

Submission into Disability Trusts.

Putting money aside for a child who is an adult with a disability is a big step. Who is going to be in control of that money when one dies?

One is assuming that the parent is admitting to a moral obligation to provide for that adult child. Parents do not have any moral obligation to provide any more for a child with a disability than any other child. Often they provide more while they are alive than for any other child. This always goes without acknowledgement. Bureaucrats don't appear to have any comprehension of the extra money one has to spend on a child with a disability. The extra time and personal contribution that is never acknowledged because parent carers are treated with disdain.

Governments have a bad track record when it comes to disability. In most estates Government trustees contest these estates for extra provision for the child with the disability. This often causes great expense and leaves the person with the disability with less than they were originally left.

The law at present at mediation ordered by the Supreme Court gives every beneficiary the same share. In our case State Trustees employed a legal firm who charged our sister who they never met \$33,000 to contest her father's estate. State Trustees never ever attempted informal negotiation which was requested. All parties were happy to give her the same share and one party was happy to give her extra before the matter went to the Supreme Court.

This bad government track record pervades government disability bureaucrats and the fact there are no carer rights is just one example.

The boundaries may be changed regarding trusts. What governments are saying is that if you provide you won't be penalised but for how long will this be the situation. We have seen what successive governments have done with superannuation.

Because our estate was contested by State Trustees both my intellectually disabled sister and I have been financially disadvantaged financially by the government.

Yet I have always provided for my sister. When she was three years old our mother saw a paediatrician who told us our sister was intellectually disabled. Two weeks later she was certified and her bank account was frozen. She received no further child endowment and no disability pension until all intellectually disabled people were decertified and granted a disability pension.

My sister lives with me now. Although she is the most expensive sister any one could have and she has lost me most of my inheritance I am leaving her life tenancy of my wheelchair accessible home.

I have a son and this is a big thing to favour my sister in front of my own son.

Certainly I would never ever consider leaving money in trust for her under the auspices of the government who say they will make concessions.

I think governments need to look at themselves and their policies and also their bureaucrats and their legislation and then ask themselves, should any family member trust the government.

I hate to think of what will happen to my home and this is bad enough. I am only slightly confident that any bureaucrat will find a suitable person to share and support my sister.

her government care was so bad i have given up my retirement to bring her home so that at last she will have some quality of life.

It was a huge decision for me propensiated by the poor quality accommodation she had, which was so expensive for the government, and so stressful to me.

I think that most families know that governments are on the "nose." I don't believe that trust will be won overnight. It will take a generation for governments to change and for any confidence to be reinstilled in families.

Yours sincerely

Stephanie Mortimer