

Chapter 3

Financial challenges and supports

3.1 One of the greatest practical challenges for grandparents raising grandchildren is the costs associated with that care.¹ The financial circumstances of grandparents and the costs incurred in raising the children create multiple difficulties, which affect many aspects of families' day-to-day lives. Government financial assistance is available to some grandparents, with most grandparents who raise their grandchildren in informal care arrangements financially supporting the children without assistance.

3.2 An inter-related issue is that grandparents frequently choose not to claim Commonwealth financial assistance, despite a clear entitlement to the payment(s). The committee consistently heard that the grandparents often fear repercussions from the birth parents, if payments to the parents were to cease.² Potential repercussions include intimidation, violence and the removal of grandchildren in informal care arrangements.³ For example, Wanslea Family Services Inc. (Wanslea) submitted:

The children's parents will often still be claiming Family Tax Benefit...and in order to 'keep the peace' and avoid conflict grandparents will not challenge this. Keeping the peace means of course that grandparents don't threaten their grandchildren's place in their home and therefore ensure their ongoing care and protection.⁴

3.3 In this chapter, the committee examines:

- the financial circumstances of grandparents raising grandchildren;
- the financial challenges of raising grandchildren;
- Commonwealth, state and territory financial assistance;
- access to government financial assistance;
- improved financial assistance for grandparents raising grandchildren; and

1 See, for example: Relationships Australia, *Submission 58*, p. [2]; COTA Australia (COTA), *Submission 113*, p. 6; Wanslea Family Services Inc. (Wanslea), *Submission 150*, p. 3.

2 The Department of Human Services (Department) noted that it is normal practice for the department to contact the person receiving a payment upon receipt of an application for alternate payment: see Mr Matt McNeil, Director, Families Division, *Committee Hansard*, Canberra, 20 June 2014, p. 25.

3 For example: Grandparents For Grandchildren SA Inc., *Submission 55*, p. 2; Relationships Australia, *Submission 58*, p. [2]; Australian Human Rights Commission (AHRC), *Submission 133*, p. 10; Ms Julie Argeros, Service Co-Ordinator, Time for Grandparents Program, Uniting Care Community, *Committee Hansard*, Sydney, 13 June 2014, pp 32-33; Ms Patricia Kurnoth, Larrakia Nation Aboriginal Corporation, *Committee Hansard*, Darwin, 5 August 2014, p. 16.

4 *Submission 150*, pp 3-4. Also see: North West Grandparents Raising Grandchildren Tasmania, *Submission 100*, p. 4; Children's Commissioner, Northern Territory, *Submission 111*, pp 1-2.

- jurisdictional issues.

Financial circumstances of grandparents raising grandchildren

3.4 According to Australian researchers, grandparent-headed families exhibit characteristics which are more likely to result in financial disadvantage, compared with other family types.⁵ For example, in the areas of employment, where grandparents often change their employment arrangements as a result of taking on the care of their grandchildren,⁶ and income, where average incomes are relatively low.⁷

Table 3.1–Average gross household weekly income

	Total	Kin	Foster	Both
	114	57	49	8
	%(n)	%(n)	%(n)	%(n)
None	6.1 (7)	8.8 (5)	2.0 (1)	12.5 (1)
\$80 to < \$500	28.9 (33)	35.1 (20)	18.4 (9)	50.0 (4)
\$500 to < \$1,000	32.5 (37)	38.6 (22)	26.5 (13)	25.0 (2)
\$1,000 or more	32.5 (37)	17.5 (10)	53.1 (26)	12.5 (1)

Source: Yardley, A., Mason, J. and E. Watson (2009), *Kinship Care in NSW: Finding a way forward*, Social Justice and Social Change Research Centre, University of Western Sydney, Sydney, p. 33.

3.5 COTA Australia (COTA) summarised the position of many grandparents raising grandchildren:

Many grandparents have already left work before taking on the caring role and are struggling on fixed low incomes which have to be stretched to meet the needs of children. Others cut back their hours or gave up work so that they could care for their grandchildren, which put them under more financial pressure at times when their expenses increased.⁸

3.6 A lack of, or diminished, paid employment can also affect long-term financial circumstances. In addition to the immediate loss of, or reduction in, wages,

5 Brennan, D., Cass, B., Flaxman, S., Hill, T., Jenkins, B., McHugh, M., Purcal, C. and valentine, k. (2013), *Grandparents raising grandchildren: Towards recognition, respect and reward* (SPRC Report 14/13) (*Grandparents raising grandchildren*), Social Policy Research Centre, University of New South Wales, p. 2.

6 Brennan et al, *Grandparents raising grandchildren*, p. 3.

7 For example: Brandon, D., 'Identifying the diversity in Australian children's living arrangements', *Journal of Sociology*, June 2004, Vol. 40 No. 2, pp 179-192.

8 *Submission 113*, p. 6. Also see: Gosnells Community Legal Centre Inc. (Gosnells), *Submission 37*, p. 1; National Seniors, *Submission 131*, p. 9.

career prospects, superannuation and workplace entitlements (such as personal/carer's leave and long service leave) are affected.⁹

3.7 The Australian Human Rights Commission (AHRC) commented that these impacts are highly gendered, as women normally undertake the greater share of care responsibility.¹⁰ In support of this comment, Mrs Kim Killey noted, 'Women of my generation worked part time, had little jobs and made up for things...[my husband] was the main breadwinner. That was the generation'.¹¹

3.8 In respect of superannuation, National Seniors noted figures reported by the National Centre for Social and Economic Modelling (NATSEM) in 2010, showing that the average superannuation balance for men aged 55-64 years is \$113,200 and \$54,500 for women in the same age bracket.¹² National Seniors concluded:

The high costs of raising grandchildren...will inevitably lead to the rapid erosion of retirement savings and a higher reliance on government income support over time. This is especially so when grandparents are raising more than one child.¹³

3.9 Economic disadvantage may also result from other factors, such as: a lack of knowledge regarding government financial assistance, or an inability or unwillingness to access available entitlements.¹⁴

Financial challenges in raising grandchildren

3.10 For many grandparents, taking on the primary care of grandchildren can lead to extreme financial stress or poverty,¹⁵ with the grandparents incurring a number of potentially long-term expenditures, including:

- initial establishment costs (such as clothing, personal items, medications, furniture, linen, special equipment—prams, car seats, personal aids);

9 Brennan et al, *Grandparents raising grandchildren*, p. 107; AHRC, *Submission 133*, p. 8.

10 *Submission 133*, p. 8. Also see: The Aged-care Rights Service Inc. (TARS), *Submission 64*, pp 3-4. The AHRC recently identified a number of reforms to recognise and value unpaid care work: AHRC (2013), *Investing in care: Recognising and valuing those who care*, Volume 1 Research Report, 2013.

