

FaHCSIA PENSION REVIEW

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FaHCSIA PENSION REVIEW

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Focus: CaLD people with disabilities and their carers.

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Thank you for the opportunity to provide a response to FaHCSIA's Pension Review. EDAC is pleased to do so on behalf of people with a disability who are from culturally and linguistically diverse (CaLD) backgrounds and their families/carers and ethnic communities.

1. INTRODUCTION

1.1. **EDAC - Ethnic Disability Advocacy Centre** - is the community based, not-for-profit advocacy organisation in Western Australia that represents the rights and interests of people with disability who are from culturally and linguistically diverse backgrounds (CaLD) and their families/carers and ethnic communities. It is the WA member of the National Ethnic Disability Association (NEDA).

1.2. **CaLD - Culturally and Linguistically Diverse** - is often used to describe the complex multicultural nature of Australian society. It applies to people who identify as having particular cultural or linguistic affiliations due to their place of birth, ancestry/ethnic origin, religion, preferred language or languages spoken at home. CaLD communities are not homogenous, but consist of micro-communities with disparate practices and beliefs. They include independent migrants, refugees and humanitarian entrants, with the latter frequently drawn from areas of serious conflict.

1.3. **Background information.** EDAC has for the past thirteen years provided both individual and systemic advocacy on behalf of people with a disability and their carers from a CaLD background. During that time we have seen some common themes which impact how these individuals are able to maintain a quality of life that is comparable to other people with disabilities within Australian society and their carers.

It seems that there is a ***larger proportion of disability within the CaLD population***. This appears to be made up largely by the refugee intake (humanitarian entry) and chronically underemployed CaLD people being more at risk of unsafe work practices. However, there is also a well-documented **services uptake gap by CaLD people with disabilities**. The **relative poverty of CaLD people with disabilities and their families/carers** due these barriers, in addition to the inadequate pensions and allowances, continues to result in **entrenched disadvantage**, an inequity from which it is difficult to escape and participate in the quality of life enjoyed by other Australians.

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Within the past two years EDAC's individual advocates have noticed a dramatic increase of up to 54%¹ in the number of clients who need assistance in the areas of:

1. Financial support
2. Accommodation
3. Making complaints or appeals
4. Legal issues
5. Access to services.

These increases have highlighted the concern for EDAC towards ensuring that agencies such as Centrelink work to eliminate the ingrained poverty that CaLD people with disability and their consequence is the families/carers are currently facing, and are likely to face in the future if a more proactive approach to improve their financial welfare is not taken.

2 SUMMARY OVERVIEW

- **Firstly**, the difficult circumstances of many CaLD people with disabilities and their carers, means that they have significantly greater support needs than the general population in all categories, and are consequently disadvantaged when this extra level of need is not recognised nor provided for.

There is dissatisfaction and hardship expressed in the general population with the current levels and nature of payments, concessions and allowances. This, not unexpectedly then, is significantly greater in the population of CaLD people with disability and their carers.

- **Secondly**, the interface of CaLD people with disabilities and their carers with the Centrelink system in particular, is a matter of concern, as many of the difficulties expressed are with access to and administration of allowances and benefits - in addition to the inadequacy of those financial supports themselves.

Overall, there is a need for consideration and implementation nationally of the practical implications, together, of the Substantive Equality Framework and Multicultural Policy, in both the practical determination of pensions and allowances, and, in the manner of their administration and provision to special populations such as CaLD people with disabilities and their families/carers.

¹ EDAC Twelfth Annual Report 2006-2007

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RECOMMENDATIONS (Summary)

For people with disabilities generally and in particular for CaLD people with disabilities and their families/carers:

In general -

1. **Raise** the level of allowances and entitlements in line with true living costs for an adequate standard of living **for CaLD people with disabilities and their families/carers**
2. **Review** inadequacies in concessions and other entitlements **for them**
3. **Review** current advance payments and lump sum bonuses **for them**
4. **Improve** the frequency and adequacy of determination of CPI adjustments **for them.**

In particular -

1. **Review** current qualification requirements for new migrants, particularly those who are **CaLD people with disabilities**
2. **Provide** better provisions and support for people on Carer allowances, particularly those who are family carers of **CaLD people with disabilities**
3. **Review** reporting requirements for people with mental health issues and intellectual disabilities, particularly those who are **CaLD people with disabilities.**

Centrelink Service provision -

1. **Provide** a more effective duty of care generally, and particularly for **CaLD people with disabilities**
2. **Improve** supportive guidance to all clients, and particularly for **CaLD people with disabilities**
3. **Improve** the professionalism of staff with all clients, and particularly in providing services to **CaLD people with disabilities**
4. **Improve** the information accessibility and understandability of entitlements generally, and particularly for **CaLD people with disabilities.**

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3 CONSIDERATIONS: Relating to accessing pensions, allowances and benefits.

