

A photograph of a woman with dark hair, wearing a black jacket over a floral top, holding a baby. The baby is wearing a purple and white checkered shirt and a striped bib. The woman is looking down at the baby with a gentle expression. The background is slightly blurred, showing what appears to be a play area with a green and white patterned structure.

Mothers on the margins

Income restrictions, deprivation of needs and barriers to employment

Tatiana Corrales and Sarah Wise

Every year Anglicare Victoria conducts a survey of its Emergency Relief and Financial Counselling clients to assess the level and extent of hardship and to highlight a contemporary problem facing people on low income.

In the light of the Australian Government's recent decision to move principal parents from parenting support payments to unemployment payments when the youngest child reaches the age of eight (single parents) and six (parents in couple relationships) years, the aim of the 2013 Survey was to record the struggles experienced by women with dependent children who sought assistance from Anglicare Victoria due to financial hardship as well as the challenges they face in moving from welfare to a situation of self-reliance.

Data collected on 325 clients, including 104 mothers, across 25 Victorian service locations revealed:

- An unacceptably high proportion of women with children were unable to afford items that most Australians would consider 'essential living needs'
- Mothers accessing welfare services, regardless of partner status, experienced more disadvantage than all other clients
- All clients in the labour force (employed and unemployed) experienced a high number of barriers to employment
- A significantly higher proportion of mothers compared to other clients cited a lack of available child care and the cost of child care as barriers to employment.

Parents on Newstart are worse off than parents receiving Parenting Payment and other Australian Government pensions and allowances. Survey results show that a higher proportion of couple mothers (28.6%) receive the Newstart Allowance compared to single mothers (15.0%) and all other clients (26.3%). The survey also showed that:

- On average, couple mothers were deprived of more basic needs (6.4) than single mothers (5.9)
- A greater proportion of couple mothers than single mothers could not afford basic items for their children
- A higher proportion of couple mothers (51.9%) than single mothers (46.8%) experienced multiple disadvantage (deprivation of 7+ basic needs).

The high level of disadvantage observed for couple mothers may be related to the fact that a greater proportion receive the inadequate Newstart Allowance compared to single mothers and other clients. It follows that moving single mothers to the Newstart Allowance once the youngest child reaches eight years of age will increase the number of women with children experiencing deprivation, poverty, marginalisation and exclusion. Further, restricting income support does not address the underlying issue of work readiness and support. Indeed, exacerbating financial stress is likely to compound the difficulties these women face in gaining and maintaining stable, secure employment, thereby entrenching poverty and disadvantage.

Anglicare Victoria is calling on the Australian Government to:

- Re-evaluate the decision to transfer single and couple parents from parenting support payments to unemployment benefits once the youngest child reaches eight and six years of age respectively
- Increase Newstart Allowance payment by \$50 per week *and*
- Give greater consideration to assisting low income mothers to overcome the multiple barriers they face in transitioning to employment, including issues of child care access and affordability.

Background

It is especially important to support vulnerable members of our society in an uncertain economic climate marked by increases in the price of non-discretionary items such as food, clothing, utilities, housing, medical care and other health services, education and insurance (Duffy & Mac-Millan, 2011). People suffer when they can't meet their basic needs and children raised in dire economic circumstances often carry the consequences in terms of poor health, ability, achievement and behaviour.

In October 2012 the Australian Government made a decision to transfer principal parents from the Parenting Payment to Newstart Allowance when the youngest child reaches the age of eight (single parents) and six (parents in couple relationships) years. On 01 January 2013, 80,000 single parent families with dependents were affected by changes to the Parenting Payment. The Government claimed that moving parents onto the Newstart Allowance would save approximately \$700 million dollars. It was further argued that this policy would promote workforce participation and reduce reliance on welfare payments (Australian Council of Social Service (ACOSS), 2012a; Coad, Finlay, Raper & Thomas, 2006).

While increasing work participation among low-income mothers is an important strategy to reduce child poverty, there is considerable national and international evidence showing that welfare-to-work policies increase financial hardship (ACOSS, 2012b; Butterworth, 2003, Saunders, Naidoo & Griffiths, 2007).

