

PROBLEM	REASONS	SUGGESTIONS
CHILD SUPPORT BASED ON GROSS INCOME	<p>CSA advises parties that this is what the children would be entitled to if the two parents were still together. But they would only be entitled to a net amount if the two parents were still together.</p> <p>After tax is deducted leaving the net income, the paying parent then pays personal overheads such as health funds, mortgage/rent, car, insurance, rates water, synergy, Telstra etc. and after over heads are deducted all of the profits made (not half or some) ALL profits are handed to the receiving parent based on an unrealistic figure. The paying parent does not get any where near enough left over for their own living expenses. Receiving parents are entitled to more for one, two or more children than the paying parents get to feed their whole families on.</p> <p>Paying parents are denied loans from lending services (e.g. housing loan or finance) due to the amount of maintenance paid. But the receiving parent can get a loan due to the amount of maintenance they receive.</p>	<p>Take tax + living expenses off then base on what is left</p> <p>e.g. income\$100,000.00 less tax ~ \$ 30,000.00 less living exp\$ 20,000.00 leaving income\$50,000.00</p> <p>Based on this income more applicable. Where it is based on a low income and effects in a derogatory way this may be income tested, as most government departs already have in place.</p> <p>On a more realistic figure there would be many, many more people taking care of their responsibilities as most people do want to pay but cannot afford to pay such dramatic and unrealistic figures.</p>
SEPARATING/SEPERATED COUPLES	<p>More Mediation facilities would not only create employment but would help people to put together agreements. If it is compulsory for both parties to form a contract to do with access and financial support before CSA are brought into the situation this would alleviate a lot of the bitterness and anguish brought about by CSA's Legislation.</p> <p>People trying to do the right thing by their children would get a fair</p>	<p>Compulsory Mediation. More Mediation facilities to be made available.</p> <p>As CSA is a collection agency only they are not equipped to deal with each individual case on it's own merits. There fore CSA should only be used for the people who are dodging/bludging</p>

	<p>hearing with a neutral person being able to cut through some of the emotions to do what is “BEST FOR THE CHILDREN!!”</p> <p>Where there is a distance between parties, phone mediation or representation may be an option.</p>	and doing the wrong thing.
COST OF A CHILD	<p>Why are there different figures and assessments used for Centrelink and Child Support to do with the cost of a child.</p> <p>As long as people are taking care of their responsibilities, this is the most important thing. Not how much is paid. If the children are cared for and happy this is what is most important.</p>	<p>A child should cost one amount only. It should not be income based.</p> <p>Again for low income workers that could be means tested.</p> <p>Link between Centrelink and CSA</p>
SAFETY	SHOULD ALWAYS BE FIRST AND FOREMOST. Exemptions as they stand should be kept in place where domestic violence is proven.	Exemptions to be protected.
PROTECTION FOR THE PAYING PARENT	<p>It is discrimination where finances are involved to protect one party only. Both parties should be protected. The receiving parent is able to financially bully, black mail and use the children as leverage. It is discrimination that the receiving person does not have to put anything in writing. In instances where years after separation the paying parent changes jobs or is moving on with their life, CSA send out letters stating what they person could be receiving, the receiving person can then break a private collection with out any justification and go for 3 months worth of back pay. The paying parent if they need to make any changes must do a change of assessment sending all personal details to the receiving person.</p> <p>To assume that all receiving parents are honest and are doing the right thing is to discriminate and leave the paying person unprotected from this financial bullying.</p>	<p>Again compulsory Mediation would be beneficial. Child Support Agencies do not have enough, empathy or professionalism to handle such situations as they keep reciting legislation. There is no lee way in the legislation to negotiate or protect either parties.</p>

	Changes or complaints are too systematic. Too much paperwork and bureaucracy make changes too hard, time consuming and cause a huge amount of stress and anguish.	
RECEIVING PARENT	<p>Where amounts are unobtainable for the receiving parent they are left in distress.</p> <p>CSA assess an amount to be paid by the paying parent but are unable to collect the money. Centrelink cut the amount for the receiving parent that is assessed to be paid, leaving the receiving parent and children in financial dilemma. No exemptions apply in this instance. How are they suppose to live.</p>	Exemptions or provisions need to made so as the children are provided for.
PRIVACY ACT	<p>There is no situation where it is necessary for either party to receive personal information. Child Support may be entitled to the information to determine what they need.</p> <p>In cases where there has been a private collection and the parties have managed to agree. CSA interfere by either sending out correspondence without current assessment, giving personal information on the paying parents gross income or telephoning the receiving parent notifying them that they may be entitled to more money.. This creates arguments, bitterness and jealousy in situations that were previously amicable.</p> <p>Sending detailed personal information that is required for change of assessments causes unnecessary antagonism. What either party pays for groceries, rent/mortgage and assets etc. is not relevant to the other</p>	<p>NO details should be sent to the other person. This should be dealt with in Mediation.</p> <p>If either party requires information or the services of Child support they will contact the CSA. The CSA should not initiate any contact.</p>

