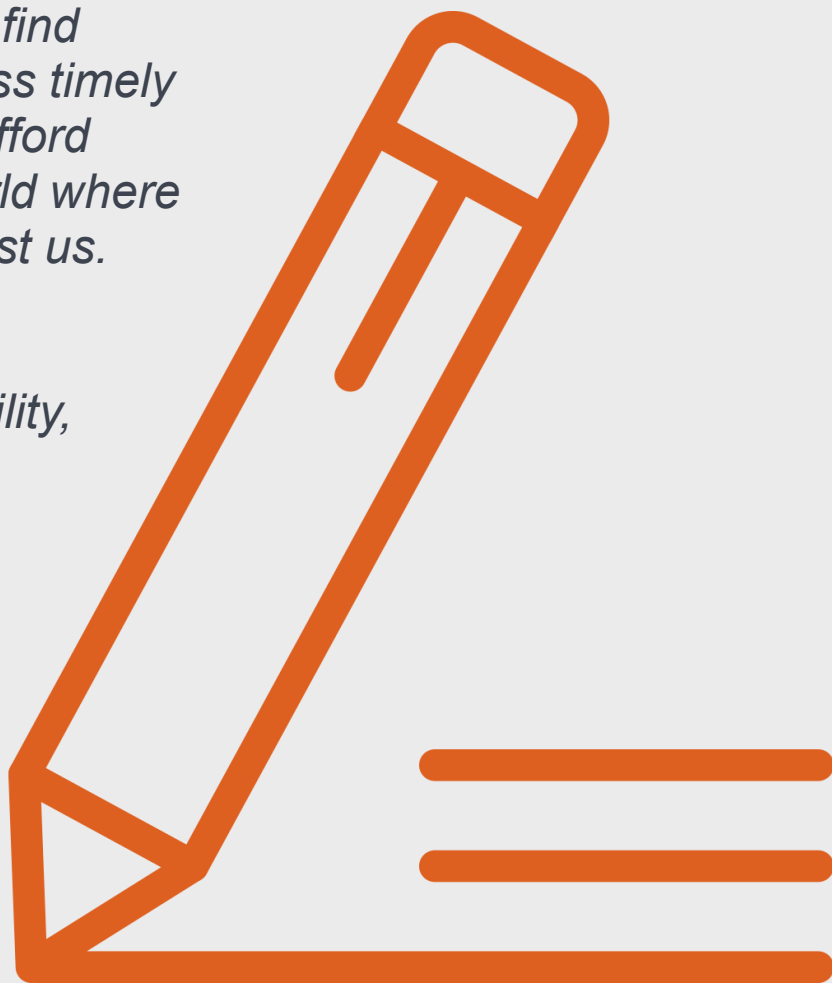


CYDA Submission to the Select Committee on the Cost of Living

“Disabled young people are drowning under the rising cost of living. We're struggling to find accessible housing, access timely medical treatments and afford basic necessities in a world where so much is stacked against us. Something's got to give”

*(Young person with disability,
2024)*

March 2024



Children and Young People
with Disability Australia

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A note on terminology:**Children and young people with disability**

Using inclusive language and terminology has been recognised by the disability community for decades. Children and Young People with Disability Australia (CYDA) uses person-first language, e.g., person with disability. However, CYDA recognise many people with disability choose to use identity-first language, e.g., disabled person.

Families and caregivers

CYDA refers to children and young people with disability and their families and caregivers. We use the term 'families' as recognition of the different structures and arrangements and 'caregivers' to acknowledge not all children live in family environments. For the purposes of this submission, CYDA are detailing the experiences of children and young people with disability who are cared for by their families and caregivers.

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 and present. This is, was, and always will be First Nations land.



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Summary of recommendations

This submission outlines the intersectional and multifaceted nature of the rising cost of living and its interconnectedness with poverty. Children and young people with disability, as well as their families and caregivers, face additional vulnerability due to unique experiences of exclusion, oppression, and discrimination. CYDA calls for the solutions to ease the cost of living to be equally intersectional and multifaceted and under-pinned by a lifelong approach.

By addressing several life domains, CYDA makes the following recommendations and call for a widespread policy reform and greater investment in policies and programs that impact the lives of children and young people with disability.

Recommendation 1 - Improve access to healthcare and disability support

CYDA urges the Committee to make recommendations that will address barriers faced by children and young people with disability and their families in accessing quality healthcare and disability supports, with the goal of lowering their cost of living pressures and improving outcomes. Recommendations from the Committee should include;

- Investing in co-designing NDIS Review recommendations and using the expertise of disability representative organisations.
- Funding the development and implementation of a Foundational Supports Strategy.
- Investing in recruiting, training and retaining a workforce that is responsive the needs of children and young people with disability and delivers quality supports.
- Resourcing and funding a specific NDIS pathway for young people with disability.
- Implementing measures to increase the affordability and accessibility of general practitioner visits and dental care for children and young people with disability.
- Reviewing and investing in initiatives to reduce or eliminate out-of-pocket costs for essential healthcare services, ensuring that financial considerations do not hinder access to necessary care.

Recommendation 2 – Ensure an inclusive education and lifelong learning with improved learning support

To achieve this, recommendations from the Committee should include;

- The revision of 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.

- Building an effective workforce – ECEC, schools, further education that supports inclusion, reasonable adjustments and improved outcomes for all children and young people with disability.
- Leading 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.
- CYDA endorses the Senate Standing Committee’s recommendation that all levels of government invest significantly to ensure that children, especially those from disadvantaged or vulnerable backgrounds, have access to high quality early education and care.
- As recommended by the Senate Standing Committee the Australian Government must review all student payments, giving consideration to the work of the University Accord panel.

Recommendation 3 – Facilitate improved employment opportunities and experiences

CYDA urges the Committee to make recommendations that will facilitate greater economic opportunity. This needs to be done by addressing the complex barriers that remain for young people with disability to gain and retain employment, which is compounded by a fragmented service system. Recommendations from the Committee should include prioritising investment in;

- Developing and implementing a targeted National Youth Disability Employment Strategy to address the high rates of job insecurity experienced by young people with disability in the workforce. This strategy must be designed with the meaningful inclusion of young people representative of a range of demographics and those facing intersecting inequities.
- 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 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).
- 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.
- Measures addressing a full employment objective incorporating higher rates of labour utilisation for specific groups who face barriers to employment and economic inclusion. For example, First Nations people, people with disability, young, disengaged people, refugees and recent immigrants from Culturally and Linguistically Diverse (CALD) backgrounds, people living in regions with

low levels of employment opportunity, and homeless people or people with insecure housing.

Recommendation 4 – Provide adequate Income Support

CYDA urges the Committee to make recommendations that will urgently deliver a substantial increase to JobSeeker and related payments. Income support rates should be based on need, and protect people from homelessness, hunger, poverty and social isolation. Rates should be equitable, based on actual costs of living, rather than the type of payment a person receives. Recommendations from the Committee should take the following into account;

- CYDA endorses the Senate committee's recommendation that the Australian Government take urgent action so that Australians are not living in poverty, including through considering the suitability, adequacy, and effectiveness of the income support system.
- Raising the rate of Income Support Programs including JobSeeker Payment, Youth Allowance to the same rate as pensions, which are currently at \$76 a day.
- Establishing a \$55 a week disability and illness supplement to meet the additional costs faced by people with disability or chronic illness.
- Reviewing and amending the eligibility requirements for the Disability Support Pension (DSP) to ensure different groups and disability types are not disadvantaged.
- Amending the DSP requirements to support recipients to engage in paid employment without risking their funding/pension.
- Ensuring that there is timely and appropriate information and support available for young people to assist them to secure income support payments.