Before we address the particular terms of reference outlined in this paper, it is important to also identify broader issues that continue to impact on the inadequacy of pension and other financial support for CaLD people with disabilities in particular, and on the families/carers and communities. These matters need to be addressed in both the equitable determination of benefits and in ensuring those benefits are actually taken up and reliably maintained by those in need.

EDAC casework suggests that there is not only a **larger proportion of disability within the CaLD population** but that **they also have greater support needs** and yet **suffer from much lower uptake and reliable continuation of benefits**. This has been documented as a **CRITICALLY URGENT SITUATION requiring attention** (EDAC Submission to the WA Minister for Disability's *Sector Health Check 2007*).

Despite the Federal Government's strict screening of migrants with health issues and disabilities, that lowers the prevalence of disability among CaLD people at intake, there nevertheless appears to be a larger proportion of disability within the CaLD population. Mainly this appears to be made up largely by the refugee intake (humanitarian entry). This includes a large proportion of CaLD people who are seeking refuge from warfare or environmental catastrophe in their own countries. Many suffer the effects of war injury, torture and trauma, death of family and years of deprivation/malnutrition in transit camps.

It is our impression additionally that the population of CaLD people with disabilities is greater also because they are frequently at **greater risk of disability** than the general population. Chronic underemployment and unsafe work conditions refugees and some migrants frequently experience on arrival in Australia places them at greater risk of injury.

Secondly, there is a critical need to acknowledge the limitations that impact on CaLD consumers, particularly those with disabilities, when applying for financial support and benefits and reliably maintaining those benefits. These limitations warrant urgent attention as they are causing a higher level of unnecessary poverty of CaLD people and families with disabilities, particularly refugee groups, compared to other Australian communities.

Continuing barriers for CaLD people with disabilities are causing critically low uptake and retention of supports and services. These experiences have a tendency to cause people from CaLD backgrounds to be reticent in their interaction with government

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agencies and consequently have a critically low uptake of support services (*Supporting CaLD Carers* EDAC 2003).

At times, also, from their past experiences, there is anxiety from trust issues and conflict associated with obligations to meet what are felt to be excessive and personally invasive bureaucratic requirements of government services, such as applying for service support. This issue may implicate and can aggravate pre-existing mental and emotional conditions such as Post Traumatic Stress Disorder and Depression. Also there are instances of poorly supported resettlement for CaLD people with disabilities and their families where the stress causes personal and family problems such as domestic violence and high rates of physical ill health.

On the other side, this is felt by many to be aggravated by the government's mainstreaming policies and culture of organisational practices that poorly implement multicultural policies. This is personally experienced as cultural discrimination by neglect, and is seen as being plainly retrograde in a neo-assimilationist way – i.e. inadequately recognising cultural differences and making no satisfactory provisions to avoid undue hardship for CaLD people with disability and their families/carers.

3.1. Welfare support and the migrant reaction. In the third world countries, where many of our migrants originate, particularly refugees, there are either no support payments or a minimal welfare payment of little practical significance. On arrival, they are generally not expecting or seeking social security support. When they are alerted to the availability of welfare, it is greatly appreciated.

However:

- There is minimal understanding of the complexities of allowances, concessions and entitlements at the stage of settlement, as they endeavour to absorb a great deal of information.
- There is usually no questioning of the allowance(s), concessions or entitlements until much later when they may compare with others what they are receiving.
- There is a general reluctance to complain, as they are usually more than grateful for what they are receiving in comparison with what they have suffered before, even though they may be struggling to survive on minimal payments.
- There is difficulty understanding and navigating the complexities of accessing the support payments systems and completing both the initial and continuing documentation required.

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- There are also language difficulties in both reading and discussion of the information. Even though translation and interpreting is available, some of our disability and services concepts may be unfamiliar to new comers from a CaLD background who have a disability and their families/carers, or those who may acquire a disability later.

