

2 February 2006

Inquiry into Balancing Work and Family  
Secretary of the committee

Dear Sir/Madam,

Thank you for holding this inquiry into families and the work/life balance. I see this is an important topic which should be explored further. I believe my experiences may provide some insight into some of the pressures applied to families and engagement in the workforce at this time.

I am 34 year old a full-time professional working mother of 2 children (aged 7 and 18mths) and am the primary income earner in our family. My husband also works full-time. We both work in the public service.

My daughter who is 7 years old, is from a prior relationship and although I am supposed to receive \$7.50 per month from my ex-partner (child support) – I do not receive any support from him.

I was a single mother for three and a half years.

We have a good life, however we work exceptionally hard to maintain this and provide the best for our family.

**1. the financial, career and social disincentives to starting families;**

As a single mother I was forced to close my small business and return to full-time wage work almost immediately to support my daughter and myself. I had a friend who would look after my daughter for \$150 per week, whilst I tried to place her in childcare.

Eventually I found a place for her but it was far more expensive. Although I received some relief from the government at the time, I found I was having to work longer hours and apply for higher paying jobs to afford rent and childcare.

I was living in Canberra at the time and had no family support.

At this stage I had to make a decision about living off welfare, getting housing support, medical concessions etc or returning to work.

I ended up applying for a Public Service job, which provided the best conditions and job security given my position. However, after the cost of rent and childcare, we were not that much better off than one or two of my friends who were on welfare. They also had the added advantage of seeing more of their children.

After I met my husband and we were living together, the minimum benefits that I had been receiving were cut and the childcare rebate was reduced to the minimum amount.

**Cost**

We pay roughly \$850 per month for our youngest child's childcare and about \$450 for before and after school care for our eldest. In addition there is also vacation care – which varies – but is around \$300 a fortnight during holiday period. This is all after childcare rebate.

Our daughter is also in a private school due to the poor public schools in our locality. This is because of the increased incidence in bullying in schools, and good teachers being seconded to the private schools.

Roughly our expense for childcare and schooling per year is \$24,000. In terms of percentage of income, this is about 80% of my husband's income after tax.

On top of this we also have full family medical coverage, and try to save some money for our children's high school and tertiary education (Australian Scholarship Group), swimming lessons etc.

**Availability and opening hours**

We have moved to Brisbane to be closer to family and find that it has been harder to get a childcare place close to our home, we have to drive 15min away from our house and work to drop our daughter to before school care, another 30 minutes then in another direction to drop off our son before continuing to work (another 45 minutes). Depending on traffic etc – it can take up to 2 hours to get to work.

It took us 9mths on a waiting list to get this place for our son. We applied to 12 other childcare facilities at the time and this was the only one with a position available.

In addition to this – the opening hours are restricted to 7am – 6pm. And whilst this may not sound all that bad – it means that even if my husband and I do shifts to transport the children to and from care, both of us can barely put in a full day at work.

Although we are now nearer my husband's parents, they are still an hour away and both work full-time. So they can provide us little support for childcare.

**Stigma attached to working mothers**

Although I would love to be a stay-at-home mum, the economic reality is it is impossible for me to do this. I would also like to have another child, but we cannot afford the further cost this would mean in ongoing childcare, schooling etc.

In addition to the financial impost this has on our household, there is also the social stigma still attached to full-time working women.

I am in senior management in a government department and find there are few women my age with children who are at this level. The ones who are at this level, struggle with creating a balance between work and home life.

I have also found others who are also at this level are unsympathetic to the difficulty caused by children in childcare who are continually sick, causing unplanned leave. Last year our son was sick from ANZAC day through to the end of November with constant cold and flu's. A comment was made at a management meeting about forcing parents to use their annual leave (rather than carer's or

personal leave) for when they have sick children. This is an attitude that is typical in the area that I work.

The other parents of children at our daughter's school are also highly critical of full-time working mothers. Activities are scheduled at the school with the children that are prohibitive to attend for parents who work full-time. The result is you are expected to take time off from work to attend. By doing this however, you have less annual leave and thus time off that you can spend holidaying with your family as a unit.

There is a constant pull between responsibilities with your children and your obligations at work.

My husband is treated better "socially" as a father, in situations such as school functions or social gatherings, as it is perceived that men are the bread winner, and that they are sacrificing more to attend these events. However, in some other regards men are disadvantaged. For example with maternity/paternity leave. If men were able to take leave after a child was born, it would make it easier for families where the woman has the higher income to return to work. The mother could resume employment and the father provide the early care for the child.

Providing flexible options will be beneficial to families in the future.

## **2. making it easier for parents who so wish to return to the paid workforce;**

### **Maternity leave – return to work**

After our son was born I took paid maternity leave at half pay for 6mths (which I am very lucky to receive) – and returned to work four days a week. I was still expected to put in the equivalent of a five day working week, and only paid for four. I also had to pay for a full-time place for my son in childcare as I could lose my place. This only lasted for four months as it didn't make sense to continue.

Ideally I would have liked to take at least 12mths off work, but with our mortgage and other commitments I had to return to work to ease the financial pressure on our family. We had moved interstate at a time when the housing industry was slowing, and it took us 8mths to sell our Canberra property. This was in addition to my wage being our primary income. Ultimately I had no choice.

As I also work in the Information Technology industry, it would be very difficult to take more than 12 months off due to the speed in the change of technology and skilling.

## **3. The impact of taxation and other matters on families in the choices they make in balancing work and family life.**

It would make a big difference to us as a family if childcare costs could be claimed as a tax deduction.

Childcare costs are a work related expense. I would not have to use childcare if I did not have to work. I do not mind paying tax as I believe we all need to contribute to pay for the community and social structure that we have, however, I believe that as child care is primarily used to support working parents it should be seen as an expense incurred because of work and treated as such by our tax system.

We have also been in the position that when any tax breaks are given we have always missed out.

Support is often given to the lower income earners only, and I have found that this is often to our (high, middle income earners) detriment.

We are continually forced to try to earn more and more money to meet the increased costs and demands that areas such as the housing industry, education and medical are forced up on us. This in turn puts pressure on the family unit.

Another approach would be to invest our taxes back into areas such as schooling and bring a balance back to the public education system.

Either way, financial relief needs to be given to families through either improved government services or childcare as a tax deduction.

Regards

Jo'Anne Langham

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