Recommendation 5 – Urgently provide affordable accessible housing

CYDA urges the Committee to recommend that the federal and state and territory governments should:

- Increase investment in accessible and affordable social housing.
- Mandate inclusion of children and young people with disability in State Homelessness Plans.
- Align the targets and outcomes of the National Housing and Homelessness Plan closely with the Outcome area 2 (Inclusive homes and communities) of Australia's Disability Strategy.
- Increase Commonwealth Rent Assistance (CRA) to reflect the high level of rents paid in the current economic environment. The maximum threshold for CRA should be raised by 50 per cent, which would double the payment received.

Recommendation 6 – Address data and evidence gaps for better policy reforms

CYDA urges the Committee to recommend that the federal and state and territory governments should:

- Collect evidence directly from families, children and young people with disability to inform their approach to address poverty and cost of living pressures faced by these communities.
- Track the pathways and outcomes of children through different systems by ensuring better data linkage and the joining of data sets – education, health, disability services.

Recommendation 7 – Target actions and legislative measures to boost economic inclusion and reduce childhood poverty

CYDA urges the Committee to make recommendations that will address child poverty as it is inextricably linked to the cost of living pressures faced by Australian children with disability. To this end, CYDA endorses recommendations 12 and 13 from the Senate Committee on the Extent and Nature of Poverty in Australia and recommendations 34 – 36 from the Interim Economic Inclusion Advisory Committee and recommendations from the Committee should include:

- Investing in and consider increasing investment in early intervention and place-based initiatives to address child poverty. Any initiatives aimed at supporting First Nations families and children must be led by and co-designed with First Nations people and support existing commitments under the National Agreement on Closing the Gap.
- Substantive and urgent action to reduce child poverty.
- Specify and include measures on economic inclusion and poverty reduction in the legislation to establish an Economic Inclusion Advisory Committee. The legislation should follow the release of the Measuring What Matters statement¹ and specify the process to agree targets and track progress against economic inclusion and poverty measures over time.
- Developing data, evidence and a consultation strategy to support the legislated measures and agreed targets.
- Establishing a multidimensional poverty index to supplement legislated measures, to provide a more comprehensive picture of the nature and extent of poverty, and to enable monitoring of trends and targeting of effort by population and dimensions such as health, education and living standards.

¹ The Treasury (2023) [Measuring What Matters Statement | Treasury.gov.au](https://www.treasury.gov.au/Measuring-What-Matters-Statement)



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 Select Committee on Cost of Living.

In the landscape of socioeconomic challenges, the intersectionality of cost of living and poverty disproportionately affects the lives of children and young people with disability in Australia. This submission seeks to shed light on how the rising cost of living intertwines with poverty, and significantly impacts this group's lives. This submission also delves into the complexities of their daily realities due to the rising cost of living, examining the barriers they encounter, and advocates for targeted interventions that can pave the way for a brighter and more accessible future for this often overlooked group of our community.

Due to the intersectional and multifaceted nature of both the causes and impacts of the rising cost of living, this submission builds on CYDA's previous work relating to poverty, employment and financial security, education, the current housing and rental crisis, homelessness 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 rising cost of living and any future risk of entrenched poverty.

To this end, our submission presents CYDA's response to the relevant terms of reference for this Inquiry. We understand that all domains outlined in the terms of reference are important to address the current cost of living crisis for all Australians in general, 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;

- a. the cost of living pressures facing young Australians with disability; &
- d. measures to ease the cost of living for children and young people with disability through the provision of Government services;

Data sources for shaping this submission

- This submission draws on data gathered via our **LivedX Consultation Series**², 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 three surveys conducted by CYDA in 2022 – 2023 to understand the education related experiences of children and young people with disability and their families. Across the three surveys, 561 responses were from family members or caregivers of a child or young person with disability and 231 responses were from young people with disability across Australia. Data from the three surveys were then collated into CYDA's Report: Disappointment and discrimination, which found that students with disability are often excluded in their education.³
- Additionally, this submission was shaped by case studies provided by CYDA staff, who have personal and/or family experience of disability. In 2022, CYDA made a submission to the Senate Select Committee inquiry into work and care. The submission 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.
- This submission also draws on the voices of children and young people as gathered during our 2021 survey on the then proposed Independent Assessment approach for the NDIS⁴ and our current surveys underway that gather insights from families and caregivers of children and young people with disability on the recently released Independent NDIS Review Report and recommendations. The qualitative data from these pieces of work on the NDIS give insights as to how children and young people face and overcome barriers to funding the everyday supports and services needed.

² CYDA's LivedX papers and videos available at <https://cyda.org.au/advocacy/youth-led-advocacy/livedx/>

³ [Disappointment and discrimination: CYDA's surveys of the learning experiences of children and young people with disability in 2022 and 2023](#)

⁴ Dickinson, H., Yates, S., Smith, C., Doyle, A. (2021) [Avoiding simple solutions to complex problems: Independent Assessments are not the way to a fairer NDIS](#). Report prepared for Children and Young People with Disability Australia (CYDA), Melbourne

CYDA supports the following positions in conjunction with this submission:

- [Starting together, staying together](#): CYDA's position statement on ensuring inclusive education and phasing out segregated education, December 2023.
- Disability sector's [Position Paper](#) on Segregation In 2020, CYDA and other disability rights and advocacy organisations endorsed a position paper¹ titled '*Segregation of people with disability is discrimination and must end*', calling for action toward the goal of ending the segregation of people with disability in schools, housing, and workplaces.
- The Australian Coalition for Inclusive Education's [Driving change: A roadmap for achieving inclusive education in Australia](#).



Cost of living pressures facing young Australians with disability and its impact

Australians are currently facing a significant cost of living crisis, marked by soaring prices for everyday necessities. These escalating costs impact all households across the country. However, it is crucial to recognise that Australians with disability, including children and young people and other intersecting identities, bear a disproportionate burden. Unfortunately, this critical social justice concern has not yet received the attention it deserves and remains largely unaddressed.

A data examination on the costs of disability in Australia, published by the Health Economics Review in March 2020⁵, found that people with disability need to have 50% more income to achieve the same standard of living as those without disability. This extra income needed can change exponentially depending on the degree of functional impairment. It can be as low as 19% more for those who can still work, and as high as 102% more for those not working. Also, in the long term, the average cost of living with a disability is even higher, at 63%.

While the rising cost of living is a universal concern, for young Australians with disability, it is particularly challenging. These individuals often face additional costs related to their disability, such as medical care, assistive devices, and accessible housing. Coupled with barriers to employment and education, these factors can exacerbate the financial strain, pushing many into poverty. This section explores these issues in depth, while highlighting the impact of these hardships on children and young people with disability.

The quote from a parent below, exemplifies the impact of health costs for many parents and caregivers of children with disability.

