To whom it may concern,

I was very pleased to see that there is an enquiry into paid maternity leave, I believe this is long overdue and look forward to the day when Australia can join with the majority of the world in providing this leave.

I have 2 children (8 and 10) to a first marriage, I have a shared care arrangement with my ex husband and pay maintenance. I am now remarried and my husband and I would like to start a family.

## Finances

My husband and I have been delaying starting a family until I could accrue enough leave to be able to take a year on half pay (I get 14 weeks paid maternity leave as part of my enterprise agreement, have the ability to access long service leave and have accumulated annual leave).

We earn what would be considered a good household income, but as we live in Sydney we have a fairly large mortgage. As my income makes up half of the family income, even with me receiving half pay we will struggle financially. If I was in a position where I had no access to paid leave, we simply wouldn't be able to have a child. In addition, given that I currently pay more than \$450 per fortnight in maintenance, it will cause hardship to my ex husband's household and it is likely he will have to make other employment arrangements.

## Amount of time off

I could not in good conscience take less than 12 months off following the birth of a child. I believe that this is an essential time for bonding and breastfeeding (I breastfed both of my children for over 12 months).

## Family size

The lack of a proper paid maternity leave system will be the deciding factor in the size of my family. My husband would really like to have 2 children, but given that I will have used all of my accrued leave to have 1 child, I won't be in a position to take another year off at half pay.

## Age

Having waited until I have adequate accrued leave to be able to take a year off at half pay, I am now in my mid thirties. It is more difficult to get pregnant at this age, there are more potential problems and a requirement for more invasive testing. If there was an adequate system of paid maternity leave, people would be able to have children earlier than is the current trend.

I have been listening with great interest to the various proposals being made about what a paid maternity leave system could/should look like in Australia. I firmly believe that any system should allow for a minimum of 12 months pay at full wage replacement. I believe that a set rate should be paid by the government, with the top up to wage replacement paid through an employer funded pool, based on a small percentage of payroll (I would be concerned that if it was paid directly by employers that this could lead to an increase in discrimination faced by women of child bearing age)

I look forward to reading your recommendations later in the year,

Regards,

Veronica Black