

I live in inner Sydney, where childcare is both difficult to secure and expensive when you do. I believe it is imperative the childcare rebate is not scrapped or I, like many other women, will be forced to choose between having children and continuing to work. The rebate is a temporary measure that keeps people in the workforce and benefits productivity overall, and is far more useful in terms of productivity - and in reflecting the value society places on keeping women in the workforce - than a once-off parental payment.

If the rebate is scrapped I would be forced to choose to either no more children (I am in my late thirties with a one year old so waiting until she starts school means we would probably no longer be able to conceive) or to quit my job, forfeiting my super contributions, career progression etc and leaving my employer with a great deal of training to do to replace me.

I want to work – I enjoy my job and don't want our family to be completely dependent on my husband which places us in a terrible position if he were to lose his job. We want to raise children - who will someday pick up the mantle of working too. As childcare is not tax-deductible (which I would support hugely, by the way) the rebate represents the only money working will actually earn for me.

Please consider the difficulty of finding childcare and the increased cost of living in the inner cities in your deliberations - 160k per annum sound like a lot of money, but in most cities once you deduct tax, childcare and rent or a mortgage there's not much left. Childcare is difficult to find so you can't "shop around" for value; you take what you are given. When I was 3 month pregnant I registered my to-be-born child with 7 different centres, whose costs were between 90 per day and 125 per day at the time (most I have risen since). I got one offer of 2 days a year later. As my maternity leave ended I was frantically calling centres to try and find more days and was lucky enough to get an offer. There is no element of choice – you take what you can get and are grateful.

With two children in care you are looking at over \$50,000 (closer to 60k at \$119 per day, which is what the only available option near me currently charges) after tax. Currently, while our combined income is over \$160pa, the rebate represents the only income I would make after childcare is deducted. If I quit and/or took a lower paid job, we would be entitled to assistance, and I suspect we are far from the only family this applies too. Removing the rebate would mean I stop contributing and start actively looking for ways to get money from government services.

I am watching this commission with no small amount of interest as the rebate would be the only income after childcare expenses if we had a second child. Effectively the decisions made on this will decide if I can afford to work, or if we have to choose between children and my continuing in my career.

Thank you for your attention,

Sadhbh Warren