“Parents don’t know where to start with cutting back on costs for their child with disability [self funded medical costs, dental bills, etc] to afford the basics for their whole family. My child’s NDIS plan has to cover the cost of travel for providers, we get charged for reports, regardless of how helpful they are and schools want us to use NDIS funds to prop up their staff shortfalls – expertise and availability. The education provided to my child isn’t working for her but they want us to fund more of their part of this as well.”

“I’m sick of being the responsible person who has to make it all work with less. It’s not working for my child and it’s not working for me.” (Parent of a child with disability, 2024)

⁵ u, B., Khanam, R., Rahman, M. *et al.* (2020) The costs of disability in Australia: a hybrid panel-data examination. *Health Econ Rev* 10, 6. <https://doi.org/10.1186/s13561-020-00264-1>

1. Healthcare costs

Problem:

In Australia, the escalating cost of living crisis is disproportionately impacting the healthcare expenses of children and young people with disability. This group often faces elevated healthcare costs due to the necessity for specialised medical services, therapeutic interventions, medications and assistive devices. The cumulative effect of co-payments, deductibles and out-of-pocket expenses places a significant financial burden not only on the individuals themselves, but also on their families.

There is an established link between disability and poor health. According to the Australian Institute of Health and Welfare (AIHW), long-term experiences of poor health may cause disability, and disability can exacerbate ongoing health problems.⁶ Children and young people with disability and their families often 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 this community. This is particularly due to the insufficiencies of Medicare, costs associated with diagnosis and other barriers encountered by children and young people when attempting to access safe and accessible healthcare. The quotation below from a young person is a clear example of such barriers.

"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).

A 2022 study conducted by the University of Queensland⁷ sheds further light on the financial challenges faced by families of children and young people with disability. The study found that the excess Medicare costs per child per year, spanning from birth to 16 years of age with any long-term medical condition or disability, amount to \$3,125. Notably, the individual excess costs are substantially higher, ranging from A\$434 to A\$448 per child, per year, for any medical condition or disability.

Furthermore, data from AIHW reveals that out of the 650,000 Australian children and young people with disability under the age of 25, approximately 24,000 delay or forgo seeing a general practitioner due to the associated costs. An additional 12% or 55,000 young people are constrained from seeking essential dental care because of financial considerations.⁸

As CYDA represents the interests of children and young people with disability, as well as their families and caregivers, we believe that it is also important to note here the disability specific supports inclusive of the National Disability Insurance Scheme (NDIS). As children and young people make up more than half (60%) of all NDIS participants, and with a high proportion of them being under 15 years (72% as of 30

⁶ Australian Institute of Health and Welfare. (2022), [Health of people with disability](#)

⁷ Ahmad, K et al. (2022), [The healthcare cost burden of long-term medical condition or disability: A longitudinal population-based study of Australian children](#)

⁸ Australian Institute of Health and Welfare. (2022), [Access to health services](#)

December 2023),⁹ it is critical that the scheme is sufficiently funded to ensure equitable health outcomes for 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 NDIS 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, as outlined by a Young Person with disability:

“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, rigid 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 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 NDIS. As mentioned, 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 Commission¹⁰.

The current landscape of out-of-pocket costs is also particularly difficult for children and young people with disability and their families, who often require frequent medical services. While exact figures may vary based on individual conditions and needs, it is noteworthy that 15% of all healthcare expenditure in Australia is directly borne by individuals in the form of out-of-pocket fees¹¹. This amount nearly doubles the contribution made by private health insurers. Alarming, the research also says that one in three low-income households expend more than 10% of their income on healthcare.¹² This financial strain has tangible consequences, with up to one in two

⁹ NDIS (December 2023) NDIS Quarterly report to disability ministers Q2 2023-24 [PB Quarterly report to disability ministers Q2 2023-24 Full Report Accessible.pdf](#)

¹⁰ Commonwealth of Australia. (2020), Royal Commission into Violence, Abuse, Neglect & Exploitation of People with Disability – [Interim Report](#)

¹¹ Callander, E, J. (2023), “Out-of-pocket fees for health care in Australia: implications for equity” *Australian Medical Journal* [Out-of-pocket fees for health care in Australia: implications for equity](#)

¹² Ibid

individuals with certain health conditions, opting to forgo necessary care due to the associated costs.¹³

Adding to this financial strain is the reality that families frequently need to adapt their lifestyles and homes to accommodate the unique needs of their children, resulting in additional expenses. The combined costs can lead to considerable financial hardship, limiting access to essential care and support for these individuals.

Impact:

Financial constraints pose significant barriers to accessing essential healthcare, assistive devices, and therapies for children and young people with disability. When this community and their families struggle with high out-of-pocket costs, vital medical services, including doctor visits and dental care, may be delayed or forgone altogether. This not only compromises the immediate health and well-being of children and young people but also exacerbates existing health conditions and limits their ability to effectively manage their disability.

Moreover, the impact of financial burdens extends beyond mere health concerns. It can lead to challenges in managing chronic health conditions, heightening health risks and potential complications. This is particularly pertinent for those who face mental health challenges, as financial constraints can precipitate a decline in mental well-being, further exacerbating the situation. Recent data highlights this correlation, revealing that individuals experiencing financial challenges are twice as likely to be grappling with mental health issues.¹⁴

The repercussions of limited access to crucial therapeutic interventions and early interventions are far-reaching. They can impede children and young people from realising their full potential and leading fulfilling lives. Furthermore, the inability to access essential health services can have ripple effects on education, employment, and overall quality of life. Delayed diagnosis and intervention not only jeopardise individual health outcomes but also result in additional costs to the government in the form of more extensive medical care later on. Research from 2019 revealed that delayed interventions beyond early childhood incurred an annual cost of over \$15 billion for governments, equivalent to \$2,000 per child nationwide.¹⁵ This data emphasises the urgent need to address rising financial barriers to healthcare and disability support.

Therefore, it is imperative that the Select Committee prioritise recommendations aimed at addressing these critical financial barriers. By doing so, we can ensure better health outcomes and overall well-being for children and young people with disability, fostering a more inclusive and equitable society where every individual has the best opportunity to thrive.

¹³ Ibid

¹⁴ Applied Economic & Social Research - The University of Melbourne (2023) [The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 21](#)

¹⁵ CoLab. (2019), [How Australia can invest in children and return more - \(thefrontproject.org.au\)](#)

Recommendation 1 - Improve access to healthcare and disability support

CYDA urges the Committee to make recommendations that will address barriers faced by children and young people with disability and their families in accessing quality healthcare and disability supports, with the goal of lowering their cost of living pressures and improving outcomes. Recommendations from the Committee should include;

- Invest in co-designing NDIS Review recommendations and using the expertise of the disability representative organisations.
- Fund the development and implementation of a Foundational Supports Strategy.¹⁶
- Invest in recruiting, training and retaining a workforce that is responsive the needs of children and young people with disability and delivers quality supports.
- Resource and fund a specific NDIS pathway for young people with disability.
- Implement measures to increase the affordability and accessibility of general practitioner visits and dental care for children and young people with disability.
- Review and invest in initiatives to reduce or eliminate out-of-pocket costs for essential healthcare services, ensuring that financial considerations do not hinder access to necessary care.

