

**August 12, 2008**

## **INTRODUCTION**

S4W, on behalf of its member organisations, welcomes the opportunity to make a submission to, and to appear before, the House of Representatives Employment Committee, and to give evidence in relation to the inquiry into the causes of any potential disadvantages in relation to women's participation in the workforce.

The group Security for Women (<http://www.security4women.com>) is one of the four national secretariats for women's organisations given financial support by the Commonwealth Office for Women.

As our name suggests, our member organisations coalesce around issues which impact on women's financial and economic well being at all stages of the life-cycle.

(See attachment A for more detail on S4W structure and membership)

## **WOMEN'S WORKFORCE PARTICIPATION-Implication of parenting responsibilities where children are aged 6 to 15 years.**

In June 2008, there were 4,664,700 women employed in Australia, and 1,397,500 of these women had children under 15 years of age.<sup>1</sup>

Some of these women (sole parent recipients of Government Parenting Payments) with school age children as young as eight years old will be at work as a direct consequence of Government policy. Some women are forced through economic circumstances to work, and through parenting responsibilities choose either full or part-time; some women with a lesser economic imperative may make a choice of part-time work solely on the basis of parenting responsibilities.

Very few of the school age children (about 30 per cent or 458,700 in 2005) under 13 years will be receiving any kind of formal care during the absence at work of their mother or sole male parent. Another 55 per cent of these children (528,700 in 2005) will be receiving informal care mainly provided by grandparents.<sup>2</sup> Little is known in detail of informal care.

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<http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/6291.0.55.001Jun%202008?OpenDocument>

<sup>2</sup> ABS 2005 Child care Survey

Of the circumstances of those children for whom no care arrangements are reported, even less is known. The majority of women and sole male parents in the work-force with dependant children work part-time.

For all these parents, and for women in particular, part-time work-force attachment adversely impacts on immediate income level, on their potential career advancement to more senior and better paid positions, and thus impacts on the likelihood of poverty in retirement, due to reduced capacity to make adequate superannuation provisions.

We submit that the lack of availability of affordable, accessible, acceptable quality care for school aged children (6-15 years) out of school hours including during vacations, is a major cause of disadvantage in relation to women's workforce participation.

There is more than adequate official survey data to support this contention. In particular, there is valuable data published from the ABS Child Care Survey, the latest conducted in June 2005<sup>3</sup>.

Moreover, we have ourselves conducted an informal survey of women users of out of school hour care services, and their comments provide useful anecdotal evidence as pointers for further policy analysis.

Some of these women are able to access care for primary school aged children. For others, there is nothing available, for reasons including lack of services appropriate for the age of their children, cost, and no local service provision at all.

We accept and salute the measures the Commonwealth has in hand to remedy problems of access, affordability and quality in relation to care for infants and children under school age.

We regret the lack of a similar commitment to out of school hours and vacation care for the age groups six to fifteen years.

## **THE STATISTICAL EVIDENCE**

### **Additional Child Care Requirements**

Parents surveyed for the 2005 ABS Child Care Survey reported that more formal care provision was required for 188,400 school age children (6% of children aged 0–12 years) of whom 64,400 required before and/or after school care.

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<sup>3</sup> ibid

“Of the 188,400 children for whom parents said they required additional formal care, additional care was required for 106,100 children aged 0–4 years (9% of children in this age group) and 82,300 children aged 5–12 years (or 4% of children in this age group).

The three main types of formal care required were: before and/or after school care (64,400 children), long day care (52,900 children) and occasional care (40,800 children).

The proportion of children aged 0–11 years for whom parents wanted additional formal child care (that is, some child care for children who had not used formal child care and additional child care for those who had used formal child care) was 6% in 2005.

This proportion was the same as that recorded in both 1999 and 2002.

Between June 2002 and June 2005 there was a decrease in the number of children for whom additional family day care (down from 29,100 to 17,700) was required (table 29).

There were no significant changes in the number of children for whom parents wanted additional care, for any other types of formal care in the three year period to June 2005.

According to parents' responses, there was a requirement for additional formal care for 188,400 children. Of these, only 33% said that they did not use additional care because child care providers were booked out or had no places.

A further 10% said that no services existed or they did not know of any services in the area, and another 9% said they did not know whether care was available.

