



**2025 Pre-Budget Submission to Treasury**



**Date: January 2025**

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## Introduction

Carers are people who provide unpaid care and support to family members and friends who live with disability, mental illness, a chronic condition, terminal illness, an alcohol or substance issue or who are frail aged.

Without the valuable contribution of Australia’s 3 million carers, Australia’s health system would collapse. The cost of replacing the care they provide was estimated to be \$77.9 billion in 2020<sup>1</sup>. What is persistently overlooked, is the personal cost of providing care, that carers absorb across their caring experience leading to:

- Poverty – carers are three times as likely to be poor or very poor compared to other Australians<sup>2</sup>
- Financial stress – compared to 48.5% of Australians, 61.7% of carer report experiencing at least one significant financial stress event in the previous 12 months, such as being unable to pay bills on time, going without meals, or having to ask for financial assistance<sup>3</sup>.
- Lowered wellbeing – carers (57.7%) are twice as likely to have low wellbeing compared to other Australians (23.8%)<sup>4</sup>
- Lowered educational outcomes for young carers<sup>5</sup>

<sup>1</sup> Deloitte Access Economics, The Value of informal care in 2020, May 2020 [The value of informal care in 2020](#)

<sup>2</sup> Mylek, M. and Schirmer, Caring for others and yourself: Carer Wellbeing Survey 2024 report [Final-CWS-2024-Report-compressed.pdf](#)

<sup>3</sup> Ibid.

<sup>4</sup> Mylek, M. and Schirmer, Caring for others and yourself: Carer Wellbeing Survey 2024 report [Final-CWS-2024-Report-compressed.pdf](#)

<sup>5</sup> Australian Institute of Family Studies (AIFS), Longitudinal Study of Australian Children: Young Carers, 2017 [LSAC Annual Statistical Report 2016 Chapter 5](#)

Carers Australia supports the strong and necessary policy focus on carers demonstrated over the last two and a half years.

The Parliamentary inquiry undertaken by the Senate Select Committee on Work and Care, into ‘Recognising, valuing and supporting unpaid carers’<sup>6</sup> highlighted key recommendations such as a review of the Carer Recognition Act (Cth 2010)<sup>7</sup>. Their findings were supported by the Productivity Commission Inquiry into Carer Leave<sup>8</sup>, and most importantly, reflected in the 10-year National Carer Strategy<sup>9</sup>, launched in October 2024.

In this submission Carers Australia recommends key and current measures which will improve outcomes for carers and will not impose significant Budget costs. Caring is a constrained choice. Our recommendations will:

- provide relief for carers who are dependent on social security support because of the constraints of their caring role to cope with the cost-of-living challenges.
- improve employment environments to allow for the flexibility that enables more carers to better balance work and care responsibilities.
- provide modest additional financial assistance for young carers who struggle to afford the costs of their education; and
- provide more recognition of and advice for carers from health care professionals, to alert carers to their anticipated journey and the supports available to them at point of diagnosis for the person they are caring for.

More can be done for carers as the 2024 National Carer Strategy identifies; Carers Australia’s pre-budget submission provides a starting point for remediating the personal cost of providing unpaid care, and valuing Australia’s carers.

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<sup>6</sup> Standing Committee on Social Policy and Legal Affairs, Parliament, Report on the Inquiry into the recognition of unpaid carers, March 2024 [Recognising, valuing and supporting unpaid carers – Parliament of Australia](#)

<sup>7</sup> Parliament of Australia, Carer Recognition Act (2010) [Federal Register of Legislation - Carer Recognition Act 2010](#)

<sup>8</sup> Productivity Commission, A case for an extended unpaid carer leave entitlement? 2023, [Inquiry report - Carer leave - Productivity Commission](#)

<sup>9</sup> Department of Social Services, National Carer Strategy 2024-34, 2024 [National Carer Strategy | Department of Social Services](#)

## Definition of carers

Our definition of a carer aligns with the Carer Recognition Act 2010<sup>10</sup>:

Section (1) For the purpose of this Act, a carer is an individual who provides personal care, support and assistance to another individual who needs it because that other individual:

- (a) has a disability; or
- (b) has a medical condition (including a terminal or chronic illness); or
- has a mental illness; or
- (d) is frail and aged.

