

AOC 14/7/08

Submission No. 721

(Inq into better support for carers)

From:**Sent:** Friday, 27 June 2008 11:06 AM**To:** Committee, FCHY (REPS)**Subject:** Carer Submission from M.

My wife (aged 63) is the sole carer for our disabled daughter who lives with us and therefore she received the full carer payment until she reached the age pension age at 63.5 years. This payment was reduced because the assets of my wife and I are \$36,000 above the full carer payment limit of \$240,000, since the share market plunge this \$36,000 is now lower still.

My concern is that the carer is penalized with less of a payment because he/she has become older, the work and responsibility have in no way reduced but the payment has. A carer now, with a cerebral palsy person will always be a carer, regardless of what age the carer might be. I would have thought that the more assets, that could be left to the disabled person for a decent life after the carer is gone, would be the best situation for that disabled person.

Centrelink estimates that my wife will live another 22.5 years and at the rates they say the assets have to be used, it won't leave much for my daughter to have access to later in life. Surely some fairness could be applied in lifting the assets limits for **carers** to say, \$500,000 which in today's money is not that much. Being able to have the full carers payment until the day the carer dies helps both the carer and the government in the long run. Most of all the disabled person, by way of access to superannuation funds that the disabled person would otherwise never have.

Michael 