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Introduction: If you think that you wont have to deal with the Child Support Agency (CSA) well think again. In 2012 there were almost 50,000 divorces granted in Australia. It may not be you that is directly effected but odds are if it's not then you will have a mother, father, brother, sister, son, daughter that will indeed have to deal with CSA. If your loved one happens to have an unreasonable ex then you may just begin to understand the injustices of the CSA system. If nothing else please change this system for the innocent children who are being used as weapons for spite and financial gain. These innocent children quite often lose contact and any respect for one of their parents who did not deserve this treatment. If you don't evoke change, and you have the power to do this, then take part responsibility for the 21st Century Stolen Generation.

This submission does not discriminate. An 'Unjust Parent' is defined as a parent who denies access, exploits the system financially, does not contribute to the raising of their child and alienates the other parent from their children. An 'Unjust Parent' can be male or female, married or single, the payee or the payer. The CSA's goal should be to implement changes that stop the 'Unjust Parent' from committing these acts, not support them like the current system does. There is no mention of 'single mothers leaching' or 'deadbeat dads' – these terms are not acceptable as they stereotype people who are trying to do the right thing. Feminists seek equality for women, even if this means forsaking men's rights. This should not be their goal, their goal should be equality for all. In this current day both males and females can enter any career they want to, we should be encouraging everyone to be financially responsible for themselves and 50% responsible for the upbringing and financial costs of their child.

1. Shared custody of child/children

The definition of a 'Mother':

A woman in relation to a child or children to whom she has given birth, bring up a child with care and affection, give birth to.

The definition of a 'Father':

A man in relation to his child or children, a man who provides care and attention.

The definition of a 'Parent':

A person's Father or Mother, be or act as a mother or father to someone.

If the parents of a child separate they should have immediate equal access. Both parents have jointly given life to their child and the bond and connection they have is equally as strong and as important. Unless a parent is deemed unable to provide proper care for their child then 50% care should be given immediately after separation. A child needs both a mother and father and if the government encourages otherwise then they should be held accountable for the emotional and psychological damage this causes in both parents and the children involved. Why is it that when both parents are together the government finds it totally acceptable for both of these people to care for and raise their children? If this is the case then both parents automatically deserve the right to care for their child 50% of the time (or if not 50% of the time at least a % up to 50% of the time that is agreed on by the parent who isn't able to provide 50%).

The current system of access after separation causes the following issues:

- ❖ The parent who is not given access has had his/her human rights as a father/mother taken away from him/her. In the future this will be in hindsight a very similar situation to the indigenous 'stolen generation'. Does the government want to take responsibility for this?
- ❖ Children suffer due to the inability to see both of their parents. The same parents that have provided them life and up until the separation have jointly cared for them. This situation adversely affects the wellbeing of the child/children.
- ❖ One parent is encouraged to use their children as a weapon, both emotionally and financially, against the other parent, whether it was their decision or not to end the relationship. The government should not support parents to inflict such emotional and psychological pain on the other parent.
- ❖ Parents can make false allegations against the other parent in regard to unsuitability to be a parent. The government is currently allowing custodial parents to use this avenue and have no repercussions to their own situation. This allows parents to be vindictive/spiteful which impacts on both the non-custodial parent and child/children involved. What would happen if both parents accused each other of abuse towards their child? Who would the child stay with? If a parent is possibly lying about the other parent abusing their child do you instantly deny the possibly abusive parent access? Do we need a system that protects the child but also protects parents against being unjustly punished for a crime they didn't commit? This system sometimes alienates parents from their children for years whilst 'authorities' decide on the verdict. How do we know the other parent who has lied is not abusing their children, if not physically than emotionally. Surely in Australia we can try to create a system that deters parents from using this avenue for their own personal gains.

- ❖ The current CSA system rewards parents who deny the non-custodial parent 50% access. The more access that a parent has the more child support they receive. This encourages custodial parents to do what's best for themselves instead of what's best for their child/children. Custodial parents who are not reasonable are then able to not only hurt the non-custodial parent by denying them access to their own child but also exploit the non-custodial parent financially by making them pay more child support due to the limitations of access imposed on them by the custodial parent. Currently the CSA supports this behaviour.
- ❖ There are many reports of parents having to go through the Family Law Court to gain 50% (or up to 50%) access to their own child. Why should one parent have to go to these lengths to gain access to their child when the other parent has been allowed full access? This is inequality in its harshest form. Even when the non-custodial parent who has been denied access goes through the Family Law Court they are often still denied access or if they do win their case the custodial parent does not uphold the rulings of this process. The custodial parent still denies the court orders and access to the child/children forcing the non-custodial parent back to court. This process not only places the non-custodial parent into debt but in the end they cannot return to court to uphold these rulings due to finances. The non-custodial parent not only has been placed under financial hardship through court proceedings but they are still then required to pay child support as if they had no percentage of care. If a court order states a certain amount of access then surely the CSA should uphold this ruling to support the non-custodial parent. How can a ruling from the Family Law Court not be upheld by the CSA? This is hypocritical when the CSA takes the ATO information as gospel and not the Family Law Court.

