

Submission to the Senate Community Affairs References Committee

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Prepared by: National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA).

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Acknowledgement

The National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA) acknowledges the Traditional Custodians of the lands across Australia and pays respect to Elders, past and present. We recognise the enduring connection Aboriginal and Torres Strait Islander peoples have to land, culture, community and kinship.

We honour the leadership of Aboriginal and Torres Strait Islander women who continue to advocate for the safety, wellbeing, and rights of their community.

About NATSIWA and the National Women's Alliances

The National Aboriginal and Torres Strait Islander Women's Alliance (NATSIWA) is the national peak body representing Aboriginal and Torres Strait Islander women across Australia. NATSIWA is one of five National Women's Alliances funded by the Australian Government's Office for Women under Working for Women: A Strategy for Gender Equality. Together with the Working with Women Alliance, the National Rural Women's Coalition, Women with Disabilities Australia and the Australian Multicultural Women's Alliance, NATSIWA is part of a national network that brings the perspectives of women in all their diversity to government policy. Where relevant, this submission draws on that broader context to reflect the intersecting experiences of the communities these Alliances represent.

NATSIWA engages with Aboriginal and Torres Strait Islander women across urban, regional, rural, and remote communities. Our work is grounded in self-determination, cultural authority, and community-led solutions, recognising that effective policy must respond to the diverse circumstances of women, families, and communities.

Purpose of this Submission

This submission addresses Terms of Reference 1, 2, 4, 5, 6, 7, 8 and 9, focusing on the impact of the Support at Home Program, on Aboriginal and Torres Strait Islander women and communities. NATSIWA supports eligibility from age 50, reflecting a life expectancy gap of 8.8 years for Aboriginal and Torres Strait Islander men and 8.1 years for women compared with non-Indigenous Australians. Formal eligibility alone is not enough: services must be available, affordable, culturally safe, and accessible, regardless of where a person lives.

NATSIWA is concerned that financial disadvantage, limited service availability, workforce shortages, digital exclusion and complex service systems continue to restrict equitable access for Aboriginal and Torres Strait Islander women. The sections below set out the issues raised by each relevant Term of Reference, together with NATSIWA's recommendations for addressing them.

Terms of Reference 1 — Access to Services Safely and with Dignity at Home

Issue: Assessment processes must recognise premature ageing, complex chronic conditions and functional decline. Women with established, permanent conditions should not be required to repeatedly justify these through unnecessary reassessment — a burden shared by women, girls and gender-diverse people with disability more broadly, wherever repeated proof of a permanent condition is demanded, across a care and support system. Access pathways should include proactive engagement through Aboriginal Community Controlled Organisations, with culturally safe and trauma-aware support for women without family or advocates to help them navigate the system.

Recommendations:

1. Ensure eligibility from age 50 translates into timely access to actual services, by publicly monitoring assessment outcomes, waiting times, service commencement and unmet need.
2. Require assessment processes to recognise premature ageing, complex health needs, disability and functional decline. Limit reassessment of established and permanent conditions unless care needs have substantially changed.

Terms of Reference 2 and 4 — Co-payments and Financial Hardship

Issue: Even relatively small co-payments can cause women to delay, reduce or decline services. Lower lifetime earnings and superannuation, unpaid caring and insecure employment leave of Aboriginal and Torres Strait Islander women, and women more broadly, with limited capacity to absorb additional costs.

National research confirms this gap in practice: only around six in ten women report having the work-care balance they want. This falls to four in ten for Aboriginal and Torres Strait Islander women specifically, reflecting poor workplace recognition of caring responsibilities (Working for Women Research Partnership, 2026). Financial hardship can also be compounded by elder abuse, including coercive control over a participant's income or co-payments by family members, which hardship processes should be equipped to recognise. Hardship assistance must be accessible, timely and straightforward, not itself a barrier.

Recommendation :3. Ensure participant contributions for independence and everyday living services do not prevent access to necessary support, with simple, timely hardship assistance and monitoring of services declined or unused, due to cost.

