

29th May 2008

Lee

Submission No. 13
(Inq into better support for carers)

A.O.C. 30/5/08

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 make a submission to the House of Representatives Standing Committee of Family, Community, Housing and Youth's Inquiry into Better Support for Carers.

I am 48 years old not married and no children and have worked for the South Australian government for 25 years as an AS02 Admin Officer, my mother and I bought our home together 16 years ago my share with a mortgage ('joint tenants' is the legal wording on our certificate of title) and we have lived together all of that time. I have been receiving a carers allowance for 6 years, and have been with my mother through all of her health problems arthritis, breast cancer, macula degeneration and dementia. Unfortunately my mother has gone into a local nursing home (as of 30.4.08) low care dementia unit, as her age care assessment (ACAT) made it unsafe for her to live at home.

I have received mum's 'Assessment of Assets for Permanent Residential Aged Care' from Centrelink and they have included half of our home in mum's asset assessment, which leaves me in an awful predicament. I have given the nursing home \$70,000 of my mother's cash as assessed and they now require \$112,500 as her half of our house. I have spoken to the nursing home and they have calculated \$35.78 per day, which is \$1109.18 per month interest payment on the \$112,500, I am on an AS02 pay!! I am not in a financial position to pay, and don't know how long I am going to be able to pay this monthly fee.

The act reads:

It should be noted that some residents' homes are 'protected' by the Act. This means the assets are exempt from any calculations to determine the resident's eligibility to pay an accommodation bond or charge if:

- *At the time the resident entered care, a carer who was receiving or eligible to receive income support, provided care for the resident in their home for two years; or*
- *The spouse/partner or dependent child of the resident still lives in the house; or*
- *At the time the resident entered care, a close relation who was receiving or eligible to receive income support, resided with the person for 5 years.*

A 'carer allowance' is not income support, I am not a partner/spouse, and am not on government benefits.

Terms of reference:

The barriers to social and economic participation for carers, with a particular focus on helping carers find and/or retain employment.

As a carer I feel the government has given no value to my caring roll, it's extremely hard to balance full time work and home. I have worked, paid my taxes, cared for my mother and just because I am a daughter and not a spouse or partner I am facing discrimination. **I want, no I DEMAND 'procedural fairness'**. If I were at home on benefits or a partner/spouse this would not be an issue!

Terms of reference:

Strategies to assist carers to access the same range of opportunities and choices as the wider community, including strategies to increase the capacity for carers to make choices within their caring roles, transition into and out of caring, and effectively plan for the future

I cannot plan a future while I have this unfair debt to deal with. I feel very let down by this whole process, my transition out of caring has been a nightmare. I did all the domestic duties, shopping & house work. I have always worked and been self sufficient I have never wanted a hand out, I worked to pay my mortgage, this assets decision has created a great deal of pressure.

I need help with this bias decision; I have filled out the 'Hardship' paperwork and have to wait for their decision. This is an unjust, unfair legislation and needs to be changed.

Carers come from all walks of life they are not just partners or spouses, fix this legislation and give me my life and money back, please.

Yours Sincerely

Lee