

# Children and Young People with Disability Australia's response to the Senate Inquiry into: The extent and nature of poverty in Australia

*“... [T]he Disability Support Pension is ridiculous to get on. I've submitted my application now that I've been diagnosed but I'm just waiting now. But they're making it harder for people on JobSeeker [sic] to even live because they're going to force us to do 20 [job applications] a month just for an increase of \$50 a fortnight, which is still **below the poverty line**. And I'm already panicking about that. And I think the government really needs to take a step back and see what they're doing to disabled people and how it affects people with different disabilities, **because it's ruining us.**”*

— (Young person with disability, 2021).

Children and Young People with Disability Australia

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**A note on terminology:**

*Term: Children and young people with disability*

Throughout this submission we generally use person-first language, e.g., person with disability, person experiencing mental ill-health. However, CYDA recognises many people with disability choose to use identity-first language, e.g., disabled person. Therefore, these terms are used interchangeably throughout.

**Acknowledgements:**

Children and Young People with Disability Australia would like to acknowledge the traditional custodians of the lands on which this report has been written, reviewed and produced, whose cultures and customs have nurtured and continue to nurture this land since the Dreamtime. We pay our respects to their Elders past, present and future. This is, was, and always will be Aboriginal land.

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## Summary of recommendations

This submission makes clear the intersectional and multifaceted nature of poverty. Young people with disability their families and caregivers face additional vulnerability due to unique experiences of oppression and discrimination.

CYDA call for the solutions to be equally intersectional and multifaceted and under-pinned by a whole of life / life course approach.

The recommendations below address several life domains and call for widespread policy reform and greater investment in policies and programs that impact the lives of children and young people with disability.

### **Recommendation 1 – Inclusive Education**

Ensure equity in education by making early childhood education and care (ECEC) the first step of an inclusive life, providing a circuit breaker to a cycle of poverty.

To achieve this, we call on Australian governments across all jurisdictions to;

- Revise existing models and subsidies to support children with disability to enrol and attend Early Childhood Education Centres regardless of; (a) the setting, (b) access to a current Early Childhood Approach/NDIS plan and (c) the income or work status of the families.
- Lead the development of and commitment to a plan to phase out segregated education for all students and ensure each and every student with disability has access to inclusive education.

### **Recommendation 2 – Employment**

Facilitate greater economic opportunity through addressing complex barriers to employment, compounded by a fragmented service system.

The Australian Government should invest in;

- Research to reduce fragmentation in employment services and develop clear pathways to avoid duplication and service gaps. This needs to include time to consult with young people about the design of a new employment services system.
- Incentivising and supporting accessibility and positive hiring practices (inclusive of training) in all sectors in preparation for hiring people with disability, including promoting increased representation of disability in management and leadership.
- Incentivising employers and directing public service systems to offer diverse mainstream employment pathways that allow greater support, adjustments, and flexibility (such as part-time work during graduate positions).

### **Recommendation 3 – Healthcare, Disability Support and COVID-19 Recovery**

Address barriers to young people with disability accessing quality healthcare and disability supports, lowering their risk of experiencing poverty.

This should include;

- Commitment to the development of a national LGBTQIA+ Healthcare Strategy, which includes a focus on healthcare for clients with disability, young, gender diverse, and neurodivergent clients.
- Investment in research exploring the experiences of young LGBTQIA+ people with disability, including a focus on transgender and gender diverse-specific health outcomes and treatments. Provide additional funding under the National Disability Advocacy Program to work in collaboration with specialist advocacy organisations to develop tailored advocacy approaches for LGBTQIA+ people with disability.
- Guaranteeing ongoing and sufficient funding of the NDIS to ensure equitable life opportunities. Prioritising the voices of children and young people with disability to ensure their rights and developmental and social needs are included through a co-design and engagement framework.
- Addressing the developmental, social and economic scarring effects of the COVID-19 pandemic by developing and implementing a roadmap to recovery that specifically addresses the inequities faced by children and young people with disability.

### **Recommendation 4 – Income Support**

Address inadequate income support and ensure young people with disability are not living in poverty.