Section (2) An individual is not a carer in respect of care, support and assistance he or she provides:

- (a) under a contract of service or a contract for the provision of services; or
- (b) in the course of doing voluntary work for a charitable, welfare or community organisation; or
- (c) as part of the requirements of a course of education or training.

Section (3) To avoid doubt, an individual is not a carer merely because he or she:

- (a) is the spouse, de facto partner, parent, child or other relative of an individual, or is the guardian of an individual; or
- (b) lives with an individual who requires care.

Carers Australia also recognises carers who provide unpaid care for people experiencing drug and substance issues.

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<sup>10</sup> Parliament of Australia, Carer Recognition Act (2010) [Federal Register of Legislation - Carer Recognition Act 2010](#)

## Budget Asks

### Initiative 1: Cost-of-living support for carers

*“The financial impacts of my caring situation are huge because you find that you are struggling from fortnight to fortnight just to pay your bills. For example, what if something goes wrong with my car and I haven’t got the money for that? And I also find myself, which I thought I’d never do, putting things onto my bank card and not being able to pay it off as I used to do. That really adds to my financial stress.”*

Australia is amid a cost-of-living crisis.

Many carers experience the spear tip of this crisis. Due to their caring responsibilities, they can’t simply pick up more hours or undertake a second job, but carers also incur additional costs associated with caring such as transport to medical appointments or medicines. While the cost-of-living crisis is enormously stressful for any individual, carers feel it multiple times; the increased costs of living aren’t just impacting them, but also the person / people they provide care for.

Those likely to be most impacted are carers who rely on social security support for financial survival, such as those in receipt of the Carer Payment, and the Carer Allowance which helps to cover some of the additional costs of caring.

For these carers, this isn’t just a cost-of-living crisis – it’s breaking point. Without support, this perfect storm of social and economic conditions leaves carers increasingly vulnerable to life altering financial and social risks.

The 2020 National Carer Survey<sup>11</sup> revealed that that almost two thirds of carers contribute financially to the costs of medicine for the person they cared for and half contributed to transport costs for that person. Other costs which featured high on the list of financial contributions were health services and equipment, insurance, support services, housing, housing modifications and special training. Only one in five respondents to the survey did not incur any additional costs associated with caring.

In some cases, financially stressed carers may feel that they can no longer continue to provide daily and often intensive to care to the person they care for – a decision which

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<sup>11</sup> Carers NSW, National Carer Survey 2020 [Summary Report HighRes.pdf](#)

brings with it enormous guilt and lasting despair. Governments then need to pay the cost of finding replacement care.

## Action 1: Cost-of-living support for Carer Supplement Recipients

### ***What is the measure?***

A one-off 50% (\$300) increase in the \$600 Carer Supplement to be delivered in July 2025.

### ***Cost to the Budget?***

Based on the data available which is number of carers receiving a Carer Payment and/or Carer Allowance, the cost would be about \$300 million. However, we are aware that some carers receive more than one supplement if they are caring for more than one person which would increase this cost.

### ***Why is it needed?***

In 2009, an annual Carer Supplement of \$600 attached to the Carer Allowance and Carer Payment, was introduced. It was introduced in recognition of the extra costs carers face over and above the modest fortnightly contribution available through the Carer Allowance.

While the Carer Allowance contributes towards ongoing, weekly costs, the Supplement helps, with expensive one-off unavoidable costs including, but not limited to, replacement costs of essential household equipment, specialised patient transport services, insurance (including car insurance), and car registration.

