

The Undesirable Present and Future of Disability Support in Tropical Far North Queensland, Australia

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Abstract

This paper examines the undesirable present and potential future of disability support in tropical Far North Queensland (FNQ), Australia, focusing on the National Disability Insurance Scheme (NDIS). Ethnographic research reveals three key challenges: bureaucratic complexity, inequality caused by tropical rurality, and neoliberal systemic exploitation. The NDIS's neoliberal, market-driven approach has inadvertently led to fraudulent practices and inadequate service provision in FNQ. Recent legislative changes, including the NDIS Amendment Bill 2024, consolidate existing problems rather than offer reform, presenting a vision of an undesirable future. The paper also argues that the NDIS's social model of disability falls short due to overemphasis on individual autonomy. This paper thus discusses the undesirable shape of tropical disability futures in Far North Queensland, Australia.

Keywords: Tropical Disability Futures, National Disability Insurance Scheme NDIS, Far North Queensland, tropical rurality, tropical Australia

Prologue: The Undesirable Reality of “Evelyn Smith”¹

The old Queenslander house had paint peeling from years of the harsh tropical sun. It stood proudly on stilts, made to withstand the insect swarms, flash floods, monsoons, and cyclones of the wet tropics (Naylor, 2010). Designed to provide respite in the oppressive heat and humidity of Cairns summers, the house stood tall as a relic of a bygone era of building to suit the climate without the modern comforts of air-conditioning (Naylor, 2010). I was there with a disability advocate visiting her elderly client who had Parkinson’s and a multi-decade mental health struggle. We carefully navigated a sparse stone pathway on soil that was wet from the rains, flanked by the saturated green of grass and overgrown equatorial plants. Upon knocking, a flash of white hair appeared in the frosted glass on the door and a voice shouted, “Wait a minute, this door is really difficult”. The woman in her mid-70s wrestled with a door that refused to move, scraping against the carpet as she finally propped it open. We introduced ourselves and she let us in. “Sorry, I don’t really use that door,” she apologised. Her house was decorated with objects collected during a lifetime of travel. It was in that house, perched on her sofa, that I encountered the undesirable reality faced by people who live with a disability in the tropical north of Australia.

Evelyn Smith was a retired civil servant. Her old Queenslander was only accessible through a staircase that she had fallen down more than once. She had worked out how to steady herself enough to attend self-funded intensive physiotherapy, which required a drive that she admitted was unsafe for her to undertake. Evelyn had applied for the Australian National Disability Insurance Scheme (NDIS), which provides funding for people with disabilities, which is then used for accessibility needs such as support workers and assistive technology (NDIS, 2024a). She had been advised during the process of her NDIS application that she would not receive NDIS for her Parkinson’s, and hence should apply for NDIS based on her mental health conditions. She stated that she had to go to multiple doctors’ and psychiatrist appointments to prove that her then stable mental health was disabling her. Evelyn mentioned that this web of appointments, alongside her rapidly worsening physical health had destabilised her mental health and she was feeling deeply overwhelmed.

At the time of requesting disability advocacy, Evelyn found herself rejected by the NDIS as her mental health was, as she suspected, not sufficiently disabling to warrant such support. The bad advice she had received led her to restart the entire year-long application process, but this time for her Parkinson’s. Meanwhile, Evelyn had paid thousands of dollars out of pocket for medical visits and therapy, all the while struggling with mobility and function. As she sat there, asking for help from the bottom of a crack in the system, her frustration and exhaustion was apparent. The labyrinthian

¹ Evelyn Smith and all names of participants mentioned in this paper are pseudonyms unless stated otherwise.

bureaucratic task surrounding her currently declining health weighed heavily on her. “All my mental health issues are back,” she said, “I can barely sleep anymore.” Our visit ended with me having illustrated a flowchart of her required next steps, and an additional list of who to contact and what evidence to gather. As I handed it to her, she pursed her lips, looked at the paper and said, “I know their language. I can’t imagine going through this without my education” (E. Smith, fieldnotes, Feb 15, 2024).

Introduction

With the introduction of the NDIS in 2013, the disability support landscape of Australia was significantly reformed, providing needed support to many disabled people (Bird et al., 2024; Pennings, 2024). However, this reform has not been without its challenges, with the NDIS encountering issues with fraud, unsustainability and, as seen in the story of Evelyn, challenges for participants (NDIS, 2023b; Pennings, 2024; Royal Commission, 2023). With recent legislation slated to make significant changes to the function of the NDIS, it is important to address the direction that the Australian disability support landscape is headed and the future of people with disability living in Australia’s tropical north.

This paper discusses the present state of the Australian disability support landscape in tropical Far North Queensland (FNQ) and the proposed changes which risk consolidating an undesirable future. This will be done through explaining the disability support system of Australia, followed by discussing the circumstances that people with disabilities and communities find themselves in. These circumstances are namely the complexity of navigation, inequality caused by tropical rurality, and exploitation and fraud. Additionally, the paper examines the impact of neoliberal market forces and political pressures on the NDIS and its participants. The paper then analyses ongoing changes shaping their future, highlighting recurring flaws in the disability support system.

This paper draws from my doctoral research examining the disability support system as it relates to d/Deaf² and Hard of Hearing (HoH) communities in Queensland. The study involved interviews with d/Deaf individuals and disability system workers, as well as participant observation in an advocacy organisation in the regional centre of Cairns, Far North Queensland (FNQ). FNQ is the tropical heart of Australia, boasting physical features such as the Wet Tropics, Daintree Rainforest and the Great Barrier Reef (Department of Regional Development, 2021). While Cairns is one of FNQ’s largest cities, it has a population of only approximately 169 thousand people (Cairns Regional

² d/Deaf will be used predominantly in this research as it differentiates cultural participation of people. Deaf with a capital ‘D’ refers to people who are culturally Deaf through participation and identification with a Deaf culture or community. A lowercase ‘d’, deaf refers to people who experience hearing loss but may or may not entirely identify as culturally Deaf. The term Hard of Hearing [HoH] is also used, with some research using the term Deaf/HoH predominantly (Ladd, 2003; Ladd & Lane, 2013).

