Eligibility, Access and Utilisation of the NDIS

for People with Disability from Culturally and Linguistically Diverse Backgrounds

Humaira Maheen, Peter Summers, Elizabeth Giovannitti-Nowak, Glenda Bishop, Yi Yang and Alexandra Devine

University of Melbourne | Commissioned by Settlement Services International (SSI) | 2026

Eligibility, Access and Utilisation of the NDIS

Eligibility: refers to understanding NDIS eligibility criteria and navigating preliminary NDIS eligibility processes.

Access: refers to gaining access to the NDIS and engaging with preliminary planning processes and receiving a funded NDIS plan.

Utilisation: refers to using NDIS funding through the plan to purchase services and supports to meet their individual needs and goals.

Three sources of evidence

1

Scoping review

8 peer-reviewed studies (2015–2026) on NDIS eligibility, access and utilisation for CALD populations

2

Quantitative analysis

- ABS Survey of Disability, Ageing and Carers (SDAC 2022)
- NDIS administrative data (PLIDA, ABS DataLab)

3

Two roundtables

- People with lived experience of disability and the NDIS
- Sector stakeholders

Definition of people from Culturally and linguistically Diverse (CALD) backgrounds

01

1. CALD = born in a non-English-speaking country or speaks a language other than English at home;

02

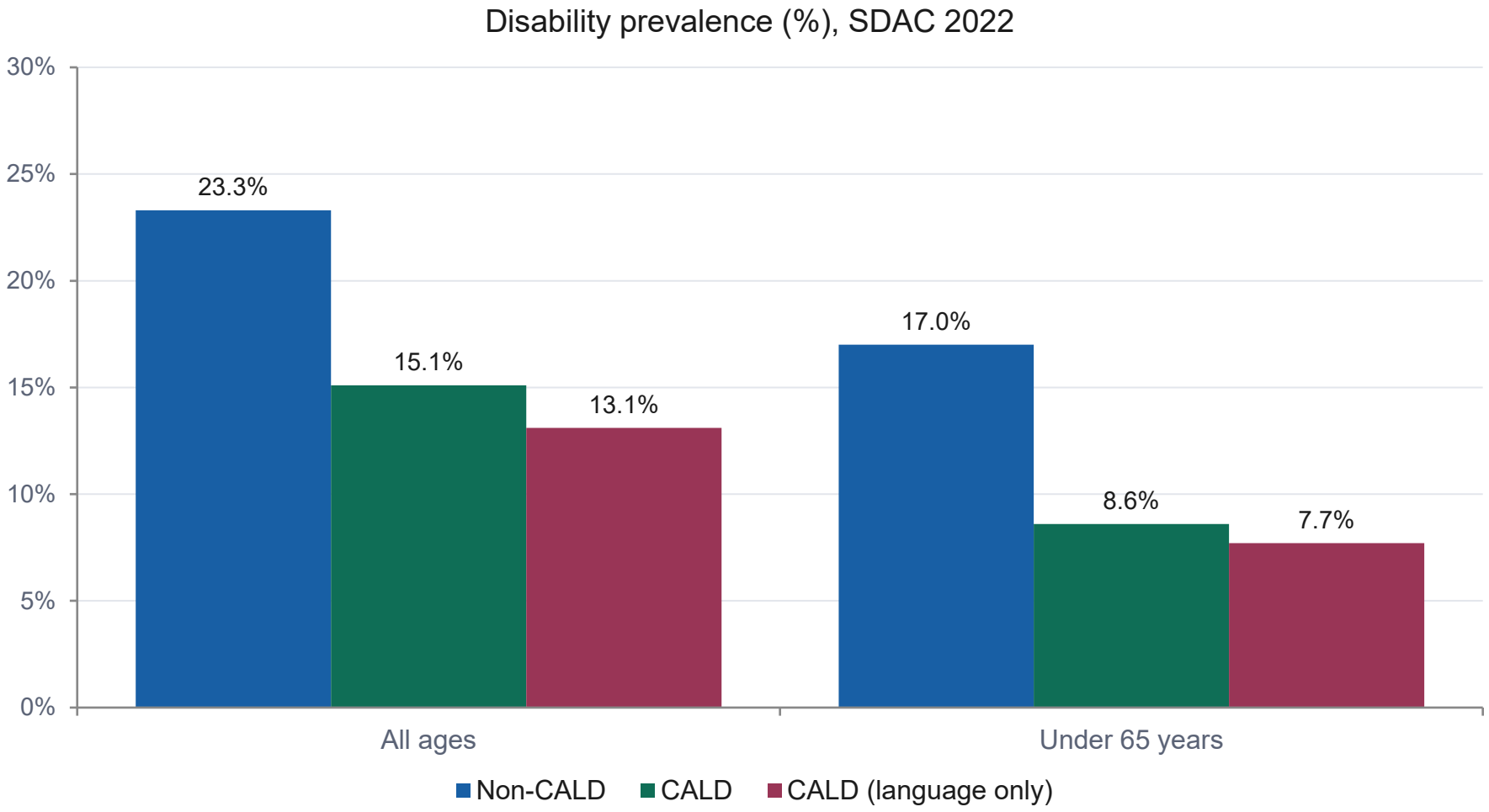
2. CALD (language only) = speaks a language other than English at home.

