

To whom it may concern, I currently work as a technical officer for Charles Sturt University in the Riverina. I have 3 young children. Emily who is in year one and attends after school care (costing me around \$15/day with my current CCB), Ben who is 1 and Jack who is almost 3. Ben and Jack have just been placed in a new child care centre full time due to issues with a previous centre (care not being up to standard and costs rising much faster than my wage). I and my husband both work full time. My 3 children are from a previous relationship in which ended due to him abusing me and my daughter. I ended the relationship and he now has supervised visits under a verbal agreement between us both. My new husband also has 3 children from a previous relationship (they are all in or finished high school). We both work to support our children and to try to give them everything they need. I earn (after tax) around \$1500/fortnight. My husband earns about the same if he does a bit of overtime. We pay about \$400/week in child care for the 2 boys. We get half back in Child Care Rebates. However by the time the child care takes \$760/fortnight from my \$1500, this does not leave me with much at all to provide their other needs (food, heat, cool, transport 35km each way to and from work and child care every day from our small community, school items, nappies, gas, mortgage etc). So my husband works a bit more overtime....this increases our family income...increasing our child care. I know the saying 'the rich get richer and the poor get poorer' but if i choose to work to get ahead for my kids so i can potentially afford to send them to university if they choose to do that, why should i be punished? There are millions of families who have kids and don't work because the government payments sustain them, i chose to go back to work so i could give them everything i didn't have as a child of a struggling family. Why, because i go back to work should i pay so much more in child care? I think it needs to be the same low rate for all families, regardless of their income. This would help women remain in the workforce, rather than struggling to get back into work after the children are at school. At present i would be better financially to stay at home as a mum and not work. But that interaction children get at child care is important in their development and i know i will need my job once the kids are at school. If us women choose to work to give our kids a good shot at life we should be encouraged to do so, we should be encouraged to get a promotion. For example our family income estimate increased by around \$5000/yr with my pay rise and my partners overtime. Instead of being rewarded for a pay rise, i am punished by my family tax benefit being dropped from \$180/fortnight to \$109/fortnight and my child care fees going up by around \$80/week. I should be rewarded for getting a pay rise, not punished. Each pay rise i get brings me down because i know my child care fees will go up. If i do good and earn a pay rise i should be excited because its more money i bring home for my family, but it's not under the current system. I think we need a low flat rate child care regardless of our income and i think the government should encourage women to hold a full time position. It's a very hard thing for a woman to have 3 children and have to return to work before they are 6 months old, we should be praised for this and encouraged financially to do this, not punished.

Name Withheld