



Youth Affairs
Council Victoria



**Supporting young people with
disabilities to live independently and
with dignity:**

**A briefing paper to the Australian
Government in response to the *Final
Report into the Review of Australia's
Welfare System***

April 2015

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About YACVic

The Youth Affairs Council of Victoria Inc. (YACVic) is the peak body and leading policy advocate on young people's issues in Victoria. Our vision is for a Victorian community that values and provides opportunity, participation, justice and equity for all young people. We are an independent, not-for-profit organisation. YACVic's core funding comes from the Victorian Government.

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About YDAS

The Youth Disability Advocacy Service (YDAS) is the only advocacy service in Australia which exists specifically to work on issues of concern to young people with disabilities. YDAS offers individual advocacy to young people aged 12-25 who have a disability, as well as systemic advocacy on issues that are important to them. This broader work is directed by the YDAS steering committee, whose membership is made up of young people with a range of disabilities from across Victoria. YDAS is a service of the Youth Affairs Council of Victoria, funded by the Victorian Government Office for Disability.

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Introduction

On 25 February 2015, a reference group led by Patrick McClure AO released the *Final Report into the Review of Australia's Welfare System*, a report to the Australian Government proposing significant changes to the income support system.

The Youth Affairs Council of Victoria (YACVic) made a submission in response to the Interim Report of the Reference Group on Welfare Reform. Together with the Youth Disability Advocacy Service (YDAS), we now propose some 'next steps' which the Australian Government could take, to ensure that the government's response to McClure delivers optimal results to enhance the independence, economic participation, social inclusion and wellbeing of young people, including those with disabilities.

Over a million Victorians are aged between 12 and 25 years, comprising almost a fifth of the state's population.¹ Adolescence and young adulthood are key stages in a person's life, marked by important transitions, including completing and leaving secondary school, proceeding into higher education, training and employment, and leaving home to live independently. At the same time, young people are disproportionately vulnerable to certain problems, such as unemployment, insecure employment, and low incomes. Related difficulties include insecure or inadequate housing, and higher than average rates of mental health problems.

Young people with disabilities face particular barriers. Due to systemic inequality and discrimination, many young people with disabilities miss out on key milestones of adulthood taken for granted by their peers, such as completing Year 12, moving into further education and training, and finding meaningful work and independent housing and support. Instead, many are forced instead into prolonged dependence on their families, an arrangement which carries great personal, social and financial costs.

In light of this, it is vital that any reforms to income support are responsive to the needs of young people, including those with disabilities. Government should work with young people to strengthen their opportunities to become work-ready and to

secure rewarding, meaningful employment. At the same time, there must be recognition of young people's entitlement to an adequate standard of health and wellbeing. This must include access to food, clothing, housing, medical care, and appropriate social services and security where needed, in keeping with the Universal Declaration of Human Rights (article 25[1]) and the United Nations Convention on the Rights of Persons with a Disability (article 28).

A Jobs Plan

We welcome the report's proposal for a national Jobs Plan for people with disabilities and mental illness (under Pillar 3: Engaging with Employers). Young people with disabilities are highly vulnerable to unemployment – in 2009, for instance, only 38% of young Australians aged 15-24 with a disability were working or studying full-time.² This places them at risk of poverty, isolation and dependence on their families. Young people with disabilities tell us that they are eager to work, both for financial independence and for the social connections and respect that come with being employed. However, they can face significant barriers, such as discrimination, low educational attainment, and the failure of governments to set an example.

For this reason, YDAS and YACVic support, in principle, McClure's proposals for:

- Targets across government for the employment of people with disabilities and mental health conditions, at all employment levels. Such employment targets have already been adopted by a number of other OECD countries.
- An education and awareness-raising campaign to promote the benefits of employing people with disabilities and mental health conditions. Benefits include building employee loyalty, retaining existing employees who acquire a disability, expanding a customer base, dealing with an ageing population and innovative technologies, and becoming an employer of choice. Employers should also be better informed about the services and supports that exist to make this process easier.
- A 'leaders group' to bring together leaders in the disability sector, business and government to develop strategies to increase employment of people with

disability and mental health conditions. The group would promote good practice employment models, and investigate incentives, barriers and trends in the employment of people with disabilities.

