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**Submission No. 877**  
(Inq into better support for carers)

4 July, 2008.

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 Sir/Madam

**My caring role**

I am a long-time carer of my parents, both of whom have suffered from dementia. My father is deceased and my mother is 98 and now in a nursing home. I am single, aged 65, and have always lived with my parents in the family home and looked after them there with the help of local services. It was with reluctance that I had to place my mother into permanent care three years ago.

I am a single daughter, aged 65. I have been constantly employed since the age of 16 and have contributed financially to our living arrangements since that age. At retiring age my parents' only income was the Aged Pension but they owned their own home.

Government regulations decree that after two years resident in a nursing home the resident must now fund her/himself if they own an asset over a certain amount. Centrelink ceased my mother's pension last year and, although I appealed, it was denied because the family home (in her name) is over the asset limit, despite the fact that my mother has no cash. It is unfortunate that our suburb, which was considered working class and on the lower socio-economic scale, has now become "trendy" and property values have increased which has taken our house over the asset limit allowed.

**How it affected me**

I have been able to look after my parents in the family home at both considerable financial, social and emotional cost. Although I had help from the local day care centre, local council workers, and the advice of Carers Victoria I was only able to continue my working role with reduced hours.

At this time of my life I am now liable for my mother's fees at the nursing home. Our family home is the only home I have known and I do not own a property. Fortunately I am still working which helps me pay her fees, but at age 65 it would be nice to stop. To suggest that I sell the family property leaves me without a home after spending a long period of my life looking after my parents.

**Suggested changes**

When the care recipient has moved into permanent residential care I would argue that the asset test on the family home should be removed when the long time carer is still living in the family home, provided that it is the only home of the carer. I would be happy to discuss further.

Yours faithfully,

Helen