11 Grandparent, *Committee Hansard*, Albany, 7 August 2014, p. 11.

12 AMP.NATSEM Income and Wealth Report, *Don't stop thinking about tomorrow, The changing face of retirement – the past, the present and the future*, Issue 24, November 2009, p. 18.

13 *Submission 131*, p. 9.

14 AHRC, *Submission 133*, p. 7.

15 For example: TARS, *Submission 64*, p. 4; Ms Meredith Kiraly, Australian Psychological Society, *Committee Hansard*, Melbourne, 10 June 2014, p. 9; Dr Jan Backhouse, *Committee Hansard*, Sydney, 13 June 2014, p. 20; Mrs Gillian Bonser, Board Member, Co-founder and Developer, Winangay Resources Inc., *Committee Hansard*, Sydney, 13 June 2014, p. 56.

- day-to-day living expenses (such as food, clothing, school uniforms and equipment, transport, special events—birthdays, Christmas); and
- medical expenses for complex health needs.¹⁶

3.11 National Seniors has previously reported:

Many grandparents struggle with the cost of raising their grandchildren. Apart from the normal day to day costs that families usually have, these grandchildren often involve greater expense than other children because of their psychological, emotional and physical health care needs.¹⁷

3.12 Participants in the inquiry commented on how the poor financial circumstances of grandparent-headed families affects both grandparents and grandchildren. Grandparents For Grandchildren SA Inc., for example, submitted:

As the children grow, their needs increase—keeping up with their peers is difficult as they are unable to form worthwhile friendships, often due to the lack of finance to "do the same things others can afford to do" e.g. they only make friends with "like" children, thereby hindering their emotional progress.¹⁸

3.13 One grandchild stated:

[Nana] got a carer's pension, I was on disability too because I was sick for a long time...I realise how hard now that really was for her, and that I took it all for granted. I always wanted things and I was like, 'Why can't I have that?'...There was times she would take me down to the community house to get food vouchers. But she'd always make me stay in the waiting room because she didn't want me to come in to know what she was actually doing. I always knew it but she would never actually admit it to me and probably herself as well.

I think they need to put in for Centrelink, a special thing for grandparents. A lot of grandparents will be on pensions, and that just doesn't cover living costs of two people, it barely covers one person. So I think that, because my Nana's had to use a lot of her own savings to bring me up, she's done that willingly, and she's done that, she's given me a lot of really good experiences in my childhood, but she's had to use her own money to do a lot of the looking after. So she hasn't got much.¹⁹

16 For example: Central Australian Women's Legal Service, *Submission 104*, p. 2; Australian Association of Social Workers (AASW), *Submission 132*, p. 5; Aboriginal and Torres Strait Islander Legal Service (Qld) Ltd. (ATSILS Qld), *Submission 134*, pp [12-13].

17 *Grandparents Raising Grandchildren*, July 2003, p. 29. Also see: AASW, *Submission 132*, p. 5.

18 *Submission 55*, p. 2.

19 The Centre for Excellence in Child and Family Welfare Inc., *Submission 169.1*, p. 8. Also see: Ms Kelly Bucknall, Community Facilitator, CREATE Foundation, *Committee Hansard*, Sydney, 13 June 2014, p. 26.

Commonwealth, state and territory financial assistance

3.14 The Commonwealth, state and territory governments currently provide financial assistance to some grandparents who are raising their grandchildren. The type and extent of this assistance depends on a range of factors, such as: the type of care arrangement (formal/informal); characteristics of the placement; and family income.

Commonwealth financial assistance

3.15 Commonwealth financial assistance is based on the full-time care of a child. Accordingly, the legal status of a care arrangement (formal/informal) does not affect a grandparent's entitlement to Commonwealth assistance.²⁰ Further, state or territory government financial assistance is not considered taxable income for the purposes of Commonwealth entitlements.²¹

3.16 The Department of Human Services (Department) administers several financial supports, including:

- Family Tax Benefit (Part A and Part B) and Parenting Payment (family allowances)—to help with the cost of raising children;
- Child Care Benefit, Grandparent Child Care Benefit and Child Care Rebate—to help with the cost of using child care services; and
- Carer Payment and Carer Allowance—income support payments for people who care for someone with a disability, medical condition or who is frail aged.²²

3.17 Grandparents raising grandchildren might also be entitled to receive child support from a grandchild's birth parents. The grandparents can apply to the Child Support Agency for a child support assessment and must then apply to receive child support from the parents, except in limited circumstances.²³

20 Ms Elizabeth Hefren-Webb, Department of Social Services, *Committee Hansard*, Canberra, 20 June 2014, p. 25.

21 Ms Donna Dei-Rossi, Grandparent Adviser, Department, *Committee Hansard*, Perth, 6 August 2014, p. 54.

22 See: Department of Human Services, *Support for non-parent carers*, available at: <http://www.humanservices.gov.au/customer/subjects/support-for-non-parent-carers> (accessed 6 September 2014). The Department also administers the Double Orphan Pension, Carer Supplement, Child Disability Assistance Payment, Carer Adjustment Payment, and Assistance for Isolated Children Scheme.

23 Department of Human Services, *Non-parent carer applying for Child Support*, available at: <http://www.humanservices.gov.au/customer/enablers/child-support/child-support-assessment/non-parent-carer-applying-for-child-support> (accessed 6 September 2014). The difficulties experienced by grandparents raising grandchildren in accessing Commonwealth financial assistance apply also to child support payments. The committee's report does not duplicate or further refer to the evidence received in relation to child support entitlements. See: Gosnells, *Submission 37*, p. 2; UnitingCare Tasmania, *Submission 65*, p. 13; Women's Legal Service NSW (WLS NSW), *Submission 138*, pp 8-9.

3.18 Evidence received throughout the inquiry referred primarily to Family Tax Benefit Part A and Family Tax Benefit Part B, the rates of which are presented in Table 3.2 and Table 3.3 below.

