

**Submission to the Inquiry
into Grandparents who
take Primary
Responsibility for raising
their Grandchildren**

March 2014

National Seniors

Australia

About National Seniors Australia

National Seniors Australia is a not-for-profit organisation that gives voice to issues that affect Australians aged 50 years and over. It is the largest membership organisation of its type in Australia with more than 200,000 members and is the fourth largest in the world.

We give our members a voice – we listen and represent our members' views to governments, business and the community on the issues of concern to the over 50s.

We keep our members informed – by providing news and information to our members through our Australia-wide branch network, comprehensive website, forums and meetings, bi-monthly lifestyle magazine and weekly e-newsletter.

We provide a world of opportunity – we offer members the chance to use their expertise, skills and life experience to make a difference by volunteering and making a difference to the lives of others.

We help our members save – we offer member rewards with discounts from thousands of businesses across Australia. We also offer exclusive travel discounts and more tours designed for the over 50s and provide our members with affordable, quality insurance to suit their needs.

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Recommendations

Data limitations

1: Incorporate a specific question within the Australian Bureau of Statistics (ABS) Census on the nature of household structures when children reside within the household to determine accurate data on the number of grandparent headed families in Australia.

2: Undertake dedicated research to identify intergenerational issues and complexities which could inform targeted policy responses to the needs of adults and children within grandparent families.

Grandparent families and income, employment and financial stress

Income and Employment

3: Ensure that reforms to the *Fair Work Act 2009* and flexible work arrangements also recognise those employees who care for grandchildren in the absence of formalised care arrangements.

4: Provide timely and appropriate access to supports and services for both formal and informal arrangements including; respite care, educational and training programs, legal assistance, social workers and case workers, formal and informal social support and networking groups, marriage counselling and financial assistance.

Retirement Savings and Financial Stress

5: Research the financial impacts and financial stress that raising grandchildren has on retirement savings and the long term effects on grandparents and grandchildren.

6: Review inequalities between grandparent carers and other carer groups in terms of access to financial assistance and other services.

Social Impacts

7: Provide support for grandparent families to remain within their own home to raise their grandchildren and to provide a stable home environment.

8: Provide the space and resources for grandparent families to connect in groups with other grandparent families and provide emotional supports and networks for grandparents to avoid experiences of social exclusion and isolation.

Legal Barriers and Recognition

9: Ensure protection of rights, services and supports for grandparents who provide ad hoc and informal care to grandchildren who present to the authorities so formal supports can be provided, similar to those provided to foster parents – with the best interests of the child considered.

10: Enhance crisis and respite support for unexpected circumstances, especially for those grandparent families living in rural and remote areas.

11: Continue funding for informative programs for grandparents who are raising grandchildren to develop a heightened understanding of raising children in the current era such as *Triple P* and provide subsidies to education programs for low income grandparent families.

Introduction

A member of National Seniors perfectly captures the sentiment of being a grandparent:

“Grandparents should not only be known as the older generation but the generation that never stops.”

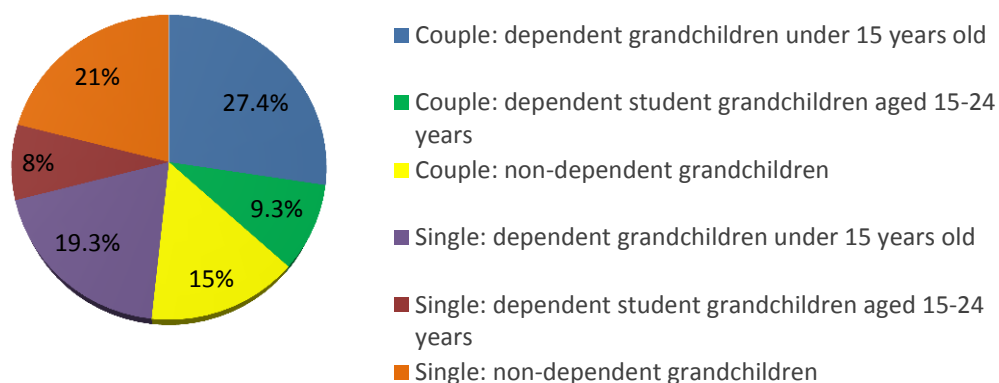
Grandparents make vast contributions to the Australian economy everyday- from volunteering to childcare with new reports showing that much of informal childcare is provided by grandparents¹.

