



Purpose, intent and adequacy of the Disability Support Pension 2021

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Introduction

Housing for the Aged Action Group (HAAG) is the only Australian organisation of its type specialised in the housing needs of older people. The organisation has over 500 members actively campaigning for housing justice. Established over 30 years ago as a grassroots movement, the organisation has established a robust service delivery arm in Victoria and has a strong presence in advocacy for older people experiencing housing and homelessness related issues across the country. During the 2020-21 financial year, HAAG supported over 150 older people into safe and secure housing and made over 600 referrals.

In 2016 HAAG was funded by the Wicking Trust (a philanthropic organisation) to conduct research to understand the depth and breadth of housing and homelessness issues of older people. In consultation and engagement with services, people with lived experience, advocates and peak advocacy bodies across Australia, the research project produced a number of reports on the housing issues of older people.¹ The project has released reports on housing circumstances for older people in Western Australia, Queensland, South Australia, New South Wales and Victoria and have built networks in every state.

HAAG welcomes the opportunity to provide input into the inquiry into purpose, intent and adequacy of the Disability Support Pension (DSP). This submission focuses on older people (over 50 years) in receipt of JobSeeker payments or the DSP and is based on the service expertise, research reports and includes experiences of people with disability and service experts.

Recommendations

- Increase DSP base payment and other supplementary payments such as Commonwealth Rent Assistance (CRA), Mobility Allowance and utility payments significantly to lift people on income support payments out of poverty.
- Increase the scope of eligibility to ensure people with disability are able to access DSP and are not forced on to JobSeeker and other inadequate payments.
- Reduce eligibility of DSP waiting period for migrants in line with other social security payments to ensure people with disability from migrant backgrounds can have timely access to DSP and other income support payments.
- Implement the recommendations made by the Australian Human Rights Commission following the Willing to Work inquiry to support people with disability and older people.

¹ See further: Housing for the Aged Action Group, Ageing on the Edge National Action Project, accessible at: <https://www.older tenants.org.au/ageing-edge-national-action-project>

Current context

According to available data, in 2018, 17.7% of the current population or in other words 4.4 million people in Australia identified as people with disability.² Of these, approximately 697,000 people were between 55 – 65 years old.³

Data from 2018 reveals that government pension or allowance was the main source of income for 37.9% or over 1.6 million people with disability.⁴ It is important to note that, as of March 2021, approximately 752,000 people were in receipt of DSP,⁵ significantly lower than the number of people with disability. DSP recipients are typically in older age groups, with 258,899 people were aged 55-64 years (34.4% of total DSP recipients).⁶

As of 30 June 2021, the jobactive caseload included 238,601 people with disability.⁷ It is likely that these people are on JobSeeker or other similar payment lower than DSP.

With the changes to government policy, the number of people receiving DSP has been significantly reduced over the past few years and this has resulted in a large number of people with disability forced to be on JobSeeker.⁸ In addition to this payment being significantly lower – it also means people with disability are also expected to meet mutual obligation requirements.

It is important to note that certain cohorts of people experience additional challenges and the current payment systems are not adequately nuanced to recognise the needs of those people. For example, Aboriginal and Torres Strait Islander people are two and a half times more likely to be on the DSP than non-Indigenous people, reflecting both a higher prevalence of disability as well as significantly higher rates of unemployment and structural and systemic socio-economic disadvantage.⁹ Furthermore, LGBTIQ+ community may incur additional medical expenses that are not covered by the general health system.

