

# Characteristics of Disability Support Pension customers - June 2001

Disability Support Pension - overview

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## **1. Disability Support Pension population characteristics**

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### **1.1 Customers by gender 1980 to 2001**

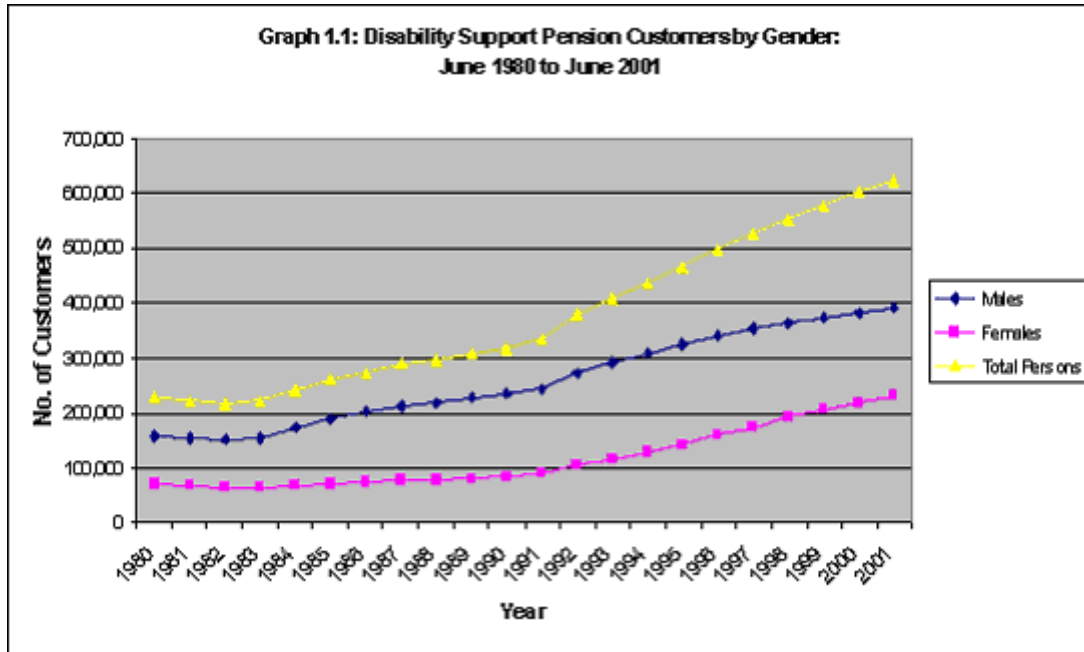
As at June 2001, the number of people receiving Disability Support Pension (DSP) was 623,926 and has been steadily increasing since 1982, with the greatest growth period (13%) occurring in 1992 following the introduction of the Disability Reform Package.

The DSP population size is now growing at a slower rate. In June 2001 the population was 3.6% higher than it was in June 2000.

A number of factors have been suggested as contributing to the increases in the DSP customer numbers in the last decade:

- changed eligibility criteria for disability payments following the introduction of the Disability Reform Package;
- loss of access to other forms of support such as Veterans' Affairs Service Pension, Widow B and Wife Pension;
- increases in the Age Pension qualifying age for females;
- demographic effects such as the ageing of the population; and
- changes in the labour market which have resulted in a reduced capacity for people with disabilities to retain or find work.

The proportion of the DSP population that is female has been increasing, from a low of 26% in 1989 to the current figure of 37% of the DSP population. This is comparable to the trend of the proportion of females with disabilities in the Australian population, which has risen from 13% in 1981 to 17% in 1998.



Source: Characteristics of Disability Support Pension Customers (June 2000); Superstar Pensions Database 01/06/2001

Table 1.1: Disability Support Pension Customers by Gender: 1980 to 2001

Year	Males			Females			Total Persons	
	Count	Change	% of total	Count	Change	% of total	Count	% Growth
1980	158,327	8,568	69.07%	70,892	808	30.93%	229,219	4.30%
1981	153,889	-4,438	69.33%	68,062	-2,830	30.67%	221,951	-3.17%
1982	151,146	-2,743	69.77%	65,503	-2,559	30.23%	216,649	-2.39%
1983	155,672	4,526	70.67%	64,617	-886	29.33%	220,289	1.68%
1984	173,063	17,391	71.94%	67,511	2,894	28.06%	240,574	9.21%
1985	188,713	15,650	72.82%	70,449	2,938	27.18%	259,162	7.73%
1986	200,898	12,185	73.37%	72,912	2,463	26.63%	273,810	5.65%
1987	213,290	12,392	73.79%	75,760	2,848	26.21%	289,050	5.57%
1988	219,168	5,878	73.82%	77,745	1,985	26.18%	296,913	2.72%
1989	227,285	8,117	73.84%	80,510	2,765	26.16%	307,795	3.67%