3.2. CaLD people with mental health conditions. There are similar difficulties for CaLD people with mental health conditions, however their double jeopardy of being a migrant and suffering from mental illness, renders their plight much more challenging.

3.2.1. Difficulty in settlement after hospitalization

On re-entry to the community after hospitalization, people with mental conditions are provided with information on appropriate allowances etc, but their capacity to absorb and process the details is limited. This often results in misunderstandings which delay the settlement process. Engaging family carers in the process, who are appropriately informed to support them achieve satisfactory community re-settlement, including allowances, etc, is often necessary, but not commonly arranged.

EDAC recommends that carers be fully involved in the *out-of-hospital* settlement process of all CaLD person's. Where they do not have a carer, a CaLD disability advocate or other appropriate support person should be assigned.

3.2.2. Lack of assistance in changing circumstances – causing financial support gaps

Currently, a change in the circumstances of a CaLD person with disability, especially (but not only) due to mental illness, can result in the unnecessary termination of their allowance and significant time is lost, for example as they apply for another type of allowance. EDAC has clients who have been unable to complete their education due to severe mental health conditions and have no income support during the period that because of age their Youth Allowance is cancelled. Usually then without any proactive information or guidance they then on their own initiative undergo the assessment to determine eligibility for another type of allowance. This assessment can take a considerable period of time and the stress of an protracted unsupported financial situation sometimes leads to a further deterioration in their condition and unnecessary family hardship.

Other EDAC CaLD clients with mental health conditions have, at times, had their Job Start Allowance cut when their illness overwhelms them, rendering them unfit to seek employment and report to Centrelink. This may not only aggravate their illness but also cause undue pressure on the individual's family and friends.

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EDAC suggests that Centrelink provide better support arrangements so that CaLD people (and others) with mental health conditions and their families are able to access the support, services and medication that may be required. There should be a seamless transition effected by Centrelink from one type of allowance to another as a matter of duty of care. Not to do so is felt and seen as dereliction of Centrelink's mandate, or at least what it's mandate is assumed to be by people in general, and CaLD people in particular, who seek their assistance and support.

3.2.3. Inadequate Staff Training

Mental health issues with CaLD clients have included depression, post-traumatic stress disorder (PTSD) and intellectual deficit and borderline personality disorder. Clients carrying these inflictions often complain that they are ill-treated by Centrelink staff who often make assumptions on the basis of their behaviour and their cultural background.

It is queried and raised as an issue for consideration as to whether Centrelink staff are trained to deal appropriately with CaLD clients in general and particularly those with mental health conditions.

The lack of staff awareness is apparent in other State and Federal government departments too. For instance, Homeswest (a branch of the Department of Housing Works in WA) places clients with physical disabilities and medical conditions on priority listing for accommodation, but this benefit is not as readily extended to those with mental health conditions.

Much time and effort is spent by advocates to make individual staff members, be it in Centrelink or another government department, aware of the challenges of people from CaLD backgrounds with mental health conditions.

Training in mental health conditions and disability for people from CaLD backgrounds should be made compulsory for all Centrelink staff.

3.3 **Residency requirement.** No migrants should be disallowed from Disability Support Pension on residency grounds – where financial need can be established.

It is not uncommon for people on temporary visas to find themselves or the person they are caring for to be suddenly faced with a permanent disability or mental health condition. Although they may have made allowances for medical emergencies, they would not accurately predict the financial pressures associated with disability or mental health conditions.

Temporary residents, such as individuals on student visas, are often bound to a contract from their country of origin to complete their studies. Returning to their

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country without fulfilling their end of the contract will incur a financial penalty that would disadvantage them and their family for many years and deny them access to possible treatment.

The current Centrelink policy excludes migrants from accessing Disability Support Pensions in the first 10 years of residence in Australia (if not one of the 19 countries covered by the international social security agreement²). This is highly unreasonable as people cannot foresee the possibility of themselves or their dependents acquiring a disability.

With regards to mental conditions, it is quite feasible to realise that individuals who enter Australia as migrants from a country that is under political unrest, engaged in warfare or experiencing environmental catastrophes are at a high risk of suffering from mental illness. Mental illness is often undetected at the time of migration, but can cause havoc for sufferers during their settlement process.

Yet many people with disability and mental health conditions from CaLD backgrounds have proven themselves as valuable Australian citizens, making positive contributions in all levels of the Australian society. They are also employed in government, private and not-for-profit organisations, thus becoming taxpayers, not merely tax recipients.