In fact, almost half of children aged three and under with working parents were cared for by their grandparents in 2013², a statistic that is similar to care through formal day care. Furthermore, National Seniors research shows that \$5.54 billion is added to the Australian economy by unpaid carers and \$1.26 billion from unpaid childcare provided by the over 50s. The social and economic impact of carers aged over 50 is substantial.

As well as providing care in combination with parents, many grandparents are also the primary carers for their grandchildren. These ‘grandparent families’ are characterised as one where there are grandparent-grandchild relationships predominately in the absence of parent-child relationships.

In 2011 there were 46,680 grandparent families in Australia. Chart 1 highlights the considerable diversity amongst those grandparent families with fewer than 30% of such families represented in any one of six family characteristics³.

Chart 1: Couple and single grandparent families by dependency 2011



Data from the Australian Bureau of Statistics (ABS)⁴ shows that in 2011, 36.7 per cent of grandparent families with dependent children under the age of 24 were headed by a couple whereas 27.3 per

¹ Baxter, J. (2013). *Child care participation and maternal employment trends in Australia*. Research report No. 26. Melbourne: Australian Institute of Family Studies.

² Baxter, J. (2013). *Child care participation and maternal employment trends in Australia*. Research report No. 26. Melbourne: Australian Institute of Family Studies.

³ Australian Bureau of Statistics *Family Characteristics Australia 2009-10* cat. No. 4442.0 Available: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/4442.0Main%20Features22009-10?opendocument&tabname=Summary&prodno=4442.0&issue=2009-10&num=&view>

cent were headed by a single grandparent. In line with data published on grandparent families in 2005⁵, the majority of single headed grandparent families were headed by grandmothers (93%) who often rely on government income support as their main source of income. Grandmothers are also more likely than grandfathers to raise their grandchildren. Australian and international studies have discovered that the majority of grandparent carers are women⁶. Overall, 42 per cent of women report that they rely on the age pension for their retirement⁷.

Research shows that single women aged over 50 are at a higher risk of impact from varying stressors. These include discrimination, low rates of employment participation and less retirement savings than men, high levels of psychological distress, cost barriers to accessing adequate healthcare and greater caring responsibilities over their lifetime⁸.

The reasons that grandparents decide to take on, or morph from episodic care to the primary care of their grandchildren are often the result of family breakdowns and fragmented relationships that have been affected by disjointed social structures, fractured social networks and embedded social stratification.

National Seniors members have provided examples of unfortunate instances that have led to the formation of grandparent headed households. These include marriage breakdowns, mental health issues, financial stress, parental incarceration, alcohol and substance abuse, death and frequently, a combination of these. Comments from our members will highlight these issues throughout the submission.

National Seniors Productive Ageing Centre (NSPAC) facilitated a research project in 2003 entitled *Grandparents Raising Grandchildren* which presented a wide range of recommendations. In 2006, NSPAC updated information regarding the lifestyle of contemporary Australian custodial grandparents based on National and state policies and programs current at the time of reporting⁹.

National Seniors supports a coordinated approach across government to ensure consistency of access to children with family being given priority care status and equality with other carers, such as foster parents.

Our submission will explore and outline the role and contribution that grandparent families have on Australian society. The challenges faced by grandparent families will also be examined along with the types of supports and recognition that is needed for grandparent families.