¹⁶ NDIS Review (2023) [Foundational disability supports for every Australian with disability](#)

2. Education expenses

Problem:

The escalating cost of education in Australia is posing significant challenges for all families, but particularly for those with children with disability. Young people with disability and families of children and young people with disability have shared with CYDA, their experiences of needing to find extra funds to pay for equipment, services and supports for their child's education. Young people with disability and their families often find themselves navigating a complex system where both the education sector and the NDIS may refuse to fund certain supports, leading to further confusion and financial strain. This lack of cohesion across the health, education, and disability interface exacerbates existing disadvantages for children and young people with disability and their families, as they often fall through the cracks of these complex system.

While guidelines such as the Disability Standards for Education 2005¹⁷ and NDIS participant guidelines¹⁸ exist to ensure equal opportunities for students with disability, their impact on improving educational experiences remains limited. Feedback from families suggests that the language used in the NDIS guidelines for example is ambiguous and subject to interpretation by different stakeholders, including NDIS planners, staff, and Local Area Coordinators. While CYDA acknowledges that the new reforms outlined in the NDIS Review final report¹⁹ aim to address certain issues, it also notes that despite the existence of current mechanisms, the intended impact on improving the educational experiences of students with disabilities is often lacking.

Adding to these existing challenges of inadequate education supports, the financial burden imposed by the rising cost of education is substantial and expected to worsen in the coming years. For instance, as of 2024, the national average cost of a government education over 13 years for a single child in a metropolitan location has increased to an estimated \$92,710 marking a substantial increase from the 2023 estimate of \$87,528, with Catholic school education projecting an even higher cost at \$195,074 per child.²⁰ These expenses encompass not only tuition fees but also ancillary costs such as uniforms, transport, excursions, and electronic devices. The financial strain brought about by these costs is expected to intensify in the coming years, with school fees and ancillary expenses projected to increase by upwards of 14% in the next five years, and by almost 30% in the next decade.²¹

Furthermore, while the importance of education is universally acknowledged by parents, the financial burden is significant, a 2023 survey from The Smith Family found that nearly nine out of ten parents and carers (87.1%) are worried to some degree

¹⁷ Australian Government, Department of Education [Disability Standards for Education 2005](#)

¹⁸ NDIS Guidelines for participants '[What can we fund when you're at school?](#)'

¹⁹ NDIS Review final report - [Working together to deliver the NDIS](#) (2023)

²⁰ Futurity Investment Group. (2023), [The cost of Education - How the Cost of Living Impacts Families Seeking Quality Education](#)

²¹ Ibid

about being able to afford all the things their children will need for the 2023 school year.²² About 52% of parents and carers said everyday expenses such as groceries, rent, and petrol were the main reason for the decreased affordability.²³ As a result, thousands of Australian children, especially those from low-income households and with disability could miss out on essential learning resources, including digital devices, internet access, school supplies, uniforms, and shoes.

In summary, the rising cost of education coupled with the additional expenses associated with disability-specific supports exacerbates the financial burden on families with children with disability. The lack of clarity and coordination within the education and disability support systems compounds these challenges, underscoring the urgent need for comprehensive reforms to ensure equitable access to education for all children, regardless of disability status.

Impact:

The escalating cost of education in Australia is posing significant challenges for all families, but particularly for those with children with disability. These students often require additional resources and support, which can include specialised equipment, tailored educational materials, and additional support staff. As discussed above, the increasing costs associated with these necessary resources along with other essentials associated with their disability place a significant financial burden on families of students with disability.

Australia's current education system does not adequately support the learning and full inclusion of children and young people with disability. Segregation of students with disability in 'special' schools and classes continues, despite compelling evidence that inclusion in mainstream educational settings costs less and leads to improved short and long-term outcomes for all students.²⁴ The rising costs may also impede these efforts towards inclusive education, where students with disability are integrated into mainstream classrooms. Budget constraints may limit the implementation of classroom modifications and accommodations, affecting the overall inclusivity of the educational environment. According to the Future report, 25% of parents mentioned that lack of funding from the government towards education is one of their greatest concerns.²⁵

Having a quality education helps set children 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 gained through getting a good education also support students to be active citizens, contributing to the economic security at both an individual and community level.

²² [The Smith Family Pulse Survey 2022-2023](#)

²³ Ibid

²⁴ Mezzanotte, C. (2022), "The social and economic rationale of inclusive education: An overview of the outcomes in education for diverse groups of students", *OECD Education Working Papers*, No. 263, <https://doi.org/10.1787/bff7a85d-en>.

²⁵ Futurity Investment Group. (2023), [The cost of Education - How the Cost of Living Impacts Families Seeking Quality Education](#)

However, evidence consistently demonstrates that children and young people with disability have poorer attainment outcomes than their peers in education.²⁶

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.²⁷ These inequities can have lifelong implications. Research shows that people with disability are more likely to experience cost of living pressures, poverty, are less likely to be in work, and more likely to be socially isolated.²⁸

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.²⁹ 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 survey³⁰ 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 from their earliest educational experience. 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 this discrimination and mistreatment. 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 to their quality of life, related cost of living and poverty over their life-course.

As the quote below shows, including 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

²⁶ 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 CYDA, Melbourne.

²⁷ Australian Institute of Health and Welfare. (2022), [People with disability in Australia, Engagement in education](#)

²⁸ 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.

²⁹ Heckman JJ. (2011) The economics of inequality: the value of early childhood education. *American Education*, 35:31–5

³⁰ [Taking the first step in an inclusive life - Experiences of Australian early childhood education and care - CYDA](#)

specialist school was a concession not a “choice”. (Parent of a child with disability, 2022).

Whilst an inclusive education in early childhood and school can reduce the cost of living and poverty impact 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 able to access education, including university and Vocational Education and Training (VET), on an equal basis to their peers without disability.³¹ Data from a 2021 consultation held by CYDA found that many young people with disability experience significant barriers in obtaining a tertiary education.³² 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 and achievement. These challenges coupled with the rising education costs can have an irreversible negative effect on the education of students with disability.

Education is a fundamental driver of social mobility, enabling individuals to overcome socioeconomic disadvantages and improve their lives. By equalising access to education, providing knowledge and skills, fostering empowerment, and addressing social and cultural capital, education can break the cycle of poverty and promote upward mobility.³³ A good education not only enhances future employment prospects but also contributes to personal growth, self-esteem, and resilience throughout one’s life journey.

By failing to properly educate students with disability in their school years, Australia is setting up these students for a lifetime of disadvantage, unemployment, low levels of mental and physical health and social isolation, along with ongoing welfare dependence. Poor education access at an early age will have long-term effects on the students, their families and the broader Australian community.³⁴

Recommendation 2 – Ensure an inclusive education and lifelong learning with improved learning support

CYDA urges the Committee to make recommendations that will ensure equity in education and lifelong learning for all children and young people with disability from early childhood education and care (ECEC) the first step of an inclusive life, to ensuring an inclusive school education and equal opportunities to further education – university and TAFE. Education is the circuit breaker to a cycle of poverty for all children. To achieve this, recommendations from the Committee should include;

- 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.

³¹ Australian Institute of Health and Welfare. (2022), [People with disability in Australia, Engagement in education](#)

³² [LivedX 2022 series: Full policy paper - Tertiary education and learning - CYDA](#)

³³ Mian, L. (2023) [The Role of Education in Promoting Social Mobility](#), Volume 11, Issue 2.