- Government and businesses to consider procurement from organisations with established records of employing people with disability and mental health conditions.
- A 'covenant' for people with disability and mental health conditions, to be developed in collaboration with industry, government and civil society. The covenant should incorporate the principles of guaranteed jobs, access to training, appropriate recruitment and job-matching services, post-placement support for people with disabilities (including mentoring), and support for employers.

We also note McClure's recommendation of a wage subsidy scheme to provide incentives for businesses to recruit people with disabilities. We would support an evidence-based model to make it easier for employers to recruit people with disabilities, but warn against any 'sheltered workshop' model, where people with disabilities are employed in segregation and denied award wages or opportunities for advancement.

- See Recommendation 1

Employment targets across government, and an awareness raising campaign

In 2013-14, only 3.1% of Australian Public Service (APS) employees reported having a disability – a decline from 4.8% in 1999. Some steps have been taken to address this, such as the establishment of an APS Diversity Council, improved data collection, and guidelines to support reasonable adjustment and ICT access for employees with disabilities. However, disability employment rates remain unacceptably low, and APS employees with disabilities continue to report lower job satisfaction and higher rates of bullying and harassment than their colleagues. In addition, the APS seems to be failing to employ enough young people with disabilities. In 2012, the APS noted that the average age of employees with disability was older than the average age of their colleagues.³

The introduction of APS targets for employment would be a welcome step, if combined with McClure's other recommendation for an awareness-raising and education campaign. Negative and inaccurate stereotypes about workers with disabilities need to be countered. Such a campaign should be developed in consultation with youth disability stakeholders, and informed by young people's experiences of working and seeking work. The campaign should also be informed by a strong research base concerning employer attitudes towards people with disabilities. People with Disability Australia and former Disability Discrimination Commissioner Graeme Innes have stated that more research on this topic is needed, if awareness-raising campaigns are to be targeted and successful.⁴

- See Recommendation 1

A 'leaders group'

Similarly, we urge that any 'leaders group' formed to advise on the Jobs Plan include the voices of young people with disabilities: the emerging leaders in this space and the experts on their own lives. It is important to engage young people and their advocates for several reasons. Firstly because adolescence and young adulthood are such key stages of life in relation to education, training and employment; secondly, because young people are so particularly vulnerable to poor employment outcomes; and thirdly because young people with disabilities are so often excluded from policy making which affects them. If the leaders group is to deliver expert advice to government, this cohort must not be left out.

It is not enough simply to ensure that the leaders group has representatives from the general disability sector. A lot of systemic advocacy in the disability space is not age-specific, and has limited scope to involve and represent young people. Meanwhile, some other disability bodies focus on young children, whose needs and priorities are different to those of adolescents and young adults. Much of this child-focused advocacy is led by parents, and can be disempowering or inappropriate for young people, who wish to be included as decision-makers in their own right.

In 2012, YDAS, in conjunction with YACVic and the Australian Youth Affairs Coalition (AYAC), held the first National Youth Disability Conference, bringing together over 100 young people with disabilities from around Australia. Their responses made clear the desire of young people to have a real say about the issues that affect them. Comments from young participants included:

“[Y]oung people with disabilities ... are often overlooked when it comes to making decisions about what they want and need, when they are perfectly capable of doing so... We are the experts in this, and should be treated as such.”

“I want for young people with disabilities what I want for all young people — to be empowered, engaged, supported, and valued. I would like all young people with disabilities to have the supports that they need to participate and control their own life, whatever that means for them.”⁵

YDAS and YACVic would be glad to support the recruitment of young people to such a leaders group.

- See *Recommendation 1*

Rates of payment

YACVic and YDAS welcome McClure’s recommendation that no one transitioning from the old income support system to a new system should have a reduction in their rate of payment.⁶ At present, many people fear that any welfare reform will lead to serious negative consequences for individuals and the community. This is due to the proposal made in the 2014-15 federal budget to bar people under the age of 30 without a disability from receiving income support for six months of each year, and the review of the eligibility of people under 35 for the Disability Support Pension, if they were placed on the DSP between 2008-11. (Those who are rejected will be moved onto the much lower Newstart payment.) To move the conversation forward, it is important to demonstrate the government’s commitment to an adequate standard of living for all Australians.

