

Dear Senators,

I was raised by an amazing single Mum. She was incredibly hard-working and dedicated to both me and her employers. She was fiercely independent and always wanted to provide me with everything she could. However hard she worked, and she carried several jobs at a time, she was never able to afford simple things for me like school camps, sporting activities, an occasional meal at a restaurant – these are key connections for children to their peers and the wider community. And today we take them as a given and for granted. Any Government assistance was always used carefully and thoughtfully. It was about providing the basics so that I could have as 'normal' an upbringing as any other child around me. The stigma, which sadly continues today in relation to single-parents, is one of the most unfair ones around. Typically the majority of these people are no different to my Mum. But as always a few bad apples, some easy media headlines and an entire group suffer the consequences.

How many men, generation after generation, simply leave their families when the going gets too tough. Or they leave for many other reasons with the results always being the same – the Mums have to not only deal with that personal trauma but have to work and provide all of the emotional and financial support in the complex world of raising a family. Today, two parent families I can assure you could never say raising a family is easy. It could be the hardest role any one has. Yet these single parents do all of this and more on their own. They also seem to be the ones who whinge the less – perhaps they have no time to.

These single parents become such an easy target – from Governments, from society, media, the list goes on. Rather than raise their status to heroes we vilify them without any real knowledge of their lives or the consequences that lead them there. And now another example to further entrench them in poverty, to perpetuate another generation where health and educational needs are less likely to be met, let alone fulfilled to their fullest potential, there is legislation to further strip away from the most vulnerable.

And lastly, without families, the world simply ceases to exist. This policy pits one class of family against another. I put this to my seven year old child and he thought it was extremely unfair. We never seem to think this simply – how would a young child view this? They cut through all of the spin and always tell it straight. As Senators across the political spectrum, you would all be aware there are many areas to be saved in order to fund the new childcare legislation. Please do not strip further from those already struggling. These single parents out there are often hidden but are incredibly decent citizens and loving parents working their hardest for their children. Please help them by not cutting their assistance which really does go a long way.

Thanking you sincerely for the opportunity to be heard.

Dear members of the Senate.

I am my son's only parent, and not by choice. My son is now 15, turning 16 in May. It has been a very difficult period financially, whilst raising him. I am in a constant battle of needing to work to support us but also to be available for him when he needs me and to manage chronic illnesses we both suffer with. I worked full-time for a period however "the wheels fell off" my son developed anxiety, I developed auto-immune diseases and life became even harder than it already was. Through a constant juggle of part-time work, GP appointments, specialist visits and hospital appointments, my sons regular childhood after school activities, gaining a degree (to hopefully better or future), I am worn out. If it wasn't for my son I would choose to end my life. I can not afford to purchase our own home, my super annuation is minuscule and I'm horrified that my son will feel the burden of paying for my aged care. As my son gets older our expenses increase. Balancing the cost of purchasing enough healthy fresh groceries to satisfy his growing appetite and the necessity to pay our other essential outgoings is a fortnightly struggle. I have been grateful for every bit of support the Australian Government have given my son and I, and I did until 2012, believe the assistance given to sole parents was adequate. Since cutting the age of children at which sole parents can receive sole parenting pensions life has become increasingly harder for us sole parents. Due to a worsening of my chronic illnesses I had to resign from my 27 1/2 week job. My GP recommended I apply for disability support pension, my application was rejected as I was evaluated at being able to work 15 hours a week. I agree I am capable of working 15 hours a week, this is point at which I reach total exhaustion and physical pain. But I struggle to understand how a sole parent is meant to raise a teenager on so little support and then to consider having a further \$60 in support being taken away. I feel like my son and I live in a world where we are being punished because I am his only parent. I also feel this is not just an injustice for children of sole parents but it is also based on sexism. Given the ABS has listed in 2006 86% of sole parents are women how could this not be considered more of a life struggle and injustice for females? I am once again terrified at the thought of losing more much needed assistance. I believe much of my mental illness is associated with being a sole parent, being marginalised, being unheard and feeling there is still so much stigma attached to being a "single mother". I feel my son and I are being punished because I am his only parent.

