

# Budget 2020 – Women with Disability

## Women with Disability Overview

The 2020 budget offered a historic opportunity to build a flourishing future for the 2 million women and girls with disability in Australia and support them to lead fulfilling lives in a post-pandemic world, but it was a missed opportunity. There are some welcome announcements to expand the NDIS such as an additional \$3.9 billion to be made available for its rollout to enable more Australians with disability to transition into the Scheme and access supports. Also welcome was the provision of \$798.8 million over four years to the National Disability Insurance Agency (NDIA) and the NDIS Quality and Safeguards Commission to support the continued administration of the NDIS, to improve the quality and safety of supports provided to NDIS participants and to improve the regulation of NDIS providers.

That said, for the majority of women and girls with disability in Australia who are not currently participants of the NDIS, the budget offers little hope. It does not deliver for women with disability to secure meaningful and accessible employment and provides no adequate safety net to keep them out of poverty. Women with disability do not need 'incentives' or 'motivation' to take up paid employment. What they do need are targeted measures and a fit-for-purpose jobs plan as well as the elimination of discrimination and negative stereotypes from both a gender and disability perspective which compound their exclusion from participation in economic and social life.

## The NDIS

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### The Budget

To support the continued implementation of the National Disability Insurance Scheme (NDIS), the Government has committed to an additional \$3.9 billion to the NDIS and is providing an additional \$798.8 million over four years to the National Disability Insurance Agency (NDIA) and the NDIS Quality and Safeguards Commission (bp 2, p 1 - 30).

## National Disability Insurance Scheme

### Payments (\$m)

	2020-21	2021-22	2022-23	2023-24
National Disability Insurance Scheme Launch Transition Agency	255.4	191.6	142.1	-
NDIS Quality and Safeguards Commission	28.6	23.2	20.1	21.1
Total — Payments	284.0	214.8	162.1	21.1
<i>Related receipts (\$m)</i>				
National Disability Insurance Scheme Launch Transition Agency	-35.2	-40.1	-41.4	-

Source: 2020 Budget Paper No. 2, p. 156.

## Gender implications and impacts

The \$3.9 billion in funding to the NDIS is a necessary measure to support the expansion of the NDIS beyond the 10 per cent of people with disability who are currently participants as well as the 38 per cent of women with disability who are current participants (NDIS, 2020, p 3). For women and girls with disability, any measure to expand the NDIS, and therefore to improve participation is very welcome.

However, to be effective, this funding must include measures to address the gender disparity in participation if it is to address the inequalities faced by women and girls with disability, compared to men and boys. This is particularly important for more marginalized groups of women with disability, such as Aboriginal and Torres Strait Islander women with disability who currently receive lower amounts of funding on average through the NDIS than the gender disability population.

The lack of detail on how this funding will be allocated has left disability advocates concerned that the extra funding will be funneled toward reforms of the scheme, such as for example mandatory independent assessments, which may restrict access to some participants, especially women with disability who are victim-survivors of gender-based violence. Without a detailed breakdown of how the \$3.9 billion funding will be allocated, it is not clear if the increased funding simply reflects the previously projected costs of the scheme as it rolls out.

We should also note that “those with mild to moderate core activity restrictions due to their disability are in the 90 per cent of people with disabilities who are not eligible for NDIS support packages” (NFAW Gender Lens, 2019, p 2). These people are also not likely to be on the Disability Support Pension and for women with disability in particular, they are also “likely to have higher costs of living than non-disabled women” (ibid.).

It is essential that the extra funding for the *NDIS Quality and Safeguards Commission* is used to support the Commission to take a more proactive role in ensuring quality and safeguarding for NDIS participants. In the recent inquiry into the Commission following the death of Adelaide woman with disability Ann Marie Smith, the NDIS Quality and Safeguards Commission was found to have fined and banned just one disability provider, despite receiving over 8000 complaints (Harris, 2020).

## Recommendations

NFAW recommends that:

1. The government urgently develop a NDIS Gender Strategy, in consultation with women with disability and their representative organisations, based on the recognition that the percentage of female participants has remained at 37 per cent or lower since the Scheme's inception.
2. In order to ensure the quality of services and the safety of participants, the NDIS Quality and Safeguards Commission implement more effective oversight mechanisms, including the expansion of commission staff and the implementation of well qualified and experienced Commission officers undertaking random, unannounced 'spot checks' of NDIS participants, particularly those in group homes, and other institutional and congregate care settings and environments.
3. The government commit to resourcing for the development and implementation of the National Disability Strategy 2020-2030.

## Economic security, social security and income support for women with disability

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### The Budget

To support women with disability to gain employment and to ensure that they receive the social and income supports they need, the Government has announced a few initiatives. These include the provision of \$143.7 million over four years from 2020-21 to provide targeted support to people who have lost their job due to the COVID-19 pandemic.

