

**From:**  
**To:** [Community Affairs Committee \(SEN\)](#)  
**Subject:** Submission for Social Services Legislation Amendment (Family Payments Structural Reform and Participation Measures) Bill (No. 2) 2015  
**Date:** Friday, 12 February 2016 11:40:49 PM

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Good Evening

I would like to make a submission to the Committee reviewing the Social Services Legislation Amendment (Family Payments Structural Reform and Participation Measures) Bill (No. 2) 2015.

I am a solo parent of 2 children aged 3 and 4 months. I work full time and am on-call 24\*7, I have a career in IT and am about to complete my Masters. The legislation for 2014 budget measure No. 6 that changed the Single Parent FBT-B allowance impacted me dramatically, to supposedly pay for future Childcare for others, while I struggle to pay those bills now - \$100 a day for 2 children - do the maths on the post tax amount I spend, it is not pretty.

The cuts here and now have meant 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 year old Dad and friends, well the list goes on for the lengths of creativity I have to employ just to work and pay bills. The dream of a year off to spend with my child, well that is a dream for 2 parent families - I have bills to pay.

It may not be the ideal model for some but for a variety of reasons solo parent families are the fastest growing family model.

Remember when you were solely responsible for financially and emotionally looking after your children? No of course you don't, but I am reminded every day of the financial strain of looking after a family as a solo parent. Lucky hugs are free and they are so special.

Do you remember when the Family Tax Benefit came in? To bring balance to the tax system and cuts made? 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 and taxed 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 have additional threshold. They are likely to use less care as a split between work and care can be divided between 2. Therefore reducing their family budget costs for care. Solo parents don't get that option - you work, you need Childcare. Is this fair? Is it equal?

FBT B cuts means I pay the full cost of Childcare and as a solo parent working full-time it, means I have to absorb more into my family budget for early childhood education changes too for other in the future. It means we have to go without many things so I can contribute

to the tax base and educate my children. I don't have the option of one parent to stay home and one work. I am BOTH parents. This legislation is looking at further penalising solo parents. The cuts are harsh now and not balanced, further cuts are just cruel.

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. We don't get a holiday, a sick day, parenting is 24 \* 7 but with 2 parent families at least there is back up and support - a fallback. Solo parenting you don't get that - it's only your income, only your care, only you - all day everyday. Consider your family and the division of labour, now take away the support of your partner. Imagine doing it all. Now think about this legislation on your family.

FBT B cuts for those over \$100k DIDN'T just 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. Consider the fairness 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 and to be the best role model for our children. Raising children is hard and it should be. But this government, changes to FBT B, has seen that concept of 'it takes a village' and excluded solo parents from our community village and simply systematically attacked us and this legislation is yet another attack on solo parents.

I thank you for taking the time to consider my story, for reviewing the legislation - please have a heart and consider yourself as a solo parent and how you would manage with children reliant on you if this was to pass.

Regards  
Amanda McKenzie