For 30,700 children (16% of those for whom additional formal care was required), parents reported that they did not use additional care because of the cost of care. The cost of care was also the reason given for 99,000 children for whom parents reported that they did not require additional formal care. Other service-related reasons were given as the reason for not requiring additional formal care for a further 49,500 children.

However, for 63% of all children for whom parents said no additional formal care was required, the main reason for not needing additional care was that a parent was not working, or they preferred/were available to look after the child.”

## **Actual Child Care Usage**

There is simply not an adequate supply of formal care for school aged children, either at primary or early secondary levels. However, the only area of reported growing usage/demand for both formal and informal care is before and/or after school care.

ABS reported in June 2005 that 1,553,400 children under the age of 12 received some kind of care during the reference week (note that this includes care for children 1-5 years). 711,500 children (21 per cent) accessed some form of formal care, sometimes in association with informal care. Informal care was reportedly used by 1,104,100 children (33 per cent).

The most commonly used types of formal care were, long day care and before and/or after school care, attended by 10% and 7% of all children aged 0–12 years respectively. These were followed by family day care (3%) and occasional care (2%) while other forms of formal child care were used by less than 1% of children.

Over the three year period from June 2002 to June 2005, the numbers of children aged 0–11 years who attended before and/or after school care increased from 171,000 to 227,000, an increase of 56,000 or 33%.

There were no other significant changes in attendance at other types of formal care in the three year period to June 2005.

In 2005, grandparents were the main informal carers, providing care for 20% of children.

The proportion of children aged 0–11 years (29%) who had received informal care from a relative (including grandparents, siblings, and other relatives) had remained at a similar level as that recorded in 2002 (28%).

However, the proportion of children who had received informal care from a person unrelated to the family (e.g. friends, neighbours or babysitters) has tended to fall since 1999 (down from 9 per cent in June 1999 to 6 per cent in June 2005)

## **Labour Force Participation of Mothers**

Australian women with parenting responsibilities are increasingly part of the work-force.

In Australian Social trends 2006, reporting on trends in women's employment, the Australian Bureau of Statistics said <sup>4</sup>:

“Employment of mothers is partly related to the ages of their children. In June 2004, mothers were employed in 45% of families whose youngest child was aged under 5 years. This figure increased to 64% for families whose youngest child was aged 5–9 years and 71% for families whose youngest child was aged 10–14 years.

“Part-time employment of mothers was more common among families with young children compared with older children. For example, mothers worked full-time in 14% of families with a youngest child under 5 years, and 31% worked part-time. In contrast, mothers worked full-time in 35% of families with a youngest child 10–14 years and 36% worked part-time.”

Employed female parents are significantly more likely than employed male parents to make employment arrangements that accommodate care of children (73% and 34% respectively). These arrangements mainly include adopting flexible working hours or having permanent part-time work<sup>5</sup>

The availability of places at child care centres and the cost of child care influence the workplace participation rates of Australian women.<sup>6</sup>

Having parents in employed work was the reported reason 84% of those children at after school care attended the services.

Australian women with children report that child care availability/accessibility (including care for children of school age) is the main reason they do not seek paid work or (have a) disincentive to increase their hours of paid work<sup>7</sup>

According to the Australian Bureau of Statistics <sup>8</sup> ”While over the last 20 years there has been a considerable increase in the labour force participation of

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<sup>4</sup> ABS 2006 Australian Social Trends ‘Trends in Women’s Employment’

<sup>5</sup> Australian Bureau of Statistics (2006) Child Care, Australia. Australian Bureau of Statistics Cat. No. 4402.0. 2008, <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/4402.0Jun%202005?OpenDocument>

<sup>6</sup> Australian Bureau of Statistics (2007) Australian Social Trends 2007. Labour Force Participation: an international comparison. Australian Bureau of Statistics Cat. No. 4102.0. <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/0CBA37179F1B71BACA25732C00207901?opendocument>

<sup>7</sup> Australian Bureau of Statistics (2007) Barriers and Incentives to Labour Force Participation, Australia, Jul 2006 to Jun 2007. Australian Bureau of Statistics Cat. No. 6239.0. <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/6239.0Main+Features1Jul%202006%20to%20Jun%202007?OpenDocument>

<sup>8</sup> ABS Year Book Australia 2008-08-01

women in their peak child-bearing years (the age group 25-34 years), the largest gains have been in the participation of older women. During the last two decades, the participation rate of women aged 55-64 years increased by 26.5 percentage points and for women aged 45-54 years by 21.6 percentage points. For women aged 25-34 years the rate increased from 61.2% in 1986-87 to 72.5% in 2006-07.”

