

# Balancing Work and Family

Submission to the  
Standing Committee on Family and Human Services

# NCC

National Carers Coalition

## SUMMARY

***Lifelong carers employment opportunities are limited by lack of governmental response to critical need, across their entire working lifetime.***

*The costs of paying for care for a child onwards into the adult years and continuing that added cost burden into the middle years, makes carers of people with severe/profound disabilities who are under the age of 65 subject to a unique set of conditions.*

*Carers therefore suffer lifelong financial discrimination in both obtaining employment and indeed, even **affording to be employed**, that cannot be justified in a wealthy nation such as Australia.*

*To help offset these inequities: -*

***Lifelong carers need to have a far higher tax free threshold, one that takes into considerations the extra cost burden of care to the unpaid, unsupported carer, one that separates our unique contribution to the Australian economy.***

Eg. The first \$25,000 of earnings taxation exempt and no loss of carer payments for sole parent carers until after earning \$25,000pa.

\* A similar scheme currently operates for retirees.

1. This would be virtually cost neutral, as it stands tax wise carers with dependant adults cannot work and retain their earnings, so remain in vast numbers untaxed.
2. The losses to the economy would be negligible.
3. The gains to the economy would be in excess to the cost, in health savings as carers themselves age. (Carers are more likely to become disabled themselves)
4. The gains to unpaid carers would be staggering, it would allow the beginnings of a more equitable working life alongside every other citizen living in our nation.
5. Future all -of- life -carers would perhaps be able to fund something for their old age. The possibility to grow an asset base would become realistic, something currently denied to so many due to the financial burden of the cost of care.
6. Another option is to make our lifelong costs of care totally deductible, even if that care is more than actual earnings.

Another option would be to refund the costs of care for the working carer, even if the costs were more than the tax paid on income.

National Carers Coalition

<http://www.nccc.org.au>

P.O. Box 817

West Sydney NSW

***Imagine if, instead of being unable to earn a living for five years of your life while you cared for your child, you were unable to earn a reasonable living wage for 40 or 50 years.***

It is worth reading Walk a Mile in My Shoes DISCUSSION PAPER 1

The Australian Constitution (s 117), the Universal Declaration of Human Rights and The absence of Rights for Australian Family Carers Of Citizens with Dependent Disabilities An extract of which is included in this submission, it can also be found on the National Carers Coalition website at <http://www.carers.net.au/>

\*We have also attached the entire paper separately with this submission.

Also included in this submission is a graph from Table A1.5, AIHW Disability Support Services 2003-04, National data under the CSTDA, AIHW cat no DIS40.

*We use these figures to make the point that the dominating and overwhelming factor of the CSTDA is a critical lack of essential services that will allow the unpaid carer to access employment.*

*No services equates to poverty for the carer. The caregiver can rarely afford to be meaningfully employed if they so wish, because of the lifelong penalties of having to pay for care, before being assessed for tax.*

*This leads to poverty for the child/adult with a dependant disability as well as for any other children within the family.*

- ***This failure is the overwhelming reason for the inability to obtain and sustain meaningful employment for the lifelong unpaid carer.***

Given Australia's determination of minimal earnings before tax penalties apply to sole parent carers, without the costs of care being taken into account, it means the inequities of incomings versus outgoings for the working carers of people under 65 make it far too often non viable to work.

***These inequities are not just during the formative years, as they are for most families, they extend across an entire lifetime. Indeed, this imbalance actually gets more pronounced with the passing into adulthood of the child with a disability.***

Without the benefit of reasonable income, without the benefit of the social intercourse that comes with working, with forming meaningful relationships outside the home, our system sets carers up to:

- To be dependant on the state
- To suffer from acute depression and the physical problems that evolves from depression.
- Carers are more likely to become disabled themselves across their lifetime, due to the emotional and physical burdens and stresses and strains of care.
- To age without an asset base.
- Live in poverty across their entire adult lifetime.
- Add to the health care cost burden of the nation.

National Carers Coalition

<http://www.carers.net.au>

P.O. Box 117

Manly, NSW 1585

\*The opportunity to work away from the caring roll should be viewed by governments as not just a means to earn an income; it must be understood that it can also be a release from the loneliness and despair too often felt by many sole parent carers.

