



Queensland
Foster and
Kinship Care

Foster, Kinship and Permanent Carers Payments Review

QFKC's Submission to the
Australian Institute of
Family Studies

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About Queensland Foster and Kinship Care

Queensland Foster and Kinship Care (QFKC) is a not-for-profit Peak Body organisation for foster and kinship carers, their families including children and young people in care in Queensland.

QFKC has been established since 1976 with the Board of Governance, Management Committee, who all bring a lived experience of providing foster and or kinship care in Queensland and who currently have more than a combined 200 years of experience in family-based alternative care for children.

Across the state, QFKC represent over 6,000 carer families, which include foster, kinship, and provisionally approved carers, who provide family-based placements for children in need within the Child Protection System. The organisation's goal 'To contribute to the development of an inclusive, responsive and fair foster care system', hence our commitment in providing support and advocacy work for carers and facilitate training for carers and agency staff on child protection procedures and processes. QFKC is present throughout a carer's journey from recruitment, support, and advocacy, through to exiting.

Introduction

Queensland Foster and Kinship Care (QFKC) welcomes the opportunity to contribute to the Australian Institute of Family Studies (AIFS) review of payments and financial supports for foster and kinship carers. As the peak body representing foster and kinship carers across Queensland, QFKC has a critical role in advocating for the rights, recognition, and support of carers to provide safe, nurturing, and stable environments for children and young people who cannot live with their birth families.

This review, commissioned by the Australian Government Department of Social Services (DSS) under the [Safe and Supported: First Action Plan 2023-2026](#), presents timely and necessary exploration into the adequacy, consistency and accessibility of financial supports available to carers nationwide. QFKC supports this endeavour and acknowledges its importance in ensuring a fair, equitable, and sustainable child protection system that appropriately recognises the essential role of carers.

Through extensive consultation with carers and agencies, QFKC has gathered insights and evidence highlighting the financial pressures faced by carers across Queensland. Our submission aims to contribute practical recommendations to enhance the existing financial support framework and ultimately improve outcomes for children and young people in care.

QFKC appreciated the opportunity to provide input into this review and remains committed to advocating for the needs and rights of all carers, ensuring they are adequately supported to fulfil their critical roles within the child protection system.

QFKC's Submission

Should payments and financial supports for carers be expected to cover all costs of raising a child in out of home care or just to contribute to these costs?

Queensland Foster and Kinship Care (QFKC) firmly believes that payments and financial supports for carers should cover all costs associated with raising a child in family-based care. Foster and Kinship Carers are volunteers of the state. According to Volunteering Australia, volunteering is defined as “*time willingly given for the common good without financial gain*” (Volunteering Australia, 2015).

The Queensland Child Protection System, along with every other State and Territory alternate care system, relies heavily on volunteerism to support more than 45,000 children and young people in alternate care across the nation, including approximately 12,500 in Queensland (Australian Human Rights Commission , 2025)

Volunteering Australia has outlined in the Rights of Volunteers, one of which is “*to be reimbursed for out-of-pocket expenses*” (Volunteering Australia, 2021). Partial reimbursements are not acknowledged within these rights; therefore, the concept for only contributing to the costs of raising children does not align with the Volunteer Rights established by Volunteering Australia.

In 2023, Queensland carers participated in a survey focusing on the financial burden of caring, with 447 carers responding (324 Foster carers, 118 Kinship carers and 5, Provisionally Approved carers). According to the results, 94% of carers reported that the carer allowance has not kept up with the cost-of-living crisis. When asked about out-of-pocket expenses:

- 76% of carers reported being up to \$400 out of pocket per fortnight.
- The remaining 24% reported being \$400 or more out of pocket per fortnight.

Financial hardship is widely recognised as one of the ten most common causes to family stress. Foster and Kinship Carers, however, face additional challenges when raising a child or young person in a statutory system. These challenges are complex and place further strain on carer households.

Carers who volunteer form the backbone to the Child Protection system, upon which State and Federal governments rely on to care for children in need. Governments need to prioritise practical strategies to reduce stress factors by providing adequate and full financial reimbursements for the costs of caring. Implementing such measures would be a straightforward and effective approach to alleviating household stress and financial burdens of carers.