EDAC strongly urges that Centrelink acknowledge migrants with disability and mental health conditions as valuable contributors to the Australian society and provide the necessary support to assist them in reaching their full potential.

3.4. Carer Allowance and CaLD family poverty.

EDAC argues that there are a higher proportion of people from CaLD backgrounds on Disability Support Pensions having a family member on Carer Allowance than those who are not from CaLD backgrounds. There are several reasons for this occurrence hinging on cultural indoctrination and practise. Migrants, particularly refugees, most often have had to adapt their family structures to accommodate for the care needs of members who are vulnerable due to old age, infancy, disability, etc. Care responsibilities are prescribed to certain family members, who may share the duties among each other so that they are also still available to contribute to the family's economic wellbeing. Cared for within their own families, people with

² Department of Immigration and Citizenship – form 994i

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disability also benefit as they are given the belonging and respect that is so essential for the wellbeing of every individual.

The practise of caring for the weaker family members is inculcated in individuals through religion, which for people in the great majority of developing countries, is the only source of education and information. The religious entrenchment of responsibility ensures deep loyalty in individuals, particularly those who are directly assigned with the duties. A carer may feel guilty or inadequate if he/she is impeded from the caregiving role.

On arrival in Australia, families are most grateful to receive financial government support. However, while this support may increase their standard of living somewhat, it is by no means comparable to that of the general Australian society. This discrepancy is not the result of CaLD people being inept at managing their finances, but rather the predicament they find themselves in as they settle into their new environment.

Primarily, the caring role is assigned to one person in a single family unit, often the mother or sister. As the role is not shared by others in their extended family unit, the carer is often unable to gain or retain employment.

The respite services offered to carers is seldom accepted by CaLD families as they are concerned that these services are not culturally appropriate. Some Muslim families, for instance, are anxious that the food provided is not "halal". Other families feel that their caring role is diminished or superseded by outside intervention. For some, lack of understanding and trust may also create a palpable fear of institutionalisation of the family member with disability, as that may be the practise in their country of origin. And for some of these people, institutionalisation can mean total incarceration of their loved-one that has a disability.

A vicious circle is thus created as the carer and the person with disability for whom they are caring are compelled to depend on the meagre Disability Support Pension and the minimal level of the current Carer Allowance which in no way meets the living costs of the carer. The limitations of the Carers Allowance, which prohibits the carer from entitlement to benefits, can drive down the entire family's circumstances.

In many CaLD families, not only the person with the disability, but also the carer has mobility restrictions as she (carer is usually female) often does not possess a car or drivers licence. She thus relies on public transport to get herself and her charge to appointments. Because the carer is not entitled to Travel Concessions, interpreters and other benefits, some appointments may be missed, important information unobtained, or in the case that the carer does pay for service, other needs of the family is foregone.

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The family's poverty is further exasperated by the low-paid work in which particularly refugees are employed. Mortgage and home ownership for the CaLD family or the person with disability to live independently is generally out of the question. Rather, serious overcrowding in rental property is frequently the case, compromising quality of life and often resulting in well documented rates of family violence. Such circumstances are detrimental to everyone involved, but for a person with disability and his/her carer, it could mean total isolation from the Australian community due to deprivation of the most vital support and services.

EDAC strongly believes there is a need to **increase payment rates and extend the benefit options for people on Carers Allowances.**

The current payment of \$100.60 per fortnight for recipients on a Carer Allowance does not adequately reflect the role associated with caring for a person with disability, especially the requirements of a CaLD carer. CaLD carers have little access to culturally competent respite services, incur additional costs such as transport and interpreters and his/her support of the person with disability may render him/her a burden on the family on an economic level.

It also seems ludicrous that carers on a Carers Allowance cannot receive similar benefits to those on a Carers Payment, such as the Pension Concession Card and educational benefits. Addressing this imbalance will greatly benefit those who have currently fallen between the gaps, their entire family and community.

4 DUTY OF CARE REQUIREMENTS

4.1 Centrelink Staff, Organisational Practice and Duty of Care.

EDAC's Individual Advocates are unanimous in their praise of the Multicultural Service Officers (MSO) at Centrelink. The MSO's are reported to be very helpful to both our Individual advocates and clients, working effectively to resolve issues and obtaining satisfactory outcomes.