Council, 2024), and the vast lands of the Far North are notable for their rurality and regionality. Far North Queensland is also notable for its high population of Aboriginal and Torres Strait Islander (ATSI) people, who make up 10.6% of the Cairns population, as compared to 3.2% throughout the rest of Australia, a percentage which increases in remote FNQ communities (ABS, 2021a; Bird et al., 2024). In FNQ as a whole, the First Nations population make up 51.3% of the total population (ABS, 2021b). Alongside a significant population of South Sea Islanders who were brought as indentured labourers, predominantly in FNQ's sugarcane industry (ABS, 2021a; Davias, 2016), the cultural fabric of the tropical north has a unique fingerprint.

This region's high population of First Nations people face access barriers such as transportation, service availability, and difficulty accessing required services, which result in continued health inequalities in receiving appropriate care and support (AIHW, 2024). These barriers are worsened by the significant rurality in the region (AIHW, 2024; Bird et al., 2024). Critical shortages in required medical services such as General Practitioners, mental health services, and aged care have plagued the region in recent years, worsening vulnerabilities and barriers to access (AIHW, 2024). The needs and accessibility provided for people with disabilities runs into similar complications in the region (Bird et al., 2024). With 88.6% of Far North Queenslanders living in outer regional areas, people with disabilities face increased vulnerabilities in accessing required support, often being required to relocate to Cairns (Bird et al., 2024). People with disabilities in FNQ face drastically fewer options for disability support and face increased difficulties in accessing and navigating available options due to the intersection of remoteness, geographically dispersed populations, cultural and socio-economic diversity, and staff shortages, mirroring difficulties faced by the health system (Bird et al., 2024).

Along with issues of access and resources due to increased rurality in FNQ, additional complications include natural disasters, such as December 2023's tropical cyclone Jasper and its associated catastrophic flooding, whose impacts feature in multiple case studies in this paper. With climate change expected to disproportionately impact rural tropical regions, addressing the current challenges faced by disabled people in FNQ becomes more pertinent (Cairns and Far North Environment Centre, n.d.; Coban et al., 2017). My participant observation within the disability support and advocacy sector of FNQ exposed me not only to d/Deaf challenges but also to the intricate network of disability, accessibility, and advocacy sectors. Significant reforms to the NDIS occurred during my period of research, through the Disability Royal Commission, an Australian Government investigation into the Violence, Abuse, Neglect and Exploitation of People with Disability, and the NDIS Review. Placing my own research in relation to these two reviews has enabled me to develop a better understanding of the realities faced by people with disabilities in Far North Queensland and the possible pathways towards a desirable future.

The Disability Support System of Australia

The landscape of Australian Disability Service provision changed rapidly in 2013 when the disability care provided under the National Disability Agreement was replaced with the National Disability Insurance Scheme (NDIS) (Royal Commission, 2023). This Scheme was established under the *National Disability Insurance Scheme Act 2013* (NDIS Act) and enforced by the National Disability Insurance Agency (NDIA) (NDIS, 2024b). The introduction of the NDIS featured as a significant reform of disability support in Australia, providing needed assistance to many (NDIS, 2024b). Moving away from crisis-driven welfare to an insurance model, the NDIS aimed on early intervention, continuing supports and increased equity and accessibility to required services and equipment (NDIS, 2016; 2024b).

The NDIS is designed as a market-based system that supports people with disability by providing them funding through an individual NDIS plan in various categories, allowing it to be used for accessibility needs as required by the individual (NDIS, 2016; 2024a). This is supported by a network of coordinators, plan managers, service providers, and support workers that deliver services outlined on an individual's plan. While service provision existed prior to the NDIS, the nature and structure of service provision has been expanded dramatically due to the NDIS, servicing many more Australians (NDIS, 2016; Pennings, 2024). This network of systems and supports, along with the NDIA, is what this paper will refer to as the disability support system. Alongside the disability support system runs disability advocacy which is the promotion and protection of the rights of people with a disability (Queensland Government, 2022). The Australian disability support system services a large range of conditions and issues, ranging from mental health conditions to visible and invisible disability. The creation of the NDIS improved the availability of disability support services in Australia and was viewed as a ground breaking shift towards social equity, positively impacting many Australians and improving their way of life (Burton, 2022).

The NDIS and Australian Disability framework have espoused strong theories of care, moving away from the medical model, which treats disabilities from an individual, depersonalised lens with the intention to cure (Royal Commission, 2023), and instead root their guiding theories in the social model. The social model states that societal discrimination and misconceptions create disabling experiences and barriers that produce the experience of disability (Humpage, 2007; Olkin, 2022; Winance, 2016). The Australian Disability framework has also adopted a focus on the upholding of human rights (DARU, 2019; Queensland Health, 2022), and the Disability Strategy 2021-2031 has pledged to move towards community-centred services and away from medicalised approaches (Department of Social Services, 2021). However, in reality, the medical model has been shown to heavily influence the treatment of disabled people in Australia, as reported by the Royal Commission into Violence, Abuse,

Neglect and Exploitation of People with Disability [Disability Royal Commission] (Queensland Government, 2022; Royal Commission, 2023).