Dear Senators

In my household we barely make it pay to pay. As a single parent of a disabled child working is not an option. Removing ftb b from my budget would cause more hardship than we already face. And would cause homelessness as there is not anywhere else left to cut in my budget. With the cuts to pbs our medication bill has risen for my asd child with rheumatoid arthritis in both ankles who cant take tablets.

Please dont cost me my home as the public housing is out of reach time wise. We applied for community and public housing years ago and they lost my forms. We applied again in october 2015 and its still not been processed In February 2016.

Dear Senators

This change will drastically effect families already under monetary stress. This change would have a trickle effect on the daily lives of the parent/ child ie. stress on paying already high rent/mortgage, utilities, buying clothes, petrol, car maint and repairs, rising food prices. All of this will drastically have a negative effect the lives of many children and parents.

Why can't money be sourced from families on a higher income wages who will have more disposable income.

Dear Senators

You politicians have no idea what you are doing to single parent families. You spend more for dinner 1 night than we have to feed a whole family for 2 weeks! I didn't chose to be a single parent, my husband selfishly walked out to live "a single mans life". It's working out great for him, me on the other hand struggles everyday to support my family yet you idiots keep attacking benefits that have been hard fought for! Single parent families are destitute and still you attack us! Shame shame shame!!

Dear Senators

I have a 12 year old boy just started high school this year, the costs have been high. I have a daughter in grade 6. I re-partnered after being a single Mum for 7 years. This decision has hit me hard financially as my single parent benefits were cut as Centrelink take my new partners wage into consideration but he does not take responsibility for us financially as he is not in a position to do so and why should he pay for another mans kids anyway. The government don't think their biological Father need pay more than a token. Therefore I am so grateful for the FTB I receive as the kids miss out on so much when they come from a sole family. The assistance has helped address the differences between them and two parent families. I am self employed and am not earning enough to sustain us. I am trying to increase my business, easier said than done, plus so much of my time and energy goes into caring for the kids. Helping my son transition into high school, homework, laptop issues, driving to and from school as no bus, dentists, school meetings – this list goes on. I am exhausted. How can I work more hours I ask myself. Meanwhile I am not putting away enough super etc for my future. I worry about the school kids bonus being scraped as will need it for my daughter next year to help with high school costs. If my FTB were cut further I think the kids would loose out even more. More worry/stress, less time, less nutritious/health food. A bigger gap between the haves and have nots. I take my son to soccer as I think this is very important for boys for fitness and outside school interest. These extras would be the first to go and would have a detrimental affect on self esteem and character of the child. The children are the future of the country so we need to invest in them, and this takes time and money. I often think if all the parents I know worked full time, all the kids would have such a different life and it wouldn't be for the better. Parents who don't work full time are able to invest in their kids and help other Mums with their kids. So encouraging all parents to work full time is not in the interest of society. What about effect on jobs of the dance teachers and other after school activities coaches if there were no one to take the kids. I have never been on benefits in my life before becoming a single Mum and have a strong work ethic but being a single parent is exhausting especially if one parent is having to shoulder the lion of share of time and money. FTB has allowed my kids not to have to go into child care every single day and vacation care every single holiday because who wants that for their child anyway. Surely taking money off already disadvantaged families to pay for childcare doesn't seem right.

Dear Senators

As a practising solicitor admitted in N.S.W. in 1970 with 5 children now adults and having grandchildren and having a Bachelor of Arts and a Bachelor of Laws degree (A.N.U.) and having got near the top of the class in Taxation Law and worked in the Secretariat of the Departments of the Interior and the Navy in Canberra as a senior public servant advising on policy, legislation, law and administration for Coalition Government Ministers, I am appalled that the present Coalition Government wants to cut back family government funding when it obviously refuses to collect \$60 billion in unpaid and reduced taxes of the multinational companies which make a profit in Australia and yet this Government allows this to go on to the detriment of the Australian people. This is NOTHING that can stop the present Federal Government collecting these taxes legally by passing legislation. It is NOT difficult to make proper laws to protect the SOVEREIGNTY OF THE AUSTRALIAN NATION by collecting proper taxes due in Australia. If such laws are not made then it shows that Australia is governed by a plutocracy (i.e. government by the rich and powerful) and not a true democracy and we are getting more like the U.S.A. where the gulf between the rich and poor is still increasing to the detriment to the Australian Nation.