Table 3.2–Family Tax Benefit Part A–Maximum rates²⁴

For each child	Per fortnight	Per year
Aged under 13 years	\$176.82	\$5,336.30
Aged 13–15 years	\$230.02	\$6,723.30
Aged 16–19 years, secondary student, or exempt from requirement	\$230.02	\$6,723.30
In an approved care organisation aged 0–19 years	\$56.70	\$1,478.25

Source: Centrelink, *A guide to Australian Government payments: 20 September-31 December 2014, 2014*, p. 3.

Table 3.3–Maximum rate of Family Tax Benefit Part B

Age of youngest child	Per fortnight	Per year
Under 5 years	\$150.36	\$4,274.15
5–15 years (or until the end of the calendar year the child turns 18 years if a full-time secondary student)	\$105.00	\$3,091.55

Source: Centrelink, *A guide to Australian Government payments: 20 September-31 December 2014, 2014*, p. 6.

3.19 Submitters and witnesses also referred to the Parenting Payment, which has a base rate of \$720.30 per fortnight (for single parents) and \$465.50 per fortnight (for partnered parents). A range of supplements, payments and allowances are also available.²⁵

State and territory financial assistance

3.20 State and territory governments provide financial assistance to some grandparents raising grandchildren. A 2010 report commissioned by the Department

24 Family Tax Benefit Part A includes a supplement, which is worth up to \$726.35 per child per annum. A range of other supplements are also available.

25 Department of Human Services, *A guide to Australian Government payments, 20 September- 31 December 2014*, p. 12, available at: <http://www.humanservices.gov.au/spw/corporate/publications-and-resources/resources/co029/co029-1409.pdf> (accessed 26 September 2014).

of Social Services (formerly the Department of Families, Housing, Community Services and Indigenous Affairs) outlined broad similarities and differences in the provision of this assistance between and within jurisdictions:

- foster carers and formal kinship carers receive the same payments within each jurisdiction but most states and territories do not provide financial support to informal kinship carers;
- each jurisdiction graduates payments according to the age and needs of the child, with a base rate of allowances which is supplemented for children and young people with additional needs. There are large differences in the base rates, as well as the age and needs-based graduations; and
- payments are generally discontinued after the child turns 18 years of age, unless the child is in school and subject to further conditions in some jurisdictions.²⁶

3.21 The Parliamentary Library of the Commonwealth of Australia recently published a comparative table, showing the nationwide differences between the base rate of allowances (in the lowest age and needs band) and the supplemented rate (in the highest age and needs band). Table 3.4 below replicates and updates this information.

Table 3.4—State and territory fortnightly carer payments

	Lowest age band/needs (formal care)	Highest age band/needs (formal care)	Payments to informal carers
ACT (2013-14)	\$475.58	\$1,700.52	None
NSW (March 2013)	\$436.00	\$1,084.00	Supported Care Allowance
NT (July 2013)	\$438.00	\$906.75	None
Queensland (January 2014)	\$451.60	\$616.92	None
SA (October 2013)	\$301.60	\$1,792.40	None

26 McHugh, M. and valentine, k. (2010), *Financial and Non-Financial Support to Formal and Informal Out of Home Carers*, Social Policy Research Centre, Final Report for the Department of Families, Housing, Community Services and Indigenous Affairs, p. vii.

Tasmania (July 2011)	\$359.00	\$1,508.00	Supported Extended Family Placement Program and Relatives Allowance Package
Victoria (2013-14)	\$279.90	\$905.02- \$1,415.00	None
WA (July 2013)	\$353.43	\$957.76	Grandcarers Support Scheme

Source: Parliamentary Library, *FlagPost, Financial support to grandparents raising grandchildren*, 24 March 2014, p. 2, available at: http://www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/FlagPost/2014/March/Grandparent_carers (accessed 6 September 2014).

3.22 As shown in Table 3.4, three states provide some financial assistance to grandparents raising grandchildren under informal care arrangements:

- in New South Wales, the Supported Care Allowance is paid at the same rates as formal care allowances, subject to an assessment that a child is in need of care and protection, and is not able to remain safely with one or both birth parents;²⁷
- in Tasmania, the Supported Extended Family Placement Program provides foster care reimbursements to 150 carers and the Relatives Care Allowance provides 59 carers with \$1,696.00 per annum, subject to conditions;²⁸ and
- in Western Australia, the Grandcarers Support Scheme entitles carers to a \$400 payment for the first child aged under 16 years and \$250 for each additional grandchild, subject to conditions.²⁹

27 NSW Government, Department of Family and Community Services, *Carer Allowances*, available at: http://www.community.nsw.gov.au/docswr/assets/main/documents/fostercare_allowances_fac_t.pdf (accessed 8 September 2014).

28 Department of Health and Human Services, Tasmania, *Submission 32*, p. 1. From 12 July 2011, support for informal grandparents raising grandchildren was provided by the Gateways Supporting Grandparent Carers Program, meaning that the Relatives Care Allowance ceased taking new applications.

29 Government of Western Australia, Department of Regional Development, *Grandcarers Support Scheme Launched*, November 2013, available at: <http://www.rrr.wa.gov.au/newsandevents/Pages/Grandcarers-support-scheme-launched---November-2013.aspx> (accessed 13 May 2014). According to Wanslea, the Grandparent Support Scheme terminates in 2014: see *Submission 150*, p. 9.

New South Wales, Western Australia and Tasmania

3.23 As noted by the AHRC,³⁰ there is considerable variation in the financial assistance provided to grandparents raising grandchildren by state and territory governments, based on the grandparents' legal status. Within jurisdictions where some assistance is provided to grandparents raising grandchildren under informal care arrangements, submitters and witnesses described mixed results in the grandparents' access to financial supports.

3.24 In New South Wales, Dr Bridget Jenkins advised that:

...the vast majority of grandparents are not eligible [for the Supported Care Allowance due to child protection authorities deeming children in the care of grandparents as not in need of care and protection], and in fact the vast majority of grandparents raising grandchildren under informal arrangements are not known to child protection authorities.³¹

3.25 In Western Australia, Wanslea, which administers the Grandcarers Support Scheme, stated that over 450 grandparents have accessed the payment(s) since the scheme's launch in November 2013.³² Evidence to the committee suggested that the application rate might be affected by the conduct of a risk assessment by the Department for Child Protection and Family Support (WA), which can take place at the time of application.³³

3.26 In Tasmania, financial supports are available to formal and some informal carers, as is the Gateways Supporting Grandparent Carers Program (delivered by Mission Australia and Baptcare), which provides 'financial assistance to cover the cost of essential items'.³⁴

Access to government financial assistance

3.27 Although government financial assistance may be available, submitters and witnesses stated that grandparents raising grandchildren experience multiple difficulties in accessing these supports. Access difficulties described to the committee included: knowledge of the available supports and services; eligibility requirements; and interactions with government departments and agencies.