³⁴ Commonwealth of Australia. (2016), Access to real learning: the impact of policy, funding and culture on students with disability Report, Chapter 3 - [The true costs of difficulties with accessing education](#)

- Build an effective workforce – ECEC, schools, further education that supports inclusion, reasonable adjustments and improved outcomes for all children and young people with disability.
- 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.
- CYDA endorse the Senate Standing Committee’s recommendation that all levels of government invest significantly to ensure that children, especially those from disadvantaged or vulnerable backgrounds, have access to high quality early education and care.³⁵
- As recommended by the Senate Standing Committee the Australian Government must review all student payments, giving consideration to the work of the University Accord panel.³⁶

3. Barriers to employment

Problem:

Young Australians with disability often face challenges in securing and maintaining employment, leading to financial instability. Rising cost of living pressures are compounded when there are limited opportunities for career advancement and professional development. Employment status also 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 as discussed above. Research evidence in this section and past consultations by CYDA (explained in the Introduction, p. 8) clearly illustrate that young people with disability experience barriers to employment beyond those experienced by their peers without disability.

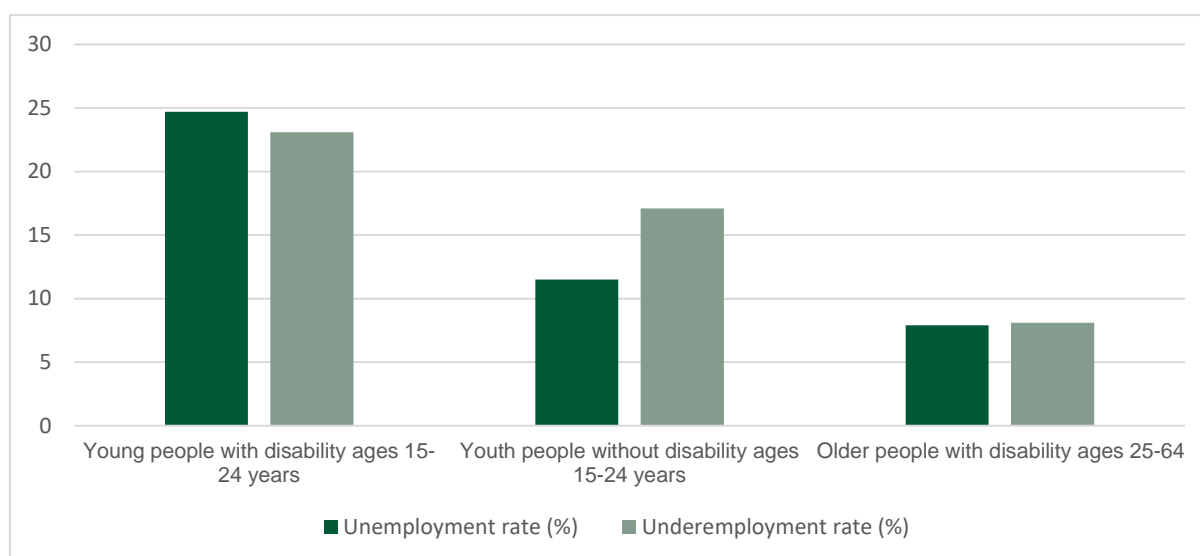
Recent data (see Figure 1) shows this group are more than three times as likely to be unemployed than older adults with disability (25 per cent compared to 7.9 per cent).³⁷ Young people with disability are also more than twice as likely to be underemployed — meaning they have the capacity and desire to work more hours, beyond the level to which they are currently employed.

³⁵ The Senate – Community Affairs Reference Committee (2024), Recommendation 9 - [The extent and nature of poverty in Australia](#)

³⁶ Ibid – Recommendation 10

³⁷ Australian Institute of Health and Welfare. (2022), [People with disability in Australia -Unemployment](#)

Figure 1*: Underutilisation rates in Australia by age and disability status, 2018



*Source: Australian Institute of Health and Welfare (2022)

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.³⁸ 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.

“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).

“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

³⁸ CYDA (2022) LivedX Series: [What Young People Said Financial Security and Employment](#).

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.³⁹

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.⁴⁰

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

Impact:

As evident from the information above, the impact of unemployment on the cost of living pressures for young people with disability is profound. Consistent employment is not only a source of income but also a means to financial stability, enabling individuals to meet ongoing living expenses, access necessary healthcare, and address the unique challenges posed by the varying disabilities. The lack of employment opportunities exacerbates the existing financial strain, limiting the capacity of individuals to lead independent lives and contribute actively to society. Additionally, unemployment can also lead to various other negative consequences including but not limited to;

- **Financial stress:** Unemployment often brings financial strain, affecting not only the individual but also their families. Low income and financial stress can also impact their financial stability and independence.

³⁹ CYDA (2022) [Submission to the consultation of the New Disability Employment Support Model - CYDA](#)

⁴⁰ CYDA (2022) [Submission to the Disability Royal Commission: Targeted Engagement with young people with disability - CYDA](#)

- **Persistent exclusion from the workforce:** Long-term unemployment can result in exclusion from employment opportunities, limiting participation in economic activities and social life.⁴¹
- **Low motivation:** The lack of employment opportunities can erode motivation and self-esteem, affecting overall well-being.
- **Negative effects on mental and physical health:** The stress and uncertainty associated with unemployment can adversely affect both mental and physical health. Being unemployed can also lead to isolation and reduced social interactions, impacting mental health and overall quality of life.⁴²

Recommendation 3 – Facilitate improved employment opportunities and experiences

CYDA urges the Committee to make recommendations that will facilitate greater economic opportunity through addressing the complex barriers that remain for young people with disability to gain employment, compounded by a fragmented service system. Recommendations from the Committee should include prioritising investment in;

- Developing and implementing a targeted National Youth Disability Employment Strategy to address the high rates of job insecurity experienced by young people with disability in the workforce. This strategy must be designed with the meaningful inclusion of young people representative of a range of demographics and those facing intersecting inequities.
- 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 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).
- 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.
- Measures addressing a full employment objective incorporating higher rates of labour utilisation for specific groups who face barriers to employment and economic inclusion. For example, First Nations people, people with disability, young disengaged people, refugees and recent immigrants from Culturally and Linguistically Diverse (CALD) backgrounds, people living in regions with low

⁴¹ Australian Institute of Family Studies (2022) [Supporting young people experiencing disadvantage to secure work | Australian Institute of Family Studies \(aifs.gov.au\)](https://aifs.gov.au)

⁴² Applied Economic & Social Research - The University of Melbourne (2023) [The Household, Income and Labour Dynamics in Australia Survey: Selected Findings from Waves 1 to 21](#)

levels of employment opportunity, and homeless people or people with insecure housing.⁴³

4. Impact of inadequate Income Supports

Research shows that income support payments and other associated policies and programs can be effective in addressing poverty.⁴⁴ 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.⁴⁵

**Jenny (not her real name) is a young Autistic woman with complex chronic illness. When she first managed to access the DSP, she was 20 years of age and received the reduced youth rate of just \$267.10 per week. “As young adult, finally gaining access to the DSP, I tried to get my independence,” she said, “but fell short as I struggled to afford groceries and medical expenses.”⁴⁶*

Australia’s working-age income support payments are completely inadequate to cover the cost of essentials such as housing, food and energy. In April 2023, the Government appointed independent Economic Inclusion Advisory Committee found that people receiving these payments face the highest levels of financial distress in Australia.⁴⁷ 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 factoring that the cost of living is higher for those with disability. The ineffective nature of current income support payments is made even clearer when considering 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.⁴⁸ 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

⁴³ Interim Economic Inclusion Advisory Committee (2023), Recommendation 9 - [Interim Economic Inclusion Advisory Committee - 2023–24 Report to the Australian Government \(dss.gov.au\)](https://www.dss.gov.au/interim-economic-inclusion-advisory-committee-2023-24-report-to-the-australian-government)

⁴⁴ 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>

⁴⁵ [CYDA Pre budget submission 2021-22](#)

⁴⁶ CYDA media release (2023) [Disability Youth Advocates call for an urgent raise to JobSeeker, Youth Allowance and the youth rate of DSP - CYDA](#) *Name has been changed for safety reasons.