Dear committee members,

I'm a single parent of a 14 year old girl. I work full time but I also depend of the FTB as her father does not have to pay maintenance. My daughter is very bright and I need the extra money to give her a good education so she does not have to depend on anyone else when she grow s up. My daughter Has just been diagnosed with depression and anxiety and is under a Psychiatrist which cost a lot of money I would not be able to afford her treatment and medication without FTB. Please do not cut the FTB.

Dear Senators

Hi, I receive \$108.78 a fortnight part b family supplement. That is \$54.39 a week. To some people this is pocket change – they spend it so freely but for me it is the difference between my 12 year old son and I eating vegetables or eating only the specials we can find at the supermarket. These specials don't include meat.

I can't remember the last time we ate a nice (cheap cut) pork chop or piece of actual steak type meat. We eat sausages most nights, and these are the \$3.99 a kg type sausages – not tasty more expensive type sausages. I save a little money each week waiting for someone to have special on mince, around the \$4.99 a kg, so that I can buy some mince in bulk and then make homemade rissoles, or scotch eggs, or spaghetti or so we can add mince to our macaroni cheese. This is how I need to shop receiving the extra \$54.39 each week – and yes, every cent does count to me – what would it be like if my budget lost \$54.39 each week – for me it would be so disheartening and hard to deal with. While you talk of billions, I am only speaking of \$54.39.

I am a single mother of one 12 year old son. I am not a single mum by choice. My husband took off when our son was 3 years old because he is a selfish violent adulterous drug addict, who did not appreciate being responsible for a lovely family. He owes us over \$12500 in child support. Basically he doesn't pay and he keeps avoiding child support so that they can't force him to pay. I have every belief that he is working.

We pay \$300 a week on what most call a dump, but we call home – you can't get housing any cheaper – we are the lucky ones paying only \$300 – most people I know are paying a minimum of \$350. I do work for a very low wage, 57 hours a fortnight. I am not a bludger and I have worked hard to support my son and I.

To loose this family part b supplement would just be another kick in the gut for me. I really don't know where to cut back any further.

I realise you want to help others by taking what you think can be taken. But I will not benefit from the program's you will put in place by taking away \$54.39 a week from me. I am doing my absolute best on what little we have. Please reconsider.

Dear Senators

I would like to know if the government has considered the extreme poverty SOLE parents are facing (NOT SINGLE – there is a difference. SOLE parents don't get any financial, physical or emotional assistance to raise their children – Australia's next generation).

I pay \$440 per week rent for a 3br unit on the Central Coast of NSW – that is the cheapest accommodation I could find. I was forced to pay this much as I was not even given a chance to get a rental agreement on a lower priced property – all applicants for these properties that had a dual income were given greater priority over my sole income which I guess is logical and a safer bet from an property investors point of view.

Apart from the fact that this is discrimination, it also pushes already emotionally and financially stressed SOLE parents to the brink. To have to juggle work, bills, home, emotions, child guidance and support and self-preservation COMPLETELY ON YOUR OWN AND WITHOUT RESPITE is very difficult. Cracks will inevitably appear.

So not only is it difficult to find and keep a roof over your head, most SOLE parents are often forced to reduce their work hours to be able to cope with life's ups and downs as a ONE MAN BAND to ensure their home life is not a complete disaster zone and leaving their children in an extremely vulnerable position where they will only end up becoming a burden to society.

All the SOLE parents I know DID NOT CHOOSE to be in the predicament they are in. You don't consciously choose to lead a stressful and unpredictable life ON YOUR OWN when you are raising children.

