



Australian Multicultural Action Network Inc

32 Quandong Street, O'CONNOR ACT 2602

ABN: 40 172 914 431

Assn No: A06217

Mr Ravi Krishnamurthy JP

PRESIDENT

Submission to the Senate Community Affairs References Committee

Inquiry into the Support at Home Program

Prepared by:

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About AMAN

The **Australian Multicultural Action Network (AMAN)** is a national peak organisation advocating for the wellbeing, inclusion, and safety of culturally and linguistically diverse (CALD) communities, seniors, women, and people with disability.

Our work includes policy submissions, social cohesion initiatives, mental health advocacy, and community-led programs addressing systemic inequities experienced by multicultural communities across Australia.

Our members include community organisations, multicultural elders, carers, service providers, and volunteers across metro, regional, and rural areas. AMAN has contributed significantly to federal, ACT, and NSW policy processes on aged care, mental health, disability, and community wellbeing.

Executive Summary

The Support at Home Program has the potential to deliver a more integrated, flexible, and consumer-centred aged care system. However, based on AMAN's consultations across CALD communities, seniors' networks, carers, and multicultural service providers, significant risks remain.

Key themes emerging from our stakeholder consultations include:

- **System navigation remains extremely challenging for CALD seniors**, especially those with limited English, digital exclusion, poor health literacy, and low trust in government institutions.



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Co-payments and out-of-pocket costs are creating financial stress, particularly among new migrants, refugees, and older women with limited superannuation.

- **Thin markets persist**, especially in regional towns where multicultural-specific services do not exist.
- **First Nations and CALD communities require a tailored model**, not a universal, “one-size-fits-all” system.
- **There is insufficient cultural competency in workforce and assessment tools**, limiting equitable access.
- **Transitioning from Home Care Packages risks service gaps**, disruptions in care, and loss of established trusted relationships.

AMAN strongly supports a redesigned system that centres **equity, cultural safety, fairness, community voice, and real choice**.

Detailed Submission Addressing Terms of Reference

1. The ability for older Australians to access services to live safely and with dignity at home

Issues Identified

- CALD seniors often struggle with assessment processes (MyAgedCare, ACAT), which are **heavily language-dependent** and digitally complex.
- Lack of interpreters, or poorly trained interpreters, causes **misassessment of needs**.
- Many older people avoid seeking care due to **fear of losing autonomy, privacy concerns, or mistrust of institutions**.
- Limited culturally appropriate services (e.g., workers who understand cultural food preferences, religious needs, gender sensitivity).

Impacts

- Increased preventable hospitalisations and deterioration of chronic conditions.
- Seniors with dementia or low literacy are particularly disadvantaged.
- Unsafe living conditions remain unaddressed due to poor system navigation.



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Recommendations

- Mandatory culturally competent assessments, with interpreters trained in aged care terminology.
- Creation of **CALD Aged Care Navigation Officers** funded through Support at Home.
- Expansion of in-language digital support and simple, multilingual application pathways.
- Minimum cultural-safety standards for all providers.
- Funding for community organisations to provide trusted “soft entry” pathways.

2. The impact of co-payment contributions on financial security and wellbeing

Issues Identified

- Co-payments for basic supports (cleaning, home maintenance, transport, meals) disproportionately affect:
 - older women
 - refugees and humanitarian entrants
 - migrants with no accumulated superannuation
 - seniors supporting extended family overseas
- Some CALD seniors decline essential services due to cost.

Impacts

- Increased social isolation.
- Avoidance of help until crisis point.
- Higher risk of falls, injury, and worsening health issues.
- Anxiety and shame about inability to pay.

Recommendations

- Introduce **means-tested reduction or waiver** of co-payments for CALD, First Nations, and refugee seniors.
- Transparent communication in multiple languages about costs.
- Cap the annual out-of-pocket expenses.
- Review co-payment structure to avoid penalising low-income households.



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3. Trends and impact of pricing mechanisms on consumers

Issues Identified

- Lack of transparency in pricing between providers.
- Complexity makes comparison difficult for CALD seniors.
- Some providers charge higher rates for culturally specific workers.
- Travel fees and waiting times heavily affect regional communities.

Impacts

- Consumers unknowingly pay above-average rates.
- Reduced ability to make informed decisions.
- Perceived inequity and exploitation.