For the purposes of these submissions, QFKC undertook a brief survey with carers in Queensland to gather views. A total of 249 carers participated in the survey, of which 74% were foster carers and 26% were kinship carers. When asked this exact question as outlined in the discussion paper, 81% of carers stated that payments and financial supports should cover all the costs of raising a child in out-of-home care.

Should carers receive payments that go beyond the costs of raising a child?

The foster and kinship care framework for providing care has not evolved in line with changes in family circumstances and structures that have occurred over many decades in Australia, particularly in recent years. Traditional frameworks for volunteer family-based care assume a primary caregiver is at home and readily available to meet the complex needs of children and young people placed in their care.

The Australian Institute of Family studies highlighted in its May 2023 report on *Employment patterns and trends for families and children* that “within couple families, the proportion with both parents working full time hours is increasing, 31% in 2021, up from 22% in 2009” (Australian Institute of Family Studies, 2023).

The Australian Bureau of Statistics also reported that, as of June 2024, almost three-quarters (73%) of the 2.2 million couple families with children aged between 0-14 years had two employed parents. Five years earlier, in June 2019, this figure was 67%, indicating a 5% increase in 5 years (Australian Bureau of Statistics, 2024).

Furthermore, 74% of single-parent families with dependent children were employed in June 2024, compared to 61% in 2019 – an increase of 13% over five years (Australian Bureau of Statistics, 2024). This data illustrated that the expectations of having a primary carer available to provide flexible care is increasingly unrealistic in modern society, despite it often being a requirement in family-based care arrangements.

Efforts have been made to address these changing family circumstances over the years. The most notable initiative has been the Australian At-Risk Child Care Subsidy, which provides 100 hours of childcare (including outside school hours care) to children and young people under Child Protection orders nationwide. However, this strategy remains ineffective for many children and young people whose needs are too complex for traditional childcare services.

Since the establishment in 1976, QFKC has consistently identified the increasing complexities faced by children and young people entering care through individual and systems advocacy. Many school-aged children are unable to attend a full school day and are placed on ‘*reduced hour plans*’, while pre-school children are frequently excluded from daycare facilities due to their complex needs. This creates an impossible situation for carers attempting to maintain employment.

According to QFKC’s 2023 survey, of the 415 carers who responded to the relevant question:

- 195 carers reported having to withdraw from paid employment entirely due to their role as a foster or kinship carer.
- 200 carers reported negative impacts on their employment, including the need to take days off work due to their volunteer role.
- Only 20 carers reported no impact on their employment.

In the survey completed by QFKC for this submission, 249 carers were asked directly whether they should receive payments that go beyond the cost of raising a child, 92% responded yes, and 8% responded no. These results are overwhelmingly clear.

In 2025, the rising cost of living requires most carers to be employed to maintain a basic standard of living. When carers are unable to work and are burdened with out-of-pocket expenses, partial or inadequate reimbursements do not sufficiently cover the true costs of caring for a child. These additional expenses place carers in a position where they cannot meet their own living expenses for their family or dependants.

Carers are therefore placed at a financial disadvantage due to their volunteer role, which should not result in financial hardship. QFKC firmly believes that if a carer must stay home to provide the necessary level of care for a child or young person, this should be recognised through adequate compensation from State and Federal governments.

How could payments and financial supports for carers be made more equitable?

QFKC firmly believes that the government holds financial responsibility for children and young people who are subject to statutory orders in any state or territory, as the government are the child or young person's custodian and/or guardian.

Carers are disadvantaged by current Federal Services Australia frameworks that apply means testing to payments. For instance, when carers apply for a mortgage or loan, they must declare all dependents. However, fostering allowances are excluded from income calculations, as they are not recognised as a form of income. This exclusion reduces the amount carers can borrow.

If Services Australia were to remove means testing, any additional dependents a carer supports would be offset by a payment made specifically for the care of the child. QFKC emphasises that carers should not be financially disadvantaged for choosing to volunteer as carers. Eliminating means testing for children and young people under statutory orders is a practical approach to alleviating financial pressures on carer families.

As part of QFKC's survey conducted to inform these submissions, carers were asked whether a carer's financial position or means testing should be a consideration in the provision of financial support. 64% of carers stated that it should not be, supporting the premise that payments, such as those from Services Australia, should be attached to the child rather than the carer's income.