#### Employment Services

Payments (\$m)

	2020-21	2021-22	2022-23	2023-24
Services Australia	17.6	24.9	-2.5	-2.8
Department of Social Services	0.4	-54.0	-122.5	-138.1
Department of Education, Skills and Employment	-293.5	-210.7	-128.2	-17.6
Total — Payments	-275.5	-239.8	-253.2	-158.4

Source: 2020 Budget Paper No. 2, p. 74.

The Government is also providing \$2.6 billion over three years from 2020-21 to provide two separate \$250 economic support payments, to be made from November 2020 and early 2021 to eligible recipients of the Disability and Age Pensions and the Carer payment.

## COVID-19 Response Package — further economic support payments

Payments (\$m)	2020-21	2021-22	2022-23	2023-24
Department of Social Services	2,377.6	43.3	2.1	-
Department of Veterans' Affairs	113.2	-	-	-
Services Australia	21.1	-	1.1	-
Total — Payments	2,511.9	43.3	3.1	-

Source: 2020 Budget Paper No. 2, p. 151.

### Gender implications and impacts

Although there is an acute lack of gender-disaggregated data in Australia on the economic position of women with disability, available data shows that Australians with disability are more likely to be unemployed (10 per cent compared with 5 per cent for those without disability) and face significantly longer periods of unemployment than people without disability (ABS, 2015). Compared with other OECD countries, Australia has one of the lowest employment participation rates for people with disability (PWC, 2011). Only 9 percent of people with disability report they have the same employment opportunities as other people (Australian NGO CRPD Shadow Report Coordinating Committee, 2019).

There is very little in this budget to assist women with disability, who as the evidence suggests, face greater discrimination in the open employment market to secure meaningful employment. We know that despite “a greater proportion of women with disabilities (compared to men with disabilities) having post school qualifications, they are half as likely to have full time work as their male counterparts and twice as likely to have part time work” (NFAW 2019, p. 3).

Women with disability in Australia are significantly disadvantaged in employment in relation to access to jobs, in regard to remuneration for the work they perform, and in the types of jobs they gain. Working-age women with disability who are in the labour force have lower incomes from employment; are more concentrated than other women and men in precarious, informal, subsistence and vulnerable employment, and are much more likely to be in lower paid jobs than men with disability (Frohman, 2014). Women with disability have a much higher rate of part-time employment (56 per cent of women with disability who are employed) than men with disability (22 per cent of men with disability who are employed) (DPOA, 2018). Systemic discrimination in regard to economic participation remains a key driver of inequality for women with disability.

While the Government has announced \$143.7 million over four years to 21 to provide targeted support to people who have lost their job due to the COVID-19 pandemic, it is not clear if this resourcing is fit for purpose. Some of this resourcing is for refocusing existing employment services programs and streamlining the delivery of employment services, however it isn't clear if this will improve participant choice and control or incentives for providers to place jobseekers in employment.

Currently, the Disability Employment Services (DES) system supports approximately 160,000 disabled jobseekers and this represents a tiny fraction of women with disability seeking employment. An “evaluation of the DES model has previously found that one in ten DES participants find a job” (PWDA, 2019). Research has also found that DES has made no difference

to employment outcomes for women with disability. Many women with disability also describe experiencing direct and indirect discrimination by DES providers (WWDA, 2020)

There is also very little in this budget to provide women with disability with a safety net. Two top-up supplements of \$250 were announced for people living on the government pensions, including the Disability Support Pension (DSP) Carers Payment and Aged Pension. While these two \$250 payments are welcome, they ignore ongoing calls from the disability sector to raise the base rate of the DSP and other pensions.

It must be recognised that women with disability throughout Australia bear a disproportionate burden of poverty, systemic discrimination and are amongst the most socio-economically disadvantaged in society. Women with disability have far fewer opportunities, lower status and less power and influence than men with disability (and non-disabled women), and far less chance of realising substantive enjoyment of rights, such as freedom to act and to be recognised as autonomous, fully capable adults, to participate fully in economic, social and political development, and to make decisions concerning their circumstances and conditions (Frohman, 2014).

Poverty is a major structural barrier for gaining employment for women with disability. It is virtually impossible to be 'work ready' for anyone when living in poverty. Forty-five per cent of people with a disability in Australia live in poverty (PWC, 2011); 11.2 per cent experience deep and persistent disadvantage, more than twice that of the national prevalence (AIHW, 2017). This rate is significantly higher for Indigenous people with disability. Sixty-one per cent of people with disability cannot afford to cover their basic needs on their current income (Australian NGO CRPD Shadow Report Coordinating Committee, 2019). Currently in Australia, the median gross weekly personal income of people with disability is half that of people without disability (DSS, 2016).