The Carer Supplement has never been indexed. The buying power of one dollar in 2009 is now 53% less, and for carers that means 53% less buying power for medicines, transport, appointments, food, shelter and other important expenses associated with their caring responsibility.<sup>12</sup>

A one-off 50% increase in the Supplement will help to level the field for carers during a period of extraordinary financial pressure, ensuring they receive a base level of support to meet the needs of those they care for amidst a challenging economic landscape. The additional \$300 will be of particular benefit to carers in the lowest income brackets, and aligns to powerful international evidence that small cash or credit allocations during times of significant financial hardship can have immediate, short and mid-term

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<sup>12</sup> [Value of 2009 Australian Dollars today - Inflation Calculator](#)



positive impacts on recipients – as well as being associated with significant avoided costs.<sup>13</sup>

### **Who will Benefit?**

People in the care of carers in receipt of:

- Carer Payment
- Carer Allowance
- Department of Veterans' Affairs Partner Service Pension

### **Relevance to the National Carer Strategy 2024-34: Action Plan**

**Commitment 5:** Support carers to achieve financial security.

## **Action 2: Increase the base rate of the Carer Allowance**

### **What is the measure?**

A permanent 15% increase to the Carer Allowance

### **When should it be implemented?**

The first tranche of 10% could be delivered in 2025-6 and the second tranche of 5% in 2026-27

### **Cost to the Budget**

Estimated cost of \$272 million a year for the first 10% increase and an additional \$137 million a year for the second 5% increase based on the number of people receiving the Carer Payment Carer Allowance (663,380)<sup>14</sup>, although doesn't take into account those people who may be receiving more than one allowance.

### **Why is it needed?**

*"Every single day I'm faced with choices of which support I choose for my son, because I can't afford them all. The Carer Allowance just isn't enough to get him everything he needs. It means my financial budget is empty, but so is my energy budget from caring around the clock and having to make these sort of decisions."*

<sup>13</sup> Supplemental Nutrition Assistance Program (SNAP) - Key Statistics and Research, 2023 [Supplemental Nutrition Assistance Program \(SNAP\) - Key Statistics and Research | Economic Research Service](#)

<sup>14</sup> Department of Social Services, DSS Benefit and Payment Recipient Demographics – quarterly data, September 2024 [Welcome - data.gov.au](#)

While the Carer Supplement is much appreciated by carers, the Carer Allowance is a regular additional contribution to the costs of caring which, although it is indexed, is still very limited in its buying power given the steep rise in the cost of living. The September 2024 indexation boost to the Carer Allowance amounted to an additional \$2.1 per day. In addition, the six-month lag between rising prices and the application of indexation can put significant interim cost pressures on carers.

This is why we are advocating for a permanent 15% increase to the Carer Allowance. We note that the Government has supported and funded the 15% wage increase for aged care workers. The *unpaid* workforce of carers struggling to make ends meet workforce also needs and deserve a boost.

### ***Who will Benefit?***

- Carers in receipt of the Carer Allowance – providing them with financial relief to support their caregiving roles.
- Those receiving care
- Families and households who are experiencing a reduction in financial and emotional stress.
- Local economies benefitting from additional spending in local areas; particularly pertinent in low SEIFA communities.

### ***Cost savings for Government***

A more adequate Carer Allowance may provide an inducement for carers to take on the caring role or to continue in their caring role, thereby reducing the cost to Government for replacement care and to the health system.

### ***Measuring outcomes***

- The % and insights of carers reporting improved ability to meet caregiving costs such as medical expenses, transportation and private appointments
- A reduction in the % of carers experiencing severe financial distress
- Sustained or increased retention of carers in their roles, preventing care breakdowns.

### ***Relevance to the National Carer Strategy 2024-34: Action Plan***

**Commitment 5:** Support carers to achieve financial security.



## Initiative 2: Investigating Superannuation Contribution for Carers

### **What is the measure?**

- Delivery of a comprehensive economic modelling report with clear recommendations – including the costs and benefits of adding superannuation to the Carer Payment.
- Exploration of other economic models and options supporting a fairer retirement age for carers.

### **When should it be implemented?**

Robust modelling should commence in 2025, perhaps undertaken by the Productivity Commission. Following this process, the final report should be delivered within 12 months - ensuring the opportunity to embed recommended measures into broader retirement and social policy reforms.

### **Cost to Budget**

Will depend on the cost of inquiry.

### **Why is it needed?**

*I spent 20 years caring for my father. Now I'm 65, with no super and no savings. Who is going to care for me?*

Imagine reaching retirement age with no savings, almost no super and an exhausting full-time job you can't quit.

Unless we act now, this will be a reality for millions of Australian carers.

