

I would like the Productivity Commission to draw the attention of the media to my proposal as I think it should be considered by the general public. "I am very concerned that full time carers are unable to make concessional contributions to superannuation funds. I find this inequitable and punitive for the following reasons:

1. full time carers are 'gainfully employed' 24 hours a day, 7 days a week and by caring for their loved one at home they are saving the Government a lot of money which the Government would incur if the loved one had to be moved to an Aged Care Facility.
2. Often the full time carer has to self fund a substantial portion of the costs of personal care, nursing and home care and the meagre funds available to the person which may have been accumulated outside superannuation, cannot be transferred to the super system and then drawn down to pay for this care. accordingly the full time carer is seriously disadvantaged from a taxation point of view and the funds to care for the loved one will 'run out' much sooner than if the money could be held in a superannuation environment. In this situation the loved one will be forced into an Aged Care Facility which is not necessarily in the interests of them nor in the economic interests of the Government.
3. By the very nature of their role, full time carers are prevented from actively participating in the workforce. This should not debar them from making contributions to superannuation.
4. The Government already assists disadvantaged people through the co-contribution system. I am not asking for co-contribution for carers (although I believe this could be justified). I am simply asking for the right to make concessional contributions to superannuation - a right that other 'gainfully employed' people already enjoy.

I would like my views to be considered by the Productivity Commission and if it is rejected I would like to be provided with a formal Statement of Reasons for the rejection. I would also like my submission to be drawn to the attention of other parties who have raised this issue of superannuation with the Commission or with other bodies. I would certainly like to discuss my views with these other 'submitters' and ask that my submission be on forwarded by the Commission to those submitters.

I ask that the Productivity Commission seriously consider my representations including undertaking research and enquiries regarding the feasibility and cost/benefit analysis of my proposal and the equity of my submission.

Yours sincerely

Adrian Hassett