The performance of the Centrelink customer contact staff, on the other hand, is varied as some are highly professional and others tend to be neglectful and uncaring. At worst this amounts to an absence of an appropriate sense of duty of care toward clients, manifesting in a lack of any constructive and proactive response to clients. Such behaviour has resulted in clients not being advised of the options available to them and, in some cases, termination of client benefits due to insufficient or irrelevant information. Clients are thus left financially unsupported. This is completely unacceptable and should warrant serious censure action against the staff concerned.

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There also seems to be a general inability for Centrelink to admit to its own errors, choosing instead to conceal the mistakes and blame clients. Errors are inevitable, but defensive lack of transparency and honesty in dealing with clients is simply unethical and creates distrust among all parties involved.

Clients in general report a culture of suspicion and blame when dealing with Centrelink that now causes them much apprehension when divulging sensitive information. Their predicament is compounded when taken into account that many CaLD clients come from countries ruled by autocracies and dictatorships, where sensitive information is often used against citizens. Hence ineptitude on the part of Centrelink can be interpreted by CaLD clients as corruption and injustice.

With distrust and blame rife in Centrelink and due to experiences in their countries of origin, some CaLD clients are known to forego benefits and suffer considerable hardship rather than risk involvement with Centrelink.

The 'organizational culture' and negative attitudes harboured in Centrelink against CaLD clients has been a very serious issue that has lingered for some considerable time.

It is strongly recommended that, without delay, a formal review be undertaken into the code of conduct of Centrelink Staff toward CaLD clients and appropriate promotions, training and monitoring be exercised. To effect this overhaul, EDAC suggests that mandatory Duty of Care be the focus of consideration.

4.2 Complexities in applying and reporting to Centrelink

Centrelink forms are often multiple, complex and difficult for anyone to understand and complete without any error or omission, let alone CaLD clients who are new to the language and the system.

4.2.1 Difficulty completing forms and accessing information

To further augment the nightmare of form filling, many refugees and some dependents of migrants, lack skills in numeracy and literacy. Centrelink provides no assistance to complete the forms and instead, further augments the vulnerability of people from CaLD backgrounds, particularly those who have a disability or mental condition, who are the most likely to lack literacy and numeracy skills.

It is strongly suggested that Centrelink consider ways to assist clients to complete forms and access information that is available to the general Australian population.

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Centrelink already employs interpreters to assist non-English speaking clients at meetings, and this is to be commended. However, Centrelink's interpreter service could also be incorporated to assist in the completion of Centrelink forms.

The interpreters could also aid Centrelink to translate important information and make it available in an oral format so that vulnerable groups within the CaLD communities - women, people with disability or mental condition and the elderly - can also access them. This move would also significantly reduce rumours that may cause CaLD people to act in a way that they may later regret. There is anecdotal evidence that some people from CaLD backgrounds get divorced in the beliefs that they may have a better chance of receiving certain Centrelink benefits.

EDAC also advises that, in cases where clients do not fulfil the criteria to receive Centrelink payments/benefits, they be given a clear explanation of the grounds for the decision and provided with information or referral to organisations that may assist them thereafter.

At present, people from CaLD backgrounds deemed to be ineligible for Centrelink support, are simply left in the lurch. This action only serves to augment their poverty and vulnerability and ultimately, though it may not be Centrelink's intention, engenders systemic racism.

4.2.2 Undue complexity of application forms

Many forms are unnecessarily complex, requiring applicants to provide information that Centrelink already holds. For instance, for a carer applying for Carer Allowance when the person with disability or mental illness turns 16, the carer is required to complete a highly complex application form. As the condition of the person requiring care is not likely to magically improve when that individual turns 16, the form need not be as complicated as if it were the initial application form.

Given that Centrelink already holds records of the carer and person with disability, a report from the person's general practitioner should suffice, together with any variable changes such as contact details of person with disability and his/her carer, living arrangements, etc.

Simplifying forms will not only benefit clients but also those working with clients including Centrelink staff by greatly reducing the stress and confusion.

4.2.3 Unnecessarily stringent reporting requirements

Currently recipients of the Disability Support Pension (DSP) and Job Start Allowance are required to report to Centrelink on a fortnightly basis until they obtain work. However, people with intellectual development and/or mental health conditions are compelled to continue reporting fortnightly if they work less than 15

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hours a week. Such stringent monitoring is unfair and unnecessary as the people concerned are too preoccupied with their employment and often forget to report.

The requirement for such regular reporting also reduces the individual's capacity to improve as they remain in the dependent mentality that exists in a person when he/she seeks such high level of support/assistance as in the case of people with disability and/or mental health conditions.