McClure argues that payments should be reviewed regularly to ensure that people can access an adequate standard of living, in line with community expectations. We concur, but would add that any reviews of payment levels should not only consider trends in minimum wages, savings and debt levels, changes in household composition, and the fiscal position of government (as McClure recommends) but also changes in the cost of living.⁷ The Australian Council of Social Service (ACOSS) has called for a base rate payment that is sufficient to meet minimum living expenses, along with supplements to address additional costs related to housing, disability care, caring for children, job-seeking and training. To address discrepancies between working-age payments and Age Pensions, and to reduce the risk of poverty for people receiving income support, ACOSS recommend indexing Allowances to movements in wages, as well as movements in prices. More immediately, ACOSS have called for an increase of \$51 per week to the current Newstart Allowance for single people, and to youth and student payments for young people living away from the parental home.⁸

- See Recommendations 2 & 3

A Jobs Plan for young people?

While welcoming the proposed Jobs Plan model to support people with disabilities, YACVic and YDAS also recommend that government develop a comparable Jobs Plan for vulnerable young people, especially those who have left school without a Year 12 qualification. For example, in January 2015, 16.5% of young Victorians aged 15-19 who were not in full-time education were unemployed and looking for full-time work. (This was more than twice the unemployment rate of the population as a whole.) Additional numbers of young people are out of the labour market altogether.⁹ Young people who disengage early from education, training and employment are at heightened risk of other harmful outcomes, such as poor mental health and homelessness. It is unrealistic to expect schools and parents to deal with all the problems young people may be facing – especially as some factors which contribute

to early school leaving, such as bullying and family breakdown, begin *in* schools and family homes.

McClure's report describes the need to 're focus the system towards employment' and 'encourage people to work to their capacity.' But at a time when entry level jobs are declining and many young people lack 'job-ready' skills or qualifications, greater intervention is needed to make this happen.¹⁰ A national strategy is needed to improve employment outcomes for young people, with a focus on early school leavers. This strategy should include funding an effective youth employment transition program, to support vulnerable young people in the transition from school to work, and to help fill the gap left by the cessation of funding to the Youth Connections program. Youth Connections helped young people aged 13-19 back into education, training and employment, assisting approximately 30,000 young Australians each year.¹¹ Since its funding was withdrawn, the youth sector has seen a rise in demands for case management and assistance for disengaged young people, which other services struggle to meet.

- See Recommendations 4 & 5

'Passport to work'

YACVic and YDAS welcome, in principle, McClure's recommendation for the introduction of a 'passport to work', under Pillar One of the report: 'Simpler and Sustainable Income Support System'. McClure proposed this approach in response to advice from consumers, many of whom described their fear and confusion about moving into paid work, not knowing what effect it would have on their income, supplements or concessions, or whether they would be able to access income support again in the future. Young people with disabilities often voice these concerns to YDAS.

According to McClure, a passport to work would include:

- Clear information about how moving into work or increasing working hours would affect a person's income support, and what would happen to them if their employment situation changed. These guidelines would be personalised; they would cover payments, concessions and supplements; and would be available online and as a downloadable app.
- A safety net which would enable people to return to their former income support payments and concessions, if their job ends or their hours reduce. In other words, people who transition into paid employment would still be defined as eligible for income support and associated concessions.
- A guarantee that people who return to work or increase their hours should retain eligibility for a concession card for a significant period of time. This is intended to ensure that people are not left without the vital goods and services (including health services) which a concession card entitles them to, and to allay any related fears they may have about taking a job.¹²

YACVic and YDAS support these proposed measures. However, we would add that while online communications are convenient for many people, the public should also have access to appropriate in-person and non-digital assistance to understand their 'passport'. People experiencing disadvantage do not always have stable access to mobile phones or the internet. For example, a recent report from the University of Sydney, *Homeless and Connected: Mobile Phones and the Internet in the Lives of Homeless Australians* (2014), found that while mobile phone and internet use was common amongst homeless Australians, this cohort also experienced significant connectivity problems, such as shortage of credit, high data costs, service and power restrictions, problems with charging phones, number changes and handset loss. These barriers were most common amongst people with complex and multiple health problems and support needs – i.e. the most vulnerable people.¹³ Some young people are also limited in their internet use because of literacy or numeracy problems, or poor internet coverage where they live – e.g. in some rural areas. In addition, it is important to ensure any online mechanisms are designed to be accessible to people with a range of disabilities.