1990	233,251	5,966	73.65%	83,462	2,952	26.35%	316,713	2.90%
1991	244,699	11,448	73.21%	89,535	6,073	26.79%	334,234	5.53%
1992	273,697	28,998	72.30%	104,861	15,326	27.70%	378,558	13.26%
1993	291,471	17,774	71.69%	115,101	10,240	28.31%	406,572	7.40%
1994	309,123	17,652	70.86%	127,111	12,010	29.14%	436,234	7.30%
1995	324,672	15,549	69.91%	139,758	12,647	30.09%	464,430	6.46%
1996	340,256	15,584	68.16%	158,979	19,221	31.84%	499,235	7.49%
1997	352,607	12,351	66.84%	174,907	15,928	33.16%	527,514	5.66%
1998	361,539	8,932	65.34%	191,797	16,890	34.66%	553,336	4.90%
1999	373,340	11,801	64.63%	204,342	12,545	35.37%	577,682	4.40%
2000	382,351	9,011	63.48%	219,929	15,587	36.52%	602,280	4.26%
2001	392,354	10,003	62.88%	231,572	11,643	37.12%	623,926	3.59%

Source: Characteristics of Disability Support Pension Customers (June 2000); Superstar Pensions Database 01/06/2001

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## 1.2 Customers by age and gender

People age 55 years and over represent 39% of the overall DSP customer population. The very small proportion of females in the 60 to 64 years age group is due to the lower Age Pension qualifying age for women. As the qualifying age increases for females, it is expected that this age group will grow and eventually exceed the number in the 55 to 59 years age group. This trend in the graph below is consistent with the trend for all Australians with a disability, which shows that the occurrence of a disability increases with age.

Table 1.2: Disability Support Pension Customers by Age and Gender: June 2001

Age	Males	%	Females		Total	%
16-19	9,245	2.36%	6,148	2.65%	15,393	2.47%
20-24	13,967	3.56%	10,008	4.32%	23,975	3.84%
25-29	17,130	4.37%	11,875	5.13%	29,005	4.65%
30-34	22,619	5.76%	14,433	6.23%	37,052	5.94%

35-39	29,760	7.58%	17,977	7.76%	47,737	7.65%
40-44	36,391	9.28%	23,974	10.35%	60,365	9.68%
45-49	41,283	10.52%	30,784	13.29%	72,067	11.55%
50-54	52,553	13.39%	44,034	19.02%	96,587	15.48%
55-59	69,807	17.79%	53,662	23.17%	123,469	19.79%
60-64	96,851	24.68%	18,420	7.95%	115,271	18.48%
65+	2,748	0.70%	257	0.11%	3,005	0.48%
<b>Total</b>	<b>392,354</b>	<b>100.00%</b>	<b>231,572</b>	<b>100.00%</b>	<b>623,926</b>	<b>100.00%</b>