The solution to the issue of unequal access for parents to their own children:

- ❖ Immediately post separation a parent has the right to 50% access of their child if they are a suitable parent and it doesn't interfere with their child/children's schooling or access to their usual daily activities.
- ❖ This could be enforced by one, or both parents, contacting CSA and requesting registration for 7 days on/7 days off access (or an alternative agreement only if both parents agree). This registration should be enforceable by police officers in the community. This default access removes the ability of one parent to alienate the other parent from their child/children. If a parent believes that the other parent is not suitable to care for their children there should be an avenue to discuss this. History and reported experiences tell us that some parents will fabricate this information to hurt the other parent. If such a complaint is made the children should be placed in alternative care until such time that both parents have been investigated. This solution provides motivation for parents to only use this avenue if the child/children are truly at risk. If a

child is truly at risk a parent will allow their child/children to go into alternative care until the issue is resolved.

- ❖ Parents should not be allowed to move their children more than an hour from the other parent until all parenting plans and child support agreements have been obtained. The children involved should not be allowed to move schools/location unless both parents agree. The CSA through the police should be able to enforce this. A parent should NOT have to go to Court or seek legal advice to stop the other parent from moving further than an hour from the original location.
- ❖ There should not be the opportunity for one parent to be denied access or be impacted financially (such as huge court costs) due to the bad behaviour of the other parent. The government has a duty of care to protect the human rights of both parents and the child/children involved.

2. The current CSA supports the discouragement to obtain employment and/or report earnings.

Due to the amount of child support being based on a parent's income this acts as a disincentive to firstly earn an income and secondly report this income honestly. The current CSA income based child support payments encourages the following:

- ❖ The custodial parent is penalised for earning more money due to the fact that their child support will decrease. They will therefore choose to stay at home if their child support payments are an easier way to earn money than to actually work. This in turn means that the non-custodial parent is in fact paying more child support not to support the child/children but to support the non-custodial parent's decision to not work. This defeats the whole purpose of supporting a child/children with these payments. This system is not fair for the non-custodial parent.
- ❖ The non-custodial parent is penalised for earning more money. As a non-custodial parent earns more they know that after tax and a certain percentage out of each dollar for child support is taken out it is often not worth the effort of working more in regards to financial benefit. Some non-custodial parents are paying weekly child support amounts that pay for 100% care of their child plus excess left over that they have no control as to what this money is used on. How would you feel if you were trying to get ahead and after tax and child support there was a negligible reward left at the end? Even worse how would you feel if your hard earned money was going towards items/activities that did not benefit your child at all? Therefore some non-custodial parents will try their best to hide their income as it will only incur high child support costs. In extreme cases non-custodial parents will choose to not work at all because they don't believe that working is worthwhile due to the increasing amount of child support required. They believe that there is only so much that will go towards the child/children (hopefully) and that the excess money is spent by the custodial parent on non-child related items/activities.

- ❖ What this means for the government? Due to the fact that many people in this situation either don't work, work minimally or hide their taxable income this equates to the government losing millions in tax because people are not working or not declaring their work. The CSA is directly causing the government to lose millions of tax dollars.

Possible solutions to resolve the discouragement felt by both parents to obtain employment:

- ❖ Make child support a set payment for each child and for each age group. If parents have a 50% access agreement then child support should only be for items that cross both households such as school fees, school uniforms, extra-curricular activities etc. Otherwise a 50% access agreement should cancel out any other payments such as food, clothing, support for housing costs (utilities, % of rent for extra room required for a child etc). If a parent cannot provide 50% care for their child then they would pay 50% of daily living costs and needs across the board or a percentage linked to the amount of care eg If a parent has 25% care they would still pay only 50% of school fees, school uniforms, extra-curricular activities but would also contribute 25% to food, clothing and support with housing costs (utilities, % of rent for extra room required for a child etc) due to the other parent having increased care costs. This total amount should not exceed 50% of the average amount needed to raise the child/children in regard to all facets of care.
- ❖ This would allow both parents the security of knowing exactly what they need to pay to support their child. They don't need to fear the change of income for themselves or the other parent. Realistically they would have to pay these costs if the child lived with them which equates to a fair system thus parents feel more willing to pay this to the other parent. This would lead to less child support debt and less conflict between parents thus a better outcome for all children involved.