Furthermore, women and girls with disability continue to face ongoing cost increases because of the COVID-19 pandemic and need long-term support to meet these costs. One-off payments may cover a specialist appointment or groceries for a week, but will *not* give women and girls with disability the support and security they need to meet the ongoing increase in the cost of basics like food, medical supplies and transport. There are many women with disability who have no or minimal opportunities to engage in paid work throughout their adult life, and reflecting Australia's obligations to safeguard and promote an adequate standard of living and social protection for people with disability, a government provided, broad based, adequate financial safety net is essential if economic security for women with disability is to be enhanced. In the budget, the government has failed to commit to a permanent, adequate Jobseeker rate leaving millions in uncertainty as the payment is due to return to its pre-COVID level at the end of the year.

In a report released by the Australian National University in August 2020, it was detailed that the COVID-19 supplement to JobSeeker lifted over 2 million people out of poverty (Phillips, Gray, Biddle, 2020). Cutting social security payments back to the base rate will inevitably increase the economic disadvantage of women and girls with disability. As Government pensions are the main source of personal income for 42 per cent of people with disability of working age (AIHW, 2017), it is disheartening to see that the Australian Government has not provided any permanent increase to the rate of support pensions, including DSP and the JobSeeker payment.

It is also concerning that extra funding has been committed to continue the Cashless Debit Card (CDC) on an ongoing basis in regions the card was being trialled in. The Cashless Debit Card has been found to adversely affect the rights of disabled women and girls to security, privacy, family, equality and non-discrimination under the CRPD (Bielefeld & Beupert, 2019, p. 115).

The continuation of the CDC will particularly harm Aboriginal and Torres Strait Islander communities, who make up 78 per cent of the card’s participants (ACOSS, 2018). The blanket approach of the card stigmatises and harms people getting income support, with the people on the lowest incomes – overwhelmingly Aboriginal and Torres Strait Islander people – now finding that their social security payment does not go as far as it once did because they no longer have the option to pay for all outgoings in cash. Compulsory income management fails to consider additional costs disabled women and girls may face and denies people access to items they need at an affordable price (ACOSS 2018; Bielefeld & Beupert, 2019, pp. 116-117).

## Recommendations

NFAW recommends that the government should:

- commit to the development and implementation of a National Jobs Plan for people with disability and strengthen employment goal setting in NDIS planning and review by using a life-course approach
- commit to permanently increasing the rate of social security payments including the DSP, JobSeeker, Youth Allowance and ABStudy to above the poverty line, given that Government pensions are the main source of personal income for 42 percent of people with disability of working age and given that more than 45 percent of people with a disability live in poverty, and
- commit to abandoning the use of the Cashless Debit Card and invest in community-led, therapeutic initiatives that recognise and tackle income inequality.

## Healthcare for women with disability

### The Budget

The budget provides some healthcare initiatives that will support women and girls with disability. Amongst these, the key take-aways for women and girls with disability include:

- \$44.9 million over four years from 2020-21 (and \$3.9 million per year ongoing) to support Australia’s Thalidomide survivors.

### Support for Australia’s Thalidomide Survivors

• Payments (\$m)	2020-21	2021-22	2022-23	2023-24
Department of Health	19.9	3.9	3.8	3.8
Services Australia	2.3	0.4	0.4	0.1
Total — Payments	22.2	4.3	4.1	3.9

Source: 2020 Budget Paper No. 2, p. 80.

- The provision of \$100.8 million over two years from 2020-21 to provide up to 10 additional psychological therapy sessions.

#### COVID-19 Response Package — supporting mental health

Payments (\$m)	2020-21	2021-22	2022-23	2023-24
Department of Health	43.9	54.4	1.8	-
Services Australia	0.3	0.4	-	-
Total — Payments	44.2	54.8	1.8	-

Source: 2020 Budget Paper No. 2, p. 96.

- The provision of \$111.6 million for the extension of temporary COVID-19 telehealth services

#### COVID-19 Response Package — guaranteeing Medicare and access to medicines — extension

Payments (\$m)	2020-21	2021-22	2022-23	2023-24
Department of Health	1,024.0	-	-	-
Services Australia	11.1	..	..	..
Department of Veterans' Affairs	5.0	-	-	-
Total — Payments	1,040.1	..	..	..
<i>Related receipts (\$m)</i>				
<i>Department of Health</i>	-	-	-	-
<i>Services Australia</i>	-	..	..	..
<i>Total — Receipts</i>	-	..	..	..

Source: 2020 Budget Paper No. 2, p. 95.

### Gender implications and impacts

Overall the budget has been a mixed bag for addressing the healthcare needs for women with disability and the lack of commitment to funding the National Women's Health Strategy is a significant concern. Further, while the package to support thalidomide survivors is welcome, advocates have warned that it falls short of meeting their needs.