This includes;

- Increasing the rate of payments to a dignified standard of living that factor in the extra living costs that are associated with living with disability.
- Reviewing and amending the eligibility requirements for the DSP to ensure different groups and disability types are not disadvantaged.
- Amending the DSP requirements to support recipients to engage in paid employment.
- Ensuring that there is timely and appropriate information and support available for young people to assist them to secure income support payments.

## Introduction

Children and Young People with Disability Australia (CYDA) is the national representative organisation for children and young people with disability aged 0 to 25 years. CYDA has an extensive national membership of more than 5,000 young people with disability, families and caregivers of children with disability, and advocacy and community organisations.

Our vision is that children and young people with disability are valued and living empowered lives with equality of opportunity; and our purpose is to ensure governments, communities, and families, are empowering children and young people with disability to fully exercise their rights and aspirations. We do this by:

- Driving inclusion
- Creating equitable life pathways and opportunities
- Leading change in community attitudes and aspirations
- Supporting young people to take control
- Calling out discrimination, abuse, and neglect.

CYDA welcomes the opportunity to provide a response to *The Senate Committee Inquiry into The Extent and Nature of Poverty in Australia*.

Due to the intersectional and multifaceted nature of both the causes and impacts of poverty, this submission builds on CYDA's previous work relating to employment and financial security, education and the reform of the disability support pension (see Appendix). Our work draws on the lived experience of children and young people with disability and highlights how government's early investment in initiatives and strategies that protect children and young people with disability can support them to thrive- both now and as they transition into adulthood, which in turn, will guard against the future risk of entrenched poverty.

### Data sources for shaping this submission

- This submission draws on data gathered via our **LivedX Consultation Series**, a component of CYDA's Our Voices Our Visions: Youth Advocacy project, that took place between June and December 2021. Nine focus groups were co-designed and delivered with the assistance of young people with disability for the purpose of seeking the insights and experiences of children and young people on a range of topics and issues that impact them. Consultations engaged young people in discussions around employment, education, health and intersectionality.
- Data is also drawn from CYDA's 2022 survey on the experiences in early childhood education and care settings. 181 responses to this survey were from family members or caregivers of a child or young person with disability across Australia. Their responses were then collated into CYDA's Report: Taking the first step in an inclusive life Experiences of Australian early childhood education and care which found that students with disability are often excluded in their education.<sup>1</sup>
- Additionally, this submission was shaped by case studies provided by CYDA staff, the majority of whom have personal and/or family experience of disability. In 2022, CYDA made a submission to the Senate Select Committee inquiry into work and care

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<sup>1</sup> <https://cyda.org.au/search/details/352/report-taking-the-first-step-in-an-inclusive-life-experiences-of-australian-early-childhood-education-and-care>

which outlines the impact that combining work and care responsibilities has on children and young people with disability and their families. Specifically, it highlights how fragmented and underperforming systems fail to support the needs and strengths of children and young people, thereby impacting the capacity of family and caregivers to successfully participate in work, further entrenching societal poverty.

Our submission presents CYDA's response to relevant terms of reference for this Inquiry. We understand that the risk of poverty works across all domains outlined in the terms of reference, however for the purposes of this submission, we draw on the evidence from our community—what children, young people and families have said about the issues that most impact them. We therefore respond to the Terms of Reference, ordered as follows;

- Education outcomes Terms of Reference (TOR) C (iv)
- Employment outcomes Terms of Reference (TOR) C (i)
- Health Outcomes Terms of Reference (TOR) C (iii)
- Impacts of poverty amongst different demographics and communities Terms of Reference (TOR) D
- Relationship between income support payments and poverty Terms of Reference (TOR) E.

## Background

In their 2020 interim report the Australian Disability Royal Commission acknowledged a considerable need for further exploration of the relationship between poverty and experiences of violence, abuse, neglect and exploitation.<sup>2</sup> This speaks to the additional vulnerability faced by people with disability.

As people with disability remain disproportionately represented among those experiencing poverty within Australia, CYDA urges the Senate Committee to consider the experiences of people with disability collected by the Disability Royal Commission in their exploration of poverty.