**The Commonwealth must fund Carer Advocacy whose sole focus is for carers of people with severe/profound disabilities who are under 65 whose lack of support falls directly into the CSTDA net.**

**This nationally funded Carers Advocacy:**

1. Must mirror advocacy for the disabled, it must be proactive in it's voice to governments.
2. *Must be the voice of the unpaid carer*, it should operate effectively and efficiently so that it is responsive to the needs of carers.
3. Must provide a robust and *independent voice to governments* – Federal, State and Territories.
4. Must have the opportunity to influence government policy
5. Must be an open forum to share ideas and inputs from all carers, not just to act “on their behalf”.
6. Must keep carers informed on their website and/or using mail-outs of all state and federal inquiry's that could impact on their lives, to allow the opportunity to submit personally.

In Australia we have funded advocacy for the disabled, we even have a national peak body for paid workers in the “disability industry” and we fund Carer Advocacy on a national, state and territory level. The primary focus for this advocacy is the aged.

We cannot continue to ignore the plight of the biggest cohort of unpaid carers in our nation simply because both governments and treasury are unwilling to address their issues.

## **What is wrong with this picture?**

**Australian States collect 16 per cent of total tax revenue, but are responsible for 40 per cent of total government expenditure, including 50% of all government services.**

\* From Benchmarking Australia's Intergovernmental Fiscal Arrangements by Dr Neil Warren

**Many believe it is past time to reform these Federal/State inequities.**

**A simplification would be for the Federal Government to fund all Human Services nationally.**

**This would stop the age discriminatory domination that the Federal Government mandates on intergovernmental responsibility.**

National Carers Coalition

<http://www.carers.org.au>

P.O. Box 987

Wynnum Queensland 4808

**It would also allow services to be standardised nationally.**

## **Balancing Work and Family**

Thank you for the opportunity to put our views forward to this inquiry. It is vitally important to the equality of Australian citizens in being able to access an income in a fair and equitable manner.

This submission is both carers personal experiences and point of view, but likely a similar experience to that of many others, not of making the decision to have children, but the consequences to our lives in terms of social justice and social neglect because they chose to have children.

These experiences would be similar in homes across this nation where sole parents experience in the younger years of their children's life, great difficulty accessing the workforce due to both the costs of care and the excessive inequity in earning a living wage income.

Where parents give birth to a child with disabilities, the problems are far greater and continue on not just for the formative years but on into a bleak, dark future.

From the day the child with a disability is born the family suffers punitive damage due to intergovernmental neglect. Very little is forthcoming in either support or services, the family is left to struggle alone in isolation and all too frequently poverty.

Due to the lack of response by all levels of government, there should be little wonder the divorce rate amongst families with a child/children with disabilities is so enormous, when the burden of care is often such, that in aged care a person of equivalent disabilities would be immediately given 24 hour care, but nothing for the family of the child with high support needs, just a \$45 per week carers payment and the promise of very little support nor services for the next forty or fifty years!

Poverty is often the prevailing outcome. By the time the child is in school, the caring parent can sometimes return to the workforce, by juggling timetables with the 2nd parent, but sadly, by this time all too often the family has fragmented due to the emotional stress, physical exhaustion and financial burdens.

Obviously these burdens are then left to one of the parents, and their lives too often become lives without hope, lives without the possibility of ever being financially independent.

For the family who have not survived the early years intact, the parent – more often the mother - is left to struggle alone on a government pension. An existence that often is one long successive financial and emotional nightmare.

To break this cycle we search for:

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<http://www.nccc.org.au>

P O Box 337

Winnipeg NSW 2209

- Child care for children with a disability (to enable family carers of younger people with a disability to seek work or to remain in the paid workforce)
- Before and after school care for children with a disability (to enable family carers to remain, or seek work, in the paid workforce)

These are issues of inequity we share alongside all other parents across our nation, whether the child manifests disabilities or not, issues of not enough care and the costs of care being non-deductible through the tax system.

