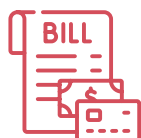


# 2

## Urgent Financial Relief

**Our Ask:** Establish a Carer Hardship Relief Grant of up to \$400,000 per annum, administered by Carers SA, to provide one-off emergency payments for Carers experiencing financial crisis and needing immediate, essential support.

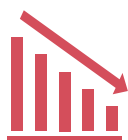
### The Problem



Carers experience significant financial vulnerability due to reduced capacity for paid work, limited savings, and the unpredictable demands of the caring role. Despite this, no tailored, immediate-response financial safety net currently exists for Carers facing hardship.



Carers most at risk include those providing intensive or high-cost care, Carers in low-income households, those unable to work or in insecure employment, Young Carers under 25, and Carers in regional/remote areas who often incur higher costs because of distance and limited service availability.



The Carers Australia *Caring Costs Us* (2022) report found unpaid Carers lose substantial lifetime earnings and superannuation, with significantly lower employment rates (52.2% of Carers vs 75.9% of non-Carers) due in part to their caring responsibilities.



With constrained incomes and limited time, Carers often struggle to cover essential, immediate expenses including utilities, transport, food, medical costs, urgent home repairs, rent and school related expenses when unexpected events occur.

### The Implication:

Carers are at heightened risk of financial crisis because their caring responsibilities limit both income and flexibility. A once-off hardship payment provides a simple, targeted intervention that can prevent Carers from spiralling into deeper financial distress and ensures they can meet essential needs during periods of acute pressure.



## Time to Care

# 1

*Make Every Carer Count this Election*

### All Carers should:



Be able to have their basic needs met including food, housing, utilities, medical costs, urgent home repairs, rent and school related expenses.

### As per 2024 National Carer Survey

**35%**

of SA Carers were unable to raise \$2,000 in a week for something important.

**19%**

of SA Carers could not pay their gas, electricity, water or telephone bills in time.

**32%**

of SA Carers had spent more money than received in a month.



**Carers SA**



## The Solution

Carers SA calls for the establishment of a Carer Hardship Relief Grant Scheme to:

- Be administered by Carers SA to respond to Carers and groups most at risk and with urgent need.
- Respond quickly to urgent cost needs affecting Carers, complementing other support systems.
- Provide a payment of up to \$5k for once off payment to circumvent hardship events and ensure immediate essentials are available.

## The Benefits:

A Carer Hardship Relief Grant Scheme will

- Support Carers' wellbeing and allow them to continue their essential caring role.
- Help stabilise an at-risk Carer, enable continuation of their caring role, avoid escalation to higher cost supports and contribute to overall system sustainability.
- Provide immediate financial relief for Carers at crisis and Carers at risk of Carer breakdown.

## Alignment with Legislative and Policy Frameworks

- The SA Carers Charter – A Carer should be recognised and valued for their significant economic contribution which supports the effective operation of the health and aged care systems.
- The SA Carers Charter – A Carer should be recognised and valued for their significant personal sacrifices, forgoing careers, social lives, education and financial security to care for others, which can impact their mental and physical wellbeing.
- The SA Carers Charter – A Carer should be provided with support that is timely, responsive, appropriate, respectful, culturally safe and accessible.
- National Carer Strategy – 2024- 2034 Priority Outcome Area 2: Carers can access supports, services and programs at the right time, right place and in the right way.
- National Carer Strategy – 2024- 2034 Priority Outcome Area 2 Objective: Carers' physical and mental health, safety, wellbeing, and financial security are supported.



**Make Every Carer  
Count this Election**