While the NDIS has created a revolutionary system, attempting to shift narratives about disability from medicalisation to the social model, the NDIS and its future have been criticised as unsustainable for a variety of reasons, with disability advocates criticising its inadequacy in providing appropriate support, responding to the needs of different communities, and preventing fraud and abuse (Burton, 2022; Royal Commission, 2023). Concurrently, the high costs associated with the NDIS have garnered criticism on its financial sustainability (Pennings, 2024). With these concerns in mind, the NDIS has begun undergoing a restructuring, which will consolidate the future of disability support in Australia. To understand the impacts the changes will have on the future, we must first discuss the challenges faced by disabled individuals in the present.

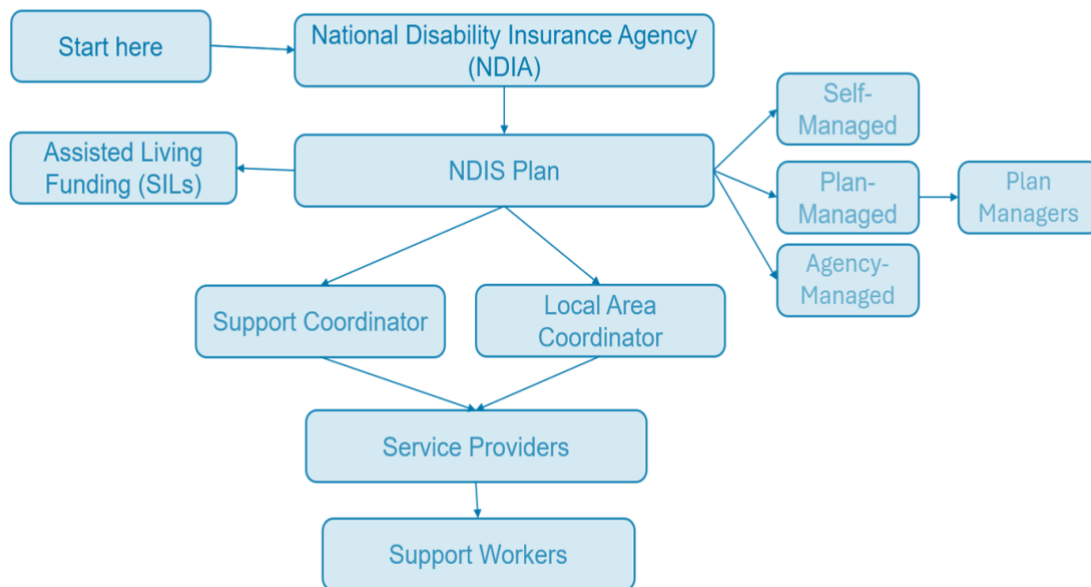
The Distressing Complexity of an Undesirable System

When I left Evelyn, she said, “I can’t imagine going through this without my education.” As a retired civil servant, Evelyn was no stranger to bureaucratic complexity. However, she spent a total of 7 months without support or even an NDIS planning meeting, all the while being classified as high-risk. She had contacted the independent advocacy agency that I shadowed, as she said she felt overwhelmed and confused (E. Smith, fieldnote, Feb 15, 2024). Evelyn’s story with the disability support system is not unique (NDIS Review, 2022a). Many participants who entered the doors of the advocacy organisation where I conducted participant observation reported being overwhelmed by the bureaucratic processes. The disability support system requires disabled individuals to navigate an obstructive and complicated bureaucracy (Dickinson & Yates, 2023; NDIS Review, 2022b), which functions in a formulaic and impersonal manner, creating overwhelming and distressing feelings (Bird et al., 2024). Understanding the obstructive and complicated bureaucracy starts with understanding the pathway to getting an NDIS plan as illustrated in Figure 1.

This flowchart (Figure 1) was drawn with the assistance of advocates during the months of fieldwork that I spent attempting to understand where each piece of the puzzle fits into the web of disability support (J. Stevenson, personal communication, September 28, 2023). It was drawn to make the process of the system flow clearly visible, excluding other adjacent details such as Mental Health Review Tribunals. This network of disability support comes with many moving parts, involving private companies with a varied level of choice depending on the location—and notably lower in rural locations (Dickinson & Yates, 2023). Highlighting the complexity encountered by both myself and clients such as Evelyn, navigating the NDIS is, in fact, a specialised job within the advocacy agency, with one advocate focused on NDIS appeals. Her job

involved combing through NDIS legislation to find justifications for required support, using her specialist knowledge to navigate the bureaucratic requirements of the NDIS.

Figure 1. A flowchart for accessing assistance through the NDIS



The challenges of navigating these bureaucratic structures can be seen further in the case of an advocacy client, a woman in her late 30s, Catherine, who reported to me that she had suffered major losses during Cairns’ catastrophic tropical cyclone Jasper, which exacerbated her mental ill health significantly. Upon having to refer her out due to the complexity of her case, which required more time than stipulated in the funding requirements, Catherine was referred through two more disability support organisations, finally reaching the organisation that had initially asked her to seek independent advocacy. Realising that this individual who was in a crisis had been looped through different organisations, a worker in the final organisation took over as they were best funded to assist her. Catherine said she felt like she had been thrown around and forced to recount her deepest vulnerabilities repeatedly to disability support and advocacy worker after worker. This situation left her in a circumstance where navigating for help left her feeling, in her own words, “confused” and “exhausted” (C. Ward, fieldnotes, 15th June 2024).