Knowledge of available supports and services

3.28 Participants in the inquiry stated that grandparents do not have sufficient access to current and reliable information about government supports and services (financial and non-financial). For some grandparents, this is due to the information not

30 *Submission 133*, p. 10.

31 *Committee Hansard*, Sydney, 13 June 2014, p. 4. Also see: Gosnells, *Submission 37*, p. 2; Ms Meredith McLaine, Solicitor, Southcoast Community Legal Centre Inc., *Committee Hansard*, Sydney, 13 June 2014, p. 46.

32 Ms Patricia Murray, Chief Executive Officer, *Committee Hansard*, Perth, 6 August 2014, p. 24.

33 Ms Emma White, *Committee Hansard*, Perth, 6 August 2014, p. 12.

34 Department of Health and Human Services, Tasmania, *Submission 32*, p. 2.

being presented in an appropriate language³⁵ or in a culturally sensitive manner.³⁶ For other carers, the manner in which information is delivered—such as through online services—can be an issue.³⁷ Blue Care, Multicultural Services submitted:

Accurate and complete information and advice, available in community languages, and advocacy support for [culturally and linguistically diverse (CALD)] grandparents should be accessible. Phone, computer and print material need to be complemented by face-to-face advice, as well as information sessions for those who are less literate. A One-Stop-Shop at Centrelink with a 'Seniors Worker' who cannot only provide information and referral, but individual advocacy with the help of interpreters could be considered.³⁸

3.29 Blue Care, Multicultural Services noted the importance of this information for CALD grandparents raising grandchildren, who might come from countries where the system is different, non-existent or less restrictive in terms of compliance.³⁹

3.30 However, the committee heard that, for many grandparents, simply knowing where to find information is problematic. As one grandparent told UnitingCare Tasmania, 'I didn't know who to turn to or where to go'.⁴⁰ Another grandparent, Mrs Ann Robertson, similarly stated:

[I]nformation about what support services are available is out in the ether. I know that Gateway provides some sort of support for grandparents when people come into care—when kids come into care. I found that out about two or three years after I got my grandkids. Two years after my eldest granddaughter started school I found out that we were entitled to a subsidy from the state government towards school fees. We now get it but we did not for the first few years, because there is no central place to find out what you can get and where you can get it. One of the first places you go to as a grandparent is Centrelink. The next place you go to is Medicare. Why is there not a nice little pamphlet there that says: 'You're a grandparent. Here are some things you need to know. These are all the people you need to contact to find out what you can get'. It is not hard and it would solve so many problems really quickly and really easily.⁴¹

3.31 The SPRC has previously reported:

35 Blue Care Multicultural Services (Bluecare), *Submission 88*, p. 3.

36 Mr Andrew Jackomos, Commissioner for Aboriginal Children and Young People, *Committee Hansard*, Melbourne, 10 June 2014, p. 30.

37 The Salvation Army (TSA), *Submission 108*, p. 5.

38 *Submission 88*, p. 3.

39 *Submission 88*, p. 2. Also see: Ms Wendy Frayne, Social Worker and Team Leader, Kinship Care, AASW, *Committee Hansard*, Melbourne, 10 June 2014, p. 46.

40 UnitingCare Tasmania, *Submission 65*, p. 7 (quoting a grandparent).

41 *Committee Hansard*, Hobart, 19 September 2014, p. 18.

Given the difficulties that grandparents have in negotiating service systems, and the complexity of these systems—with family payments from Commonwealth governments, kinship care payments from state/territory governments, and support groups and other services provided by state, local and [non-government organisations]—the importance of improving the accessibility of these systems was consistently identified.⁴²

3.32 Some submitters proposed solutions to improve the accessibility of information for grandparents raising grandchildren. Wanslea, for example, endorsed the establishment of telephone help lines, indicating that this is the best way in which to expeditiously deliver personalised and comprehensive information to grandparents:

In times of emergency or crisis, it is difficult to obtain and/or retain large amounts of information, therefore access to a 'one stop shop' phone number is very helpful for grandparent carers. Wanslea's Grandcare Information Line receives approximately 100 calls a month. Many grandparent carers don't have the skills or interest to successfully access web-based information, so accessible written or oral communication is most suited to their needs.⁴³

3.33 The Australian Association of Social Workers agreed that targeted written communication would better support the information needs of grandparents raising grandchildren:

All potential and existing kinship carers [should be] provided with "Resource Kits" that include detailed and localised information on relevant and available financial, legal and support services. This should include information on which allowances and benefits they may be entitled to and how to access these; and information on formal and informal support networks such as kinship carer support groups.⁴⁴

3.34 The AHRC similarly argued that there is a 'strong case' to consolidate information into one easily accessible publication, suggesting:

That an appropriate [non-government organisation] or government body be funded and tasked to write a national resource consolidating all information and practical support that may be required by grandparent carers—including their entitlements, access to respite, childcare, and contact details for peer to peer support groups.⁴⁵

3.35 Participants also suggested that, in addition to the provision of information by non-government organisations (such as support groups and community service

42 Brennan et al, *Grandparents raising grandchildren*, p. 73. Also see: WLS NSW, *Submission 138*, p. 5.

43 *Submission 150*, pp 5-6. Also see: Australian Medical Association, *Submission 82*, p. 6; TSA, *Submission 108*, p. 56.

44 *Submission 132*, p. 8.

