



Women
With
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Australia
(WWDA)

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Committee Secretary
Select Committee on Cost of Living
PO Box 6100
Parliament House
Canberra ACT 2600

To the committee Secretary.

I write to you on behalf of Women With Disabilities Australia (WWDA) concerning the Senate inquiry into the Cost of Living. This letter is informed by feedback from our membership, including women and girls with disability, their parents, carers, support people and representative networks; as well as our existing library of research and publications on the sexual and reproductive health and rights of women and girls with disability.

As you may be aware, WWDA is the National Disabled People's Organisation (DPO) and National Women's Alliance (NWA) for women, girls, feminine identifying, and non-binary people with disability in Australia. As a DPO and an NWA, WWDA is governed, run, led, staffed by, and constituted of, women, girls, feminine identifying, and non-binary people with disability. WWDA uses the term 'women and girls with disability', on the understanding that this term is inclusive and supportive of, women and girls with disability along with feminine identifying and nonbinary people with disability in Australia.

Although there is no gender and disability disaggregated data relating to poverty, available information demonstrates that forty-five per cent of people with a disability in Australia live in poverty and women with disability incur significant costs throughout their lifetime that other cohorts do not. For example, women with

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disability spend more of their income on accessing accessible housing, medical care and health related expenses than women without disability,ⁱ and 61% of women with disability report that they cannot sustain the cost of their basic needs;ⁱⁱ.

Employment of Women With Disability

In line with their experiences of poverty, women with disability are also much more likely to be unemployed and are less likely to have ongoing, secure income than women without disability.ⁱⁱⁱ When women with disability are employed, they are more likely to be in precarious, informal, or casual employment, and are on average, in much lower paid jobs than men with disability and women without disability.^{iv}

While not all women with disability have the capacity to work in paid employment, there are many women with disability who are able and willing to work but are unable to secure employment – largely due to discrimination in the workforce. In a survey 2018 survey of people with disability, respondents (72% of whom were women with disability) said that they their disability disadvantaged them in the workforce. For example:

- Only 30% of survey respondents believed that they receive the same pay for their work as a person without a disability would.
- 76.5% of respondents felt discriminated against or said they were treated unfairly because of their disability.
- 61% of respondents believed that their income (whether from wages or social security payments) is not enough to support their basic needs (61%).

Despite the evidence that women with disability face high rates of unemployment and high rates of discrimination when they are employed, the government programs do very little to find and secure and maintain meaningful employment in the

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mainstream workforce,^v and government support payments are inadequate to support people with disability to cover their basic needs, let alone, to put themselves forward in the competitive workforce.

Inadequacy of government support payments

Across Australia, it is widely agreed that government support pensions in Australia are grossly inadequate to cover rising living costs;^{vi} with all payment rates sitting well below the income required to stay out of poverty, no matter how it is categorised. While this is the case for all government support payments, it is particularly detrimental for women with disability, who are more likely to rely on government pensions as their main source of income^{vii} and have higher costs of living. As some WWDA members have explained:

"I am currently working full-time and experiencing an MS relapse. I am only just 'getting by' on my income now, with no additional funds for 'holidays' or nice 'outings.' I have had number of years of my life on the Disability Support Pension (DSP). I have also been on department of housing list for a property for 10 years after having to seek refuge for domestic violence and was never offered a was never offered a property for housing. I have spent the last 12 months in my own (accessible) home - made possible by financial settlement from divorce and a government guarantee that enabled me to use a 5% deposit. My housing and my ability to keep my dogs will be pulled from under me if I continue to be sick and have to leave work. I cannot afford to pay my mortgage on the DSP and - being a mortgage, I would not receive any additional funds for 'rent assistance.' The DSP does not provide enough money to live on."

"Many of us have the added burden of medical expenses and transport costs. We struggle to make ends meet let alone have any sort of quality of life. Not all pensioners are aged, entitled to NDIS or live-in government housing."

"I do not think that the DSP enables any quality standard of living. Does an acceptable standard of living mean that you have a roof over your head, you can pay your utilities, buy low quality, highly processed food but have few choices in your life or does it mean you

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actually have autonomy?"

In a paper compiled by the Australian Council of Social Services (ACOSS) in 2021, it was recommended that Australian Governments recognise that disability and illness incur additional costs, including healthcare, equipment, transport and housing costs. Referring to a report by NATSEM, ACOSS notes that "a single person with disability receiving the Disability Support Pension needs an extra \$50 per week to achieve the same standard of living as someone without a disability receiving a pension;"^{viii} which is particularly alarming when considering that the Disability Support Pension is already higher than other support payments.

In order to support people to achieve a basic standard of living, ACOSS recommends that base rates of working age income support payments be raised to at least \$65 a day;^{ix} and that supplementary payments be provided to individuals who are more financially vulnerable, including people with disability or chronic illness and single parents.