⁴⁷ [Interim Economic Inclusion Advisory Committee - 2023–24 Report to the Australian Government \(dss.gov.au\)](https://www.dss.gov.au/interim-economic-inclusion-advisory-committee-2023-24-report-to-the-australian-government)

⁴⁸ Social Ventures Australia & Brotherhood of St Laurence (2021) [Making a difference to children and families in financial stress and poverty](#)

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.⁴⁹ These figures are also modest and do not factor in the increased costs incurred with living with disability.

In the May 2023 Budget, the Federal Government announced that income support payments will increase by \$20 a week – a figure well below that called for by lived experience advocates, disability advocacy organisations, the Economic Inclusion Advisory Committee and many others. This increase, along with routine CPI indexation, came into effect on 20 September 2023, increasing the daily rate of JobSeeker from \$50 to \$54 a day (increasing by \$28 a week).⁵⁰ In the same Budget, the Federal Government also delivered a 15% increase to Commonwealth Rent Assistance, the first real increase in more than 30 years.⁵¹ However, neither measure is sufficient to prevent the widespread distress experienced due to woefully inadequate payments alongside rising prices and rent.

Following the government announcement of income support payment increase, a survey conducted by ACOSS targeting people who receive Income Support Payment including Youth Allowance and JobSeeker payments found that⁵²

- People on income support are being forced to ration food to cover other essential expenses. More than 70 per cent of respondents said they were eating less and rationing meals.
- The rate of income support is not enough to cover rent, leaving many risking homelessness. Most people have experienced at least one rent increase in the past year – of those, nearly half (48 per cent) faced increases of more than \$40 per week, with one-third facing increases of more than \$50 a week.
- Respondents reported cutting back on cooling or heating (73 per cent), use of lights (62 per cent) or taking fewer hot showers (54 per cent) to use less energy. Another 64 per cent of respondents said they went without food or medicine to afford their energy bills.
- The majority of respondents (88 per cent) reported experiencing social isolation due to the increased cost of living and inadequate income support payments, and nearly all respondents said the increased cost-of-living has affected their mental health.
- Prescribed medications were the one thing respondents tried to prioritise, with many regularly forgoing food in order to pay for medicine.

⁴⁹ ACOSS & UNSW. (2020), [Poverty in Australia 2020: Part 2 - Who is affected?](#) page 48

⁵⁰ ACOSS (2023), [“It’s not enough”: why more is needed to lift people out of poverty.](#)

⁵¹ Ibid

⁵² Ibid

When addressing cost of living pressure and poverty experienced by young people with disability, it is crucial to include in the discussion the experiences of families and caregivers. In our submission to the Senate Select Committee on Work and Care⁵³, 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.

All people including those with disability have a right to live dignified lives. They should have decent and affordable housing, appropriate health care, eat and pay bills without relying on emergency relief payments or other charity, be able to visit or be visited by friends and family, and feel like they are part of their communities.

Recommendation 4 – Provide adequate Income Support

CYDA urges the Committee to make recommendations that will urgently deliver a substantial increase to JobSeeker and related payments. Income support rates should be based on need, and protect people from homelessness, hunger, poverty and social isolation. Rates should be equitable, based on actual costs of living, rather than the type of payment a person receives. Recommendations from the Committee should take into account;

- CYDA endorses the Senate committee’s recommendation that the Australian Government take urgent action so that Australians are not living in poverty, including through considering the suitability, adequacy, and effectiveness of the income support system.⁵⁴
- Raising the rate of Income Support Programs including JobSeeker Payment, Youth Allowance to the same rate as pensions, currently at \$76 a day.⁵⁵
- Establishing a \$55 a week disability and illness supplement to meet the additional costs faced by people with disability or chronic illness.⁵⁶
- Reviewing and amending the eligibility requirements for the Disability Support Pension (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.

⁵³ CYDA (2022) [Submission to Senate Select Committee on Work and Care - CYDA](#)

⁵⁴ The Senate – Community Affairs Reference Committee (2024), Recommendation 1 - [The extent and nature of poverty in Australia](#)

⁵⁵ ACOSS (2023), [“It’s not enough”: why more is needed to lift people out of poverty.](#)

⁵⁶ Ibid

5. Affordable accessible housing

Problem:

Finding suitable, accessible and affordable housing can be challenging and often comes with a higher price tag. Modifications to existing housing or the need to seek out specially designed accommodation can result in increased rent or mortgage payments. Poverty and housing are inextricably linked because housing is the largest fixed cost for most low-income households.⁵⁷ As young people with disability remain disproportionately represented among those experiencing poverty within Australia, it is becoming exceedingly difficult for them to afford the ever-increasing rental costs.

Section 4 of this submission shows that income support payments and other associated policies and programs can effectively address poverty. Payments such as the Disability Support Pension (DSP), 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 in welfare payments does not adequately account for the increases in the cost of living including housing experienced by all Australians. (This is made worse when acknowledging that the cost of living is higher for those with disability).

According to a 2019 survey by the University of Melbourne, 11.2% of Australians with disability were living in unaffordable housing compared to 7.6% of people without disability.⁵⁸ Anglicare Australia's 2023 Rental Affordability Snapshot shows that only 66 (0.1%) rentals in the whole of Australia are affordable for people on the DSP.⁵⁹ Which means that 99.9% of rental homes are out of reach for this cohort.

For a single person on JobSeeker or Youth Allowance, payments that most young people with disability who are unable to get the DSP find themselves on, the situation is even worse. The number of affordable rentals for a single person on JobSeeker is 0% (4 rentals) whilst rental affordability is nil for a single person aged over 18 on Youth Allowance.⁶⁰

The current situation means that many young people with disability have no choice but pay more than they can to afford a place to live. This situation leaves them with no option but to allocate a significant portion of their income to housing, leaving minimal funds for other essential needs like healthcare, education, and transportation. The

⁵⁷ Anglicare Australia (2023) [Rental affordability snapshot national report 2023](#) \ Fourteenth edition

⁵⁸ Aitken, Z. Et al. (2019) *Precariously placed: housing affordability, quality and satisfaction of Australians with disabilities*, Disability & Society, 34:1, 121 -142, DOI: [10.1080/09687599.2018.1521333](https://doi.org/10.1080/09687599.2018.1521333)

⁵⁹ Anglicare Australia (2023) [Rental affordability snapshot national report 2023](#) \ Fourteenth edition, page 7-8

⁶⁰ Ibid

increasing number of young Australians experiencing homelessness serves as evidence of the unjust and unsustainable nature of such sacrifices.⁶¹

These issues are exacerbated further by the limited number of accessible and disability-friendly housing options in the housing market. In general, people with disability frequently encounter barriers related to mobility, accessibility modifications, and proximity to necessary services and amenities. This scarcity exacerbates their struggle to find safe and suitable living arrangements.