The *Poverty in Australia* report revealed that 53% of people below the poverty line are in households that rely on social security allowances as their main source of income.¹⁰ The current basic rate of DSP

² Australian Bureau of Statistics, Statistics on Disability, Ageing and Carers Australia, 2018, accessible at: <https://www.abs.gov.au/statistics/health/disability/disability-ageing-and-carers-australia-summary-findings/latest-release#disability>

³ Ibid

⁴ Ibid

⁵ Department of Social Services, JobSeeker Payment and Youth Allowance, Data breakdown, April 2021, accessible at: <https://data.gov.au/data/dataset/jobseeker-payment-and-youth-allowance-recipients-monthly-profile/resource/8bfe13e5-a71a-436b-9a28-645644b6a54c>

⁶ Ibid

⁷ jobactive, Labour Market Information Portal, jobactive and Transition to Work (TtW) Provider Caseload by Selected Cohorts, accessible at: <https://lmip.gov.au/default.aspx?LMIP/Downloads/EmploymentRegion>

⁸ See further: Phillips B. and Narayanan V., Financial Stress and Social Security Settings in Australia ANU Centre for Social Research and Methods, 2021, accessible at: https://www.socialventures.com.au/assets/Making-a-difference-to-financial-stress-and-poverty_full-report-SVA-BSL.pdf

⁹ National Centre for Social and Economic Modelling, Inequalities in Standards of Living: Evidence for Improved Income Support for People With Disability, 2019, accessible at: <https://www.afdo.org.au/wp-content/uploads/2019/09/02A-NATSEM-Online-Disability-Report.pdf>

¹⁰ Davidson P. et al, Poverty in Australia 2018, ACOSS/UNSW Poverty and Inequality Partnership Report No. 2, Sydney: ACOSS, 2018, p.15, accessible at: https://www.acoss.org.au/wpcontent/uploads/2018/10/ACOSS_Poverty-in-Australia-Report_Web-Final.pdf

is set at \$868.30 per fortnight with a maximum payment of \$970.20.¹¹ JobSeeker fortnightly payment is set at \$620.80 for single people with no dependants and \$667.50 for single people over 60 years who have been on the payment for 9 continuous months.¹² The maximum Commonwealth Rent Assistance level is \$140.80 for a single person paying over \$313.53 in rent.¹³ People with disability may also be eligible for the Mobility Allowance, with a \$99.50 standard rate or \$139.10 highest rate.¹⁴ A person may also receive utility allowance of \$164.50 a quarter which comes to about \$12.60 a fortnight.

An example of a fortnightly budget for a person on DSP*

Income	Amount	Expenditure	Amount
Disability Support Pension	\$958.60	Rent	\$490.00
Commonwealth Rent Assistance	\$140.80	Groceries (including pet food)	\$400.00
Mobility Allowance	\$ 99.50	Travel/transport	\$120.00
Energy Supplement	\$ 14.10	Mobile/phone	\$ 50.00
Wages	\$230.00	Utilities	\$100.00
Government deduction from wages	- (\$28.00)	Medical expenses including medication	\$ 190.00
		Personal (clothing, footwear, recreation, gifts, hairdresser etc.)	\$50.00
Total	\$1415.00		\$1400.00

*Person's consent was obtained to share their budget in this submission.

This demonstrates that people with disability are barely managing their expenses and are unable to save enough for emergencies or for their future.

Access and adequacy of DSP and other associated payments

As discussed below, it is disappointing that access and eligibility of DSP has been gradually reduced through various policy changes, which resulted in forcing people with disability to access lower payments, such as, JobSeeker and meet often unrealistic mutual obligations to receive the

¹¹ Services Australia, A guide to Australian Payments 1 July 2021 to 19 September 2021, 2021, accessible at: <https://www.servicessaustralia.gov.au/sites/default/files/co029-2107.pdf>

¹² Ibid

¹³ Ibid

¹⁴ Ibid

payments. Inadequacy of payments can have a compounding negative impact on physical and emotional wellbeing of people with disability.