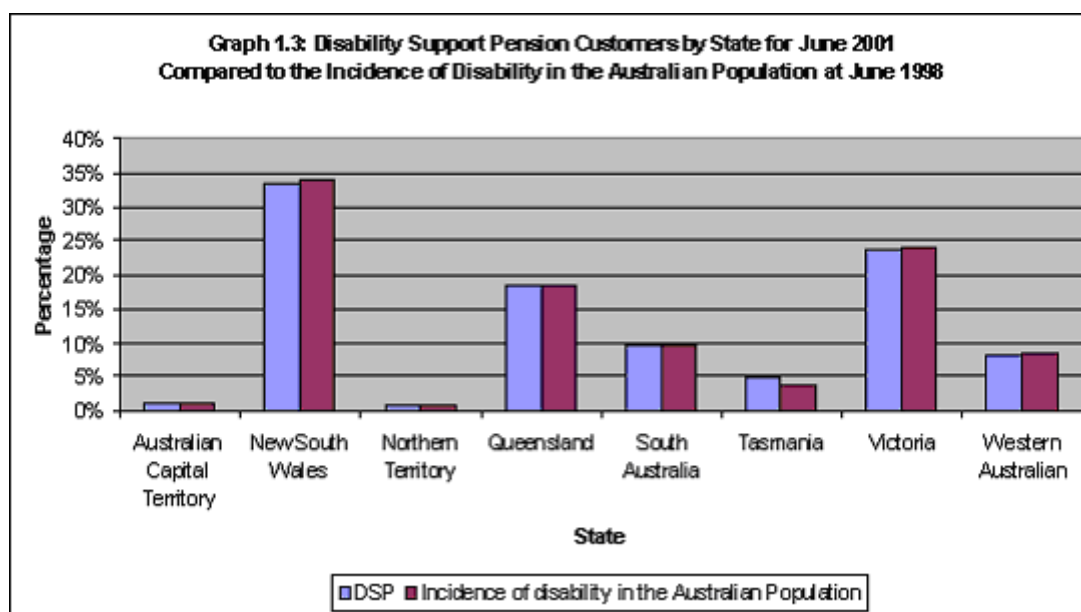
Source: - Superstar Pensions Database 01/06/2001

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### 1.3 Customers by geographic state

As expected the majority of DSP customers can be found in the more populous Australian States. New South Wales is the largest with 34% of the DSP population, while the Northern Territory is the smallest with 0.8%.

When compared with the incidence of disability in the Australian population (as reported by the 1998 ABS Survey of Disability Ageing and Carers), DSP follows the same approximate State distribution.



Source: Superstar Pensions Database 01/06/2001

Table 1.3: Disability Support Pension Customers by State for June 2001.  
Compared to the incidence of Disability in the Australian Population at June 1998

STATE	Males	%	Females	%	Total DSP	DSP %	Aust pop. with Disabilities
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Australian Capital Territory	3,660	0.93%	2,681	1.16%	6,341	1.02%	1.00%
New South Wales	131,012	33.39%	76,035	32.84%	207,047	33.19%	33.87%
Northern Territory	3,259	0.83%	1,754	0.76%	5,013	0.80%	0.81%
Queensland	74,416	18.97%	42,069	18.17%	116,485	18.67%	18.64%
South Australia	37,253	9.50%	22,687	9.80%	59,940	9.61%	9.71%
Tasmania	20,378	5.19%	9,974	4.31%	30,352	4.87%	3.54%
Victoria	89,824	22.90%	57,256	24.73%	147,080	23.58%	24.01%
Western Australian	32,510	8.29%	19,093	8.25%	51,603	8.27%	8.42%
Total*	392,312	100.00%	231,549	100.00%	623,861	100.00%	100.00%

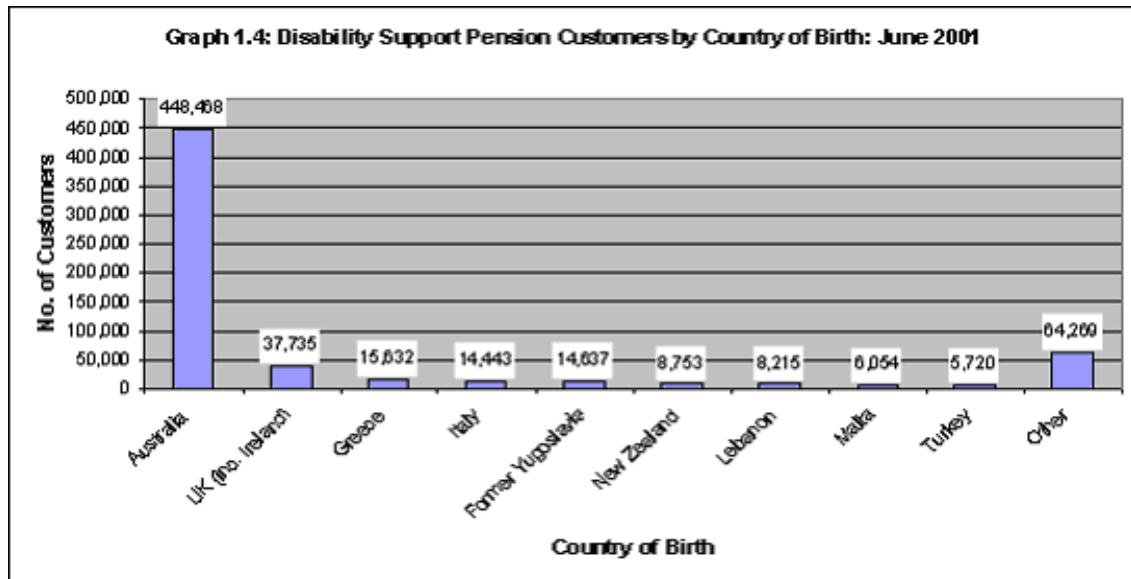
Source: Superstar Pensions Database 01/06/2001; ABS Survey of Disability Ageing and Carers 1998, 4430.0.

