

STANDING COMMITTEE

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on Family and Human Services

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AM

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I read with interest the article in the Sunday Telegraph - "Australia's great pregnant pause".

I could of / should of e-mailed this to the address given, but as you are our local M.P., I felt it better to write to you in person.

A pologies ahead if I waffle a bit and it is not exactly in order, but I am a little passionate about this subject and feel for it very strongly.

My wife and I have been married for 20 years, we have two children Jonathon 15 and Samantha 12, they both attend [REDACTED] [REDACTED].

We live in the top half of a two storey house, a three bedroomed "unit" paying \$395.00 a week. There is a young family of four downstairs.

The main problem is the standard of living and all that is involved with that. Basically it is too expensive to live in Sydney, for example.

By my reckoning the average family of four needs to bring home at least \$1500.00 - \$2000.00 a week to LIVE, and that by no means allows for any savings or holidays.

Examples (in no random order)

- \$500,000 minimum for a house (NTH SHORE)
- \$20 - 30,000+ for a car.
- high insurance costs for life, car, health, contents etc.
- \$50.00+ for a family of four to go to the movies
- \$350.00 per week on all grocery items
- \$100.00 a ticket for any show, theatre concert museum
- Nearly double the price of holiday resorts etc in school holidays.
- Child care centres - expensive.
- Doctors fees, specialist fee, dentist, orthodontists are all very expensive

The worst thing you could have done as a government was to allow house prices to go through the roof. It made a lot of people "asset rich and cash poor".

Consequently a lot of people have borrowed against their homes therefore fuelling the market with luxury items, which they could not previously afford, and sadly still can't.

Australia's slogan should be "It doesn't matter lets just put it on the mortgage".

Our debt is just horrendous and as the government makes the rich richer, so, it makes the poor poorer.

Surely it makes sense to make ~~of~~ everything affordable to everyone rather than just the privileged few. All what happens now is that we get a pay rise, so the employers have to pay out more, so they put the prices of goods up and so on.

The Govt has to take control of the standard of living. They are forcing us all to work long hours, making both parents work, and if they do have kids, the kids have

to go into child care. which raises the question. Should child care centres raise our children or should the parents?

Parenting is a skill which is not taught but past on from family to family.

My advice to any body is "don't have children, I wouldn't sweep mine for the world, but trust me don't do it."

To do the job properly you need time, money, commitment and you need to be totally 'unselfish'.

All of these things are impossible with today's pressure with the standard of living.

Institutions, including child care centres are bringing up our children, (I hasten to add not ours, we are from the old school.) with that being the case the average Australian child has no respect for bosses, elders, police etc. The Macquarie Fields debacle comes to mind there.

They have no respect because they do not have any strong parenting values. They are left to their own

devices, the T.V. is the babysitter, Homer Simpson is their ideal, scary!! Playstation and X-box teaches them how to shoot and kill, make bombs, etc.

It is no coincidence that quite a few of our kids' parents are split, divorced, single parent again putting pressure on the question, "should we have kids or not".

You can't have kids for the sake of doing it, you can't have kids due to peer pressure, you can't have kids if you can't afford them, you can't have kids if you can't put aside 18-25 years of your life.

We bring home nearly \$1300 a week, and we live week to week. I work full time as a manager and work 60 hours a week, on salary, my wife is permanent part-time working 24 hours a week, 4 days a week.

I have tried working a second job, but then the govt taxes me at a ridiculous rate, so its really not worth doing it. I was working 7am - 6pm in my first job then 8pm - 12 mid night plus - night shift at Woolworths D.M.

There is no incentive to work longer and harder. Why should you be penalised for wanting to bring home more money. But you are taking the job from somebody who doesn't work, comes the response, so what, don't penalise the person who wants to earn more.

For a family of four to stay somewhere half decent on holiday, remembering you have to feed 4 people three times a day, you are looking at least \$2,- \$3,000 for a week especially on school holidays.