⁴ Australian Bureau of Statistics *Family Characteristics Australia 2009-10* cat. No. 4442.0 Available: <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Latestproducts/4442.0Main%20Features22009-10?opendocument&tabname=Summary&prodno=4442.0&issue=2009-10&num=&view>

⁵ Australian Bureau of Statistics. (2005a). *Australian social trends, 2005: Family functioning. Grandparents raising their grandchildren* (Cat. No. 4102.0). Canberra: ABS

⁶ Wellard, S. (2010), *Too Old to Care?: The Experiences of Older Grandparents Raising Their Grandchildren*, Grandparents Plus, London. Yardley, A., Mason, J. and E. Watson (2009), *Kinship Care in NSW: Finding a Way Forward*, Social Justice and Social Change Research Centre, University of Western Sydney, Sydney.

⁷ [http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/A46D2A8001FB64B7CA257C39000B6B09/\\$File/62380_july%202012%20to%20june%202013.pdf](http://www.ausstats.abs.gov.au/ausstats/subscriber.nsf/0/A46D2A8001FB64B7CA257C39000B6B09/$File/62380_july%202012%20to%20june%202013.pdf) page 7

⁸ COAG Reform Council 2013, *Tracking equity: Comparing outcomes for women and girls across Australia*, COAG Reform Council, Sydney.

⁹ Productive Ageing Centre. (2006), *Intergenerational Caring: Current Trends in Australian Custodial Grandparenting*. Productive Ageing Research Bulletin 2. Melbourne

Data Limitations

Recommendation 1: *Incorporate a specific question within the Australian Bureau of Statistics (ABS) Census on the nature of household structures when children reside within the household to determine accurate data on the number of grandparent headed families in Australia.*

Recommendation 2: *Undertake dedicated research to identify intergenerational issues and complexities which could inform targeted policy responses to the needs of adults and children within grandparent families.*

For many, retirement aspirations include: spending more time with lifelong friends, starting a new hobby, finding new interests or packing up for extended time abroad with loved ones. However, contemporary studies reveal that a small, but increasing number, of Australians are spending their later years raising their grandchildren instead of pursuing retirement goals¹⁰.

It is important to note that figures on grandparent families are based on kinship care, one category of which is grandparent care. Kinship care relationships are formally recognised by a variety of statutory processes at both the Commonwealth and state/territory levels. There are also a number of care arrangements that are informal of which grandparent carers are thought to be a growing majority¹¹.

Additionally, the Australian Bureau of Statistics (ABS) Census endeavours to understand household structure through examining data on persons who are present in the household on a specific night. However, the Census does not provide space for specific identification of a grandparent headed family. Instead, the ABS determines family structures by grouping data based on the presence or absence of other adults in the household and the relationship between the head of the household and other residents.

The subjective experiences of grandparent families would be explored most effectively through a dedicated research to identify intergenerational issues and complexities. Targeted policy responses to the needs of adults and children within grandparent families could arise from the findings of such research.

¹⁰ Kwan, Amy. 2013. *Grandparents Raising Grandchildren: The Role of Commitment* Professional Doctorate, School of Psychology, The University of Queensland.

¹¹ Kiraly, M. & Humphreys, C. 2013. Kinship Care: Benefits and Challenges. Available at <http://aifs.govspace.gov.au/2013/10/22/kinship-care-benefits-and-challenges/>

Grandparent families and income, employment and financial stress

Income and Employment

Recommendation 3: *Ensure that reforms to the Fair Work Act 2009 and flexible work arrangements also recognise those employees who care for grandchildren in the absence of formalised care arrangements.*

Recommendation 4: *Provide timely and appropriate access to supports and services including; respite care, educational and training programs, legal assistance, social workers and case workers, formal and informal social support and networking groups, marriage counselling and financial assistance.*

Retirement Income and Financial Stress

Recommendation 5: *Research the financial impacts and financial stress that raising grandchildren has on retirement savings and the long term effects on both the grandparent and grandchildren.*

Recommendation 6: *Review inequalities between grandparent carers and other carer groups in terms of access to financial assistance and other services.*

A recurring theme in member feedback was their constant sense of duty and obligation in taking on the role of primary carer of their grandchildren. Many of these grandparents receive little or no support from the grandchildren's parents or from the government. This is due to a number of factors including; being unaware of support payments, barriers to approaching government agencies such as shame and fear of intervention and concerns on inducing intra-family conflict.