Welfare groups have repeatedly argued that moving single parents (who are predominantly women) to Newstart Allowance will lead to entrenched poverty. Newstart Allowance has fallen well behind Australian Government pensions due to inadequate indexation arrangements. The most recent Australian Bureau of Statistics Household Expenditure Survey also documents the high level of financial stress experienced by people on unemployment benefits (ABS, 2011). Several other commentators have argued that Newstart is so low that it is a major barrier to find paid work (DEEWR, 2013).

Notwithstanding the fact that it is very difficult to sustain well-paid secure employment while being the principal parent (particularly if you are a sole parent), women experiencing multiple disadvantage also frequently report a number of other barriers to seeking and/or maintaining suitable and secure employment (Baxter & Alexander, 2008; Blank, 2007; Millar & Ridge, 2009). These barriers can limit a woman's ability to find or sustain paid employment appropriate to her skill level and qualifications, life circumstances and needs (Millar & Ridge, 2009). Barriers to employment are likely to result in a cycle of insecure employment followed by welfare dependence and may in fact contribute to long-term welfare dependence.

Anglicare Victoria conducts an annual Hardship Survey to highlight the extent to which individuals and families experiencing financial hardship are missing out on the essentials of life. The survey also highlights a contemporary problem facing individuals on low income that requires attention and elaboration.

In the light of recent changes to Parenting Payment eligibility, the Hardship Survey 2013 sought to record the struggles experienced by women with children seeking assistance from Anglicare Victoria due to financial hardship, as well as the challenges they face in moving from welfare to a situation of self-reliance.

Specifically, the Hardship Survey 2013 aimed to provide a deeper understanding of

- The nature and extent of deprivation experienced by women with children seeking assistance for financial hardship
- The nature and extent of deprivation experienced by mothers receiving Newstart Allowance *and*
- The barriers that women with children experience when attempting to seek employment.

METHOD

Data collection involved a brief survey of Anglicare Victoria's Emergency Relief (ER) and Financial Counselling (FC) clients. In 2011-12 Anglicare Victoria provided ER to 34,714 families and individuals. A further 12,943 families and individuals accessed Anglicare Victoria's FC services (Anglicare Victoria, 2012).

Participants presented to these services between 18 February and 01 March 2013. ER services were delivered from ten (10) metropolitan service sites¹ and six (6) non-metropolitan service sites². FC was delivered from five (5) metropolitan service sites³ and four (4) non-metropolitan service sites⁴, indicating a wide geographic sampling base.

In the metropolitan ER sites, surveys were administered to clients by trained interviewers engaged specifically for this purpose, using Computer Assisted Personal Interviewing (CAPI) technology. In the metropolitan FC sites and all non-metropolitan sites surveys were administered by service coordinators, case workers and/or volunteers. All participants received a \$10 grocery voucher in recognition of the time taken to participate.

SAMPLE

A total of 325 clients completed the survey and of these 310 provided information about their gender. Women accounted for 53.2% (N=165) of the sample. Over half of the sample of 165 women were single mothers (N=77, 52.4%) and almost one-quarter were single women without children (N=35, 23.8%). Mothers in a couple relationship accounted for 18.4% (N=27) of this sample, while women in a relationship without children were the least represented amongst female clients seeking ER and FC services (N=8, 5.4%).

Given the focus of this report is on multiple disadvantage and barriers to employment experienced by mothers the analyses described below concentrate on single mothers and mothers in couple relationships. A third category, comprised of all other clients (N=198) is used for comparative purposes. Table 1 provides service and demographic information for single mothers, couple mothers and all other clients.

Table 1. Service and selected demographic characteristics of mothers and all other clients.

	Single mothers % valid* (N=77)	Couple mothers % valid* (N=27)	All other clients % valid* (N=198)
Living in public housing	28.6	11.1	24.2
Non-English speaking country of origin	23.4	37.0	26.8
Completed Year 12	13.0	22.2	14.1
Disability or ongoing medical condition	50.6	40.7	70.2
Service accessed			
ER	68.4	51.9	84.7
Financial Counselling	25.3	37.0	13.8

* Percentages exclude cases where data was not available

¹ St Albans, Sydenham, Craigieburn, Preston, Lilydale, Clayton (Dixon House), Box Hill, Sunshine, Fitzroy (Mission House), Fitzroy (St Mark's).