45 *Submission 133*, p. 13.

providers), governments should take a more proactive role in this regard, by working toward the establishment of a peak body.⁴⁶ COTA submitted:

Clearly there is a need for the states and territories to improve the information services. The Commonwealth could assist by looking at ways it could support a national peak body for grandparent carers that could have an emphasis on information and public awareness. There have been discussions about this at various times that have been inconclusive and the funding may need to be for a network of organisations rather than one single entity, at least initially.⁴⁷

3.36 The Aged-care Rights Service Inc. extended COTA's proposal, arguing that a national support service could also offer independent and confidential advice to grandparents raising grandchildren across a number of specialist areas:

[A Grandparents Support Service] could be staffed by social workers experienced in child care and protection, doctors, emergency housing referees, legal practitioners and access to appropriate support workers for Aboriginal and CALD grandparents. The service would have to be funded so that it can provide **real** assistance. If it was established as a statewide service it should have outreach services that can assist in rural, regional and remote areas.⁴⁸

Eligibility requirements

3.37 Submitters and witnesses noted the variable financial supports provided to grandparents raising grandchildren by state and territory governments, including, in most cases, the lack of financial support provided to grandparents raising the children under informal care arrangements. The committee heard that all grandparents should receive financial support similar to that provided to foster carers.⁴⁹ The Mirabel Foundation considered:

This would make a real difference to families and ease some of the financial strain that they experience in unexpectedly taking on the care of their grandchildren.⁵⁰

3.38 The SPRC has noted that, as the care responsibilities are identical, the differential treatment between foster carers and grandparents raising grandchildren

46 For example: North West Grandparents Raising Grandchildren Tasmania, *Submission 100*, p. 5.

47 *Submission 113*, p. 6. Also see: Sutherland Shire Grandparents' Support Group, *Submission 36*, p. 1; Blue Care, *Submission 88*, p. 3; TSA, *Submission 108*, p. 6.

48 *Submission 64*, p. 8 (emphasis in the original).

49 For example: Grandparents Rearing Grandchildren WA (Inc.) (GRG WA), *Submission 50*, p. [8]; Grandparents For Grandchildren SA Inc., *Submission 55*, p. 3; Blue Care, *Submission 88*, p. 3; Victorian Council of Social Service (VCOSS), *Submission 96*, p. 5; TSA, *Submission 108*, p. 5; AASW, *Submission 132*, p. 8; CREATE Foundation, *Submission 136*, p. 8; Ms Lorraine Taylor, Solicitor, Gosnells, *Committee Hansard*, Perth, 6 August 2014, p. 59.

50 Mrs Nicole Patton, *Committee Hansard*, Melbourne, 10 June 2014, p. 1.

strikes many of the latter as 'extremely unjust'[,]⁵¹ The National Council of Women of Australia agreed:

Grandparents should receive the same benefits as a fostering couple when taking responsibility for the upbringing of their grandchildren. There is no difference between the two—they undertake the same job.⁵²

3.39 Participants described how foster and kinship carer payments vary across and within jurisdictions. For example, Mr Andrew Jackomos, Commissioner for Aboriginal Children and Young People (Vic) gave the following evidence in Melbourne:

[T]here is discrimination between caregiver reimbursements to foster carers and kinship carers. The highest rate for kinship care is \$11,454 in Victoria compared to \$36,187 for foster carers. Tailored care packages for children with complex needs receive a similar reimbursement of \$36,000. I suggest that most Koori kids in care will have multiple and complex needs, and the payment to kinship carers is inadequate in Victoria.⁵³

3.40 Mr Graham Benporath in Albany reflected on the financial assistance he has received as an informal grandparent raising grandchildren (\$400 from the Grandcarers Support Scheme, Family Tax Benefit Part B and the Schoolkids Bonus),⁵⁴ contrasting this amount with that paid to foster carers:

I have got a paper here that looks at foster carers and the remuneration that they get. This is for a 12-year-old child. They get a basic subsidy of \$416.16 a fortnight. The kids get \$8 a fortnight for pocket money. They get \$235.28 every four months for clothing, and then the [grandparents] are entitled to five days a month of respite. Adding all that up—and there is a lot more to that—it comes to around \$20,000 for one child. If you look at the next bracket up, which is for children from 13 to 17, it goes up by another \$2,000. So you can see the help that we get from the governments—the state and the federal governments—is a pittance compared to what they are getting there.⁵⁵

3.41 At the Hobart public hearing, Mr John Ward described the allowances which informal grandparents raising grandchildren have been entitled to receive: \$28 under the Relatives Care Allowance (which has now closed for new applications) and a clothing allowance:

We had a clothing allowance in the south. It was \$150 with \$15 GST, which made it \$165. That was never paid in the north or the north-west.

51 Brennan et al, *Grandparents raising grandchildren*, p. 70.

52 *Submission 97*, Appendix, p. 2.

53 *Committee Hansard*, Melbourne, 10 June 2014, p. 30. Also see: Ms Diane Robinson, grandparent, *Committee Hansard*, Perth, 6 August 2014, p. 38.

54 The Schoolkids Bonus is a yearly payment of \$422.00 for each eligible child in primary study and \$842.00 for each eligible child in secondary study.

55 Grandparent, *Committee Hansard*, Albany, 7 August 2014, p. 16.

Don't kids get cold in the north or north-west? Where do they cut it off? They cut it off at Oatlands [?]. You cannot get it any further than Oatlands. I said to the minister, 'Come on, be fair. Why don't they get it up there?' Anyway, I said, 'I'll tell you what I'll do. I'll give you a month to provide the clothing allowance money to the north and the north-west; otherwise I'll bring a busload of grandparents down here and [we'll] go before the discrimination board'. He said, 'You can't—but you will'. I said, 'Definitely'...I got it.⁵⁶

Interactions with government departments and agencies

3.42 Throughout the inquiry, participants related their interactions with government departments and agencies. In addition to a perceived lack of understanding and support (see Chapter 2), the committee heard that grandparents raising grandchildren experience problems with paperwork, due to volume, complexity and a lack of supporting documentation (such as birth certificates, immunisation records, et cetera), as well as administrative delays.⁵⁷ Mrs Kathleen Hall gave the following example of an experience with Centrelink and Medicare:

It was not until I had to take my granddaughter to the doctor that [the doctor] said, 'You will have to pay for her because she's not on your Medicare card'. So I had to go back to Centrelink and they said, 'No, you have to go to Medicare', which was such a pest. They do not tell you this. I had to make four trips to Centrelink about different things and they said, 'Well, you've got to fill in this form; you've got to fill in that form'. Why is there not somebody there that can say, 'You need this form, this form and this form', and take them all back. It would make life a whole lot easier.⁵⁸

3.43 Witnesses particularly described the problem in claiming benefits when grandparents were not able to prove that they had the primary care of the grandchildren.⁵⁹ For example, Ms Annette Nicholson stated:

A lot of people do not get any help because they cannot really prove that the kids are in their care. They might have children who are not prepared to let the benefit from Centrelink go and so will not go in with the grandparents and tell the truth: 'The kids are living with my parents, and I'm not looking after them'.⁶⁰

3.44 By way of example, Mr David Killey narrated his experience in claiming benefits:

The five kids were living in a car and they turned up at our place. I was at work and my wife said [to the parents], 'Just go away and leave the kids

56 Grandparent, *Committee Hansard*, Hobart, 19 September 2014, p. 2.

57 For example: Wanslea, *Submission 150*, pp 3-4.

58 *Committee Hansard*, Hobart, 19 September 2014, p. 14.