Why do the prices for accommodation go up in school holiday time? They have a captured market anyway, ideally you don't want children taking holidays out of school time.

To be totally fair and honest, we do afford ourselves a few luxuries, if only to keep us sane and to give our life purpose.

We have two computers, a playstation, pay T-V, we try and see things like Lion King (\$400.00 for a family of four!! outrageous), try and see movies like Lord of the Rings, Spiderman, Harry

Potter etc on the big screen. Our son plays tennis in grade 1 for Alambie Height - Suzy Etts Tennis Club -, Samantha does ballet with Irina Mitchell also at Alambie.

We'd like to afford to have private coaching for Jonathan but we can't.

Going out for dinner is left for special occasions.

When it comes to the weekend, we would rather stay home, because if we go out it costs, sometimes we just can't afford it. Thankfully our kids, understand, others wouldn't and don't.

We are in debt, we are not saving, we are just hanging on hopefully until our kids leave high school in Year 12.

If more education is required I don't know what will happen.

The cost of child rearing is approx \$250,000 per child and you wonder why we are not having children!! we have seen our parents struggle and we say to ourselves why should we do it, and go through what they put themselves through.

The Govt gives us \$50 for each child as a back to school allowance. \$50.00 doesn't even buy a pair of shoes!! what shows how far out of touch the Govt is.

I don't know if I'm dreaming but I think that if everything was affordable within reason then

- 1) the wheels of the economy would turn quite easily
- 2) more people would have children
- 3) one income families would be the norm,
- 4) better educated and better brought up children would be the norm
- 5) cinemas would be full, theatres and concerts would be more affordable
- 6) homes would be more affordable, therefore you wouldn't have to tax the people with holiday homes.

By the time the middle aged couples get to deciding if they are going to children. They have been "single" for at least 17 years working on the

assumption that the middle aged in this case is 35 years old.

They have travelled the world, both well up in their career choice, well into their mortgage, go skiing every year, two cars (probably new), been to most high profile concert / theatre / shows, go out regularly for dinner and/or drinks.

What I'm saying is that they are totally selfish and are actually beyond parenthood. A high percentage would probably finish up paying for a nanny and going back to work, and there again the parents do not bring up their children. Except of course on weekends when they spoil them rotten to make up for missing them Monday - Friday.

A.S.D. and ADHD comes to mind here.

I should like to point here that these two things and stress and figments of our imagination and are cop outs.

When I was training to become a manager in the hospitality sector, the trainer said to us,

"You get one chance to make a first impression"  
parenting is no different.

My wife and I are ~~wonderously~~  
proud of our family unit, children and  
achievements. We just wish we had a  
little bit more money, just to take the  
pressure.

We don't aspire to be millionaires,  
we have a good work ethic and will  
always work hard, ~~always~~<sup>all</sup> we expect is  
to get a wage that can maintain a  
reasonable lifestyle.

That means the govt has to drop  
the standard of living to make things  
more affordable. Then perhaps we  
wouldn't have to have 'the recession we  
had to have'!!

There would be no slowing down of  
the economy or any other govt rings you  
care to use.

The Reserve Bank has recently  
increased mortgage rates to slow  
spending because the bubble is just  
about to burst. We are lucky we are  
only \$5,000 in debt, some couples are  
mortgaged to the hilt, owe on the  
never never, and have 1, 2 or 3 credit  
cards.

To back up my point about how  
expensive things are, we thought of

going to see Grease the Arena Spectacular at the Entertainment Centre for my wife's birthday. Tickets are \$112.00 and \$87.50 no concessions, so for the four of us to go and see it, it would cost \$350.00 what's more than Nikki brings home in a week!! with a car bill not too far away we have decided we can't go.

Think about it \$350.00 for a family of four to go and see a show. Yes it will probably sell out, yes they will probably do extra shows but how many people can actually afford it.

Thank you for your time,  
I hope I have made sense

Yours Sincerely  
Gary Coxon