What is the impact of inadequate payments and financial supports on carers and the children in their care?

In QFKC 2023 survey, 404 carers responded to a question about whether they would consider withdrawing from caring due to the financial burden of providing care. The results revealed:

- 47% said they would
- 23 % said they were unsure and
- 30% said no.

These figures highlight the significant influence of inadequate payments and financial support on the foster and kinship care system. The data shows that 70% of carers surveyed are either considering resignation or uncertain about continuing due to the financial strain. This could result in placement disruptions, an unwillingness to take on further placements, or the end of existing placements, also known as placement breakdowns.

The consequences of such outcomes cannot be underestimated. Systems trauma refers to the harm caused by the system itself, rather than the initial trauma experienced by the child. It can manifest as re-traumatisation or further harm during interactions with the system. When children and young people experience placement disruption or breakdowns, this can have a profound impact with feelings of abandonment and rejection being felt by children and young people, leading to even more complex trauma behaviours.

QFKC's survey, conducted for this submission, asked carers about the impact of inadequate payments. The results were:

- Placement breakdown: 16%
- Children's needs not being met: 58%
- Carer resignation: 26%

Carers were also invited to provide comments, resulting in 87 responses that echoed these concerns. Additional themes included difficulties in recruiting new carers, negative impacts on carers' mental health, long-term consequences due to lack of superannuation, financial impacts on carers' biological children.

The message is clear: inadequate payments and financial supports have profound, far-reaching impacts on carers, the children in their care, and the broader Child Protection System. Addressing these issues is essential to prevent placement breakdowns and support the wellbeing of all involved.

What factors influence carer's ability to access payments and financial supports?

QFKC manages the Statewide Recruitment Line on behalf of the Queensland government. Through this line, QFKC frequently receives calls from what Queensland refers to as 'informal kin' – kinship carers who have taken on the care of family without the child or young person being under a Child Protection order.

In the past six months, QFKC received 171 calls from kin carers seeking guidance. Some were caring for children already under orders, while others were supporting children not subject to orders. These informal kin often seek information about financial and practical support, which they cannot access under the existing system.

In many cases, informal kin carers are dealing with intergenerational complex trauma, resulting in the same behavioural and emotional challenges faced by foster and kinship carers when caring for children and young people. However, unlike approved carers, informal kin carers lack access to essential support.

The current system's messaging to informal kin often requires them to relinquish care to the State for the child to be recognised as 'in need of care and protection'. Only then can they apply to become foster or kinship carers. During this process, the child is likely to enter the foster care system.

Internationally, some systems provide more inclusive support. For example, New Zealand offers an 'Unsupported Child Benefit' administered through its national welfare system (Work and Income, Te Hiranga Tangata). This benefit is available to informal carers who meet specific criteria, and the rate paid is equivalent to that of formalised care.

Comparing Queensland and New Zealand's child protection system is insightful. Despite having almost the same population (a difference of less than 100,000), as of June 2023:

- New Zealand had 4,317 children and young people in care (The Salvation Army Social Policy and Parliamentary Unit, 2024).
- Queensland had 11,922 children and young people in care – 63% more than New Zealand (Department of Families, Seniors, Disability Services and Child Safety, 2025).

In New Zealand, 12,927 caregivers received the Unsupported Child Benefit for a total of 19,794 children and young people in 2021 (Ministry of Social Development, 2021). This demonstrated the success of supporting informal kin carers without unnecessary government intervention.

Queensland's *Child Protection Act 1999 Section 5B* aligns with this approach, stating in the following sub-sections:

- (b) *'a child's family has the primary responsibility for the child's upbringing, protection and development'*,
- (c) *'the preferred way of ensuring a child's safety and wellbeing is through supporting the child's family'* and,
- (e) *'in protecting a child, the State should only take action that is warranted in the circumstance'*.

While various factors contribute to New Zealand's significantly lower numbers of children in formal state care, it is clear that providing financial support equivalent to the New Zealand carer allowance is a substantial factor.

QFKC believes that the Australian government should implement a similar federal payment to support families nationwide in providing care when parents are unable or unwilling to do so. Such a policy would reduce the number of children in formal state care and place responsibility back within the family unit, where children's needs are best met.

