

Characteristics of Disability Support Pension customers - June 2002

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1.1 Customers by gender 1972 to 2002

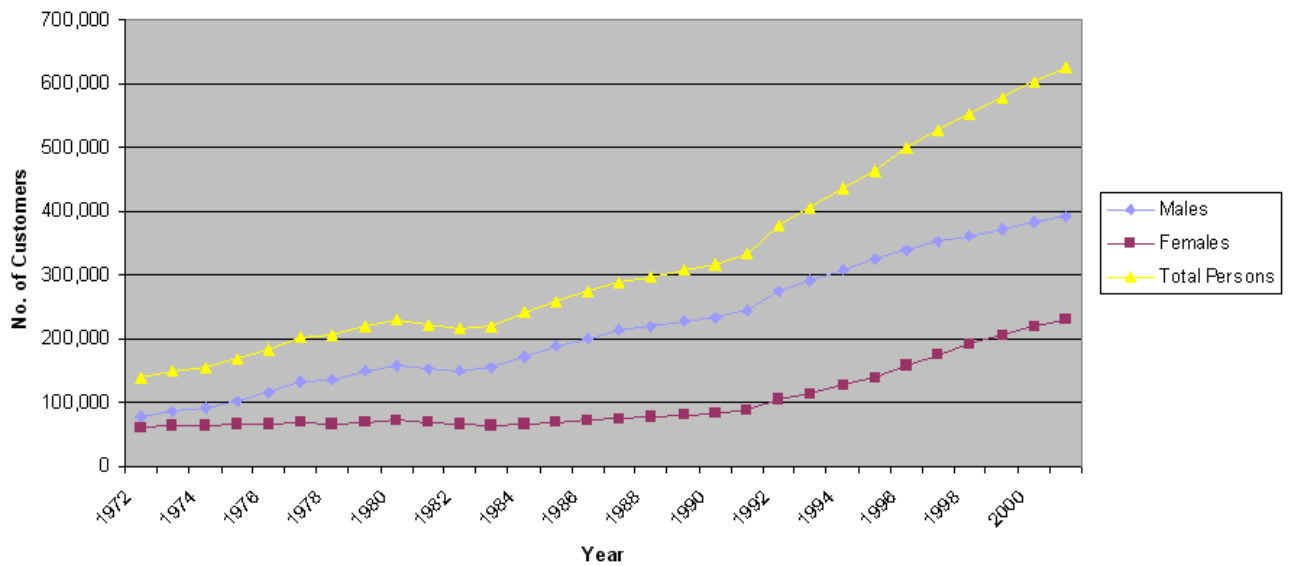
As at June 2002, the number of people receiving Disability Support Pension (DSP) was 658,915 and has been steadily increasing since 1972, with the greatest growth period (13%) occurring in 1992 following the introduction of the Disability Reform Package. In recent years, the growth rate slowed to around 4%, but has increased in the 2001-02 financial year to 5.6%.

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 38% of the DSP population.

Graph 1.1: Disability Support Pension Customers by Gender: June 1972 to June 2002



Source: Characteristics of Disability Support Pension Customers (June 2001); Superstar Pensions Database 16/06/2002

At June each year	Males			Females			Total Persons	
	Count	Change	% of total	Count	Change	% of total	Count	% growth
1972	77,133		55.56%	61,685		44.44%	138,818	
1973	85,305	8,172	57.02%	64,304	2,619	42.98%	149,609	7.77%
1974	92,140	6,835	58.77%	64,643	339	41.23%	156,783	4.80%
1975	102,817	10,677	60.92%	65,967	1,324	39.08%	168,784	7.65%
1976	116,118	13,301	63.18%	67,669	1,702	36.82%	183,787	8.89%
1977	133,209	17,091	65.63%	69,754	2,085	34.37%	202,963	10.43%
1978	137,245	4,036	66.97%	67,699	-2,055	33.03%	204,944	0.98%
1979	149,759	12,514	68.12%	70,084	2,385	31.88%	219,843	7.27%
1980	158,327	8,568	69.07%	70,892	808	30.93%	229,219	4.26%
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%
2002	406,893	14,539	61.75%	252,022	20,450	38.25%	658,915	5.61%

