

8 September 2022

Select Committee on Work and Care
PO Box 6100
Parliament House
Canberra ACT 2600

Dear Committee Secretariat

Select Committee on Work and Care Inquiry

As the peak consumer body for older Australians, National Seniors Australia welcomes the opportunity to make a submission to the Select Committee on Work and Care inquiry.

Our submission highlights key issues regarding work and care and draws its evidence from two recent National Seniors research reports - [Who Cares? Older Australians do](#) and [Australian Grandparents Care](#) along with other feedback provided to us regularly from members and supporters of National Seniors.

Carers are required to meet a wide and varied range of pragmatic needs including but not limited to transportation, personal care, domestic help, physical assistance, help with financial and administrative tasks and decision-making. But also social, emotional, and psychological support.

Many do this with no financial support, while others endure financial losses to provide this care and support.

Australian Grandparent Care

According to our *Australian Grandparent Care* research report, 26.6% of respondents aged 50+ provide regular care for grandchildren or children under the age of 12, the majority of which were aged 60-80.

The role of older Australians in providing care for the younger generation, through the provision of informal care of grandkids should not be understated.

Older Australians play a significant role in the provision of unpaid childcare. This is of enormous benefit to the economy, making it easier for parents of young children or of dependent adults to engage in the workforce.

Demand for formal childcare is partly being filled by informal, unpaid care without which there would be difficulties for parents being able to work. Informal care of grandchildren provides a significant, free economic benefit which reduces the fiscal burden on the government.

The COVID-19 pandemic placed significant strains on the provision of informal care of grandchildren by older Australians because of the requirement to stay at home and socially distance.

As our research found, the provision of grandparent care elicits a range of emotions and feelings, both negative and positive among those providing this care.

Many grandparents shared with us their joy, gratitude, and excitement in performing informal care for younger children, with some longing to do this more than they are. Others were upset when there was an expectation to provide care.

One theme which emerged was a strong acknowledgement that grandparents are providing unpaid childcare in the face of high childcare fees and cost of living pressures facing younger parents, and a consensus that grandparent care is undervalued. Some survey respondents reflected on the financial costs of providing this care and the emotional, physical and time-demands of care. Conversely, some survey respondents reflected on the positive benefits, including the physical, mental, emotional, and intellectual benefits of caring for younger people.

Who cares, Older Australians do

Our *Who cares* research report, found 22.2% of people aged 50+ provide care for another adult.

The most common relationship to the care recipient was a partner. More than a third of carers chose this option. This was followed by caring for a parent, and then caring for an adult son or daughter.

Key findings:

- Caring for parents appears gendered, with more older women providing care to parents than older men
- Older adults are providing care irrespective of their income status (though economic savings associated with unpaid care appears to be an incentive)
- Care is extensive and time consuming, with carers spending an average of 26 hours per week on caring.
- More than half of unpaid carers are providing high to medium level care, and one sixth are providing high level care in the home.
- Caring involves great sacrifice and is associated with poorer mental and physical health.
- Most carers have not accessed care plans or government support.
- Older carers need accessible and effective practical, financial, social, and psychological support.

The research found the care needs gap in Australia is being met with informal and unpaid care without adequate recognition, acknowledgement, or support.

Like the grandparent report, survey respondents caring for adult children expressed their role as carers in positive terms, such as giving back or helping maintain the independence and dignity of a care recipient. Others spoke of the rewards of caring and their sense of being part of a care community. Others spoke of there being little or no option but to care.

It found older carers provide care, often at the expense of their own health and wellbeing.

Unfortunately, most of the carers surveyed had not spoken to anyone about making a care plan, with some revealing frustration at the difficulty in getting clear information on accessing care plans and prolonged waiting times and challenges in getting appropriate care.

Those who had care plans found them helpful and necessary in managing and reducing their care burden.

For some carers, there are difficulties in convincing the care recipient to accept formal care and support. This makes it difficult to reduce the burden on the carer.

Regardless, many said they would accept additional support if available, including practical help (personal care, domestic chores, shopping cooking gardening, transport, interpreting, and assistance with financial matters), wellbeing support (respite care; and social, emotional, and psychological support) and government support (financial assistance, subsidised carer services).

Cross cutting themes

Taking together the results from our two research reports with feedback from members and supporters, we can delineate several key themes relevant to the Work and Care inquiry. These are highlighted with reference to quotes from survey respondents and from correspondence from NSA members and supporters.

Caring is emotionally and physically exhausting.

Caring can take a toll on health and wellbeing. Caring is described as coming at the expense of fulfilling respondents' own personal, social, emotional, financial and health needs.

It's emotionally and physically draining caring for an elderly parent. I can't go on a holiday for more than a night or two. I have health problems too and I live alone, so I really need to look after myself as well. It's a bit of an exhausting cycle.

Burnt out at the moment, they've lived with us for 3 years. It is quite physically and emotionally demanding.

... My health and mental state have deteriorated, and I feel I can't manage his care adequately anymore. Also of course I am aging. My husband is naturally distressed by this situation.

...It is hard work and after they have gone home you feel exhausted...

