



# Acknowledgement

We acknowledge the Traditional Owners of Country throughout Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

This report was commissioned by The Achieve Foundation in 2022. The report was prepared by Deloitte Access Economics in partnership with disability advocate, Craig Wallace.

The authors of the report wish to acknowledge and thank the following members of the Expert Reference Group who provided advice and input into the development of the report:

<b>El Gibbs</b> Writer and Disability Activist	<b>Graeme Innes AM</b> Lawyer; author; and former Commissioner at the Australian Human Rights Commission	<b>Leonie Boxtel</b> Executive Officer, Bowness Family Foundation	<b>Professor Bruce Bonyhady AM</b> Executive Chair and Director, Melbourne Disability Institute, The University of Melbourne; inaugural chair of the NDIA, 2013 to 2016
--	---	--	---

The authors also wish to acknowledge the philanthropic exemplars who contributed to the development of the case studies (in alphabetical order):

- Bill Jolley, Jeffrey Blyth Foundation
- Caroline Casey, Valuable 500
- Catherine Hyde Townsend, Ford Foundation
- Di Winkler, Summer Foundation
- Julia Limb, Limb Family Foundation.

In addition, the authors wish to thank the advisors who provided their perspectives and lived experiences as part of the work. Collectively, this group represented people with lived experience of disability, philanthropists, and sector leaders from government, advocacy bodies and charitable organisations.

# Foreword

The Achieve Foundation was established with a mission to accelerate efforts towards the social inclusion of people with disability in Australia. It quickly became apparent that one of the most useful contributions would be to build the case for private investment disability. To put it plainly, current investment is disproportionately low relative to both scale – 1 in 6 Australians – and need – outcomes for people with disability are consistently worse than other Australians.

In 2020, we commissioned Queensland University of Technology to produce a report on philanthropic giving to disability. The results were stark. Philanthropists are moved to respond to addressing need or contributing to a better world and yet the results showed that philanthropy for disability was small, fractured and lacking a coherent vision. Another way to look at the problem was that giving reflected the pre-NDIS imperative to make sure that key goods and services were available to people who needed them. The question of what role philanthropy could play in driving outcomes for people with disability in a post NDIS environment sat largely unanswered. That glaring gap was the origin of this report

To create the case for philanthropy's contribution to disability we wanted to know what would happen if we took the barriers to inclusion down. This is not a new question, and we hasten to acknowledge our indebtedness to leaders in the disability movement who have spent decades articulating an agenda for change. There is nothing inevitable about the correlation between disability and disadvantage. For example, people with disability are excluded from the labour force not primarily because of impairments but because of inaccessible spaces and mindsets. We were reasonably confident that removing barriers would result in a gain for people with disability, but as is so often the case, inclusion has a benefit that resounds beyond the individual. In this case, we have used a financial metric, discovering that Australia could realise \$84bn annually by deliberately including people with disability. This does not account for the additional ways in which the community is socially and culturally enriched when we stop holding people at the margins.

The Achieve Foundation commissioned this work with the intention of creating a public good; an argument for investment that could be shared with the disability community, philanthropic advisors and philanthropists. We were pleased to ask Deloitte to undertake the research, both because they took seriously our requirement that they include a leader with disability on the project team and because they bring a great combination of technical skill and the willingness to listen deeply and respond to feedback. We were accompanied in this task by a skilled and committed Steering Committee, who provided frank and fearless feedback to make sure that the project resulted in the best possible product.

This report in no way pretends to be a definitive response to the question of how philanthropy can contribute to disability. The Australian Disability Strategy describes many of the domains where action is needed. More needs to be done to chart the contribution of philanthropy in those areas. That work needs to be done in deep consultation with people with disability. If philanthropy is to be effective it must be informed by, co-designed with and ultimately led by people with disability.

We look forward to continuing the conversation.