What factors make it easy or difficult for out of home care service providers to provide payments to carers?

The Queensland Child Protection system is responsible for approval decisions and payments for all foster and kinship carers. QFKC supports the Queensland government retaining this function to ensure equity and consistency across all carers. However, QFKC also advocated for Foster and Kinship Care agencies to be provided with brokerage funds to address emergent needs as they arise. Providing agencies with flexible funding would enable timely and tailored support for carers, enhancing their capacity to meet the needs of children and young people. This approach will be further explored in other discussion points within QFKC's submission.

How do the financial costs associated with caring influence people's decision to become a carer or to stop caring?

As evidenced in question 4, there is a strong correlation between adequate financial support and assistance and carer recruitment and retention. 70% of surveyed carers in Queensland indicated they would either withdraw from fostering or were uncertain about continuing due to financial pressures. In QFKC's survey conducted to inform these submissions, 249 carers responded to the question, "would the financial burden of fostering be a contributing factor to you deciding to resign from fostering?". Of the respondents, 55% said yes, 24% said they were unsure, and just 21% said it would not be a contributing factor.

Since 2020, Australian families have faced a significant rise in the cost of living. Notably, 94% of carers surveyed in 2023 reported that the carer allowance has not kept up with this increase, highlighting the financial strain on day-to-day life. The Queensland Council of Social Services (QCOS) 2024 Living Affordability Report underscores the 'devastating effects of the cost-of-living crisis on low-income Queenslanders, including working families (Queensland Council of

Social Services , 2024). The report describes how the crisis is “*depriving children of their childhood, with parents unable to afford school camps, extra-curricular activities and meals for every person in the family*” (Queensland Council of Social Services , 2024).

Key findings from the 2024 Living Affordability (Queensland Council of Social Services) report include:

- No modelled households had sufficient income to cover unplanned emergency expenses.
- Housing costs were the highest expenditure, with all modelled households spending more than 37% of their income on housing.
- Health needs are being neglected due to out-of-pocket costs, or families are enduring extreme financial hardship to cover essential medical expenses.
- Despite energy rebates in Queensland, energy costs continue to cause financial stress.
- People are experiencing higher levels of stress, anxiety and depression due to financial stress and are facing significant barriers to accessing psychological care.

The traditional demographic attracted to foster and kinship carers often align with families reflected in the QCOSS report’s modelled households. These families are already struggling to support their own needs, making recruitment to a foster carer role an increasingly difficult task.

For existing carers, the compounded stress of managing financial hardship, statutory system requirements, and only receiving partial reimbursement for caregiving expenses makes carer retention challenging.

There must be clear and consistent messaging that being a carer in Australia should not add financial burden to any family. The lived experiences of carers must reflect this commitment, ensuring financial supports are adequate and accessible.

What changes to payments and financial supports would improve carer recruitment and retention?

Accessibility is a key factor in improving financial supports beyond merely increasing payments for foster and kinship carers.

In a survey conducted by QFKC in 2023, carers were asked about their experiences in accessing Child Related Costs, higher carer allowance payments associated with the needs of the child in their care, and dual fostering allowance. A total of 429 carers participated in this section, and the following results:

Child Related Costs

- 9.8% are approved for Child Related Costs.
- 21% are not approved.
- 44 % are sometimes approved.
- 25% stated they never ask.

High Support Needs Allowance (HSNA) & Complex Support Needs Allowance (CSNA)

- 20% are approved for HSNA or CSNA (higher fostering allowance linked to child’s needs and subsequent cost of care).
- 20% are not approved.
- 36% are sometimes approved.

- 23% stated they never ask.

Dual Respite

- 22.6% are approved for dual respite (where both the respite and primary carer receive payment for an approved period of respite care).
- 12.6% are not approved
- 17% sometimes receive approvals.
- 48% stated they never ask.

The payments referenced above are intended to supplement the fostering allowance so that carers are not out of pocket. However, only certain costs that fall outside the standard fostering allowance are eligible for reimbursement. These costs are outlined in Child Protection policies and procedures and are available on carer websites.