Alongside the bureaucratic complexity being viewed as overwhelming by both Evelyn and Catherine, each case also shows the distress caused by the procedural and formulaic bureaucratic processes. This distress can be further seen in a case study recounted by the young advocate Joshua Stevenson. His client was a non-verbal autistic man whose father had called seeking disability advocacy. The father, as he reached old age, had begun seeking more support for his son, for whom he had always

been the primary caregiver. They were living in the father's house, which was set up to have private yet interconnected living quarters for the two men. However, through a series of occupational therapy reports described by the advocates Joshua and Iris as "improper" and the formulaic interpretation of support due to the extent of care the son needed, the son ended up being removed from his family home and sent to a 1-on-1 Supported Independent Living [SIL] house. This situation, which both father and son found distressing, removed a disabled individual from his familial care due to the procedural and impersonal interpretation of "appropriate" support. This decision was made without consideration of his emotional needs and familial ties. Whereas the father had simply looked for support to care for his own son, he found his son removed and placed into unfamiliar conditions (J. Stevenson, personal communication, 13th March 2024). The impersonal decision-making, which led to an undesirable outcome for both father and son, shows the reality of distressing decisions made by the complex and rigid bureaucratic processes that form the NDIS.

The Undesirable Reality of Disability Support in Tropical FNQ

The complicated disability support system discussed so far affects all disabled people in Australia. However, tropical FNQ faces distinct challenges unique to the region (Bird et al., 2024). Seeking disability support is made into an undesirable situation in rural and regional areas of Australia, as rurality decreases service availability and exacerbates the impact of communication issues in the neoliberal, market-based NDIS system (Dickinson & Yates, 2023; Lakhani et al., 2019).

However, the rurality of FNQ, is furthermore, rooted in the mythos of the wild, distant tropics (Pierce, 2004), a mythos that impacts service provision in the region to this day. The tropical north of Australia has long conjured images of heat, mosquitos, idleness, solitude, untrammelled lawless freedom, and a rural escape (Pierce, 2004). The thick air, frangipanis, and oversaturated tropical foliage have captured the imagination of many (Pierce, 2004). The ideas of the isolation of FNQ deepened over time due to the once-thriving, and now-abandoned, mining towns in the region (Brandel, 2023). Having lived in the Far North for nearly a decade, the sense of rugged independence is one I encounter daily. Rurality in the tropical North is a cultural phenomenon, regardless of where one resides. One is never far from rurality, physically or emotionally, and emotional distance quickly marks you as an outsider. Having moved as a young adult from Singapore to Cairns and its surrounding regions, I learned that to be a Far North Queenslander, necessitated having to embrace some rugged independence myself, learning to climb, hike, and swim in the muggy tropical environment, thickening the soles of my feet with use. My hesitation and lack of self-sufficiency to this day gives away my big city roots. Yet it is isolation that primarily marks people's views of the Far North, with many non-Queenslanders recounting their view of FNQ as an isolated place of rural escape.

This view of isolation and extreme rurality, while both culturally and physically a reality for many Far North Queenslanders, also impacts service provision and healthcare in the region (Bird et al., 2024; Waterson, 2022). The view of FNQ as an undesirable, tropical, hot, rural environment has played a role in critical healthcare worker shortages, as well as degenerating health services, aged care services, and support services (Gordon, 2022; Margolis, 2022; Waterson, 2022). Distressing news about vital services no longer being available and morgues full of bodies due to a lack of staff have been discussed in the past few years in the region (Gordon, 2022; Margolis, 2022; Waterson, 2022). Thus, the exoticism of the rural tropical lifestyle is not always viewed as attractive, and this further creates gaps in essential service delivery to the region (Gordon, 2022). These gaps in service delivery add to and worsen the pre-existing barriers to accessing services faced by the region's high Aboriginal and Torres Strait Islander (ATSI) population (AIHW, 2024). Disability support services in FNQ are impacted heavily by these gaps in services, with reduced availability and high worker turnover affecting service delivery for Far North Queenslanders with disabilities (BETA, 2022; NDIS, 2016). Along with worker shortages, FNQ's isolation also makes bureaucratic oversight of essential services more difficult (Margolis, 2022; Waterson, 2022). Reduced bureaucratic oversight in FNQ has led to high levels of fraud and subpar service delivery amongst disability support services (Independent Advocacy in the Tropics Inc., 2019; NDIS, 2022), as detailed in the following section. The isolation of FNQ therefore impacts the availability and quality of services provided for people with disabilities in the region.

While the NDIS' catch phrase of "choice and control" is a guiding principle (NDIS, 2016, p. 12), people with disabilities in FNQ face limited choice and control due to a scarcity of services (Dickinson & Yates, 2023; fieldnotes, June 1, 2024; Lakhani et al., 2019). The NDIS recognises that the rurality produces 'thin' markets due to "insufficient local demand, limited service delivery, workforce shortages, and lack of infrastructure" which results in "poorer outcomes...including less choice (and) higher prices" (NDIS, 2016, p. 15). Kelly Wallace, a HoH support coordinator who services clients ranging from Brisbane to regional FNQ, noted there is a large disparity of access, with a larger variety and availability of robust services in Brisbane as compared to Cairns. For FNQ d/Deaf people, rurality is brought up as the "biggest hurdle", as it heavily reduces access to interpreters. Face-to-face interpretation is viewed as "impossible", with rural d/Deaf Far North Queenslanders having to access interpretation through video call. However, video calls cause individuals to accrue high mobile data costs, which is not sufficiently recognised by the NDIS, leading it to be unaffordable to some. Alongside the limited connectivity present in rural FNQ, this creates inconsistent access to interpreting often leaving d/Deaf individuals unable to communicate or feel safe in vital situations (group interview, April 26, 2024). As such, access for disabled individuals significantly depends on location, with the highly rural and regional FNQ having much

less availability and quality of required services (Bird et al., 2024; Dickinson & Yates, 2023; NDIS, 2016).