Although Australia has a population of 4.4 million individuals with disability, the accessibility of suitable housing remains a significant issue for many of them. Currently, most housing in Australia does not meet the needs of people with disability with problems including poor access and unsuitable internal layouts, particularly inadequately designed bathrooms.⁶² Dwellings may also be poorly located to support community participation.

Impact:

The ongoing stress and uncertainty of being able to afford housing take a severe toll on the mental and physical health of young people with disability. The lack of stable housing contributes to anxiety, depression, and exacerbates existing health conditions, affecting their overall well-being and quality of life.

These financial challenges can significantly disrupt a child's education, leading to learning difficulties and disengagement.⁶³ This is particularly true for children and young people with disability as any risk of homelessness makes it difficult for these individuals to achieve their full potential and break the cycle of poverty.

CYDA believes that engagement with mainstream education is fundamental to children's ongoing educational development and overall wellbeing and is critical to prevent ongoing social and economic exclusion.⁶⁴ However, risk of homelessness can prevent young people from being able to concentrate in class or attend school at all.⁶⁵ Young people experiencing homelessness are much more likely to be absent for long periods and fall behind.⁶⁶ As a result, this group tend to have poor academic records and few skills which would assist them to obtain even unskilled employment in a competitive labour market.⁶⁷ It can also affect how they relate to their school mates, intensifying their feelings of isolation.

Research shows that there is a complex relationship between mental health, housing and homelessness. Significant life events and individual circumstances, such as mental health status, housing engagement, income, and family support, interact in a

⁶¹ Australian Bureau of Statistics (2021) [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](https://www.abs.gov.au)

⁶² Australian Human Rights Commission (2022) [Accessible Housing Project | Australian Human Rights Commission](https://www.humanrights.gov.au)

⁶³ Launch Housing, Employment and Education [Employment and Education \(launchhousing.org.au\)](https://www.launchhousing.org.au)

⁶⁴ Children and Young People with Disability Australia (CYDA) Advocating for inclusive education [Advocating for inclusive education - CYDA](https://www.cyda.org.au)

⁶⁵ Australian Institute of Health and Welfare (2022) Australia's children – Homelessness [Australia's children, Homelessness - Australian Institute of Health and Welfare \(aihw.gov.au\)](https://www.aihw.gov.au)

⁶⁶ Flatuea, P. Et al. (2015) *The cost of youth homelessness in Australia study: snapshot report 1*, Education page 4 [apo-nid53029.pdf](https://www.aihw.gov.au)

⁶⁷ Human Rights and Equal Opportunity Commission (1989) 'Our Homeless Children' - Report of The National Inquiry into Homeless Children, Chapter 22 Role of the Education System, page 271-281 [Contents.doc \(live.com\)](https://www.hreoc.gov.au)

complex manner and this interaction can lead to a situation where mental ill-health can cause homelessness, and conversely, homelessness may become a trigger for mental ill-health.⁶⁸

Uncertainty about housing stability, affordability and the struggle to find suitable accommodations can also lead to heightened stress and anxiety levels and the constant fear of eviction or displacement can negatively affect mental well-being. Additionally, when finding stable and suitable housing is difficult, it could lead to frequent relocations which disrupts existing trusted social networks of young people, leading to increased feelings of isolation and loneliness.

It is therefore evident that due to the lack of accessible and disability-friendly housing options and whether or not they can afford suitable accommodation, young people with disability may have to settle for substandard living conditions that are not conducive to their health and well-being. Lack of accessibility and safety features in the current rental properties, can lead to physical injuries and health complications, particularly for those with mobility challenges or other physical disability.

Recommendation 5 – Urgently provide affordable accessible housing

CYDA urges the Committee to recommend that the federal and state and territory governments should:

- Increase investment in accessible and affordable social housing.
- Mandate inclusion of children and young people with disability in State Homelessness Plans.
- Align the targets and outcomes of the National Housing and Homelessness Plan closely with the Outcome area 2 (Inclusive homes and communities) of Australia’s Disability Strategy.
- Increase Commonwealth Rent Assistance (CRA) to reflect the high level of rents paid in the current economic environment. The maximum threshold for CRA should be raised by 50 per cent, which would double the payment received.⁶⁹

⁶⁸ Australian Housing and Urban Research Institute (AHURI) (2019) Understanding the links between mental health, housing and homelessness [Understanding the links between mental health, housing and homelessness | AHURI](#)

⁶⁹ ACOSS (2023), [“It’s not enough”: why more is needed to lift people out of poverty.](#)



Further measures to ease the cost of living

When discussing the measures to ease the cost of living on children and young people with disability and their families, it is important to note that, persons with disability are not a uniform group and their pathways into cost of living and poverty—potential and experienced—vary by age, disability type, location and the degree of functional impairment. It is therefore essential to develop a much stronger understanding of the intersection between disability, poverty and cost of living.

While the above discussed recommendations on health, education, employment, income support, and housing are crucial, due to the intricate link between the cost of living and poverty its impact on the lives of children and young people with disability stretches beyond those topics. Therefore, any approach to easing these pressures must transcend traditional boundaries and embrace a multidimensional perspective. In the following section, we delve into additional measures that the government should consider, recognising that the well-being of children and young people with disability extends beyond individual sectors. It is only by adopting a holistic and collaborative approach, we can create meaningful change and improve the quality of life for all members of our community.

6. Evidence-based approach

Recommendation 6 – Address data and evidence gaps for better policy reforms

CYDA urges the Committee to recommend that the federal and state and territory governments should:

- Collect evidence directly from families, children and young people with disability to inform their approach to address poverty and cost of living pressures faced by these communities.
- Track the pathways and outcomes of children through different systems by ensuring better data linkage and the joining of data sets – education, health, disability services.

6.1 Gaps in evidence and research - Children Voices should be heard

Despite the high prevalence of disability, Australian evidence regarding the health of people with disability especially data on children and young people with disability aged 0-25 is sparse. According to the AIHW's report on Australia's children, there are only a few examples where children's opinions or experiences are collected as evidence.⁷⁰ Whilst population-level monitoring occurs at a national level, this is administrative

⁷⁰ Australian Institute of Health and Welfare (2022). [Australia's children, Overarching data gaps - Australian Institute of Health and Welfare \(aihw.gov.au\)](https://www.aihw.gov.au/reports/australias-children/overarching-data-gaps)

(information collected as part of service delivery) and from surveys administered to adults. Further, “there are currently no national indicators to measure how children transition through major development stages, or how children interact with services and move through different systems...[and] ... there is limited ability to track children through different data sources to assess their outcomes”.⁷¹

6.2 Data gathering and sharing

The direct experience of children and young people with disability and the policy experience of CYDA demonstrates that there is a significant need to improve the collection and use of data at a range of levels within the ECEC and education systems, at the individual, system, and jurisdictional levels. Additionally, there is a need to examine how data is used to inform policy and practice across the systems which affect the lives of children and young people with disability. CYDA continues to advocate for the improvement and refinement of data collection from early childhood, school education to employment in order to strengthen the evidence base and improve life outcomes.