The National Disability Insurance Scheme

While the National Disability Insurance Scheme is another government initiative that is meant to support the economic well-being of people with disability, it is extremely limited in its ability to ease every cost-of-living pressure on women with disability for a range of reasons. Firstly, the NDIS is specifically designed to fund 'reasonable and necessary' supports for Australians with permanent and significant disability,^x which are determined under criteria which excludes any costs associated with 'every living, ' such as those associated with medical care, food and housing. Secondly, the rigid criteria around who can qualify as an eligible participant means that very few people with disability can actually gain access. According to recent reports on the status of the NDIS, a number of years after it was first implemented, less than 10% of the population of people with disability in Australia are participants.^{xi} Thirdly, despite ongoing calls from WWDA and other stakeholders to implement a gender strategy to

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promote gender equity in the scheme, there remains no plan to address the significant barriers that prevent women and girls with disability from accessing NDIS supports at the same rate as men and boys.

Across Australia, women and girls still make up less than 37% of all NDIS participants, and less than 30% of participants under 14 years of age.^{xii} Men with disability have been found to be more likely to successfully secure NDIS services than women, which allows them to negotiate better deals and services from their allocated funds. Research has found that the structure of the NDIS may be exacerbating existing social inequities, and that women, rural and regional Australians, and those from poor households are more likely to miss out on disability care and supports than their peers.^{xiii}

Recommendations

Recognising that there is significant evidence that women with disability are one of the most economically disadvantaged groups in Australia and that current government support programs are inadequate to support women with disability to meet their basic living costs, WWDA recommends that the Australian Government:

1. Recognise that women with disability experience some of the highest rates of unemployment and discrimination in the workforce of any demographic group in Australia and take steps to address the multiple and intersecting structural barriers that prevent women with disability from participating in the mainstream paid workforce to their full potential.
2. Review and implement the recommendations provided in WWDA's Response to the Employment Issues Paper of the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability.'

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3. Act urgently to increase the rate of all government support payments, including increasing the *Disability Support Pension (DSP)*, in line with the recommendations provided by ACOSS.
4. Revise the eligibility criteria for the DSP, in line with WWDA's recommendations provided in our 2021 submission to the 'Inquiry on the Purpose, intent and adequacy of the Disability Support Pension.'
5. Work with and provide funding to the National Disability Insurance Agency to urgently develop a *Gender Strategy* to increase the participation of rates of women and girls with disability, in line with that of men and boys with disability, in the National Disability Insurance Scheme.

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ENDNOTES

ⁱ Salthouse, S. & Howe, K. (2004) 'Lack of Data Means Lack of Action - A clinical examination of access to health services for women with disabilities.' A paper presented on behalf of Women With Disabilities Australia (WWDA) to the Human Rights and Equal Opportunity Commission (HREOC) National Summit: Sydney.

ⁱⁱ Australian NGO CRPD Shadow Report Coordinating Committee (2019) Findings from the National CRPD Survey.

ⁱⁱⁱ See: Australian Bureau of Statistics (2015) '[Disability, Ageing and Carers, Australia: First Results](#)' (Cat. No. 4430.0.10.001); People with disability were significantly more likely to still be looking for a job 13 weeks or longer after they first started (65.5%) compared with those without disability (56.1%), Australian Bureau of Statistics (2012) '[Disability and Labour Force Participation](#)'; Price Waterhouse Coopers (2011) '[Disability Expectations: Investing in a better life, a stronger Australia](#)'; Australian Institute of Health and Welfare (2017) '[Australia's welfare 2017](#).' Australia's welfare series no. 13. AUS 214. Canberra: AIHW; Australian Human Rights Commission (2016) '[Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability](#),' AHRC, Sydney.

^{iv} See: Frohmader, C. (2014) '[Gender Blind, Gender Neutral: The effectiveness of the National Disability Strategy in improving the lives of women and girls with disabilities](#).' Prepared for Women with Disabilities Australia (WWDA), Hobart, Tasmania. ISBN: 978-0-9585268-2-1.

^v Women with Disabilities Australia (WWDA) (2020). [Response to the Employment Issues Paper of the Royal Commission into Violence, Abuse, Neglect and Exploitation of People with Disability](#).' August 2020. WWDA: Hobart, Tasmania.

^{vi} E.g. See: Martin, P (2020) 'Top economists want JobSeeker boosted \$100+ per week, tied to wages,' *The Conversation*, Australia; Coates, B & Cowgill, M (2021) '[The JobSeeker rise isn't enough: Submission to the Senate Standing Committee on Community Affairs](#),' The Grattan Institute; Australian Council of Social Services (2021) [Social Services Legislation Amendment \(Strengthening Income Support\) Bill 2021](#)

^{vii} Australian Institute of Health and Welfare (2017) 'Australia's welfare 2017.' Australia's welfare series no. 13. AUS 214. Canberra: AIHW.

^{viii} Australian Council of Social Services (2021) [Social Services Legislation Amendment \(Strengthening Income Support\) Bill 2021](#), p. 7



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^{ix} [Ibid](#), p. 4

^x The scheme is administered by the [National Disability Insurance Agency](#) which has been established under Commonwealth legislation, the [National Disability Insurance Scheme Act 2013](#) (NDIS Act) and is governed by a Board.

^{xi} National Disability Insurance Agency (NDIA (2020), '[COAG Disability Reform Council Quarterly Report](#),' 31 March 2020.

^{xiii} Malbon, E. and Carey, G. (2019) '[Women, rural and disadvantaged Australians may be missing out on care in the NDIS.](#)' *The Conversation*, July 2019.

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