² Ballarat, Wangaratta, Warrnambool, Bright, Mt Beauty, Myrtleford.

³ Tarneit, Flemmington/Kensington, Ascot Vale, Sunshine, Yarraville.

⁴ Leongatha, Warragul, Morwell, Benalla.

The 104 women classified as single or couple mothers were compared on the above service and demographic variables. Chi-square analyses showed no statistical differences between single and couple mothers on housing, country of origin or Year 12 education. These women also did not differ on whether they had sought access to ER or FC services. However, a greater proportion of mothers (regardless of partner status) compared to all other clients, had accessed FC compared to ER services ($\chi^2(1)=9.48, p<.01$). Finally, a greater proportion of all other clients, compared to mothers, reported the presence of a disability or ongoing medical condition (70.2% and 48.1% respectively, $\chi^2(1)=14.48, p<.000$).

MEASURES

For the past four years Anglicare Victoria has used a standardised measure of deprivation and social exclusion as a core element of the Hardship Survey. The Deprivation Index (Saunders, Naidoo & Griffiths, 2007) includes 26 items that most Australians consider 'essentials of life', defined as items and services that no Australian should go without. The Deprivation Index is unique as it allows for a conceptualisation of poverty based on the cumulative impact of deprivation and social exclusion. Individuals are considered to experience poverty when they are not able to attain a standard of living that is consistent with community norms. This includes disengagement from an individual's community due to lack of resources (Saunders et al., 2007).

In addition to deprivation, the Hardship Survey 2013 included a measure of barriers to employment. This was specifically designed for this Survey by researchers at Anglicare Victoria and included 17 commonly reported barriers to finding and sustaining stable employment. Participants could select as many options as were relevant to their situation. The measure is presented in Appendix 1.

The following sections detail a number of analyses on the material and relative deprivation experienced by women with children who were seeking ER/FC services from Anglicare Victoria

FINDINGS

INCOME TYPE BY PARENTING AND PARTNER STATUS

There was substantial variation in the primary source of income across the three groups under examination. A higher proportion of single mothers (25.0%) were receiving the Parenting Payment⁵ compared to couple mothers (17.9%) and other clients (3.0%). This trend was reversed in relation to Newstart Allowance, where a higher proportion of couple mothers (28.6%) were receiving Newstart Allowance compared to other clients (26.3%) and single mothers (15.0%). Interestingly, a higher proportion of couple mothers (21.4%) were receiving the Minimum Wage compared to other clients (6.6%) and single mothers (3.8%). The proportion of mothers receiving the Age Pension and Disability Support Pension was low relative to other clients, although a noticeably higher proportion of single mothers (23.8%) were receiving the Disability Support Pension compared to couple mothers (14.3%) (see Figure 1).

The income patterns presented in Figure 1 can be contextualised when the actual fortnightly income associated with the main government benefits and the Minimum Wage are considered. For example, a single mother with one child aged less than five years receiving the Parenting Payment Single is \$189.40 better off per fortnight than a single mother with one child aged over eight years receiving Newstart Allowance. Both the Parenting Payment and Newstart Allowance fall substantially below the Minimum Wage (Table 2).

⁵ Parents/guardians who are single and care for a child under eight or have a partner and care for a child under six and meet income/asset tests are eligible for Parenting Payment.

