

KinKare...Caring for relative carers and those without access

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KinKare

Submission to Senate Community Affairs Committee

Inquiry into the Cost of Living Pressures on Older Australians

July 2007

KinKare is an independent community group supported and auspiced by Connect the Coast Assoc. Inc.

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Committee Secretary
Senate Community Affairs Committee
PO Box 6100
Parliament House
Canberra ACT 2600
Australia

July 16th, 2007

Dear Committee Secretary,

On behalf of the membership of KinKare, I have pleasure in forwarding herewith KinKare's submission to the inquiry into **the Cost of Living Pressures on Older Australians**. This submission was approved by the members on July 13th, 2007. Our organization also wishes to have the opportunity for further elaboration of this submission and presents itself as a potential target group for the continuing debate of the issue.

KinKare is an organization representing full time relative carers, mostly grandparents, through to those denied access to their grandchildren. Our aim is to act for the betterment of the children and carers so affected.

KinKare's submission is relatively brief in that we want to comment mainly on;

section (c) "the impact of these cost pressures on older Australians and their families, including caring for their grandchildren and social isolation."

Our comments will, however, impact on other areas as well.

In particular, we would respectfully request that the inquiry carefully consider the following points:

- "Grandparents", as referred to in this submission, may also include other older relatives caring for children.
- Centrelink's, and other government/non-government agencies, range of income and personal support measures seldom reaches grandparents.
- In all cases and in all ways the best interests of the children **MUST** be paramount, therefore grandparent carers need assistance to provide for the everyday needs of their grandchildren.
- Grandparent carers are in a very different financial "stage of life" than first time parents and are unlikely to be able to recover from the expense of rearing children at that stage.

These days older Australians often enter into arrangements to care for grandchildren which can lead to them raising those same grandchildren on a permanent basis. It is not a situation that can be predicted and consequently provided for. Alternatively, it may be thrust upon them.

The inclusion of grandparents raising grandchildren in the terms of reference of this inquiry suggests an acknowledgement on behalf of the Federal Government of the situation facing our carers and their children and an intention to improve it. We also note the introduction of the Grandparent Child Care benefit some time ago now and changes to Federal Family Law still being phased in.

KinKare commends the Federal Government for these initiatives and trusts that funding and policy changes will continue to be directed into this important area which certainly needs your wholehearted commitment.

On behalf of KinKare,
Yours faithfully,
Maree Lubach (Chair)
KinKare

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Background:

There are three main ways that grandparents find themselves raising grandchildren; by having them placed through child protection agencies; by Federal Family Court orders or by informal family arrangements. In each of these cases there has been great family trauma leading to the inability of the parents to care for their own children. In most instances this trauma has been ongoing over a period of many months, usually years.

The most common initial cause of the breakdown is drug and/or alcohol abuse. (KinKare recently addressed a House of Representatives inquiry into the effects of illicit drugs on families and have received a reply from Kay Elson MP indicating Government is working on this very important issue.). Children, parents, grandparents and other family members who have lived through this know the debilitating effects on all.

Grandparents find themselves having to suddenly rearrange their whole lives to accommodate the needs of the family at great personal and financial expense and with little to no support. In doing so, they save both Federal and State Governments considerable amounts of money ...at the time. Eventually, though, the cost is far greater.

These families need urgent, and specific, assistance not currently available to them.

Caring for Grandchildren:

The financial impact

As we age our lifestyle, our expectations, our financial circumstances our physical ability and many other things change as well. Some of the changes are deliberate, **sound financial decisions** and some creep up on us without us noticing. When suddenly having to start parenting all over again hits, the whole equation is thrown out. This is especially true as many times **more than one child needs to be taken in**.

The **house** may need to be bigger to accommodate everyone, or smaller to gain equity for other expenses. Living in a retirement village is no longer an option and can be hard to get out of. The **petrol** required for running children around is not the same as for most seniors and nor is the size of the **car** needed.

The **fridge** needs to be fuller than it was before. It may even need to be replaced with one that holds more. More washing needs to be done or perhaps a bigger **washing machine** is the answer. The housework is greater and more urgent. **Cots, prams, high chairs, walkers, nappies, baby food** are all very costly. The equipment needed for very young children is not what most seniors have in their garage. The entertainment bill for older children and teenagers is not catered for in a pension.

School procedures, long forgotten, need to be looked into. **Computers** are an essential learning device these days and not every senior has one. **School camps and excursions** are very expensive. Hard on a fixed income! **Sporting activities** have to be paid for and **school fees**. Certain subjects have **special levies**, but these kids need to be encouraged as many of them have special learning and/or socialization difficulties because of their history.

Doctors and other specialists become constant companions. Traumatized children need **psychologists** not free counselors. Children born to addicted parents often have long lasting **physical impairments**. Living with these children and feeling their pain causes stress related problems to the grandparents as well.

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The financial provisions made as the grandparents grew older were never meant to provide for the expectations their grandchildren have in the way of “acceptable” **clothing**. The problem is, though, that the grandparents can see how hard their grandchildren fight to be considered “normal” by their friends.

The price of **utilities** grows exponentially with the age and number of grandchildren. Many seniors have only one television set, no dryer, do little ironing and don't need lights on for long at night. This is not so when school uniforms have to be ready on time, homework must be done no matter the hour and a teenager needs to talk about a particular TV show to friends at school. The phone bill grows, for safety sake a mobile is warranted, and the water bill grows with the washing let alone the showers and everything else.

Holidays can only be taken in peak periods; school holidays. Families like these really need a break and there is precious little money to pay for it. Camping out, however, is not usually an option for older Australians. Gone are any thoughts of being “grey nomads”. The quiet life and children don't mix.

