

From: Anthony Cruickshank [REDACTED]
Sent: Thursday, 31 March 2005 12:21 PM
To: Committee, FHS (REPS)
Subject: Submission to the Balancing Work and Family Inquiry

This was an email is sent to Tony Abbotts Office several weeks ago. I have been asked to fwd it to you as a submission to your current enquiry.

“One for the Mum, one for the Dad and one for the country”

If this is good for the country then what are the Liberals going to do to make it happen.

My partner and I are in our very early 30's. We have no children. We live in a rented unit in Dee Why. I grew up on the NSW Central coast by the beach so I expect to be able to live at least near the beach as it is my life. You would see plenty of people just like me as you go for your routine runs around the area.

Young Australian couples are drawn to our cities for education and employment.

For normal or average couples to be able to “live” and not just “survive” means both partners have to work, especially if you want to buy your own home. The first home buyer's grant of \$7000 doesn't really help much on a mortgage in excess of \$400,000 (All my pre-GST savings towards a deposit were taxed once and will now be taxed again when I spend it). The state reduction on stamp duty on homes under \$500000 isn't all that relevant on the northern beaches if you are planning on buying a home to accommodate the family you hope to have. The \$3000 payment for a newborn is quickly eaten by additional ongoing costs of having a child and “one-offs” such as prams, cots...

So like so many couples, we face a choice (or choices).

- put children off until we are older. This only postpones the financial dilemma and can lead to medical complications.
- Continue to rent and line the pockets of someone who has the luxury of affording their own home and an investment property
- Move away from the city which will add to the reported skill shortages which will in turn lead to increased immigration (to which I am NOT opposed, but lets look after the people who are already here, rather than just bringing more people in.

If both parents do work then the cost of child care and the lack of parental presence in early childhood outweigh the benefit of the second income. Half measures of childcare rebates don't seem to go far enough (unless you are an owner/operator of a child care centre).

Why can't the grant be increased in cities (where the grant doesn't cover costs associated with the process of buying a home) and reduced in country areas (where the grant can be enough to cover the whole deposit)

Why can't we have some form of paid maternity leave, be it the form of mandatory minimum payments by employers or the government for a set period of time as is the case in the UK, or a tax rebate for the working partner, or a tax break for the mother when she returns to work to recoup the lost income. Surely some country in the world has a successful system we can copy. We pay so much tax, income tax, medicare levy, private health, fuel tax, road tax, GST but don't seem to be getting our fair share back.

We've done all the right things, got a university education, paid our HECS, moved to the Northern Territory to get a headstart, travelled overseas to broaden our skills to improve our contribution to this country, all the while saving for our home and family.

Is the Liberal party addressing or planning to address the affordability of homes and families for young professional couples living in our cities or will I have to vote for someone else.

I would really appreciate and look forward to a response.

Anthony Cruickshank