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Carers NSW thanks the Senate Community Affairs Legislation Committee (the Committee) for the opportunity to provide feedback on the Inquiry into the *Social Services Legislation Amendment (Consistent Waiting Periods for New Migrants) Bill 2021* (the Bill). This brief submission will identify concerns with proposed changes that we believe will disproportionately impact a number of family and friend carers both in NSW and nationally.

Carers NSW is the peak non-government organisation for carers in New South Wales (NSW). A carer is any individual who provides care and support to a family member or friend who has a disability, mental illness, drug and/or alcohol dependency, chronic condition, terminal illness or who is frail. Carers NSW is part of the National Carer Network and a member of Carers Australia. Our vision is an Australia that values and supports all carers, and our goals are to:

- Be a leading carer organisation in which carers have confidence
- Actively promote carer recognition and support
- Actively support carers to navigate a changing service landscape that will be characterised by ongoing policy reform
- Promote connected community experiences and opportunities for carers that are inclusive of diverse carer groups
- Lead and advocate for carer-specific and carer-inclusive policy making, research and service delivery
- Continue to be a quality-driven, responsive and carer-focused organisation.

Thank you for accepting our submission. For further information, please contact Grace Cherrington, Policy Officer at [REDACTED] or on [REDACTED].

Yours sincerely,

Elena Katrakis
CEO
Carers NSW

Introduction

While there is limited data available on the number of new migrant carers in Australia, results from the 2018 Survey of Disability, Ageing and Carers (SDAC) indicate that of the 2.65 million carers nationally, approximately 1 in 6 were born in a non-English speaking country and roughly 1 in 10 reported they spoke a language other than English at home.¹ Carers NSW understands that not all culturally and linguistically diverse (CALD) carers are new migrants and recognises the diverse experiences within CALD communities. We would like to highlight, however, that many CALD carers experience additional, systemic barriers that can prevent their access to, navigation of and meaningful engagement with services and supports for both themselves and the person they care for.

Carers NSW therefore believes it is important to highlight how proposed changes in this Bill will disproportionately affect carers from CALD backgrounds. This brief submission will address concerns regarding the rationale to simplify the welfare payment system and the extension of *newly arrived residents waiting period* (NARWP) for Carer Payment and Carer Allowance. This submission will also highlight the limitations of accessing government subsidised support services such as the National Disability Insurance Scheme (NDIS) in lieu of receiving financial support.

Simplifying the welfare payment system

Carers NSW understands that a key component to amending the NARWP is to ensure consistency and uniformity for all payments and concession cards and to simplify the welfare system, making it easier for new migrants to understand. While Carers NSW is supportive of measures that improve service navigation for any system, there is no indication within the explanatory memorandum or second reading that people from new migrant communities had conveyed that the previous NARWP was confusing or difficult to understand.

It is also unclear whether the Federal Government consulted representatives from new migrant communities to ascertain whether any improvements to the welfare system or NARWP were required. Furthermore, as cited in the Carers Australia submission to this Inquiry, there continue to be a number of visas where the amended NARWP will not apply, demonstrating there will still be inconsistent application of the NARWP to various payments and undermining the overall purpose of these changes.²

Extending the NARWP for Carer Payment and Carer Allowance

Carers NSW has significant concerns regarding the proposed extension of the NARWP for both the Carer Payment and Carer Allowance, particularly as such payments offer critical financial support for carers who are unable to engage in paid employment due to care responsibilities, even when formalised supports are available and utilised.

The explanatory memorandum asserts that a long-standing feature of the welfare system is the expectation that new migrants will make arrangements to support themselves and their families when they first settle permanently in Australia. However, Carers NSW does not believe this expectation adequately reflects the often unexpected nature of caring, which can happen to anyone, at any time.

By extending wait times for the Carer Payment and Carer Allowance to four years, Carers NSW believes that many new migrant carers will experience significant psychological and financial distress, particularly if their caring responsibilities are equal to that of those who would ordinarily qualify for the

¹ Australian Bureau of Statistics (2019) *Survey of Ageing, Disability and Carers 2018*, TableBuilder Dataset, available online at: www.abs.gov.au

² Carers Australia (2021) Submission to the Senate Community Affairs Legislation Committee Inquiry into the Social Services Legislation Amendment (Consistent Waiting Periods for New Migrants) Bill 2021, ACT

payment. To receive the Carer Payment, carers are required to meet a number of strict eligibility criteria, including the constant care rule, wherein care is consistently being provided to a family member or friend, six to seven days per week. Often carers in receipt of this payment are unable to maintain employment, further highlighting the level of care being provided.

Data from the Australian Institute of Health and Welfare (AIHW) indicates that in 2018, approximately one-in-six recipients of the Disability Support Pension (DSP) or Carer Payment received a part-rate payment due to income testing and less than one-in-ten declared any earnings.³ For new migrants who would otherwise qualify for the Carer Payment, aside from the four-year waiting period, changes to the NARWP will simply mean that the level of care they provide will continue, but without the financial support or security of an income support payment.

While the Carer Allowance is a lower payment with different eligibility criteria, it continues to provide carers with critical support, especially as its focus is to alleviate some of the additional costs associated with care. The utility of this payment is further evidenced in the explanatory memorandum where people accessing a number of payments through various exemptions, are automatically exempt from the NARWP for Carer Allowance, enabling them to access this support where eligible if they have caring responsibilities for a child and/or person with disability. This automatic exemption demonstrates the benefit of the Carer Allowance to those with care responsibilities and highlights the need to receive the Carer Allowance, as required, in a timely manner. Enabling access to the Carer Allowance through exemptions sets a precedence that caring responsibilities requires additional support of both a practical and financial nature.

Alternative supports for carers

While new migrants may be eligible to access government-subsidised services such as the NDIS, Medicare and Carer Gateway, such services do not substitute the financial support that would otherwise be provided with through welfare payments like Carer Payment and Carer Allowance. Carers NSW would also like to highlight that the NDIS in particular has a range of barriers to eligibility and accessing required support; and other systems such as Medicare can take time and understanding to access efficiently and may still not be able to meet all presenting needs. In these cases, carers are often required to provide high levels of care to fill significant service gaps, limiting their ability to maintain paid employment.

For CALD carers in particular, access and engagement in mainstream services remain key concerns for Carers NSW, especially as service systems are often complex and may be difficult to understand or navigate. For carers from new and emerging communities, issues around access and eligibility relating to language, service familiarity and in some cases limited community support, further exacerbate their disadvantage. Exclusion can also be further compounded due to the limited alternative pathways available to gain access and support for the person they care for.

Conclusion

Carers NSW thanks the Committee for the opportunity to provide feedback to the Inquiry into the Social Services Legislation Amendment (Consistent Waiting Periods for New Migrants) Bill 2021. We believe that the proposed changes to expand the NARWP for the Carer Payment and Allowance to four years should be urgently reconsidered. This will ensure that carers who have recently received permanent residency can access necessary supports in a more timely and effective way.

³ Australian Institute of Health and Welfare 2019. Disability Support Pension and Carer Payment. Canberra: AIHW. Viewed 15 July 2021, <https://www.aihw.gov.au/reports/australias-welfare/disability-support-pension-and-carer-payment>