59 UnitingCare Tasmania, *Submission 65*, p. 5 (quoting two grandparents).

60 Committee Member and Public Officer, Grandparent and Kinship Carers Association Inc., Mid North Coast New South Wales, *Committee Hansard*, Sydney, 13 June 2014, p. 12.

here with us and we'll look after them.' Even then, to get the benefits—the family tax benefit and whatever—[my wife] did an awful lot. We had to prove that we were looking after those kids, even though [the Department for Child Protection and Family Support] were not the guardians; [we] were the guardians. My daughter wanted to keep the child payment and we said, 'No, you're not entitled. We're looking after the children.' So [my wife] had to go down to Centrelink. There was the amount of paperwork just to get the family benefit, otherwise they were going to do whatever they do with it, and we had nothing.⁶¹

3.45 Officers from the Department of Social Services and the Department clarified that Centrelink accepts a wide range of evidence to prove the existence of a care relationship. While a formal court order is not necessary, one of the officers acknowledged:

I have been told a number of situations where the grandparents are quite reluctant to make a claim because they do not want to exacerbate whatever family tension exists...[I]t is inherently very difficult. I have particularly heard in remote [Aboriginal and Torres Strait Islander] contexts that grandparents are quite reluctant to talk to Centrelink and disturb payment arrangements when there have been violence and threats made, so we are very conscious that it is an issue.⁶²

3.46 Centrelink's customer service practices were also criticised (see Chapter 4). Dr Jan Backhouse, for example, described a grandparent's typical first contact with Centrelink:

[Y]our first port of call is going to be Centrelink. Then, when you walk in, somebody tells you that you have to go and sit down and either get on the computer—and most of the grandparents I know are not very computer literate—or get on the phone. I have seen grandparents who are in tears—they have been sitting in a Centrelink office on the phone for 1½ hours, just crying and waiting to talk to somebody, or trying to get it sorted out and being transferred from person to person.⁶³

3.47 Submitters generally supported making government processes and payments more accessible to grandparents raising their grandchildren, by simplifying the paperwork; increasing the number of grandparent advisors (see Chapter 4); and training customer service staff to better understand and meet the needs of grandparents (see Chapter 4).⁶⁴ For example, Dr Backhouse suggested:

Training [should] be supplied to all Centrelink/Family Assistance officers to improve the service delivery to grandparents who are raising their

61 Grandparent, *Committee Hansard*, Albany, 7 August 2014, p. 12.

62 Ms Elizabeth Hefren-Webb, Department of Social Services, *Committee Hansard*, Canberra, 20 June 2014, p. 25. Also see: Mr Matt McNeill at p. 25.

63 *Committee Hansard*, Sydney, 13 June 2014, p. 21.

64 See, for example: COTA, *Submission 113*, p. 7; Wanslea, *Submission 150*, p. 9.

grandchildren in every area of Australia, rather than the [six] Grandparent Advisers presently appointed in selected States.⁶⁵

Effect of complex family relationships and personal considerations

3.48 In addition to issues relating to access, the committee heard that complex family relationships often affect grandparents' choice whether to apply for Commonwealth financial assistance. Dr Jenkins acknowledged that this issue:

...is a hard one to solve because, ultimately, the grandparent is concerned about the wellbeing of the child and they are going to continue to care for the child even in the absence of payments and benefits...But, obviously, there is serious financial stress involved in that.⁶⁶

3.49 The Social Policy Research Centre (SPRC) has previously suggested:

Given that barriers to applying for payments are thought to come from complex family relationships, [perhaps] solutions need to come from changing and simplifying the process of initial application for a range of family-related payments for grandparents caring for their grandchildren, so as to provide grandparents with payments in such a way that the conflict with their children is avoided.⁶⁷

3.50 As well as reviewing application processes, submitters suggested skilling the Centrelink-based grandparent advisors to assist grandparents raising grandchildren in dealing with complex family relationships,⁶⁸ and the creation of a care-based payment. For example, Grandparents Victoria and Kinship Care, Victoria proposed the creation of 'kinship carer payments',⁶⁹ an idea similar to Wanslea's call for a National Carer Payment:

A model to identify and track children, and who has their primary care would benefit both carers and children whose financial support would not be compromised due to changing or conflictual family circumstances. A carer payment better reflects the nature of the care relationship and recognises and supports the role of grandparent carers in caring for their grandchildren.⁷⁰

3.51 Personal considerations also influence the decision whether to claim financial assistance, such as: a sense of shame; a desire not to involve authorities; and a desire to maintain privacy.⁷¹ For example, in relation to informal care arrangements,

65 *Submission 51*, p. 3. Also see: VCOSS, *Submission 96*, p. 5.

66 *Committee Hansard*, Sydney, 13 June 2014, p. 2.

67 Brennan, *Grandparents raising grandchildren*, p. 70.

68 For example: Department of Health and Human Services, Tasmania, *Submission 32*, p. 4; Central Australian Women's Legal Service, *Submission 104*, p. 2; COTA, *Submission 113*, pp 7-8; AHRC, *Submission 133*, p. 10.

69 Mrs Anne McLeish, *Committee Hansard*, Melbourne, 10 June 2014, p. 23.

70 *Submission 150*, p. 9. Also see: Family and Relationship Services Australia, *Submission 81*, p. 3.

71 Brennan et al, *Grandparents raising grandchildren*, p. 69.

Relationships Australia explained 'some [grandparents] do not want to draw attention to themselves by applying for social security benefits'.⁷²

Committee view

3.52 Grandparents should not be expected to bear the full financial costs of raising their grandchildren, particularly when governments would otherwise most likely have to provide for the children through the foster care system. The committee believes that financial assistance—in the form of existing foster care payments—should be extended to grandparents who are raising their grandchildren under informal care arrangements. Further, a review of the rates of financial assistance paid to grandparents would be useful in aligning fortnightly payments with the current costs of raising children. Together, these measures will help to lift grandparent-headed families' standard of living above the poverty line.

3.53 The availability of financial assistance is a moot point for some grandparents raising grandchildren, many of whom do not access certain Commonwealth supports which the birth parent(s) continue to claim. The committee recognises that this is a real issue for the grandparents who require the financial support but who do not wish to jeopardise otherwise amicable relationships with the parent(s).