3. Child support payments not being used on the child/children.

The other issue that makes the non-custodial parent unwilling to pay child support, or try to minimise the child support they pay, is that the child support they do provide is not used directly on their child/children. If the 50% amount of average costs as described above was implemented then this would make the payer feel more inclined to provide these payments as they know that they are in fact paying to raise their child/children in an equal process. Why should one parent pay for 100% of financial costs and in some cases 100% of costs plus excess money that will not be used on the child/children. There needs to be an option if the payer feels that child support is not being used on their child/children that this money is directly allotted to the items/activities/expenses that the child/children incur each week/fortnight/month/annually. The current CSA is supporting parents who may not use ANY of their child support payments towards their child/children.

There are children who are being neglected or not given the available opportunities EVEN though the payer is providing sufficient funds to allow this. Why is the government allowing these children to be neglected and not supporting the payer to ensure their payments are going to their child/children and not the payee? If there are excess child support funds left over this should go in to a holding account for future expenses such as university etc rather than these funds going to the payees lifestyle choices.

4. Lessening parental conflict will improve the % of successful payer contributions.

Non-payments can be attributed to one or more of the following:

- ❖ Parents are told by the CSA how much is needed to raise their child/children without any evidence as to how this amount is derived in real terms in regard to their child/children. The amount is derived purely from the income of both parents. This can go in favor of either the payer or the payee often resulting in unfair circumstances. These circumstances often leaving one of the parents disillusioned. Once a payer starts to pay a set amount of child support based on their income the payee raises their expectation to that amount. Conflict then occurs when a payer earns less and thus pays less child support and the payee feels they have been placed at a disadvantage due to their payments decreasing. The payer is often made to feel that they are actually not contributing enough where as in reality they are. Their mindset is that the payer was able to contribute that amount and why should this amount decrease as the child/children are becoming more expensive as they get older not less expensive. The CSA sets unrealistic expectations for both the payer and the payee.
- ❖ Parents, post separation, are often not in an emotional state to be reasonable or fair. This inability to be reasonable and fair, with issues that are the basis of a secure, nurturing and productive life, affects everyone involved with that family. If you allow a parent to deny access to the other parent to their own child/children or you place unreasonable and unjustified financial strains on a parent they will breakdown. A parent who is being treated unfairly will often lose hope and this can result in loss of employment, inability to pay child support and possibly leave them vulnerable to mental, emotional and physical health issues. This result also causes immense strain on the child/children involved.
- ❖ Generally most parents want to provide for their child/children. They need to be empowered to do this with justified amounts of child support, fair access to their children and possibly evidence that the child support they are providing is actually directly going to their child/children. Currently the CSA provides none of this to the payer thus they often feel disempowered. They feel like no matter how hard they try to get their life back on track they will never be able to have a good relationship with their child and on top of that will never be able to be financially comfortable even if they work full-time. The result is that the payer is

defeated, they feel that their only option is to not pay the payee because they have no respect for the payee and they know even if they pay the payee there is still parental alienation, misspending of the child support given and they begin to feel their own life has no hope of being stable and this helplessness extends to future relationships and most unbearably relationships with their own children.

Solutions for improving the % of payer contributions:

- ❖ Create a fair system that allocates actual costs to the average child at a specific age. Please see the table in section 7 that outlines a possible model on how to provide a fair distribution of child support payments under varying circumstances.
- ❖ If child support must be based on income there still needs to be more evidence/statistics on what the child support needs to go on and if the payer is feeling unsure that the funds are going towards the child/children there should be an option to enforce the payee to provide evidence of payments.