For these groups, and particularly those within these groups who are also from CaLD backgrounds, the constant reporting causes intense stress and anxiety which often results in low employment retention.

The punitive act of cutting the Centrelink payments/benefits augments the stress and discourages any positive progress toward attaining a satisfactory and full-time employment - a far cry from Centrelink's intent to wean clients off government payments.

EDAC calls for Centrelink to seriously reconsider its reporting system so that it supports and encourages individuals to reach their full potential and empowers them to make the positive contributions they can offer in all levels of the Australian society.

5. APPROPRIATE LEVELS OF INCOME SUPPORT AND ALLOWANCES

5.1 Current levels of payments, concessions and allowances

CaLD consumers on Disability Support Pensions, their family carers on Carers Payment, and those on Aged Pension are struggling to survive at the current levels of payments as they do not meet existing basic living requirements.

Recent research conducted by the WA Council of Social Services³ shows that WA has witnessed an increase of 23% in basic living expenses during the period of 2006 – 2008. The report found that on average the weekly cost of living during this period has increased by \$132, largely due to the rise of rental and food prices.

³ WACOSS Cost of Living Paper, August 2008 (based on a single parent with 2 dependent children)

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5.2 Welfare benefits to include interpreter/translation services

This issue has been highlighted several times by EDAC's clients who report that some support services do not have sufficient allocated funds to use interpreters/translators and demand that they pay for the service themselves. This is out of reach for many CaLD individuals and families as the cost of interpreters/translators is far too high.

Centrelink's concept to financially support consumers with their basic living requirements needs to also reflect the extra living costs borne to a CaLD carer or person with a disability. Expenses such as obtaining translations of documents requested by organisations that are not required to provide translators/interpreters such as the licensing registrar for driver's licences.

Overall, there is an urgent need for Centrelink to appropriately *adjust base payments* to reflect the real financial increases impacting on CaLD consumers and including interpreter/translation services.

5.3 Compromised independent living

Independent living is compromised for CaLD people on DSP (their right and policy) as for those on Aged Pension,. Because the allowances are not sufficient to cover basic living costs, people with disability and/or mental health conditions are heavily restricted and often do not have the option to live independently. Most are obliged to remain in the family home throughout their adult lives or seek shared living arrangements. Shared accommodation is generally reported to be unsatisfactory and unstable.

5.4 Periodic CPI adjustments

Periodic consumer price index (CPI) adjustments to the DSP and other allowances also lag behind the rising costs of basic financial needs of CaLD people with disabilities and mental health conditions and their carers, and the difference is only growing larger.

Ultimately this means that there is much less likelihood that a person with disability/mental health conditions is able to participate in their communities and live fulfilling lives. Rather they are left deprived of an education, appropriate housing, entertainment and recreational preoccupations, suitable housing and many other benefits that the common Australian citizen takes for granted.

EDAC recommends that Centrelink review all of its payments and increase them to meet the current rate of living.

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6 FREQUENCY OF PAYMENTS INCLUDING LUMP SUMS

EDAC highly commends Centrelink for its introduction of one-off lump sum bonus payment for carers.

We recommend that this option be an ongoing benefit, not just an ad-hoc payment to appease voters during key election times. We also advise that the lump sum option be extended and extend this to all pension holders.

As the background paper for these review highlights, the extreme financial situation that most Centrelink pension recipients face, make it difficult for them to raise adequate finances for larger expenses in an emergency. If their fridge or washing machine breaks down, how are individuals expected to purchase these necessities if they do not have the option of a lump sum payment.

Some equipment, however, particularly those associated with a disability, cost more than the \$500.00 limit of a lump sum. Therefore, it is advisable that the maximum limit of a lump sum be revisited.

It is also important to maintain the option of pension holders to obtain Advance Payments. Availability of such financial options is vital for an individual's sense of independence and wellbeing. This advance payment is also valuable for new refugees to support them in their settlement into Australia.

7 STRUCTURE OF PAYMENT OF CONCESSIONS OR OTHER ENTITLEMENTS

7.1 Revision of the Pharmaceutical Benefit Scheme (PBS)

The PBS of \$5.80 per fortnight for a single person on a pension does not accurately reflect the support needed for people to maintain their health requirements. It is quite feasible for some people to use 4-5 types of medication per fortnight, which under the Pharmaceutical Benefits Scheme (PBS)⁴, each of items would cost a minimum of \$25 for the fortnight.