Eligibility requirements

Access to payments can be complex and time consuming, which can be challenging for people with disability who are managing multiple issues. A report based on HILDA data demonstrated that the greatest decline in mental health occurred during the transition period to DSP payments for people with disability.¹⁵

According to available data, the policy processes that gradually limited eligibility for DSP has resulted in significantly reducing the number of people receiving this payment. For example, the number of people on DSP steadily declined from 802,000 in 2012 to 668,000 in 2019 (17% decrease between 2012 and 2019).¹⁶ The complexity of DSP legislation and assessment processes has created systemic barriers that are contributing to the reduction in DSP claims, grants and appeals.¹⁷

“I have a chronic health issue that fit all the criteria. I provided all the medical evidence and supporting documents. It still took Centrelink a whole year to process my application and I was on NewStart payment and was expected to do job search and other things even though they knew about my diagnosis.”

(Woman in her 60s in receipt of DSP)

Of the people HAAG supported last financial year, 465 people were aged 55-66 years and 165 of them were in receipt of DSP.

“There are more people that we support who are over 55 with disability who should be on DSP but can’t get it.”

(HAAG Client Services Manager)

This could be due to a range of reasons including tightened eligibility for the payment, not being able to gather medical and other evidence, and the lack of understanding or awareness of the different payments and the application processes.

The psychological costs of applying for benefits and complying with bureaucratic processes can be substantial. People with cognitive, intellectual or psychosocial and other physical health issues, lower literacy levels, smaller support networks or other vulnerabilities are more likely to be

¹⁵ Kiely KM, Butterworth P. Social disadvantage and individual vulnerability: a longitudinal investigation of welfare receipt and mental health in Australia, 2013, accessible at:

<https://journals.sagepub.com/doi/10.1177/0004867413484094>

¹⁶ Australian Institute of Health and Welfare, People with Disability in Australia, 2020, accessible at:

<https://www.aihw.gov.au/getmedia/ee5ee3c2-152d-4b5f-9901-71d483b47f03/aihw-dis-72.pdf.aspx?inline=true>

¹⁷ Economic Justice Australia, Disability Support Pension: Advocate Insights on What’s Changed Over the Past 10 Years, 2021, accessible at: <https://www.ejaustralia.org.au/wp/social-security-rights-review/disability-support-pension-advocate-insights-on-whats-changed-over-the-past-10-years/>

adversely affected.¹⁸ Therefore, it is important that the eligibility criteria are relaxed and simplified to ensure that people with disability are able to access the higher level of payments and are not forced into poverty.

Unlike some other social security payments, people from migrant backgrounds currently have to wait up to 10 years to access DSP and the Age Pension. In order to be eligible for DSP, a person must have lived in Australia for a total of 10 years as an Australian resident (of which 5 years must be continuous).¹⁹ However, they are able to access other payments such as JobSeeker and carer payment within two to four years of arrival.²⁰ This poses a significant challenge to people with disability from migrant backgrounds leaving them at risk of homelessness.

Adequacy of payment

There is ample evidence to demonstrate that the income support payment levels are significantly inadequate to meet the basic expenses and that people with disability live under severe housing stress after paying rent. A research indicated that severe financial stress has declined through recent decades across the whole population Australia. However, those receiving working age social security payments, such as, the DSP, Carer Payment, Parenting Payment and JobSeeker have been left behind.²¹ The financial stress and poverty levels experienced by income support recipients have worsened through Australia's long economic boom of the last 30 years.²²

There are health and other additional costs that people with disability incur that are not adequately covered by the income support payments. People who move away from the metropolitan areas looking for affordable housing also experience additional challenges with transport costs and access to suitable health services.

“My biggest cost is travel such as petrol and car maintenance, insurance and RACV membership living in the country 5 and 1/2 hours from HIV Medical Services in Melbourne.”

(Older man in receipt of DSP)

There are some other allowances such as Energy Supplement, Pharmaceutical Allowance and other family payments that DSP recipients may also be eligible to receive. Additionally, payments such as Mobility Allowance are based on meeting requirements such as working or volunteering which may not be an option for some people with disability.

