

Received by email

I would like to provide some feedback to the Productivity Commission's Inquiry regarding paid maternity leave.

I have just read a newspaper item from Bruce Chapman who is proposing a HECS style maternity leave loan.

I'm a little concerned about this proposal for a number of reasons. For example, I am looking at taking maternity leave this year after the birth of my first child, and I am experiencing a great deal of stress in relation to my financial position. Initially I thought I would only be able to take of 5 months as I have to pay the mortgage and living costs, but after I factored in the baby bonus (I estimated about \$4000) I calculated that I could stretch the baby bonus to cover a couple of extra months of the mortgage which would enable me to stay at home with my baby for longer. I cannot tell you what a relief this was to me, I was already very anxious about leaving a 5/6 month old in child care (if I could get child care) and returning to work. I am much happy if my child went to child care, at a later age (approx 9/10 months).

Another factor on my maternity leave is returning to work. I will return to work part time instead of full time, so I will not earn the same amount of money I was earning previously, add on the cost of child care (up to \$480 per fortnight) and my income has declined considerably. It will be a number of years before I earn a full time wage due to the work life balance I wish to maintain, for the benefit of myself and my child.

So now on top of that you saying that I will be able to afford to re-pay a loan with interest, I don't think so.....I would not be able to re-pay any loan on top of my mortgage....and of course the more I work at my job, the more cost I have for child care. It's a bit of a catch 22. I do have a partner who works, below the poverty line (adult apprentice) so it is my wage alone that pays the bills and mortgage.

I urge you to consider carefully the options you give to new and existing mothers, do not add to the financial burden of having children. Do not jeopardize the baby bonus, for as you can see, that money will be essential for me. Not everyone is spending the baby bonus on "new televisions", mine will be spent on the mortgage, bills and food. Don't add pressure to already struggling low to middle class families who are attempting to make an honest living. I have been a taxpayer all my life and at 39 years of age I want to have a child, don't make it impossible for me to financially survive.

Thanks for your time.

Regards Gill

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