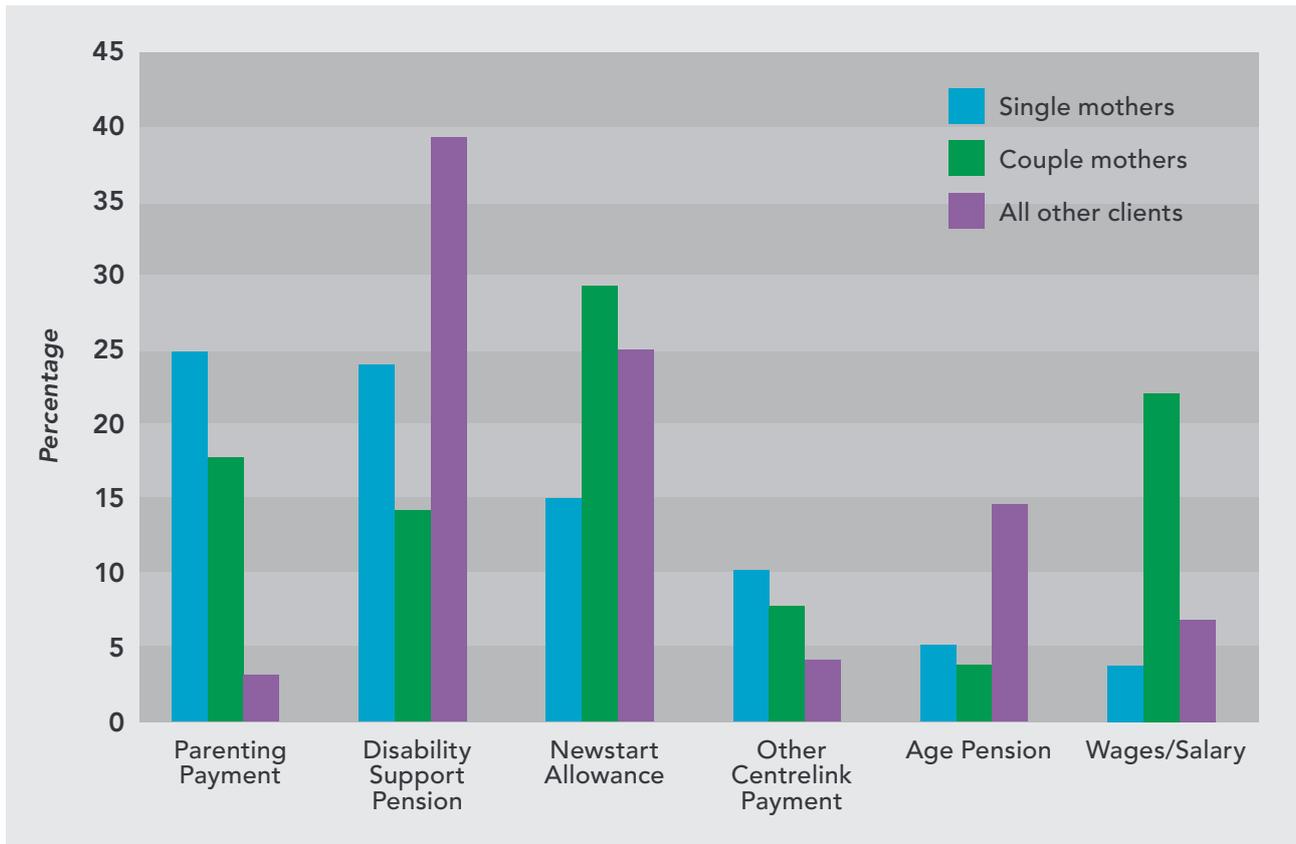


Figure 1. Main source of income for single mothers, couple mothers and all other clients

Table 2. Fortnightly income by family type

Family type	Source of income	Fortnightly earnings*
Single parent families ⁶		
Single, two children (one aged less than 5, one aged less than 10)	Parenting Payment Single	\$1167.20
Single, one child (aged less than 5)	Parenting Payment Single	\$997.52
Single, one child (aged over 8)	Newstart Allowance	\$808.14
Single, two children (one aged less than 5, one aged less than 10)	Minimum Wage	\$1598.70
Couple families ⁷		
Couple, two children (one aged less than 5, one aged less than 10)	Newstart Allowance (both adults)	\$1330.11
Couple, two children (one aged less than 5, one aged less than 10)	Minimum Wage	\$2148.05
Couple, no children	Age Pension	\$1198.40
Singles		
Single aged over 21 years	Disability Support Pension	\$773.20
Single	Newstart Allowance	\$497.00
Single	Minimum Wage	\$1098.00
Single	Age Pension	\$794.00

* Net Minimum Wage as determined by the Tax Withheld Calculator from the ATO website. Family Tax Benefit B determined by the Online Estimator from the Centrelink website (accessed 27.03.13). National Minimum Wage \$606.40 per week determined by Fair Work Australia (effective 1 July 2012) <http://www.fwa.gov.au/index.cfm?pagename=minabout#current> (accessed 26.03.13).