¹⁸ Collie A, Sheehan L and McAllister A. The Health of Disability Support Pension and Newstart Allowance Recipients: Analysis of National Health Survey Data, 2019, accessible at:

<https://apo.org.au/sites/default/files/resource-files/2019-09/apo-nid257481.pdf>

¹⁹ Services Australia, Information you need to know about your claim for Disability Support Pension, accessible at: <https://www.servicesaustralia.gov.au/sites/default/files/2016/12/ci022-1701en.pdf>

²⁰ Economic Justice Australia, Newly Arrived Residents Waiting Period: back in place from 1 April 2021, 2021, accessible at: https://www.ejaustralia.org.au/wp/wp-content/uploads/NARWP-factsheet_April-2021.pdf

²¹ Phillips B. and Narayanan V., Financial Stress and Social Security Settings in Australia ANU Centre for Social Research and Methods, 2021, accessible at: https://www.socialventures.com.au/assets/Making-a-difference-to-financial-stress-and-poverty_full-report-SVA-BSL.pdf

²² Ibid

“I worry about those on DSP who don’t have a few hours work a week or physically can’t volunteer. Even if they don’t get mobility allowance, they have to pay rent, despite CRA and other smaller payments, they would definitely be living in poverty.”

(Older woman in receipt of DSP)

People live under enormous stress as a result of the inadequacy of DSP and other associated payments. The example below is the budget of a woman who feels that she is fortunate to find the accommodation that she’s in and is in deficit after the main expenses. In relation to personal/miscellaneous expenses in the budget, she stated “as you can see, I have no money left each fortnight for any clothing, entertainment or unexpected events”.

An example of a fortnightly budget for a person on DSP*

Income	Amount	Expenditure	Amount
Disability Support Pension	\$958.60	Rent	\$590.00
Commonwealth Rent Assistance	\$140.80	Groceries	\$250.00
Energy Supplement	\$ 14.10	Mobile/phone	\$ 45.00
		Utilities	\$150.00
		Medical expenses (including Osteo appointments)	\$ 90.00
		Travel (only use public transport which accepts <i>access travel pass</i> ²³)	-
		Personal (clothing, footwear, recreation, gifts, hairdresser etc.)	-
Total	\$1,113.50		\$1,125.00

**Person’s consent was obtained to share their budget in this submission.*

These demonstrate that the additional supplementary payments are rarely sufficient to support people living in serious financial stress and reduce poverty due to the inadequacy of the base payment of DSP.

²³ Public Transport Victoria, Access Travel Pass, accessible at: <https://www.ptv.vic.gov.au/tickets/myki/concessions-and-free-travel/access-travel-pass/>

Housing and homelessness

With limited housing options that are accessible and affordable across the country for people with disability and older people, there is stiff competition for the small number of houses that are accessible, close to amenities and are affordable.

This issue is further exacerbated for people with disability due to significant lack of affordable housing across the country. According to Anglicare Australia's *Rental Affordability Snapshot*, of over 74,000 properties available to rent, only 0.3% or 236 properties were affordable for people receiving DSP.²⁴ This results in people with disability renting properties that are unaffordable, putting them at significant rental stress. For example, Australian Institute of Health and Welfare report on people with disability found that 31% of income units receiving CRA who had at least one member receiving the DSP are in rental stress after receipt of CRA and without CRA, 71% of these income units would be in rental stress.²⁵

"I rent from a Community Housing organisation, so my rent is lower than market value ... CRA is useful but not a panacea to a low DSP payment designed for people who don't pay rent like own their own home or live with family."

(Older woman in receipt of DSP)

Given the lack of appropriate and affordable housing, many people with disability resort to unsuitable or untenable housing options such as couch surfing or living in cars as they are unable to find appropriate housing in the private rental market.

"I have lived off savings to pay rent, lived with friends and family several times... I almost had to live in my car, but was able to move back into my parents place."

(Older woman in receipt of DSP)

Evidence also demonstrates that there is a clear nexus between inadequate income support payments and poorer mental health outcomes.²⁶ This particularly causes serious negative mental health implications for people with a history of homelessness or being at risk of homelessness.