For the carer, of young adult people with disabilities these also include inequality of disability funding set by governments using an arbitrary age divide, inequality that is not limited to:

- Workforce participation for family carers of younger people with a disability (the Commonwealth Department of Health and Ageing National Respite for Carers Program – Respite for Working Carers available only for carers of the Aged and those with Dementia)
- The high divorce rate in families who have a child with a disability, leading to single parenthood and full or partial dependency on Commonwealth Government income support whilst supporting the high and additional costs of disability.
- Up to five decades of unpaid care provided by family carers of younger people with a disability before there is an entitlement to "up to four weeks of respite per year" for carers aged over 70.
- The experience of a "working life" for a sole parent carer, including the experience of existing outside of the poverty cycle that many of us are relegated to simply because no supports are available, or affordable given the taxation inequity and the "working penalties" set by the Commonwealth.

### **Below is a summary of "working penalties" imposed by the Federal Government, without benefit of cost of care being deductible?**

#### **Penny, a sole parent/carer of two children tells her story:**

When my daughter was in primary school, I decided to take a part time job. This job was 4 days a week for 5 hours a day – 20 hours.

My daughter attended an after school care centre for 4 afternoons a week.

I worked a full school term, and into the holidays, where she attended a vacation program.

Towards the end of the holidays, I was totally numb; I could not understand why we were still unable to afford anything extra.

***One night I sat down in despair and did the sums.***

I was earning \$600.00 per fortnight pre tax.

I will put it in today's monetary figures to make it easier to grasp.

\$ 499.70 per fortnight Carers Pension

\$ 17.80 per fortnight Supplement

\$ 100.60 per fortnight Rent assistance

National Carers Coalition

<http://www.carers.org.au>

P O Box 217

Geelong Victoria 3205

\$ 618.10 per fortnight total income.

\$ 163.20 Allowed to earn per fortnight before loss of money, because I had 2 children under 16 (after 16 you can earn \$104.00 per fortnight, by this time you are paying for care of an adult)

\$ 454.20 to be reduced by 40% 'working penalty'.

\$ 180.68 Lost in 'working tax penalties'

\$ 437.42 per fortnight Carers Pension after losing 'penalties' for working.

\$ 600.00 per fortnight Earnings

\$1,037.80 per fortnight end balance, without costs of working

\$ 240.00 per fortnight Child care costs.

\$ 797.80 left care after costs

***Basically I was making an extra \$179.80 per fortnight before petrol, clothing etc after working 40 hours and paying the "working penalty" to Centelink.***

***This equals just \$4.25 per hour!***

***During the holidays the cost went up to \$480 per fortnight for vacation care, for 2 children. It reduced my income to -\$61.20 per fortnight. I figured it would take me months to make up the shortfall of the Christmas break; I was working and poorer because I was working, so I quit my job. "I slumped into massive depression, which was to last for 5 years."***

***"I would find that I would get the girls off to school and sit down with a cup of tea and still be in the same spot when the school bus dropped one of my daughters off at the end of the day.***

***Some days, there would still be cold tea in the cup in my hand when my daughter returned home".***

***My rent was \$290.00 per week, I rely on charity to assist with the utilities, the family tax payment A& B really just covered very basic food, cheap clothes and shoes and the little ongoing costs of school.***

***I would love to be able to afford the luxury of working, I felt so much more in control of my life and I was a far happier, I was really do think I was a better mother, because I was happier and more focussed.***

***Now my daughter is older, one would expect it would be easier, but it is in fact worse. Now I would have to pay for the care of an adult while I work, that would cost me \$15 per hour.***

***Unless I was earning over \$60,000 per year, I couldn't even begin to contemplate this.***

***Why should I have to pay for the care of an ADULT!***

***I look at my life options and choices for the future and see that I don't have any.***

***Governments use fear of what will happen to your disabled children to keep you in the box, because they offer no support, what else can you do? It is nothing short of emotional blackmail.***

***I have discovered that I am not alone, I am one of the growing rank off all-of-life carers) who are so damned angry and very determined that something must change in the way we are treated.***

\*If Penny lived in community housing or public housing, she would also lose 25% of the pre tax dollar in rent.

That would be a further \$150.00 increase in rent payments per fortnight.

Take \$150.00 from \$179.00 and you are left with \$29.00 per fortnight!

