

## Productivity Commission Disability Support Scheme

I am the full time carer of my spouse who has Multiple Sclerosis. We are self funded retirees without access to the disability/carers pension or health care card and concessions.

I receive the carers allowance of \$53.35 per week for 24/7 care of my spouse.  
If I was still in the workforce I would be taking home about \$1500 per week

Both of us who have been in the workforce for some time have needed to take early retirement Comsuper pensions therefore our retirement income is considerably less than if we had remained in the workforce and been able to retire later.

Our Comsuper yearly pension increases are less than the increases awarded to Centerlink pensioners in the last year.

Our income has changed dramatically but our assets which we have worked hard for and are similar to many of our friends preclude us from any assistance.

Multiple Sclerosis is a disease that affects each individual differently so there is no way we can make any plans in regard to future needs. We may in the future need our current financial assets to provide for future care, so we are somewhat limited in being able to spend it as many retirees can choose to do.

The expenses to cater for disability related to MS are considerable and unpredictable. We are required to pay full price for everything. Medical consultation and tests, mobility equipment including scooter, wheelchair, walker, leg brace, safety rails and chairs, medication, internal and external house modifications. We also need to have a suitable vehicle to transport the wheelchair and scooter.

We have not been able to obtain any concessions for these apart from the limited Taxation Medical expenses rebate.

A disability support scheme that provided funds for the mobility equipment and other expenses would be useful as it would provide equity according to disability needs not deemed income/assets.

I also believe that full time carers like myself who are unable to work due to their caring responsibilities should be eligible to receive the Carers Pension regardless of other assets/income.

Carers are saving the Government far more than the payment of the pension to an individual would cost.

Carers also need a separate income to provide for their own personal needs and to establish themselves if the caring situation ceases. The workforce does not adequately cater for long absences due to being a carer.