"I am terrified of becoming homeless in the future, given lack of affordable private rental housing for people on low incomes and lack of social housing. I have no family or friends to ask for support."

(Man in his late 50s in receipt of DSP)

Community housing is an affordable option for people struggling in private rental, however, community housing providers rely upon rental income to remain economically viable. Rental payments are capped at a percentage of the tenants income (usually 25-35%), which means that people on the DSP are less desirable tenants due to the low amount of rental income the payment

²⁴ Anglicare Australia, Rental Affordability Snapshot, 2021, accessible at: <https://www.anglicare.asn.au/wp-content/uploads/2021/05/rental-affordability-snapshot-national-report.pdf>

²⁵ Australian Institute of Health and Welfare, People with Disability in Australia, 2020, accessible at: <https://www.aihw.gov.au/getmedia/ee5ee3c2-152d-4b5f-9901-71d483b47f03/aihw-dis-72.pdf.aspx?inline=true>

²⁶ Kiely, K, Butterworth, P., Social disadvantage and individual vulnerability: A longitudinal investigation of welfare receipt and mental health in Australia, Centre for Research on Ageing Health & Wellbeing, The Australian National University, 2013, Volume: 47 issue: 7, page(s): 654-666.

provides. Some community housing providers are reluctant to make modifications due to the high cost and issues with getting approvals for the modifications, and that is another barrier to accessing housing for people with disability.

“On the disability pension I can manage but, you know, I’ve got a really budget. I mean, I couldn’t go out to buy myself a new car, I budget on my petrol, you know, I walk instead of driving the car to save petrol, things like that.”

(Community housing tenant in her 50’s)

“With community housing it’s impossible to get any modification done ... they don’t have the money, they don’t want to modify... they want people with no disability, because they cannot make any modifications to their properties.”

(HAAG housing support worker)

With a large proportion of the income spent on housing people with disability struggle with managing other expenses. There are significant negative health impacts caused as a result of the inadequacy of social security allowances as people with disability are forced to forgo medication, rely on food with limited nutritional value and are unable to address issues caused by environmental factors such as heating or cooling during periods of extreme weather.

Case Study

Kris* is a woman in her 60s who had a successful career as a teacher working in schools throughout Melbourne. Focused on her career, and passion for education, Kris never married.

In 2015, Kris came out to her employer as transgender, the following year her contract was not renewed. At 53, Kris found herself without a job and struggling to find work.

Kris was eligible for DSP and to supplement her income she started looking for work. For a couple of years, Kris was able to get by on casual shifts at a friend’s store, but as her savings began to dwindle, and the costs of her gender-affirming medication and healthcare began to rise. This meant affording her \$400 a week, one-bedroom apartment in Brunswick was becoming impossible.

Kris is getting increasingly anxious that she is going to be evicted. As her identity documents do not match her name or gender, she is worried about having to apply for new rentals. Therefore, she began skipping meals and turning off heating in winter to pay rent.

**Name has been changed for privacy and consent of the person has been obtained to share the case study*

Experiences of personal challenges, such as, past trauma, mental health issues, alcohol and drug dependence related issues, domestic and family violence, housing and homelessness related issues or a combination of these issues can have a significant impact on a person’s health and wellbeing. The inadequacy of social security support payments exacerbates the stress of managing complex life experiences and circumstances. In addition to receiving sufficient social security allowances, these individuals need access to a range of holistic, wrap around supports to address these issues.

The case study below demonstrates the difficulty to obtain DSP, significant pressure people with disability are under to find affordable and appropriate housing and the ongoing challenges of having to report income fortnightly and other unnecessary administrative burdens on people with disability with little or no support.

Case Study

Abby* is a woman in her mid-60s receiving DSP. The application process took nearly a year for Abby to become eligible for the payment. This was due to administrative delays despite her providing evidence of her significant and debilitating chronic health condition. During this period, Abby was in receipt of Newstart payment which was significantly inadequate to meet her financial needs. She was also subjected to the mutual obligations irrespective of her health condition and pending approval for DSP. She had to rely on her savings to manage her expenses during this period.