The cost of working can be multiplied for successive children.

End result = \$14.50 per week for 20 hours of work without factoring in transport, clothing, vacation care costs and the other costs of working or 68c per hour!

National Carers Coalition

<http://www.carers.org.au>

P O Box 637

Geelong Victoria 3220

During school holidays the cost per head for vacation care for a mother like Penny is \$30.00 per day which \$240.00 for Penny's 4 days, per child per fortnight! If this cost is extrapolated out evenly across the year, (24% of the year is school holidays) the sole carer is committing financial suicide, even given the totally inadequate 30% rebate.

- *We have also written it in as carers pension, the provisions are the same as sole parents payments, this was because the carers pension kicks in when your child with a disability turns 16 and when the costs grow exponentially.*
- *Penny will be 95 before she is "entitled" to services. Her daughter has a lower end moderate intellectual disability.*
- *Penny receives no respite care.*
- *Her daughter currently attends a day program 15 hours a week.*

The caring parent has not yet paid any tax; this is all on the gross amount!

This was with the lower end cost of after school care, imagine pre-school care, it would be impossible.

***What kind of taxation system makes working income negative to the poorest in our nation?***

***Now imagine (if you can) the pre-school costs of care starting again after your young adult becomes too old for after school care school and continuing after leaving school, for the rest of your working life simply because the person with the disability has not reached the age of 65 and becomes 'entitled' to services.***

This creates carer inequality with every other working Australian.

***The weekly carer pension including the rent supplement is equal to one day living away from home allowance for a Federal Parliamentarian!***

### ***Sole Parent Mary***

*Mary earns good money by any standards*

*\$85,000 gross income*

*\$29,000 Tax per year*

*\$56,000 after tax*

*Less costs of care*

*\$22,500 "nanny" fees to look after severe/profoundly disabled adult son, his 3 day program only covers part of the working day, She is unable to either pick him up nor drop him off because of the 9-3 hour structure.*

*\$24,500 before costs of working are taken out.*

*What started out as a good income has been reduced massively by paying tax before the costs of care?*

*As you can see the added unfunded burden of all of life care reduces her to very basic earnings.*

If Mary could offset her care costs before tax, she would be taking home would be 49,928.00.

\*In most families \$85,000 could be seen as a good, safe living wage. So why is it so bad for a caring parent? How can such an inequality exist amongst Australian citizens?

Government response is one lifelong penalty followed by another.

\*Many families pay these costs. Usually they are time limited, not because of their **adult children**.

National Carers Coalition

<http://www.carers.org.au>

P O Box 437

Alps Victoria 3824



In reality the parent/carer are often no better off after working than staying at home even if they happen to be in the high-income bracket, not needing governmental supports.

- *Mary says she works for her sanity, she is aware that it is economically non viable, that she too will age without assets, and become totally dependant on the state.*
- *Mary will never be "entitled" to services, her son was born into her late 30's. It is doubtful she will live till she her son is 65, as she would then be 104 years old.*
- *Mary currently receives some day care program assistance for 18 hours per week.*
- *Mary receives no respite care.*

### **Carer Jeanette**

Jeanette is happily married with 3 adult children. Fortunately for Jeanette her family still have the benefit of her husbands earnings.

Jeanette works part-time as a teacher.

\$40,000 pa income

\$08,000 tax

\$32,000 takes home after tax

\$-----320 per week buying 2 extra days care for her son 48 weeks a year

\$18,720 extra care costs

**\$13,280** incomings after day care costs, but still has to pay \$2,496.00 home care plus respite fees.

- Jeanette's son has spastic quadriplegia, intellectual disabilities and is partially blind she receives some home care each day.
- Home care costs her a further \$8.00 per day, (\$48.00 week), she cannot manage to bathe her son without assistance as her back has become incapacitated due to many years of lifting, she is 54.
- Jeanette is also the carer of her frail mother-in-law.
- She also has costs of \$60,000 for a car with a wheelchair hoist – the hoist cost \$25,000.00. Jeanette could no longer lift her son into the car and they had become a prisoner of the home.
- Australia offers no assistance to offset the costs of vehicle, unlike other nations.
- Jeanette, who is 54, has only managed to put away \$20,000 for super fund.
- Jeanette had to have most of her super released to use during a crisis.
- Jeanette does receive some respite care services.
- Jeanette will be 94 before she becomes "entitled" to services, as her son will not be 65 until then.
- The person with the disability has to be aged 65 before entitlement.