- See Recommendations 6 & 7

Young people and the age of independence

One weakness in McClure's report was the recommendation under Pillar One that 22 be designated the 'age of independence' for young people, after which they could become eligible for a working age payment or a supported living pension – the latter reserved for people whose disabilities prevent them from doing 8 hours or more of work each week, and whose disability is expected to last at least another five years. The report states 'The Reference Group considers that income support should not generally be available to young people under the age of 22 in their own right.'¹⁴

McClure's report explains this decision partly on the grounds that 22 is the current age of independence for Youth Allowance.¹⁵ But this does not take into account several key factors. At present, young people under 22 years who are studying, doing an Australian Apprenticeship or looking for work, and who are deemed to be dependent on their parents, may still be eligible for some Youth Allowance depending on their parents' income and assets. Young people who have to live away from home in order to study can access higher rates of Youth Allowance, and the under-22s may be eligible to receive Youth Allowance independently if they have worked approximately 30 hours a week for 18 months during the past two years – less, in some rural areas. Moreover, the Disability Support Pension can currently be paid to young people aged 16 and over, although rates of payment vary according to age and whether or not they live with their parents.¹⁶ But under the proposed new model, unless a young person under 22 was deemed fully independent, any income support would be paid straight to their parents.

A definition of full independence is not provided in McClure's report, although the report suggests it could apply to young people who are parents or who are 'unable to live at home'.¹⁷ The latter category is not expanded upon. It could prove contested, for example in the case of young people with disabilities who can be forced to keep living with their families, even when the arrangement is inappropriate or unsafe, due to lack of access to adequate housing, infrastructure or supports.

The report states that young people under 22 'are expected to be engaged in education and so are not expected to support themselves through work'.¹⁸ But this does not reflect the true diversity of young people's lives. Not all young people are able to study full time, nor do they all wish to. In 2013, nearly a quarter of young people aged 15-19 were not in full time education, as were 69% of young people aged 20-24.¹⁹ For a myriad of personal, financial, institutional and practical reasons, it is simply unrealistic to assume these participation rates will rise to 100% – or that they should. University study, for example, is very costly and does not suit all young people or guarantee secure employment later on. In 2013, approximately a quarter of graduates from higher education aged 19-24 were not employed full time.²⁰

It is unreasonable to expect young adults who are old enough (for example) to vote, drive, or get married, to be so dependent on their parents. Many young people under 22 are contributing to their communities, working part-time, actively seeking work, and planning their futures. McClure's report notes that young adults are living with their families for longer periods of time than in previous decades, and cites this as a reason to direct their income support payment to their parents. But this does nothing to address the reasons many young people are staying with their families, which often concern lack of affordable, accessible housing or adequate employment. In January 2014, for example, the median weekly rent for a one-bedroom apartment in Melbourne was \$340. This is more than the maximum Youth Allowance payment of \$213.40 for a single young person who is required to live away from home.²¹

For young people with disabilities, gaining independence from one's family can be a particular struggle. This is due to inequalities in the education, housing and employment sectors, and inadequate access to the supports people need to live independently. The model proposed by McClure threatens to further cement the dependence of young people with disabilities on their families. In some cases, it would heighten the risk of financial abuse and family violence, something women and girls with disabilities are especially vulnerable to.²²

The Australian Government has been praised for its support for the National Disability Insurance Scheme, which will offer flexible, individualised support to enable people with disabilities greater choice and autonomy over their own lives. Any

reform of the income support system should be done in the same spirit. It would be a great shame if reforms to income support contradicted the principles of the NDIS by reducing young adults with disabilities to 'children' once more.

- See *Recommendations 8 & 9*

YACVic and YDAS would be happy to discuss any of these issues further with you. For enquiries, please contact Jessie Mitchell, on (03) 9267 3722 or policy@yacvic.org.au , or George Taleporos on (03) 9267 3755 or ydasmanager@yacvic.org.au

Recommendations

1. In line with McClure's recommendations, introduce a national Jobs Plan for people with disabilities. YACVic and YDAS urge that this Jobs Plan include:
 - Targets for employment of people with disabilities within the Australian Public Service. Particular efforts should be made to increase employment of young people with disabilities.
 - An education and awareness-raising campaign to promote the benefits of employing people with disabilities and mental health conditions. This campaign should be developed in consultation with youth disability stakeholders. It should be informed by young people's experiences of working and seeking work, and by a strong research base concerning employer attitudes towards people with disabilities.
 - A 'leaders group' to bring together key stakeholders in the disability sector, business and government to develop strategies to increase employment of people with disabilities and mental health conditions. This leaders group must actively engage young people with disabilities and the services that support them.
 - A 'covenant' for people with disabilities and mental health conditions, incorporating the principles of guaranteed jobs, access to training, appropriate recruitment and job-matching services, post-placement

support for people with disabilities (including mentoring), and support for employers.