⁶ Single parent families, regardless of the number of children or the income type, receive the primary payment (i.e., Parenting Payment Single or Newstart Allowance) as well as the Family Tax Benefit A and Family Tax Benefit B.

⁷ Family Tax Benefit A and B is means tested, such that couples on the minimum wage are not eligible for the full tax concession.

DEPRIVATION EXPERIENCED BY MOTHERS

A number of analyses were run to explore the nature and extent of deprivation experienced by single and couple mothers, as well as by all mothers, regardless of partner status. First, single and couple mothers were compared on 20 items from the Deprivation Index (Saunders et al., 2007) to identify whether either group was experiencing a greater degree of hardship and exclusion. Sample items included "A substantial (good) meal at least once a day" and "Up to \$500 in savings for an emergency". Chi-square analyses revealed no significant differences between single and couple mothers on any item of deprivation⁸.

Mothers were also asked six questions about deprivation of children's needs. These items included yearly dental checks, participation in school activities as well as out-of-school activities, up-to-date school books and new school clothes, separate beds and separate bedrooms for children over the age of 10 years. A greater proportion of couple mothers than single mothers reported not being able to afford basic items for their children. While these differences did not reach conventional levels of statistical significance, there is a clear trend in the data towards greater deprivation among couple mothers (Figure 2).