“Part-time employed people represent more than a quarter (28%) of all employed people. Women dominate the part-time workforce, accounting for 71% of all part-time workers.

”The unemployment rate fell from 6.1% in 2002-03 to 4.5% in 2006-07. The unemployment rate for women was higher than for men in 2006-07 (4.8% compared with 4.3%).”<sup>9</sup>

## **CURRENT COMMONWEALTH PROGRAMS AND POLICIES**

There are two key current sources of Commonwealth policy development and programmatic activity support for out of school hours care (the term includes before and after school hours programs, and school vacation programs).

These are the Office of Early Childhood Education and Child Care now located in the mega Department of Education, Employment and Workplace Relations (DEEWR), and the Australian Sports Commission (ASC).

At the Commonwealth Ministerial level, the Parliamentary Secretary for Early Childhood Education and Care (The Hon. Maxine McKew MP) is Parliamentary Secretary to the Prime Minister (The Hon Kevin Rudd MP), not to the Portfolio Minister, the Hon. Julia Gillard MP.

The Minister for Youth and Sport (the Hon. Kate Ellis MP), has responsibility for the Australian Sports Commission, now located administratively within the Health and Ageing portfolio (senior Minister the Hon. Nicola Roxon MP) as well as for Youth- a function of the DEEWR (Minister the Hon. Julia Gillard, MP).

However, the Minister’s Sports related responsibility ( in the Portfolio of Health and Aging) in out of school hours programs does not inter-relate with

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<sup>9</sup> ibid

the Youth responsibilities in the portfolio of Employment Education and Work-Force Relations, nor with the Office of Early Childhood Education and Care , also in the Employment Education and Workplace Relations portfolio.

We submit that this arrangement fails to provide an adequate Ministerial focus on the issues surrounding appropriate care during term and vacation times for children and young people of school age.

The care and supervision issues for school aged children from age six to fifteen years are not comprehended within the term 'early childhood'- and that specific policy area of DEEWR is almost exclusively focused on the re-development and implementation of the current Government's reforms to early childhood education and child care.

Moreover, we draw to attention that no process currently exists for consideration of these issues through the Council of Australian Governments (COAG), comparable to that existing for early childhood services. Yet the need exists.

Briefly, responsibility for the registration of and quality control in out of school hours programs lies within the jurisdiction of States and Territory Governments. The Commonwealth's National Child Care Accreditation Council (NCAC) Inc.<sup>10</sup> manages a national quality assurance program of registered services (QCCA), and all services are required to register with NCAC and meet the requirements of the appropriate QCCA in order to be eligible to receive the Commonwealth Child Care Benefit (CCB)

Different arrangements exist in each jurisdiction. Some direct services do not receive on-going funds, and so there is little opportunity for staff continuity and career development.

The Commonwealth Office of Early Childhood Education and Care provides support grants, in the main through the State and Territory Governments, without specific requirements that the funds be matched, and differing arrangements exist within and between jurisdictions as to whether there is continuous employment of staff in these services, differing sponsorship of services ( some not-for-profit, sometime private-for-profit, sometimes in association with schools, etc); facilities are variable in quality and appropriateness.

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<sup>10</sup> [http://www.ncac.gov.au/about\\_ncac/qa\\_childrens\\_services.asp](http://www.ncac.gov.au/about_ncac/qa_childrens_services.asp)

In addition, Commonwealth Child Care Benefit may be claimed through Centre Link by parents to defray costs of attendance at NCAC registered services.

Parents wishing to use non-registered services which may be more suited to the age and needs, and attractive to the preferences of slightly older school aged children- adventure, sport, arts, theatre, music, culture, amongst other interest areas- are not able to access any of these benefits or payments to defray costs to the parent.

There is virtually nothing in Australia comparable to the extensive provision and use in the United States of America of Summer Camps- which are available for full vacations, day long or overnight-residential and which may have a focus ranging from developing IT skills, music, language, sport, and many other activities.<sup>11</sup>

The Australian Sports Commission provides support for out of school hours programs through its Active After School Communities Program<sup>12</sup>

The ASC program builds on the existing network of approved/registered after school programs.

