

Disability Support Pension: Seeking Fairness and Integrity

**Inquiry into the purpose, intent and adequacy of the
Disability Support Pension**

**The National Council
& of Single Mothers
Their Children Inc.**

July 2021

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Eliminate and respond to violence, hardship and inequality for single mothers and their children.



The National Council of Single Mothers & their Children Inc (NCSMC)

An organisation dedicated to single mothers and a platform whereby both the community and the Government can communicate. NCSMC can comment on policy and legislation and ensure that the lived experience is heard. NCSMC provides information, referrals, and assistance to single mothers through our electronic platforms. In the past year we have responded to tens of thousands individual requests whilst our information post can reach up to 100,000+ per week. One of our greatest strengths is our expertise and commitment in working with and for the advancement of single mother families who are affected by poverty, hardship, and/or domestic violence.

Integrity and Fairness

The National Council of Single Mothers & their Children Inc (NCSMC) welcomes the *Inquiry into the purpose, intent and adequacy of the Disability Support Pension*. The Disability Support Pension (DSP) has undergone structural changes such as the halving of the work test to 15 hours per week and extending a period of at least two years. The two-year timeframe is particularly prolonged, and it surpasses the definition of long-term unemployed which is 52 weeks, creating a social security anomaly. Furthermore, it has undergone a continuous tightening of the assessment criteria. Resultant in a reduction of eligibility, that it is now so tight that is out-of-step with the needs of the Australian community and has surrendered its integrity and fairness.

NCSMC continues to provide information and support to single mothers who have either had their application declined, and or once they ascertain the application complexity, its rigidity, and the inability to use their treating doctor they do not proceed. It is viewed as fearful process rather than one that is reasonable or fair. Moreover, it is not responsive to women victim-survivors of family and domestic violence.

We are saddened that many Australians are incorrectly marooned on the Jobseeker Allowance. Our current system is failing people who live with disability or chronic medical conditions; they are trying their best to survive on the unemployment payments, whilst enduring additional health care cost. The lives of many, including single mothers and their children, are forced to live with increased hunger, housing stress, hardship, poor mental health, and isolation.

Our expertise is derived from our own research, collaboration with others and steeped in the rich but often tragic experience of women who have sought our service. It is from this unique but clear vantage point that we present our submission and recommendations

Recommendations

1. Delete 'fully' from 'diagnosed, treated and stabilised'.
2. Reinstatement of the Treating Doctor Reports, a progressive and fair outcome but extremely critical for women victim-survivors of family and domestic violence.
3. Abolish the Program of Support requirement. This requirement denies or delay access to DSP for people who need it, eroding the integrity of the scheme.
4. Improve flexibility of the 20-point requirement through a recognition of incapacity due to multiple disabilities, mental health, trauma, and or illnesses.
5. Accept warm referrals for women victim-survivors of family and domestic violence and to work with expert members of the Health Alliance System.

The National Council of Single Mothers and their children Inc (NCSMC) have three personal accounts from women to illuminate and bring to life the recommendations. I urged the Committee to read and to respect the time that the women have freely given to NCSMC, so that the lived reality is part of the Committee's deliberation process.

Sarah

Sarah`s personal account illustrates the restricted failings of the Disability Support Pension.

Sarah resides in Sydney and heads-up a sole parent family with three children. Sarah is available to give personal testimony to the Committee. Sarah`s children are 14 years old, 13 years old, & 12 years of age.

NCSMC first met Sarah when she was in severe financial distress with \$11 in her bank account, and eight days before her next payment. Sarah`s cupboards were empty; her family was hungry and Sarah herself had not eaten in 48 hours. Sarah had not been able to work because off acute and continuous pain in her arm and shoulder. Her treatment plan required pain relief medication which further limited her activities as it prohibited her from driving. Prior to the chronic medical condition, Sarah worked as a professional cleaner and added to her family resources with supplementary income gained through the hospitality industry.

