

To whom it may concern,

I recently saw Sussan Ley on television speaking about the productivity commission into childcare and felt compelled to provide my input and views regarding childcare.

I am a 35 year old woman who has two children aged 2 and 3 months. Having been born into a relatively low income family and becoming the first in my family to go to university, I have always had a career focus and the determination to create a future for my family should I been inclined to have one.

Fast forward a few years and three degrees later (and a ridiculous HECS debt not to mention the remnants of the farce that was the Student Financial Supplement Scheme), I relocated with my husband to a regional town in Victoria to slow life down a little and prepare for the family we wanted to have.

Having secured a great, well paying job we discovered that our journey to parenthood wasn't going to be as cut and dried as we thought and through IVF we were lucky to conceive both our girls. My husband is an interstate truck driver and whilst his family live relatively close by (80km away), I am, in effect, a single mum during the week.

Notwithstanding the fact that financially, we need two incomes to maintain our modest lifestyle which includes a home for our family, two reliable cars and our family's little luxury of a camper trailer (not including our IVF costs), I love my job and choose to return to work for my own fulfilment, enjoyment and further development as a person.

In 2013, at 8 months old, my first daughter began attending childcare. I was fortunate enough to negotiate a compressed work week arrangement with my employer which allowed me to work my 38 hour week over 4 days. Although it means long days for my daughter, this saves me \$86 a week in childcare fees at my centre and gives me an extra day with her during the week. I'm not entitled to the Child Care Benefit or the Family Tax Benefits and am very grateful for the Child Care Rebate however the \$7500 lasts me approximate 8-9 months at 4 days a week before I reach the cap and have to pay full rates which equate to approximately \$370 a week. In the last financial year I paid nearly \$18,000 in child care fees before the rebate.

I'm currently at home on maternity leave, although my eldest daughter still attends child care 2 days a week both for her enjoyment and socialisation and also in an attempt to keep her place open at least for a couple of days within our financial means whilst I'm on a reduced pay packet. We intend to send our second daughter to childcare in 2015 for 2 days of care in anticipation of my return to work in June 2015 to secure a place for her. As the places are allocated in February, chances are if the places we need become available, then we will have to put both girls in early to secure our full time places which of course comes at a cost, and will be a challenge we'll have to overcome should it pan out that way given the reduced salary situation.

When I do return to work, our weekly childcare fee, without the CCR, will go from \$360 to \$740 which is nearly $\frac{3}{4}$ of my weekly salary. This is based on returning to work on a 4 day working week. If I have to return to work a full 5 days, this would add another \$160 per week to our child care bill.

I do not resent having to pay for childcare, however I struggle with the ambiguous and often conflicting messages the Government (either party) have provided to hardworking taxpayers over the years. On one hand, they want an educated nation, one that is moving forward with progress and leading the way in many and varied fields. They want the unemployed to get back into the workforce so that they aren't dependent on social welfare and they want people to do their bit and contribute to society by paying their taxes.

Yet they won't support mothers across the country to achieve these outcomes - why? What incentive do they provide to achieve these outcomes? I'm educated, with three degrees under my belt. I also have \$70,000 combined HECS/SFSS debt despite finishing my Masters degree in 2006. Whilst I knew that I would be paying back my debt for years to come, no one mentioned to me when I was a student the impact this debt would have on my tax returns as a 30 something year old adult. Sometimes, I think about finding a lower paying job, under the threshold so that I don't have to contribute to my debt and then I might also be eligible for other support to assist with child care. I could easily do this, if I didn't care about my career and if it didn't rub against the grain of my very being. But, I did not study my arse off and strive to do well in my career to bypass the system that supported me to get to where I am today. I feel this is a cop out, but I suspect others have probably had to make a decision like this simply to make things work for them and their situations.

So what if I did choose to adopt that attitude though, where does that leave us a nation moving forward? Ok, so I'm not a rocket scientist, nor will I find a cure for cancer, but I am good at my job, am heavily involved in my community, strive for best practice in my field and am a dedicated and loyal employee. There are many people out there who exploit the system, or have no desire to return to work. They too put their children in childcare, at very discounted rates (source - my sister was one of these people) and leave the rest of us to propel the nation forward, taking the very taxes we pay out and giving nothing back in return. Where is the equality in that?