03

3. non-CALD = Born in English-speaking countries, and only speak English at home

Disability is less common in CALD groups

Population: SDAC 2022



Who has disability in CALD communities - Population Estimate

People with disability aged under 65	Non-CALD	CALD	CALD (language only)
Estimated number	**2,777,500**	**438,800**	**245,600**
Aged 45–64 years	43.6%	56.4%	52.6%
Live in New South Wales or Victoria	49.8%	68.4%	72.4%
Not a recent migrant or temporary resident	98.7%	81.9%	77.9%
Physical restriction (disability type)	59.2%	66.8%	64.8%
Learning and understanding (disability type)	29.0%	14.4%	15.1%
Profoundly limited in core activities	15.0%	17.3%	21.2%

(SDAC 2022)

CALD people rely more on informal help

Population: SDAC 2022

People with disability aged under 65 (SDAC 2022)	Non-CALD	CALD	CALD (language only)
Informal help only	18.5%	25.1%	26.2%
Both informal and formal help	24.7%	17.2%	17.2%
Did not know a service existed	3.5%	5.8%	5.8%
Need not important enough	1.3%	3.1%	4.5%
Service costs too much	6.3%	6.0%	5.5%

From the population to the NDIS

SDAC + NDIS data

Under 65 years	People with disability (SDAC 2022)	Applied to the NDIS	Became participants
Non-CALD	2,777,500	31% (872,800)	24% (667,389)
CALD	438,800	23% (101,108)	16% (69,234)
CALD (language only)	245,600	24% (58,506)	17% (41,828)

23–24%

Applied (CALD)
vs 31% non-CALD

16–17%

Participants (CALD)
vs 24% non-CALD

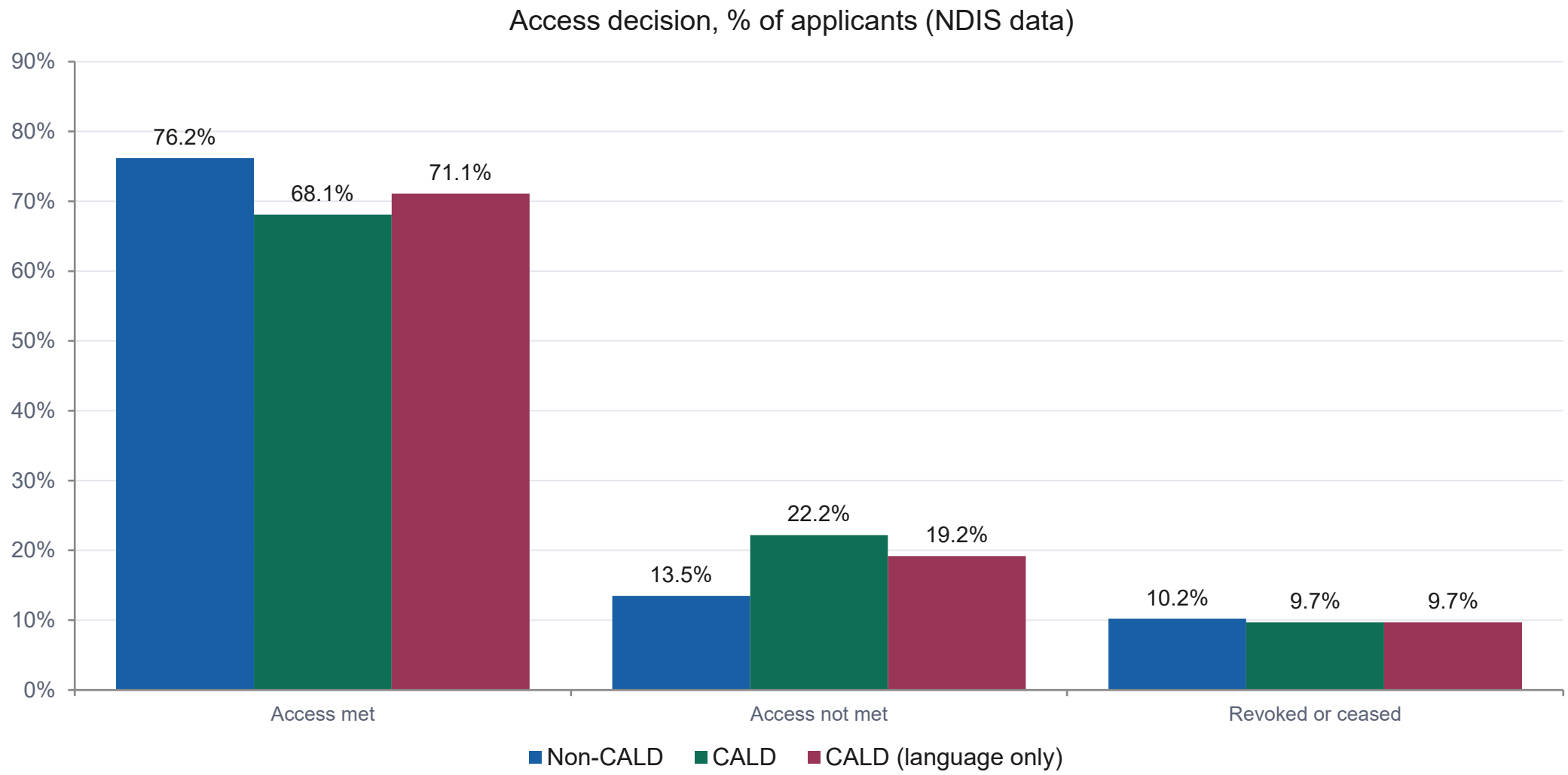
Who applies to the NDIS?