According to the Brotherhood of St Laurence, at present, 1 in 8 adults and 1 in 6 children live in poverty in Australian society.<sup>3</sup>

A report produced by the Australian Council of Social Services in 2020 entitled; Poverty in Australia 2020 – Part 2, cites that among adults with significant disability or core mobility limitations the rate of poverty is above the national average and recorded to be 19%.<sup>4</sup> This is in comparison to those without disability which equates to 11%.

Additional costs associated with living with a disability attribute to higher rates of poverty among people with disability.<sup>5</sup> The National Disability Insurance Scheme and the Disability Support Pension are intended to address these inequalities. However, due to tightening eligibility criteria for both of these social welfare schemes people with disability are

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<sup>2</sup>Commonwealth of Australia (2020) Royal Commission into Violence, Abuse, Neglect & Exploitation of People with Disability – Interim Report, Emerging themes and key issues, page 44.

<sup>3</sup> Brotherhood of St Laurence (2020) 'Poverty in Australia', <https://www.bsl.org.au/bsl-drives-change/poverty-in-australia/>.

<sup>4</sup> ACOSS & UNSW (2020) 'Poverty in Australia 2020: Part 2 - Who is affected?' (The Australian Council of Social Services and UNSW define core mobility limitation as a profound, severe or moderate limitation in core activities, which are defined as communication, mobility or self-care.)

<sup>5</sup> ACOSS & UNSW (2020) 'Poverty in Australia 2020: Part 2 - Who is affected?', 4.7 People with disability, page 48.

increasingly being diverted to systems intended to support Australians without disability (e.g., JobSeeker). This leaves people with disability unable to meet their needs, placing them at further risk of falling below the poverty line.

Poor education and employment outcomes can serve as key indicators of an individual's risk of falling below the poverty line.<sup>6</sup> This submission will demonstrate the overrepresentation of these issues among young people with disability. See sections C (i) & C (iv).

Additionally, people with disability remain at greater risk of poverty due to 'the polished pathway'. Defined by Inclusion Australia, the polished pathway refers to the movement of people with disability from segregated education into segregated employment such as Australian Disability Enterprises (ADEs). According to Inclusion Australia, this diminishes the earning potential of people with disability, entrenching them in an experience of poverty.<sup>7</sup> While Inclusion Australia's report refers specifically to people with intellectual disability, the narrowing of opportunity associated with the polished pathway is seen across all disability types.

### **Education outcomes Terms of Reference (TOR) C (iv)**

Having a quality education helps set us up for life. On an individual level, quality education and educational attainment are linked with increased employment outcomes, higher wage earnings, and reduced reliance on base level income support as a main source of income later in life. The skills, attributes and knowledge we gain through getting a good education also support us to be active citizens, contributing to the economic security at both an individual and community level. However, evidence consistently demonstrates that children and young people with disability have poorer attainment outcomes than their peers in education.<sup>8</sup>

Students with disability are segregated, suspended, and expelled at higher rates. In the last decade, the highest level of educational attainment for people with disability is still lower than for people without disability.<sup>9</sup> These inequities can have lifelong implications. Research shows that people with disability are more likely to experience poverty, are less likely to be in work, and more likely to be socially isolated.<sup>10</sup>

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<sup>6</sup> Compassion (2020) 'Why Education is key to breaking the cycle of poverty', <https://www.compassion.com.au/blog/why-education-is-key-to-breaking-the-cycle-of-poverty>.

<sup>7</sup> Inclusion Australia (2022) 'Media Release'. <https://www.inclusionaustralia.org.au/wp-content/uploads/2022/02/IA-Media-release-DRC-DES-February-2022.pdf>

<sup>8</sup> Dickinson, H., Smith, C., Yates, S., Faulkner, A. (2022) Taking the first step in an inclusive life – experiences of Australian early childhood education and care. Report prepared for Children and Young People with Disability Australia (CYDA), Melbourne.

<sup>9</sup> AIHW. (2022). *People with disability in Australia*. Available at: <https://www.aihw.gov.au/reports/disability/people-with-disability-in-australia/contents/education-and-skills/engagement-in-education>.