3.54 The committee considers that this is an issue best dealt with by the Australian Government, which provides the financial assistance and determines the conditions under which it is offered. In particular, the application process should require the identification of a primary carer, together with satisfactory supporting evidence, to whom the financial support should be provided. The committee recommends that the Australian Government should investigate means of identifying kinship care arrangements in applications for Commonwealth benefits, to better enable the provision of financial assistance to grandparents raising grandchildren.

3.55 A corollary to access to financial assistance is the knowledge that such assistance is available. The committee acknowledges the identified need for current and reliable information which advises grandparents raising grandchildren of their potential entitlements. As proposed by the AHRC, there should be a comprehensive national resource in relation to the government and non-government financial assistance in each jurisdiction. This resource should be made available across a range of mediums and in a variety of formats through government departments and agencies, as well as community service providers.

Improved financial assistance for grandparents raising grandchildren

3.56 Overwhelmingly, submitters and witnesses indicated that Commonwealth, state and territory governments need to improve the available financial assistance. The committee heard many accounts of grandparents raising grandchildren in

72 *Submission 58*, p. [4].

desperate financial circumstances due not only to a lack of financial support but also the payment amounts received from governments.⁷³

Costs of raising children

3.57 National Seniors submitted that the cost of raising children has significantly increased in the past 10 years.⁷⁴ According to NATSEM, the cost of raising two children for a typical middle-income family was \$448,000 in 2002, \$537,000 in 2007 and \$812,000 in 2012.⁷⁵

3.58 NATSEM has reported also that 'the lower a family's income, the greater proportion of it is taken up by the costs of a child'.⁷⁶ Figures published in 2013 show that raising older children is more expensive than raising younger children (see Table 3.5 below).

Table 3.5—Estimated average costs of a single child per week, by age of child and family income, December 2013

Gross income quintile	Average income (\$pw)	Age of child				
		0-4 (\$pw)	5-9 (\$pw)	10-14 (\$pw)	15-17 \$pw)	18-24 (\$pw)
Low income	1,160	86	132	153	285	483
Quintile 2	1,755	112	168	194	356	590
Middle income	2,274	133	198	228	414	678
Quintile 4	2,886	158	232	267	479	776
High income	4,984	231	331	380	668	1,059
Average	2,612	144	212	244	440	717

73 For example: Women's Legal Service Tasmania, *Submission 66*, p. [2]; National Seniors, *Submission 131*, p. 10; ATSILS Qld, *Submission 134*, p. [21].

74 *Submission 131*, p. 8.

75 AMP.NATSEM Income and Wealth Report, *Cost of Kids, The cost of raising children in Australia*, Issue 33, May 2013, Foreword.

76 AMP.NATSEM Income and Wealth Report, *Cost of Kids, The cost of raising children in Australia*, Issue 33, May 2013, p. 8.

Source: AMP.NATSEM *Income and Wealth Report, Cost of Kids, The cost of raising children in Australia, Issue 33, May 2013, p. 5.*

Main income source for grandparents raising grandchildren

3.59 Mr Michael Tugwell gave evidence that many grandparents raising grandchildren are on the Age Pension, as compulsory superannuation was not introduced in Australia until the grandparents had left the workforce.⁷⁷ The current payment rates of the Age Pension are set out in Table 3.6 below.

Table 3.6—Age Pension⁷⁸

Status	Base pension rate per fortnight
Single	\$776.70
Member of a Couple	\$585.50

Source: Centrelink, *A guide to Australian Government payments: 20 September-31 December 2014, 2014, p. 14.*

3.60 Comparing the Age Pension and the estimated average weekly cost of raising a child, National Seniors concluded that 'child care and caring for oneself [has] become considerably difficult and unaffordable'.⁷⁹ The Aged-care Rights Service Inc. concurred:

[M]any of the carers are living close to or below the poverty line and yet they are willing to become carers for their grandchildren if necessity requires. Even if they receive allowances and benefits in relation to their grandchildren it is unlikely to be sufficient and will need to be supplemented by their own meagre income.⁸⁰

3.61 Dr Stephen Nicholson reinforced and illustrated this point:

A lot of us are on pensions—on fixed incomes—or are self-funded retirees, and we do not have the funds to suddenly do this. You usually organise your life into your retirement around the fact that it is going to be just the two of you, and suddenly you have these kids. In our situation, we got four of them, which is a huge burden...We recently had to take one of them to the [ear nose throat] surgeon for a hearing problem. It cost us \$200 to see the [ear nose throat] surgeon, and we got \$76 back from Medicare.⁸¹

77 Grandparent, *Committee Hansard*, Albany, 7 August 2014, pp 8-9.

78 The Age Pension includes a supplement, which is worth \$63.50 per fortnight (for singles) and \$95.80 per fortnight (for couples).

79 *Submission 131*, p. 9.

80 *Submission 64*, p. 4.

81 President, Grandparent and Kinship Carers Association Inc., Mid North Coast New South Wales, *Committee Hansard*, Sydney, 13 June 2014, p. 11. Also see: Mr Ron Richards, grandparent, *Committee Hansard*, Albany, 7 August 2014, p. 25, who was 'not in a corner with financial matters' but expressed sympathy for those grandparents who are.

3.62 Ms Suzette Evans, a grandparent in receipt of a Disability Support Pension, testified that her own financial challenges were reflected in the NATSEM report, meaning:

I am forced, by limited financial means, taking into consideration existing government subsidies, to spend almost 50 per cent less raising my grandchildren today compared to what I was using to raise my own children in the areas of health, transport, education and recreation.⁸²

3.63 The Aboriginal and Torres Strait Islander Legal Service (Qld) Ltd. (ATSILS Qld) also remarked on the average weekly cost of raising children for low income families, citing NATSEM which reported the figure of \$320 per week per child, compared to the average government benefit of \$274 per week (a net cost of \$46 per week).⁸³ ATSILS Qld submitted:

Given that a majority of the grandparents we interviewed fell within the low income group and are not in a position to add to their earnings in any way, it is proposed that extended financial assistance be considered for grandparents factoring in the costs of raising a child as well additional costs associated with raising a child with special needs.⁸⁴

3.64 For self-funded retirees, Commonwealth financial assistance may not be available due to the application of income and assets tests for various payments. For example, Mrs Kaye Bendle, President of Grandparents Rearing Grandchildren WA (Inc.) (GRG WA), stated:

If the grandparents are self-funded retirees or still in the workforce, their income and assets are taken into consideration and they may not be eligible for payments. There is no category for grandparents and no recognition of grandparents' status or circumstances, [and] they are treated as if they are the parents...Grandparents raising their grandchildren full time should not have their income and assets means tested. Many grandparents fall through the cracks in government policy and support.⁸⁵

3.65 Mrs Beverley Orr OAM from the Australian Foster Care Association concurred:

We have some grandparents at the moment—in fact, a lot—who are already receiving some sort of Centrelink benefit. But it does not include those who may still be in the workforce, whether full-time or part-time; nor does it

82 *Committee Hansard*, Perth, 6 August 2014, p. 44.