NDIS data

NDIS applicants with an access decision	Non-CALD	CALD	CALD (language only)
Number of applicants	**892,520**	**103,148**	**59,677**
Average age at access decision (years)	24.0	32.8	27.2
Aged 45 years and over	23.7%	40.3%	32.0%
Primary disability: autism	36.0%	20.4%	23.1%
Primary disability: intellectual	25.8%	19.9%	26.0%
Primary disability: psychosocial	10.7%	16.0%	12.4%
Primary disability: physical	8.6%	14.0%	11.9%

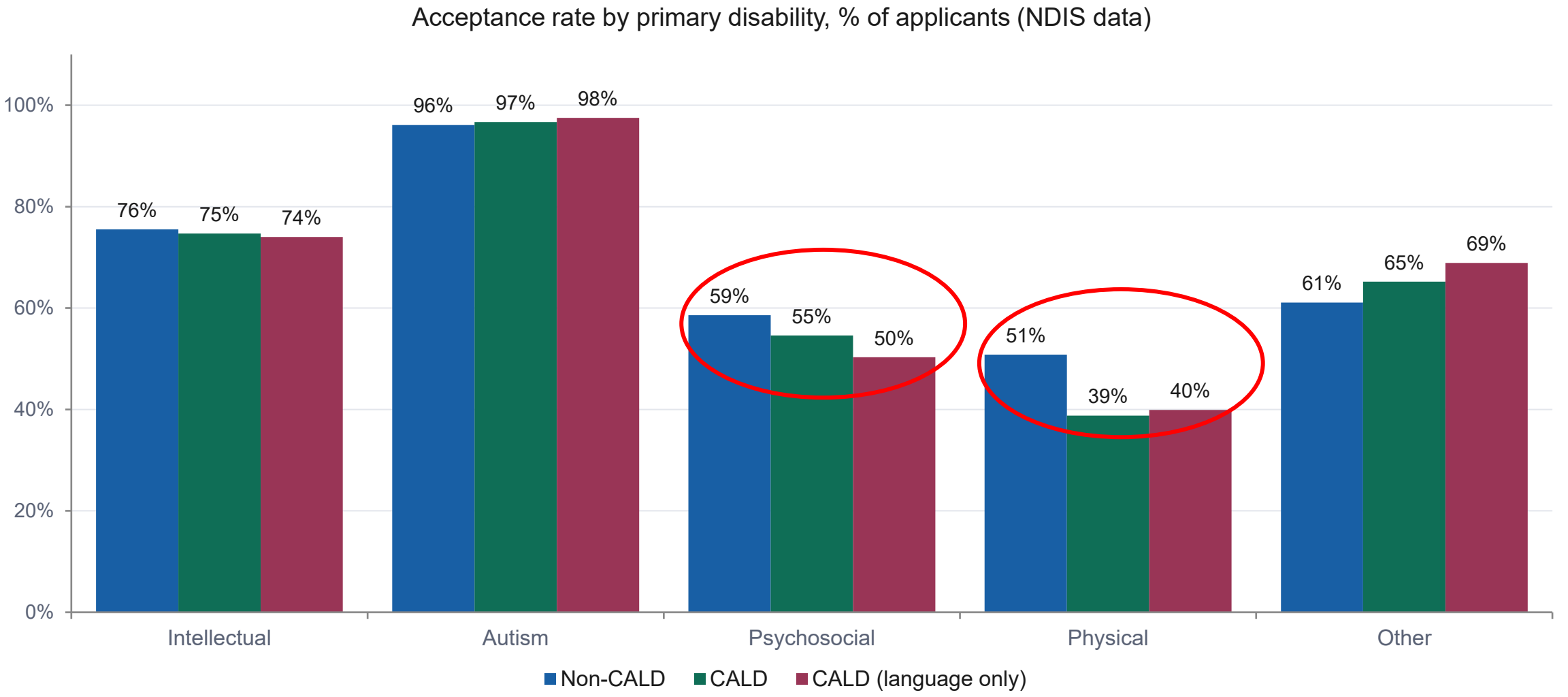
More CALD applicants do not meet access criteria