Eligible payments may include, but are not limited to, transport for family contact, medical aids and ongoing prescriptions, school camps, school photos and school devices etc. The procedures associated with Child Related Costs acknowledges that these fall outside the fostering allowance. Therefore, when these costs are not approved, the government is either expecting the carer to be out-of-pocket or requiring the child or young person to miss out.

For HSNA and CSNA, the consistency of approvals varies across the state. Depending on the region or service centre, some carers receive the HSNA automatically, while others endure a lengthy process. This inconsistency is often due to carers being asked to provide evidence through spreadsheets documenting the distribution of these additional funds, despite the procedures stating that carers are not required receipts. Some Child Safety Service Centres (CSSCs) still request evidence of expenditure.

It is unreasonable for access to additional payments to be dependent on a carer's residential location rather than the needs of the child or the carer's household.

Similarly, approval of dual respite is inconsistent across the state, as delegation of payment authority rests with the CSSC Manager. QFKC has identified the approval decisions can be influenced by a value system held by the managers. If a manager does not agree with the use of respite for a child, payment for dual respite may be denied.

While QFKC agrees that decisions on access to dual respite should be made in the best interests of children and young people, if a child is regularly having respite with a known person, there should be a straightforward approval process. Unfortunately, this is not always the case.

Carers were asked in the 2023 survey to provide further information if they answered 'never ask' to any of the three questions (Child Related Costs, HSNA & CSNA and Dual respite). Overwhelmingly, responses reflected a reluctance to request support due to negative experiences in the past, where carers were made to feel uncomfortable or guilty for seeking reimbursement.

Common reasons cited include:

- Fear of backlash or feeling belittled by Child Safety Officers (CSOs).
- Being made to feel like a burden or accused of caring only for financial gain.
- Previous requests being repeatedly denied, leading to feelings of futility.
- Lack of awareness about eligibility for additional supports.
- Anxiety about jeopardising their placement or damaging relationships with CSSCs.

Direct quotes from carers include:

- *“Was belittled by a CSO in the past for daring to ask.”*
- *“Knocked back when I asked.”*
- *“Every time I asked, it hasn’t been provided... I won’t bother again.”*
- *“Feel like we become the beggar.”*
- *“Was told that the money we receive covers ALL the needs of the child.”*
- *“...a 6 month wait for reimbursement is simply too long.”*
- *“Didn’t know you could ask for additional child related costs.”*

These responses highlight the significant barriers carers face when seeking financial support, including administrative burdens, lack of transparency, and inconsistency in decision-making across the state.

Carers provided hundreds of responses to this question, with the vast majority centred around the themes mentioned above. While a small percentage indicated they do not request dual respite because they choose not to use respite, most responses reflected feelings of being too scared to ask, unaware they could ask or having asked and being rejected.

There needs to be a fundamental cultural shift in how carers are perceived by society, starting with the child protection system understanding the complexity of the role, and 24/7 nature of the role and the real cost associated with raising a child who has experienced trauma.

Queensland’s last comprehensive review of the cost of caring for children and young people in family-based care was in 2006, nearly 20 years ago. Other than the adjustments made in line with Consumer Price Index (CPI), there has been no thorough review or increase in the allowances paid to carers. This is despite the growing complexities of children’s needs and the significant rise in the cost of living, which has pushed essential household expenses well above the CPI index.

At a minimum, carers should have simple and straightforward access to additional payments that fall outside the standard carer allowance to help meet the needs of the child or young person in their care.

While Queensland has implemented tools such as the Carer Connect app – designed to facilitate quick reimbursements and offer other functionalities – a recent 2024 QFKC survey of Foster and Kinship Care agencies revealed a significant issue. The survey, which included 227 respondents, found that 44% of agency staff (101) respondents were not confident in using the app.

If support workers, who are responsible for guiding and assisting carers, are unfamiliar with an app specifically designed to assist carers, it becomes yet another barrier to receiving timely reimbursements for costs associated with providing care.

To improve carer recruitment and retention, QFKC identifies two primary areas of change:

- Ensuring accessibility to additional payments through comprehensive training for all care team members on tools such as Carer Connect.
- Addressing sector-wide attitudes, including those held by agency support workers and departmental staff.

What could government (state, territory or the Australian government) do to improve carer payments and support?

Firstly, QFKC firmly believes that means testing through Services Australia should be removed for carers, and payments should instead be attached to the child in State care, similar to the Health Care Card and the Australian Child Care At Risk Subsidy.