"One such support we receive is that DOCs (Department of Community Services) assists with camps for the children to attend during school holidays. Not all grandparents receive this kind of support and are not even aware of it."

Another member states:

"...because I have put a lot of effort and time into their care, I get involved in the way they live their (the grandchildren) life with their parents. I am in trouble for speaking up."

Nevertheless, feedback from our members revealed stories of selflessness, generosity and self-sacrifice when describing their caring responsibilities.

"...you just get on with it and do it even if it is tiring or stressful. Then the gift of these smiley loving children is great."

"At this time of our [grandparents] life we would like to be enjoying life, but you have to do what you have to do."

Income and Employment

Grandparents who are primary caregivers for their grandchildren often have low household income, a reliance on government income support or increased financial needs as a direct result of their caring responsibilities. Some grandparents experience a combination of all three factors. As a result, grandparent carers often look to other means of income to support their grandchildren and also to maintain their own personal expenses such as health insurance, medications, transport costs and rising utility bills. Selling investments, or even the family home, drawing down on retirement funds accrued over decades of employment- often earlier than expected-and taking on extra employment activities were typical responses received from members.

Specifically, members have highlighted that they have left work or significantly scaled back their employment commitments in order to care for their grandchildren. Other members have expressed the need to return to work from retirement or take on additional employment commitments in order to afford the care of their grandchildren.

“As much as I love these children, I am stretched to continue with my own home/relationship/working life.”

One major motive for grandparents who depart from paid employment earlier than planned was to take care of their grandchildren in order for their own child to become financially independent. One member states:

“I assist with the children’s care, and often financially assist them in their day to day needs and educational requirements. To enable my daughter to become financially dependent, and secure a future for herself and her son (who will never be able to live independently) at the end of this year I will retire and become the carer for my special needs grandchild as well as the other children.”

“To assist with...care and development we are moving interstate to be closer with family who can be of assistance in emergencies (as we do not currently have that assistance).”

Retirement savings and financial stress

As highlighted above, plans for retirement may be interrupted to take on primary caring responsibilities and retirement savings are quickly eroded. On top of this are the increasing costs of raising children. In 2012, raising two children was estimated to cost:

- \$812,000 for middle income family to raise two children,
- \$474,000 for lower income families, and
- \$1,097,000 for higher income families¹².

Moreover, low income families, defined as earning an average income of \$1,160 per week, spend \$86 per week on a 0-4 year old, \$132 per week on a 5-9 year old, \$153 on a 10-14 year old, \$285 on

¹² Phillips B, Li, J, Taylor, M (2013), Cost of Kids: The Cost of Raising Children in Australia. AMP.NATSEM Income and Wealth Report, Issue 33, May 2013, Sydney, AMP.

a 15-17 year old and \$483 on a 18-24 year old¹³. Given that a single older Australian living off the full Age Pension receives \$827.10 (March 2014 value) a fortnight, childcare and caring for oneself become considerably difficult and unaffordable.

One member provides an emotive account:

“Attending the many appointments for health/school/support takes up my time when I need to be working and earning a living. Continuing with my work commitments and finding the time to continue and keep my job is a challenge. My marriage is strained with me not home enough and my husband not able to cope with three small children in our home.”

Given that caring responsibilities for grandchildren are frequently unexpected and sporadic in nature grandparent households are often ill-equipped to provide immediate financial and emotional supports which increases carer stress.

