From: Paula Young

Sent: Thursday, 17 March 2005 2:25 PM

To: Committee, FHS (REPS)

Subject: Family Enquiry Submission from Individual

TO WHOM IT MAY CONCERN



I am very pleased to learn that you are investigating the whys and wherefores of people putting off having families & the reasons why and thought, being one of the offending persons, that my thoughts on the matter would be of some use.

My husband (35) and I (also 35) just celebrated our 13 year anniversary. 11 years of which was spent without children as we had not gotten ourselves into a position where we felt we could reasonably afford to have them. My husband is a self-employed carpenter & I spent many years as a sales person – we would earn say \$80,000 between us in a good year and \$40-50,000 in a bad year. No overseas holidays, no expensive motor vehicles, no extravagant life. Just tucking into our mortgage as best we could for the rainy day that is parenthood. My daughter just had her second birthday and what a joy it is to be a parent.

Our plan was to start a family at age 25 ... instead we waited until 33. It took us SO LONG to get our mortgage into any semblance of affordability – much longer than we thought possible. (Our first house we built ourselves – a 2 bedroom timber cottage in Cromer, our current house is a 3 bedroom fibro shack on the main road in (a). Both are average houses that we are grateful to have.

We were originally planning to have a family of 3, finding out how wonderful it is makes us think 5 would be nice, but looking at how hard it is to be a parent and at how close to the bone the finances run, not to mention my age, makes us think 1 or 2 will be more than enough. If Mr Costello (or any other male politician) wants to dictate how many children we should have they will need to do a bit more than just appeal to us on behalf of our nation. Since they are without vaginas anyway, I fail to see how it is any of their business and I find it offensive that anyone would tell anyone else how they should plan a family.

Perhaps they could make some changes as regards the following:

Economists seemingly have taken over every facet of government policy - the final straw is now at hand. I understand economists are now saying that women between the ages of 30 and 40 are "underrepresented in the work force". An apt response to this would be "der!" Whether they mean that women are supposed to be working at that age or something else entirely is hard to fathom. The main thing is that they are missing the point that women are as busy as women in generations before them & haven't time for what economists consider work. Any mother of new baby intuitively knows that looking after them is the most important job of their lives – far more important than going to "work". The fact that the job is unpaid means it is not counted as being "in the workforce" which says a great deal about our society. Why is it not considered as being in the workforce? While we're at it why is voluntary work not considered either? These things contribute an enormous amount to our GDP and the wealth of our nation and yet seem to be overlooked by our masters of economy. Which wouldn't be so bad if our governments (and media) gave economists the credit they deserve (as much as any other person) and got on with the job of leading the nation – hopefully to a better place for everyone than it was before.

If we look at the education system, the health system, the unemployment/social welfare system, the tax system, business, environmental concerns, even charities now, we will see that everywhere we look there is cost cutting, maximising productivity, user pays and all other short-term economic justifications for a general dumbing down, lack of sharing, lack of foresight and frighteningly exclusive set of policies.

I have had many discussions with many parents about child rearing and all of them worry about the future for their children. They don't feel secure as far as education, health and affordability are concerned. They don't feel confident in many/most of their decisions

regarding their children's lives and they have absolutely no confidence that their community will provide help for them.

We are a generation who lived through housing interest rates of 17%. This means that we know that although they may not get as high as that again, they will certainly not sit at 7-8% forever and that means debt will have to be paid off as quickly as possible. If you also take into account the movements of the work force into casual/sub-contract and part-time employment, you could understand why people are in a rush to build an asset base and live conservatively as far as long term commitments are concerned. Out of the people I know, probably 50% of them are self-employed or contract their labour to an employer. Those that are fully employed know that there may at any time be an axe over their job and the worry of not being able to get another one is significant.

Our environment is extremely polluted and sadly becoming more so. This is a worry for parents. The government's acquiescence to vested interests regarding the use GM of crops both within and imported into Australia is a case in point. We need to learn from cane toads, indian mynahs and other such pests that tampering with nature is pollution that costs us all in the long run. Fuel companies should not be subsidised. I should not have to pay a premium for choosing green electricity. Businesses should be forced to re-absorb all materials used in the manufacturing process or should be made to pay the true environmental cost of disposing of it/foisting it upon our community. Parents think about the environment and how toxic it is and worry that their children will inherit a poisoned world.