**\*The age of the carer is irrelevant in being able to access services. This is not so for aged care.**

## **The differences in sole parent and sole parent carer**

It would seem though that our society would like to punish us, the sole parent of a child with disabilities for the rest of our life, which is where we differ from 'normal' families.

Most families can begin to recover financially when their children are old enough to become more self-sufficient.

For the carer of a child with disabilities who is growing into adulthood this is not the case.

***Our children even as adults often cannot care for themselves.***

National Carers Coalition

<http://www.carers.org.au>

P O Box 117

Melb. Victoria 3025

As already stated, if a carer of a young adult works they have to pay for care, something that does not happen as a carer of the aged, or a parent of older children. This often costs more than the earnings, we are limited to very little government assistance, perhaps if we are one of the "lucky" few, a couple of hours of support a week.

Every service is slanted to the age of the person with a disability, meaning assistance is available if you are caring for an aged family member, but not for a person with a lifelong disability.

***It would seem that governments demand nothing less than lifelong poverty and a life of little to no choices for the families whose sons and daughters are less than "perfect".***

This can only really be viewed as a lifelong penalty, a lifelong sentence to become the most discarded citizens in our nation.

How can society expect us to never earn a "living" wage?

What happens, as we age with no superannuation, no home ownership, no assets, no social and recreational life, just one long continuance of depression and unending poverty?

This is a major risk factor that has to be considered for all young people contemplating having a family.

Particularly for those who contemplate parenthood post 35 when they enter the higher risk cohort.

***Of course there are no campaigns to warn would be parents of the risks factors, after all, many people MIGHT decide, given the all of life penalties, that the risk is too high, supporting a system that so discriminatory, with the government response so demeaning, that they might be unwilling to take the risks involved in "populating Australia."***

Carers issues tend to be brushed aside and ignored ***simply because society can.***

Who will speak out on our behalf?

Not funded carers advocacy groups – there are none ***who campaign in any meaningful way for carers rights.***

The Commonwealth fob carers off and say the "peaks" are advocating for us as well as the aged.

ARE THEY?

\*In fact, the funded groups we do have did not inform carers that submissions such as this are being called for. Our response is simply because a member of NCC stumbled upon it on the website.

We would have liked to be able to meet with the committee to discuss this submission, as we are sure other carers would, if they had of been informed about this inquiry.

\*Searching through the submissions we cannot even see a submission from these funded groups. ***Surely this alone deserves an inquiry?***

The question must be asked – why have they not made a submission?

***The outcome of this inquiry could affect carers more than any other group in our society, due to the lifelong problems of balancing work and family with an actual dollar added take home (after costs) income, so where are the submissions from the funded advocates?***

Carers advocacy (for all of life carers of people with disabilities who are under the age of 65) that mirrors disability advocacy is in reality unfunded within Australia.

**This can only be seen for what it is; it is part of the "silencing of the lambs" strategy from the Dept of Community Services as well as from the States.**

\*No State or Territory funds carer advocacy for our cohort either, one must question why not?

## **HOW HAS IT COME TO THIS?**

Parent carers could tell starry eyed would be parents that love and nurture is not enough when the possibility is that *their lives will to be relegated to the national trash heap, cost shifted off by all levels of government, both which are willing to play the blame game at our expense*, and that of our much loved, but very vulnerable children/ young adults.

***Our society has gone from one of national response for the disabled through tax revenue, to relying on the services of the unpaid family carer.***

The carer is not offered the choice to care, or the choice to retire from the unpaid caring roll.

Indeed, if the carer seeks to end their 24/7 caring roll government ignore their call for help by placing them on a 'waiting list' that seemingly never moves. Something this inquiry must give pause on is this:

**Australian States collect 16 per cent of total tax revenue, but are responsible for 40 per cent of total government expenditure, including 50% of all government services.**

No wonder with this funding and expenditure inequity, families are ignored and tossed aside by the states.