Furthermore, tropical rurality worsens the impacts of poor communication with the NDIA. A client of the advocacy organisation, Gabriel Mara, lived in a small coastal FNQ town with an approximate population of 150 people. Due to the tropical cyclone and flooding event of December 2023, he used his NDIS funds for support workers to secure his safety, running out of available funding before time. Despite applying for relief and for a plan review to request additional funding for required support, he had not received any appointment to meet up with NDIS to provide him with additional funding, due to the inconsistency of oversight in FNQ. This had left him in an inaccessible home, in a situation of extreme isolation and vulnerability with no support (fieldnotes, March 26, 2024). His rurality, along with reduced availability of support, made difficulties in communication deeply dangerous for Gabriel. The vulnerability worsened through the rurality of tropical FNQ, alongside the lack of suitable access and support for individuals in rural areas, compounds the existing undesirable complexity of accessing services faced by disabled individuals (Bird et al., 2024). The worsened communication between FNQ and the NDIS leads us into the next facet of the undesirable reality faced in FNQ, which is the lack of oversight, causing instances of abuse, exploitation and fraud.

The Undesirability of a Fraudulent and Exploitative Neoliberal System

The Cairns Compliance Operation [CCO] was carried out by the NDIS in November 2022 to ensure that providers in the region were providing services that met the NDIS code of conduct (NDIS, 2022). With 5000 service users and 500 service providers in the Cairns region, there were only 30 formal complaints in 2022 (NDIS, 2022). The NDIS, thus, began investigation on the appropriacy of services in Cairns to explore possible underreporting (NDIS, 2022). Participant observation in the field made the issue of underreporting clear, with Cairns described as “the wild west” and service providers referred to as “a bunch of cowboys” (I. Reed, personal communication, October 5, 2023; fieldnotes, April 23, 2024), embodying the mythos of tropical FNQ as a place of lawless freedom. The regionality of Cairns, its proximity to rural locations, and the lack of oversight in regional and rural locations created the perfect situation for subpar or fraudulent services (fieldnotes, April 20, 2023, June 22, 2023). While the findings of the CCO were not made public, through my participant observation I learnt that this Operation led to the auditing of many of Cairns’ service providers, and to the closing of some service providers. This shows that the disabled individuals in FNQ who are participants of the NDIS have been encountering and living with subpar or exploitative service provision without the appropriate means to file complaints to the NDIS, as evidences by the underreporting.

A prevalence of exploitation, inappropriate services, fraud, and abuse was simultaneously raised in the Disability Royal Commission investigation which began in December 2019 as a response to community concern regarding the high rates of violence, abuse, neglect, and exploitation of people with disability (Royal Commission, 2023). This uncovered many examples of exploitation and abuse at the hands of service providers occurring in high numbers in FNQ (Independent Advocacy in the Tropics Inc., 2019).

A key reason for the exploitation and fraud present within the NDIS system and its increased prevalence in regional and rural areas is the market-based approach of the NDIS. The NDIS's neoliberal market-based approach was intended to allow people with disabilities to choose their support through individual commissioning (NDIS, 2016). With only a light government touch, this scheme was intended to create a "vibrant, multifaceted, open and competitive marketplace (that) will operate sustainably", while simultaneously substantially increasing the number of customers (NDIS, 2016). The increase in funding from 8 billion dollars to 22 billion dollars within three years led to a boom in new providers, an intended effect aimed to increase participant "choice and control", showing the commitment to improving the support provided to disabled people (NDIS, 2016). However, this growth came alongside the opening of fraudulent support services (Pennings, 2024). One of the reasons is because many services are not registered providers. While both registered and unregistered providers can provide services, only registered providers are accountable to the quality and safeguards commission (J. Young, personal communication, June 22, 2023; NDIS, 2023a). The reasons for remaining unregistered ranges from the high cost of registering which is prohibitive for small businesses dedicated to making an impact (NDIS, 2023a), to service providers who have started their business with fraudulent practices in mind (fieldnotes, April 20, 2023, June 22, 2023; J. Stevenson, personal communication, Feb 8, 2024).

These fraudulent practices were often openly practiced, especially in FNQ, where there was less oversight. Iris Reed, an ex-support coordinator and disability advocate in Cairns, recalls an agency that openly told their staff to "rape the core funding", referring to ensuring that the client's NDIS funding is maximally used regardless of need (I. Reed, personal communication, 5 October, 2023). This practice is described by ex-Minister for the NDIS, Bill Shorten, as 'intra-plan inflation' (Pennings, 2024). Iris also recalls companies "charging the two (scheduled) hours a day when they are only there for 15 mins" (I. Reed, fieldnote, 21 September, 2023). Another disability advocate, Jana Young, when stating why the shift from yearly funded NDIS plans to multi-year NDIS plans has been received unpopularity, noted that it is because service coordinators cannot "take as much money" and instead must ensure that the plan lasts throughout the years (J. Young, fieldnote, June 22, 2023). Fraud presents a major challenge for the NDIS, with the *NDIS fraud fusion taskforce* having investigated 1

billion dollars of NDIS funding as possibly fraudulently billed in 2023 (Burton, 2022; NDIS, 2023b; Pennings, 2024). Providers cluster in regions like FNQ where there is money to be made due to the high number of disability service 'consumers' combined with lessened oversight (Lakhani et al., 2019).

Along with directly fraudulent practices, disabled individuals face conditions that create exploitation. In Cairns, the prevalence of arrangements such as "random service agreements set up just out of trust", which create situations ripe for financial exploitation, were noted by disability advocates (I. Reed, personal communication, 5 October, 2023; J. Stevenson, interview, 8 February, 2024). Another practice that leaves individuals vulnerable to exploitation is the establishment of monopolies in a person's NDIS Plan, with the support coordination and service provision being "under one roof" (I. Reed, personal communication, October 5, 2023), which puts disabled individuals in a position of vulnerability as there are fewer checks and balances for the safety and treatment of the disabled individual (I. Reed, personal communication, October 5, 2023).