We know that caring comes at a cost. In the immediate term, carers often sacrifice their own health, wellbeing and income to care for loved ones. In the long term, carers experience significant impacts to their financial security as they approach retirement age.

More than 800,000 unpaid primary carers of working age are faced with significantly lower workforce participation rates (51%) when compared with non-carers (69.5%).<sup>15</sup>

<sup>15</sup> Australian Bureau of Statistics, Survey of Disability, Ageing and Carers, 2022 [Disability, Ageing and Carers, Australia: Summary of Findings, 2022 | Australian Bureau of Statistics](#)

Detailed research and modelling demonstrates that this reduced workforce participation results in enormous lifetime earnings losses - averaging \$392,500 - and, by 67 years old, superannuation deficits of approximately \$170,000.<sup>16</sup>

The impact is particularly disproportionate for women who constitute 68% of primary carers and 71% of recipients of the Carer Payment.<sup>17</sup>

All of Australia's paid workforces receive superannuation, while our most vital unpaid workforce gets left behind to struggle in their later years, despite saving the Australian Government \$77.9 billion annually.<sup>18</sup>

Unlike paid workers, many carers don't have the option to 'retire' from their roles, often continuing to provide care well into senior years – without the financial security of superannuation savings.

A commitment to fund and deliver detailed economic modelling of the costs and benefits of adding Superannuation to the Carer Payment will:

- Identify and compare international best practices for recognising unpaid care in retirement savings.
- Assess the potential costs / benefits of direct superannuation contributions, tax incentives, or other economic mechanisms.
- Explore alternative economic support, including outcomes-focused funding models, for long-term unpaid carers.

### **Who will benefit?**

Carers reliant on the Carer Payment for basic income support – especially those who remain on the payment for more than 10 years. In September 2024, 21% of Carer Payment Recipients had been on the payment for between 5 and 10 years and 26% for more than 10 years.<sup>19</sup>

Without targeted action, these same carers face retirement in poverty - only serving to compound systemic inequities, while placing an additional strain on already stretched health, social and welfare services... all at the cost of the taxpayer.

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<sup>16</sup> Evaluate, Caring Costs US: The economic impact on lifetime income and retirement savings of informal carers, 2022 [Final-Economic-impact-income-and-retirement-Evaluate-Report-March-2022.pdf](#)

<sup>17</sup> Department of Social Services, DSS Benefit and Payment Recipient Demographics – quarterly data, September 2024 [Welcome - data.gov.au](#)

<sup>18</sup> Deloitte Access Economics, The Value of informal care in 2020, May 2020 [The value of informal care in 2020](#)

<sup>19</sup> Department of Social Services, DSS Benefit and Payment Recipient Demographics – quarterly data, September 2024 [Welcome - data.gov.au](#)

### **Cost savings to Government**

Government benefits by preventing carers retiring into poverty, reducing a reliance on Age Pension payments and other health, social and welfare services.

### **Measuring outcomes**

Likely outcomes will be identified by the organisation undertaking the modelling.

### **Relevance to National Carer Strategy**

The National Carer Strategy has recognised the impact that financial insecurity has on carers – while also calling for greater efforts to build the evidence base of what works.

## **Initiative 3: Young Carer Bursary**

### **What is the measure?**

Carers Australia is calling for the annual bursary amount under the Young Carer Bursary Program (YCBP) to be increased from \$3,768 to \$4,500 in recognition of the increased cost of living of young carers and for the annual number of bursaries to be increased from 1,592 to 3,500 to meet the demand from eligible young carer applicants.

### **When should it be implemented?**

For the next round of bursaries to be delivered in 2026.

### **Cost to the Budget**

Estimated cost of \$9.75m per annum + \$400K per annum for Carers Australia to manage the larger program

### **Why is it needed?**

*“My son received a bursary and was able to go to TAFE to study visual arts, and he was able to buy a computer to support his studies. I am a single mum on a pension and my daughter is severely disabled so requires a lot of care and has a lot of medical bills, so I just didn’t have the money to help him realise this dream without that help.”*

We can’t expect Australia’s young carers to choose between caring and their future.