After she was approved for DSP, she was still struggling to meet her housing costs in the private rental market. She applied for public housing. While her application was pending, Abby was renting in the private market and drawing on her savings to pay her rent.

It took more than three years before she was offered a unit through social housing. Although the rent was affordable on DSP as it was capped at 25% of her income, unfortunately, the units were poorly managed by Department of Families, Fairness and Housing (Former Department of Health and Human Services). One of the neighbours was violent towards Abby and other neighbours. He was a high-needs tenant and the Department failed to deal with his multiple tenancy breaches. Abby felt unsafe in her home, and was afraid to use the back yard or socialise with her other neighbours.

After about two years of living in that property, Abby applied for community housing and was fortunate to find a more suitable housing option. Community housing rent is fixed and is not proportion of income. Therefore, her current accommodation amounts to about 35% of Abby's income. However, she is more comfortable and feels safe in a community that predominantly consists of older women.

Abby works a few hours a week which keeps her engaged in the community. However, due to the income free threshold of \$178 a fortnight before her DSP benefit is cut by 50 cents for every dollar she earns, she loses close to \$40 of her DSP per week. Abby feels that this acts as a disincentive for people with disability to find appropriate employment. If she did not work and relied solely on DSP, Commonwealth Rent Assistance and Mobility Allowance, her rent would cost close to 45%-50% of her income which would push her into severe poverty.

Even with work and the income support payments, Abby struggles to have enough income to socialise, visit relatives or save for her future.

In the past she was able to phone Centrelink and inform them if there have been any changes to her income. Since the changes to the mutual obligations came into effect, Abby now has to contact Centrelink every fortnight or log into her MyGov account to report her income. As the fortnightly income is already reported through ATO to MyGov, she does not see the need for her to manually enter income every fortnight as her fortnightly income remains stable.

She has also been informed by Centrelink that if she does not report every fortnight, her DSP and other related payments will be suspended. She fears that if she was unwell or wasn't able to report her income due to circumstances beyond her control, her payments would be suspended leaving her with little to no financial security as she's unable to save money after her rent, utilities, food and other essentials. Abby wishes the government increased the payments especially DSP and CRA for renters and relaxed the mutual obligations to report income so that she is not feeling the pressure and stress of losing the payments or inability to meet additional, unexpected expenses.

**Name has been changed for privacy and consent of the person has been obtained to share the case study*

These examples clearly demonstrate the urgent need for the government to increase the DSP and other associated payments to support people who are living in poverty and/or severe rental stress. Furthermore, The Deloitte Access Economics *Analysis of the Impact of Raising Benefit Rates* report provides insights into the economic benefits of increasing the social security allowances including a boost to regional economies.²⁷ Considering all these factors, HAAG recommends an immediate increase to the DSP and other associated payments.

Employment options

Employment can provide people with disability an opportunity to increase social and economic participation. However, there are many systemic and structural factors which impact on how a person with disability is able to live, participate in society and realise their potential.²⁸

Concerningly, a research report of the Australian Government shows that while the majority of Australian employers are open to hiring people with disability (77%), a much lower proportion (35%) demonstrate behavioural commitment to doing so.²⁹ Lack of understanding about disability including mental health issues contributes to increased stigma, reluctance to seek help, and misunderstandings about accessing services.³⁰ Due to numerous barriers to completing educational qualifications, people with disability are likely to have lower levels of tertiary qualifications, be underemployed or unemployed than those without disability.³¹

²⁷ Deloitte Access Economics, *Analysis of the impact of raising benefit rates*, 2018, accessible at: <https://www.acoss.org.au/wp-content/uploads/2018/09/DAE-Analysis-of-the-impact-of-raising-benefit-ratesFINAL-4-September-...-1.pdf>