The reasons for the desire to establish these exploitative practices is the lucrative nature of support coordination and support work under the neoliberal system of the NDIS. The funding provided through NDIS created inflation in the cost of services, with smaller unregistered companies charging "\$62.17 an hour while paying \$28-32 an hour so they can skim a lot of 'cream'" (I. Reed, personal communication, 20 April, 2023). Similarly, support coordinator roles are also viewed as very lucrative (I. Reed, personal communication, 20 April, 2023), charging \$100-150 an hour (Fair Work Ombudsman, 2024). Due to the lucrative nature of support coordination, especially in locations with less oversight such as FNQ (NDIS, 2022), companies are motivated to create more service agreements and monopolies.

These fraudulent practices are facilitated through the high proportions of untrained staff, with the majority of support workers and service coordinators in my research hired out of retail with no prior disability experience (I. Reed, personal communication, April 20, 2023, Oct 5, 2023; J. Stevenson, personal communication, Feb 8, 2024). With staff untrained in disability issues and ethics, NDIS clients are not only not given appropriate support or guidance (Iris, personal communication, April 20, 2023, Oct 5, 2023), but it also facilitates unethical practices due to the lack of prior staff knowledge on acceptable practices.

As a profit-motivated, neoliberal disability support system, the NDIS aimed to increase competition and choice, creating a "vibrant marketplace" (NDIS, 2016). However, by introducing profit, the system inadvertently succumbed to human greed, generating numerous organisations that focused on their earnings instead of the vibrancy of the service they provided (Dickinson & Yates, 2023). Therefore, what we can see is an undesirable system in tropical FNQ where disabled individuals are left directly open to

exploitation and financial abuse, having to weed through well-meaning services and abusive ones to find a service that would provide what they require.

Tropical Disability Futures: The Perpetuation of the Current System

The present reality for disabled people in tropical FNQ is marked by bureaucratic complexities, rural inequalities, and neglect, abuse, and exploitation, exacerbated by the neoliberal, market-driven approach of the NDIS. With the hope of having obtained information that can lead to better future practices, both the Disability Royal Commission and the NDIS review concluded in 2023 (NDIS Review, 2022a; Royal Commission, 2023). The Disability Royal Commission focused on the lived experiences of disabled individuals to understand the obstacles they faced. It listened to the voices of nearly 10,000 people and published 222 recommendations to change the circumstances that contribute to the prevalence of ill-treatment (Royal Commission, 2023). Meanwhile, the NDIS review looked into the operations and sustainability of the NDIS (NDIS Review, 2022a, 2022b). The final report of the NDIS Review, released in December 2023, proposed changes to the NDIS to ensure its sustainability and improvement (NDIS Review, 2022a, 2022b). These most recent reviews of the disability support system focus on consultation and examination (NDIS Review, 2022b; Royal Commission, 2023). The future-focused reviews appear to herald a more desirable future. However, there are already indications that the implementation of this future may lead to a consolidation of the undesirable present.

The NDIS Amendment Bill 2024, which is the implementation of the NDIS review that legislates changes to the NDIS system, has garnered strong reactions and criticisms from disabled activists and disability advocates (Canales & Convery, 2024; Dickinson, 2024). In fact, the board of People with Disability Australia [PWDA], along with the Australian Greens party, opposed the entire bill in its current form (PWDA, 2024b; The Australian Greens, 2024). One of the key changes proposed in the bill was the introduction of 'foundational supports', which redirects people out of requiring NDIS plans and opens the scheme to others through a separate tier of disability services (Bennet, 2023). However, the disability community has concerns about the lack of development, clarity, and testing of this new tier, leaving people with fears of losing access to current supports while being redirected to subpar services (PWDA, 2024a; Taleporos & Winker, 2024; The Australian Greens, 2024). The introduction of foundational supports also raises concerns regarding overloading existing and currently overwhelmed community supports (Dickinson, 2024; fieldnotes, June 1, 2024; PWDA, 2024a). The question of responsibility is debated, with states pushing back regarding taking over what were previously federal responsibilities, leading to more instability and confusion (The Australian Greens, 2024). This raises concerns about challenges such as "too many changes made too quickly", and the

reinforcement of complicated bureaucratic processes, which were concerns raised in prior reviews of the NDIS by disabled individuals (NDIS Review, 2022b, p. 6).

Another key change to the NDIS is the enforcement of a stricter list of what transitional supports are considered acceptable, theoretically reducing spending on household goods and other personal spending. This has been pitched as a cost-saving measure (Pennings, 2024). However, as stated by the PWDA President Ms Jonkers, this change does not “fully recognise the different and cost-effective ways people with disability access support” (PWDA, 2024a). The strict list of what is eligible and what is not reduces participant choice and limits the innovative ways in which people navigate their disability, with household items potentially used to drastically change one’s living conditions (PWDA, 2024a; Taleporos & Winker, 2024). It also increases the NDIA’s control over participants’ NDIS plans and reduces the choice and control that they espouse (PWDA, 2024a, 2024b; Taleporos & Winker, 2024). As said by an ex-advocate in her early 70s who had worked in the field for over 2 decades, “Current planners do not know anything about disability. Does this mean there will be more civil servants making serious decisions?” (C. Scott, fieldnotes, April 23, 2024). This prescriptive list of transitional supports was not a suggestion made in the NDIS review to improve the system (Taleporos & Winker, 2024). These changes risk reducing the agency of disabled individuals in Australia (PWDA, 2024a; The Australian Greens, 2024). Furthermore, as stated by the Australian Greens, “this bill expands those debt raising powers both by tightening the restrictions about how participants must spend their funds, and by introducing harsh consequences for participants that fail to meet those requirements,” referring to the expanding of the NDIA’s ability to pursue debts against participants who spend money out of accordance to their plans (The Australian Greens, 2024). The tightening of NDIS’ control over participants’ money and needs results in the reduction of individual agency and reinforces the cold, prescriptive, medicalised system currently encountered by disabled individuals. Alongside other unclear and uncertain changes passed in this bill, such as the counter-productive changes to needs assessments and plan budgets (PWDA, 2024a; The Australian Greens, 2024), this reveals a present movement towards a consolidated undesirable future for disabled people in Australia.