So why is it that the government CHOOSE to place more pressure on SOLE parents? Why are we being targetted? Are we not socially acceptable? How many politicians come from 'broken homes' where one parent was responsible for raising them. Why would the government seek us out to financially, emotionally and socially isolate us even further? Of all the groups in society to reduce financial assistance to – carers of the nations next generation of potential leaders and workers – we are the ones that are sticking by our children through thick and thin.

We haven't abandoned ship, but it seems that our government has and will continue to let us down. It seems to be a short-sighted approach to take as I think history has shown us, those families who raise their children who are not socially and morally supported end up being a burden on the government anyway. Isn't it better to take a proactive approach to try to ensure these kids get the best chance they can now to be successful and not be a burden to our society in the future?

Even if the government were to support SOLE parents in other ways such as negotiating rent subsidies directly with property owners, provide educational financial support for children's uniforms and ongoing schooling costs, subsidising tutoring and sporting activities if they are worried about the way SOLE parents are spending their money.

PLEASE, please consider providing more financial and social support to SOLE parents and their children. When placed in situations of crisis humans can be very strong, but when you are continually backed into a corner, there is only so much you can take before you break down and start to feel that you are being treated like you or your children are worthless and are a real burden to society. Let's turn it around to nurture these kids and make it into a positive for them and society as a whole.

Dear committee members,

More cuts to ftb is so wrong! I'm married with 4 children, my husband works hard. We are no longer entitled to most assistance and we are struggling to make ends meet. Paying off a mortgage, 2 children in secondary school, 1 in primary and 1 in kinder. I wouldn't make enough money to cover child care if I went back to work, we would go backwards even further. This government needs to target rich families and multinational companies to fix our budget, not low income and middle class like us

Dear Senators

I'm a single parent with a daughter who's 12 years old , things are beyond tough at this point , and these cuts are going to make it impossible . I'm currently unable to work due to a serious back issue , which may require surgery to fix . My daughter misses out on so much now , because of the finances . Im currently back living with my parents, because I have no hope paying \$300 a week in rent . My daughter has just started high school and already extra cost are coming in , I try my best to make sure she doesn't miss out , but a lot of times she's does and it's not fair , none of this is her fault and my health situation is out of my hands ! PLEASE don't allow these cuts , so many single parents will cop the brunt of this , and we are all struggling badly .

Dear Senators

I am a sole parent of two young boys. Their father left and went overseas. I had had less child support over the 3 years than I have paid for in apples for a year.

I have worked hard for so many years although working in the social services – the pay is appalling. Unaffordable.

My boys have shown themselves to be very bright, creative, mainly cheerful. I think they will be fabulous societal contributors- I am proud of them but I worry that their circumstances are failing them.

They know I am doing it hard on my own. I work close to full-time yet can barely manage to keep us all afloat financially- rent, food, utilities, car repairs- general costs leave me so close to the bone each fortnight that I often lie awake frightened of their future, our future. Each unexpected amount impacts me profoundly- but I manage and I am proud.

The only government support I get is the Family Tax Benefit A & B. I never received any maternity leave as I changed jobs shortly before discovering I was pregnant- it ate through all the savings that I had. 8 years of childcare – used the last of my savings.

That said, I managed. Just. Although I can tell my health has been impacted.

But please – I can't even imagine how sole parents on Newstart are managing. I can't imagine what life is like in these households- . There are so many great examples of if you support children well as children their education, health and employment prospects improve vastly. That is good for everyone.

Taking any FTB will further spin family households into poverty, risk environments and low hope.

A family like ours is literally only 150 from poverty each week- and I do all the 'right' things.

Don't let another tier of poverty develop- even if you would be purely economically rational about this- it costs more.

Please take a broader perspective to this and see families as societies future.

Most people didn't chose to be single parents.

Dear committee members,

I am a sole parent with two children whom have recently started high school, I have a friend who is in the same position, plus we each have several people we know in similiar situations.

Many of us are self employed small business owners, & find this allows us (much of) the flexibility we need to attend school events; dentist & doctor appointments; & all the many other things parents do with & for their kids, only there is just the one of us in each of our families to accomplish this.

