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**RE: SOCIAL SERVICES LEGISLATION AMENDMENT (FAMILY MEASURES) BILL 2015**

***Direct experiences of children with disability and their families***

*I have four kids with (disability)...Hopefully the NDIS will cover most expenses for speech, occupational therapy, psychology, but it's going to be hard as I need to be there for drop off and pick up at school...which makes being able to work full time impossible.*

*I had to leave my job of seven years as they would not accommodate my son's needs.*

*I work two to three days a week, however due to my son's complex needs I am often forced to take time off.*

*(I have) four children and two have disability...Each family is different and we all have expenses, so losing any money will mean less food for the family and I will need to re-think about taking a sick child to the doctor.*

*We are a...low income family (of four), three (with disability)... we struggle now let alone if they start taking/cutting payments.*

Children with Disability Australia (CDA) welcomes the opportunity to provide feedback regarding the *Social Services Legislation Amendment (Family Measures) Bill 2015* (the Bill). This submission will briefly discuss issues of relevance to families of children with disability regarding the cessation of the Large Family Supplement.

CDA is the national representative organisation for children and young people with disability aged 0 to 25 years. The organisation is primarily funded through the Department of Social Services (DSS) and is a not for profit organisation. CDA's vision is that children and young people with disability living in Australia are afforded every opportunity to thrive, achieve their potential and that their rights and interests as individuals, members of a family and their community are met.

CDA is concerned that little consideration has been given to the specific circumstances that families of children with disability typically contend with that increase the cost of living. Limited support and funding to access early intervention and disability services and supports can impose significant out of pocket costs on families. It is envisaged that the National Disability Insurance Scheme (NDIS) will reduce some additional financial costs currently associated with having a child with disability. However it is anticipated that some families will still contend with circumstances which leave them reliant on income support to meet basic cost of living expenses. Further, the NDIS will not be fully

implemented until 2019 and not all children with disability will be eligible to access the NDIS through an Individual Funding Package.

Families of children with disability can also experience challenges accessing early childhood education and care, school education and recreation and play opportunities. As a consequence, families are often faced with additional expenses in these areas also.

Further, the care and support needs of children with disability and limited support available frequently requires families to have reduced working hours and income. 64 per cent of families of children with disability aged 0 to 14 years reported that the main financial impact of their caring role was a decreased income or an increase in their expenses.<sup>1</sup>

The Explanatory Memorandum for the Bill uses National Centre for Social and Economic Modelling (NCSEM) data that states that “larger families do not face higher per-child costs compared to other families.”<sup>2</sup> However, this data does not take into consideration the specific circumstances of families of children with disability. Further, the same NCSEM report also highlights that lower income families spend a greater portion of their income on child costs and this portion increases with the number of children in the family.<sup>3</sup>

Further consideration should be given to families experiencing multiple disadvantage due to low income, cultural and linguistic status or other indicators of vulnerability.

Given the specific considerations for large families that include children with disability, CDA recommends retaining the Large Family Supplement.

Thank you for the opportunity to contribute to this Inquiry and please do not hesitate to contact CDA if there are any questions regarding issues raised in this submission.

Yours sincerely

Stephanie Gotlib  
**CHIEF EXECUTIVE OFFICER**

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<sup>1</sup> Australian Bureau of Statistics 2012, ‘Children with a disability,’ *Australian social trends 2012*, Commonwealth of Australia, Canberra.

<sup>2</sup> Parliament of the Commonwealth of Australia, *Social Services Legislation Amendment (Family Measures) Bill 2015: Explanatory memorandum*, Commonwealth of Australia, Canberra, p. 6.

<sup>3</sup> National Centre for Social and Economic Modelling 2013, *The Cost of Raising Children in Australia*, University of Canberra, Canberra, p. 9.