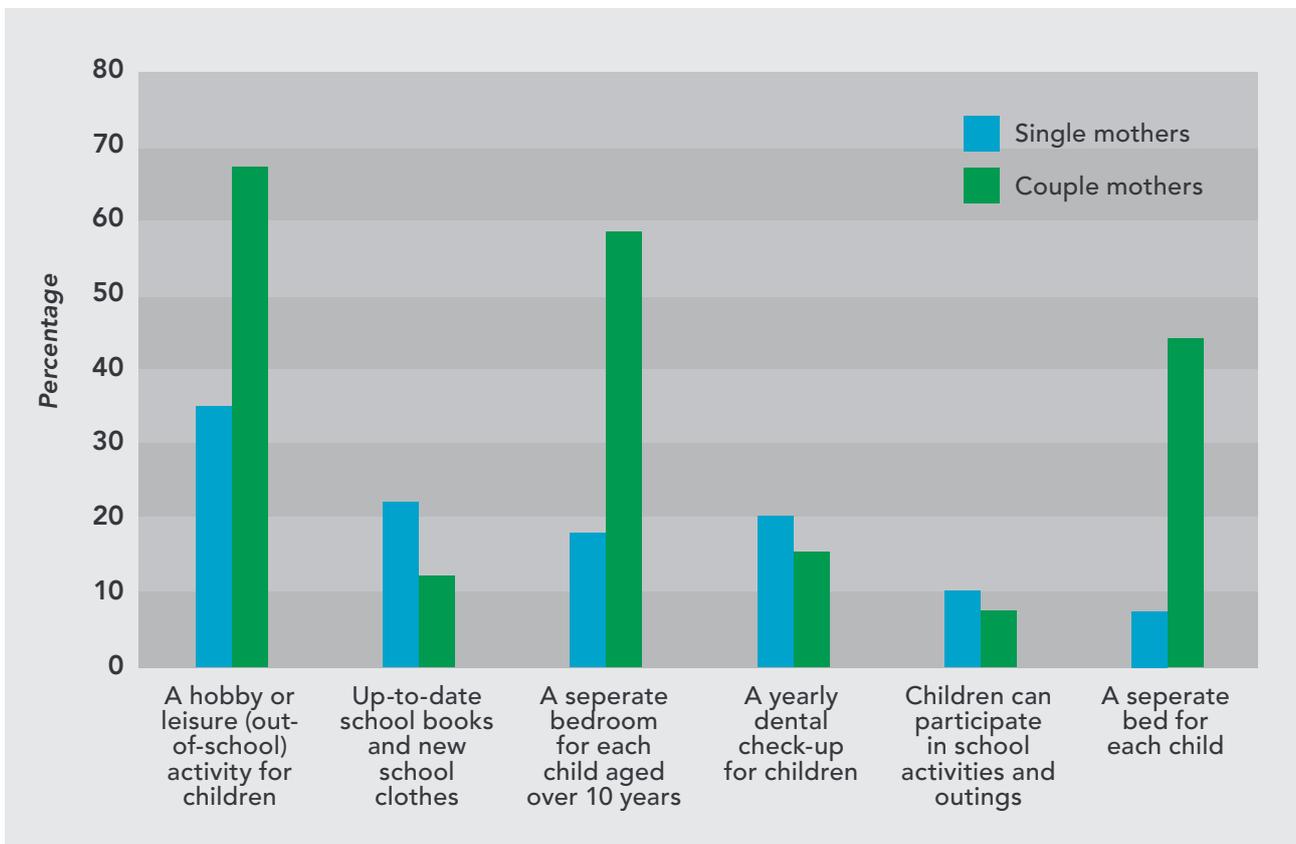


Figure 2. Proportion of couple and single mothers who could not afford basic items for their children

⁸ When all mothers, regardless of partner status, were compared to all other clients, two statistically significant differences were found. A greater proportion of all other clients than mothers were unable to afford heating in at least one room of the house during winter (16.8% compared to 4.6%, $\chi^2(1)=9.54$, $p<.01$) or a television (12.2% and 4.6%, $\chi^2(1)=4.71$, $p<.05$). However, these differences may simply be a function of the sample size differences between the two groups.

MULTIPLE DISADVANTAGE

A measure of 'multiple disadvantage' (ACOSS, 2012b; Butterworth, 2003; Caragata & Cumming, 2011; Saunders et al., 2007) was created by summing the number of items that each client did not have because s/he was unable to afford it from the 20-item set.

There was some variation in the average number of items that single mothers, couple mothers and other clients were deprived of. On average, couple mothers were deprived of the highest number of basic needs ($M=6.46$, $SD=3.38$), followed by all other clients ($M=6.21$, $SD=3.97$) and single mothers ($M=5.99$, $SD=3.08$). However, there were no statistically significant differences between the three groups of clients ($F(2,305)=0.19$, $p=0.82$).

A higher proportion of couple mothers experienced multiple disadvantage (50%) than single mothers (over 40%) – defined as experiencing deprivation across more than six domains of the Deprivation Index (Saunders et al., 2009). These differences were not statistically significant. A higher proportion of mothers compared to other clients experienced multiple disadvantage.

The proportion of single mothers, couple mothers and other clients who were deprived of different numbers of basic needs are presented in Figure 3.