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#### 1.4 Customers by country of birth

The majority of DSP customers were born in Australia (71.9%). The next largest group was those born in the United Kingdom (6.1%).

When compared with ABS migration data collected in 1996, countries such as Greece, Italy, the former Yugoslavia, Lebanon and Malta are over-represented on DSP.



Source: Superstar Pensions Database 01/06/2001

Table 1.4: Disability Support Pension Customers by Country of Birth: June 2001

COUNTRY OF BIRTH	Males	%	Females	%	Total DSP	DSP %	ABS 1996
Australia	276,527	70.48%	171,941	74.25%	448,468	71.88%	76.74%
UK (inc.	24,951	6.36%	12,784	5.52%	37,735	6.05%	6.20%

Ireland)							
Greece	10,258	2.61%	5,374	2.32%	15,632	2.51%	0.77%
Italy	10,121	2.58%	4,322	1.87%	14,443	2.31%	1.42%
Former Yugoslavia	10,120	2.58%	4,517	1.95%	14,637	2.35%	1.05%
New Zealand	5,447	1.39%	3,306	1.43%	8,753	1.40%	1.72%
Lebanon	5,949	1.52%	2,266	0.98%	8,215	1.32%	0.42%
Malta	4,558	1.16%	1,496	0.65%	6,054	0.97%	0.30%
Turkey	3,320	0.85%	2,400	1.04%	5,720	0.92%	N/A
Other	41,103	10.48%	23,166	10.00%	64,269	10.30%	11.23%
Total	392,354	100.00%	231,572	100.00%	623,926	100.00%	100.00%

Source: Superstar Pensions Database 01/06/2001; ABS Migration 3412.0, 1997-1998.

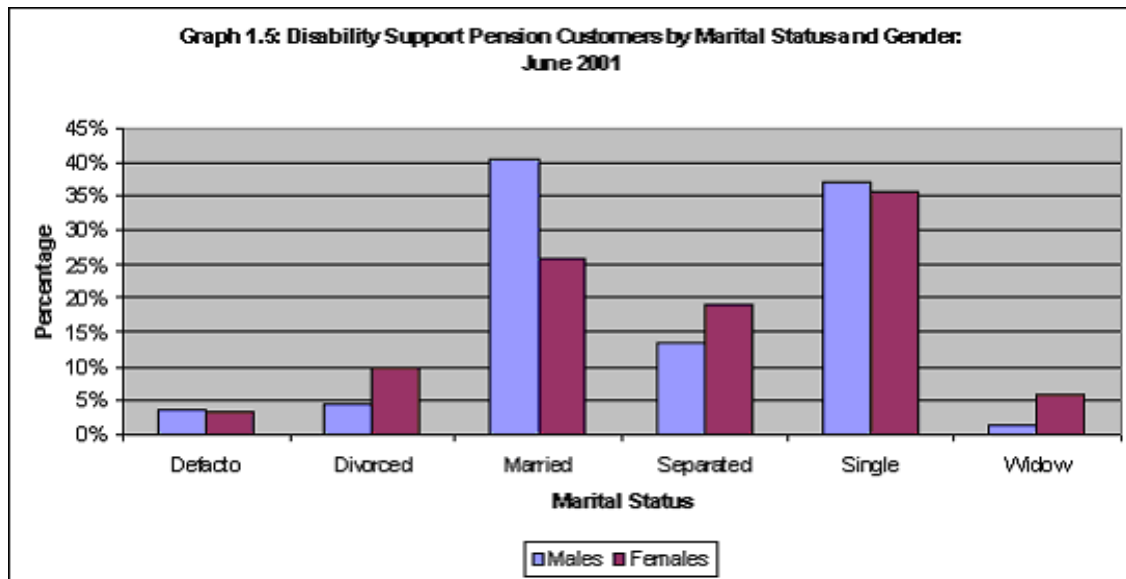
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### 1.5 Customers by marital status and gender

The majority of DSP customers are unmarried (61.4%) with females more likely to be unmarried than males (70.5% of the female population unmarried, compared to 56.0% of males). Proportionally, males and females are similar in the defacto and single categories. Males are more likely to be married while females are more likely to be divorced, separated or widowed.