5. Inequality of payments/rights at both ends of the spectrum (for both payers and payees).

The following are some common scenarios that the current CSA supports:

- ❖ The payee decides that they will not find employment because the tax-free child support that they are receiving is an easier option. This causes conflict if the payer's wage fluctuates and the payee then feels insecure because they are relying on these payments to live (instead of using these payments solely for the purpose of the child/children – which is what it is meant for). This scenario also costs the government due to the tax that could be paid if the payee worked.
- ❖ The payee denies the payer access to the child/children even though the payer is forced to pay child support whilst this is happening. How is this scenario possible in the 21st Century and also why are we allowing this to be acceptable? What gives one parent more rights than another? Why does one parent have to pay incredible amounts of money through the court process just to have access to their own child? This surely must be neglect of a person's basic human rights?
- ❖ The payee moves from the location where the separation occurred (often with the incentive of making 50% access impossible therefore ensuring increased child support income). The distance is too far for the payer to have 50% access. The only solution is for the payer to gain a Court Order through which the cost may ruin them financially and the payee can ignore this Court Order forcing the payer back to court (if they have the finances to do this). By the time this has occurred the child has settled in

to a new house and school and therefore the court will probably not agree to moving the child again. CSA will not take the court order in to account anyway so the payer now has to relinquish 50% access and also pay child support based on nil % of care.

- ❖ The payee spends the child support on items/activities that have nothing to do with the child. When the payer has access the child's clothes are two sizes too small, they didn't come with any shoes, they're not allowed to go to Jazz Ballet because it costs too much and they report having take away food 7 nights a week. The payer buys their child a new outfit and shoes which they return to the payee with not a word of thanks. The payer gives the payee \$400 a week to ensure their child is looked after. What do you do year after year of this occurring?
- ❖ The payer will attempt to hide income to pay the minimal child support possible or not pay the payee at all (could be due to access being denied by the payee, could be due to the payees refusal to work and assist with financing the child's need, could be that the payee is not spending the child support appropriately, could be that the payer is under financial stress caused by losing up to 75% of their assets during the separation, could be because the payer is not being responsible for their child etc). CSA can take this from the payers wages, tax refund etc however this is not always possible depending on the employment details of the payer. End result is that the child/children suffer due to the external factors influencing this non-payment.
- ❖ The payer is honest about their income and they pay the payee enough child support to cover 100% of the child's costs because of their high income yet the payee is denying the payer access to their child. Parental Alienation can devastate the relationship between parents and children. The child decides at age 14 that it doesn't want anything to do with the payer due to the constant alienation caused by the payee. The payer has no course of action other than to pay child support until the child is 18 years of age. Can you imagine paying up to \$26,816 for your child each year who has no respect for you due to the payee alienating you since the separation?

When a payer does not pay the payee, especially when the set payment is quite substantial, the payee has often said that they would prefer to receive a lesser amount that was fair and equitable then to end up being paid nothing at all. This lesser amount that is fair and equitable would also be more readily paid by the payer as this reinforces that the money will be used on the child/children and that their had earned money is not going to fund the payee's life in general.

6. Why imposing harsher penalties on payers will not work.

The issue at the moment is there are three types of inequality that result from the current system:

- ❖ The first is when the payer will not pay anything to the payee even when required to do so.
- ❖ The second is when the payer does not work therefore does not have to pay the payee anything.
- ❖ The third is when the payer tries to do the right thing and pay the stipulated amount of child support to the payee however this amount leaves the payer under financial stress. Often the high amounts of child support that the payer has to pay is due to the fact that the payee is not working and therefore is not contributing to any financial assistance for the child. Often the payee not working is a personal choice however they are capable of working.

In all of these scenarios how will a penalty affect the payer?

In the first scenario there is usually conflict involved. In the current system the payer may not be paying because the payee is withholding access, spending the child support on items/activities not related to the child or is financially under stress. Do you penalise someone who is not paying because their basic rights are being denied by restricted access to their child? How would you feel if a huge amount of your NET income was given to your ex for your child but the children were not being looked after correctly? Do we penalise a payer for not paying but the payee is not penalised for withholding access and using child support on themselves and not their child/children? How can this be a fair system? When a payer is seen to be trying to contribute but at times can't financially meet the required payment do we penalise this? Should we look at their finances and gain evidence as to why payments are not being made?

If you start to penalise the payer for not paying then you must start to penalise the payee for denying access, using child support incorrectly, not following court orders (providing a solution other than the payer returning to court) or not finding employment when they are able to be in paid employment. You can't penalise only the payer in this system when both the payer and the payee need to be accountable and responsible for their own actions. If the CSA created a more equitable system then there would be less need for penalties. In some cases penalties are just going to push people over the edge, does CSA want to be responsible for increased family breakdown, mental health issues, suicides and domestic violence? At the moment the CSA encourages these outcomes with its policies.

