

Consultation

MRRT and related measures Repeal

Name

Ms Pamela Peters

Submission text

RE: Submission in respect of the Repeal of Income Bonus Support, School Kids Bonus, Low Income Superannuation Contributions.

To whom it may concern,

I am the only active Grandparent of the three school age children of my 40 year old Single Parent daughter. My daughter receives none of the allocated Child Support to her, nor the increasing Child Support arrears from my Grandchildren's father. My daughter has been employed part-time for several years in the same position, however her work hours have been continuously reduced from 30 hours to the now meagre 14 hours per week by new business owners. While she is consistently looking for for work, until she finds another job she will be again heavily dependent upon Social Security benefits to scrape by in a constant state of heightened emotional anxiety.

1. Repeal of Superannuation contributions.

My concern is that only very recently my daughter found out through her own investigations her Superannuation contributions have not been paid in the past 12 months by the present and past business owners/Employers. Should this Government contribution be repealed, she will loose out on what she should have been paid, through no fault of her own, but rather the fault of the business owners x 2 who will not be penalized for their 'oversight'. However, without the Government contributions, at 40 years old, my daughter will accrue even less Superannuation and will find it even more difficult, if not impossible to fund her own retirement when time comes. \$500.00 today's terms could well equal \$5,000.00 in 20 years time, and would be a tremendous saving for future Governments in Aged Care Pensions. Is this not the intent of past Governments, to work toward a future of self funded retirees? However, in the present, even when a single parent has been fortunate enough to gain or retain employment in an ever increasing casual, part-time employment environment, it is impossible to make ends meet and rather than being supported they are again being penalized.

2. Repeal of School kids Bonus & Income Support Payment.

With the youngest child turning 8 years early 2014, my daughter will be transferred from Parenting Payment to Newstart, and unless the "job fairy" is kind and she is able to find more employment after her consistent efforts. The considerable drop in financial support will no longer enable her to continue to pay the \$400.00 private rent, put food on the table, utilities, fares, fuel registration for vehicle and Sports, heath and dental costs, insurance ect, let alone cover the extra and rapidly increasing educational costs demanded of the State Public School system.

By now I'm sure most realize that the notion of a 'free public education' is a fallacy, rather the costs of a Public Education are increasing dramatically. Apart from the mandatory School fees, text book packs, uniforms, shoes, excursions, camps, fund raising days, any many other various costs, Public school costs now also include the technological resources. On one hand is the cost of purchasing, maintaining equipment and required upgrade of programs,

but added to this is the necessity to have home internet in order to effectively complete required tasks and assignments. This does not come cheaply by any means and should not be classified as a luxury by Government, but a necessity especially when its necessary to complete school work.

Without the School kids bonus, and Income Support Payment, it will be even more difficult for parents like my daughter who is under-employed, and/or on Newstart benefits to accommodate the supply and maintenance of technological equipment, as this form of income does not enable a person to be contractually accepted with either purchase of equipment or Internet connection but nor will they be able to afford it. Those who are unable to commit to hire purchase or contracts as in those on Newstart allowance, will be forced to use limited pre- paid internet which is not only expensive but also highly inadequate. The older children could well be forced to "hang out" in shopping centres ect, to access wifi, which will be a problem for centre management but also be placing young teens at serious risk returning home after dark, alone. Its not hard for any one to realize a single Mum sure does not have the time to "hang out" in shopping centres while kids do homework, but what are they to do? Teachers don't care how its done, they just want it done!

This has become particularly obvious as one Grandchild progresses further in Secondary, but also for the two younger children in Primary school. I do not believe these costs have been accommodated or defined in the determination of basic living allowances of Single Parents and/or if they have been so defined, then it would appear they are at present, significantly underestimated, under rated and under valued by politicians who would seek to repeal the most basic means of support for the stuggling single parent families their children, their education, their general welfare and psychological well being.

The repeal of the above noted pieces of legislation will have a significant negative impact on the quality of my Grandchildren's lives generally, but also on their ability to maintain an acceptable level of participation in the Public Education System, and society in general with the full tenets of citizenship. The repealing of legislation by the Liberal Government appear to be a direct attack on lower income families who are the actual bread and butter of this country (I cant see any Rhinehart, Abbott or others of that ilk, working in a factory or aged care facility), while at the same time rewarding and elevating in worth, those who are already in safe and stable homes and well able to adequately care for themselves and families. What message is this sending to our young people; that a persons worth as a human is defined by the amount of zeros. in your bank account or yearly income? Does Mr Abbott have any idea of the feelings of worthlessness he is causing the average Australian person to have? I spoke today with a 60 yr old small business man, and an almost broken soul, in spite of having worked his whole life, paid taxes his whole life, and raised a family of children who have followed in his steps - but now his grandchildren will also be educationaqlly challenged as my grandchildren will be. Shame on this Abbott Government, that we, as a population have been reduced to use this method of Submission to beg for the financial crumbs, this Government is trying to take away from all on lower incomes.

We are humans, willing and wanting to to participate in society, not slaves for the minority 10% of wealthy people who seem to have a greater entitlement attitude than any one person i have met on welfare throughout my almost 60 years of life. I have already had one son commit suicide after leaving a Centrelink office, while Howard was in power, and i am deeply concerned, the feelings of inadequacy, worthlessness and hopelessness are already beginning to surface within my usually strong of mind daughter with the inability to find

stable permanent employment, in spite of going 18 hours a day every day, every week with no break from the consistent efforts to 'survive'.

Repealing the above noted Government payments and contributions, I feel could well be one of the the straws that breaks this camels back. Here i am begging with tears as i write, please do not push my daughter over the edge, do not deny my Grandchildren the ability to look forward to a brighter future, do not sentence my Grandchildren to be segregated, stigmatized and isolated from their peers in one of the few constants in their life- the SCHOOL they love. Please, instead, shed some light in what already is looking to be a very grim future- in spite of the hard work of all, help them to see a future and know they are valued members of society. We , as a family have educated the children all through their young lives, 'the path to success is hard work', are you now going to deny them the opportunity to progress to that by taking away the means to ensure that progress - their education ???