We note McClure's recommendation of a wage subsidy scheme to provide incentives for businesses to recruit people with disabilities. We would support an evidence-based model to facilitate employers to recruit people with disabilities, but we warn against any 'sheltered workshop' model, where people with disabilities are employed in segregation and denied award wages or opportunities for advancement.

2. In line with McClure's recommendation, undertake that no person transitioning from the old income support system to any new system should have a reduction in their rate of payment.
3. Ensure that any review of income support payment levels takes into account changes in the cost of living, notably housing costs. We recommend any such review be guided by the modelling already been undertaken by the Australian Council of Social Service, who have called for working-age income support payments to be indexed annually to movements in wages, as well as prices. They have also called for Newstart allowances for single people, and youth / study allowances for young people living independently of their parents, to be increased by \$51 per week.²³
4. Introduce a national Jobs Plan for young people, particularly early school leavers who are disengaged from education and employment.
5. Invest in an effective youth employment transition program to support vulnerable young people in their transition from school to work. The Australian Council of Social Service have estimated that such a program would cost approximately \$65 million per annum, and should:
 - provide effective career counselling for early school leavers and those at risk of leaving school without achieving Year 12 or equivalent qualifications;
 - assist early school leavers on income support to re-engage with education and training that improves their employment prospects; and

- support young people at risk of leaving school early to achieve Year 12 or equivalent qualifications.²⁴
6. In line with McClure's recommendations, introduce a 'passport to work', with a guarantee that people can return to their previous level of income support if their job ends or their hours are reduced, and that they can retain a concession card for a significant period after moving into work.
 7. In line with McClure's recommendation, ensure people can access personalised information online to help them understand their 'passport', including how taking or leaving a job would affect their income, supplements and concessions. At the same time, non-digital contact and in-person service points must also be made available, and access to the internet for people facing disadvantage should be strengthened, in line with the recommendations of Dr Justine Humphry's 2014 report *Homeless and Connected: Mobile Phones and the Internet in the Lives of Homeless Australians* (University of Sydney). No one should be excluded from accessing their 'passport' due to lack of internet access or literacy / numeracy barriers.
 8. Keep 16 as the age of eligibility for the Disability Support Pension, and ensure that it remains the age of eligibility for any equivalent models of income support developed for people with disabilities. These could include McClure's proposed Supported Living Pension for people who are 'permanently and severely restricted in their capacity to work in the open labour market', and the upper tier of McClure's proposed working age payment, which would support people with the capacity to work 8 – 14 hours a week.
 9. Make provision for young people under the age of 22 to access an appropriate level of income support directly. Payment levels would be affected by the young person's circumstances and their independence or dependence on their parents. In keeping with current arrangements for Youth Allowance, some level of payment would be available to young people who are:
 - looking for full-time work or undertaking approved activities

- aged 18 or over and studying full-time
- undertaking an Australian Apprenticeship.

Payments would also be available independently to young people who:

- have supported themselves recently through full-time employment
- are living in out-of-home care, or are leaving the care system because of their age (e.g., they are over 18 in Victoria)
- have been legally married, in a registered relationship, or in a de facto relationship of at least 12 months' duration
- are refugees without parents living in Australia
- have a dependent child or children
- are unable to live at home, or have parents who cannot exercise their responsibilities.

¹ Australian Bureau of Statistics (ABS), 'Time Series Workbook: 3101.0 Australian Demographic Statistics: Estimated Resident Population by Single Year of Age, Victoria,' <http://www.abs.gov.au/AUSSTATS/abs@.nsf/DetailsPage/3101.0Jun%202013?OpenDocument>

² ABS, '4102.0 - Australian Social Trends, March Quarter 2012: Disability and work', p.4 <http://www.abs.gov.au/AUSSTATS/abs@.nsf/Lookup/4102.0Main+Features40March+Quarter+2012#YOUNG>

