

# National Human Rights Consultation Submission

AGWW-7QT7Z3

**Name:** Frank Ziolkowski

**Submission Text:**

I believe that seriously ill age pensioners, who are homeowners, are unfairly treated under the Social Security Act.

Age pensioners who are in reasonable health are entitled to receive the age pension for as long as they live in their own homes.

However, some seriously ill pensioners who require 24/7 care and are unable to remain in their own home will have their pension removed after 2 years under the Assets test.

My mother has Alzheimers and has been assessed by the Aged Care Assessment Team (ACAT) as eligible for high level residential care, but ACAT has agreed that I can continue to care for her in my home until entry to residential care is unavoidable. In her case, there are 3 options: (1) she remains in her own home; (2) she moves into residential care; or (3) I care for her in my home. Each of these options is discussed in turn.

(1) I don't think the government can provide 24/7 assistance for her to remain in her own home. Also, I am not in a position to live with my mother in her home on a 24/7 basis as another member of my family has been under specialist medical supervision for at least the past 20 years. As I cannot be in two places at the same time, I have taken the practical decision to care for my mother in my home. I am aware that if I were to abandon my family and care for her in her own home, withdrawal of her age pension would not be an issue.

(2) I am saving the government a considerable amount of money, as least \$65,000 pa, by not moving her into residential care. This fact seems to be ignored by government.

(3) I have given up my job to care for my mother in my home. However, if she stays in my home for 2 years, she is considered as abandoning her home, which is then assessed under the Assets test resulting in the loss of most, if not all, of her pension.

I am already financially disadvantaged by giving up my job and find it strange that the government would penalise my mother for saving them money by not moving into residential care.

I cannot understand the sense or logic behind this policy. It appears to encourage pensioners to enter government subsidised residential care as soon as possible, but penalises them if they are cared for in a family environment at no additional cost to government.

This policy seems to discriminate against pensioners simply because they are seriously ill and cannot look after themselves in their own homes, even though there is no additional cost to government? As already mentioned, pensioners in reasonable health who can care for themselves in their own homes receive the age pension for as long as they live.