I am pleased that the issue of maternity leave is being prominently raised and discussed. As a manager I have had to address the issue of back filling maternity leave and responding to flexible return to work requests. I hope that I have done this as supportively as possible.

I recognise that not all employers, especially small businesses can accommodate maternity leave issues without the issue of funding being addressed but for me this is a highly relevant and personal issue, as I'm currently unable to act upon my desire to have a second child because of choices I have had to make relating to work/life balance vs maternity leave entitlements.

I have not directly used the questions raised by the Productivity Commission for personal submittants, but have considered them in forming my narrative. I appreciate the opportunity to make comment as an individual.

I was nearly 40 years old when I had my first child. It took me some time to meet the love of my life and as is often the case these days, he already had children, two beautiful girls and so it took a little time to decide that we would like a child together. Or more accurately it took him a bit longer than me.

Meeting and marrying late in life means you can incur some significant debts later in life too. My husband was the primary provider of my stepdaughters when we met and continues to pay most education, health and extracurricular activity costs. We bought a house together, not quite at the peak of the housing boom, but certainly have a significant mortgage. It didn't seem so bad, we were both well established in our careers and earning above average, if not excessive incomes.

I was fortunate that as an employee of the State Public Services in Tasmania I was entitled to 12 weeks paid maternity leave. Combined with accumulated annual leave I was able to have 5 months paid leave, which was paid as fortnightly salary. I then entered an period of unpaid leave – I could have taken up to 12 months and then taken advantage of a flexible return to work for a further 12 months. Another option now available to staff is to take a pay reduction prior to birth in exchange for additional paid leave later on.

I returned to work when my son was 7 months old. I transitioned in with 1 month where I worked 3 days per week and 1 month where I worked 4 days per week then moved to a 9 day fortnight. It was anticipated that I would start full-time proper within 6 months of my return.

So, why after waiting so long and going to considerable lengths to have our child did I go back to work relatively soon? Well the bills don't stop. As an older first time mum I had a higher income but also greater financial commitments. My income contributes equally, if not more, to household expenses, especially as much of my husband's income supports my stepdaughters. I felt (whether this was reality or not) that it was expected that I return to near full time work relatively quickly compared to staff in more junior positions, or else be diverted into a different position with possibly meaningful work when I did return. This felt unfair given my extensive contribution to the workforce (and taxation revenue) over the last 20 years, albeit with a range of employers.

The baby bonus did assist somewhat to cover some bills during my unpaid component of maternity leave, however most was used to pay off the gap costs from specialist medical

treatment, obstetrician, physiotherapist, anesthetist and so on. I would no longer qualify for the baby bonus.

I also found that there were no concessions made in my job to being a new mum. I tried to get some balance by maintaining a 9 day fortnight but this was soon to expire and I found the expectations that I could work late, start early, travel and carry work home with me were exhausting. I looked for a new job. And found one that did provide the balance, while maintaining my career path and appropriate level of challenge. However it came with a downside, a far reduced maternity leave entitlement, I week per year of service.

The reality of this is that it means that my decision on whether to have more children has effectively been made my default. As much as I would love another child, we simply could not cover our costs for a period of unpaid maternity leave of up to 6 months....and for me 6 months is the minimum amount of time I would need to have with my newborn to facilitate their development. I am always envious of those that can have more.

What the time off ensured was invaluable, and it was not just about me and my baby but also my whole family. It ensured I could appropriately manage the sleep deprivation that comes with a new born. I could persevere with breastfeeding, a difficult enterprise for me as I had trouble producing milk and was required to use a electric breast pump several times a day to boost supply. By the time I returned to work I was able to adequately express so that my son could continue to receive breast milk for a few more months. I had enough time and energy to also support my husband and stepdaughters, to ensure they were supported through the changes a new baby brings and that we remained a strong family unit. This is now evidenced by the incredible bond between my stepdaughters (who were uncertain about the whole thing at first) and their brother. I could meet other new mums and gain support through that. I could easily access child health nurses and other supports, only available in working hours. I could have quality time with my son, ensuring his development through play, reading and singing.

My husband missed out on this. As an employee in a small business he was only able to access annual leave, and not much of that, during our first week home. My son is now 21 months and I do see a difference in the way he responds to me compared to my husband. I wish that weren't the case.

So what do I hope for out of this review.

I would like to see a minimum rate of maternity leave paid to all women for 12 weeks following the birth of their child by the Federal Government. I don't believe this should be means tested based on household income. I have paid tax my whole working life, and as I get older considerable tax at that, I didn't take benefits when I was young of any sort, why should I be penalised now.

I think that employers should also have to top up any maternity leave payment after a minimum period of service of 1 year. I think more and more employers will have to do this to compete in a time of skills shortages, in order to be employers of choice. It encourages loyalty and the minimum service period rewards loyalty.

I think family friendly return to work policies should also be mandated and that the nature and level of position (if not exact position) needs to be preserved for those taking maternity leave. There should not be professional punishment for those who have children and want to return to

the workforce. I also think employers need to allow for flexible work practices including greater ability to work from home, changed hours and rostered days off.

It certainly seems that fathers should get a greater opportunity to bond with their newborn children, if not through full leave then through again some flexible work provisions, such as RDOs or shorter days. I think every father should get two weeks paid maternity leave within the first 3 months of a child's birth as a minimum.

I doubt my wish list will be delivered while I'm still physically able to bear children, my time has run out. But I sincerely hope that women a few years down the track from me might benefit from such a system.