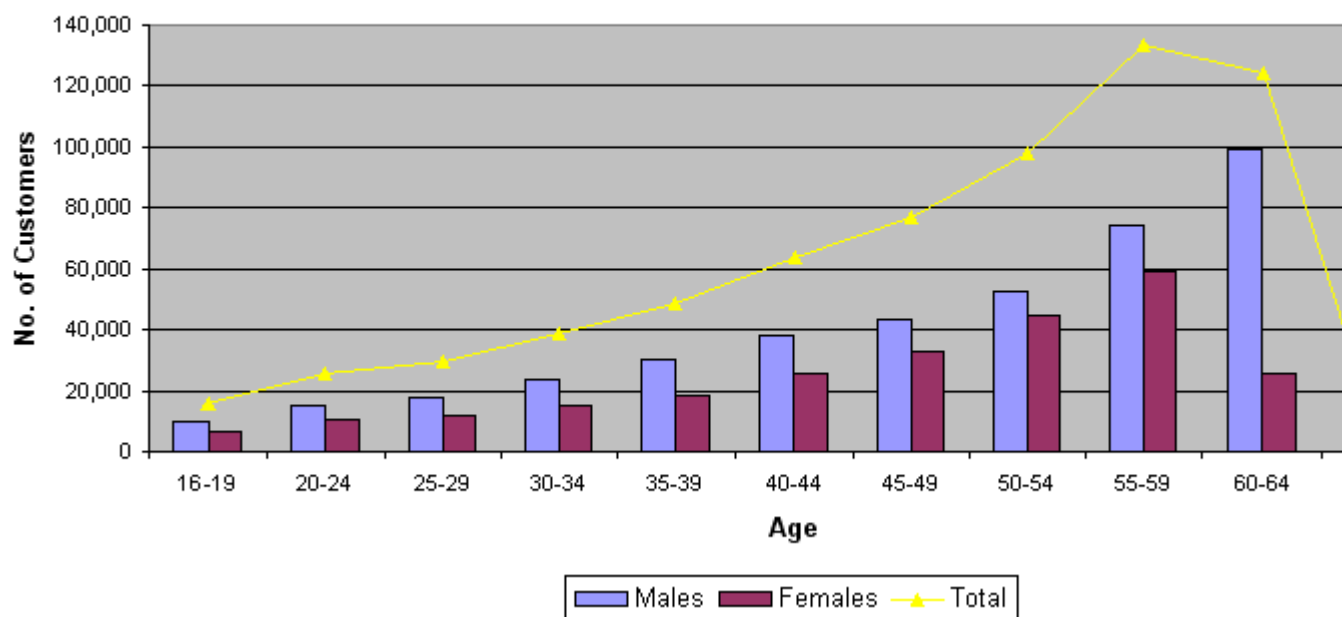
Source: Characteristics of Disability Support Pension Customers (June 2001); Superstar Pensions Database 16/06/2002

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1.2 Customers by age and gender

People age 55 years and over represent 40% 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. The qualifying age for women is currently 62 years. The 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.

Graph 1.2: Disability Support Pension Customers by Age and Gender: June 2002



Source: Superstar Pensions Database 16/06/2002

Table 1.2: Disability Support Pension Customers by Age and Gender: June 2002

AGE	Males	%	Females	%	Total	%
16-19	9,648	2.37%	6,436	2.55%	16,084	2.44%
20-24	15,065	3.70%	10,827	4.30%	25,892	3.93%
25-29	17,585	4.32%	11,942	4.74%	29,527	4.48%
30-34	23,754	5.84%	15,398	6.11%	39,152	5.94%
35-39	30,387	7.47%	18,704	7.42%	49,091	7.45%
40-44	38,433	9.45%	25,531	10.13%	63,964	9.71%
45-49	43,334	10.65%	32,979	13.09%	76,313	11.58%
50-54	52,832	12.98%	45,050	17.88%	97,882	14.86%
55-59	73,811	18.14%	59,352	23.55%	133,163	20.21%
60-64	98,886	24.30%	25,503	10.12%	124,389	18.88%
65+	3,158	0.78%	300	0.12%	3,458	0.52%
Total	406,893	100.00%	252,022	100.00%	658,915	100.00%