Since becoming a mum, I have met a lot of other mums in the past 2 years and several of them would love to work, but the numbers simply don't stack up. I love to work, for me working is a priority, not only for our family financially, but for my own wellbeing as it's essential in order for me to be the best mum I can be. I need to keep learning, keep growing and keep contributing. By my own admission, I am not great at being at home 24/7 and I like to be out and about with my kids but I quickly run out of ideas which is one of the things I love about childcare. Not only do the staff do an amazing job, and they love my kids, they are also trained in the delivery of learning experiences that I would never be able to provide for my children. That in itself is an important factor that tipped the balance in our decision to keep our eldest daughter in care whilst I'm on maternity leave. They deserve every penny they earn and more for the care, attention and love they provide to the children in their care. It is due to these people that I can go to work, with a reduction in my mother's guilt* and know that my child is being cared for, loved, educated and stimulated throughout the day!

And I've only got one child in an early years childcare environment at the moment, I haven't even got to the stage of having children in school yet to have to worry about the logistics of before and after school care. A girlfriend of mine has a child in year 2 and already is starting to stress about what happens when her son goes to high school in 5 years time as there is no such thing as before and after school care once they hit high school. And with recent debate in Victoria about kids under the age of 16 not being left unattended in the home, this is now a legitimate issue for parents to consider.

I'm fortunate to earn great money for a regional town, so the financial pressure is not as harsh for us as it is for some, that said, we ultimately would like to have three children and that prospect is one that we have to think long and hard before committing to another round of IVF because when the numbers are crunched, the viability of working full time and having three children in childcare becomes less and less attractive.

Given the rising costs of childcare and the future conundrums we're anticipating with before and after school care, my sister in law and I are considering a nanny over the next few years for our children. We both have truck driving husbands, her parents live 600km, my parents are both deceased so despite our in-laws living relatively close by, there is limited support in our family structures. She is looking to start a family next year so between the two of us and potentially 3 and maybe 4 children requiring child care in

the next 2-3 year years, the combined cost of child care, even with the rebate, would be more than enough to hire an au pair or live in nanny. So this is an area that should be explored!

If the Government is serious about getting mothers back into the workforce and keeping our country competitive in terms of being an educated nation with a skilled workforce then reform is required. But it's not a cross the Government should have to bear alone. In conjunction with employers (flexibility in the workplace) and mother's themselves (desire and motivation to go back to work), support is needed to make this a reality. Women with children already face a number of challenges over the course of their careers before having a family is even taken into consideration. Once a family is created there are a myriad of other issues that are compounded by things around the periphery. If a mother never has the opportunity to return to work, how will she be able to retire with no contributions being made to super? How does she retain the skills of her field? How does she contribute back to society and be made to feel like a contributing citizen? Childcare is the glue that can assist in allowing a mother return to work. Allow her to pay her taxes, grow her Super fund and retain and develop her skills. Child care can assist in ensuring that a mother can maintain her wellbeing, can provide opportunities for the socialisation, development and experiences available for her children and can assist a family thrive and nurture the next generation of Australians who can then go forth and propel this country forward. Child care can ensure her reliance on welfare or support of our Government is not forever. But in order for this to be a reality for all, affordable, quality childcare is essential.

I would rather give up the paid parental leave scheme to see a more affordable, high quality child care system in place to ensure mothers who are willing to go back to work are able to do so without having to work for little or no financial gain. If we have a third child, and if I can't negotiate a 4 day working week, chances are it will not be a financially viable option for me to return to work. However, I would most likely choose to do so for the wellbeing of myself and my family. I'm lucky to be in a position where this is an option. Yes, our lifestyles would drastically change and we would have to be much more frugal. We wouldn't be able to afford little luxuries and may even have to consider downsizing, however my career is important to me and I view the short term pain as a longer term strategic move for myself and to set an example for my children.

To have the opportunity to present my perspective and views on this topic is a privilege that is much appreciated. I can only hope that the voice of families across our country are actually taken into consideration and that a fair, affordable and quality childcare system can be achieved as an outcome from this commission enquiry.

Kind regards
Nardia Sheriff

* Just a note on mother's guilt. Trust me when I say that there is an enormous amount of mother's guilt associated with returning to work and leaving our children with relative strangers (at first) instead of staying home. Whether the motivation for working is financial or personal choice/wellbeing mother's guilt something that shouldn't be dismissed. I feel guilty about the fact that I actually enjoy going to work and love my job. And knowing that for me, the fact that I do work makes me a better mum and more capable of running our household is something that makes me feel bad all the time. And again when I am judged for my choices, especially as my husband is away all week and people think I should be at home more with my children (what about the poor single parents who don't have a choice in the matter!), I sometimes stop and question whether or not I should have gone back to work. My point is, I feel it every day when I go to work that perhaps I should be staying at home with my children however I know that this is not the best option for my family and whilst we're in a financial position for me to go back to work then that's what we do. Even if we did make the decision for me not to work, I would still choose to put my child into care at least a day or two a week for the education, development and socialisation that it provides that I can't.