

Response to the Senate Community Affairs Legislation Committee: Social Security Amendment (Improved Child to Adult Transfer for Carer Payment and Carer Allowance) Bill 2022 – March 2022

Carers Australia welcomes the Social Security Amendment (Improved Child to Adult Transfer for Carer Payment and Carer Allowance) Bill 2022 which is designed to help ease the transition from Carer Payment (Child) to Carer Payment (Adult) and for Carer Allowance transition. This follows concerns raised with Minister Ruston by Carers Australia, Carers South Australia and a number of carers in September 2021 regarding transition when a child turns 16.

Eligibility requirements for the Carer Payment and Carer Allowance for carers of children under 16 years of age and adults over 16 vary. They involve different care needs assessments to reflect the differences between what a child and what an adult might be expected to do for themselves, and what they might be expected to need assistance with from a carer. New medical reports are required to support the new care needs assessment, and the carer must submit a new income and assets form and supporting evidence, as well as new proof of identity documents for the child.

Carers are often extremely time poor and must juggle their caring responsibilities with other challenges of life administration and commitments such as employment or training. Many are also financially challenged. The effort of gathering all the documentation required for uninterrupted transition from Carer Payment (Child) and Care Allowance (under 16 years) to their adult equivalent support payments can be daunting, time consuming and costly. This is especially the case where carers have to engage or re-engage with medical professionals. Specialist appointments in particular can take months to organise and at a great expense, including travel if not living within a metropolitan area.

Issues raised by carers about these processes include:

- The time, cost and effort of engaging with or re-engaging with medical or other professionals as part of the new needs assessment. Carers often report having to ask friends and relatives to help cover medical costs.
- Irritation with the need to re-establish their child's identity to a high level of documentary proof when Services Australia already has these records. Young people with disability also often do not have many of the standard proof of identity documents.
- Navigating and trying to plan when appointments will be available, especially with specialists, and how this timing will fit with the required due date for documentation and claiming.
- Submitting the required documents on time, only to have their payments cut-off due to long Services Australia processing times.
- At the same time, carers may be going through the additional challenges of gathering additional information to assist their child to apply for the Disability Support Pension (DSP) or to apply for the pension on their child's behalf, as well as seeking appropriate disability support which may include National Disability Insurance Scheme (NDIS) processes.

While timelines will always remain an issue for some carers, the additional three months grace period to complete applications, plus the extension of the Carer Allowance (Health Care Card Only), will make a difference. As will the provision that carers who submit their claim documentation before the care receiver reaches 16 years and three months will remain eligible for their payment until their claim has been assessed.

However, it is not clear why the three-month extension is not applied to carers of children with a terminal condition and cannot see this explained in the Explanatory Memorandum. While acknowledging that in these circumstances the current rules provide continuity of access to Carer Payment until the child is 18 years old, we argue that even though the 'child' is older, the extension period is just as relevant and needed. Ideally, there should be no need to put these carers through the process of re-application given the nature of terminal illness, especially if their child is expected to die within a year.

We would add that the difficulties experienced by carers of children with disability, chronic illness or terminal illness in assembling the evidence required to make the transition to adult payments is common to many other carers seeking to access the Carer Payment and Carer Allowance. These hurdles also mirror some of the problems with establishing eligibility for the Disability Support Pension which have been highlighted in the recent report of the Senate Community Affairs Reference Committee Inquiry into the Purpose, Intent and Adequacy of the Disability Support Pension. Indeed, Carers Australia has been advocating for some time for the outcomes to be made available of the Department of Social Services' review of the assessment for Carer Payment and Carer Allowance eligibility, which commenced in 2016 and was abandoned some time in 2018.

While commending the changes within the Bill, the introduction of this amending legislation highlights the ongoing and pressing need for a new comprehensive review of Carer Payment and Carer Allowance qualification criteria and assessment processes, informed by comprehensive community consultation and involving Carers Australia and peak bodies across disability care, mental health and health. We also support the recommendation by Economic Justice Australia (EJA) that the terms of reference of such a review be developed in consultation with organisations represented on the Social Services Community Services Advisory Group, and the Services Australia Civil Society Advisory Group. The aims of a review must also include identifying structural and systemic barriers to accessing Carer Payment and Carer Allowance, including for:

- Aboriginal and Torres Strait Islander people
- people living in regional and remote areas
- people from CALD communities
- young carers
- carers with disability
- ageing carers
- carers of people whose care needs fluctuate, and
- people who share the care provided for a person.

While we believe these concerns should be addressed, Carers Australia do not want to hold up the passage of the current amendments outlined which will benefit those carers going through the transition process from child to adult caring.

Recommendations:

- 1. That the Bill be endorsed for passage through Parliament**
- 2. That the Committee recommend as part of its deliberations a review of Carer Payment and Carer Allowance more broadly as outlined.**



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About Carers Australia

Carers Australia is the national peak body representing the diversity of the 2.65 million Australians who provide unpaid care and support to family members and friends with a disability, chronic condition, mental illness or disorder, drug or alcohol problem, terminal illness, or who are frail aged.

In collaboration with our members, the peak carer organisations in each state and territory, we collectively form the National Carer Network and are an established infrastructure that represent the views of carers at the national level.

Our vision is an Australia that values and supports all carers, where all carers should have the same rights, choices, and opportunities as other Australians to enjoy optimum health, social and economic wellbeing and participate in family, social and community life, employment, and education.

This includes carers:

- Who have their own care needs
- Who are in multiple care relationships
- Who have employment and/or education commitments
- Aged under 25 years (young carers)
- Aged over 65 years, including 'grandparent carers'
- From culturally and linguistically diverse backgrounds
- Who identify as Aboriginal and Torres Strait Islander
- Who identify as lesbian, gay, bisexual, transgender, intersex (LGBTI+)
- Who are living in rural and remote Australia, and
- Who are no longer in a caring role (former carers).

Carers Australia acknowledges Aboriginal and/or Torres Strait Islander peoples and communities as the traditional custodians of the land we work on and pay our respects to Elders past, present and emerging. As an inclusive organisation we celebrate people of all backgrounds, genders, sexualities, cultures, bodies, and abilities.