**Kirsty Nowlan**  
Executive Director  
The Achieve Foundation

# Executive summary

## The economic opportunity of improving social inclusion

Philanthropy has a history of being a catalyst for change and resourcing movements aimed at furthering equity and inclusion. This report identifies the case for increased investment by philanthropy in disability as a solution to the equity and inclusion concerns faced by people with disability in Australia. It seeks to address the question:

*In the implementation era of Australia's National Disability Insurance Scheme (NDIS) and beyond, is there a need for philanthropy to focus on disability? And what role should philanthropy play?*

Our research found a compelling need for a philanthropic focus on disability. Outcomes for people with disability are worse by every socioeconomic measure. This inequality is not because of a person's disability, but rather the structural barriers that prevent their participation in social and economic life. The benefits of dismantling these barriers are substantial. Our research provides evidence that creating a more inclusive society for people with disability provides a strong return on investment to both individuals and society. We estimate that by uplifting social inclusion for people with disability to a level equal to the rest of the population, Australia could unlock close to \$84.2 billion per annum in collective economic and social benefits.

Philanthropy has a leading role to play in helping to reap these benefits. Investments from philanthropists can help to challenge the status quo and catalyse systemic change. Philanthropy in Australia has historically underinvested in disability. In 2017-18, just 4.3% of philanthropic funding was allocated to people with disability, a small figure given people with disability comprise approximately 18% of the Australian population. Philanthropic funding in Australia is set to double to 2030. The evidence from this report provides a case for why a disproportionate level of this funding should be allocated to disability.

## Australia's disability-inclusion problem

People with disability experience significant inequality in social and economic outcomes compared to the rest of the population. This includes their health and wellbeing, workforce participation, education and experience with violence. This inequality is not because of a person's disability but rather the structural barriers that prevent their participation in social and economic life – inaccessible spaces, negative attitudes and assumptions – collectively referred to as social exclusion.

The effects of social exclusion are complex. Schools often lack the necessary resources to support people with disability to participate in learning. This limits skill development, puts a ceiling on earning capacity and, in turn, the ability to find appropriate housing. Even mundane activities such as shopping are sources of social exclusion, with one in three people with disability avoiding in-person transactions due to logistical barriers. These barriers stem from a historical focus on the medical model of disability, a conception of disability that focuses on fixing a person's impairment rather than enabling their social participation.

To reduce the disparity in socio-economic outcomes for people with disability, society needs to recognise that certain barriers make life harder for people with disability. Removing these barriers will create equality and offer people with disability more independence, choice and control. Thinking of disability in this way is referred to as the social model of disability.

## The case for increased investment from the philanthropic sector

There is a clear need for greater philanthropic investment and contribution to improving the lives of people with disability given:

- **The scale of the problem.** Almost one in six Australians have a disability at any given time. Given the scale of disability and the intersectional nature of the inclusion problem, philanthropic activity and organisations can only hope to effectively address societal inequality if they address the systemic social exclusion of people with disability.
- **The limited role of government.** The current Australian government's role in supporting disability is focused on enabling access to support services, most notably through the NDIS which impacts approximately 500,000 (or 10%) of all people with disability. While the Australian government has articulated a bold vision for a more inclusive Australia through the Australian Disability Strategy 2021-2031, additional meaningful investments are required to deliver on its goals. And, notably, it is not the role of government to provide all the solutions. There is therefore an important role for philanthropy to play in complementing the current government response.

- **The relative underinvestment from the philanthropic sector to date.** Just 4.3% of philanthropic grant funding in 2017-18 was allocated to people with disability, a small figure given people with disability comprise approximately 18% of the Australian population. A figure driven, in part, by misconceptions of the extent to which Australia's Commonwealth and State governments are already supporting people with disability. Consequently, a disproportionate amount of the growth in Australia's philanthropic funding to 2030 should favour disability.
- **Catalysing systemic change requires all societal actors and leaders to contribute to the change process.** Philanthropic organisations can help to remove structural barriers in more ways than simply targeted investment; they can tackle the inclusion problem head-on by championing change through:
  - their own workplace practices (for example, including people with disability in evaluation committees and leadership positions)
  - applying an inclusion lens across all investments, whether related to disability or not (for example, when funding a new building or an event, ensuring it is accessible).
- **Philanthropy would enhance the potential of the NDIS.** The Australian government is investing \$36bn per annum in its world-leading individualised market-based disability supports system, the NDIS.<sup>1</sup> The sustainability of the NDIS is premised on the idea that its benefits – namely, the improved economic participation of its participants – will exceed the costs. Yet, these benefits can only be realised in a community inclusive toward people with disability. We can thus maximise 'bang for buck' in the NDIS if other parts of society help to confront systemic ableism and create more inclusive environments that provide a place for people with disability to maximise their skills and independence.