“I am always very stressed when I am expecting another period of caring for these children whilst my daughter is committed elsewhere. And then the unexpected illness/hospitalisation periods too.”

Moreover, figures from 2010 show the average superannuation balance for men aged 55-64 years is \$113,200 and for women in the same age bracket, it is almost \$60,000 less at \$54,500¹⁴

This is despite the Australian Securities and Investments Commission (ASIC) estimating that the average amount of superannuation required for a comfortable retirement of twenty years, from the age of 65 to 85 is \$744,000 for couples and \$544,000 for singles¹⁵.

The high costs of raising grandchildren when compared to both the recommended and actual value of a person’s superannuation will inevitably lead to the rapid erosion of retirement savings and a higher reliance on government income support over time. This is especially so when grandparents are raising more than one child. Grandparents’ health and wellbeing are sacrificed as a result of diminishing savings in order to allow their children and their grandchildren to flourish.

“As a carer for a special needs grandchild, I have assisted with the provision of necessary equipment to assist him with his day to day life. Equipment for special needs is exceedingly expensive.”

One of the most important foundations for grandparents raising grandchildren is access to financial supports. Our research has found that many grandparents are unaware of their potential eligibility for accessing payments and that those who do access them report that these payments help them greatly in undertaking their care responsibilities¹⁶.

¹³ Phillips B, Li, J, Taylor, M (2013), Cost of Kids: The Cost of Raising Children in Australia. AMP.NATSEM Income and Wealth Report, Issue 33, May 2013, Sydney, AMP.

¹⁴ AMP NATSEM Income and Wealth Report, Don’t stop thinking about tomorrow: The changing face of retirement - the past, the present and the future. http://www.natsem.canberra.edu.au/storage/AMP_NATSEM_24.pdf

¹⁵ Australian Securities and Investment Commission (ASIC). 2014. *How much is enough?: How big is your nest egg?* Accessed from <https://www.moneysmart.gov.au/superannuation-and-retirement/how-super-works/super-contributions/how-much-is-enough>

¹⁶ National Seniors and COTA. 2003. *Grandparents raising grandchildren*. Melbourne.

“I’ve only just found out that I could get Family Benefit from Centrelink... a place which I am not familiar with at all.”

“As always the practical measures should be trying to get the word out there. Nobody knows anything! (This is similar to when) My brother and I looked after our parents for seven years. When we took on this role [grandparent carer] we knew nothing! How could we trust anyone to help us look after them? We tried to open a few doors only to be bogged down with paper work.”

Members also report that payments do not sufficiently cover items such as children’s extra-curricular activities, or household set up costs.

Social Impacts

Recommendation 7: Supports for grandparent families to remain within their own home to raise their grandchildren and to provide a stable home environment.

Recommendation 8: Provide the space and resources for grandparent families to connect in groups with other grandparent families and provide emotional supports and networks for grandparents to avoid experiences of social exclusion and isolation.

As highlighted above, some grandparents are left with no other choice but to relocate to be closer to family who can assist with caring responsibilities or sell their home to be able to afford to look after their grandchildren.

However, the desire to relocate or sell the family home is contradictory to National Seniors research which indicates that many older Australians prefer to age in place – that is, remain living in their local community, and in most cases, within their own home. Our research also shows that 82 per cent of survey respondents (N= 2000) are concerned that they will not be able to afford to stay within their own home as they age¹⁷.

Understandably, existing concerns about living arrangements coupled with additional responsibilities and high costs of raising children considerably complicate an often already complex situation. Lack of support from the government and from family may also present further challenges and stressors to grandparent families.

The determination of grandparents to provide a safe, loving and inclusive environment for their grandchildren often impairs their own social networks and membership of community groups.