But is it very draining on oneself, particularly as I have a husband and family of my own and still work full time for financial reasons.

...that is 20 years of my life, earning power & superannuation that I have sacrificed, for a worthwhile (yet distressing & exhausting) cause, but at significant health & wealth cost to myself...

... when much of your time is taken up simply looking after yourself and your partner to the exclusion of most or any recreational activity (fun), life becomes tiresome and pointless.

Difficulties juggling care and work

There can be significant difficulties for carers balancing work and care. This is exacerbated for those caring for parents and children. There is also an important role for paid carers to be available to ensure loved ones can continue in work knowing a loved one receiving care is being looked after.

The biggest challenge is me working 50+ hours a week in my daily place of employment and having to juggle attending appointments

2 days per week unpaid care of 2 grandchildren. Gave up work as teacher.

... I wish I could do it [grandparent care] more often, however full-time work gets in the way.

In 2015, after living with Alzheimer's for around five years, Mum had progressed to a stage where she needed to enter full time residential care. Around this time, I was finishing my maternity leave with a 12-month-old. I had to navigate both the aged care system and the childcare system at the same time! It was incredibly stressful caring for my son, my mum and holding down my job (my brother was overseas for some time). Even in residential care, Mum still needed me to be there for her (more than ever actually) and I would visit her most days of the week with the kids, always taking in meals that I cooked. We eventually paid for a carer to visit the home during the day and I would visit her during the evenings after work. I ended up resigning from my job to be there full-time for Mum and the boys. What I did for Mum was a tiny drop in the ocean for the 41 years she gave and sacrificed for me. Trying to balance the demands of work while caring for both a parent and young children was incredibly hard.

We [grandparents] have to mind grandchildren because both parents are hospital shift workers and there is no other childcare available to cover their working hours.

[Grandparenting] Very rewarding, but difficult when still working so much.

Both daughters and sons-in-law work so grandparent responsibilities essential to keep their families functioning harmoniously and without financial strain. Support for carers

Older Australians have raised concerns about the lack of support by government. While there is the opportunity to access payments to provide financial assistance and a Carers Gateway to give access to support services, this could be improved to reduce negative financial and health/wellbeing impacts on carers

Quicker service implementation to determine if additional support is needed.

Carer Allowance. More flexible, less time-consuming & convoluted

Many people on Carer Pension looking after Elderly Parents are in their 50's like myself and also wish to work without losing Carer Payment

There is a lot of talk about workers' rights, superannuation, and such, but there is one large group that do what they do often 24/7 for months/years/decades, many end up getting on in years still doing what they do and will till they die. They are called carers. The government will not recognize us as workers, why?? They say it's because we care for family

As both parents work to pay the mortgage, we are providing school pick-ups, and after school care 3 - 4 days a week, [which is] about 16- 20 h[our]s [of] unpaid care.

Financial impact of caring

Comments provided to National Seniors in its survey work suggest the economic impacts of caring on carers is significant. Caring reduces earning potential by causing people to step out of paid employment.

My wife, who is also my carer, works part time so they cut my pension and her carer allowance but still tax her, this is the only way we can pay rent.

I don't get paid for anything, but I have to take time off work and lose money.

That is 20 years of my life, earning power & superannuation that I have sacrificed, for a worthwhile (yet distressing & exhausting) cause...

I gave up work to care for my partner because I wanted to spend time with him in the few years he has left...

I work part time as well (reduced working hours as my mother wishes to remain at home so [I] have to co-ordinate support services, respite in aged care facility etc. All so time consuming....

Grandparenting is a real challenge... We have to buy our granddaughter most of her clothes...food, staples and normal kitchen equipment just to make sure they have a functioning household. All of this costs [money] and is a real drain on our pension.

... Expensive, lots of extra kilometres in Grandpa/Grandma's taxi...

Work and Caring 2022 and beyond

The Report of Royal Commission into Aged Care Quality and Safety was delivered 1/5/21. This required improvements in aged care which are now being implemented.

Generally the change is to maintaining care at home as long as possible.

The impact of this on carers is to increase the numbers of older Australians being cared for at home and to raise the level of dependency of these people needing care.

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In the immediate care environment there is also a dire shortage of care workers which will take time to redress.

There will be significant impacts on the ability of unpaid carers to work in their own right and, particularly on older carers, potential impacts on their own health.

National Seniors is working in partnership with Carers Australia to address these issues.

Critical to supporting informal carers in the future is the mobilisation of workers to fill workforce vacancies in the disability, aged and child care sector. The vast majority of these workers are women and many are older women who would greatly benefit from opportunities for employment.

National Seniors Australia has been advocating for policies to promote workforce participation among mature age workers via our Home Care Mature Age Traineeship Scheme and Let Pensioner Work policy and will boost women's workforce participation. These documents also attached to this submission for the benefit of the committee.

Finally, we hope these insights will help to improve support to carers as a vital and undervalued part of the caring community. Should you require further information please do not hesitate to contact Mr Brendon Radford, Manager Policy and Advocacy

Yours sincerely

Professor John McCallum
CEO / Head of Research