Supplementary Submission on financial assistance for foster and kinship carers

To the Social Development Committee of the Parliament of South Australia

Inquiry into the Adequacy of Existing Financial Assistance Provided to Formal and Informal Foster and Kinship Carers by the Department for Child Protection

Addendum to Grandcarers SA's submission dated 6 October 2026

1. Purpose of this supplementary submission

Grandcarers SA welcomes the opportunity to provide additional information in support of our submission of 6 October 2026, drawing on the findings and recommendations of the South Australian Guardian for Children and Young People's Special Report, *More than a Placement: The Experiences of Children and Young People in Kinship Care* (June 2026).

The Guardian's report provides important independent confirmation of the value of kinship care, the distinctive challenges faced by kinship carers, and the critical importance of providing appropriate support to achieve positive outcomes for children.

Although the report primarily examines children in statutory kinship care arrangements, its findings have significant implications for the thousands of South Australian children being raised by grandparents and other relatives outside the formal child protection system.

Grandcarers SA submits that these findings further strengthen the case for extending financial and practical support to informal kinship carers, including those who have assumed parental responsibility through Family Court Orders.

This supplementary submission does not seek to amend our original recommendations. Rather, it provides additional independent evidence supporting their adoption.

2. Independent recognition of kinship care as a distinct model of care

A central finding of the Guardian's report is that kinship care should not simply be treated as a variation of foster care.

On page 28, the Guardian recognises that kinship carers frequently assume responsibility for children unexpectedly, while managing complex family relationships and significant legal, financial and emotional responsibilities.

The report concludes that these differences require policies, professional capabilities and support models specifically designed for kinship care.

This finding is reinforced on page 31, where the Guardian's first priority for reform is to recognise kinship care as a distinct model of care, with appropriate policy, practice guidance and investment.

Grandcarers SA strongly supports this conclusion.

However, we submit that recognition of kinship care as a distinct model must extend beyond children formally placed by the Department for Child Protection (DCP).

Informal kinship carers face many of the same challenges identified by the Guardian, often without the financial allowances, casework support and practical assistance available to approved carers.

The responsibilities assumed by these families are no less significant because the care arrangement arose through family circumstances, a private agreement or a Family Court Order.

The need for support arises from the responsibilities of caring for the child, not from the legal or administrative process through which those responsibilities were assumed.

3. Financial and practical support is essential to positive outcomes for children

The Guardian's report makes clear that positive outcomes in kinship care cannot be attributed solely to children living with family members.

On pages 7 and 11, the Guardian emphasises that successful kinship care depends on families receiving appropriate support and being recognised as genuine partners in children's care.

The report also identifies financial pressures, trauma, complex family relationships and the unexpected assumption of caring responsibilities as challenges that require specific policy and investment responses.

These findings are particularly relevant to informal kinship carers.

As detailed in our original submission, Grandcarers SA's 2023 client survey found that 68% of respondents reported significant financial stress. Many grandparents assume full-time responsibility for grandchildren at a stage of life when they are retired, approaching retirement or managing limited financial resources.

They may need to meet substantial additional costs associated with housing, food, clothing, education, transport, healthcare and children's developmental needs.

Unlike approved statutory carers, they generally receive no equivalent ongoing financial assistance from the South Australian Government.

The Guardian's findings reinforce our contention that this disparity is not simply a matter of fairness to carers. It has implications for children's wellbeing and the sustainability of their care arrangements.

A policy framework that recognises the importance of supporting kinship carers, while excluding informal carers from comparable assistance, fails to apply that principle consistently.

4. The benefits of kinship care justify greater government investment

The Guardian identifies substantial benefits associated with kinship care, including greater placement stability, stronger educational continuity, improved wellbeing and the preservation of children's identity, family relationships and sense of belonging.

The report also acknowledges that kinship care is generally less expensive than residential and foster care, while correctly emphasising that children's outcomes must remain the primary consideration.

Grandcarers SA submits that these findings provide a compelling rationale for government investment in informal kinship care.

Informal carers frequently provide stable and loving homes for children who might otherwise require intervention by the statutory child protection system.

Their contribution extends beyond meeting children's immediate needs. By preserving family relationships and providing continuity of care, they can help protect children from further disruption and adversity.

Appropriate financial and practical assistance may strengthen these arrangements and reduce the risk of care breakdown.

While the potential savings from avoiding statutory care have not been quantified for South Australia, this is a further reason to undertake the research and evaluation proposed in our original submission, rather than delay assistance to families whose needs are already evident.

5. The importance of supporting carers before difficulties become crises

The Guardian's independent observations provide further evidence of the importance of effective support systems.