Many young carers face significant challenges and barriers in balancing caring responsibilities with maintaining school attendance and engagement.

This burden unfairly disadvantages young carers when compared with their student peers.

For example, research has shown that young carers are more likely to miss school, struggle academically, and experience challenges in transitioning into higher education and vocational training.

A 2017 study by the Australian Institute of Family Studies uncovered that young carers achieve notably lower performance in Reading and Numeracy in Year 9 NAPLAN when compared with non-caring student peers.<sup>20</sup>

This comes with a reduced likelihood of completing Year 12 and transitioning into higher education, which in turn carries significant lifelong impacts on the financial trajectory of these young people.

Financial and household income strain only serves to compound these challenges – often leaving young carers unable to access the materials, resources and essential items to equitably participate.

The current cost of living crisis is exacerbating these issues, as inflation drives up the cost of important school materials and experiences, such as camps and excursions.

Failure to address these challenges can have lifetime ramifications for these young people. Research published by the Department of Social Services in 2016 showcased projections that young carers are significantly more likely to rely on income support in the long-term.<sup>21</sup>

In fact, according to the trends highlighted in this paper, more than 60% of young carers on the Carer Payment will still be receiving income support 10 years later – at huge cost to the Government.

We want education to be a stepping stone for these dedicated young people, not a stumbling block. However, without targeted and meaningful support, young carers risk poorer educational outcomes and less career opportunities.

Young carer bursaries have provided important financial assistance to help young carers to remain fully engaged in education. Cost-of-living increases are stripping the value of the bursary and demand is outstripping supply. In 2024, there were nearly three

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<sup>20</sup> Australian Institute of Family Studies (AIFS), Longitudinal Study of Australian Children: Young Carers, 2017 [LSAC Annual Statistical Report 2016 Chapter 5](#)

<sup>21</sup> Department of Social Services, Australian Priority Investment Approach for Social Services – Carers Factsheet, 2017 [Australian Priority Investment Approach to Welfare – Carers](#)

times the number of applicants as the number of bursaries available. In January the Minister for Social Services announced that each bursary applicant who met the application eligibility criteria would receive a bursary in 2025 and that the bursary amount would be lifted to \$4,000 confirmed until 2027. However, the cap on supply will only be lifted for 2025.<sup>22</sup>

We are advocating for a permanent increase on the cap, doubling the number of bursaries from 1,592 to 3,500.

### **Who will benefit?**

- 3,500 Young Carers per year who will gain financial support to ease the dual pressures of caring and education, ultimately improving academic outcomes and social and emotional wellbeing.
- Families of carers, including care recipients, will experience reduced financial strain and enhanced household stability, allowing young carers to focus more fully on their education, without the strain of seeking additional work or going without.
- Schools will benefit from higher attendance, achievement and completion rates, which contribute to a positive learning environment for all students.

### **Cost savings for Government**

The Carer Bursary is a small program in terms of the number of people it supports, however anything that assists more carers to engage in successfully in education and transfer to the workforce can help reduce social security costs.

An actuarial analysis undertaken in 2016 for the Department of Social Services found that 60% of young carers on the Carer Payment will still be receiving income support 10 years later – at high cost to the Government.<sup>23</sup>

### **Measuring outcomes**

#### In the short to medium term (quant and qual):

- The percentage of young carers reporting improved attendance and engagement in school.
- Improved rates of young carers completing Year 12 and transitioning to higher education or vocational training.

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<sup>22</sup>Minister for Social Services, Strengthening support for Australia's Young Carers, Media Release, 18 January 2025, [Strengthening support for Australia's young carers | Department of Social Services Ministers](#)

<sup>23</sup> Department of Social Services, Australian Priority Investment Approach for Social Services – Carers Factsheet, 2017 [Australian Priority Investment Approach to Welfare – Carers](#)

- Qualitative feedback from bursary recipients on the benefits of the program, including reduced stress and improved social and emotional wellbeing.

### **Relevance to the National Carer Strategy 2024-34: Action Plan**

**Action 5.1:** Explore options to improve workforce, education and training participation and employment initiatives for carers including:

- extend the Young Carer Bursary Program and Young Carer Network to 30 June 2027 and consult with state and territory governments and young carers to explore what a future program to support young carers in their education and training might look like.