As a result we do burn the "midnight oil" somewhat with our businesses, but wanting to be good parents & role models, & provide for our families, whilst taking pride in our professions helps provide the motivation we need, & we appreciate the society we live in & responsibly contribute culturally & financially to our communities.

We budget carefully to healthily feed our families; purchase clothing; school uniforms, school books & fees; properly fitting sports shoes; the aforementioned dental & doctors appointments; & the myriad other items required these days, & we also very much appreciate the role the full tax we pay on our incomes plus the GST we collect & pay to the government, plays in medicare, education & other infrastructure here in our country.

I would very much like to stress to your Senate Enquiry however, that the Family Tax Benefit you are currently examining is FAR from excessive in helping us to provide essentials for our families & any reduction in it will immediately impact on our ability to provide those very things every child should be afforded here in Australia, regardless of whether they have one or two caring parents.

Dear committee members,

I am a solo parent of 2 young children (3 and 4 months) and have already been affected by the FBT cuts. I work full time and have Childcare bills for 2 children. I have had to be extraordinarily creative with care to reduce costs and truthfully this is risking my job. But I simply have to be. I have sold property, pulled the children out of care, call on my 80 yr old Dad and friends, well the list goes on for the lengths of creativity. The dream of a year off to spend with my child to raise her, well that is a dream for 2 parent families - I have bills to pay.

This is my submission. Thank you for considering solo parents, thank you for giving us a voice. It may not be the ideal model for some but for a variety of reasons solo parent families are the fastest growing for of family models.

Remember when you were solely responsible for financially looking after my children? No of course you don't, but I am reminded every day of the financial strain of looking after a family as a single parent.

Do you remember when the Family Tax Benefit came in? To bring balance to the tax system? I do. I hope to remind you that solo parents are the highest growing form of family model and are 12.5% of all families, 15% if you consider families with children. (Sensis 2012) But of course you would know that, as our government you have our best interest at heart, right?

So why is it then that solo parents pay a higher tax, being one income as a single person, yet we are assessed as a dual income family for childcare and family benefits purposes.

An equivalent two parent family would be assessed in lower tax brackets and additional threshold. I pay the full cost of Childcare and as a solo parent working full-time it means I have to pay for early childhood education too. I don't have the option of one parent to stay home and one work. I am BOTH parents.

There is no doubt a stigma surrounding single parents, societally and from our own government that we (single parents) are all just on benefits and only have low income jobs. Some of us work and have careers too.

It may surprise you to know that solo parents come in all forms and income brackets. The one thing we have in common is we have to do it all and while we are doing it all we have to take the judgment from our peers and our government as well as cop the costs when cuts come in from yours truly.

FBT B cuts for those over \$100k DIDN'T affect the single income 2 parent families BUT it DID cut very deep for working solo parent families (like mine) having to pay crippling childcare costs just to work, to contribute, and pay a higher tax.

You speak of fairness, you speak of encouraging people, particularly solo parents, to work; yet your actions speak differently. You tax those doing it all the most, and then offer tax cuts to those paying less anyway, those electing to stay at home to be with their children.

From your ivory tower of work allowances and "fringe benefits" you speak of wanting solo parents to work but then penalize us the most. You give with the right and take with the left yet stand up in the media and flaunt the fairness term constantly.

Please for a moment think of yourself as a solo parent, considered fairness for working solo parents raising young children for Family Tax Benefits, for childcare, for taxation. Please consider the modelling for a working parent of 2 children in full time care with only a single income and no additional support.

We are contributing - we are just asking to be consider and treated fairly.

Again thank you for taking the time to consider solo parents and the horrible impacts this legislation has on our small family budget. I have been in tears for the last 2 budgets, the stress and impacts these cuts have seen for my family's budget. The changes and costs just to work, well it really is hard and I keep questioning why I bother - then I look at my kids and know I need to be a good role model, show them people need to work and study hard, need to contribute and support the community, need to deliver on the promises I made to them, regardless of others

Regards