<sup>10</sup> Kavanagh A, Kmjacki L, Beer A, LaMontagen AD, Bentley R. (2013) Time trends in socio-economic inequalities for women and men with disabilities in Australia: evidence of persisting inequalities. *International Journal of Equity in Health*, 12:73.

Milner A, LaMontagne AD, Aitken Z, Bentley R, Kavanagh A. (2014) Employment status and mental health among persons with and without a disability: Evidence from an Australian cohort study. *Journal of Epidemiology and Community Health*, 68(11):1064–971.

Kmjacki L, Emerson E, Llewellyn G, Kavanagh A. (2016) Prevalence and risk of violence against people with and without disabilities: findings from an Australian population-based study. *Australian and New Zealand Journal of Public Health*, 40:16–21.

There is growing evidence that economic and intellectual inequities begin in early childhood as different experiences and investments at this time lead to inequities in cognitive and social skills in adulthood.<sup>11</sup> Given this evidence base, governments nationally and internationally have sought to invest in early childhood education and care as a way of enhancing the abilities of their populations and, as a way to address inequities. Reinforcing the evidence base from the academic literature, respondents from CYDA's Early Childhood Education survey reported that their child had been bullied within their early childhood education and care setting and that their early childhood education and care setting did not provide information about the value of inclusion. Taken together these observations are concerning as they suggest that some children with disability are treated as being different. This also means that non-disabled children in these settings are observing practices of exclusion, segregation and restrictive practices being used on children with disability, which may normalise these kinds of issues for this group. This in turn may lead to children with disability being excluded by their peers, persisting over the rest of their schooling. These experiences can have significant implications for the life chances of these young people compounding a risk of poverty over the life-course.

As the quote below shows, integrating children with disability with their peers early on in education can be a good way of ensuring they are included in communities later in their life:

*“My son currently attends a school for students with intellectual disabilities. However, this is only due to a lack of support for him in the mainstream system. I fundamentally disagree with segregation of children with disabilities. It is counter-intuitive to the end goal of having them function as an adult in the local community. The decision to send him to a specialist school was a concession not a “choice”. (Parent of a child with disability, 2022).*

Whilst an inclusive education in early childhood can reduce the poverty impacts on later life, equally important is the role of tertiary education in minimising the poverty risks in adult life. However, young people with disability are not accessing education, including university and Vocational Education and Training (VET), on an equal basis to their peers without disability.<sup>12</sup> Data from a 2021 consultation held by CYDA found that many young people with disability experience significant barriers to tertiary education. Young people identified issues such as reduced study and course options, lack of meaningful supports, poor attitudes and misconceptions from professional and academic staff, and overall inaccessibility and inflexibility in the tertiary environment as key limitations to their participation.

To create a more inclusive tertiary education sector, participants recommended that there is a need for improved accountability systems for education providers, additional education and training for staff and peers, universal design approaches to learning and education, and increased holistic supports for young people with disability.

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<sup>11</sup> Heckman JJ. (2011) The economics of inequality: the value of early childhood education. *American Education*, 35:31–5

<sup>12</sup> AIHW. (2022). *People with disability in Australia*. Available at: <https://www.aihw.gov.au/reports/disability/people-with-disability-in-australia/contents/education-and-skills/engagement-in-education>

## **Recommendation 1 – Inclusive Education**

Ensure equity in education by making early childhood education and care (ECEC) the first step of an inclusive life, providing a circuit breaker to a cycle of poverty.

To achieve this, we call on Australian governments across all jurisdictions to;

- Revise existing models and subsidies to support children with disability to enrol and attend Early Childhood Education Centres regardless of; (a) the setting, (b) access to a current Early Childhood Approach/NDIS plan and (c) the income or work status of the families.
- Lead the development of and commitment to a plan to phase out segregated education for all students and ensure each and every student with disability has access to inclusive education.

## **Employment outcomes Terms of Reference (TOR) C (i)**

Employment status remains a key indicator for whether an individual will experience poverty. Consistent employment allows an individual to pay bills, maintain secure housing, and meet the rising costs of living (many of which are higher for people with disability). Research (referred to within the section titled 'Background') and past consultations by CYDA (articulated within the introductory section of this submission) clearly illustrate that young people with disability experience barriers to employment beyond those experienced by their peers without disability.