Similarly while the extension of Medicare subsidised mental health sessions to twenty sessions per year is welcome, these may still be insufficient to address the needs of women and girls with disability. For example, those who have experienced complex trauma; and/or have communication impairments; and/or who may require accommodations (such as interpreters, support persons etc). Further, should a woman or girl with disability not be able to find a bulk-billing clinician, there is still a gap and they may have to pay out of pocket.

The funding for mental health services also does not seem to be adequate to address the specific experiences of women and girls with disability. For example, there is no recognition in this budget of the co-existence of mental health conditions in addition to having a disability nor the recognition of multiple disabilities including psycho-social disabilities.

While some of these mental health measures will improve access to care, it is concerning that the budget was not used to resource and implement the structural and systemic mental health reforms proposed by the Productivity Commission in June 2020. Given the UN Committee on the Rights of Persons with Disabilities’s concluding observations on the combined second and third reports of Australia (UNCRPD, 2019)— which identified “significantly poorer health and access to information and to adequate, affordable and accessible health services and equipment” particularly for those with psych-social disability (UN CRPD, 2019, p. 11) -- the mental health measures in the budget seem to be scratching the surface of need.

Across Australia, the transition to telehealth during the COVID-19 pandemic was welcomed by many people with disability and has increased their accessibility to some forms of healthcare for people who have mobility limitations or are isolating due to chronic health conditions. While the \$111.6 million for the temporary extension of telehealth services is welcome, the lack of commitment for extending telehealth services beyond the COVID-19 pandemic will have a significant impact on women and girls with disability.

## Recommendations

NFAW recommends that the government

- commit to fully funding telehealth post the COVID-19 pandemic to meet the needs of people with disability
- commit to funding mental health services and treatments that meet the specific needs of women and girls with disability, and
- fund evidence based health promotion programs to combat poor health outcomes of women with disability, particularly Aboriginal and Torres Strait Islander women and women with intellectual disability.

## Young women with disability

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### The Budget

Overall, many of the measures impacting women with disability will potentially have a significant impact on young women with disability. In particular, it is hoped that the expansion of the NDIS and additional funding for mental health services will support the well-being of young women with disability into the future.

However, the specific measures in the 2020 Federal Budget that are aimed at young people as a whole largely omit the specific needs of young women with disability. In a \$4 billion measure to tackle youth unemployment for instance, the government is providing businesses up to \$200 a week to hire young Australians who are either school leavers, or who had previously been receiving JobSeeker (2020 Budget Paper No 2, p 152). In addition, funding has been allocated to cover half the wages of 100,000 new apprenticeships and traineeships (2020 Budget Paper No 2, p 77). While these measures are welcome, they lack the nuanced approach that is needed overcome the discrimination and barriers young people with disability face in securing employment.

Furthermore, the budget significantly lacked an overarching approach to include and retain students with disability in higher education and instead supported measures that will make it more difficult for students with disability to obtain qualifications. While not explicitly stated, the budget funding plan for 2020-2021 allows universities to increase the cost of studying female-dominated subjects in Humanities and Arts and to cut access to Higher Education Loan Payments (HELP) from students who fail half of their first year subjects. While \$38.2 million has been committed to support an additional 76,000 disadvantaged young Australians to complete Year 12 and move into work, training or further study through the Smith Family's Learning for Life program (2020 Budget Paper No 2, p 81); this program does not extend to supporting students beyond Year 12, throughout their time at university or TAFE.

### Gender implications and impacts

The lack of support for students with disability in higher education in this year's Federal Budget is disappointing. Students with disability in higher education have lower rates of success than their non-disabled peers and are more likely to defer or drop out of courses due to personal illness, personal circumstances (Australian Disability Clearinghouse on Education and Training, 2020) and/or experiences of discrimination. Statistically, this is reflected in the 15-65 years age group, where only 17 per cent of people with disability have a bachelor degree or higher, compared to 30 per cent for individuals without disability (ibid).

Acknowledging that studying at university is already difficult for students with disability; it is inevitable that increasing the cost of female dominated courses and cutting loan support for students who fail their first-year units will drastically decrease the number of young women with disability who graduate from TAFE and university. In turn, it is concerning that these measures will also restrict future employment opportunities to young women with disability who already face gendered and disability-based discrimination when trying to secure employment.

As the federal budget funded programs to support young people into employment also fail to provide any incentives to employers to provide opportunities to disadvantaged and disabled young people; it is almost certain that young women with disability will be excluded from the budget's provisions.

### Recommendations

NFAW recommends that the government:

1. work with children and young people with disability and their representative organisations to develop a plan to support young people with disability into employment and to overcome the barriers young people with disability face in securing and maintaining employment, and
2. commit to investment in a National Inclusive Education Plan to support participation on an equal basis.

We note that important recommendations relating to increased government expenditure in the care sectors are made in the Budget Overview section.

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