However, more egregious than the unclear and undesirable changes passed in the NDIS Amendment Bill is the lack of co-design and listening practiced in the passing of this bill. The NDIS review had promised that co-design, centring the voices of disabled people in discussions of the changes that affect them, would be a key focus in the next steps (Canales & Convery, 2024). However, the legislation was tabled with no exposure draft or public discussion regarding the contents (Dickinson, 2024; PWDA, 2024b), and with disability organisations who participated in discussions made to sign non-disclosure agreements (Canales & Convery, 2024; Dickinson, 2024). These non-disclosure agreements made it difficult to consult with the relevant communities

(Canales & Convery, 2024). Upon being tabled, hundreds of submissions from the disabled community were submitted, resulting in numerous amendments to the bill (Canales & Convery, 2024; Dickinson, 2024; Parliament of Australia, 2024). When it was referred to the second committee, disabled individuals and organisations pushed back once again, pointing out the limitations that needed to be addressed before the passing of the bill (Canales & Convery, 2024; The Australian Greens, 2024). However, the bill was passed with limited consultation with the disabled community, going against the principles of co-design suggested in the NDIS review and Disability Royal Commission (NDIS Review, 2022b; Royal Commission, 2023). This lack of inclusion decentres disabled people in conversations about them, painting an unfortunate picture of the future. It shows the consolidation of the impersonal system that values its ideas of function over the voices and needs of the disabled people who use it.

The fundamental reason for the rushed implementation of the NDIS amendment bill and the lack of co-design is the economic and political pressures faced by the NDIS (Pennings, 2024). The NDIS has been deeply criticised by politicians as financially unsustainable, due not only to the fraud that is rampant within the system but also an increase in participants, as well as practices such as maximising funding usage (Burton, 2022; Dickinson & Yates, 2023; Pennings, 2024). Prior attempts at capping spending focused on reducing plan costs during NDIS reviews, using the attempted introduction of independent assessments (Dickinson & Yates, 2023; Plan Partners, 2021). These independent assessments were undertaken by an impartial physician and assessed each individual's functional capacity (Plan Partners, 2021). This measure was implemented with the aim of delivering more consistent support but instead reduced complex needs to a "mathematical algorithm" in a return to a medicalised, impersonal model (Burton, 2022). The now scrapped independent review assessments show the pressures that surround the NDIS politically and economically, pressures that have continued to influence the current NDIS amendment bill away from the initial goal of social equity and towards cost-saving measures and medicalised rigidity (Pennings, 2024).

Together with the practical changes that consolidate an undesirable future for disabled individuals in Australia and FNQ, the key reinforcement that serves as an augury of an undesirable future is the continuation of existing paradigms that underpin the disability support system. The theoretical underpinnings of the NDIS follow the social model, which, as previously discussed, shows the structural dimension of disability and how inequality and disability are linked to the organisation of society (Winance, 2016). This stands in tension with the medical model's essentialist approach (Winance, 2016) and provides a theoretically more equitable understanding of disability. Yet, in practice, the well-constructed theory of the social model and its well-meaning implementation fall short, exposing disabled individuals to the reality of undesirable circumstances.

The social model adheres to “the Western standard of the subject, defined as a rational subject able to make his or her own choices—an autonomous subject” (Winance, 2016, p. 101). This autonomy can be seen through NDIS’s focus on “choice and control” (NDIS, 2016, p. 12) with the disabled individual’s agency and independence being at the centre of NDIS’ guiding theories. The National Standards for Disability Services promote a person-centred approach, with the goal of maximising the capacity of disabled individuals, ensuring they can direct services and support according to their needs (Department of Social Services, 2021). In this approach, consumers are intended to identify the organisations that meet their needs and spend their NDIS funds on those companies (NDIS, 2016). Similarly, a quality management principle in the National Standards for Disability Services includes encouraging continuous improvement (Department of Social Services, 2021). This focus on the autonomous individual and concepts of self-reliance and maximising capacity is seen as vital for disabled individuals to be ‘active’ citizens rather than passive recipients of welfare (Humpage, 2007).

However, this focus on independence and agency antithetically sits in tension with the social model of disability (Humpage, 2007). The current normative view of independence as the best pathway to a dignified life presents problems for disabled individuals who have and will require assistance and care from others (Kittay, 2011). In its focus on independence and empowerment, the system frames the concept of dependency as negative. In adopting a more person-centred model, the NDIS moved towards viewing participants as neoliberal consumers who exercise their agency through choice (Department of Social Services, 2021; NDIS, 2016), focusing on this empowering independence but simultaneously painting the care and support which individuals receive through the NDIS as negative.

This causes the failure of the social model in practice, as the negative connotation attached to care and positive connotation attached to independence create a medicalised approach where the ‘problem’ is still located within the individual. The problem has shifted from the disability itself as a physical condition to be cured to a problem of an individual’s ability to care for themselves, with requiring less care over time being viewed as a positive step. In doing so, it does not acknowledge the reality that many disabled individuals require some degree of reliance and care and that ‘continuous improvement’ or ‘independence’ may not be an achievable goal for all and does not indicate lesser will or growth (Winance, 2016). This ideological and theoretical contradiction haunts every honest attempt to improve the NDIS to serve disabled communities better.

