

From: Alicia Croker
To: [Community Affairs Committee \(SEN\)](#)
Subject: Submission: Omnibus Bill Childcare Reform 2017
Date: Wednesday, 22 February 2017 3:07:05 PM

To Whom It May Concern,

As a full time working mother I would like to make you aware of my situation in the hope that at the very least, I can advocate for change.

Both my husband and I work full time, which means my 1 year old daughter requires full time day care. My oldest child attends primary school.

As I'm sure you are aware, the child care rebate pays up to 50%, with a yearly threshold of \$7,500. This is based on the financial calendar year.

The centrelink online estimator advised that we are not eligible for the Child care benefit but our modest combined income is only approx. \$140,000 per year. My husband is self employed and runs his own business so its hard to estimate his income.

I was informed by my daycare provider that our threshold has already been reached for the year, resulting in my weekly child care payments now changing to \$510. This is more than my mortgage. I deliberately chose this daycare centre due to their low fees in comparison with other local centres and also the fact that they don't charge public holidays like most centres do - every little bit helps!

The impact this has on my family is enormous. How can full time working mothers be expected to cope with this? How can I possibly pay this amount for almost half a year??? This is no incentive for mothers to return to the workforce, I can see why most mothers don't!

I worked hard to obtain a double degree at university and I enjoy being able to contribute to the workforce. I have always worked in positions of high stature and I feel like Im being forced into becoming a stay at home mum. At the moment I can not afford to even pay my HECS debt because of daycare fees.

The threshold of \$7,500 is outdated in todays childcare industry and the benefit threshold doesn't take into account the middle income earners.

I often hear other mothers in the child care centre sprucing that they pay ridiculous rates - some of \$10 per day because they receive other family entitlements. This is very upsetting to a mother in my situation to hear. Why am I being penalized for trying to work hard and provide a good life for my family?

Thank you for allowing me to make this submission and I do hope middle income, working mothers have a win with this one.

Alicia Croker