



The Secretary
Senate Economics References Committee
Room SG.64
Parliament House
Canberra ACT 2600

Submission to the **State Economics References Committee** on *The Structure and Distributive Effects of the Australian Taxation System*

I write to request that families be considered favourably in the report and that changes be made to the taxation system to financially assist single income couples with children.

Families where dad and mum are both working can experience tremendous stress as a result of there being little quality time for building of relationships and trust. Families are the most important structure in our society and need as much positive support as possible in order to remain healthy and contributing units within our society.

My family has managed on one income for most of our married life. We have been married for 17 years. At times, my wife has worked to help with the finances. However, we believe that it is more important for one parent to be at home to help our children become contributing and successful members of society, at least while they are attending school.

To that end, I recommend couples with school-aged children be eligible to split their single income across both adults.

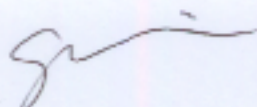
This move will deliver several far-reaching, positive outcomes.

1. Many couples currently occupying two jobs will be able to manage financially on a single income. Significant employment opportunities will be created for those currently unemployed.
2. The children of these couples will benefit significantly from having dad or mum at home for them. This will contribute to a reduction in juvenile crime, increase the number of parents available to volunteer at local schools and other public facilities and improve the quality of home life for a significant number of families.
3. Many families will have greater disposable income and this is good for our economy. This will lead to higher levels of home ownership, savings and consumer activity.

4. More families will be able to contribute increased amounts to **superannuation funds** which will reduce the predicted blow-out of future social security payments. In fact, as an incentive, families opting to split income could be required to contribute a percentage (say 10%) of the net financial gain into an approved superannuation fund for the non-working spouse.

I submit this idea for your consideration and request that it be given serious consideration. The benefits to the well-being of Australia's families, the economy and unemployment rate, and therefore Australia, are significant.

Yours sincerely,



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