Our health system is patently not working in the way it is currently set up. I have no idea how to fix it but we need a public system that is properly funded. The current 30% rebate on private health insurance premiums is really ineffectual when you consider that over the last 5 years their rate increases have exceeded the rebate altogether. Living on the northern beaches of Sydney, Ms Bishop would be fully conversant with the problems at Manly and Mona Vale hospitals. These hospitals have been run down in both in the day to day maintenance and staffing as well as capital works for over 10 years. This makes parents worry. I know that I would not take my daughter to either of the local hospitals and that I certainly wouldn't have any (possible) additional children at them either – not even as a private patient. At my daughter's birth I was "assisted" by a savage midwife and would not survive a recurrence (I was marked as "post traumatised" on my discharge sheet from Manly hospital).

The tax system itself is quite incredibly unfair and why the tax free threshold has not been moved up to \$15,000 for singles & perhaps \$20-25,000 for families is quite beyond me. All the marginal rates should be adjusted to inflation every year since say, 1980, to allow for a fair system that makes living affordable. No one should work full time for less than a living wage.

Affordability of children is uppermost in parents' minds. The government seems to think that a maternity bonus may solve something. Certainly it will see you in nappies for a year and also probably with a child seat & various equipment. Parents and potential parents are much more realistic and see that a child will be dependent on them - probably until their 21<sup>st</sup> year when (hopefully) they will graduate with a debt of around \$30,000 even before they have a car, a house, a credit card or anything like that.

Education is also a huge issue in parents' minds. Is HECS really necessary for Australian citizens except as a token payment (say a maximum of \$2,000 per year)? And for essential services such as teachers, nurses and police should any HECS be applicable at all? Regardless of how much it costs the current fiscal budget, the long term cost for our society will be huge and every parent is aware of it. It will mean a delay in all the things that people put into their lives in their quest to become independent and contributory to this community: housing, having children, saving for retirement.

Then we come to women's issues. First time mums have a very difficult time. Our community really doesn't prepare women for motherhood – it prepares them for the workforce with some "time off" for having children. This has left a huge hole in women's essential

knowledge and at least from the health perspective there are many improvements that could be made.

Firstly, there should be different health policy for first time mothers which could be optional for 2<sup>nd</sup> and subsequent time mums. A woman who has become a mother for the first time should not be discharged from hospital within 4 days as a normal thing. Her milk is just coming in at this time. The fact that women are leaving hospital so early means that the midwives are not as conversant with breastfeeding issues as they need to be as many of the crises occur after the women are discharged. I am a case in point. I attended a local mother's group and there were 13 women in the group. 11 of them (including myself) ended up at Dalwood at crisis point – most of them within the first month. All of us were lucky to live so close to Dalwood – but what about women not living in Sydney? Is it reasonable for first time mums to routinely be in crisis? Why do British women have a visit from a midwife every day for a week post discharge and we don't?

Secondly, the workplace and the family seem to live in two totally different worlds. Women don't routinely have their children with them at work ... why not? Why doesn't every skyscraper in the CBD have a crèche in it where the children can be close to Mum/Dad in the case of crises large and small? Why are children in the workplace considered strange creatures? Why is the standard working week 38-40 hours instead of a more balanced 30-32 which would allow a better sharing of jobs, a more balanced view of life and give people the ability to better cope with life in general? Why are our political, media, military, legal and sporting institutions so male-dominated? Our political system has a huge job ahead to put women on equal footing with men and needs to do it quickly to be an example to the rest of the society. This does not mean letting women into the existing male world "as an equal" but adapting that world to being more women-friendly so that they can contribute in a meaninoful way. Women do take the major responsibility for child-rearing and therefore the system needs to work with that natural inclination (rather than the current system of pretending it doesn't exist). They also usually take the major responsibility for running the household and after their children become more independent often initiate additional study. All these things need to be made easier for a woman to do as she contributes to the economy in a working capacity.

In short, the family lives in the community. There is much to do and short term savings that have a detrimental affect on the long term health of the community aren't helping. Parenting isn't easy even with a society that supports it – so governments need to talk and work with respect with all persons in all stages of their lives, formulating policies that work long term. That's what will help parents and potential parents.

Yours faithfully,

Paula Young

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