Source: Superstar Pensions Database 16/06/2002

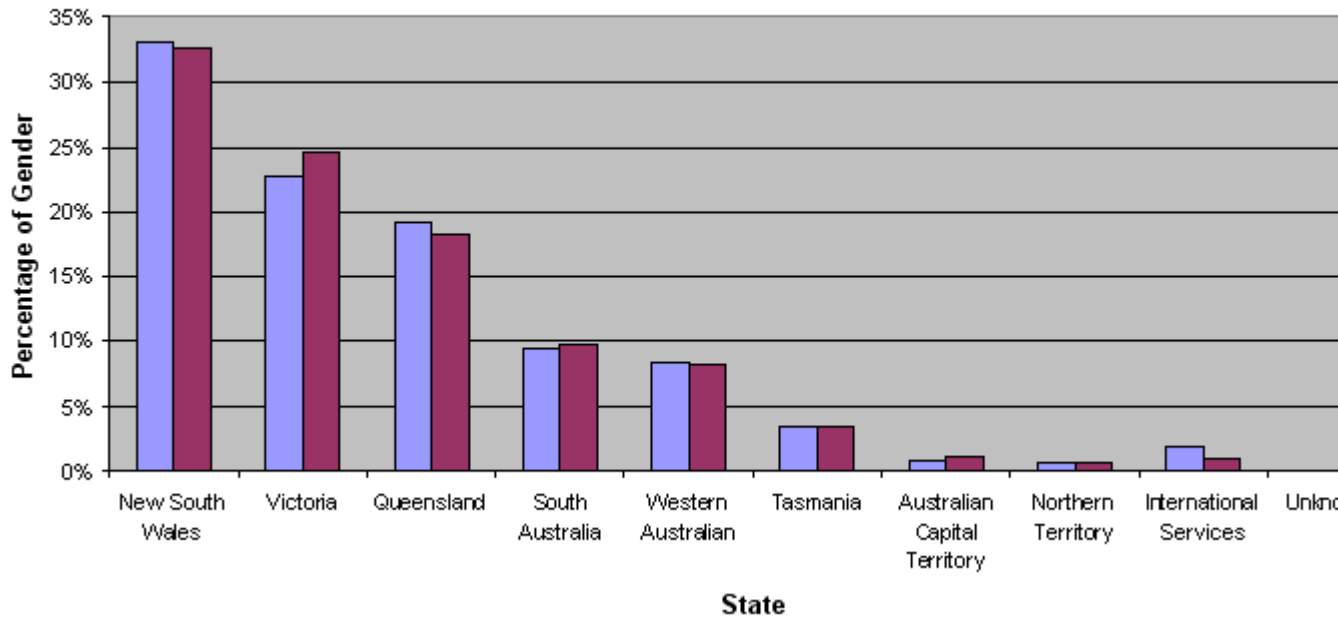
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1.3 Customers by geographic state

As expected the majority of DSP customers can be found in the more populous Australian States. New South Wales is the largest with 33% of the DSP population, while the Northern Territory is the smallest with 0.8%.

When compared with the ABS Census 2001, the proportion of DSP customers living in Tasmania and South Australia is higher than the proportion of the total Australian population in these States.

Graph 1.3: Disability Support Pension Customers by State and Gender: June 2002



Source: Superstar Pensions Database 16/06/2002

Table 1.3: Disability Support Pension Customers by State for June 2002

STATE	Males	%	Females	%	Total DSP	DSP %	ABS Census 2001
New South Wales	134,452	33.04%	82,029	32.55%	216,481	32.85%	33.58%
Victoria	92,530	22.74%	62,055	24.62%	154,585	23.46%	24.48%
Queensland	78,253	19.23%	46,137	18.31%	124,390	18.88%	19.27%
South Australia	38,340	9.42%	24,501	9.72%	62,841	9.54%	7.73%
Western Australian	33,958	8.35%	20,987	8.33%	54,945	8.34%	9.76%
Tasmania	14,331	3.52%	8,629	3.42%	22,960	3.48%	2.41%
Australian Capital Territory	3,766	0.93%	2,902	1.15%	6,668	1.01%	1.64%
Northern Territory	3,359	0.83%	1,860	0.74%	5,219	0.79%	1.11%
International Services	7,690	1.89%	2,827	1.12%	10,517	1.60%	
Unknown	214	0.05%	95	0.04%	309	0.05%	0.01%
Total	406,893	100.00%	252,022	100.00%	658,915	100.00%	100.00%