The Australian Federal Government should also consider implementing a payment model similar to New Zealand's Unsupported Child Allowance for informal kin carers. While parameters would need to be established to determine how this would apply in Australia, if such model helps reduce the number of children and young people entering formal care by enabling family members to care for them outside of the system with adequate financial support, it would be a valuable initiative for the Australian Government to pursue.

QFKC also advocated for a nationwide, independent review into the cost of caring for a child or young person in family-based care. As noted, Queensland carer allowance has not been reviewed for nearly 20 years. Carers should not experience discrepancies in payments based on the State or Territory a child resides in. Cost of living pressures are present across Australia, and while these costs can vary between State and Territories, they can also fluctuate within a single State or Territory.

QFKC supports carer payments being administered through the State governments. This approach promotes consistency in allowances and reduces risk of foster and kinship care agencies competing within the sector, which can create instability for carers.

QFKC is also supportive of new frameworks in family-based care that provides brokerage funds for Foster and Kinship Care agencies to address immediate placements needs for carer households. QFKC has observed the benefits of this approach, where agency staff – who often visit homes more frequently and understand the unique needs of each carer household – can respond effectively. For example, providing a house cleaner when additional children are placed in a home can help alleviate the carers' workload, allowing them to focus on meeting the needs of children and young people in their care.

QFKC believes that significant reforms are needed to ensure carers are adequately supported and that children and young people in their care have their needs met consistently across Australia. To achieve this, QFKC has identified several key priorities that require immediate attention:

- Removal of means testing for carers, with Services Australia payment being attached to the child or young person.
- Conducting a nationwide review of the costs associated with caring for a child or young person in family-based care.
- Exploring ways to financially support informal kin carers, to reduce the number of children and young people entering formal care when appropriate.

What could governments and/or carer support organisations do to improve carer payments and financial support?

Government organisations have a responsibility to ensure that when tools like Carer Connect in Queensland are established and expected to serve as a vehicle for carer reimbursement, the sector is adequately trained and supported in their use. Rollouts cannot be relied upon when staff turnover within the sector is so prevalent. In this submission, QFKC highlights other methods of training that are essential to ensuring critical resources, such as the Carer Connect app, are accessible at any time to anyone who requires them.

What could carer support organisations do to improve carer payments and financial support?

As stated above, QFKC supports the administration of carer payments through the Queensland Government. This approach ensures an equitable and consistent payment process for carers and prevents agencies from competing against one another when their focus should be on supporting carer households.

The use of brokerage funding is a critical element in providing the foster and kinship care agencies in Queensland with the ability to respond to carer household needs. It reduces red tape and eliminates barriers that can arise when seeking approval from government institutions. It is essential, however, that agencies themselves do not create bureaucratic obstacles within their own programs. Responses to carers household needs must be timely, practical, and well-considered.

Foster and Kinship Care agencies, as well as departmental workers, play a key role in information sharing. Carers should be provided with clear and consistent information about the payments and reimbursements available to them beyond the standard fostering allowance.

QFKC was funded for Retention and Development officers for a 12-month pilot period between 2024 and 2025. These positions had various functions, but their primary focus was identifying key retention strategies through direct engagement with carers. One of these strategies involved developing an online induction training for all foster and kinship agency workers.

QFKC consulted with Foster and Kinship Care agencies across the state to determine whether they would support the development of a consistent set of outline training modules required for all agency staff, regardless of their specific agency. The aim was to ensure agency staff possess the essential knowledge needed to effectively support and advocate for carer households.

Over 180 individual foster and kinship care agency staff participated in this survey, and over 85% supported the development of a standardised induction package. During the pilot period, QFKC developed the first module on Delegated Authority, with plans to add more modules if funding becomes recurrent. One of the anticipated modules will focus on carer finance.

QFKC has also begun exploring alternative learning methods and recently recorded (but not yet released) its first podcast. One planned podcast topic is carer finance, which offers a flexible learning platform that does not require carers to sit in front of a computer or take time off work for face-to-face training. Instead, carers can listen while driving, completing household tasks, or exercising.