In April 2008 The Hon. Kate Ellis announced<sup>13</sup>

*“More than 150,000 children are now playing sport, games and activities after school in the Federal Government’s safe, fun and structured Active After-school Communities (AASC) program.*

*The Minister for Sport, Kate Ellis, today joined thousands of kids around Australia to celebrate the milestone.*

*“To have 150,000 kids active, living healthier lifestyles and developing positive physical activity habits is a great achievement,” Ms Ellis said.*

*“Participants are improving their motor skills, making new friends and developing a lifelong love of being physically active.”*

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<sup>11</sup> see for example <http://www.kidscamps.com/>

<sup>12</sup> [http://www.ausport.gov.au/participating/schools\\_and\\_juniors/aasc](http://www.ausport.gov.au/participating/schools_and_juniors/aasc)

<sup>13</sup> <http://www.health.gov.au/internet/ministers/publishing.nsf/Content/mr-yr08-ke-ke008.htm?OpenDocument&yr=2008&mth=4>

*Ms Ellis said the AASC program had grown from 900 primary schools in Term 2, 2005, to over 3,200 schools.*

*“The competition for the attention of young people is intense. The growing use of the internet and video games presents a major challenge to get kids off the couch and active,” Ms Ellis said.*

*“To address the obesity crisis we need to ensure programs, like AASC, encourage more Australians to develop healthy routines at a young age.”*

*Ms Ellis said principals, teachers and after-school care coordinators worked tirelessly to make the program work.*

*“We are seeing some great results, but we are always looking for new ways to encourage more young people to embrace healthy and active lifestyles,” Ms Ellis said.”*

We note that this appeared on the web-site of the Department of Health and Aging, and health reasons are cited in justification of outlays.

We have been kindly provided by the DEEWR with the information below on Commonwealth funded Out of School Hours Care. We understand that data may have been difficult to access given the changes in portfolio responsibilities. Unfortunately, the more detailed program management and expenditure data we were offered has not become available to us in the needed time frame. We will provide a Supplementary Submission as more data comes to hand.

- throughout the period 2002-2006, OSHC had the largest number of places compared with other service type
- the number of OSHC places, including Vacation Places, increased from 230,5111 in 2002 to 274,142 in 2006- an increase of 19%
- in 2006 children aged 0-12 years attending Australian Government approved OSHC services attended for an average of 7.6 hours during the collection week of the 2006 Australian Government Census of Child Care Services...no change was recorded since 2004
- in 2006 33% of OSHC services were open during non-standard hours. Due to a change in methodology this cannot be compared to previous years.

- There has been no known increase in baseline funding to OSHC/Vacation places for some time.

## COMMENTARY

It is fair to conclude from the foregoing that the Commonwealth policies are driven in part by concern of a health nature (minimizing childhood obesity etc) and in part by the need to provide supervised care for younger children.

Existing out of school hours and vacation programs appear to focus on children of the lower primary school age- with minimal provision of any appropriate services to retain the interest of younger secondary school age children.

We sought the assistance of a well respected academic in the early childhood field to do a literature search in relation to Australian children of school age and out of school hours care.

There is no published indication of any Australian qualitative research nor of evaluation of programs, nor for example of any linkage of lack of out of school care to concerns about risk or juvenile behaviours.

Beyond the Australian Bureau of Statistics data, there is a paucity of current and/or officially derived information about out of school hour care. There is a deplorable paucity of Australian independent or Government sponsoring of research which might inform policy and practice on aspects of needs, service types, benefits and the other elements of the provision of care for school aged children.

In 2006, Rebecca Cassels and Justine McNamara of the National Centre for Economic and Social Modeling at the University of Canberra<sup>14</sup> gave a paper based on data from the 1999 and 2002 Child Care Surveys. In part, they reported ‘ the ABS data (sic) suggest that in 2002 either more parents were caring for school aged children without any type of formal or informal child care arrangements or that more school age children were caring for themselves.....the most common form of informal care was with grandparents’

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<sup>14</sup> Before and After School Care: costs and usage of formal child care for school aged children 1999 and 2002  
Cassels R and McNamara J.

These earlier findings are entirely consistent with the personal stories reported to the WIRE survey. We have anecdotal evidence of librarians being effectively after school care providers for some children.

