

Drew And Angel: The Struggles Of Living On Disability Support Pension And Carers Payment

(Adelaide, 2015)

My wife and I have been receiving the Disability Support Pension (DSP) and Carers Payments for about eight years. Because we rely on these payments for our income, we have absolutely no savings, and nothing to fall back on in any unforeseen circumstances (or even foreseen ones). We are unable to save for anything or even pay our bills. We are currently in debt and unable to keep up repayments, so our debt keeps increasing. We are harassed by debt collectors and other companies on a weekly basis.

Centrelink has been a nightmare to deal with. They show no compassion, have little understanding of our situation, and are just plain rude at times. They are extremely hard to negotiate with. It is often hard to get truthful responses from them. They never tell us exactly what we are eligible to claim for regarding other relevant payments. It is hard to get any correct and truthful information from them. Our dealings with them have been mostly negative.

We struggle with the price of medication and medical equipment, as well as extra costs such as Ambulance Cover. A lot of medical tests are not fully covered by Medicare, either. We can only ever buy a small quantity of food, and we hardly ever get enough fruit and vegetables to meet our health requirements. To most people life, vehicle, and household insurance are considered essential, just in case "anything happens", but we cannot afford any kinds of insurance at all to cover important emergencies. We worry that if either of us died, we would not be able to afford any form of funeral. If our house was burnt down, we could not replace any of our important items, like wheelchairs and medical equipment.

Another ongoing cost is the repair and maintenance on our vehicle, which is essential to our day to day routine with medical appointments. If our car was stolen, we could not replace it, and we would not be able to get to important appointments. I cannot get any travel allowances to assist with cost of a suitable vehicle or fuel to reach appointments, as I must have voluntary employment or be studying. I would love to study, but I can't afford it. Centrelink makes it impossible! I was told that would have to sign up for minimum of 2 courses at my own expense, and they must be something that will gain me employment. This means that I am not able to study because I want to "better myself," but I must study something which will lead to "employment", which is unlikely anyway as I am unemployable due to my medication!

I believe that we need a "Fair Go Policy" to make sure everyone is paid enough to be able to support their daily living costs. Payments are not being increased often enough to keep up with increase in the costs of living. I think that payments should be approximately the same as for someone who is working. People with a disability have higher needs, so they should be paid more than those with lower needs. Centrelink needs to make it easier to claim for necessities and other related payments. It should be easier to study, too. There needs to be an assurance that the social security system would be the same for all political parties, and that all welfare policies passed through parliament were scrutinised by welfare recipients or proper representatives.

We should drop politician's wages. Why should they be paid a ridiculous wage for doing no more than a medium wage earner?