³ Australian Government, Australian Public Service Commission, *State of the Service Report: State of the Service Series 2013–14*, Canberra, 2014, pp.209-12; Australian Government, Australian Public Service Commission, *State of the Service Report 2012-13*, 'Diversity', <http://www.apsc.gov.au/about-the-apsc/parliamentary/state-of-the-service/2011-12-sosr/06-diversity#employees-with-disability>

⁴ Graeme Innes, 'Recruiters must have working solution to deal with disability,' *Sydney Morning Herald*, 3 October 2013; People with Disability, 'Get Real on Jobs,' <http://www.pwd.org.au/pwda-publications/get-real-on-jobs2.html>

⁵ Youth Disability Advocacy Service (YDAS), Youth Affairs Council of Victoria (YACVic) and Australian Youth Affairs Coalition (AYAC), *Proposal for the establishment of the National Youth Disability Council: A National Advocacy Voice for young people with a disability in Australia*, Melbourne, 2013, pp.17-19 <http://ydas.org.au/sites/default/files/YDAS%20NYDC%20Proposal%20FINAL.pdf>

⁶ Department of Social Services (DSS), *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, February 2015, Pp.75, 102, 106

⁷ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, pp.77, 85, 96, 97

⁸ Australian Council of Social Service (ACOSS), 'ACOSS Employment Proposals for 2015 Federal Budget,' May 2015, http://www.acoss.org.au/policy/employment_and_income_support/acoss_employment_proposals_for_2015_federal_budget/

- ⁹ ABS, 'Labour Force January 2015', 6202.0, pp.18, 22
[http://www.ausstats.abs.gov.au/ausstats/meisubs.nsf/0/21B5EB5F836C2407CA257DE900176F9A/\\$File/62020_jan%202015.pdf](http://www.ausstats.abs.gov.au/ausstats/meisubs.nsf/0/21B5EB5F836C2407CA257DE900176F9A/$File/62020_jan%202015.pdf)
- ¹⁰ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, pp.75-76
- ¹¹ Senate Select Committee into the Abbott Government's Budget Cuts, First interim report, February 2015, pp.13-16
http://www.aph.gov.au/~media/Committees/Senate/committee/budgetcuts_ctte/interim_report/interim_report.pdf
- ¹² DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, pp.39, 93, 98; DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - EXECUTIVE SUMMARY*, February 2012, pp.9, 15
- ¹³ Justine Humphry, *Homeless and Connected: Mobile phones and the Internet in the lives of homeless Australians*, University of Sydney, 2014, pp.3-4, 14, 33
- ¹⁴ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, p.14
- ¹⁵ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, p.89
- ¹⁶ Australian Government, 'Disability Support Pension: Eligibility Basics', accessed March 2015, <http://www.humanservices.gov.au/customer/services/centrelink/disability-support-pension>; Australian Government, 'Eligibility for Youth Allowance', accessed March 2015, <http://www.humanservices.gov.au/customer/enablers/centrelink/youth-allowance/eligibility-for-youth-allowance>; Australian Government, 'Higher rates of Youth Allowance when living away from home,' accessed March 2015, <http://www.humanservices.gov.au/customer/enablers/centrelink/youth-allowance/live-away-home-higher-rate>
- ¹⁷ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, p.89
- ¹⁸ DSS, *A New System for Better Employment and Social Outcomes: Report of the Reference Group on Welfare Reform to the Minister for Social Services - FINAL REPORT*, p.89
- ¹⁹ Foundation for Young Australians (FYA), *How Young People Are Faring In The Transition From School To Work*, 2014, p.7, <http://unlimitedpotential.fya.org.au/wp-content/uploads/2014/10/NVCER-report-FINAL-single-pages.pdf>
- ²⁰ FYA, *How Young People Are Faring In The Transition From School To Work*, 2014, p.17
- ²¹ Real Estate Institute of Victoria, *Monthly Research Bulletin*, February 2014, p.37
- ²² Carolyn Frohmader (Women With Disabilities Australia), Associate Professor Leanne Dowse (University of New South Wales), Dr Aminath Didi (University of New South Wales), 'Preventing Violence against Women and Girls with Disabilities: Integrating A Human Rights Perspective,' Think Piece Document for the Development of the National Framework to Prevent Violence Against Women, January 2015, pp.7-9
- ²³ ACOSS, 'ACOSS Employment Proposals for 2015 Federal Budget,' May 2015
- ²⁴ ACOSS, 'ACOSS Employment Proposals for 2015 Federal Budget,' May 2015