Also in the current system a payee can go to CSA after receiving private payments and request back pay for 3 months citing incorrect payments. There needs to be a system in which CSA can record private payment agreements and therefore both the payer and payee are covered. There should not be an avenue to get back pay past 1 month. If you are not taking a vested interest in the required payments this should not become a debt for the payer. We are expecting the payer to be responsible and accountable and thus the same should be required by the payee. Often a debt incurred by the payer in circumstances in

which they have been providing support and were unaware of this debt accruing can often break the payer. This is when they cannot see equity and begin to lose confidence in the system thus resulting in non-payments.

7. Ideas for working out child support payments.

A fair and equitable CSA system will provide a default option for child support payments. There should always be an option for parents to work out their own child support payments privately. If parents know that the default CSA system is fair and equitable they will feel more secure if they do want to try and work out their own plan privately, parents have more motivation to create an equal parenting and child support plan when the default option provides a similar framework. At the moment parents, especially the payee, do not want to even try working out a private and equitable plan with the payer because they know that they will gain more financial assistance when going through CSA and they can deny access and ignore court orders without any repercussions. They don't want to get locked in to a fair payment plan with the payer because they want to take advantage of increased payments with the increased wages of the payer. The problem with this is that the payer feels disgruntled by the inequity and lack of evidence for what payments are spent on that they will then try to decrease their taxable income.

If CSA had a fair and equitable system they would find that the payers % of non-payments would decrease dramatically. Payers just want to know that their money is going to their children and that excess money is not provided for the lifestyle of the payee.

The following is a draft framework to provide fair and equitable circumstances for both parents and the child/children involved:

- ❖ 50% access granted immediately after separation for each parent (or up to 50% access if agreed by both parents). This should be an easy process granted by CSA and enforceable by the police. If there are complaints about the suitability of a parent to have access to their child the CSA needs to devise a process to resolve this issue (as discussed in section 1).
- ❖ If 50% access is achieved then there should be no need for payments regarding food, clothing, accommodation costs such as rental support, utilities etc. The only payments that need to be split would be costs that cross both households eg All education costs (fees, books, uniforms, tutoring etc) and extra-curricular activities eg sport, hobbies, interests.
- ❖ If access is less than 50% for one parent than they should pay the percentage of costs to make up the difference to 50% eg if you have 25% access you would now provide 25% contribution to household costs such as food, clothes etc as listed above due to the other parent having 25% more responsibility.

- ❖ Family tax benefit should be split evenly with both parents and use to cover the child/children's needs.
- ❖ It shouldn't matter what a parent earns, the basic needs of a child should be met by each parent. If they had care of their child they would have to find the money to provide for their child. This shouldn't be left up to the other parent. If parents have a set cost for child support that they know they will have to pay whether they work or not this will give them more motivation to gain employment. The set cost also allows them to earn more money without the fear of the majority of this money being used for irrelevant items/activities. Payers and payees will both want to gain employment to meet the real needs of their child and also the fear of earning more money will cease. These parents will become more willing to pay for extra items/activities, on their own accord, if they are earning more because they are empowered by the new process of having secure, constant payments that are benefiting their children directly.
- ❖ Average costs for children's needs can be obtained by investigating the average cost for that item/activity for each different age and splitting this cost in relation to percentage of care (this process is used for items/activities that cross both households eg school, extra curricular activities and also if one parent has more than 50% care than they would be entitled to a percentage of food, clothes, utilities etc for support with this). Percentage of care can be derived from days per month spent in each parent's care.
- ❖ This system as a default encourages parents to detail exact payments and work amicably with each other if they wish to create their own plan. Two parents who have no other option than to cooperate with each other will be the only chance of real equity, equity that a government agency will never be able to achieve due to the diversity of cases.
- ❖ Penalties could possibly be applied if a parent will not contribute to raising their child at all. A process of financial investigation and circumstances should be explored as to why this parent cannot afford the basics for their child. This penalty shouldn't disadvantage their ability to seek employment eg loss of licence.

If the current income based calculations remain then the following factors need to change to increase equity:

- ❖ 50% access should be automatic. If this basic human right is not enforced and a parent has to go through court to gain access this court order should be enforceable by CSA eg If the court order states 50% access than the maximum rate of child support should be calculated at 50% care arrangements. If access is denied after such a court order the police should be able to enforce non-compliance otherwise what is the point of having such a process?

