

## SUBMISSION

To the Child Care and Early Learning Productivity Commission,

I am writing in response to the public commission enquiry.

I feel strongly that we must do more to make early quality learning and child care services more widely available and more affordable to families than they are now.

I am writing in my own name, as well as on behalf of my husband.

Our family consists of a Mum and Dad, both with undergraduate and postgraduate degrees, and in full-time employment, and two children aged 9 and 3.

Both of our children have attended full time child care from about the age of one. Our younger son is currently in full time child-care, and starts kindergarten next year. Our older daughter, who is now in Year 4, has attended child-care from the age of 1, and now attends after-school care, which she has attended from the time she started kindergarten at age 4.

Based on our experience with the way child-care and refunds are organised in Australia at the moment (before and on 25/08/2014, the date of this letter), and from our perspectives as users and payers of child-care, we believe that the following should be improved:

- 1) Child care is too expensive. Our son's childcare costs \$104 per day. This is too expensive for us, even with only one child in child-care, and even though we both work full time.

If we had two children who needed to go, it would not be worthwhile for one of us to work at all.

Given the importance of early learning, all children should be able to go to child-care, regardless of how many children a family has. A parent who decides not to work for a few years creates a gap in one's work experience that is hard to remedy later, and has a real impact on their career.

**We recommend a Government intervention that would make childcare cost lower for families.**

- 2) There is too much to pay **upfront**. Even when a portion of the funds is to be refunded later, this creates cash-flow problems in most families.

Government subsidies or interventions should be geared directly at child-care centres first, resulting in less for families to pay **upfront**.

- 3) The current system and forms are too difficult to understand. In our family, we have a running joke: "One must have a PhD to understand Centrelink forms...oops, we do have PhDs, but we still don't understand them."

I have opted to move my child to a child-care centre attached to my employer with availability of salary packaging not because I wanted my child to go to that centre—I did not – but because the Centrelink forms for claiming the money back were simply too difficult for my husband and I to complete, so we never got our money back.

Refund should be made simpler for families, either by making salary packaging for any centre of the family's choice available through most employers, and/or by funds being paid directly by the government to the child care centre, upfront, so that the time spent working out accounting issues by each family is minimised.

- 4) There are times where it would be good for a child to be at home, cared by a nanny (for instance, when the child is sick). Please include the nanny option into refundable options.

In conclusion:

- Please reduce the cost of child care to families.
- Please remove the need to fill out refund forms, or at least reduce two forms to one.
- If there are forms to fill, please make them user friendly (lower reading comprehension level);
- Please include the nanny option in refundable options;
- Please lobby for salary packaging to be taken up by most employers, or
- Please streamline the refund system and make funds payable by the Government upfront to the child care centre, minimising the out-of-pocket cost to families.

Many thanks

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