²⁸ See further, Australian Human Rights Commission, *Willing to Work: National Inquiry into Employment Discrimination Against Older Australians and Australians with Disability*, 2016, accessible at: https://www.humanrights.gov.au/sites/default/files/document/publication/WTW_2016_Full_Report_AHRC_a_c.pdf

²⁹ Jane Prentice, Assistant Minister for Social Services and Disability Services, Media release: *Businesses are missing out*, 27 July 2018, accessible at: <https://formerministers.dss.gov.au/18218/businesses-missing-out/>

³⁰ Jorm. A., *Mental Health Literacy: Empowering the Community to Take Action for Better Mental Health*, American Psychologist, Advance online publication, 2011, accessible at: http://www.tips-info.com/wpcontent/uploads/2011/12/mental-health-literacy-ap-in_press.pdf

³¹ People with Disability Australia, *Disability Rights Now 2019 Australian Civil Society Shadow Report to the United Nations Committee on the Rights of Persons with Disabilities: UN CRPD Review 2019*, 2019, accessible at: <https://dpoa.org.au/wp-content/uploads/2019/08/CRPD-Shadow-Report-2019-English-PDF.pdf>

People with disability may experience multiple intersectional forms of discrimination based on their age, disability, gender, sexuality and cultural background among other things. Solutions to address issues of people with disability should adopt a holistic approach that includes public education.

Case study

Phil* (pronouns: they/them) is a 60-year-old DSP recipient from Melbourne. In 2018, Phil was given the opportunity to open a café with an ex-colleague. Phil left their job of 15 years as a restaurant manager to pursue their dream.

Unfortunately, the café did not succeed and just six months later Phil was left without a job. As Phil had invested most of their savings to open the restaurant, they relied solely on Government support to pay rent. At the beginning of 2020 Phil received a rent increase and had no choice but to leave their property.

Wanting to remain in the safety of the neighbourhood, where for the past 20 years they had built a community of friends and support networks, Phil began living between friends as they searched for work and a new place to live. But as an older adult, Phil struggled to find work and were beginning to feel they were overstaying the welcome with their friends.

**Name has been changed for privacy and consent of the person has been obtained to share the case study*

After conducting a comprehensive inquiry across the country, the Australian Human Rights Commission produced the *Willing to Work* report. Unfortunately, the majority of recommendations made by the inquiry to support people with disability and older people are yet to be implemented. Given the thorough and detailed nature of the report, it is imperative that the recommendations in this report are fully implemented by allocating adequate funding and resources.

Other relevant matters

With the implementation of the National Disability Insurance Scheme (NDIS), there are ongoing concerns in relation to older people with disability who were reliant on various state and federal government funded supports that are being rolled into the NDIS. Many people with disability who accessed mental health programs, including Personal Helpers and Mentors (PHaMs) and Partners in Recovery (PIR), may be ineligible to become NDIS participants if they are experiencing episodic and/or moderate mental illnesses.

Although funding was allocated for Continuity of Support services (CoS), there is a lack of clarity in relation to the future of these CoS services. Anecdotally, we believe that there are about 5,000 older people over 65 years who were accessing CoS services, who are likely to fall through the cracks and disengage from services as funding comes to an end. These people may have to use their personal income for supports that may further exacerbate their already precarious financial situation or may not access supports at all. Thus, it is imperative that these people are provided with necessary continuous supports to ensure they are not left behind.

Conclusion

As demonstrated in this submission, the inadequacy of social security payments can have significant negative physical and mental health impacts on people and forces them to rely on community services that provide mental health, housing and homelessness, and other similar services.

Increasing these payments would result in people being able to manage their expenses and, as a result, alleviate pressure on community services that are already struggling to meet the community needs.

A considerable proportion of people with disability experience structural, systemic, and attitudinal challenges including lack of accessible transport, debilitating health issues and limited access to health and other supports, discrimination and family or caring responsibilities. Therefore, this inquiry should have regard to the broader systemic issues and challenges that people with disability experience in the context of adequacy of income support payments.