Providing diverse learning mediums for carers and care team members is increasingly important as the sector adapts to a changing demographic of carer households. The focus must shift from

simply informing carers about what they need to do to meet compliance requirements, towards empowering them with practical, accessible, and relevant knowledge that enhances their capacity to provide high-quality care. Effective support and training must acknowledge these realities and aim to equip carers with the skills, resources, and confidence to advocate for the children and young people in their care.

Is there anything else relevant to the adequacy, consistency or accessibility of payments and financial supports for foster, kinship and permanent carers that you want to note?

When children and young people have been harmed and courts across Australia determine that they do not have a parent willing or able to protect them, these children and young people deserve to be raised in a family. Every jurisdiction in Queensland has legislation supporting that, wherever possible, a family-based placement should be made within the child's kin. If kin are not available, a child or young person should be placed in foster care. Yet, in Queensland alone, the rates of children and young people being placed in residential care have skyrocketed, with a 74.6% increase from 30 June 2023 to 30 June 2024, broken down by age groups as follows:

- 0-4 years old: 160% increase
- 5-9 years old: 112% increase
- 10-14 years old: 69% increase
- 15-17 years old: 67% increase

As of 30 June 2024, 45.5% of children and young people in residential care identified as Aboriginal or Torres Strait Islander.

These statistics are confronting. The most staggering increase is among children under 10 years old. Residential care is not an appropriate environment for any child to be raised; it fundamentally fails to meet the attachment and development needs of children and young people. Children who have experienced harm within relationships require the opportunity to heal their trauma through the experience of a healthy primary attachment figure – something that residential facilities cannot provide.

Beyond the obvious disadvantages experienced by children in residential care, the exorbitant cost to Child Protection systems across Australia must be a concern for governments across the State. In an article published by Member for Toowoomba South, David Janetzki, on 1 May 2024, the average cost of a residential placement was compared to that of a family-based placement. According to the article, the cost of residential care in the South West Region (one of six Regions in Queensland) in 2022 exceeded \$176 million, averaging \$443,125 per child annually, compared to just \$30,660 per child per year in family-based care (DJMP News, 2024).

This finding is supported by the 'Carer Allowance – QFCC Insights Paper' published, which reported the average cost of a child or young person in residential care as \$450,548, compared to \$30,660 in family-based care. The report projected that, based on current trends, the number of children and young people in residential care would increase to 2,766 by 2028, with the associated cost to the Queensland Government exceeding one billion dollars (Queensland Family and Child Commission, N.D.).

Reflecting on carers' responses under Question 8, where many explained why they do not request additional financial support despite the financial burden of caring for a child or young person in family-based care, it is astounding that carers are made to feel this way. Alternative models of care that are less effective in meeting children's needs are costing the state more than 10 times the amount of a family-based arrangement.

Financial support must be regarded as an absolute right for carers. They should not be financially disadvantaged by volunteering their homes and lives to care for the most vulnerable children in our society. Attitudes and mindsets need to change. Carers should not be placed in the position of having to ask for financial support. Expecting carers to advocate for financial assistance creates barriers, particularly across different cultures and communities where asking for help may carry stigma or shame.

When considering how QFKC began these submissions, it is essential to circle back to the issue of financial pressure. Financial burden is consistently ranked among the top ten household stressors in Australia. State, Territory, and Federal governments cannot add to this burden allowing the very people they rely on to uphold the child protection systems across the nation to be financially disadvantaged in any way. Governments must remove this burden and support environments where carers can focus on what they have volunteered to do – care for children and young people.

Conclusion

QFKC is pleased to see a Nationwide focus and review into carer payments. Carers have consistently expressed their views through QFKC surveys that the current rate of carer allowance is not sufficient to meet the increasingly high cost of living and subsequently the cost of raising a child in family-based care. Carers have many pressure points that make the role of parenting in the context of a Child Protection system very complex, State and Federal governments have a duty of care to reduce pressure points where the system allows them to, financial pressures is one of these pressure points. The cost of Residential care for children and young people is costing governments billions of dollars a year across Australia. Residential care is not a model of care that is in the best interests of children and young people, children need to heal from their trauma in the context of a primary attachment and relationship. It is time that governments across Australia redirect the exuberant amount of money it costs to place one child into Residential care into supporting a family to raise a child in family-based care where the financial burden is removed.

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