Source: Superstar Pensions Database 16/06/02; ABS Census of Population and Housing 2015.0, 2001

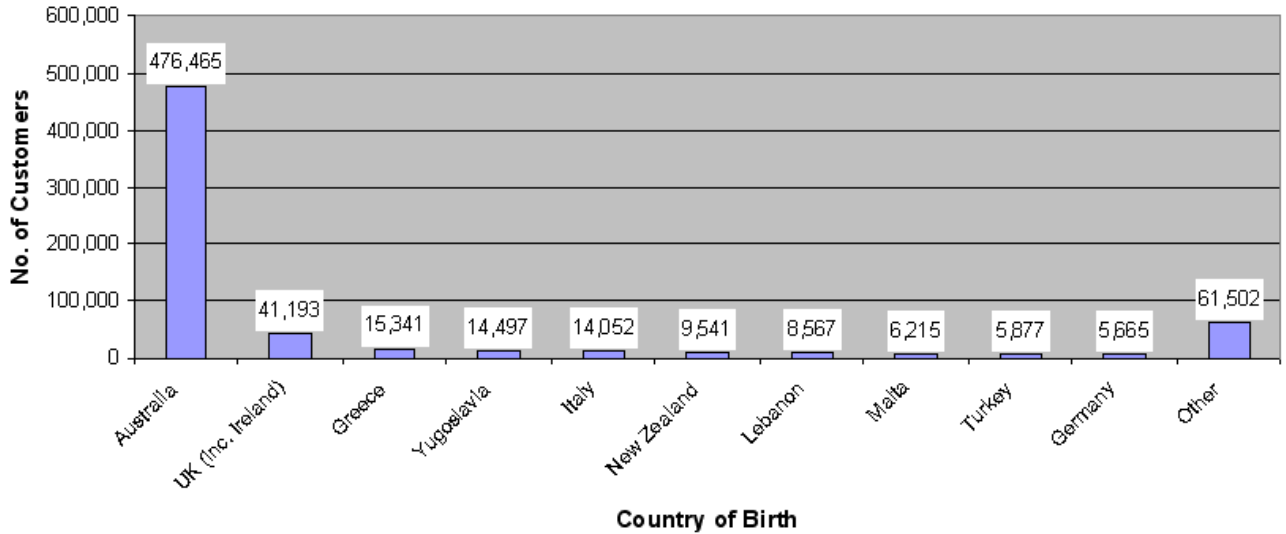
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1.4 Customers by country of birth

The majority of DSP customers were born in Australia (72.3%). The next largest group was those born in the United Kingdom (6.3%).

When compared with ABS Census 2001, countries such as Greece, Yugoslavia, Italy, Lebanon, Malta, Turkey and Germany are over-represented on DSP.

Graph 1.4: Disability Support Pension Customers by Country of Birth: June 2002



Source: Superstar Pensions Database 16/06/2002

Table 1.4: Disability Support Pension Customers by Country of Birth: June 2002

COUNTRY OF BIRTH	Males	%	Females	%	Total DSP	DSP %	ABS Census 2001
Australia	289,169	71.07%	187,296	74.32%	476,465	72.31%	71.84%
UK (inc. Ireland)	26,739	6.57%	14,454	5.74%	41,193	6.25%	5.73%
Greece	9,821	2.41%	5,520	2.19%	15,341	2.33%	0.61%
Yugoslavia	9,759	2.40%	4,738	1.88%	14,497	2.20%	0.29%
Italy	9,561	2.35%	4,491	1.78%	14,052	2.13%	1.15%
New Zealand	5,909	1.45%	3,632	1.44%	9,541	1.45%	1.88%
Lebanon	6,109	1.50%	2,458	0.98%	8,567	1.30%	0.38%
Malta	4,592	1.13%	1,623	0.64%	6,215	0.94%	0.25%
Turkey	3,360	0.83%	2,517	1.00%	5,877	0.89%	0.16%
Germany	3,659	0.90%	2,006	0.80%	5,665	0.86%	0.57%