## **Initiative 4: Carer Inclusive Workplaces**

### **What is the measure?**

Carers Australia is calling for the Carer-Inclusive Workplace Initiative (CIWI) to be expanded to increase the number of employers who undertake the CIWI self-assessment; expand into other key industries; including the public sector and build partnerships with major employer organisations.

### **When should it be implemented?**

In 2024-26 at the latest.

### **Cost to the Budget**

Estimated cost of \$2m over 3 years, which would double the size of the CIWI program.

### **Why is it needed?**

*“It’s not just the money, it’s all the things that you get from working. It’s the social contact with other people. It’s the sense of purpose, a sense of achievement, which I have to some degree as a carer, but not what work gives you that’s for sure”*

The Carer-Inclusive Workplace Initiative (CIWI) is custom-designed to address these challenges, born of a Jobs and Skills Summit recommendation to reduce barriers to employment for carers.



The program reaches out to employers to assist them to create more carer friendly workplaces for both their own benefit and for current and future employees. As at December 2024, 2381 people subscribed to the CIWI newsletter, 395 businesses had registered for the program, and 272 assessments had been completed.

Key Australian industries are grappling with challenges of skills shortages and dry supply, leaving a significant talent gap in our economy. These shortfalls are being broadly experienced: 33% of 916 assessed Australian industries reported experiencing a skills shortfall.<sup>24</sup>

Meanwhile, a largely untapped workforce of unpaid carers – many with the skills and dedication sought – remain sidelined. According the 2022 Survey of Disability, Ageing and Carers, only 40% of primary carers and 48% of non-primary carers cited wages or salary as the main source of personal income compared to 61% of non-carers.<sup>25</sup> It is interesting to note that, while carers are distributed fairly evenly across most industries, by far the largest proportion of carers (24% of primary carers and 18% of all carers) are employed in the healthcare and social assistance sector followed by education and training (14% of primary carers and 11% of all carers). Both industry sectors are marked by significant workforce shortages at a time where there is rising demand for these services, including in age and disability care. Seven percent of carers work in public administration and safety services.<sup>26</sup>

However, the 2024 Carer Wellbeing Survey revealed that more than half of employed carers who responded are doing less work than they want – due in part to the inherent inflexibility of ‘traditional’ workforce norms and structures.<sup>27</sup>

This is a challenge that is widely experienced. As matters stand, many employed carers are fearful to reveal to potential or even current employers that they have caring obligations for fear that it will undermine their job prospects and their career progression.

Even within the Australian Public Service (APS) itself, findings from the 23/24 Public Service Commission ‘State of the Service Report’ reveal those carers in the APS experience disproportionately high rates of reported workplace discrimination.<sup>28</sup>

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<sup>24</sup> Services and Creative Skills Australia (SaCSA), Jobs and Skills Australia’s 2024 Occupation Shot List – Insights and Opportunities for Australian Industries, October 2024, [Jobs and Skills Australia Occupation Shortage List | SaCSA](#)

<sup>25</sup> Op. Cit.

<sup>26</sup> Ibid.

<sup>27</sup> Op.Cit.

<sup>28</sup> Australian Public Service Commission (APSC), State of the Service Report 2023-24 [State of the Service Report 2023–24](#)

This highlights an opportunity for public sector leadership in prioritising carer inclusivity and modelling best practice for broader industries experiencing skills shortages to learn from.

Despite this, in 2024, 53.4% of carers indicated that their ability to participate in paid work was getting worse. An expansion of the Carer-Inclusive Workplace Initiative represents an opportunity to act and reverse this trend.

Without intentional action, carers face continued exclusion from employment opportunities and challenges retaining jobs amidst caring responsibilities.

### ***Who will benefit?***

An investment of \$2 million over three years in CIWI will represent a doubling of the CIWI program – with compounding and sustainable benefits.

Not only will the CIWI expansion increase the number of employers undertaking self-assessments and see expansion into new key sectors; but the learnings, findings and best practices can be broadly and sustainably applied by other employers in aligned industries.