Recent data shows this group are more than three times as likely to be unemployed than older adults with disability (24.7 per cent compared to 7.9 per cent).<sup>13</sup> Young people with disability are also more than twice as likely to be underemployed — meaning they have the capacity and desire to work more hours, beyond the level to which they are currently employed.

In 2021 (published in 2022) CYDA conducted a series of consultations where young people with disability articulated a number of significant barriers to meaningful employment. These included low expectations, poor attitudes by employers and employment service provider staff, and overall inaccessibility and inflexibility in the labour market.<sup>14</sup> While this list is taken from CYDA's most recent consultation, these themes and barriers reoccur across much of CYDA's work.

What follows are a range of experiences shared by young people on the topic of employment that serve as examples of these barriers. These quotes are taken from several sources, all of which are detailed in the introduction to this submission.

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<sup>13</sup> Australian Institute of Health and Welfare (2022) People with disability in Australia -Unemployment <https://www.aihw.gov.au/reports/disability/people-with-disability-in-australia/contents/employment/unemployment>

<sup>14</sup> Children and Young People with Disability Australia (2022) LivedX Series: What Young People Said Financial Security and Employment. [https://www.cyda.org.au/images/pdf/Financial\\_Security\\_and\\_Employment.pdf](https://www.cyda.org.au/images/pdf/Financial_Security_and_Employment.pdf)

*“Just because we're young and we might have fewer years on the clock in various industries, it doesn't mean that we have any less to give” (Young person with disability, 2021).*

*“What I've learnt through my employment history is everyone can label themselves as inclusive, but once you get there you realise hang on, they're not inclusive and it's a marketing buzzword.” (Young person with disability, 2021).*

*“It's really important to view employment through the lens of social model of disability. ... [O]ur impairments have nothing to do with us lacking anything. It's more to do with the ways our workplaces are structured and the way that employers accommodate us. So, they're the barrier. The barrier is not us.” (Young person with disability, 2020).*

*“Just a content warning ableism [participant provides a content warning about ableism before making their point], I don't know what else I'd describe this as, but it's like I feel like when I would go to interviews and stuff I was going for a retail job and they said, ‘Can you lift a box?’ - it wasn't like a heavy box, it was a light box. I thought you're never going to ask this to someone else. Every time a disability comes up in an interview, undersell as much as possible because the more we talk about it, it's more I'm already done with this interview.” (Young person with disability, 2021).*

In CYDA's submission (2022) to the consultation of the New Disability Employment Support Model we highlighted that young people with disability face a fragmented national employment service system when attempting to find work. CYDA maintains that Disability Employment Services (DES) remain only one aspect of this system and that it should not be addressed in isolation from other systemic barriers to employment.<sup>15</sup>

According to young people with disability, Disability Employment Services are difficult to work with, noting that DES staff lack relevant expertise and up-to-date advice. CYDA has also heard from young people how significant DES staff turnover impacts the burden on young people in having to explain and re-explain their circumstances.

*“One [service] recommended that I work in a call centre, despite me being situationally mute in social settings. I don't feel like they listen to me.” (Young person with disability, 2021).*

Furthermore, young people with disability describe DES employees as having minimal disability-specific knowledge and being challenged by the prospect of appropriately meeting the needs of young people who have completed tertiary education.<sup>16</sup>

*“The disability employment service provider has been a constant headache. They have no understanding. They're not used to dealing with people in higher education trying to get jobs. ... I am very close to finishing a bachelor with honours and they referred to it as a diploma and they tell me it's about just getting my foot in the door and that I need to accept work as a receptionist and I tried to explain if I'm going to*

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<sup>15</sup> Children and Young People with Disability Australia (2022) Submission to the consultation of the New Disability Employment Support Model

<sup>16</sup> Children and Young People with Disability Australia (2022) Submission to the Disability Royal Commission: Targeted Engagement with young people with disability

*be an engineer, I need to spend that time doing engineering and doing engineering skills.” (Young person with disability, 2021).*

## **Recommendation 2 – Employment**

Facilitate greater economic opportunity through addressing complex barriers to employment, compounded by a fragmented service system.