83 AMP.NATSEM Income and Wealth Report, *Cost of Kids, The cost of raising children in Australia*, Issue 33, May 2013, p. 7.

84 *Submission 134*, p. [13].

85 *Committee Hansard*, Perth, 6 August 2014, p. 29. Also see: Mrs Nicki Pratt, grandparent, *Committee Hansard*, Albany, 7 August 2014, pp 17-18 and Mr Ross Henderson, grandparent, *Committee Hansard*, Hobart, 19 September 2014, p. 6, who argued that activity tests are not practical given grandparents' age.

include self-funded retirees, who often fall in the gap between those who are employed and the Centrelink-recipient grandparent carers.⁸⁶

3.66 Representatives from The Mirabel Foundation estimated that half of all grandparents raising grandchildren are self-funded retirees,⁸⁷ meaning that there may be a significant number of grandparents who do not qualify for Commonwealth financial assistance regardless of their legal status.

3.67 Mrs Wendy Roberts highlighted that not having access to Commonwealth financial assistance can affect access to other supports and services—most importantly, the Foster Child Health Care Card (see Chapter 4).⁸⁸ Ms Evans stated that this support should be available to all grandparents and the grandchildren in their care.⁸⁹

Committee view

3.68 The committee is concerned that there is disparity in the provision of financial assistance to grandparents raising grandchildren and, for those who do receive assistance, support payments do not necessarily cover the costs associated with raising the children. It is not in the best interests of grandparent-headed families to be under financial pressure such that there is a constant lack of funds for day-to-day living expenses, as well as the additional costs of raising children with complex health needs or even for large and unexpected expenses.

Jurisdictional issues

3.69 Participants stated that the variable financial assistance provided to grandparents raising grandchildren across Australia causes confusion and frustration. A similar concern was identified in respect of non-financial supports and services across government departments and agencies, as well as community service providers. The committee heard that these systems need to be simplified so that they are better understood by and more user-friendly for the grandparents.

3.70 GRG WA, for example, submitted that the present system is too complex, with different legislation, protocols, policies and procedures, and little co-ordination between governments, departments and states.⁹⁰

3.71 Grandparents For Grandchildren SA Inc. argued that there should be national policies and practices, including in relation to the judiciary and children and young peoples' commissioners.⁹¹

3.72 Particularly in the context of grandchildren's health, the Commissioner for Children and Young People, Western Australia submitted:

86 *Committee Hansard*, Melbourne, 10 June 2014, p. 49.

87 Ms Elizabeth McCrea, Advocacy and Family Support, and Mrs Nicole Patton, *Committee Hansard*, Melbourne, 10 June 2014, p. 4.

88 Grandparent, *Committee Hansard*, Hobart, 19 September 2014, p. 7.

89 *Committee Hansard*, Perth, 6 August 2014, p. 44.

90 *Submission 52*, p. [1]. Also see: UnitingCare Tasmania, *Submission 65*, p. 12.

91 *Submission 55*, p. 3.

Importantly a collaborative and coordinated approach should be undertaken by services and agencies involved with the different parties to ensure that complementary and effective strategies are employed. Case management or other mechanisms to provide a central point for the grandcarer to seek assistance, access information and coordinate care decisions as appropriate could be considered.⁹²

3.73 The Commissioner for Children and Young People, Western Australia suggested that improved coordination and collaboration between the jurisdictions and the establishment of clear pathways to access supports and services could be central considerations for future developments.⁹³ Ms Jenni Perkins, Acting Commissioner, considered that pathways should be developed at federal, state and local levels,⁹⁴ an idea which resonated with Professor Gillian Triggs, President of the AHRC:

There are pockets where there are some times local government or local community projects which meet a lot of the things your inquiry is considering...but it is very fragmented and piecemeal. One community is not talking to the other and it is being done in a very ad hoc fashion.⁹⁵

3.74 Dr Backhouse suggested:

Australian state and federal governments must work together to provide a full range of services, including financial and social support, respite, advice and information, to all grandparents-as-parents, regardless of whether the grandchildren have come into their care through a formal or informal arrangement.⁹⁶

3.75 However, the Department for Child Protection and Family Services (WA) gave evidence that federal/state government interactions primarily relate to financial assistance.⁹⁷ In evidence, a departmental representative noted that child protection authorities 'come together in a series of subgroups to focus on a range of joint concerns captured in the national framework'.⁹⁸

Committee view

3.76 The committee notes the current Council of Australian Governments' initiative implementing the *National Framework for Protecting Australia's Children 2009-2020* (Framework). The committee understands that the Framework aims to ensure the safety and well-being of Australia's children and young people, including

92 *Submission 34*, p. 5.

93 *Submission 34*, p. 6. Also see: Gosnells, *Submission 37*, p. 3; AASW, *Submission 132*, p. 8; Wanslea, *Submission 150*, p. 10.

94 *Committee Hansard*, Perth, 6 August 2014, pp 2-3.

95 *Committee Hansard*, Sydney, 13 June 2014, pp 60-61.

96 *Submission 51*, p. 3.

97 Ms Emma White, *Committee Hansard*, Perth, 6 August 2014, p. 14.

98 Ms Emma White, *Committee Hansard*, Perth, 6 August 2014, p. 16.

by supporting grandparents raising grandchildren.⁹⁹ It seems logical that this objective should include the establishment of consistent and clear pathways to accessing that support.

3.77 The committee considers that co-ordination and collaboration between and within jurisdictions is necessary to providing a seamless system of supports and services. To the extent that this is not occurring, it should be addressed by all governments.

99 Commonwealth of Australia, *Protecting Children is Everyone's Business, National Framework for Protecting Australia's Children 2009-2020*, 2009, p. 26. The Second Action Plan targets improved supports for grandparents raising grandchildren.