This will see a ripple effect of impact, continuing to open doors at ever-greater scale for carers – who, in turn, enter or remain employed in flexible and inclusive workplaces where their skills, assets, talent and willingness to work is highly valued.

Ultimately, an expansion of CIWI program benefits – whether directly or indirectly – carers experiencing unemployment, the approximately 52% of employed carers seeking more work, and those struggling to remain employed amidst caring responsibilities, while also strengthening key industries and supporting broader economic resilience.

Specifically, an expansion of CIWI will allow this successful program to:

- Double current reach, prioritising sectors with acute workforce shortages - including health care, hospitality, and public services – with an emphasis on creating pathways for young carers.
- Develop tailored resources and training programs for employers and managers to foster inclusive workplace cultures – further embedding the sustainable impact of the initiative.

### ***Cost savings to Government***

In addition to productivity improvements and some assistance to improve workforce shortages in key areas, the Budget will benefit from fewer carers relying on the Carer

Payment. To put this in perspective, a 2022 Priority Investment Approach factsheet from Department of Social Services projects the average Lifetime Cost for people on Carer Payment (as at 30 June 2022) is \$592,000.<sup>29</sup>

### ***Measuring outcomes***

#### In the short to medium term

- Number of workplaces completing the CIWI program (increase).
- Rates of carers reporting supportive workplace policies (increase).

#### In the long term;

- Improved carer workforce participation rates – entering and retention.
- Demonstrated improvements in absenteeism and turnover in CIWI-accredited workplaces.
- Tangible shifts toward carer-inclusivity and gender equity in targeted workforces – including the public sector.

### ***Relevance to the National Carer Strategy 2024-34: Action Plan***

**Commitment 5:** Support carers to achieve financial security.

**Action 5.1:** Explore options to improve workforce, education and training participation and employment initiatives for carers including:

- extending the Carer Inclusive Workplaces Initiative (CIWI) until 30 June 2026, while scoping options for a future program are explored.

## **Initiative 5: Carer Recognition and Support at Point of Diagnosis**

### ***What is the measure?***

Carers Australia is asking for \$3 million in funding to support the development of a communications and education campaign for health care workforces and relevant peak bodies, to ensure that carers are recognised and referred to support services at the time of diagnosis for the person they care for (at the point in time when a caring role is commenced).

### ***When should it be implemented?***

In 2025-27 at the latest

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<sup>29</sup>

### **Cost to the Budget**

Estimated cost is \$3million over 2 years

### **Why is it needed?**

*“When my husband had a stroke and was discharged by the hospital after three months I was given no information. You just really feel like you're just thrown in the deep end. Obviously you are rattled and you're stressed because of the situation, but then to have extra stress of what do I do, who do I talk to? I didn't find out about carer supports until probably about 18 months afterwards.”*

A common complaint of carers over the years has been that they rarely receive any recognition or attention from medical and health professionals in relation to the people they are caring for, let alone information that will help to support them in their caring role. This is even though the Carer Recognition Act stipulates that carers should be regarded as partners in care, a principle that has been incorporated in the new Aged Care Act.

Many carers fail to associate with the term carer, and it can many years before they become aware that there a support services available to assist them to adapt to their role, provide financial assistance, help navigate systems to support those they care for, address the social isolation that often come with caring and help them both to avoid falling into crisis and when they have fallen into crisis. Carer service providers relay that carers often seek support when they are already in crisis.

The proposed initiative will see the development of a communications and education campaign for health care workforces, particularly medical professionals, and relevant peak bodies to support a better start for carers new to the caring experience.

In partnership with key health bodies and agencies, this will include the development of materials, professional development and data capture mechanism. It will involve targeting the most common diagnosis points, including general practitioners and hospital staff.

We know that early identification of chronic diseases through primary healthcare drastically improves outcomes for patients, while also significantly reducing healthcare costs associated with tertiary interventions.

For example, a 2023 report by Deloitte Access Economics found early detection and management of chronic kidney disease in primary care can prevent disease progression – while enhancing patient quality of life and reducing the need for costly interventions such as dialysis or transplantation.<sup>30</sup>

In the same way, health professionals recognising and supporting new carers can prevent crises such as burnout, financial strain and health challenge; issues which, if unaddressed, can see a greater reliance on emergency healthcare and social services.