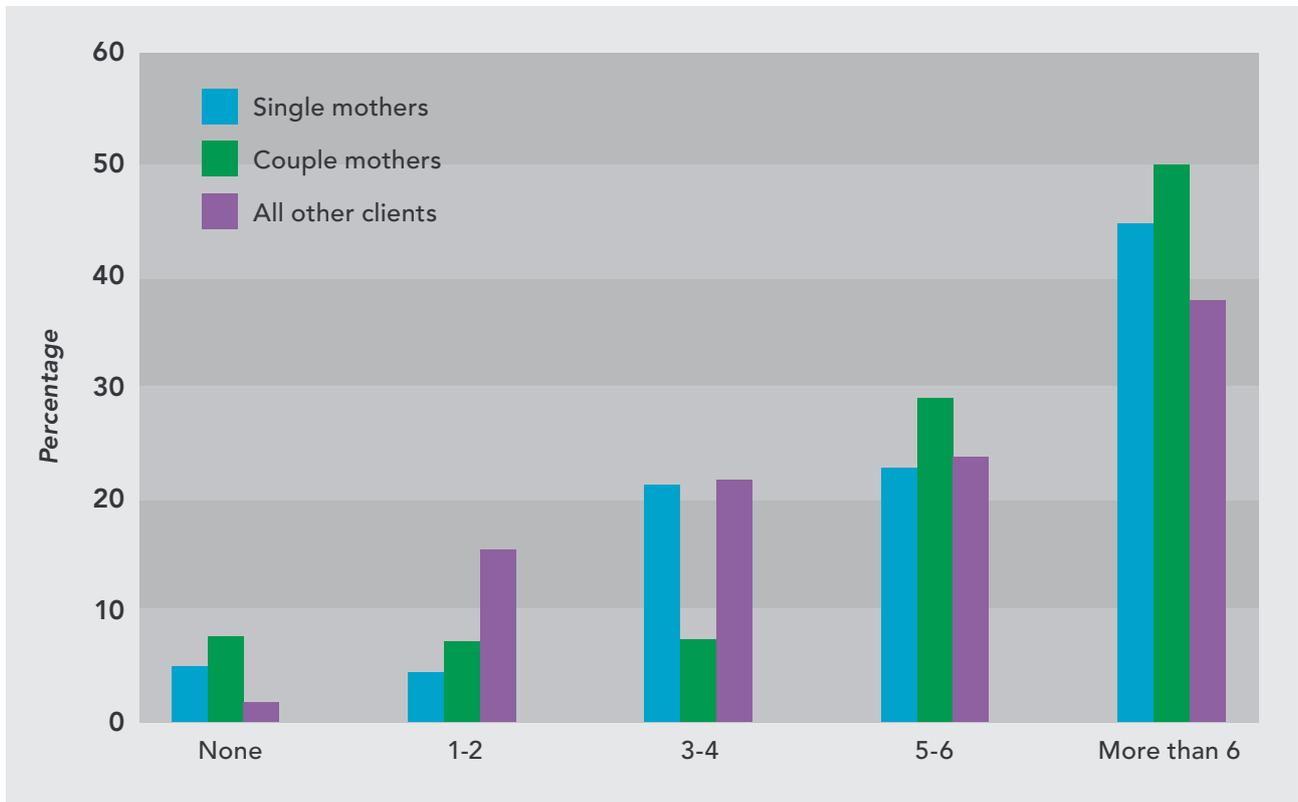


Figure 3. Multiple disadvantage for single mothers, couple mothers and all other clients

⁹ The analyses of barriers to employment excluded all clients who were not likely to be actively engaged in the workforce due to disability and/or demographic characteristics. As such, clients over the age of 65, clients receiving the Disability Support Pension and clients receiving the Age Pension were excluded from these analyses. The final sample size was $N=58$ single mothers, $N=22$ couple mothers and $N=78$ other clients.

BARRIERS TO SEEKING EMPLOYMENT⁹

In this sample, all clients were asked to indicate the barriers they perceived were limiting their ability to find and maintain suitable employment.

When mothers were compared to all other clients a couple of statistically significant differences were found. Compared to other clients, a lower proportion of mothers reported substance abuse (25.6% and 6.9% respectively, $\chi^2(1)=12.22, p<.000$), lack of stable housing (38.5% and 17.6%, $\chi^2(1)=9.79, p<.01$) and a criminal record (28.2% and 7.8%, $\chi^2(1)=13.19, p<.000$) as barriers to employment. By contrast, a higher proportion of mothers, compared to all other clients, reported a lack of available child care (30.4% and 9.0% respectively, $\chi^2(1)=12.17, p<.000$) and the cost of child care (35.3% and 9.0%, $\chi^2(1)=16.84, p<.000$) as barriers to employment.

However, results for single and couple mothers were almost indistinguishable. The only barrier that approached significance was lack of stable housing, with a slightly higher proportion of couple mothers (27.3%) compared to single mothers (10.3%) reporting this as a barrier to employment.

