

We are a family with a 2 year old and another due at the end of this year. Myself and my partner run a small business from our Bondi home which requires some degree of work 7 days a week and usually for long hours. I was employed outside of our business however when our first child was due I was made redundant. This was fortuitous as I had enough entitlements to allow me to take time off and care for our daughter and provide more assistance to my partner during the first 12 months while she continued to work. Being a small business we run it entirely by ourselves so delegating work wasn't an option.

At 6 months our child went into day care 2 days a week. We were lucky to get this place and it was only because we had 'enrolled' our unborn baby in over 20 centres long before they were due that a place was available. As a resident of Bondi where there is a large proportion of young children in a densely populated area, places are extremely scarce. Some time later we gained 2 more days at a second centre and so our child was in care 4 days a week. I am now back in the work force as a PAYG employee. My partner runs the operational side of the business and I do additional administrative work in the evenings and weekends.

We are extremely lucky in that we run the business from our home and both centres are within a 10 min walk otherwise I honestly do not know how we would manage. If we had to drive somewhere the added time pressure would make running the business extremely difficult.

The cost of care ranges from \$120- \$140/day and one facility includes all food and nappies etc and the other (more expensive one) does not. At the end of last financial year I had paid just over \$24,000 in child care fees less the rebate which equates to around \$17,000 post tax dollars. This amount of money is a lot for anyone but with a second child on the way we will soon be looking at double this. I will be required to earn ~\$50000 in pre tax money just to cover the cost of care for 4 days a week.

The average fees for private schooling is in the vicinity of \$27,000 a year and private schooling is considered to be the domain of the privileged yet child care is a basic requirement for those wanting or needing to work.

My partner works more than 70 hours a week and I would do a further 20 in the business additional to my own full time job.

The cost of doing business is always increasing, small business owners that provide work, usually do so at a high personal cost to themselves in terms of their work life balance and the never ending list of compliance tasks and employment costs all combine to create high pressure on the people that run them.

Where is this going? There comes a point though when one asks is it worth it?

The cost of child care is a complete disincentive for people to work and in our case create work for others. My partner continually asks why we do it when she could be and would prefer to be a stay at home mum and enjoy time with her children rather than working to cover the cost of others to look after them.

The difficult thing to understand is that child care workers are apparently not well paid. So where is all the money going?

Though our situation is less than ideal and makes us question our decision to continue doing what we do on a daily basis, I still feel 'lucky' when I hear some stories where it is almost impossible to comprehend how less fortunate people cope. The system needs a complete overhaul that should encompass;

1. Making child care accessible and not in a way that compromises the quality of care.
2. Making care affordable and considering it as a tax deductible expense.
3. Encouraging females to return to work.
4. Provide incentives for small business owners to encourage them to remain in business and continue to provide employment opportunities and the associated economic benefit to the community.

Regards