Access to support groups is also a key concern of many grandparent carers, since taking on the care of grandchildren may lead to social isolation. Their peer groups may also not be sympathetic to their circumstances of raising children in older age. One member highlights the importance of networks and supports of other people in similar situations:

“After listening to my grandson getting angrier by the minute about his Dad...he says things that I don’t like to hear... has no concern for his own safety...he’s a great kid who needs his parents to behave like parents and to be treated respectfully and fairly, the same as the other kids do. So the challenge for us is to seek someone so that both we and him [grandson]

¹⁷ National Seniors Australia. 2012. *Where will I live as I Age?* Brisbane

can have a chat too. He won't talk to us and I strongly believe he won't talk to anyone, unless he is unaware of where the mentor has come from. Our challenge is to get a mentor to become his friend and guide him as we can't and the parents won't. We are always positive towards him etc. and guide him the best way we can."

Another member highlights the need for support groups for grandparent families:

"A good place to start might be a club... By talking to others in the same situation we were able to get ideas on what services were available and how to access funding. Also there were guest speakers and social activities for the families and also for grandparents themselves. We would advocate the establishment of more such groups: the need is wide spread."

Legal barriers to support and recognition

Recommendation 9: *Ensure protection of rights, services and supports for grandparents who provide ad hoc and informal care to grandchildren who present to the authorities so formal supports can be provided, similar to those provided to foster parents – with the best interests of the child considered.*

Recommendation 10: *Enhance crisis and respite support for unexpected circumstances, especially for those grandparent families living in rural and remote areas.*

Recommendation 11: *Continue funding for informative programs for grandparents who are raising grandchildren to develop a heightened understanding of raising children in the current era such as Triple P and provide subsidies to education programs for low income grandparent families.*

National Seniors has previously raised the need to consider grandparents who are primary carers for their grandchildren as separate to the overall category of 'carers' for policy purposes¹⁸. National Seniors understands that many grandparents would prefer to be treated similar to foster parents to assist them with the expenses and support required at their age and stage of life.

However, there is constant apprehension amongst members to formalise care arrangements for their grandchildren. The main concern is that grandchildren will be taken from their care without adequate consideration given to specific individual needs and family affairs.

"When we took on our oldest grandchild it was easy for grandparents to receive foster care payments from DOCs. But for the next two, the rules had changed and we had to go to court and get the parents of the children give written permission. The children were also interviewed by legal personnel. This was a long, nerve racking and tedious process. We feel the rules had changed to dissuade people from seeking financial support and thus save the government money. We would advocate that these barriers be removed. Grandparents are the next best thing for children who need care, far better than fostering out to strangers."

¹⁸ National Seniors. 2006. *Submission to Australian Government Department of Human Services Progress Review of Service Delivery: Aspects of Grandparent Access to Family Assistance Measures*. Canberra.

The following arrangements define not only the relationship between a grandparent and a grandchild, but also the type of access to financial and social supports:

- **Commonwealth Family Court Parenting Orders**

Rulings are recognised nationally.

- **State Children's Court**

Under decisions of the State Children's Court, grandparents are recognised as foster parents for their grandchildren with all the attendant benefits and responsibilities of a non-related foster parent including support from the child protection authorities.

- **Informal family arrangements**

These are the most common way in which grandchildren come into the care of their grandparents. While these arrangements avoid the costs and trauma of formal legal proceedings through the court cases, they do not grant the grandparents any legal rights to the child. Legal responsibility instead remains with the parents thus creating difficulties in accessing financial and other supports.

Additionally, only one person can receive support to care for a child and if the parent already receives a support payment from the government then the grandparent usually will not be able to receive it without the consent of the parent. This barrier, combined with apprehension about notifying authorities of their family arrangements leads to grandparent families lacking access to adequate and appropriate resources and financial assistance.

Centrelink allowances and tax concessions originally designed for nuclear families, such as the Family Tax Benefit and Child Care Benefit, are being applied to this emerging social group. These and other payments do not take into consideration the differences between the needs of custodial grandparents and nuclear families and are generally also means tested¹⁹.