Recommendations

- Mandate a **public national pricing transparency dashboard**.
- Standardise fees for core services to minimise unfair variability.
- Subsidise travel costs for CALD and regional consumers.
- Ban premium pricing for culturally matched workers.

4. Adequacy of financial hardship assistance

Issues Identified

- CALD seniors rarely apply because they:
 - do not know the scheme exists
 - cannot understand the forms
 - rely on informal community support rather than government
- Current criteria do little to support seniors with:
 - remittance obligations
 - insecure housing
 - long-term unemployment before migration
- CALD carers often carry the burden without respite.

Impacts



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- Unmet essential needs.
- Increased hidden poverty among multicultural seniors.
- Carer burnout, leading to crisis situations.

Recommendations

- Simplify hardship criteria to reflect **real lived experiences of CALD households**.
- Provide multilingual outreach via community organisations.
- Automatically connect hardship applicants with financial counsellors.

5. Impact on the residential aged care system and hospitals

Issues Identified

- CALD seniors often delay accessing care until acute crisis due to:
 - culturally influenced stigma
 - fear of culturally unsafe care environments
- Many hospitals struggle with interpreter shortages.
- Delays in discharge due to lack of coordinated home care.

Impacts

- Longer hospital stays.
- Higher emergency department presentations.
- Increased pressure on residential aged care facilities.

Recommendations

- Strengthen hospital–home-care liaison with multicultural health workers.
- Implement culturally safe discharge plans.
- Expand respite and transitional care tailored to CALD communities.

6. Transition impacts from the Home Care Packages Program

Issues Identified



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Risk of losing established trusted care relationships.

- Providers unsure how Support at Home will fund culturally tailored services.
- Existing care plans may not translate well into new categories.
- Confusion among CALD families who rely on informal interpreters (children, friends).

Impacts

- Distress, fear, and potential service interruption.
- Loss of continuity in culturally safe care.
- Reduced trust in the system.

Recommendations

- Guarantee continuity of care for at least **12 months** during transition.
- Protect existing worker-client relationships wherever requested by the client.
- Provide dedicated CALD transition support officers.
- Offer multilingual transition education sessions through local community groups.

7. Thin markets including geographic remoteness and population size

Issues Identified

- Multicultural communities in regional towns often lack:
 - interpreters
 - culturally trained workers
 - language-specific programs
- Providers struggle to recruit culturally competent staff.

Impacts

- Limited or no service choice.
- High costs for consumers.
- Excessive travel times leading to cancellation of low-profit visits.

Recommendations

- Fund **regional multicultural aged-care workforce pipelines**.
- Incentivise providers to employ bilingual/bicultural workers.



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- Support hybrid delivery models (in-person + tele-support).
- Allow CALD community organisations to become micro-providers.

8. Impact on First Nations and CALD communities

Issues Identified

- CALD and First Nations seniors face overlapping barriers:
 - language and literacy
 - historical mistrust
 - low digital capability
 - experiences of racism or stigma
- National standards do not recognise cultural spiritual practices, gender sensitivity, and multilingual communication.

Impacts

- Inequitable access.
- Higher burden of chronic illness.
- Lower utilisation of entitlements.

Recommendations

- Co-design Support at Home guidelines with CALD and First Nations organisations.
- Incorporate cultural safety audits for providers.
- Ensure dedicated funding for ethno-specific and Aboriginal organisations.
- Require workforce training in trauma-informed care and cultural humility.

9. Any other related matters

Additional Considerations

- **Digital exclusion** is a major barrier for seniors with limited English and low digital literacy.
- Mobility, transport, and community connection are core components of safety and dignity.
- CALD seniors want choice but require **trusted navigators**, not just online tools.



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Recommendations

- Investment in community-led digital education for seniors.
- Subsidised transport programs for health and social activities.
- Strengthen social prescribing pathways through multicultural organisations.

Conclusion

Older Australians—especially those from culturally and linguistically diverse communities—deserve a Support at Home Program that is equitable, culturally safe, accessible, and capable of preserving dignity and independence.

Without targeted reforms, the system risks deepening existing inequities and leaving CALD seniors further behind.

AMAN welcomes the opportunity to contribute further to this inquiry and is available to participate in public hearings, consultations, and roundtable discussions.