Proactively identifying and referring carers ensures better outcomes for the carer, care recipients, and Australia’s whole healthcare system.

These measures will be informed in part by the Carers WA ‘Prepare to Care’ program. This powerful initiative provides information and support to new carers both during a hospital admission and following being discharged from hospital – as well as including carers in discharge planning processes.<sup>31</sup> Building on this best practice and looking to our primary care workforces as a first step, a nationally consistent framework will guide the rollout of this communications and education campaign.

By priming individual health practitioners and the mainstream health system to better recognise carers and understand the roll of carers at point of diagnosis, we set both parties up to thrive in more sustainable care relationships, with less reliance on the tertiary health system, and with better health and wellbeing.

Specifically, this initiative will deliver:

- A move towards routine carer identification processes in healthcare settings, starting with primary care, in partnership with relevant peaks and bodies.
- Carer recognition embedded within GP management plans and hospital discharge planning, and
- The development of referral pathways connecting carers to support services such as respite, counselling, peer support, relevant training in providing care, financial planning and income support.

Better integration of carer identification into our health and social systems – and simple, tailored early interventions – will prevent crises, and support better outcomes for carers and care recipients.

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<sup>30</sup> Deloitte Access Economics, Changing the chronic kidney disease landscape: The economic benefits of early detection and treatment, 2023, [Changing the chronic kidney disease landscape](#)

<sup>31</sup> Carers Western Australia, Prepare to Care Hospital Program [Prepare to Care Hospital Program | Carers WA](#)

While the exact number of carers who will benefit isn't known, the number of carers in Australia is increasing rapidly; in 2022, there were 3 million carers, up 10.8% since 2018.<sup>32</sup>

With demand for unpaid care predicted to soar beyond supply, and the already stretched formal care system increasingly called on to respond, there has never been a more essential time to ensure care relationships are sustainable from the beginning.

### ***Who will benefit?***

- **New carers** will gain access to early support and resources – in turn reducing the risk of burnout, improving financial and personal wellbeing, and investing in sustainable care relationships.
- **Care recipients** will benefit from sustainable and consistent care relationships, as their carers are better equipped to manage their responsibilities.
- **Healthcare systems** will see avoided costs associated with carer breakdown and/or acute interventions, including the potential for an increased reliance on formal care services.

### ***Cost savings to Government***

Government will realise significant avoided costs through reduced crisis costs associated, emergency health and welfare systems, and more sustainable unpaid care relationships preventing further strain on formal care costs.

### ***Measuring outcomes***

- Improved carer wellbeing because of access to timely support reduces stress enhances carers' mental and physical health, measured through comparative datasets.
- More sustainable care arrangements, as early intervention helps carers maintain their roles

### ***Relevance to the National Carer Strategy 2024-34: Action Plan***

**Commitment 2:** Improve identification and recognition of carers

**Action 2.3:** Explore ways to improve professional training and resources for health sector professionals to better identify unpaid carers, recognise their expertise, and refer them to appropriate support services.

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<sup>32</sup> Australian Bureau of Statistics (ABS), Survey of Disability, Ageing and Carers 2022, [Disability, Ageing and Carers, Australia: Summary of Findings, 2022 | Australian Bureau of Statistics](#)



## About Carers Australia

Carers Australia is the national peak body representing the diversity of the three 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 represents the views of carers at the national level.

Our vision is an Australia that values and supports all carers, where all carers 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.

Our carers are diverse and include those who:

- have their own care needs
- are in multiple care relationships
- have employment and/or education commitments
- are under 25 years (young carers)
- are 65 years and over
- identify as Aboriginal and/or Torres Strait Islander
- are from culturally and linguistically diverse backgrounds (CALD)
- identify as Lesbian, Gay, Bisexual, Trans and gender diverse, Intersex, Queer, Questioning and Asexual (LGBTIQ+)
- live in rural and remote Australia,
- are former carers (no longer in a caring role), and
- have a disability.

### Acknowledgment of country

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.



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