Given these revenue and expenditure inequities, can the Federal Government in all conscience continue to cost shift our family's entire lifelong possibilities across to the states under the guise of a poorly thought out and revenue inequitable 'Commonwealth State and Territory Disability Agreement'?

The Federal Government DOES fund aged care, but in real percentages, the aged who have a dependant disability are only 11% of the entire dependant disability population cohort of our nation.

The rest?

**20% are children – under 16**

**69% are 16-65, most of who continue to live with an unpaid carer, often not by choice.**

**Most live in poverty simply because of the unjust taxation system and society's reliance on lifelong 'free' care and inequitable sharing of the federal/state tax revenue.**

## ***Where is the equity, the social justice and the moral responsibility?***

What is the moral cost to our nations future? Are morals a passé concept? Is sharing of revenue by Government response to critical need an ideal of another time in history?

Have we 'progressed' to a point where taxation response is something governments dole out just to big business and the wealthy?

Is Australia in such a mess that budget overages can only be made on the backs of the lifelong unpaid labour of family carers?

It would seem so; after all, the figures in yearly savings by ignoring the plight of the disabled and the families who care for them are in excess of 30 billion dollars per year, twice the amount of our deficit.

Australia has lost and will continue to lose an enormous section of possible workforce contributors, by continuing to knowingly and willingly exploit carers for their own fiscal advantage, to keep carers out of the paid workforce.

**The Federal Government might view this enforced caring, enforced poverty as cost effective, but isn't this simply immoral? This takes all of life caring to a different level, because it removes choice and in doing so makes the carer with little to no choices perhaps nothing less than a slave.**

As lifelong carers, most of us are denied any choice in the directions of our lives, denied a living wage, even denied the right of retirement from unpaid servitude to a government with no shame, no conscience.

The Federal Government ducks for cover when the subject of the carers of people with severe profound disabilities comes up; they have nowhere to go with it, as they know the system is steeply curved in the governments favour.

## ***Governments it seems, view carers lives as an expendable commodity.***

The Federal Government fund programs to find work for the disabled, (those who are able to work), but put nothing in place for the carers of the disabled to be able to access services so they too can work, and come out of that work with a worthwhile earnings.

- The standard mantra of Federal response is "the states have responsibility for disability services under the CSTDA.

***There ARE NO National Benchmark Standards or Policies for funding services and supports for people with a dependent disability under the CSTDA.***

***There ARE National Benchmark Standards and Policies for funding services and supports for the aged.***

## **THE CSTDA AND ITS DENIAL OF SERVICES**

Below is a look at the meagre numbers of people nationally who have access to disability support funded under the Commonwealth State Territory Disability Agreement (CSTDA).

**Because of this funding inequity and the great divide of service provision the reality is most carers cannot work to earn a "living" wage.**

Primary carers of people with severe and profound disability under 65:

- 90% of primary carers missing out on respite i.e. 192,751 persons

Of people with severe and profound disability under 65:

- 95% missing out on accommodation support i.e. 654,535 persons
- 88% missing out on community support i.e. 608,863 persons
- 93% missing out on community access i.e. 640,080 persons
- 80% missing out on employment i.e. 264,386 persons
- 90% of primary carers missing out on respite i.e. 192,751 persons

#### Commonwealth State Territory Disability Agreement (CSTDA)-funded disability support services

##### Service users per 1,000 'potential' populations by service group, for CSTDA-funded services - Potential population

The potential population is estimates of the number of people who may at some time require access to specialist disability services. It is calculated for each state and territory using data from the Australian Bureau of Statistics Survey of Disability, Ageing and Carers.

Services provided under the Commonwealth State/Territory Disability Agreement (CSTDA) are targeted at people with a need for ongoing support in everyday activities. When service users are expressed in terms of per 1000 potential population, it is a disturbing picture:

Service group	No service users per 1000	Number missing out per 1000	Total missing out	% missing out
Accommodation support	48	952	654 535	95%
Community support	115	885	608 863	88%
Community access	69	931	640 080	93%
Respite	96	904	192 751	90%
Employment	196	804	264 386	80%

Source: Table A1.5, AIHW Disability Support Services 2003-04, National data under the CSTDA, AIHW cat no DIS40

Looking at the above grid, it can only reinvigorate the argument that CSTDA is an unjust and raw deal for families who desire an equitable life, the Federal responsibility is just the 11% disability cohort in national percentage terms, versus State responsibility of 89% of all others with dependant disability.

