

I would like to explain my personal situation as I had 4 young children who all have professional careers. I was a stay at home Mum until the last child attended primary school. The cost of being a stay at home Mum was extreme and we had to cut costs as interest rates went up to 19% and we were paying off a mortgage. We could not give up our home and so we decided that there were some things we could go without like cancelling childrens life insurance, cancelling private school applications. The children attended public schools. We did not upgrade furniture in the house and bought second hand lounge chairs and kitchen chairs etc. However, we bought new beds and mattresses. The things we did not compromise was anything to do with school activities including musical instruments, school shoes, uniforms, fees, school events and any outside sporting activities on the week nights and weekends. (scouts, guides, gymnastics, hockey, football, cricket, dance lessons, swimming club and Naval Cadets.

I believe that children should be at home for the first five years of their life until they start school. However, I realise this is not possible in today's society. Therefore, I would compromise and say the first two years are the most important years of the child's life, as per sociological current studies. Children learn more in the first two years than they will for their whole life.

My submission is that that families should receive a baby bonus of \$7,000 from the Federal Government, not given as a bonus at once, but given as \$268.00 per fortnight for six months. The mother should then have the option to stay at home for another six months without pay. If she is happy to go back to work then the partner should have the option to stay at home for six months without pay. I would not expect small business companies to pay maternity allowance. It should be federally funded and not means tested.

On a personal note, this submission does not go far enough. I would like to see parents having maternity leave for 2 years. I understand a European country provides maternity leave for 16 months. Perhaps Australia could work towards that model of maternity leave.

My reasons behind such a generous option is as follows:-

It is best for the child in 80% of circumstances to stay at home with a parent. The situation provides a stable and caring environment for the child. Providing there are consistent appropriate parenting skills, a sensible daily routine and a creative education learning environment, the child will develop into a mature and independent student.

The more children born in Australia the national costs will be less. To provide travelling costs, resettlement costs, financial health and educational assistance to migrants coming into Australia is far more costly. If such immigrants do not have little or no knowledge of English, then extra tuition is necessary for the parents to learn English, the children need to be assimilated into the classroom and require extra teaching staff and support to enable them learn English as a ESL, and to interact socially with students.

Furthermore, extended families are encouraged to immigrate to Australia and that requires further housing, health, education and Training costs.

If there are families who have not used the baby bonus in a productive way, then I would suggest a voucher situation be made available to them. Known addicts and persons who have been placed on a Child Welfare register (should at the discretion of the department) be provided with vouchers.

Addicted parents should be encouraged to attend Drug Rehabilitation Programs, parenting classes and educational programs to enhance their children's lives and their self respect and self worth. These families should be monitored to ensure the money is providing the basic needs of children - a safe environment, food, clothing and shelter.

In my opinion, \$7,000 bonus for each new born is very reasonable and I would encourage your organisation to work towards 18 months maternity leave.

Regards and good luck in your endeavour.