The Australian Government should invest in;

- Research to reduce fragmentation in employment services and develop clear pathways to avoid duplication and service gaps. This needs to include time to consult with young people about the design of a new employment services system.
- Incentivising and supporting accessibility and positive hiring practices (inclusive of training) in all sectors in preparation for hiring people with disability, including promoting increased representation of disability in management and leadership.
- Incentivising employers and directing public service systems to offer diverse mainstream employment pathways that allow greater support, adjustments, and flexibility (such as part-time work during graduate positions).

## **Health Outcomes Terms of Reference (TOR) C (iii)**

There is an established link between disability and poor health. According to the Australian Institute of Health and Welfare, long-term experiences of poor health may cause disability, and disability can exacerbate ongoing health problems.<sup>17</sup> Young people with disability report to CYDA difficulty having their health-related needs met. These challenges have been shown, through in-depth consultation, to have significant impact on the financial stability of young people with disability. This is due to the insufficiencies of Medicare, costs associated with diagnosis and other barriers encountered by young people when attempting to access safe and accessible healthcare.

*"There are not enough specialist appointments (only 5 a year on Medicare). This is bad for young folks because it can worsen our disabilities by denying us care to stop it regressing/worsening which can take away opportunities from our future." (Young person with disability, 2021).*

As CYDA represents the interests of children and young people with disability as well as their families and caregivers we have made the deliberate decision to include discussion of disability specific supports (inclusive of the National Disability Insurance Scheme) and the disability specific cost of living when addressing the ‘health outcomes’ term of reference. Furthermore, as children and young people make up more than half (57%) of all NDIS participants a high proportion of them under 18 years (48.5% as of 30 September 2022),<sup>18</sup> it is critical that the scheme is sufficiently funded to ensure equitable health outcomes for

<sup>17</sup> AIHW (2022) Health of people with disability. Available at: <https://www.aihw.gov.au/reports/australias-health/health-of-people-with-disability>

<sup>18</sup> [NDIS Quarterly report: 2022-23 Q1](#)

children and young people and to also address the current inadequacy of the mainstream service system in providing adequate health supports.

The intention of the National Disability Insurance Scheme is to address these disability specific costs; empowering people with disability to expand social and economic participation. CYDA hears reports of barriers associated with the NDIS that limit the resources available to young people with disability as well as their parents and caregivers.

*“Something that I wanted to bring up is the “cliff” between NDIS and not having NDIS support. There's quite a threshold to get on the NDIS .... the way the NDIS is set out, not every disabled person needs the NDIS, but there are still many disabled people who might not need the NDIS but still need some support and like in Victoria there's the Home and Community Care program and there was like a youth-specific one as well which is supposed to pick up those people, but it's a very stretched service... the way it gets divided up is by . . . they look at all the people and they're like this person has it worse, so that's who those supports are going to because they're not funded enough.”* (Young person with disability, 2021).

These barriers include restricted scheme eligibility, ridged and complicated processes, time delays, insufficient resourcing, administrative burden and the cost of disability diagnosis.

Diagnosis of disability through the medical system represents a significant financial burden present for young people with disability. Obtaining and reaffirming diagnosis (often through scarce and financially prohibitive specialists) is a requirement when accessing crucial supports and services, including the Disability Support Pension (discussed below) and the National Disability Insurance Scheme. It is acknowledged that people with disability face a higher cost of living as a result of their disability specific needs. This is inclusive of individuals who live with chronic illnesses and other conditions that are not formally categorised as disabilities by these governmental supports and services. This financial challenge is recognised within the interim report released by the Disability Royal Commission.<sup>19</sup>

CYDA believes that any discussion of health or poverty should take into consideration the impact of COVID-19. In a 2022 poll conducted by CYDA on the topic of COVID safety and waning public health measures, young people stated they do not feel safe to return to work or study, access public transport, or participate in the community, once the (mandatory isolation) mandate ceases. This places young people with a disability in a position where they must choose between their health and their financial stability.