"We are always there for our kids and grandchildren and should receive some remuneration for this."

Additionally, the need for respite care was a key element in support arrangements raised by members. The need for such a service is critical for those grandparent families who live remotely and who may not have friends or family in close proximity and also during emergency situations.

"To assist with his care and development we are moving interstate to be closer with family who can be of assistance in emergencies (as we do not currently have that assistance). There is negligible support from the children's father. Where we live, while the council does provide a respite carer (one hour per week) we are unable to access a respite carer in emergencies."

Evidence based support programs for grandparent carers have been found to be an effective tool to enhance healthy family relationships. A study into a 'refresher' parenting program for grandparents entitled *Triple P - Positive Parenting Program* by the University of Queensland has found that these types of programs not only improve grandchildren's behavior but also lower experiences of depression, anxiety and stress and helps to create better intergenerational relationships²⁰. The

¹⁹ Productive Ageing Centre. (2006), *Intergenerational Caring: Current Trends in Australian Custodial Grandparenting*. Productive Ageing Research Bulletin 2. Melbourne

²⁰ Triple P: *Positive Parenting Program*. Available at <http://www.triplep-parenting.net/glo-en/news/three-generations-benefit-from-grandparents-program/>

sessions for grandparents focus on positive parenting and the relationship between grandparents and their children and grandchildren.

The following feedback from a member encapsulates those concerns raised throughout our submission:

“My daughter and her children reside with me due to a marriage breakdown. One of her children is a diagnosed special needs child (rare chromosome disorder with minimal knowledge of the condition known)... Due to the condition, my grandchild has several times been hospitalised. As the condition includes minimal verbal communication, either my daughter or myself, are required to stay with him when he has been hospitalised (for interpretation requirements and for his own peace of mind). When this occurs, one of us remains with the other children.”

“At a recent enquiry by my daughter through a Centrelink interview, she was informed that I could not be recognised as a carer for my grandchild and receive a carer’s payment for that care. His condition is such that he cannot be left unsupervised, requires assistance with his daily needs (dressing, eating, showering, toileting) and will never be able to live independently or catch transport independently...How is this fair?”

Conclusion

National Seniors is pleased to have the opportunity to provide comments into this inquiry.

Understanding the experiences of grandparents who take responsibility and care of their grandchildren tells us what needs, supports and recognition they require. It also informs us of the areas that need attention to ensure that families are supported such as, mental health, special needs children, youth education and prevention programs, domestic abuse and legal rights that protect family arrangements.

It is clear that grandparent families make numerous sacrifices to look after their children and their grandchildren in a sincere effort to provide them with a strong base from which to flourish and draw upon as grown adults. The evidence indicates that grandparents experience major impacts on their employment commitments, retirement savings, personal expenses and responsibilities, needs and desires in order to become primary caregivers to their grandchildren. This may also result in a negative flow on effect to their social, cultural and financial commitments such as personal health expenses, mental health and wellbeing, and the rising costs of living.

Access to adequate and appropriate financial and social assistance will not only have a positive influence on grandparent families but also increase opportunities for grandparents, adult children and also grandchildren. As discussed, grandchildren who come into the care of their grandparent/s often experience numerous emotional and health related concerns due to adverse family circumstances. Children who do not receive adequate support and care over their childhood will often experience imprisonment or homelessness in adulthood.

Therefore, giving preference to grandparents for the care of their grandchildren will result in better outcomes for the Australian economy, family relationship and the wellbeing of the grandchild.

It is critical that grandparents are able to access adequate and appropriate supports and services in a timely manner including respite care, educational and training programs, legal assistance, social

workers and case workers, formal and informal social support and networking groups and financial assistance.

Legal recognition alone is not enough to support grandparent families. Social and financial supports that flow as a result of legal recognition are required so that grandparents can take adequate care of their grandchildren - *and also themselves*.