

**Couple Family with 1 child in full-time Long Day Care
with 60%/40% income split**

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 9.3% |
| 2006 | \$30,000 | 9.2% |
| Post-Budget 2007 | \$30,512 | 7.3% |
| | | |
| 1996 | \$53,567 | 10.5% |
| 2006 | \$65,000 | 9.9% |
| Post-Budget 2007 | \$66,110 | 8.5% |
| | | |
| 1996 | \$65,928 | 11.1% |
| 2006 | \$80,000 | 10.0% |
| Post-Budget 2007 | \$81,366 | 8.8% |

**Couple Family with 1 child in part-time (22 hours) Long Day Care with 75%/25%
income split**

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 5.6% |
| 2006 | \$30,000 | 4.2% |
| Post-Budget 2007 | \$30,512 | 3.3% |
| | | |
| 1996 | \$53,567 | 5.7% |
| 2006 | \$65,000 | 4.7% |
| Post-Budget 2007 | \$66,110 | 4.0% |
| | | |
| 1996 | \$65,928 | 5.8% |
| 2006 | \$80,000 | 4.7% |
| Post-Budget 2007 | \$81,366 | 4.2% |

**Couple Family with 1 child in part-time (22 hours) Long Day Care with one
parent earning 100% - assume meets CCTR work test**

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 6.1% |
| 2006 | \$30,000 | 4.6% |
| Post-Budget 2007 | \$30,512 | 3.4% |
| | | |
| 1996 | \$53,567 | 6.0% |
| 2006 | \$65,000 | 4.8% |
| Post-Budget 2007 | \$66,110 | 4.2% |
| | | |
| 1996 | \$65,928 | 6.2% |
| 2006 | \$80,000 | 5.0% |
| Post-Budget 2007 | \$81,366 | 4.3% |

**Couple Family with 2 children in part-time (22 hours each) Long Day Care with
75%/25% income split**

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 8.0% |
| 2006 | \$30,000 | 6.9% |
| Post-Budget 2007 | \$30,512 | 5.2% |
| | | |
| 1996 | \$53,567 | 8.8% |
| 2006 | \$65,000 | 7.7% |
| Post-Budget 2007 | \$66,110 | 6.5% |
| | | |
| 1996 | \$65,928 | 9.1% |
| 2006 | \$80,000 | 7.8% |
| Post-Budget 2007 | \$81,366 | 6.7% |

Single Parent Family with 1 child in full-time Long Day Care

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 10.2% |
| 2006 | \$30,000 | 9.4% |
| Post-Budget 2007 | \$30,512 | 7.5% |
| | | |
| 1996 | \$53,567 | 11.4% |
| 2006 | \$65,000 | 10.1% |
| Post-Budget 2007 | \$66,110 | 8.9% |
| | | |
| 1996 | \$65,928 | 12.3% |
| 2006 | \$80,000 | 10.4% |
| Post-Budget 2007 | \$81,366 | 9.2% |

Single Parent Family with 1 child in part-time (22 hours) Long Day Care

| | Combined family income pa | Post-CCB & CCTR Gap fee as % disposable income |
|------------------|----------------------------------|---|
| 1996 | \$24,723 | 6.1% |
| 2006 | \$30,000 | 4.4% |
| Post-Budget 2007 | \$30,512 | 3.4% |
| | | |
| 1996 | \$53,567 | 6.1% |
| 2006 | \$65,000 | 4.8% |
| Post-Budget 2007 | \$66,110 | 4.2% |
| | | |
| 1996 | \$65,928 | 6.3% |
| 2006 | \$80,000 | 5.0% |
| Post-Budget 2007 | \$81,366 | 4.3% |

% fee paid by Government for Most Common Family Types 2007-08 Child Care Benefit Rates and CCTR

Govt Contribution as a % of Gross Fee by Family Type

| Full-time Equivalent Child Care Fee | Couple family on \$60,000 pa income with 1 child in 24 hours pw LDC | Couple family on \$63,000 pa income with 2 children in 20 hours pw each of LDC | Single parent family on max CCB with 1 child in 28 hours pw LDC | Single parent family on max CCB with 2 children in 23 hours pw each of LDC | Couple family on \$60,000 pa income with 1 child in 50 hours pw LDC |
|--|--|--|--|---|--|
| Sample Fee \$200 | 73% | 79% | 90% | 93% | 72% |
| Sample Fee \$230 | 68% | 72% | 82% | 85% | 67% |
| Sample Fee \$246* | 65% | 70% | 79% | 81% | 65% |
| Sample Fee \$275 | 61% | 65% | 74% | 76% | 61% |
| Sample Fee \$300 | 59% | 62% | 70% | 72% | 58% |
| Sample Fee \$350 | 55% | 58% | 64% | 66% | 54% |

* Estimated average weekly fee of \$246, mid 2007, based on average fee increases (5.5% pa) between the 2004 and 2006 Child Care Census.

COMPARISONS OF SIMILAR FAMILY CIRCUMSTANCES

All families are different and face a range of different circumstances. Attached is a range of scenarios that cover some of the most common CCB family combinations. The scenarios were selected based on the following knowledge:

Of all long day care (LDC)/family day care (FDC) CCB families with a child <6yrs,

- 43% are couples with 1 child in LDC/FDC.
- 17% are couples with 2 children in LDC/FDC.
- 17% are single parents with 1 child in LDC/FDC.

- On average, CCB families using LDC are paying for 25hrs care per week.
- 72% of CCB families using LDC have 1 child in part-time LDC (<50hrs).
- 7% of CCB families using LDC have 1 child in full-time LDC (≥50hrs).
- 17% of CCB families using LDC have 2 children in part-time LDC.

- 37% of CCB families earn less than \$32,486 p.a.
- 61% of CCB families earn less than \$60,000 p.a.
- 77% of CCB families earn less than \$80,000 p.a.