For a person to reach the PBS Safety Net threshold to obtain free prescriptions for the remainder of the year, he/she is required to have spent a minimum of \$290⁵ towards prescriptions. When compared to the amount that Centrelink contributes

⁴ Australian Government, Medicare Australia, PBS: Saving you money on medicines

⁵ Australian Government, Medicare Australia, PBS: Saving you money on Medicines

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for pharmaceutical expenses for the year, individuals find they have contributed \$139.20 more in addition to the \$290.00.

7.2 Rental Assistance

The much documented low **rate of rental assistance further disadvantages people** who are already at the poverty threshold, where the current maximum rent assistance a single person can obtain is \$110.20.

Due to the existing high demand for Homewest accommodation, many individuals succumb to the high costs associated with private rental accommodation. Recent figures by the Real Estate Institute of WA (REIWA)⁶ have determined that the average cost of renting a home in WA is \$361.00 per week.

This attributes to a single person on a pension having to fork out an extra \$611.80 per fortnight to live in such accommodation. The maximum payment for some pensions of just over \$460 does not even enable an individual to afford the luxury of independent accommodation, further pushing families towards living in overcrowded environments or being homeless.

7.3 Utility allowances

The meagre rate of allowances such as the 3-monthly telephone and utilities allowances of \$34.60 and \$64.25 respectively, also don't reflect the every day needs and expenses for individuals trying to maintain a basic rate of living.

Although **the telephone allowance** may assist with line rental, it does not **reflect the need for individuals to keep up-to-date with the newer forms of communication** such as internet or mobile phone expenses. This is a particular concern for CaLD consumers who frequently find the need to firstly alleviate the stress of moving to new country and leaving family members behind and secondly the ability to reduce the feeling of social isolation from general Australian society.

In regards to other **utilities allowances**, these figures **do not provide much support for families** who require extra expenses associated with the daily care of a person with a disability, such as the need for frequent showers and air conditioning costs.

7.4 Inclusion of other entitlements and concessions

7.4.1 Assistance with home support

⁶ WACOSS Cost of Living Paper, August 2008

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One major concern that people with disabilities and their carers also find difficult is the limited support with housecleaning and domestic care. Agencies such as Home and Community Care (HACC) have been pushed beyond their limits. Families are thus frequently finding the need to negotiate with their limited income to try and obtain extra support for domestic help. This extra support is largely required by people who have a severe disability. **Government allowances must include a subsidy or allocations for discounts for individuals** to obtain this support.

7.4.2 Disability First Stop

The Disability Services Commission's Disability First Stop (DFS) program in WA must be extended nationally. The DFS program provides vital support for individuals recently diagnosed with a disability. This support includes guidance through the maze of support and service agencies, provision of relevant information and referral to counselling etc. It also helps individuals who register for Centrelink payments and benefits. This is a very successful program in WA and would also greatly benefit people in other states and territories.

7.4.3 Financial Counselling

Refugees and migrants from politically volatile areas, who have lost their partner, come to Australia with little to no experience in managing funds. For a woman this role is usually often seen as the cultural responsibility of the husband, they thus require additional funding for services such as financial counselling. To enable these duties to be undertaken more effectively.

7.4.4 Uniform Centrelink benefits

Extra benefits associated with the Pension Concession Card need to be uniform. There is a need for Centrelink to ensure that **services providing discounts for Concession Card** holders such as councils or utility providers keep their **discounts at a standard rate nation** wide.

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8 RECOMMENDATIONS

For people with disabilities generally and in particular for CaLD people with disabilities and their families/carers:

8.1 **Raise the level of allowances and entitlements in line with true living costs for an adequate standard of living**

There is an urgent need for Centrelink to appropriately adjust base payments to reflect the real financial increases impacting on CaLD consumers.

Allowances for interpreter/translation services need to be reviewed.

It needs to be acknowledged that level of current allowances must provide for substantive equality of opportunity for CaLD people with disabilities and their families/carers to be able to exercise their natural human right to independent living and equitable quality of life.