	<p>party and is an intrusion on a persons privacy. What is relevant is that the children's needs are being met by both parties. No other institutions i.e. banks government departments etc. have the right to disclose personal information to any spouse with out permission.</p> <p>How is this best for the children with the two parties arguing and holding the access based on amounts.</p>	
DIFFERENT/EXTENUATING CIRCUMSTANCES	<p>CSA states “Every family is unique and the child support formula is flexible and takes into account many different circumstances” This is a false and misleading statement. When people phone to discuss their situation, they are being recited the same thing. “I am sorry, it's legislation and we cannot help you!”</p> <p>Blended families have become more common and are now a normal part of society. In these cases the paying parent may have taken the mother and children off Centrelink Benefits and is told he is now responsible. Only to be told by CSA when his new partners ex does not pay child support for what ever reason, that it is voluntary for him to take care of his new family and it will not be factored into the assessment. But he still has to pay for all of the children plus his spouse and is assessed on his gross income paying a high amount of child support and having to live off a net income for which none of the new members of his family are factored into.</p> <p>In most cases the receiving parents are already entitled to subsidised utilities, health benefits and discounts, there is no relief for the paying parent with extenuating circumstances.</p>	<p>Legislation needs to be flexible to accommodate ALL different circumstances, not just many.</p> <p>Legislators need to sit in and listen to calls to child support.</p> <p>Who is the CSA accountable to. There is no lee way to deal with individual situations and no higher authority to interact on people's behalf.</p> <p>If the CSA are not answerable to the Ministers Office or the Ombudsman and decisions cannot be overturned this denies Natural Justice.</p> <p>No Discrimination.</p>

	<p>The receiving parent is entitled to by a house and move the new spouse and children in to her house and use high amount of maintenance paid to her to pay for the roof over the whole families heads. The paying parent is told that “at least the children have a roof over their heads and that they cannot tell the receiving parent how to spend the money”. The paying parent is told by CSA that “buying a house is voluntary and it is not a factor into the assessment” I have been told a number of times that the paying parent has responsibilities to his first children. This system is set up so that the paying parent is not entitled to any kind of a life at all and is financially burdened by this one and only responsibility. They cannot obtain a loan due to the amount of child support paid but the receiving parent can factor this into a loan. The receiving parent is entitle to move on with their life and is able to buy a new home without the same encumbrances that apply to the paying parent. This is discrimination.</p> <p>Under this current system as it is, if you can raught the system you win but if you do the right thing on the paying or receiving parent side you will suffer, financial, emotional and mental hardship and anguish. Again I ask you how is this best for the kids!</p>	
COUNTRY LIVING/FIFO WORKERS & OTHER ABSENT PARENTS	<p>Where a parent has to work away or the parents live long distances from each other making access a problem, this should be taken into consideration. Every one wants the money but no con consideration is given to the fact that this person works very long hours to get that money to pay for his responsibilities. Distances between parties is sometimes unavoidable for many reasons.</p>	<p>No penalties given for nights of care not attainable for distance or work purposes.</p> <p>Where access for holidays of one or more weeks are present then child support should not be given to the receiving parent as the children still cost the paying parent in food, water, electricity, phone and all utilities, rent, entertainment etc. How can the paying parent afford to pay both.</p>

BACK MONEY OWED	<p>Where CSA have made an error they must be accountable for that after 12 months.</p> <p>Where the paying parent has done their tax on time and submitted all information and has done the right thing, if the receiving parent has not with in the correct period of time then no back pay should be deemed.</p> <p>At present when people are paid to date and following the rules, they are being slapped with extra amounts years down the track. This should only be done where people are not doing the right thing. People who take care of their responsibilities should not be chased for the rest of their lives. This is pure persecution.</p>	<p>CSA should only be allowed to go after people dodging. No back pay for people that have followed the rules as much as they possibly can.</p> <p>Back pay should only apply where people have been deliberately dodging.</p> <p>CSA should be accountable for their own mistakes.</p> <p>Late tax returns should not be seen to from the receiving parent if the paying parent is up to date with their tax.</p>
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