

Committee Secretary
Senate Education, Employment and Workplace Relations Committees

To whom it may concern,

I am writing to you today in regards to the Social Security Legislation Amendment (Fair Incentives to Work) Bill 2012.

As much as I understand that the government is trying to find ways to cut expenses from the 2012-2013 financial years and beyond, it astounds me, why it has to be at the expense of single parents who are doing the best they can with raising child/ren to be the next generation of citizens for Australia?

I have been a single parent from the day I found out that I was pregnant in 2003. The father wanted nothing to do with me or the child he had conceived, until it was proven that it was his child. At about 20 weeks into my pregnancy I had complications so I had to stop working and sell my house and move in with my parents for support. After giving birth to a beautiful daughter in March 2004, I continued to live with my parents as I needed the emotional and physical support to help raising my daughter.

From the day my daughter was born she has suffered from eczema to 90% of her body and was in and out of hospital due to the severity of her skin. I attend appointments every 2-3 weeks with various health care practitioners. At 8 months of age, after numerous pleas with doctors, my family doctor finally referred us to an allergist, where she was tested for food allergies and she came back positive to nuts, eggs, dairy, fish and potatoes. My daughter was then put on a restrictive diet, which excluded nuts, eggs, dairy, fish and potatoes. I also was told to stop breast immediately as I ate most of these things in my diet and it could be passed through the breast milk.

I lived with my parents until just after my daughters first birthday (2005) and because I was financially, emotionally and physical able to live on my own, my daughter and I moved into a unit close by my parents, so I could still get the support I needed, but also have some independence.

Later in 2005 I started to study, to gain qualifications to become a remedial massage therapist; I finished the course in December 2007 and had completed a Diploma in Remedial Massage, and Diploma in Aromatherapy and a Certificate 3 in Reflexology. As a result of this I was able to set up a business

from home and work flexible hours, while still being able to spend time with a to raise my daughter. I studied while my daughter was still little, so by the time she reached school I would at least not be so reliant of PPS.

In 2008, my daughter started kindergarten and I was able to see more clients and expand my business hours to see people during the day. This was working well for all of two months, but due to my daughters medical needs and a hospital admissions for eczema and RSV, I could no longer keep up with my clients as my daughters health came first. Later in 2008 my daughter developed whooping cough and was not at kindergarten for 3 months while she recovered. During this time she was in and out of hospital numerous times and in early 2009 she was diagnosed with server asthma. As well as having her annual allergy testing, she was now considered to be **anaphylactic to nuts (peanuts & tree), dairy, eggs, horses and penicillin.**

Because she now has eczema, asthma and multiple allergies, choosing a school was hard, due to the fact that most of them saw her as too hard to manage all her medical needs. I went with a private school as they were really supportive and understanding and listened to and meet all the needs that myself and my daughter required.

But due to my daughter's medical needs, during her first year of school (reception 2009) she had 27 days off for the year. During grade one (2010) she had 32 days off for the year (as of 2011 I had to change my daughter to a public school, due to the fact that her father had stopped paying child support and I could no longer send her to the school she was currently attending). During grade 2 (2011) she had off 47 days due to two asthma attacks where she was admitted to hospital for 5 day durations and school sores that affected her eczema, where she had to be bathed and 3 times a day to stop her from scratching and making herself worse. This year she has already had of 15 days and it expected to be more with medical appoints and unforeseen allergic reactions or asthma attacks.

In 2010 I started to study again, with a 75% work load at the University of SA, so I could still be able to attend medical appointments with my daughter, and meet all the requirements that she needed. Due to the fact that she has many medical demands, before and after school care will not look after her, so I relied on my parents to be able to pick up and drop off my daughter from school, when I had and early or a late class, which was once a fortnight.

As of the end of last year (2011), due to financial stress (due to no or little child support being paid), legal action that was taken against me for custody of my daughter, as well as ongoing medical issues with my daughter. I had a mental break down and at the begging of this year (2012) I took a leave of absence from my studies to get myself better. This 6 months has helped greatly, I have changed degrees (which will allow me to study externally) and I am preparing to go back and finish off my studies, starting in July.

Due to the fact that I have not been paid child support properly since 2010, my child's father had incurred a debt that was well over \$12,000 as of January 2012, because as soon as they found an employer for him and started deductions he would quit his job and lodge a zero estimate as he was on a well-paid salary and under estimated his income for the 2010-2011 financial year, once he had done his tax return (which are always lodged late). Due to this fact it has made life harder, but not knowing if I would be paid one month or not, which would affect my FTB benefits. In March 2012, CSA intercepted his tax return and I was paid a lump sum of money, while this was great at the time, as I could final pay my bills and pay back the money that my parents had lent me, my FTB A, B and my Rent Assistance were reduced from \$350.00 per fortnight to \$30.00 per fortnight until the begging of the new financial year (1 July 2012). As a result of this lump sum payment that was paid it is likely that I will receive a debt to Centrelink, because I have been overpaid child support for the financial year (2011-2012), as my child's father is still using a zero estimate for child support assessments.

As of 2010, I have been able to support myself and my daughter on the PPS, and the very little child support I did receive, buy sticking to a very strict budget. My daughter does not do any extra circular activities, we do not go out to the movies or outings and I cannot afford for her the attend friends parties, simply for the fact that the parenting payment covers rent first \$590.00 per fortnight, bills and medical expenses of \$300.00 per fortnight and the rest \$200.00 is for food.

I am studying to I can provide a better life for myself and my child, but taking away the parenting payment once the youngest child turns 8, it would mean that I either have to stop my studies and look for work during school hours, that allows for me to have the time off to attend medical appointments or be at home when my child is sick, or move back in with my parents for the next 3 years, so I can continue with my studies and get a better job and get off of welfare.

As to date, my daughter server asthma, multiple allergies (anaphylactic to nuts, eggs, dairy, rye, horses and penicillin, as well as allergic to dust mites and mould) she also suffers from eczema to 90% of her body that I do keep under control, with careful treatments of applying steroid creams, and moisturiser 3 times per day 7 days per week. She has medical appointments that include here seeing here asthma specialist every 2-3 months, her allergist every 6 months, her dermatology specialist every 3-4 months and attending the eczema clinic for treatments every 2-3 months. This has a massive impact on her schooling, our social lives as well as both of our emotional and physical wellbeing.

If the bill is passed that single parents are forced onto Newstart allowance as of the 1 January 2013, if the child is 8 years or older, I will no longer be able to support myself and will have to make some very tough decisions regarding mine and my daughters future. I please urge you to reconsider this bill and not put already struggling single parents like myself into more financial hardship then we are already in.

Kind Regards

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