There is an urgent need for more research into the circumstances surrounding these young people, and into the types of programs which would be attractive to them, and give a degree of comfort to the parents.

## **WIRE SURVEY CASE STUDIES**

### Sample Responses

- My care arrangements are ad hoc and I have found it very difficult to access care on occasions. There have been periods of time where I cannot access care for both children by the same provider in the same location, and frequent periods of time where I have taken leave to care for the children because no care was available for one or both children. Care is expensive. There are no easy paths into navigating the care system or understanding how to get information or access. The rebate/allowance/CCB system is disjointed. Child carers are underpaid. My leave provisions do not adequately address the periods of school holidays every year. I therefore use a combination of care arrangements including grandparents/extended family members/other siblings/stay at home alone/buddied up with own age friends/take leave to share care arrangements with similarly placed parents with little leave/work back and on weekends to make up for time taken to care for children/ there is little care available for parents who work shifts or weekends. I have been forced to take children to my workplace for periods (employer and workmates NOT happy) and have them sit outside my work because they cannot access my workplace. I have called in favours from friends to assist with care. There has to be a better way!
- Not only do I use OSHC programs, but I also perform administration for a Council run OSHC provider and the biggest complaint we receive by parent customers at school holiday time is that early secondary school children are not responsible enough to be home alone, yet we are not legally able to offer care for them. Parents are shocked and often left stranded by the lack of care provision for this age group. There does

appear to be a great demand for OSHC to be extended into early secondary school.

- I think the care available for children is great; the only problem is it stops when the child reaches 13. Many children between 13 and 15 need to be looked after. My child is now 13 and I am no longer able to send him to the Holiday care facility that he has been going to since he was 8 because he is now too old. My son was very upset by this.
- I appreciate questions re after school hours & vacation care for high school children as I don't think the need for such services magically disappears once they reach high school age--I would much prefer to have my daughter enrolled in some after-hours program at her school, but they don't exist, and the same goes for vacation care.
- We are very lucky to have a school based care program starting at 7am and finishing at 6:30pm, most schools in the neighbourhood do not offer these hours. Even so for some parents particularly shift-working single parents, these hours are not long enough for them if they have a 7am start or 7pm finish.
- In the Inner West there is very limited school vacation care availability and failure to enrol and pay on the day enrolments is available means you won't get the days you need. My biggest problem with all care has been the hours of operation, I can't access any care facility that stays open after 6pm and if you are working in the City and finish work at 5pm it is very hard to make it by 6pm. A lot of employers actually want you to work or attend meeting until at least 5.30pm. I had to resign from my job because I couldn't work until 5.30pm. I now work a much lower paid job on a part time basis. A lot of mothers I speak to have problems with making the pickup by 6pm.
- Yes I have been in the position I am in for about 5yrs and my children have been left alone in school holidays and before and after school for many years. Thank god nothing has happened to them and it is pure luck that this is so. I do ask my mother to pick the older child up sometimes if she is available as he has a part time job and there are no buses to get him there but if she can't he can't work as it is to late a finish. It has been

very difficult for me and I always worry when I work late shifts as I am not here to make sure the children are fed and safe. I often wonder if anything happened if I would be had up for neglect. However with the welfare to work policy for single parent you are forced into a situation as I am of having to leave my children on their own. All I can say is that I will be glad when the last child finishes school as I will not have the worry. I do feel the government needs to look at making sure that there are adequate and responsive services available to meet the needs of a changing family structure and a workforce that has unsociable hours. There needs to be more value placed on the role of parenting and less emphasis on get single parents back to work. The role that parents play is work enough and it is better to have the younger generation cared for and made safe rather than left at home to fend for themselves.

- I must now work full time, having ended a violent marriage, and needing to support myself and my 13 year old son. Recently after school he went to a friend's home- no adult there, all at work, just school boys- and he and two other boys started a camp-fire in the back yard. They dared each other to jump over it. At one point as my son was jumping through the fire, another lad threw petrol onto it. My boy is now in the Children's Hospital with second degree burns to 20% of his body. The teenager who threw the petrol ran away, leaving my son's friend to deal with the awful situation.