COVID-19 also had a substantial impact on the experiences of young people in education as well as their transition from education to employment. Success in education remains a major mitigator of poverty. CYDA insists that any exploration of poverty by the Senate Committee address the social and economic scarring left by the ongoing COVID-19 pandemic.

## **Impacts of poverty amongst different demographics and communities (TOR) D**

There are higher rates of disability and poor health among people from lower socio-economic backgrounds. As evidenced in this report and from CYDA's experience, these

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<sup>19</sup> Commonwealth of Australia (2020) Royal Commission into Violence, Abuse, Neglect & Exploitation of People with Disability – Interim Report

inequalities form a cycle of diminished opportunity and higher cost of living increasing the risk of poverty.

Young people experience intersectional and systemic oppression on account of their status as both young people and people with disability, meaning the barriers they face in economic participation and independence are complex and multi-faceted. This disadvantage is then compounded by additional factors, such as socio-economic status, ethnicity, gender identity, sexuality, LGBTQIA + or living in a regional or rural area. These demonstrate the tangible impacts of inadequate and inaccessible systems on enabling children and young people with disability to participate in community life on the same basis as their peers without disability. Further, they foreground the emotional, financial and administrative burden placed on family and caregivers not by children and young people with disability, but by the systems that fail to provide adequate and appropriate supports.

In particular, young people from the CYDA community have identified the need for a more intersectional approach in healthcare, a better understanding and confidence around gender diverse and neurodivergent people as there are limited instances of healthcare providers with lived experience of these intersecting identities, a systemic issue of medical practitioners making incorrect assumptions, and a lack of dedicated or appropriate services to affirm people's identities.

### **Recommendation 3 – Healthcare, Disability Support and COVID-19 Recovery**

Address barriers to young people with disability accessing quality healthcare and disability supports, lowering their risk of experiencing poverty.

This should include;

- Commitment to the development of a national LGBTQIA+ Healthcare Strategy, which includes a focus on healthcare for clients with disability, young, gender diverse, and neurodivergent clients.
- Investment in research exploring the experiences of young LGBTQIA+ people with disability, including a focus on transgender and gender diverse-specific health outcomes and treatments. Provide additional funding under the National Disability Advocacy Program to work in collaboration with specialist advocacy organisations to develop tailored advocacy approaches for LGBTQIA+ people with disability.
- Guaranteeing ongoing and sufficient funding of the NDIS to ensure equitable life opportunities. Prioritising the voices of children and young people with disability to ensure their rights and developmental and social needs are included through a co-design and engagement framework.
- Addressing the developmental, social and economic scarring effects of the COVID-19 pandemic by developing and implementing a roadmap to recovery that specifically addresses the inequities faced by children and young people with disability.

## Relationship between income support payments and poverty (TOR) E

Research shows that income support payments and other associated policies and programs can be effective in addressing poverty.<sup>20</sup> This is particularly relevant to young people with disability as nearly half of young people with disability are reliant on income support as their main source of income. Current income payments are inadequate for a dignified standard of living – with young people receiving varying rates of payment on an inequitable basis.<sup>21</sup>

Payments such as the Disability Support Pension, Youth Allowance, or JobSeeker are intended to ensure young people with disability can meet their basic needs when unable to work or when studying/looking for work. However, the yearly increase of welfare payments does not adequately account for the increases in the cost of living being experienced by all Australians. (This is made worse when acknowledging that cost of living is higher for those with disability). The ineffective nature of current income support payments is made even clearer when you consider the significant drop in the number of people experiencing poverty when income support payments were increased during the COVID-19 pandemic. These increases saw the poverty rate drop from 39% to 17% among children of single parents.<sup>22</sup> With similar improvements among other at-risk demographics.

Young people with disability face extreme administrative burden and bureaucratic resistance in accessing the disability support pension. This includes the rigid, confusing, costly (both in regard to time and financial burden of accessing appropriate assessments) processes to prove eligibility. CYDA's 2021-2022 pre-budget submission to Treasury indicated that people who have less 'human capital', such as an education, money, psychological resources, or social networks, are less likely to access resources that may help them overcome the administrative burden. This further illustrates that a holistic and intersectional approach is required in order to address poverty among young people with disability. Tightening eligibility of the Disability Support Pension sees an increasing number of young people accessing alternative, inadequate supports.

