

My submission to the Committee is herewith;

in particular to Term of Reference re the barriers to social & economic participation for carers etc.

As my frail elderly mother (about 87 yrs), living on her own in her own home, deteriorated, I thought it wise to register as her Carer in case I had to give up my casual job (driving for COMCAR). I put in the usual application, and was duly advised I could work four hours per day. I was no longer asked to submit the fortnightly form of income & hours worked, and presumed any difference in terms of amounts overpaid under the Carer Payment system would be adjusted, presumably at the end of the year.

Not so, - I heard no more- until, 3 years later, a letter from Centrelink arrived stating, after an audit, I had been overpaid some \$11,000, asking that I pay it back immediately. My bank balance was well short of that amount. In assessing the economic benefits of working on even a casual basis for the Commonwealth, juggling my working hours to suit both my mothers needs and COMCAR hours, under the limiting rules of the Carer Payment system, it became clear there was no economic benefit or incentive to keep working (even on a casual basis). My "after the event" conclusion was I would have been better off, economically, and without the frustration of being tied in with Carer Payment requirements, if I had not even applied to be registered as a Carer. The Carer Payment system simply ADDED TO THE BURDEN & frustration.

As a result, even though I wanted to keep working, and was capable of working certain hours, there was no point in doing so under the Carer system.

So I resigned from my casual job

In effect, I was basically forced to leave the work force – (and kept hearing the Prime Minister at the time saying he wanted the elderly to keep working - (I was 63 or so then). That was a bitter joke!

To add insult to injury, some two years after I resigned from work (and having advised Centrelink of that), Centrelink sent me another request to repay some \$8000 odd "overpayment". This time I asked for a review, and not receiving what I considered to be a reasonable response, asked for the independant arbitrator to examine the matter. At the conclusion of that matter all I owed the Commonwealth turned out to be \$625, rather than the \$8000 asked for. And the reason for that was that the Centrelink calculation had not taken into consideration my date of resignation!!! (as previously advised to them).

My advice to the committee would be to set up arrangements which assist, not hinder, the Carer. Financial oversight is fine, but not at three yearly intervals, and not on a basis of strictly four hours a day – what business, private or government, can provide a casual job of strictly 4 hours per day, every work day?

I would have thought that if any job suited a Carer, then COMCAR was perfect – a minimum of four hours work per day, and only for some 22 weeks out of 52 weeks in the year to work! That leaves all the rest of the time to look after mother. But according to Centrelink Carer regulations, such an arrangement just leads to a massive debt to the Commonwealth with the associated beurocratic frustration that goes with it.

Best of luck in reshaping the existing arrangements. I no longer participate in the Carer program as, unfortunately, my mother is now deceased.

Girts