

I am a 57 year old woman who gave up a good Stockbroking career to care for a severely disabled son and 2 other children.

I also trusted that my husband and father of the boys would do his best to support us and I in turn supported his business with my savings and my super. This is what a family does, take care of each other.

We unfortunately lost everything, including our marriage. I am back in the workforce after 25 years as a casual on a minimum wage and contributing to my Superannuation fund which currently has \$2,500 in it, same balance as last year and the year before due to tax and fees for minimal insurance cover.

I rent a room and have no retirement plan, housing or savings. I work 30 plus hours a week and my pay goes on expenses, child support, robodebt and I try and save a little.

I could not have done more to contribute to my career, my family, and my responsibilities to our country through paying taxes.

Surly those of us at the lower income rate should be treated with the respect due to those of us who for whatever reason, have found ourselves needing fairness, a level playing field and employment, tax and Superannuation incentives that will make it worthwhile not to be knocking on Centrelink's door.

What we do is exhausting and it is easy to lose the will to better oneself, at all ages, when the system favours the fortunate.

Regards
Charlene Watts