## **OTHER RELATED REPORTS**

The Human Rights and Equal Opportunities Commission Report "It's About Time: Women, Men, Work and Family 2007, touched on these matters.<sup>15</sup>

Recommendation:

"The State & Territory governments introduce a scheme of financial incentives for primary and secondary schools to introduce outside school hours activities with the aim of enabling

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<sup>15</sup> [http://www.hreoc.gov.au/sex\\_discrimination/publications.html](http://www.hreoc.gov.au/sex_discrimination/publications.html)

all schools to be able to offer education and care to school aged children under the age of 16 during the hours of 7.30 – 6.30 pm.”

Recommendation:

“The Australia, State and Territory government offer coordinated grant based funding for community based organisations, schools and children’s services to establish innovative projects which provide appropriate activities for high school aged children and young people before and after school and during school holidays.”

### KIDS HELP LINE <sup>16</sup>

A 1995 survey was conducted by the national twenty-four hour telephone service provided through Boys Town. The Report is entitled “Children’s Experiences and Perceptions of Caring for Themselves” KHL reported that “forty% of calls are received between the hours of 3 and 5 pm. School holidays are also busy times when calls made to the service can rise as high as 40,000 per week. Over a period of time it became evident that a proportion of KHL clients were at home alone without adult supervision.”

“Most time is spent in front of a screen of some type (either TV Video or computer) or listening to music. Equal amount of time is spent with siblings and/or friends or with games toys and outdoor activities such as trampolines swimming pools, bike riding etc. A further 12% of time is spent doing homework with those aged between 10 and 12 spending more time on those activities. Household jobs account for 5% of time with the amount of time doing chores decreasing with age. Conversely the amount of time spent on the phone increases with age, but accounting for 8% across age groups”

Since 1995 there has been a very substantial increase in the use of home computers with common access to the Internet. In 2008 there is a high level of public concern about inadequate parental supervision of the access of children and young people to inappropriate websites.

If we conclude that many children remain home alone in 2008, without access to appropriate care and educational out of school hours programs, then there is another reason for the development of better policies and programs to meet

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<sup>16</sup> <http://www.kidshelp.com.au/upload/1878.pdf>

the needs of this age group. However such research as exists to guide this is not recent.<sup>17</sup>

Studies of child injuries and mortality<sup>18 19 20</sup> suggest a need for more access and better programs.

## CONCLUSIONS

There is a most urgent need for significant policy and program changes at Commonwealth level if the needs of school age children and young people, and needs of their working mothers, are to be met.

Women cannot overcome this disadvantage to workforce participation without Government action.

This submission does not seek to canvass options for programmatic improvements within out of school hours care. Our colleagues from Network of Community Activities ([http://www.netoosh.org.au/about\\_us.htm](http://www.netoosh.org.au/about_us.htm)) will address these and issues related to staffing and other practice issues.

## RECOMMENDATIONS:

- 1. that the inadequacy of OSHC including services for young people up to school leaving age be recognized as a major disadvantage to women's workforce participation and career development**
- 2. that the Commonwealth Ministerial arrangements' responsibility be reviewed with a view to ensuring a clearer focus on OSHC, and ensuring better coordinated planning between agencies**
- 3. that the Commonwealth place the improvement of OSHC systems on the COAG agenda to ensure better Commonwealth-State coordination and cooperation in re standards and provision of OSHC**
- 4. that the Commonwealth and States/Territories commit to expansion on a systemic basis of OSHC services, and provide adequate increased resources**

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<sup>17</sup> <http://www.aifs.gov.au/institute/pubs/fm1/fm33go.html>

<sup>18</sup> [http://www.mja.com.au/public/issues/175\\_12\\_171201/holland/holland.html](http://www.mja.com.au/public/issues/175_12_171201/holland/holland.html)

<sup>19</sup> <http://news.smh.com.au/national/kids-drown-due-to-poor-fences-study-20080729-3mnt.html>

<sup>20</sup> <http://www.kraft.com.au/HealthyLiving/FoodSafety/KidsintheKitchen.htm>

- 5. that the Commonwealth develop a program of evaluation and research with a view to more adequately identifying the need for various type of to OSHC and enhancing the quality and provision of OSHC.**

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#### **SIGNATORIES**

**This Submission was prepared for Security for Women (S4W) by the National Foundation for Australian Women (NFAW), with the assistance of Women's Information and Referral (WIRE) and of the Australian Federation of University Women (AFUW). The following organisations have endorsed the submission:**

**AFUW, NFAW, WIRE.**