



# THE REAL COSTS OF DISABILITY

By Samantha Jenkinson



Among the flurry of reviews being undertaken by our ten-month-old government is one looking into pensions. About time too. But before we get too excited, politicians and bureaucrats need to understand that pensioners are *not* created equal.

Living with a disability is costly. In fact, for the bulk of Australians living with disability, it means a life of grinding poverty. This has been known and verified for years. A 2006 paper by Peter Saunders from the Social Policy Research Centre – *Costs of Disability and the Incidence of Poverty* – showed that every study in this area reached the same conclusion.

Increasing the disability support pension is one very obvious requirement but it is only part of the remedy and people with disabilities will remain on or below the poverty line without massive funding increases for essential services and supports (see below). At present, people with disabilities have to pay for essential supports from their very meagre pensions.

Costs include:

- Taxis. Even with a taxi subsidy and Mobility Allowance, people who use taxis to get to work or school, spend \$80 – \$200 a week.
- Continence aids. The Continence Aids Assistance Scheme only supplies enough aids for six to seven months of the year.
- Essential aids and equipment. This area is chronically short of funds. Aids are not luxuries, they are indispensable and without them, people cannot sustain their independence.

- Medication. Many essential medications are not available at concession prices.
- Mainstream technology and services e.g. internet access and computer software are not funded.

Some of these issues can be addressed by making our communities and infrastructure truly accessible – a public transport system that can be used by everyone would reduce the need for taxis.

More funding would resolve a number of problems we have at present, such as the unmet need for aids and equipment. And we need to end the disparity between disability types e.g. hearing aids are not covered if you work.

A major problem with the current system is the confusing welter of schemes, cards and concessions – some, like the Mobility Allowance are unrelated to the real costs of transport. At present people with disabilities have to provide proof of disability countless times and fill out multiple applications – hardly indicative of a well run, efficient system.

The government could meet the real financial costs of people with disability and make the system far simpler by rolling all these schemes and concessions into one non-income tested allowance, similar to the one veterans get with their disability payments.

We don't need more research to prove, again, that living with a disability, especially on the DSP, entails higher costs and greater risk of living in poverty. Look at the statistics: many of us are living in poverty now. We need a system that truly supports people with disability. 🌀

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