### **THE BENEFITS | By uplifting social inclusion for people with disability to a level equal to the rest of the population, Australia could unlock close to \$84.2bn per annum in collective economic and social benefits.**

Unpacking this figure:<sup>2</sup>

**Health and wellbeing.** The difference in self-reported quality of life for people with and without disability could close by one-third. As a result, Australian society could see improved health and wellbeing to the equivalent of an additional 251,000 Quality Adjusted Life Years, valued at \$57.0 billion annually.

**Employment.** Just over one in five people with disability currently unemployed could find employment (or approximately 241,000 additional people employed), contributing an additional \$25.2 billion to the economy annually. Reduced underemployment could add an additional \$0.4 billion annually – driven by approximately one in six of all underemployed people with disability gaining full employment.<sup>3</sup>

**Education.** The difference in years of education between people with and without disability could close by one-fourth. Explained another way, one in five people with disability could complete one extra year of education. This increase in education attainment could lead to improved labour-market outcomes, contributing an additional \$1.7 billion annually.

<sup>1</sup> Per annum figure cited for 2022-23, as per National Disability Insurance Agency statistics.

<sup>2</sup> These figures were derived by applying econometric techniques to the Department of Social Services' Household, Income and Labour Dynamics in Australia (HILDA) survey.

<sup>3</sup> Underemployment in this analysis is defined as cases of people working less than full time who wish to be working more hours. It does not include employed individuals working in forms of employment below their skill level due to accessibility constraints or other inclusion barriers, often referred to as 'invisible underemployment'.

## THE CALL TO ACTION | Philanthropy's role in fostering disability-inclusion

The Australian government recently committed to working with Philanthropy Australia to develop a roadmap which aims to double philanthropic giving by 2030. As part of this increase in giving, to help unlock the \$84.2 billion per annum dividend in inclusive growth, philanthropists should commit to two key actions:



### **ACTION 01. | Prioritise investments in disability-inclusion initiatives**

Given the relative underinvestment in disability-inclusion from the philanthropic sector to date, a disproportionate amount of the growth in Australia's philanthropic funding to 2030 should favour disability. A more proportional target of the philanthropic pie would be approximately 18% (up from 4.3% in 2017-18).

### **When choosing initiatives to invest in, what should philanthropists look for?**

- Initiatives should target systemic and sustainable change.
- Initiatives should be disability-led i.e., designed and governed by people with lived experience of disability.
- Initiatives should embrace the social model of disability – and seek to reduce structural barriers to social participation.
- Initiatives should align with the priorities articulated in the Australian Disability Strategy.
- Initiatives should have clear and measurement target outcomes, with a focus on systemic and sustainable impacts.

### **What types of initiative should philanthropists target for maximal impact?**

- Seed funding for new and innovative services/products.
- Provision of sector leadership for scalable impact.
- Research to inform an evidence-base in support of change.
- Advocacy that seeks to influence policy or business practice.



### **ACTION 02. | Apply a disability-inclusion lens across all investments and activities.**

Philanthropists can help to remove structural barriers in more ways than just targeting investment in disability-focused projects; they should champion change and lead by example by applying a disability-inclusion lens to all philanthropic investments and activities.

### **What are some practical ways of applying a 'disability-inclusion' lens?**

- Ensure accessibility of investments. For example, when giving to the arts sector, ensure the investment goes toward an initiative with accessible spaces, events and materials.
- Hold grant recipient organisations accountable. When giving to an organisation, hold them accountable for disability-inclusive workplace practices. For example, in their recruitment and retention practices, design of products and services, and representation of people with disability in media campaigns.

## What is the problem?

People with disability experience significant **inequality in social and economic outcomes** compared to the rest of the population.



