Submission No 183 AUTHORISED / 3/3/06

## AUSTRALIAN FAMILY ASSOCIATION BALANCING WORK AND FAMILY

**Case Study #1** - parental care is the best for children; the tax system should recognise and reward single income families and consider the nember of dependents; full-time mothers contribute to community cohesion by volunteering their time.



that they would be taught the values we wanted them to be taught.

As a full-time teacher for 6 years prior to the birth of our first child, my experience only reinforced that decision. I saw each day the effects of broken homes and dysfunctional families on the emotional, social and educational wellbeing of the children from those homes. Rarely did a child from a strong family become an underachiever.

Making the choice to be a full-time mother did not come without sacrifice. We had to give up my salary, we did not go on overseas holidays or holidays which involved any great costs. Our family holidays were by and large camping holidays once a year if we were lucky. It has only been in recent years (our children now range in age from 16-23) that we have purchased new furniture and cars rather than second-hand furniture or older cars.

The tax system, family assistance benefits through centrelink, etc do not help single income families but are skewed towards two income families. My husband's salary, as it improved over the years, became too high for us to qualify for assistance, and also went into the higher marginal tax rates. Had we had two incomes which gave us the same family income we would have paid less tax, qualified for family benefits and received rebates for the childcare that our children would have needed.

Hence financially we would have been better off.

Our children however would not have been better off. We feel they would have suffered emotionally, physically, socially, educationally and spiritually. Our children have always known that they are the number one priority in our lives. Even when I recommenced working as a casual teacher after our youngest started school, their needs always came first. If they were ill or had school functions I chose not to work even when the opportunity arose.

I was able to allow them to become involved in sporting and cultural activities outside of school where they have learnt many skills, developed physically and have associated with many like minded families and peers.

During this time I have given much of my time to help them in these pursuits, and by volunteering my services at their schools in reading programmes, computer assistance, officiating and coaching sport, canteens, etc - time which employed parents cannot give.

Three of our four children are currently pursuing tertiary education goals whilst our youngest is in year 11. All have attended an academically selective high school. My experience with this school has also reinforced my view that a

strong and supportive family is invaluable to the social, emotional and educational well-being of children.

We have discovered with our tertiary students that we are again at a disadvantage as a single income family in obtaining financial support through the youth assistance scheme. Centrelink asks what our income is but little notice is taken of how many people that income is supporting.

Despite the sacrifices, our goal of raising healthy, happy, well-adjusted people, and productive citizens is being realized. As a mother I feel that this is far more important and valuable to our society than any contribution I could have made by pursuing a career outside of my home. It is sad that our society does not value and support the choice that I and others have made to be fulltime mothers and not part-time ones.