A.O.C. 14/7/08

Submission No. 755
(Inq into better support for carers)

Committee Secretary
Inquiry into better support for Carers
House of Representatives Standing Committee on Family, Community, Housing and Youth
PO Box 6021
Parliament House
CANBERRA ACT 2600

Dear Secretary

I wish to bring to your attention some of the difficulties we as Carers are facing today in South Western Victoria. Services in the SW are barely adequate to enable Carers to care for their loved ones and themselves. The lack of education and support/advocacy is extremely hard to obtain, with many Carers only able to attend small support groups in Hamilton.

I have been a Carer for the last fifteen years, caring for two of my four children who suffer with Intellectual/Psychiatric problems. Two years ago I took on the care of my mother-in-law who is frail/aged, she also suffers with psychiatric illness together with blindness and many other physical disabilities. During the past year my father has developed Dementia and has deteriorated to the point of requiring daily care in the form of providing his meals and making sure he remembers appointments and self care, this is to enable him to remain in his own home.

I find myself in a position of not being able to work full time and having to rely on the Carers Payment and Allowance which together gives me the total sum of $501.57 per fortnight. As you can realise this is not enough income to support myself and family, let alone ensuring the costs of caring for four people in a rural town.

This brings me to the point of my frustration as I am a professional woman with many skills that are sought after by services and organisations in the Hamilton district. I have been urged to return to work on many occasions only to find that I am paying for the privilege. As a Carer I am only able to work 25 hours per week, which in my circumstance is all I can manage. Centrelink then takes 40 cents in the dollar that I earn, together with having to pay a higher tax rate because the Carers Payment is taxable and I am unable to claim the tax free threshold on my employment earnings. With the high cost of petrol and living 32 Kilometres from employment opportunities, in real dollars I am paying money to work.

The cost of caring is huge with having to attend doctors appointments on a regular basis. Our travel costs are over a thousand dollars each year with many appointments in Melbourne, Warrnambool and Geelong. My husband also loses income when we need to be absent for these visits, this together with the loss of our local doctor has caused further financial strain. We are now forced to attend the Hamilton clinic in which doctors will not bulk bill and I am told will not give pensioners any reduction in accounts if they don't chose too. I am paying the same fee as I would if I was a high income earner which means our pension card is worthless to us medically, this is unacceptable as we need to look after our own health in order that we can care for others.

We have recently mortgaged our home in order to build on an extension to accommodate my mother-in -law. We spent $200.000.00 on the extension to ensure all her needs were meet and all safety measures were incorporated. I asked the Hamilton Hospital for a shower stool and a hand rail to complete the project. I waited two months from point of contact to the arrival of the items with many phone calls from myself and in the end prepared to rent a chair in order that I didn't have to lift and hold my mother-in-law up in the shower. When I did pick up items I was told an invoice would be sent to me for the two items. My question is where is the money that the government assures me is going into services to provide for the aged, in order that they be able to stay in their own home. We as Carers are saving the Government hundreds of thousands of dollars caring for family members who would be otherwise in residential care.

I as an individual have lost all opportunity of reaching my full potential in the workforce let alone be able to provide for my own retirement. I have a small superfund that is now being eaten up by fees because I no longer can contribute. It is not much point sending out glossy leaflets to tell me what a wonderful job the Government is doing for my future with a co-contributing super scheme when I am not able to benefit from this due to my inability to participate in the workforce.

I do apologise for the personal and sometimes wanting nature of my submission but believe that unless people in positions understand the real life demands and frustrations that we as carers face twenty four hours a day every day then my time writing this submission is wasted. It is with hope that I make these suggestions to your Department for consideration. The financial burden can never be replaced but can be supported by real dollars for care given; this could be in the form of the Carer Allowance being paid weekly instead of fortnightly. Superannuation could be paid on Carer Payment amounts which would allow us to access the co- contribution scheme in order that we may be able to fund our own retirement and to allow death benefits to be activated on our policies.

Government funded services have never been accessible to us due to locality, no funding and long waiting lists. This needs to be addressed by your Department as money is disappearing fast from Government coffers but being swallowed up by administration and resources, which in turn finds the clients of these services with not much more than a phone call or visit. As an example when my son who was 14 year old was diagnosed as schizophrenic and intellectually disabled we were told that his school could no longer support his education. I was forced to travel with him two hundred kilometres each day to attend Tafe which had a bridging program available. I then went on to become an Integration Aide to assist my son and daughter at Tafe because funding had run out. The personal and financial strain on us as a family is still being felt today in the form of a financial supplement which we were force into taking out. There needs to be more assistance to Carers when dealing with Services in the form of their pension Cards. Doctors need to be forced to bulk bill patients who hold such cards otherwise we will not be able to pay for visits in order to care for our own health.

I firmly believe that unless I am willing to speak out, access services and educated myself to become a better carer, then I can not criticise others for my situation. I have tried in the past to pass information on at meetings, Federal Member for Parliament and by becoming a participant in our local Hospitals Advisory Committee. This has all been in vain and I feel let down by my Government to which I have the upmost respect. I appreciate the opportunity to once again plead for assistance in order that I can do my job of caring for our most vulnerable and deserving citizens. Please please listen to the cry from people who are contributing to this country in such a big way. Don't disregard them, don't abuse them and don't under estimate them, for without them there would be no surplus to share around.

Thank you for taking my views into consideration as part of the Committee Inquiry. I look forward to reviewing any recommendations you make to assist carers to access the same range of opportunities and choices as the wider community.

Yours sincerely

Christine

30 June 2008