During 2025–26, the Guardian's Office observed 112 Annual Reviews involving children in statutory kinship care. Of these, 94% of children were assessed as being in safe and stable placements.

The report also found that positive outcomes were more evident where carers received proactive support, were treated respectfully and were involved in collaborative planning.

On page 26, the Guardian identifies timely professional support and early problem-solving as important conditions for successful kinship care.

These findings support Grandcarers SA's recommendation for funded specialist navigation, legal advice, social work assistance and practical support for informal carers.

Such assistance should be available before families reach crisis point and should not require carers to seek statutory intervention merely to access support.

An accessible, independent community-based support pathway, appropriately funded by government, would provide an important means of assisting families who may be reluctant to engage directly with the DCP.

6. A significant gap in the evidence concerning informal kinship care

While the Guardian's report makes a valuable contribution to understanding the experiences of children in kinship care, its evidence is drawn principally from statutory advocacy, monitoring and oversight activities.

It does not provide a comparable examination of children living in informal kinship care arrangements outside the statutory system.

This limitation is significant.

The report highlights the importance of understanding children's lived experiences and ensuring that policy and investment respond to their needs. Yet the experiences of children in informal kinship care remain insufficiently visible in South Australian data, research and policy development.

Grandcarers SA submits that this reinforces the need for the Committee to examine informal kinship care separately from formal foster and kinship care.

In particular, the Committee should seek evidence concerning:

- The number and circumstances of children living in informal kinship care, including those subject to Family Court Orders.
- The financial and practical pressures experienced by their carers.
- The effect of limited financial assistance on children's opportunities, wellbeing and placement stability.
- The extent to which existing government services are accessible to informal carers.
- The potential benefits and costs of establishing a dedicated informal kinship care allowance and associated support services.

The absence of comprehensive data should not be used as justification for maintaining the current disparity in support.

7. Implications for the Committee's recommendations

Grandcarers SA submits that the Guardian's findings provide additional independent justification for the seven recommendations contained in our original submission.

In particular, we ask the Committee to recognise that:

First, kinship care is a distinct model of care requiring specifically designed policy, investment and support, as explicitly recommended by the Guardian.

Second, the financial and practical challenges identified by the Guardian apply to informal as well as formal kinship carers, and may be compounded by the absence of statutory assistance.

Third, children should have equitable access to support based on their needs and actual care circumstances, rather than the formal status of their placement.

Fourth, investment in informal kinship care should include both an ongoing, indexed financial allowance and access to establishment assistance, specialist services and additional needs-based support.

Fifth, government should commission dedicated research into informal kinship care and establish mechanisms to assess children's outcomes, carers' financial circumstances and the effectiveness of assistance provided.

These principles are consistent with the recommendations of the Australian Institute of Family Studies' 2025 *Review of Payments for Foster, Kinship and Permanent Carers*, particularly its recommendation that governments develop a financial support model for informal carers.

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8. Conclusion

The Guardian's report provides an important independent endorsement of the value of kinship care and the need for governments to invest in the families who provide it.

Its findings reinforce a fundamental principle that has long underpinned Grandcarers SA's advocacy: **children's wellbeing depends on the stability and capacity of the families caring for them, and those families must receive appropriate support.**

Grandcarers SA submits that this principle must apply equally to children being raised by informal kinship carers.

It is difficult to justify a system in which two children with comparable needs, being raised by grandparents or other relatives in substantially similar circumstances, receive markedly different levels of state assistance solely because one arrangement has been formalised through the Department for Child Protection.

The Guardian has identified the importance of recognising kinship care as a distinct model, investing in its future and strengthening the systems surrounding children and their carers.

Grandcarers SA asks the Committee to take the next necessary step by recommending that these principles be extended to informal kinship care through the establishment of an equitable, adequately funded financial assistance and support framework.

We respectfully request that this supplementary submission be considered alongside our original submission of 6 October 2026.

References

1. South Australian Guardian for Children and Young People (2026). *Special Report: More than a Placement — The Experiences of Children and Young People in Kinship Care*. Particularly pages 7, 9, 11, 20–22, 26, 28 and 31.
2. Grandcarers SA (6 October 2026). *Submission on Financial Assistance for Foster and Kinship Carers*, to the Social Development Committee of the Parliament of South Australia.
3. Australian Institute of Family Studies (2025, published August 2026). *Review of Payments for Foster, Kinship and Permanent Carers*, particularly Recommendation 3.

Mike Feszczak
Chief Executive Officer
Grandcarers SA
ceo@grandcarers.au
08 8212 1937