

Paid and unpaid support

One way to think about where funding might assist in crafting the good life for people with disability, and where not, is to look at various aspects of life and ask, where will funding help? This can be done whether we are planning for ourselves, assisting others to plan, or planning for those who are unable to plan for themselves, such as young children. Funding does not create a good life; it can only assist an individual to achieve certain goals. The following template is a guide only and there might be other areas of a particular individual's life that need to be added.

Planning Template			
<i>Informal network</i>	<i>Aspect of life</i>	<i>Funded \$\$</i>	<i>Unfunded \$\$</i>
	Home		
	Work		
	Relationships and friends		
	Recreation, play, holidays		
	Passions		
	Education		
	Spirituality		
	Health and healthcare		
	Financial security		
	Choice and decision-making		
	Safety and security		

The column to the left refers to support that is provided at no financial cost, whether by family, friends, neighbours or others in the community. A member of a local sporting club who takes a young person with disability to and from the club each week, and provides assistance during club activities, is providing valuable unpaid informal support. The support provided by family on a daily basis is unpaid informal support.

The third column refers to funding received from government. This funding might be used to pay support workers, to buy specialized equipment or to cover the costs of any other expenditure allowed under the government funding rules.

The column to the far right refers to any other financial contributions, whether from the individual's own money (e.g., wages, pension or savings), or contributions from family and friends. These contributions are not limited by funding rules and might be used to supplement funded support, by paying for support workers, or to cover expenditure not covered by government, such as supplementing rent payments. Money in a trust set up to benefit the individual with disability would come under this column.

Often an individual is supported to achieve a goal in one area of life through a mix of these forms of support. Using a mix of supports not only allows people to achieve more in their lives, it also enriches their lives. People supported only in the confines of the family home might be loved and safe, but their lives will probably be unfulfilled. People supported only by paid support will be vulnerable to the vagaries and limits of paid service and miss the joy that comes from freely given relationships. The trick is to work out how much funded support, and how much unfunded support, is best in a particular individual's circumstances.

Example

Let's imagine a young man who requires twenty-four hour supervision and support to live in his own home. He receives government funding which he directs and controls with the assistance of his family. That funding pays for support workers eight hours each day and five nights a week. His family supplements that amount by covering the cost of paid support for an additional night a week. The family also pays his private health insurance premiums and contributes to the cost of an annual holiday. The young man's pension and weekly wages from a part-time job pays for his food and all other household expenses. The remaining time that is not covered by paid support is covered by a mix of family and friends. The young man is supported by a combination of funded dollars, unfunded dollars, and informal unpaid support, all of which is planned and controlled by him and his family.

Using a template like this also shows that there is much that can be done towards planning with an individual, irrespective of funding. While funding might play a significant role in assisting someone to live in their own home or to participate in activities outside their home, the role of funding is more limited when it comes to developing and sustaining meaningful unpaid relationships or enriching an individual's spiritual life. When it comes to planning strategies aimed at maximizing an individual's financial security, or choice and decision-making, or safety and security, it is difficult to see any role for funding.

Alternative example

Let's imagine a young man who requires significant support to live in his own home. He needs assistance with most personal care and meals and someone nearby overnight. He receives government funding which he directs and controls with the assistance of his family. That funding pays for support workers five hours each day. His family supplements that amount by covering the cost of paid support for an additional four hours a week, which he uses to go out on weekends. The family also pays his private health insurance premiums and contributes to the cost of an annual holiday. The young man's pension and weekly wages from a part-time job pays for his food and all other living expenses. He lives with a housemate who keeps an eye on things at night and any other support he needs, such as supermarket shopping, is covered by a mix of family and friends. The young man is supported by a combination of funded dollars, unfunded dollars, and informal unpaid support, all of which is planned and controlled by him and his family.