

Thank you for the opportunity to comment on Australia's Tax-Transfer System.

**A. Welfare-to-Work - Parenting payment**

Briefly, the requirement that the primary carer MUST work 15 hours per week (every week of the year) in order to receive that Parenting Payment is inconsistent with the commitment that some parents make to look after their own children themselves. For families already struggling on the income of one spouse, the reduction or disentanglement to, Parenting Payments increases their difficulties financially and emotionally.

The many families with both parents working are significantly stressed. This stress is not merely financial. The routine of dragging children off to care, of tearing off to work, of tearing back to child-care, then having to provide evening meals and prepare for the coming day is extremely exhausting. The ability to engage meaningfully with children (and spouses with each other) when in such a state of exhaustion is severely compromised. My view is that families should be supported. The pressure of having to do "paid work" on top of the significant, unrelenting and ultimately extremely important work of being a stay-at-home should be removed.

I also find it offensive to nominate the arbitrary age of 6, as the cut off for the entitlement to Parenting Payments. Children need caring for, by their parents, all their lives. There is no cut-off in terms of nurturing and guidance. Their needs change, certainly, but they never disappear. Children may need extra support at any stage of their life. What justification is there that children not receive this after the age of 6? I can understand age limits for many things; but for parental supervision?

The comment is often made when teenagers are in trouble: "where are the parents?", "why aren't parents more responsible?" It should not be government policy to undermine the connection parents have with their children.

**B. CHILD-CARE FUNDING – Child-care Benefit and Child-care Rebate**

There is an anomaly in the child-care benefits and rebate which favours working mothers. This discriminates against stay-at-home mothers and therefore against their children. At one stage I was denied a place in Child Care even though I was next in queue because another mother "needed" the space because she was working. Why is that deemed a greater need? Government must not endorse this opinion.

Child-care benefits and rebate are not paid to mothers who do not work, who choose to send their children to not-for-profit kindergartens, usually 9am-3pm. Only very, very few parents who send their children to this type of community based, not-for-profit kindergartens receive any child-care benefit or rebate. Where rebates are available, it comes out of the money the pre-school generates which compromises the viability of the services that the centres which are most supportive of low income earning non-working mothers provide.

This needs to be addressed.

