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National Carers Week: Supporting those who care for loved ones who can no longer manage their own affairs

As Australians recognise National Carers Week (11–17 October), Equity Trustees is highlighting the often-overlooked role carers play in advocating for and supporting loved ones living with disability, illness, injury, diminished capacity or age-related cognitive decline.

Becoming a carer can mean taking on responsibilities that extend well beyond day-to-day care. Depending on a person's communication and decision-making abilities, carers may also become their advocate, helping to navigate healthcare, legal, housing and financial decisions on their behalf.

This can place significant emotional and practical pressure on families, particularly where a loved one is no longer able to manage their own financial affairs.

In Australia, more than 3 million people are carers, representing 11.9% of all Australians living in households.¹

Katrina Harper, National Manager Health & Personal Injury at Equity Trustees, said there can be misconceptions about what caring involves, with the role taking many different forms depending on a person's circumstances.

"Caring isn't always about assisting someone who has suffered a catastrophic injury. It can be caring for an elderly parent, a partner living with illness, or a young child with a chronic condition or disability," Ms Harper said.

"No matter the level of care, caring for a loved one can be incredibly isolating and taxing. Carers can be the people helping with basic everyday needs, coordinating appointments, managing medication, advocating with healthcare professionals and, in some cases, providing their loved one with their primary source of social connection."

"We must recognise the significant responsibility carers take on and consider how we can support them as they support someone else."

For carers supporting someone who has lost capacity to manage their own affairs, the responsibilities can be particularly complex. Families may find themselves navigating compensation settlements, legal proceedings, medical treatment, accommodation, rehabilitation and long-term care, often while managing their own emotional and financial pressures.

An independent trustee can provide an additional layer of stability and oversight, helping to ensure funds are managed in the person's best interests while working closely with their carers and broader support network.

Ms Harper said this support can become increasingly important as a person's circumstances and care needs change.

¹ [Disability, Ageing and Carers, Australia: Summary of Findings, 2022 | Australian Bureau of Statistics](#)



“This is also particularly important because carers themselves can be ageing. In many cases, parents are providing care for an adult child, and families need to think about what happens if the person providing that care is no longer able to do so.”

An independent trustee can support carers and families by:

- Making financial decisions in the person's best interests where they have lost the capacity to manage their own affairs.
- Working alongside carers and professional support networks, including lawyers, case managers, healthcare professionals and other advisers, to support long-term planning.
- Managing payments for ongoing needs, including rehabilitation, accommodation, assistive technology, medical expenses and everyday living costs.
- Balancing immediate needs with future planning, recognising that a person's circumstances, care requirements and financial needs can change over time.

For carers, having the right support and structures in place can help ease the burden of managing complex responsibilities, allowing them to focus on what matters most: supporting the person in their care.

ENDS

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