The higher percentages of divorced, separated and widowed women could be the result of a number of factors:

- Women who have separated from a spouse who was the main income earner which resulted in them having to seek income support;
- The closing off of payments such as Widow B pension; and
- The shorter lifespan of men increasing the probability of widowhood among women.



Source: Superstar Pensions Database 01/06/2001

Table 1.5: Disability Support Pension Customers by Marital Status and Gender: June 2001

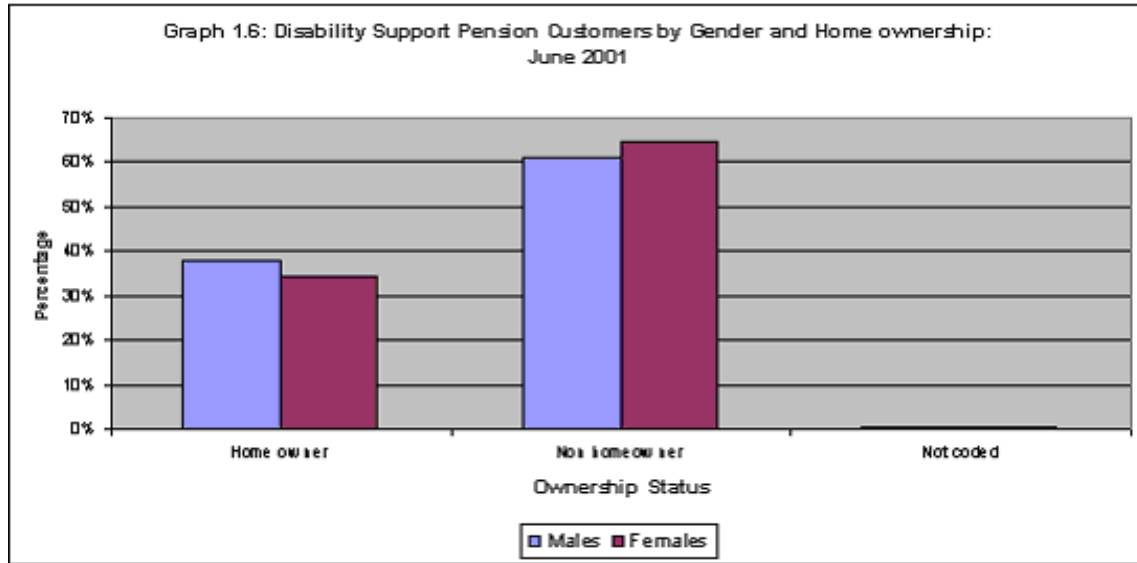
MARITAL STATUS	Males	%	Females	%	Total	%
Defacto	14,184	3.62%	8,280	3.58%	22,464	3.60%
Divorced	17,247	4.40%	23,216	10.03%	40,463	6.49%
Married	158,482	40.39%	60,015	25.92%	218,497	35.02%
Separated	52,195	13.30%	44,211	19.09%	96,406	15.45%
Single	145,005	36.96%	82,387	35.58%	227,392	36.45%
Widow	5,241	1.34%	13,463	5.81%	18,704	3.00%
<b>Total</b>	<b>392,354</b>	<b>100.00%</b>	<b>231,572</b>	<b>100.00%</b>	<b>623,926</b>	<b>100.00%</b>

Source: Superstar Pensions Database 01/06/2001

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### 1.6 Customers by gender and home ownership

The majority of DSP customers do not own their home (62.7%). Males receiving DSP are marginally more likely to own a home (including paying it off) than females.