Sarah entered the health system with an original diagnosis of cancer in her humerus bone. As expected, her serious medical condition has rendered her unable to retain her employment, but also sole parenting has become a challenge. Sarah`s lived reality is continuous housing stress, constant food insecurity and at one stage she did not have enough funds for the public transport cost to attend her outpatient`s appointment. Three-months ago, and under NCSMC`s urging, Sarah applied for the Disability Support Pension. Sarah's application was rejection, Sarah was informed that her condition was not categorised as *permanent*. Sarah has been incapacitated and not able to engage in paid employment for 18 months.

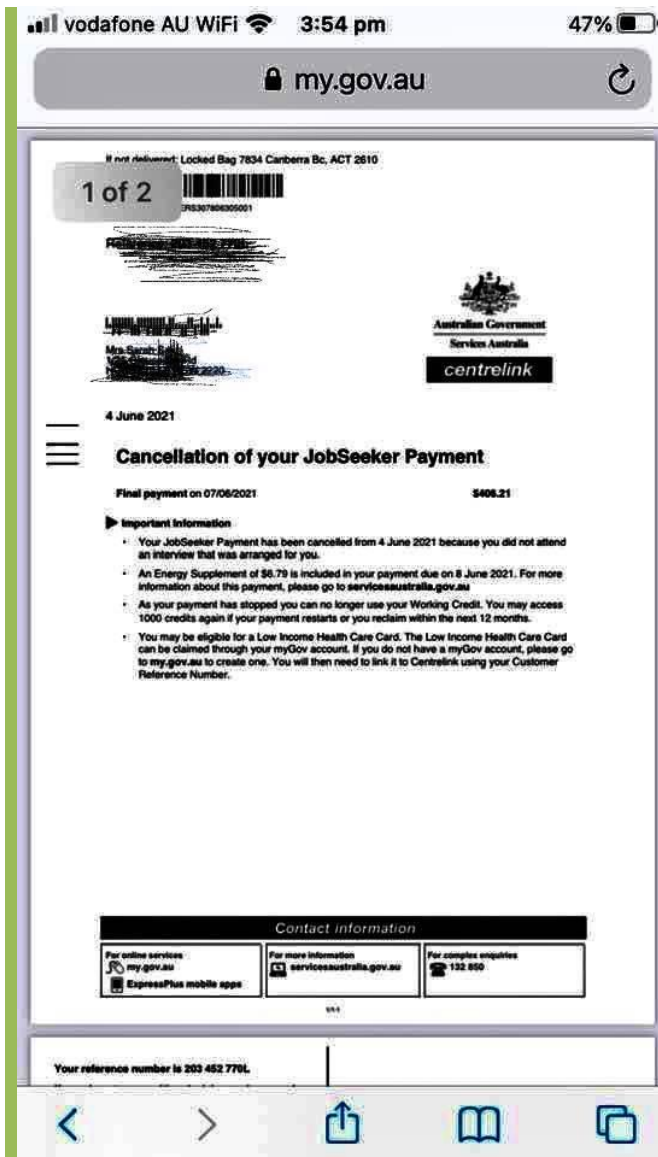
Sarah is also hoping that her condition will improve and is attending physiotherapist appointments to which the first five were provided for free within the health care system. Sarah is now searching to find the funds to cover her additional and prescribed appointments.

Do not think I am not going to apply for work when I am well or that if I had the Disability Support Pension that would have stopped me. It just so hard and sometimes I just feel like screaming because of the pain.

The income support system has completely failed Sarah and her children. Moreover, Sarah did not qualify for a crisis payment and upon seeking a reason, Sarah was told that she should have predicted and been able to budget for the impact and cost of her medical treatment. Furthermore, due to the changes in the rules of the Parenting Payment Single, Sarah is one of many tens-of-thousands of single mother that are denied access to the Parenting Payment Single because her youngest child is older than eight years,

The Social Security safety net should have protected Sarah and her three children. Firstly, if the age rules have been reversed to the Parenting Payment Single Sarah would have received a frugal but more generous payment than the unemployment benefit. Secondly, and based upon her health condition, she should have been granted access to the Disability Support Pension. However, as it stands both are unavailable and denied to Sarah and her three children.