Many times grandparents are faced with legal battles to protect their grandchildren. **Most are not entitled to legal aid**. Even if this is not the case a new will, with unusual requests, has to be made. The **solicitor's** bill then has to be placed on top of all the others.

There is **not a single facet of life that doesn't become more expensive** and difficult as grandchildren move in. Even casual employment is extremely difficult to fit into their timetable. Grandparents need to take on this role no matter what, as they can't bear to see their grandchildren suffer any more.

Unless the grandparents are **independently wealthy**, there is no way that all of these added expenses won't place a **huge financial burden** on them. They couldn't plan for this event and most certainly would not have chosen it. These grandparents will probably be too old once they have raised their grandchildren to be able to recuperate even a small portion of what they have spent. Therefore, they will need more Government financial assistance once they finally retire than they would have previously expected.

The emotional impact

Once the children start to leave home, a whole new lifestyle has to be adopted. This, on its own, can be a difficult time. For some years couples work at providing for life without a regular income. It is then that they realize just how hard this will be. Some are at the mercy of investments rewarding them and others are on fixed incomes. Either way, most are forced to scale down.

The joy in it all is the freedom to be enjoyed. But when the children are not able to parent at that stage and grandparents have to take over the role, the freedom disappears.

The day starts in time for the early morning school run and doesn't finish until the homework is done. The whole way of doing even the most basic of things is different from the last time they parented, report cards are now written in a “foreign language” and the grandparents feel isolated from other parents who are younger and savvy to the new system.

KinKare...Caring for relative carers and those without access

Dealing with different government departments now has to be done on a regular basis and is usually quite foreign to them and confusing. Many grandparents believe that Centrelink only deals with benefits and wouldn't even think to ask about other services. Legal issues arise around guardianship and they have no experience of how to assess assistance. Life becomes so much more hectic, stressful and difficult.

The children that they love so much can be very demanding as they battle their own issues around the separation from their parents. Feelings of jealousy in other family members are often heightened by grandparents caring for one child's children over the others. Marriages are severely tested and friendships strained.

On top of all these pressures, it is not uncommon for the grandparents to also be looking after their own parents or elderly relatives.

Social Isolation:

The distress leading to grandparents raising grandchildren can be both overwhelming and lengthy in nature. Very soon the friends who were comforting start to tire of the never-ending saga. They tend to lose patience and speak abruptly or fade away leaving no-one for the grandparents to talk with.

Invitations to friend's places become less frequent as the friends are not used to having children running around and often find it disrupting and tiring. Younger parents have very different interests and common ground is hard to find. It is only natural to mix with people in a similar position as yourself. Parenting grandparents, though, are in a social "mismatch".

Financial restraints, emotional stress and tiredness very soon lure grandparents into a solitary existence. Here their problems become less tolerable as they cannot be shared. Most report that they thought they were the only ones going through these circumstances until they joined a support group.

Single grandfathers, in particular, are treated with suspicion when out with grandchildren. The general community is reluctant to initiate contact. Even friends and relatives tend to think that they must have done something to incur the situation. Some even say it, further undermining the grandparent's confidence and ability to socialize.

Grandparents denied access to their grandchildren have very similar feelings of inadequacy and guilt. All of these seniors are unlikely to participate in their community as fully as they would have done otherwise. Very few of them look for professional help because of the stigma surrounding it. They were not brought up to accept it.

Similarly they were not brought up to ask for benefits or charity. Family matters were to be coped with within the family. Unfortunately, grandparents who do look for help, often find the professionals they had faith in were not up to speed with their unique problems. There is a great need for awareness in the general community and an early intervention programme.

KinKare...Caring for relative carers and those without access

Conclusion:

KinKare was established in 2002. Since then

- a) It has addressed the Federal inquiry into the plight of children after family breakdown and consequent new laws recognized the rights of grandparents. (These are yet to filter through to the judges and magistrates it seems.)
- b) The grandparent child care benefit has been introduced through Centrelink
- c) It has addressed the House of Reps committee re the effects of illicit drugs on families and progress has been initiated.
- d) It has addressed the Q'ld CMC inquiry into children in foster care and "kinship" carers are now formally recognized in State legislation for the first time and the State now has a respite programme for selected carers.
- e) This inquiry has included our carers in its terms of reference.

All of these things are indicative of a raised awareness of the predicament of parenting grandparents. However, as a social worker of some years of experience put it, the issue is at the same place domestic violence was just a few years ago. So much more needs to be done as a matter of urgency.

Grandparents need to be **recognized as the carers they are** and therefore become eligible for a carers payment and allowance without having to label their grandchildren as "disabled".

Their **circumstances** need to be assessed when investigating **eligibility for other benefits especially legal aid**.

Access to support groups and other community services needs to be streamlined and advertised.

The general community and professionals in particular, needs to be **educated** so that an effective **early intervention programme** can be put in place.

Grandparents need the same assistance to **help them remain in their homes** as the current Home and Community Care programme provides.

Assistance for parenting grandparents needs to be a national issue as it is a national problem. Grandchildren being raised this way need stability and security in order to develop into worthwhile contributors to our society. They don't deserve to be labeled by governments, rather assisted.

Unfortunately, young people who won't work are constantly being highlighted by our media. The irony of it all is that it is very often this group who are the parents involved. They know how to "work the system" to obtain benefits. Those left fulfilling their responsibilities are being left to suffer.

KinKare trusts that you will give due consideration to our plea in your official role as supporter of Australian families and citizens.