



Manager, Licencing & Enrolment  
Roads and Traffic Authority  
Locked Bag 928  
NORTH SYDNEY NSW 2059

Dear Sir/Madam,

Carers NSW welcomes the opportunity to comment on the discussion paper for the review of the *Photo Card Act 2005*.

### **About Carers NSW**

Carers NSW is the peak organisation for carers in NSW. It is a member of the national Network of Carers Associations and has an exclusive focus on supporting and advocating for all carers in the state.

The core work of Carers NSW is to:

- Be the voice for carers in NSW
- Undertake research, policy development and advocacy
- Provide carer services and programs
- Provide education and training for carers and services providers
- Build capacity in the sector.

Carers NSW vision is that caring is accepted as a shared community responsibility and that all carers in NSW are recognised, valued and supported by the community and by governments.

### **Who Carers NSW represents**

Carers NSW defines a carer as any individual who provides unpaid care and support to a family member or friend who has a disability, mental illness, drug and alcohol dependencies, chronic condition, terminal illness or who is frail.

Across NSW, there are estimated to be approximately 850,000 carers, comprising individuals as young as 8 years of age through to the very elderly.<sup>1</sup>

## **Carers NSW recommends equitable treatment of NSW carers by issuing them with free Photo Cards**

Carers NSW recommends that people who receive the Carer Payment or Carer Allowance be issued with free Photo Cards.

Carers need to be treated equitably and have the same rights, choices and opportunities as other Australians. As stated in the *NSW Carers Charter* in the *NSW Carers (Recognition) Act 2010*,<sup>2</sup> carers are to be acknowledged and recognised as having their own individual needs within and beyond their caring role. Carers should not be assessed based on the person they care for, but must be able to have their own needs identified and addressed.

Photo Cards are currently issued and replaced free of charge to holders of the pensioner concession card, including people with a Disability Support Pension. Under the principles set out in the *NSW Carers Charter*, carers who receive the Carer Payment or Carer Allowance should also receive free Photo Cards. Carers who receive the Carer Payment already receive the pensioner concession card; however carers who only receive the Carer Allowance do not. The *Photo Card Act 2005* should be amended to include carers who receive the Carer Allowance are eligible to receive the Photo Card free of charge.

The discussion paper states that since the introduction of pensioner concession for NSW Photo Cards in April 2010, the monthly number of pensioner applicants has increased by over 50 per cent. This demonstrates that the cost of the card was a barrier for many pensioners in applying for it. Should the concession be extended to include eligible carers, there will likely be an increase in the number of applicants.

Carers NSW supports the NSW Government's election commitment to issue free Photo Cards to NSW Seniors Card holders.

As regulation amendments and systems changes are currently in the process of allowing NSW Senior Card holders to receive Photo Cards, this is the window of opportunity to include carers in this reform process.

### **Carers need the Photo Card**

As a government issued identification card, the Photo Card is an alternative identification card for people who do not have driver licences.

The Photo Card may be used to access a number of important everyday services such as sending or receiving international mail, opening bank accounts, applying for internet, mobile, telephone and utilities accounts, and entering licenced premises.<sup>3</sup>

Possessing a Photo Card also improves individual safety and security. Without a driver licence or Photo Card, the alternative document required for identification to access these services would be a passport. Carrying a passport around often increases the risk of it becoming lost, damaged, or stolen. Many people do not have a current passport, and there is a considerable cost involved in applying for one.

Carers NSW would like to highlight that young carers would particularly benefit from being issued with free Photo Cards.

Young carers are children and young people under the age of 26 who care for and support a family member who has a disability, chronic condition, terminal illness, mental illness, a drug or alcohol dependency or who is frail aged. Their caring role often results in social exclusion during a period when their peers are socially active. They are also financially disadvantaged as they are often unable to secure employment due to their caring role. Many may not have a licence due to their age, and the time and cost involved in acquiring a licence. Free Photo Cards would be invaluable in supporting young carers in both their caring role and their social inclusion.

### **Carers are financially disadvantaged and require as much support as possible from the NSW Government**

Overall, carers have higher rates of poverty than non-carers. The caring role negatively impacts on employment, income, financial stress, time pressure and health. Research on the direct costs of care has shown that carers may have substantial expenses associated with the provision of informal care, including additional heating and cleaning expenses and costs associated with travel, communication, medications, treatment, equipment, health and other services.

The *Carers NSW Survey 2010* found that 43.7 per cent of respondents had an income of less than \$350 a week. Of the 854 respondents, 24.1 per cent received an Age Pension, 26.5 per cent received a Carer Payment, and 43 per cent received the Carer Allowance as a source of income.<sup>4</sup> In contrast, carers in Australia save taxpayers an estimated \$40.9 billion annually. The cost of savings to the NSW Government of carers providing care would overshadow the amount of cost of issuing free Photo Cards to carers.

### **Carers NSW recognises the limitations of the Photo Card**

Whilst the Photo Card will provide assistance to carers, Carers NSW would like to recognise that there are limitations to the Photo Card, which if addressed will improve the card holder's access to services.

Currently the Photo Card is accepted as a proof-of-age card by NSW Government agencies. Although the Photo Card has the same proof of identity requirements and security features as the NSW Driver Licence, it is not universally accepted by Commonwealth Government agencies and private businesses.

The reason behind this lack of universal access is because the prescribed verification procedure (100) point check is referenced from the Commonwealth *Financial Transaction Reports Regulations 1990*.<sup>5</sup> The Photo Card, and other state and territory equivalents, is not listed in this document. As a result, these identification cards are not accepted by many services, even though they exist as a form of identification, and an alternative to driver licences.

## Conclusion

Carers NSW has appreciated the opportunity to provide comment on the review of the *Photo Act 2005*.

The Photo Card is essential in providing equitable access to services for people without a driver licence. Carer NSW supports the Photo Card and the initiatives to issue free Photo Cards to pensioners, people with disabilities, and NSW Seniors Card holders.

Carer NSW recommends that Photo Cards should also be issued and replaced free of charge to carers, with the eligibility criteria being carers who receive a Carer Payment or Carer Allowance.

If you require any further information about this submission, please contact Mark Choo on 02 9280 4744 or email [markc@carersnsw.asn.au](mailto:markc@carersnsw.asn.au).

Yours sincerely



Elena Katrakis  
CEO  
Carers NSW

## End Notes

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<sup>1</sup> Australian Bureau of Statistics, *Survey of Disability, Ageing and Carers*, Canberra, 2009.

<sup>2</sup> NSW Legislation, Carers (Recognition) Act 2010 [online], Available at: <http://www.legislation.nsw.gov.au/fullhtml/inforce/act+20+2010+cd+0+N>, Sydney, 2010.

<sup>3</sup> Roads and Traffic Authority, NSW Photo Card brochure [online], Available at: [http://www.rta.nsw.gov.au/licensing/downloads/nswphotocard\\_201004.pdf](http://www.rta.nsw.gov.au/licensing/downloads/nswphotocard_201004.pdf), Sydney, 2010.

<sup>4</sup> Carers NSW, 'Carers NSW 2010 Carer Survey', Sydney, 2010.

<sup>5</sup> Attorney-General's Department, *Financial Transaction Reports Regulations 1990*, Available at: <http://www.comlaw.gov.au/Details/F2011C00426>, Canberra, 2011.