Other	38,215	9.39%	23,287	9.24%	61,502	9.33%	17.15%
Total	406,893	100.00%	252,022	100.00%	658,915	100.00%	100.00%

Source: Superstar Pensions Database 16/06/02; ABS Census of Population and Housing 2015.0, 2001

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1.5 Customers by marital status and gender

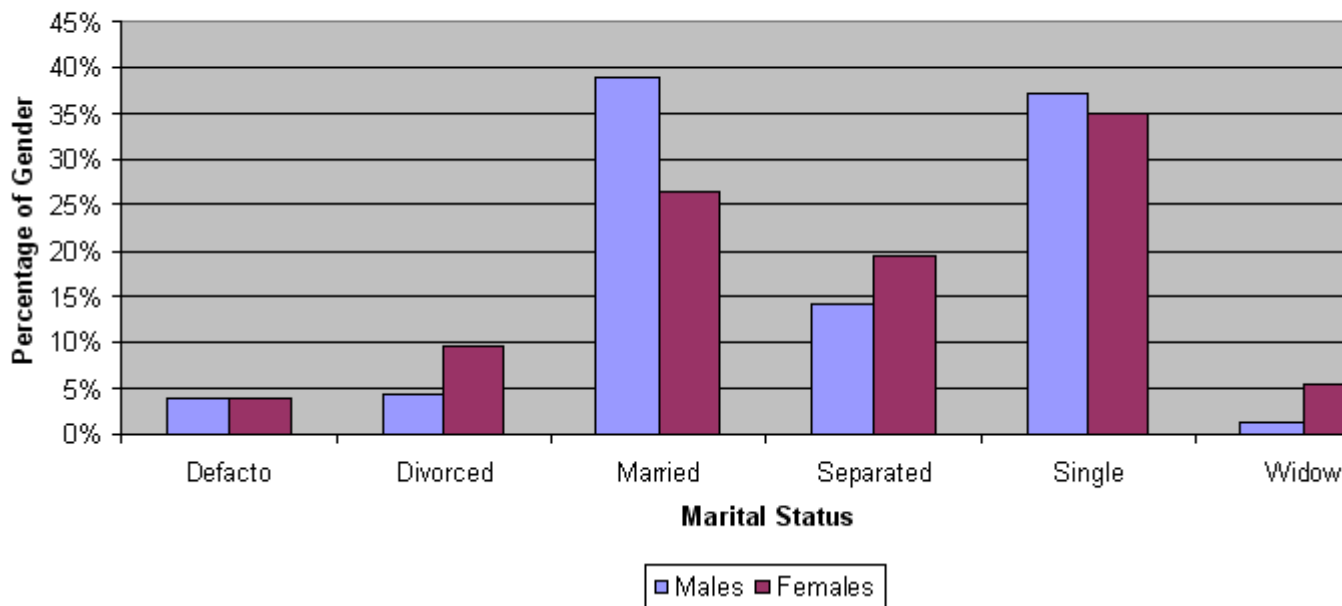
The majority of DSP customers are not partnered (61.9%) with females more likely to not have a partner than males (69.7% of the female population are not partnered, compared to 57.1% of males).

Proportionally, males and females are similar in the defacto category. Males are more likely than females to be married or single 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.

