



**From:** The Hutchinson's [REDACTED]  
**Sent:** Monday, 14 March 2005 9:54 PM  
**To:** Committee, FHS (REPS)

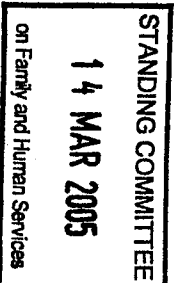
**Subject: Re:Submissions Dropping Fertility Rate**

The Honourable Ms Bronywn Bishop

I read recently that submissions are invited re our declining fertility rates. I wish to make a very brief submission.

I am the father of two daughters. I was one of seven and I would liked to have had more but my wife was medically unable to do so. My daughters are both of above average intelligence and so I encouraged them to continue their education as far as possible so they could lead fulfilling lives and would never be in a position to be entirley dependant on a man.

Both my daughters have graduated. One, now twenty four years of age, has a commerce degree and the other, now twenty three, has a double degree. Both have worked part time and studied at school or university since they were thirteen. They have had a rollicking good time along the way and the younger one seems to want the party mode to roll on forever. my elder daughter has now worked for three years with the Commonwealth Government. Until she switched jobs recently she was on a salary of about \$50,000 which even she admits was pretty good for someone her age and heaps more rewarding than being a check out chick. She is in love, will marry later this year and openly professes to wanting children. The problem is, even after three years of fulltime work, she owes over twenty thousand dollars in HECS fees. She does not object to imposition of this charge. Whilst she maintained her payments via the tax system she has hardly made a dent in the balance becuase of the interest rates imposed. She, fair enough, wanted to be independent of us but has had to pay \$250 a week in rent, buy a car (\$4500 taken over two years) and live. The love of her life is an unemployed student (also compiling a HECS bill) and I despair that he amy well never contribute to their mutual welfare.



Three years of work and no waste money. A good salary for one so young. The capacity to negotiate her skills in the market place. No glamourous or wasteful lifestyle. A born work ethic. A girl who really wants to be a mother. No savings, no money, a lot of insurmountable debt and absolutely little or no hope of ever affording the Australian dream?? If she's lucky I can see her pursuing children in her late thirties????????? It'll take her that long to achieve minimalist levels of security.

Then there's my young one. She's lately fallen in love as well. Her HECS debt is in the mid twenties and is rising really fast as she chooses to work at low paying jobs whilst she "finds herself". She is going to work overseas shortly and will come back with an even bigger debt burden. So far she professes to despising kids so she probably won't cause the TAX department any long run consternation.

If I'd left them dumb and let them end up barefoot and pregnant my daughters might well have served society's greater needs well. They would have produced a goodly number of offspring, made my old age infinitely more satisfying and undoubtedly made excellent mothers. They could have claimed welfare, had free public housing, medical etc. They could have led relatively stress free and undemanding lives and blamed society for all their ills. They could have used the increasing availability of subsidised child care services to free them to play tennis instead of working.

As they say in the Mitsubishi ad, PLEASE CONSIDER!

Faithfully,

Paul Hutchinson.