MULTIPLE BARRIERS TO EMPLOYMENT

While there appear to be some differences in the types of barriers that mothers and all other clients identify as salient, there is consistency in the number of barriers experienced. Single mothers reported an average of over five barriers ($M=5.53, SD=3.04$), while couple mothers reported an average of close to six ($M=5.91, SD=3.62$).

CONCLUSION

The Hardship Survey 2013 aimed to record the struggles experienced by women with children who sought assistance from Anglicare Victoria due to financial hardship, as well as the challenges they face in moving from welfare to a situation of self-reliance.

It found an unacceptably high proportion of women with children were unable to afford items and services that most Australians would consider 'essential living needs'. Mothers, regardless of partner status, experienced greater disadvantage than all other client groups.

A higher proportion of couple mothers than single mothers experienced multiple disadvantage and could not afford to provide for their children's needs. This may be because relatively more mothers in couple relationships receive Newstart Allowance, which is argued to be inadequate to support a basic standard of living.

The Survey also showed that the transition to paid employment is complicated for individuals experiencing social and economic marginalisation. In particular, women with children report a number of interpersonal (ie. subjective sense of efficacy), health (including physical and mental health problems) and structural barriers to seeking secure and stable employment. Accessing affordable housing was an issue for mothers on Newstart Allowance in particular (see also Wise, Bruxner, Corrales, David, Garrett, Wilson & Yule, 2013)¹⁰.

The most salient barrier to employment reported by mothers was the availability and affordability of child care. This highlights one of the central contradictions of the welfare-to-work policy. Women with children face the double burden of having their government subsidies reduced for every additional hour of paid employment they engage in, while simultaneously having to pay for extra child care, due to the extra hours of work.

To effectively manage the issue of welfare dependence, the Australian Government needs to move beyond a singular focus on how much (or how little) welfare recipients should receive, and begin to explore how barriers to employment can be meaningfully addressed, in conjunction with support from income subsidies.

⁹ The analyses of barriers to employment excluded all clients who were not likely to be actively engaged in the workforce due to disability and/or demographic characteristics. As such, clients over the age of 65, clients receiving the Disability Support Pension and clients receiving the Age Pension were excluded from these analyses. The final sample size was $N=58$ single mothers, $N=22$ couple mothers and $N=78$ other clients.

¹⁰ The results of the Rental Affordability Snapshot showed that appropriate and affordable rental accommodation for single parent and couple families on the Parenting Payment Single and/or the Newstart Allowance were concentrated in Local Government Areas marked by high levels of disadvantage. Even in these areas however, only approximately 2% of advertised rentals were considered appropriate and affordable for single parent and couple families (Wise et al., 2013).

ANGLICARE VICTORIA IS CALLING ON THE AUSTRALIAN GOVERNMENT TO

- Re-evaluate the decision to transfer single and couple parents from parenting support payments to unemployment benefits once the youngest child reaches eight and six years of age respectively
- Increase Newstart Allowance payments by \$50 per week *and*
- Give greater consideration to assisting low income mothers to overcome the multiple barriers they face in transitioning to employment, including issues of child care access and affordability.

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APPENDIX 1 A MEASURE OF BARRIERS AND ENABLERS TO EMPLOYMENT

*WE ARE INTERESTED IN THE KINDS OF THINGS THAT MAKE IT HARD TO FIND A JOB.
PLEASE TELL ME IF EACH OF THE FOLLOWING ITEMS APPLIES TO YOU BY ANSWERING YES OR NO:*

- 1 Lack of education or training
- 2 Lack of work experience
- 3 Lack of confidence in the ability to get a job
- 4 Substance abuse
- 5 Lack of financial support
- 6 Physical health problems
- 7 Mental health problems
- 8 Lack of motivation or willingness to work
- 9 Lack of stable housing
- 10 Lack of English (reading/writing/speaking)
- 11 Lack of help to look for a job
- 12 Lack of available child care
- 13 Cost of child care
- 14 Criminal record
- 15 Lack of jobs in the local area
- 16 Lack of access to transport
- 17 Lack of flexibility in the workplace
- 18 Other (please specify)



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