Graph 1.5: Disability Support Pension Customers by Marital Status and Gender: June 2002



Source: Superstar Pensions Database 16/06/2002

Table 1.5: Disability Support Pension Customers by Marital Status and Gender: June 2002

MARITAL STATUS	Males	%	Females	%	Total	%
Defacto	15,513	3.81%	9,663	3.83%	25,176	3.82%
Divorced	17,376	4.27%	24,174	9.59%	41,550	6.31%
Married	159,061	39.09%	66,783	26.50%	225,844	34.28%
Separated	57,571	14.15%	49,256	19.54%	106,827	16.21%

Single	152,071	37.37%	87,914	34.88%	239,985	36.42%
Widow	5,301	1.30%	14,232	5.65%	19,533	2.96%
Total	406,893	100.00%	252,022	100.00%	658,915	100.00%

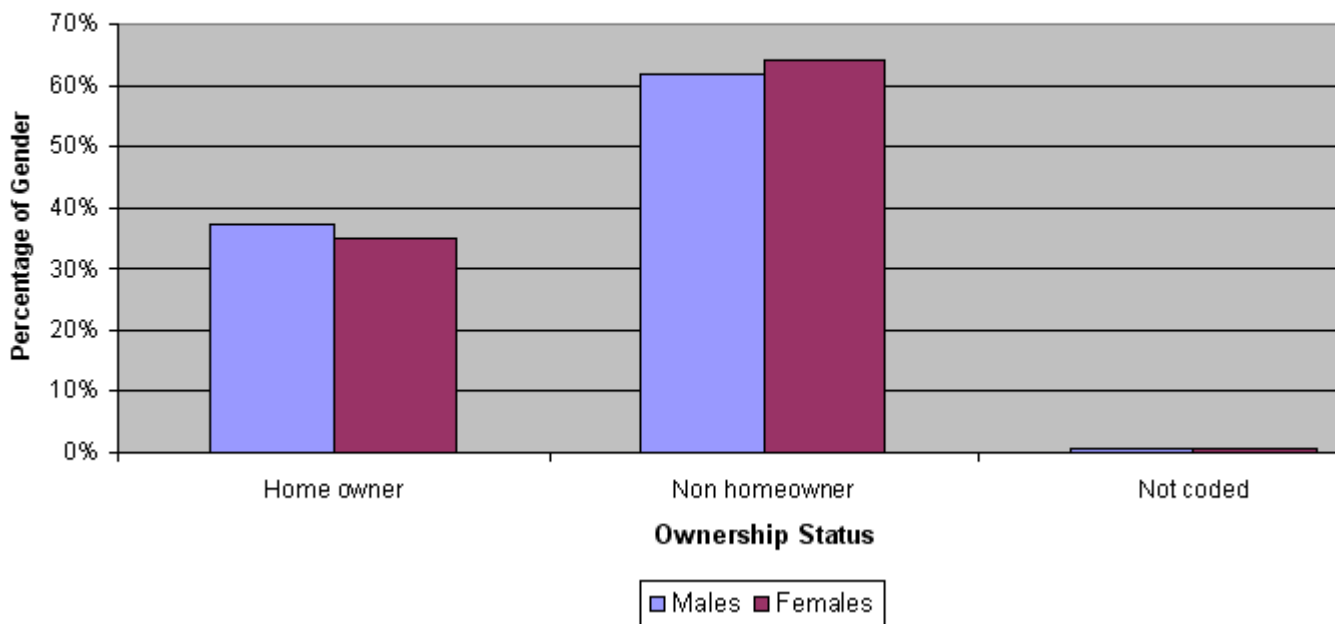
Source: Superstar Pensions Database 16/06/2002

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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.

Graph 1.6: Disability Support Pension Customers by Gender and Home ownership: June 2002



Source: Superstar Pensions Database 16/06/2002

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%
Total	406,893	100.00%	252,022	100.00%	658,915	100.00%