Source: Superstar Pensions Database 01/06/2001

Table 1.6: Disability Support Pension Customers by Gender and Homeownership: June 2002

HOUSING STATUS	Males	%	Females		Total	%
Home owner	152,650	37.52%	88,228	35.01%	240,878	36.56%
Non homeowner	251,324	61.77%	161,854	64.22%	413,178	62.71%
Not coded	2,919	0.72%	1,940	0.77%	4,859	0.74%
<b>Total</b>	<b>406,893</b>	<b>100.00%</b>	<b>252,022</b>	<b>100.00%</b>	<b>658,915</b>	<b>100.00%</b>

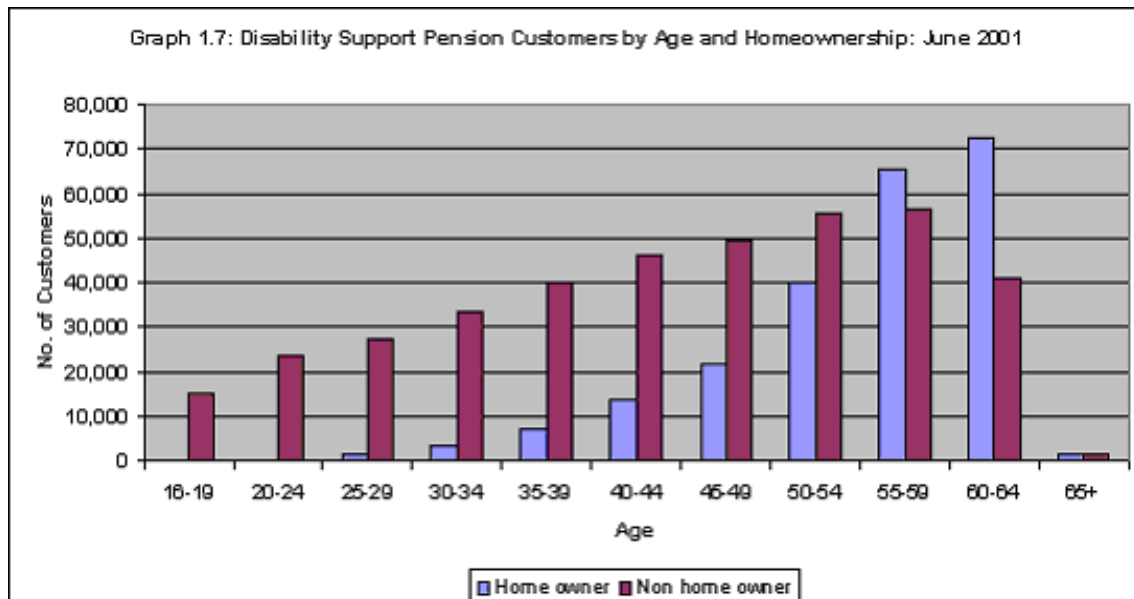
Source: Superstar Pensions Database 01/06/2001

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### 1.7 Customers by age and home ownership

DSP customers who own their own home (36.7%) tend to be skewed towards the older age groups with the 55+ age groups containing more homeowners than non-homeowners.





Source: Superstar Pensions Database 01/06/2001

Table 1.7: Disability Support Pension Customers and Home ownership by Age: June 2001

AGE	Home owner	%	Non home owner	%	Not coded	%	Total	%
16-19	86	0.04%	15,302	3.92%	5	0.10%	15,393	2.47%
20-24	345	0.15%	23,599	6.04%	31	0.64%	23,975	3.84%
25-29	1,291	0.56%	27,667	7.09%	47	0.97%	29,005	4.65%
30-34	3,503	1.53%	33,459	8.57%	90	1.87%	37,052	5.94%
35-39	7,507	3.28%	40,082	10.27%	148	3.07%	47,737	7.65%
40-44	13,818	6.04%	46,276	11.85%	271	5.62%	60,365	9.68%
45-49	22,072	9.65%	49,501	12.68%	494	10.25%	72,067	11.55%
50-54	40,183	17.57%	55,499	14.22%	905	18.77%	96,587	15.48%
55-59	65,617	28.69%	56,517	14.48%	1,335	27.69%	123,469	19.79%
60-64	72,622	31.76%	41,178	10.55%	1,471	30.51%	115,271	18.48%
65+	1,639	0.72%	1,342	0.34%	24	0.50%	3,005	0.48%
<b>Total</b>	<b>228,683</b>	<b>100.00%</b>	<b>390,422</b>	<b>100.00%</b>	<b>4,821</b>	<b>100.00%</b>	<b>623,926</b>	<b>100.00%</b>

Source: Superstar Pensions Database 01/06/2001