

## **RE: Productivity Commission; Childcare and Early Learning**

To Whom it may concern,

I wish to provide some information regarding my situation as a middle income earning woman with multiple children.

I am an Occupational Therapist, and worked up until 2 weeks before my first child was born. I have three children born in 16 months- (I have twins) they are now 2, 2 and 3, and for us it will be a 4 year period that I have three children utilising childcare for me to be able to work. We currently are eligible for the non means tested 50% childcare rebate.

My profession has registration requirements of 6 months full time equivalent work within the past 5 years to maintain your registration. I began working 0.3 FTE when my twins were 15months old purely to retain my registration. For my profession to remain open to me in the future and for me to be able to contribute to the workforce and my profession in the future I need to ensure I have worked 6 months full time equivalent by the end of this year.

My day care costs \$112 per child per day. So for 3 children after receiving the rebate, I pay \$672 a fortnight for childcare for 2 days a week of work. The current \$7500 threshold already limits the number of days it is viable for me to work. I am on a very reasonable income bracket \$98 000 FTE equivalent, and at 0.3 FTE I receive \$1061 a fortnight after tax. Should I have to pay the full rate for the day care at \$1344 per fortnight, which I would if the childcare benefit became means tested, I will be paying around \$300 a fortnight for the privilege of working which of course makes no sense financially or socially as a mother. The prospect of making the childcare benefit means tested, would actively excluded secondary income earners (statistics say a high percentage are women) both low and middle income earners from the workforce, therefore discriminating against women with children and reducing our productivity. Long term I would potentially be unable to return to my profession due to the length of time in which it would not be viable to work removing my ability to be registered to work in my profession without further costs to my family of retraining and supervision in my profession.