

From: [REDACTED]

Sent: Friday, 8 April 2005 12:09 PM

To: Committee, FHS (REPS)

Subject: [REDACTED] Inquiry into balancing work and family - [REDACTED]

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## SUBMISSION TO THE INQUIRY INTO BALANCING WORK AND FAMILY

### 1. The financial, career and social disincentives to starting families

My husband and I have always strived to ensure that we can adequately provide for ourselves and our family - for eg, we both went to Uni and have degrees (undergraduate and post-graduate). We both have very well paying jobs in the \$85K - \$100K range. We both work very hard to get where we are at. As a result we want to live in nice places and have purchased a wonderful apartment near the beach. (We have actually had to "settle" for an apartment rather than a house as could not afford one - a house would obviously be a preferable environment to bring up kids.) We have no problems paying this off with both of us working but make little if any progress on the mortgage with only one of us working. What's wrong with this picture? How much do you have to earn/how hard do you have to work to be able to afford to live in nice areas and also have children? We feel like we will be climbing an uphill battle all our lives and considering that our salaries are considered to be in the high end of the range I wonder how other people cope and live. I feel that the middle-level earners are disadvantaged when it comes to government assistance for families. The low-income earners are eligible for family assistance payments and for childcare. We were not eligible for family assistance payments and have been advised that we are only eligible for a payment of 90c per day for childcare assistance. We currently pay \$90 a day for childcare for our 14 month old daughter. I have come back to work full time now (less than a year after my first was born) to assist my husband in paying the mortgage before our next baby is due in October this year. This is hard going both physically and emotionally as it is heartbreaking to miss precious new developments of our daughter, however the alternative is to downgrade our living conditions and our hopes and dreams for the future. More consideration needs to be given to government assistance for middle-earners. Another very important issue is paid maternity leave. I am considered one of the "lucky ones" in that I work for state government and received nine-weeks paid maternity leave with my firstborn. This was a great help although not long enough. This has recently been extended to 14 weeks but even that will not provide security re being able to pay for the mortgage and additional costs associated with another baby.

### 2. Making it easier for parents who so wish to return to the paid workforce.

I think real opportunities for working part time for a reasonable period (without losing your substantive position) are essential for assisting parents to return to work. Also, consideration needs to be given to an easing in period (particularly for mothers) at the beginning or some form of counselling etc to recognise the pressure that they are under (eg, separation anxiety, extreme tiredness from lack of sleep and breastfeeding, lack of confidence being back in the workplace after such a long period of absence).

This needs to be recognised across all staff to assist in welcoming new parents back into the workforce and easing their sense of lack of care of colleagues and bosses. In addition, availability of affordable childcare is a big must as is opportunities to pay for childcare through salary sacrifice.

3. The impact of taxation and other matters on families in the choices they make in balancing work and family life. Families are generally disadvantaged tax wise when reverting to a sole provider, particularly if that person is the higher income earner - as tax on the combined income is lessened due to the tax rate of the lower income earner compared with higher tax rate of the higher income earner. Also, there is a need for tax deductability of child care, or some sort of rebate etc as the current set up discourages people pursuing higher paying jobs etc.

Thankyou for the opportunity to comment.

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