Recent attempts to improve disability support in Australia show an understanding of the fundamental problems and contradictions faced by the Australian disability support system. Moving away from the NDIS participant as the neoliberal consumer, the

Disability Royal Commission investigation focused on the range of adverse and harmful experiences faced by disabled individuals. This created an in-depth repository of stories and data, which allowed the commission to locate the key issues that affected disabled people from all walks of life and the location and conditions of these issues (Royal Commission, 2023). The Royal Commission allowed, for the first time, a focused listening to the lived experiences of disabled individuals in Australia. Listening is integral in understanding others' experiences and thus knowing the obstacles that are faced by each unique group and individual (Moola et al., 2023). It is through intentional listening that decolonisation, anti-racism, and anti-ableism can thrive hand in hand (Moola et al., 2023). Drawing from bell hooks (1989), the margin is a place that holds power in its counter-discourses, holding and "encompassing the stories, bodies, and lives that go unrecognised and unseen" (as cited in Moola et al., 2023, p. 5-6). The in-depth listening demonstrated by the Disability Royal Commission interacts with the heart of the many intersectional identities of disabled individuals, by understanding the unique lived experiences and challenges faced by individuals and their communities.

The recommendations brought forth by the Royal Commission were therefore highly important in changing the landscape of the Australian accessibility system and the realities faced by disabled individuals. Valuing this collection of lived experiences and the recommendations that arise from it would signal a significant and required paradigm shift in the disability support system in Australia. However, the NDIS Amendment Bill's disregarding of the Royal Commission's recommendations reinforces the current paradigm based on neoliberalism and individualism. This reinforcement, alongside the decentring of disabled voices in changes directly affecting the disabled community, all cemented into legislation, reveals a vision of the future that heralds a repetition of the fraud, abuse, and neglect suffered by Australians with a disability. For the people with disabilities in tropical FNQ, this spells not only a repetition but a worsening future, with tropical rurality, complications in providing and regulating disability support services, increased fraud, and a large marginalised population leaving FNQ more vulnerable to the impending changes (Bird et al., 2024).

Tropical Disability Futurisms: Survival and Practicality

The undesirable potential future faced by disabled individuals in Australia seems well set in motion through policy. The economic and political realities have impacted the ability of the social model of the NDIS to be effective, with the roll-out of changes to the NDIS appearing to consolidate a fraudulent neoliberal system filled with bureaucratic complexity, especially in northern Australia where oversight is limited. For people with disability living in FNQ, and for those who stand alongside them, the future is filled with uncertainty.

However, the future is not without hope. While the mythos of tropical rurality and lawlessness continues to impact the conduct of disability services in FNQ, there also exists a parallel mythos of community in the tropical North. The strength and resilience of community and grassroots organisations remain the beating heart of FNQ that Far North Queenslanders can rely on. As commented by Dickinson and Yates of the Australian Human Rights Institute, “One reason the critiques of the NDIS are so fierce is people have seen what the scheme can do and want it to live up to the promise of promoting inclusion and wellbeing for all participants” (Dickinson & Yates, 2023). This system has changed the lives of many, with 290,000 participants of the NDIS having received benefits for the first time due to the scheme, showing the marked improvement it has left on the Australian landscape (Burton, 2022). As such, the NDIS remains a system worth fiercely protecting and ruthlessly improving.

There are also alternative conceptualisations of disability and care that serve as possible paradigm shifts capable of creating a more equitable disability support system. These futurisms envision a world where people with disability and d/Deaf individuals are not constrained within neoliberal, individualised, and medicalised systems that promote inherently harmful or ableist outcomes. In Deaf communities, concepts such as Deaf Gain replace narratives of loss with narratives of joy, benefit, and community (Ladd, 2003). Similarly, in the Ethics of Care model, the commonality amongst all people is that at one point in time or another, we will need care to live, be it the long period of care in our youth or due to disability, illness, or old age (Winance, 2016). This dependency is not viewed as negative or framed with a focus on ‘overcoming’ (Winance, 2016). According to this principle, people without disabilities are also reframed—from ‘able-bodied’ to ‘temporarily abled’—shifting the focus to a society that accounts for this inevitable dependency on relationships, and inevitable inequality (Kittay, 2011). These alternative paradigms of d/Deafhood and disability envision ways of thinking that do not operate from the view of the able body as the norm. These paradigm shifts stem from a long history of disability justice, fought for by disabled individuals (Ladd, 2003; PWDA, n.d.). Understanding, discussing, and rethinking disability, and implementing alternatives to individualisation and medicalisation remain at the centre of changing the undesirable future set in motion in the Australian disability support system.

However, while ideological shifts are required to truly herald a new future, with the undesirable future quickly approaching, the current state of tropical disability imaginaries in FNQ remains pragmatic and crisis-driven.³ To envision true paradigmatic change, FNQ must first deal with the immediate future, working together

³ Discussion of disability futurisms regarding mutual aid, intersectional disability justice, disabled joy and gain found in places such as the United States of America (Piepzna-Samarasinha, 2023) are not mainstream discussions in FNQ due to the primacy of NDIS centred discourse and discourse regarding fraud, abuse and neglect generated by the Disability Royal Commission as discussed above.



to identify and push back on laws that portend worsened conditions for people with disabilities in the region. For the blossoming of tropical disability visions and hope, we must first deal with a practical envisioning of a future. Only then can we begin to adequately discuss disability futurisms in FNQ and how a society that embodies and values disability justice in the tropical North of Australia will uniquely function.

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Acknowledgements

I want to thank the participants of my research for entrusting me with their time and stories. I would also like to thank my supervisors Prof. Rosita Henry, Dr. Michael Wood, and Dr. Kris McBain-Rigg for their invaluable support through this process. I extend my gratitude and appreciation to the reviewers and editors of this special issue for their efforts in the publication process. Special thanks as always, goes to my family, Dr. Peer Mohideen Sathikh and Dr. Jarina Peer, for their advice, care, and endless love, and to my friends Dom and Sofia whose advice helped shape this paper.

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