



Submission to the Australian Government Pension Review

People With Disabilities (WA) Inc -PWD(WA)- is the peak disability consumer organisation representing the rights, needs and equity of all Western Australians with a disability.

We support the submission made by the Australian Federation of Disability Organisations (AFDO) of which we are a member. However we would also like to add the following points which are important to our membership.

People with disability are living in poverty

Considerable research has already been done by many organisations and academics to show that people living with a disability have extra costs which leave them in poverty when they are reliant on the Disability Support Pension (DSP). One of the most recent papers is by Peter Saunders, of the Social Policy Research Centre, was written in 2006. This paper called the “Costs of Disability and the Incidence of Poverty”, provides an analysis of research in this area and concludes that people with a disability have higher cost of living, and are more likely to be in poverty. The paper suggests that action is required to ensure that people with a disability no longer have to confront a greatly increased risk of poverty.

As an organisation that provides individual advocacy to people with disability we find that the majority of our work is related to people who have problems because they do not have enough income to cover their costs. One of the biggest issues needing to be addressed is assisting people to find ways of paying their rent, and not being evicted.

The costs of living with disability

Many of the increased costs of disability encountered are:

- The cost of taxis – if someone is reliant on taxis to get around they can pay up to \$100 a week over the taxi user subsidy scheme on transport. This then becomes a disincentive to look for work, study or undertake activities in the community.
- The cost of continence aids - people who use the continence assistance scheme can often only get enough equipment to last for six to seven months of the year.
- The need to find funding to top up aids and equipment as most people need to search for extra money to pay for essential equipment such as wheelchairs and pressure cushions. Also some items are not available if you work, such as hearing aids.
- The cost of medication – many people are reliant on expensive medication that is not available on the PBS, particularly people with epilepsy and rare conditions.
- Higher electric and gas, due to need to maintain temperature control.
- The cost of mainstream technology, which is not on aids and equipment lists but makes life more accessible for a person with a disability eg. Internet access, lever taps.

Some groups are more susceptible to poverty such as people who live in supported accommodation, who are paying more than 80% of their pension to the support agency. If they wish to work, study or attend recreation, they often cannot afford to take transport. They often still have to pay for their own continence aids.

What people want

Infrastructure changes

Some of these issues could be addressed by making changes to infrastructure and ensuring more accessible communities. For example, more accessible public transport system will reduce the reliance on taxis. Better access to premises may reduce the distance some people may have to travel to get certain services.

Individualised funding for services

Other of these issues could be addressed through better funding and systems for funding at a state level. For example people having control over their funding for aids and equipment and continence aids so that they can buy more efficiently, and buy what they need to make life easier, not necessarily what is disability specific. Also more funding is required in these areas to take the burden of cost away from people with a disability.

Increased base pension

The basic costs of living are increasing for all. This should be reflected in the amount all pensioners get for income support.

Dedicated funding

We have multiple service systems/classes of disability because some people get compensation or insurance while others are on the pension. A dedicated stream of funding is essential for all people with disability like a Medicare levy or the third party insurance paid on drivers' licences. A catastrophic injury insurance scheme is only a starting point.

Allowance for the cost of disability

People with disability find the allowance and concession system very confusing and a repetitive process. There are too many schemes, cards and other concessions. Some are automatic and others require another form filled out by the doctor to prove your disability time and time again. This can be extremely frustrating, not to mention a waste of time and money, when the disability is congenital or permanent from sustaining an injury. Some like Mobility Allowance seem to be unrelated to the real costs of transport.

The system should be streamlined and simplified into one non-income tested allowance for cost of disability. This could be tiered amount dependent on a person's real needs.

Impact on families and carers

Many parents and carers have to give up their employment because of the heavy demands of their caring role. This adds to the cost of disability and burdens faced by individuals and families.

Feedback on review process

A number of people who contacted PWD(WA) about making a submission were angry and frustrated by the way that the review has been portrayed in the media. There has been an overemphasis on the age pension to the point that many of our members did not know this process was also reviewing the DSP.

Conclusion

People with disability do not feel the system works for them. If they are on the DSP they are often living in poverty. The cost of living is often so much they cannot then afford to participate in their communities in other ways.

The system needs a total overhaul. For people with disability the real costs of disability must be recognised and work must be done with state governments to find better ways of making a simpler system.

Yours sincerely



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