The overrepresentation of disability support pension recipients below the poverty line indicates that the current rate of the DSP is not sufficient. According to an ACOSS report, 41 per cent of DSP recipients are living below the poverty line.<sup>23</sup> These figures are also modest and do not factor in the increased costs incurred with living with disability.

When addressing the poverty experienced by young people with disability it is crucial to include in the discussion the experiences of families and caregivers. In a recent submission to the Senate Select Committee on Work and Care, CYDA made clear that there is a financial and administrative burden placed on family and caregivers. This includes ineffective financial support systems. Parents and caregivers of young people with disability can often be left dependent on income support due to a lack of carer-friendly employment options. This is due to families and caregivers facing the same poor attitudes and inflexibility from employers as young people with disability themselves.

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<sup>20</sup> International Growth Centre (2020) Do social assistance programmes reach the poor? Micro-evidence from 123 countries <https://www.theigc.org/sites/default/files/2020/06/Parekh-and-Bandiera-2020-Growth-Brief.pdf>

<sup>21</sup> [cyda.org.au/images/pdf/pre\\_budget\\_submission\\_final.pdf](https://www.cyda.org.au/images/pdf/pre_budget_submission_final.pdf)

<sup>22</sup> Social Ventures Australia & Brotherhood of St Laurence (2021) Making a difference to children and families in financial stress and poverty <https://www.bsl.org.au/research/our-research-and-policy-work/projects/poverty-and-social-security/>

<sup>23</sup> ACOSS & UNSW (2020) Poverty in Australia 2020: Part 2 - Who is affected?, 4.7 People with disability, page 48.

#### **Recommendation 4 – Income Support**

Address inadequate income support and ensure young people with disability are not living in poverty.

This includes;

- Increasing the rate of payments to a dignified standard of living that factor in the extra living costs that are associated with living with disability.
- Reviewing and amending the eligibility requirements for the DSP to ensure different groups and disability types are not disadvantaged.
- Amending the DSP requirements to support recipients to engage in paid employment.
- Ensuring that there is timely and appropriate information and support available for young people to assist them to secure income support payments.

## Appendix –CYDA’s Previous work: reports and submissions

### **CYDA’s work on rights, recognition and attitudes**

- [CYDA’s previous pre-budget submission](#): Drive inclusion and equity for children and young people with disability: 2021-22 [Pre-Budget submission](#)
- [Submission](#) to the National Disability Strategy beyond 2020
- [Response](#) to the Disability Royal Commission Rights and Attitudes issues paper
- [Submission](#) to the review of the Disability Support Pension Impairment Tables
- [Submission](#) into the Inquiry into the purpose, intent and adequacy of the Disability Support Pension

### **CYDA’s work on employment and financial security**

- ‘What young people said’ [Policy paper](#) - Financial security and employment
- [Joint Submission](#) to the Australian Treasury’s Employment White Paper
- [Submission](#) to the Senate Select Committee on Job Security Young people with disability and job insecurity
- [Submission](#) to the consultation of the New Disability Employment Support Model

### **CYDA’s work on education**

- [Report](#): Taking the first step in an inclusive life Experiences of Australian early childhood education and care
- Submission to the Disability Royal Commission, Education of children and young people with disability, [Submission 1](#)
- [Driving change: A roadmap for achieving inclusive education in Australia](#)
- Standing Committee on Employment, Education and Training, education in remote and complex environments, [Submission 1](#) and [Submission 2](#)
- 2020 Review of the Disability Standards for Education 2005, [CYDA Submission](#)
- Disability Royal Commission - [Response](#) to Restrictive Practices issues paper
- [Response](#) to the National Strategy to Prevent Child Sexual Abuse Final Development Consultation Paper
- [Submission](#) to the Senate Inquiry into the national trend of school refusal
- [Submission](#) to the Senate Inquiry on work and care
- [Submission](#) to the Disability Royal Commission: Targeted Engagement with young people with disability.