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

Dear Secretary

Re: Inquiry into the cost of living pressures on older Australians

National Disability Services appreciates the opportunity to comment on the cost of living pressures on older Australians, particularly in regard to those supporting a person with a disability. The costs of living for this group of older people need to be considered broadly, as many experience costs that extend beyond what can be measured in monetary terms.

The life expectancy of people with disability is increasing, possibly at a rate even more significant than that of the general population. Aside from people with sensory disabilities, the current cohort of people with a disability who are ageing is the first to have survived into 'old-age' since data have been collected. Some of these individuals have lived with family carers all of their lives, frequently parents, and many will ultimately outlive their primary carers.

The impact of decades of caring, particularly upon the older population, should not be under-estimated. While many people will associate benefits with their caring role, research has identified that many will also experience physical, psychological and social losses¹. These losses, or costs, include psychological stress, poor physical health, isolation, anxiety and depression, and career sacrifices. Health risks amongst carers include physical strain

¹ Schofield H. (ed) 1998, *Family Caregivers, Disability, Illness and Ageing*, Allen & Unwin in association with VicHealth; Braithwaite V. 1990, *Bound to Care*, Allen & Unwin, Sydney

from lifting which often results in back, knee and shoulder injuries, and ongoing fatigue and stress. Social isolation is also common:

For many carers being 'submerged' in the caring role leaves little time or energy for friendships and social contacts, particularly after attending to other family and household commitments. Isolation from friends and forsaking one's social life are among the problems most often mentioned by carers, and can be seen as threatening carer's basic need for belonging and emotional well-being.²

In addition, the long-term financial impact of providing care must not be ignored. Older carers will have frequently limited or forgone employment in order to be able to provide care to a person with a disability. They will frequently have also provided additional financial support for this person. These financial decisions are likely to have restricted their ability to save for retirement and have impacted on their financial security and well-being.

To assist ageing carers, there needs to be a substantial boost to funding for disability services. The recent AIHW report, *Current and future demand for specialist disability services*³, conservatively estimates that 23,800 Australians with disabilities have a need for accommodation and respite care that is not being met. A significant number of these are currently cared for by ageing parents who need to consider future accommodation and support options.

Older Australians who are caring for a person with a disability should be given special consideration by the Senate Community Affairs Committee. Their caring role has made an enormous contribution to the community as well as to the person with a disability, but is one that will have come at a cost. Improving access to a wide range of disability services may assist them continue in their caring role or may provide them with the opportunity to transition the person they are caring for to alternate accommodation and/or support options—it would provide them with choices on how to live out their latter years.

If you have queries or require further information please do not hesitate to make contact.

Sincerely



KEN BAKER
Chief Executive

² Pierce G. and Nankervis J. 1998, *Putting carers in the picture: Improving the focus on carer needs in aged care assessment*, Carers Association Victoria, Melbourne, p. 73

³ Australian Institute of Health and Welfare 2007, *Current and future demand for specialist disability services*, AIHW, Canberra