- ❖ Introduce a process that ensures child support is spent directly on the child (receipts/evidence for payments eg school fees, extra-curricular, clothes, activities) or a capped amount for items such as food, electricity etc. This will ensure peace of mind for the payer and an obligation for the payee to use the child support for its intended purpose. Naturally this process will improve the quality of life for many children who at present are not seeing the benefits from child support. This could be an option for the payer to enforce or if they have a good relationship with the payee they can choose not to use this process and make private arrangements.
- ❖ Income should be based on net not gross income. Child support is currently taxed for the payer. If a payer is earning \$94093 they will pay \$20113 child support (for 2 children over the age of 13). This payment being taken out after tax means the payer has actually paid \$27,685.26 (child support + tax paid on this income). The payer is left with a net income of \$948.78 per week. The payee on the other hand will have a weekly net income of \$386.78 (child support) + \$115 (Family Assistance) + \$226 (Newstart) = \$727.78. A payer who earns \$94093 and works 48 weeks of the year, 40+ hours a week, only earns \$221 more a week than a payee who gets welfare and child support (that is an annual payment of \$37,844.56 tax free dollars – equivalent to a wage of approximately \$45000 – this also doesn't take in to account all of the other concessions offered to a single parent). There needs to be more incentive for the payee to gain employment.
- ❖ Either CSA or privately organised child support should not be back payable past 3 months. There needs to be a link from the ATO to CSA to update taxable incomes every quarter so that payers have a better chance of changing their payments, if you catch the debt earlier it is more likely to be paid as the amount will be reasonable. If a payer or payee hasn't checked and updated details every 3 months then they have not been proactive. Payers and payees can estimate their incomes for the financial year and each quarter can change the amount to better represent their total income for the tax year. If at the end of the year either the payee or payer is out by 10% than a debt or credit is given for the next quarter. We need to cease debts that appear for 3-4 or more thousand dollars as this then becomes a major issue for the payer and the payee.
- ❖ If a payer starts a new family this child/children need to factored in more realistically than what is occurring now. It is quite common for payers to report that they pay for example \$300+ a week to a payee from a weekly net income of approximately \$1300, which does not allow you to give the appropriate funds needed to the new child/children. Once rent/mortgage and basic expenses not related to raising children are taken out there are practically no funds available.
- ❖ If a payee or payer is not earning over \$40000 and they are remarried their partner's wage should be taken in to account. If they are married and earning over the \$40000 then just their wage should be taken in to

account eg a payee never earns over the self-support amount yet their partner earns \$95000 – this wage should be taken in to account. If the payee gains employment and earns \$40000 or more then just their wage should be taken in to account. This would provide motivation to enter the workforce for both the payee and the payer.

- ❖ The only income used should be 40 hours a week wage. Overtime, investment properties etc should not be used as income. This creates a huge disadvantage and results in the lack of motivation to be successful in life, which ultimately affects funds and security at retirement, which means relying on government support during old age. Once again the government loses out too.
- ❖ Quite often one parent will gain more than 50% of assets post separation due to 'caring' for the children. The split should be 50% and no more. Often the parent who ends up losing their house to the other parent has to pay child support on top of the already distressing financial state they find themselves. The assets gained during separation should be factored in for future child support payments.
- ❖ There should be no claims for additional child support after the age of 18 (other than for medical issues). Parents need to encourage a good relationship for the child/children with both parents. If parents are encouraged to do this then when a child is 18 both parents will want to support their child to study. If a parent has caused alienation and a child does not want to see one parent than that parent should not have to pay for additional support once the child is legally an adult. If there are excess child support funds not used (if the system was changed to ensure direct payments for set costs) then when the child turns 18 these funds can assist the child to pay for education costs.
- ❖ Parents who separate should have to attend a course on 'Parental Alienation' within 6 weeks of separation. 'Parental Alienation' takes on many forms and parents need to be aware of what constitutes 'Parental Alienation'.

Thank you for taking the time to consider my submission. This process is not about males or females. This is about the rights of people. Feminists often request for more support during and after separation, especially with finances. We must remember that equality should be a goal for both males and females. A male or female has the freedom to choose any career they wish. Females can also choose to return to work after they have children. Just like male's do. Our children need to be educated that financial independence is a necessity in life. The goal should be to strive to always have the ability to look after yourself. If the CSA system does not change than the repercussions of separation should be taught to teenage children so that they are aware of the possible implications of separation when children are involved.

Name and address withheld