8.2 **Review inadequacies in concessions and other entitlements**

- Benefits such as the Pension Benefits Scheme, Rent Assistance and the meagre Utilities/Telephone Allowances are currently not meeting the needs of CaLD people with disabilities and their families/carers. This needs to be acknowledged and reviewed to improve the rates of concessions and entitlements.
- Accessing home care services is seen as a basic living requirement for all CaLD people with disabilities. This needs to be recognised and entitlements extended to enable them the opportunity to better access this service.
- The demonstrated ongoing benefits of WA's First Stop Program, should be recognised and this program implemented nation wide.
- Consumers are finding that the inconsistency of concession rates between similar services cause great concern. It needs to be ensured that concession cards offer a uniform rate of concession for all similar services, nation wide.

8.3 **Review current advance payments and lump sum bonuses**

- Current Advance Payments are not meeting the real costs associated with emergency expenses, these payments need to be reviewed and increased to adequately represent costs of replacing necessary equipment for the home.
- The Government's one-off lump sum bonus needs to be maintained as an ongoing benefit for all people with a disability and their families/carers

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8.4 Improve the frequency and adequacy of determination of CPI adjustments

Centrelink needs to review all of its payments and increase them to meet the current rate of basic living and prevent adjustment lags and creeping deterioration of the adequacy of the allowances in real terms. To date the current method of payment adjustments are not meeting the REAL basic living needs.

8.5 Improve the information accessibility and understand ability of Centrelink entitlements

- Reduce the complexities of forms in general. Especially transition in payments and entitlements (such as transition from Carer payment child to adult).
- Provide better assistance for CaLD consumers to complete forms and access information that is available to the general Australian population.
- Better use of bilingual staff, interpreters and translated materials to ensure that CaLD people, particularly those with disability/mental health conditions and their carers, have access to all the information relevant to their needs.

8.6 Review current qualification requirements for new migrants with disabilities

- Migrants with disability and mental health conditions are valuable contributors to the Australian society. That needs to be acknowledged and necessary support provided to assist them in reaching their full potential by reducing the current 10 year limitation for them to receive pensions.
- Centrelink needs to also recognise the difficulties that temporary residents have when a person in their family develops a disability and support them accordingly.

8.7 Provide better support for people on Carer allowances

Centrelink needs to better acknowledge the REAL contribution to society that ALL carers provide. Just because a carer doesn't qualify for a Carers payment, this shouldn't exclude them from many of the benefits associated with the Carers Payment. These benefits/concessions should be available to all regardless of their financial background.

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8.8 Review reporting requirements for people with mental health illnesses and intellectual disabilities

Centrelink needs to seriously reconsider its reporting system so that it supports and encourages individuals to reach their full potential. There is a need to:

- Proactively assist individuals with re-settling into society after hospitalization through the support of their carer or allocated advocate.
- Simplify the reporting requirements for those who are earning a supplementary income.

8.9 Provide a more effective duty of care

- It is strongly recommended that, without delay, a formal review be undertaken into the conduct Centrelink toward CaLD clients and appropriate code of conduct, promotions, training and monitoring be exercised. To effect this overhaul, EDAC suggests that mandatory Duty of Care be the focus of consideration, informed by both multicultural and substantive equality policies.
- Act firmly to guarantee duty of care to all clients particularly in terms of preventing **gaps** in financial support provisions for any person for any reason – including where there are changes in a person's circumstances and entitlements, and when there are any issues arising with documentation. Where there is likely refusal, cancellation or any changes that might put a person at risk, there should be first personal consultation to constructively resolve the issue of concern.
- Improve the **professionalism** of Centrelink staff in particular in dealing with people with mental health disabilities and conditions, especially those from CaLD backgrounds and their families/carers.

8.10 Improve supportive guidance

Improve supportive **guidance** to people at risk of not knowing, foregoing or losing benefits due to difficulties navigating the complexities of the system and meeting documentation requirements - such as providing clear explanations of the grounds for a decision to refuse an applicant financial support – and also provide them with information and/or referrals to organizations to assist them with any appeal process.

8.11 Improve the professionalism of Centrelink staff

Training in relating to clients with mental health conditions and disability, especially those people from CaLD backgrounds, should be made compulsory for all Centrelink staff.

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8.12 Improve the information accessibility and understandability of Centrelink entitlements

- Reduce the complexities of forms in general, and especially during transition of payments and entitlements, such as transition from Carer payment child to adult.
- Provide better assistance for CaLD consumers to complete forms and access information that is available to the general Australian population.
- Encourage and resource better use of bilingual staff, interpreters and translated materials to ensure that CaLD people, particularly those with disability/mental health conditions and their carers, have access to all the information relevant to their needs.