On the 6th of July 2021, a time that Sarah had provided to NCSCM for this statement, it also coincided with her youngest child's birthday, he was about to celebrate his 13th birthday. During the interview Sarah spoke to her son who was checking in to see if there was a birthday cake. Sarah explained to her son that it would have to be next week because that is when she receives her payment.



Sarah was in hospital and undergoing treatment and could not take the phone call from services Australia.

Consequently, she received a notification of the cancellation of her Jobseeker payment. It illustrates how out-of-step access to the Disability Support Pension is with the chronic health needs of the Australian community.

Anna

Anna`s personal account illustrates the importance of a treating doctor.

Anna is a single mother to an 18-year-old boy and would be available to give personal testimony.

My narcolepsy condition does not allow me to drive, I have been hospitalised after falling asleep, hitting my head, and hurting my body due to those unbroken falls onto the pavement. My most common mode of transport is public transport, but it is rare that I can afford the cost of taxis. I have had periods where I have been unsafe and have had my personal items stolen when I have unexpected fallen asleep on buses.

As my condition deteriorated, I became more isolated which has had adverse effects on my wellbeing and health. Access to the DSP is critical and although I have undertaken those periodic reviews, I must fight hard to ensure that my treating doctor, a leading and respected expert on Narcolepsy is able to provide documented evidence. I have had a close scare when I was told that it would be a doctor as determined by the system. It is essential that my trusted doctor who is fully aware, who treats and oversees my chronic health needs is key in the determination. Fortunately, for myself, access to the DSP was during the period where the system accepted the treating doctor, but I know that I must keep fighting this at reviews. Reviews that are a waste of time as my condition will not improve. I do not understand how people who are trying to access the DSP, after the changes have any rights or receive a fair outcome.

Myself and my son live with hardship, we rationalise our lives and our purchases, in a way that other Australians would not consider to be normal.

Caitlan

Caitlin`s personal account illustrates the need for a more responsive and empathetic assessment process including the needs for women affected by family and domestic violence.

After several attempts to leave the one house that myself and two children knew, as he was not going to leave, my life is now a whirlwind of anxiety, family court, acute hardship, and stress. But it is free from his abuse, his violence and anger.

It has now been three plus years of continued family court; his ability to evoke and use litigation abuse is outstanding and supported by the system. I live a socially isolated life, as I do not have the emotional capacity to raise two children by myself, and to connect in a community where every day common things will trigger me. A loud voice or a similar walk by a total stranger is enough to have my heart racing and looking for escape routes. I fight every impulse not to run when I am with the children. I just do not have the money to undertake the extensive trauma informed counselling that I so obviously need.

Honestly, I just scrape through by doing what I must for the children. I realise that they just have one parent, and this parent is a little broken, so I cannot take anything more away from them. I am not employable

because of my mental health; I have days when I have been outside for too long, and it just fills me with dread and often headaches. I really wanted to apply for the Disability Support Pension, but they do not have case workers who could help me, I do not trust men, and I cannot convey the depths of my personal stress and my anxiety, it is so debilitating. I have shared this with Terese Edwards from the National Council of Single Mothers and their Children Inc, when they asked for women`s statement. I have followed their public Facebook page for the last three years and have received support because it can be provided through messenger. It works not having to talk to anyone. If my family doctor, who assisted in helping us to safety was respected enough by the system, I would apply for the Disability Support Pension. Her evidence should be enough.

I am sorry that my statement is short, and I will not provide my full name or want to speak to anyone. I really hope that you understand that the system does not work for women who are traumatised due to the violence. This statement is a huge step forward for me. My dream is to have enough healthy food for my two children but that seems impossible in this broken system.