

As a mother of two, who is already in the workforce, me and my husband's family incomes are just not sufficient to cover the child care cost, even though we are considered as high income earners (with combined incomes). Not to mention about planning to buy a house of our own.

The current interest rate is consider the minimum and we cannot imagine what would happen if the interest rate increases in the future. That would increase the cost and burden to the family, while having to cover the increasing child care cost.

My child care centre operates from 7.30am to 6.00pm. It takes me 1 hour to commute from child care to work and it is difficult to get to work by 8.45am and I need to leave the office sharp at 4.45pm (special arrangement with my Manager to leave 15 mins earlier) to be able to pick up my kids on time before the child care closes at 6pm (as they charge every minute if past 6.00pm).

To ensure my skills and work experience remain current, I cannot afford to stay at home caring the children just to wanting to reduce the child care cost. I reckon the workforce is very competitive and there will be no guarantee for me to go back to the workforce of my sector if I were to stop working, which is really not advisable as I can see at the moment.

When one of my children goes to school, if I were to get the child care to care for after school care, the child care should charge in flexible hourly basis rather than charging for the full day, which will increase more cost to the family, unless I have to opt to work as part-time, when I am still prefer to work full time.