“...society cannot be equitable unless all children are included, and children with disabilities cannot be included unless sound data collection and analysis render them visible”⁷²

Without high-quality data, there are limited opportunities to develop evidence-based approaches to protect children and young people and monitor existing and new interventions.⁷³

6.3 Track the pathways of children through different systems by linking data sets

We support the recommendation of AIHW in its 2022 report, to link data from two or more sources⁷⁴, to improve understanding of:

- How children transition between key developmental stages and their outcomes at different stages of their life
- The pathways children take through different services and the points where intervention would be most effective
- The relationships between risk factors, protective factors and outcomes, which interventions are most likely to provide positive outcomes, and which indicators can be used as predictive tools for monitoring
- How children’s wellbeing or service use differs among different population and geographic groups, where data on a specific population group may only be available in one data set.

⁷¹ Ibid

⁷² United Nations Children’s Fund 2013, *State of the World’s Children 2013: Children with Disabilities*, United Nations, New York, p. 63.

⁷³ Wayland, S & Hindmarsh, G. (2017) [Understanding safeguarding practices for children with disability when engaging with organisations | Child Family Community Australia](#)

⁷⁴ Australian Institute of Health and Welfare (2022) [Australia’s children. What could be done to improve the evidence? - Australian Institute of Health and Welfare \(aihw.gov.au\)](#)

7. Measures on poverty reduction

Recommendation 7 – Target actions and legislative measures to boost economic inclusion and reduce childhood poverty

CYDA urges the Committee to make recommendations that will address child poverty as it is inextricably linked to the cost of living pressures faced by Australian children with disability. To this end CYDA endorses recommendations 12 and 13 from the Senate Committee on the Extent and Nature of Poverty in Australia and recommendations 34 – 36 from the Interim Economic Inclusion Advisory Committee and recommendations from the Committee should include:

- Investing in, and consider increasing investment, in early intervention and place-based initiatives to address child poverty. Any initiatives aimed at supporting First Nations families and children must be led by and co-designed with First Nations people and support existing commitments under the National Agreement on Closing the Gap.⁷⁵
- Substantive and urgent action to reduce child poverty.⁷⁶
- Specify and include measures on economic inclusion and poverty reduction in the legislation to establish an Economic Inclusion Advisory Committee. The legislation should follow the release of the Measuring What Matters statement and specify the process to agree targets and track progress against economic inclusion and poverty measures over time.⁷⁷
- develop a data, evidence and consultation strategy to support the legislated measures and agreed targets.⁷⁸
- establish a multidimensional poverty index to supplement legislated measures, to provide a more comprehensive picture of the nature and extent of poverty, and to enable monitoring of trends and targeting of effort by population and dimensions such as health, education and living standards.⁷⁹

While we have endorsed two recommendations from the Senate Inquiry into the nature and the extent of poverty in Australia, it is deeply disheartening that the Senate hasn't put forth a comprehensive plan to tackle poverty amidst a nationwide cost-of-living crisis. This stands in stark contrast to the 2004 Senate Inquiry⁸⁰, which advocated for a detailed anti-poverty strategy to be formulated within a year, involving a collaboration of government, businesses, community sector, beneficiaries of income support, and

⁷⁵ The Senate – Community Affairs Reference Committee (2024), Recommendation 12 - [The extent and nature of poverty in Australia](#)

⁷⁶ Ibid – Recommendation 13

⁷⁷ Interim Economic Inclusion Advisory Committee (2023), Recommendation 34 - [Interim Economic Inclusion Advisory Committee - 2023–24 Report to the Australian Government \(dss.gov.au\)](#)

⁷⁸ Ibid – Recommendation 35

⁷⁹ Ibid – Recommendation 36

⁸⁰ The Senate – Community Affairs Reference Committee (2004) [Report - Poverty and financial hardship \(aph.gov.au\)](#)

field experts. It also suggested regular updates to the Prime Minister on poverty metrics, benchmarks, and goals.

Now, in 2024, almost half a century since Australia's inaugural official investigation into poverty, Australia still lacks formal poverty indicators, and the poverty rates have scarcely changed over the past twenty years. It's imperative that we elevate poverty reduction to a more prominent position in our economic narrative and establish it as a quantifiable, national priority.

Conclusion

In conclusion, it is imperative that the Select Committee recommends decisive action to address the pressing cost of living challenges faced by children and young people with disability and their families in Australia. Poverty and rising cost of living profoundly impact children in every dimension of their lives. It erodes stability, safety, and the essential routines necessary for their well-being and growth. Hence, our recommendations underscore the urgent need for systemic reforms across various domains, ranging from healthcare access to education, employment, income support, housing, and data collection. CYDA further advocate for a paradigm shift towards inclusivity, equity, and support for the holistic well-being of children and young people with disability in Australia.

Ensuring an equitable health and disability support system, inclusive education system, equitable access to employment opportunities, adequate income support, and affordable housing are pivotal steps towards dismantling systemic barriers and reducing the disproportionate financial burden faced by this community. By aligning policy measures with evidence-based approaches and leveraging targeted legislative measures, the Committee can foster economic inclusion, reduce childhood poverty, and uplift the communities who face vulnerabilities on a daily basis due to system failure.

As apparent from its content, this submission has utilised evidence from various sources of information and statistical data to offer recommendations based on evidence to the Committee. However, it should be remembered that a child sits behind every one of these statistics. As quoted in the Senate Committee's 2024 final report on the nature and extent of poverty,

“Behind every one of those statistics is a child, each with their own hopes and dreams, their favourite TV show and their favourite ice cream. They have their best friends, and they love to play their favourite sport or dance to their favourite song. Each child wants to feel safe, loved and accepted”
(page 72)

We urge the Committee to heed these recommendations and enact meaningful reforms that prioritise the rights, dignity, and well-being of children and young people with disability. By doing so, policymakers can pave the way for a more inclusive and equitable society where every Australian child and young person has the opportunity to thrive, regardless of ability or circumstance. The time for action is now, as the outcomes of these recommendations will shape the future trajectory of the next generation of children and young people in Australia.



Appendix

CYDA's work on rights, recognition and attitudes

- CYDA's [2024-25 Pre-Budget Submission](#): Charting an Inclusive Path
- CYDA's [2021-22 Pre-Budget submission](#): Drive inclusion and equity for children and young people with disability
- [Submission](#) to the Australian Government on the Response to the Disability Royal Commission
- [Response](#) to the Disability Royal Commission Rights and Attitudes issues paper
- [Submission](#) into the Inquiry into the purpose, intent and adequacy of the Disability Support Pension

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.

CYDA's work on poverty, employment and financial security

- [Response](#) to the Senate Inquiry into: The extent and nature of poverty in Australia
- 'What young people said' [Policy paper](#) - Financial security and employment
- [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 housing, rental crisis

- [Submission](#) to the National Housing and Homelessness Plan
- [Response](#) to the inquiry into the worsening rental crisis

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