Great deal for the Federal government, especially given the inequity of incomings between the two tiers of government.

National Carers Coalition

<http://www.carers.org.au>

P.O. Box 937

Stree - Canberra ACTA

This is a shocking deal for the disabled who are under the age of 65, and their unpaid carers.

The CSTDA supposedly covers our children/adults with disabilities, but nothing at all, ***not one piece of legislation in this nation covers the opportunities and the rights of carers to have assistance so they can earn a living, have a life away from the needs of their children.***

The inbuilt biases on every level, both Federal and State mean that we cannot work and we cannot move out of our funding areas unless we are willing to forgo what little services we currently receive, if indeed we receive any at all.

***We are prisoners of the state. No more. No less.***

There has been much media interest as well as Federal government response to the fact that not enough child-care places are available for under-fives.

***Imagine if, instead of being unable to earn a living for five years of your life while you cared for your child, you were unable to earn a reasonable living wage for 40 or 50 years.***

Balancing work and family for the unpaid carer, in Australia for so many is quite frankly nothing more than a bad, sad and extremely painful joke.

## **Human Rights and Australian citizens who are unpaid family carers**

On December 10, 1948 the General Assembly of the United Nations adopted and proclaimed the Universal Declaration of Human Rights.

### **The Universal Declaration of Human Rights**

**Article 1.**        *All human beings are born free and equal in dignity and rights*

Whilst Australian citizens may be born free and equal in dignity and rights, where a dependent disability manifests in the individual equality, dignity and rights disappear. There appears to be a lack of understanding, by both governments and the community, that in order to be equal, citizens with a dependent disability require support, usually that of another person. For unpaid family carers there is no dignity in being exploited because of familial ties.

**Article 4.**        *No one shall be held in slavery or servitude*

Unpaid family carers believe that when there are little or no supports available to Australian citizens with a dependent disability, families, out of necessity and under duress, are obliged to undertake the support/care role for members with a dependent disability. Family carers receive no wage for providing a support/care service despite the work that they do being the basis of a human service industry that employs and pays people to perform the same work. Unlike their paid equivalent, unpaid family Carers have no protection and entitlements set down in industrial laws.

**Article 13**        *Everyone has the right to freedom of movement and residence within the borders of each state, (for the purpose of the Declaration state means nation state) :- see discussion on resource allocation and barriers.*

National Carers Coalition

<http://www.carers.org.au>

P.O. Box 937

Melb. Victoria 3025

**Article 16.** *The family is the natural and fundamental group unit of society and is entitled to protection by society and the State* -: unpaid family Carers are neglected by the state and coerced by omission into their role

**Article 21.** *Everyone has the right to equal access to public service in his country*  
-: Discriminatory practice in resource allocation & availability based on age, denies equal access to public services to people with dependent disabilities aged less than 65 years, impacting harshly on caring families.

**Article 23.** *(A) Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment*

*(B) Everyone, without any discrimination, has the right to equal pay for equal work*

*(C) Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary by other means of social protection*

**Clearly Unpaid family carers do NOT have favourable conditions of work, do NOT receive equal pay for equal work, and do NOT have favourable social protection.**

In closing, a thought worthy to ponder:

***Caring for a person you have had an adult relationship with in the final few years of their lives is distinctly different on practically every imaginable level to caring for someone you never have, nor ever will have, an adult relationship with, and caring for them for upwards of 65 years.***

***Sometimes love is not enough.***

***No society should expect so much, yet give so little in return.***

*Nell Brown*

**Nell Brown  
NSW Liaison,  
National Carers Coalition.  
walkamile@optusnet.com.au**

**Jean Tops  
Victoria  
03) 5127 1904**

**Nell Brown  
New South Wales  
02) 9477 2288**

**Felicity Maddison AM  
Queensland  
07) 3359 9131**