

Frequently Asked Questions 2021 (FAQ)

1) Is it worth working while receiving the Disability Support Pension (or DSP)? How much can you work before losing the DSP?

Many people who receive the Disability support Pension (or DSP) have concerns about losing their pension if they decide to work. Actually, you can work a fair amount before you will lose your pension. As of 2020, you can work up to 29 hours a week.

In terms of income earned, for every dollar you earn over a certain amount (\$178 a week in 2020), your payment will be reduced by 50c. This means you are still 50c better off than if you didn't work! In fact, you can earn up to \$1,033.30 (in 2020) a week before your payment would be suspended altogether.

It's important to remember that even if you do reach that income cut-off limit, your DSP will only be "paused" for 2 years – meaning you will still have access to that payment if something changes, without needing to reapply. Plus, you will still have your concession card for 1 year after your payment stops.

2) How much would you likely be paid if you worked in an Australian Disability Enterprise (or ADE)?

Often Australian Disability Enterprises (or ADEs) say that they are the largest employer of people with disability in the state, but they don't tell you how much you will earn.

People who work in an ADE are paid something called a "pro rata" wage rate. This is another way of saying they receive a percentage of the full rate. A special calculator called the wage assessment tool is used to decide what percentage of the normal pay rate the worker will get.

ADE workers are covered by the Supported Employment Services Modern Award. Under the award, the minimum wage is \$3.50 an hour.

3) What percentage of people working in ADEs move on to open employment?

It's often advertised in ADEs that you start there and then progress to open employment, where you are paid at a much higher rate. However, research released by the Department of Social Services indicates that only 0.8% of ADE employees actually transition to open employment.

4) Can you work in an ADE and be supported by a Disability Employment Services (or DES) provider at the same time? How does the funding work?

Currently, if you work in an ADE and have NDIS funding for supported employment, you can also be supported by a DES at the same time. If you would like to move into open employment, your DES provider can support you to find a job for up to 2 years.

Once you've found a job, your DES provider can keep supporting you as long as you need.

5) Why is work experience important? What are the benefits?

Research shows that one of the best predictors of post-school employment outcomes for young people with disability is whether they had work experience while at school.

Many young people with disability find that they learn best through 'doing' and benefit greatly from real experience with the world of work. It not only builds your confidence but also shows those around you what you are capable of. Plus, it can really help you work out what you want to do with your career.

However, many young people with disability don't have access to work experience while at school. In fact, one Queensland study of students with intellectual disability found that nearly one third of students had not received work experience whilst in school.

6) What is a supported wage and how is it determined?

There is a tool called the Supported Wage System (or SWS) that employers use to pay a "productivity-based wage" for people with disability.

This tool is used to calculate the productivity (i.e., how much work you can do) of the person with disability and compare it to the productivity of an employee without disability. Based on the difference, they decide how much the person with disability will be paid.

Outside of ADEs, the Supported Wage System is the only wage assessment tool accepted in workplaces. Basically, the SWS is designed to increase job opportunities for people with disability by allowing employers to pay the worker based on their productivity in the workplace.

7) What are workplace modifications and how are they funded?

There is another government initiative called the Employment Assistance Fund (or EAF) which is there to support the needs of people with disability while they're working. The EAF can pay for work related modifications, equipment, Auslan services and more. It is available for people with disability who are about to start a job, already working, or self-employed.

Some of these work-related modifications can include physical adjustments to the workplace or to work vehicles. The EAF can also help pay for special equipment, communication devices, and even disability and mental health awareness training for the workplace. Basically, the Employment Assistance Fund is there to support you to work in the world of open employment.

8) How does the NDIS support Disability Employment Services (or DES) and open employment?

For those who may require some extra support beyond what is available through their DES provider, their NDIS Core (Assistance with Daily Life) budget can be used to fund physical assistance and personal care delivered in the workplace.

9) What are school-based apprenticeships and traineeships and how do they work?

A School Based Apprenticeship or Traineeship (or SBAT) basically means that if you are in years 10, 11 or 12, you can do an apprenticeship or traineeship as part of your South Australian Certificate of Education (or SACE).

SBATs combine paid employment and structured work-related training while you're still at school. They are a great pathway to employment in a trade or occupation, self-employment, further training or higher education.

As a school-based apprentice or trainee, you will have an employer who will employ and train you on the job, plus you will do some formal off-the-job training with your Registered Training Organisation (RTO) like TAFESA. You will attend school part of the week, go to work on some days and attend your RTO on other days.

10) What is the New Enterprise Incentive Scheme?

New Enterprise Incentive Scheme (or NEIS) is a government funded program that can help you start your own business and become self-employed. NEIS can assist you to create a business plan, provide you with training in small business, and provide you with business advice and mentoring for the first 12 months. On top of that, if eligible you can also be financially supported through receiving a NEIS Allowance for up to 39 weeks, as well as NEIS Rent Assistance for up to 26 weeks.

So, if you have a really good idea and are passionate about turning it into a business, ask your DES provider about NEIS.