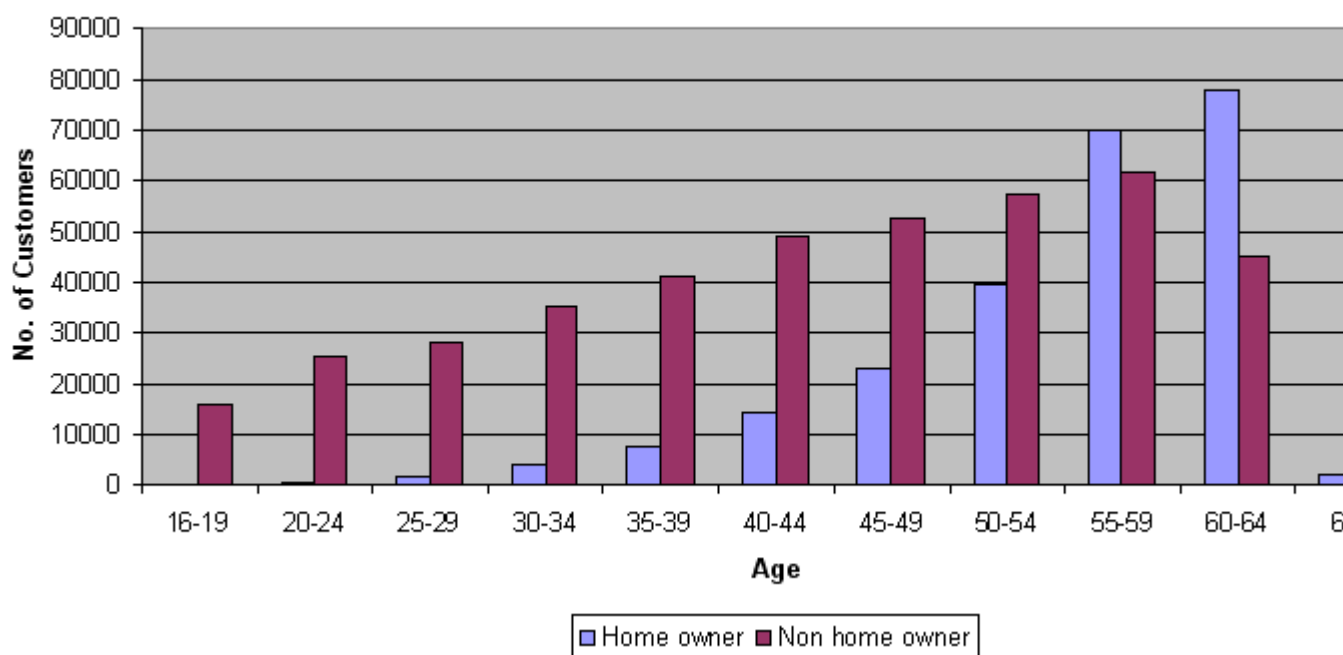
Source: Superstar Pensions Database 16/06/2002

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1.7 Customers by age and home ownership

DSP customers who own their own home or are paying it off tend to be skewed towards the older age groups with the 55+ age groups containing more homeowners than non-homeowners.

Graph 1.7: Disability Support Pension Customers by Age and Homeownership: June 2002



Source: Superstar Pensions Database 16/06/2002

Table 1.7: Disability Support Pension Customers and Home ownership by Age: June 2002

AGE	Home owner	%	Non home owner	%	Not coded	%	Total	%
16-19	130	0.05%	15,945	3.86%	9	0.19%	16,084	2.44%
20-24	439	0.18%	25,428	6.15%	25	0.51%	25,892	3.93%
25-29	1,389	0.58%	28,096	6.80%	42	0.86%	29,527	4.48%
30-34	3,839	1.59%	35,231	8.53%	82	1.69%	39,152	5.94%
35-39	7,828	3.25%	41,122	9.95%	141	2.90%	49,091	7.45%
40-44	14,528	6.03%	49,159	11.90%	277	5.70%	63,964	9.71%
45-49	23,106	9.59%	52,744	12.77%	463	9.53%	76,313	11.58%
50-54	39,730	16.49%	57,277	13.86%	875	18.01%	97,882	14.86%
55-	70,248	29.16%	61,483	14.88%	1,432	29.47%	133,163	20.21%

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60- 64	77,751	32.28%	45,146	10.93%	1,492	30.71%	124,389	18.88%
65+	1,890	0.78%	1,547	0.37%	21	0.43%	3,458	0.52%
Total	240,878	100.00%	413,178	100.00%	4,859	100.00%	658,915	100.00%

Source: Superstar Pensions Database 16/06/2002