Terms of Reference 5 — Impact on Residential Aged Care and Hospitals

Issue: Inadequate or unaffordable home support increases reliance on family carers and drives avoidable hospital presentations and premature entry into residential aged care. Timely, adequate support at home reduces pressure on both systems.

Recommendation 4. Monitor the impact of inadequate or unaffordable home support on avoidable hospital use and premature entry into residential aged care, and use this care to guide investment in preventative home-based care.

Terms of Reference 6 — Transition from the Home Care Packages Program

Issue: The transition to Support at Home must not disrupt or reduce services, or create uncertainty, for Aboriginal and Torres Strait Islander women already receiving care. Reassessment should be purposeful, not a source of repeated administrative burden.

Recommendation: 5. Protect continuity of care during reassessment, transition and program changes by maintaining existing essential services, until replacement arrangements are confirmed and operational.

Terms of Reference 7 — Thin Markets, Geographic Remoteness and Population Size

Issue: In rural, remote and very remote communities, limited provider availability, workforce shortages and high delivery costs mean approved funding does not always convert into actual care. Higher service prices in thin markets can also reduce the effective amount of care that a participant receives. These pressures affect women ageing in rural and remote Australia in general, not only Aboriginal and Torres Strait Islander communities.

Recommendations:

6. Adopt a no geographic disadvantage principle so participants do not receive fewer hours or a lower effective level of care, due to services costing more to deliver in rural or remote communities.

7. Use ongoing, needs-based, thin-market funding and, where provider incentives or grants do not resolve persistent gaps, direct commissioning or alternative place-based service models, to guarantee access.

8. Identify and publicly report 'funded but unserved' participants, including Aboriginal and Torres Strait Islander-specific and remoteness data, and require targeted intervention where approved funding cannot be converted into actual services.

Terms of Reference 8 — Impact on First Nations and Culturally and Linguistically Diverse Communities

Issue: Cultural safety is fundamental to whether Aboriginal and Torres Strait Islander women trust, access and sustain use of aged care services. Engagement should use culturally appropriate, relationship-based and face-to-face methods, with Aboriginal Community Controlled Organisations being resourced to deliver or coordinate care. Similar barriers of language, trust and unfamiliarity with Australian service systems affect migrant and refugee women more broadly.

Recommendation 9. Implement measurable cultural safety standards across Support at Home, including participant-led evaluation and provider accountability, and adequately resource Aboriginal Community Controlled Organisations to deliver, coordinate or support services.

Terms of Reference 9 — Other Related Matters: Digital and Administrative Barriers

Issue: Access should be measured by whether a person receives the services they need, not whether an online pathway exists. The multi-step registration, assessment and provider-selection process can be difficult to navigate without assistance, particularly for women without family, carers or advocates, and with limited English proficiency.

Recommendation: 10. Fund culturally safe Elder Care Support and equivalent face-to-face navigation on an ongoing basis, while maintaining telephone and non-digital access pathways.

Support at Home can enable more Aboriginal and Torres Strait Islander women to remain safely at home, connected to family, community, culture and Country — provided eligibility and funding translate into reliable, affordable and culturally safe services in every community.

Conclusion

This submission has set out the issues Aboriginal and Torres Strait Islander women experience under Support at Home — spanning age eligibility and assessment, co-payments and financial hardship, pressure on hospitals and residential aged care, continuity through the transition from Home Care Packages, thin markets in rural and remote communities, cultural safety, and digital and administrative barriers — together with NATSIWA's recommendations for addressing them.

Many of these issues, including unpaid caring, financial hardship, language and cultural barriers, and access to disability-inclusive assessment, are shared by women more broadly across Australia.

Support at Home can enable more Aboriginal and Torres Strait Islander women to remain safely at home, connected to family, community, culture and Country — provided eligibility and funding translate into reliable, affordable and culturally safe services in every community.

Once again, NATSIWA thanks the Committee for the opportunity to contribute to this inquiry.

If the Committee would like to discuss the contents of this submission further, please contact:

Contact for Further Information

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