## What is the driver?

This inequality is not because of a person's disability but rather the structural barriers that prevent their participation in social and economic life – inaccessible spaces and practices, negative attitudes, and poverty. Collectively, these systemic barriers create **social exclusion**.

### Gaps in government responses

The current government response to disability is focused on enabling access to support services (via the National Disability Insurance Scheme, which is a service delivery system).

There is no concerted focus on breaking down systemic barriers to inclusion.

### A major philanthropic shortfall

People with disability comprise 18% of the population, but received only 4.3% of philanthropic funding in 2017-18.

In proportional terms, this is a significant under investment.

a. Australian Institute of Health and Welfare, *People with disability in Australia*, 2022.

b. Melbourne Institute: Applied Economic & Social Research, *Household, Income and Labour Dynamics in Australia (HILDA) Survey*, 2022.

# Unleashing Australia's potential by addressing disability inclusion.

By uplifting social inclusion for people with disability to a level equal to the rest of the population, Australia could unlock close to \$84.2 billion per annum in collective economic and social benefits.



# \$84.2b

p.a. in benefits.

This includes:

#### Improved health and wellbeing outcomes

The difference in quality of life relative to people without disability could close by one-third.

**\$57.0b**

#### Improved labour market outcomes

One in five people with disability currently unemployed could find employment. And one in six people working less hours than they desire could be fully employed.

**\$25.6b**

#### Improved education outcomes

The difference in years of education relative to people without disability could reduce by one-fourth.

**\$1.7b**

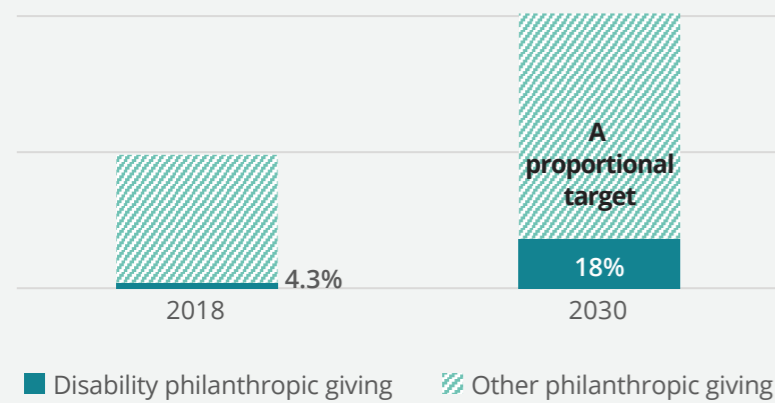
Note: Benefits sum to more than total benefits due to rounding

## Philanthropy's role in fostering disability-inclusion

Unlocking the \$84.2 billion annual disability-inclusion dividend is a major opportunity for philanthropy. With the volume of philanthropic funding set to double by 2030, now is the time to act.

### Action 01. | Prioritise investments in disability-inclusion initiatives.

The relative underinvestment in disability-inclusion from the philanthropic sector to date means that a disproportionate amount of the growth in Australia's philanthropic funding to 2030 should favour disability.



## Identifying initiatives for investment: what to look for



Four key areas to invest in for maximal impact:

1. **Seed funding** for new and innovative services/products.
2. Providing **sector leadership** by supporting and normalising disability-inclusive practices.
3. Research to inform an **evidence-base** in support of change.
4. **Advocacy** that seeks to influence policy or business practice.

### Action 02. | Apply a disability-inclusion lens to all investments and activities.

Philanthropists can help to remove structural barriers in more ways than just targeting investment in disability focused projects; they should champion change by applying a disability-inclusion lens to all philanthropic investments (whether related to disability or not).

## How to apply a 'disability-inclusion' lens in practice: a starting point

### Zoom in on: accessibility

Ensure accessibility of all investments. For example, when giving to the arts sector, ensure the investment goes toward an initiative with accessible spaces, events and materials.

### Zoom in on: accountability

Hold recipient organisations accountable for maintaining disability inclusive operations. As a starting point, this may include recruitment and retention practices, design of products and services, and representation of people with disability in media or marketing.