NDIS data



Widest gap: physical and psychosocial disability

NDIS data



CALD participants use more of their plan funding

NDIS data

Most recent plan (yearly amounts, median)	Non-CALD	CALD	CALD (language only)
Planned budget	$35,100	$44,800	$36,800
Actual spend	$22,600	$31,800	$26,700
Share of plan funding used	72.7%	**81.5%**	**82.6%**
Participants with plan data	469,783	52,025	31,482

Higher utilisation holds across every disability type and, for Core Supports, every age group. Higher use is not the same as effective use: it does not show whether supports meet needs, or anything about people who never reached the Scheme.

Young children (0-8 years)

NDIS data

NDIS participants aged 0–8 years	Non-CALD	CALD	CALD (language only)
Spent funds on support coordination	11.0%	16.4%	18.1%
Spent funds on choice and control	31.2%	34.9%	36.5%
Share of support coordination funding used (approx.)	75%	83%	84%

What people with lived experience and the sector told us

Eligibility

- The cost of diagnostic evidence falls on those least able to bear it
- Overseas diagnoses may not meet NDIS evidence requirements
- Settlement, refugee health and advocacy services are stretched

Access

- Stigma and family expectations can delay disclosure
- NDIS language is hard to follow, even when translated
- Planners record CALD status but do not adjust planning

Utilisation

- Higher use may reflect a selection effect or delayed access
- Some concern about fraud by providers (anecdotal)
- Rule and pricing changes are poorly communicated

In their words

Eligibility

“Many newly arrived refugees have lived with disability for years without a formal diagnosis because survival, displacement, and resettlement took priority over healthcare.” **Participant 3, Stakeholders Group**

Access

“Everything still comes in English. How long has the NDIS been around? Over a decade, and people are still quite confused as to what they can be provided with.” **Participant 3, Lived Experience Group**

Planning

“There was a part about whether I was a culturally and linguistically diverse person, but there was no follow-up conversation as to how that interacts with my disability.” **Participant 3, Lived Experience Group**

Utilisation

“I have heard stories of clients who do not speak English, whose plan is managed by whatever provider they are working with... I am curious whether it's being utilised appropriately.” **Participant 2, Lived Experience Group**

Strengths and limitations

Strengths

- A population-level view of CALD engagement across eligibility, access and utilisation
- Combines national survey data, NDIS administrative data, a scoping review and roundtables
- Brings together lived experience and sector perspectives

Limitations

- Descriptive analysis; SDAC and NDIS data use different definitions and reference periods
- Disability severity not analysed, and NDIS data may record language and birthplace incompletely
- Small roundtables (12 participants); findings are perspectives, not generalisable evidence

Implications: eligibility

What we found

- Fewer CALD people with disability apply (23–24% vs 31%)
- Evidence is costly, and overseas diagnoses may not count

Areas to explore

- Clearer, translated guidance on the evidence the NDIA requires
- A consistent approach to assessing overseas diagnoses
- Help to fund assessments and navigate the system locally

Implications: access

What we found

- More CALD applicants do not meet access criteria (19–22% vs 14%)
- The gap is widest for physical and psychosocial disability

Areas to explore

- Understanding why the gap differs by disability type
- Stable funding for trusted multicultural and advocacy services
- Planning and materials that respond to language and culture

Implications: utilisation

What we found

- CALD participants use more of their plan funding (82–83% vs 73%)
- Higher use is not the same as effective use

Areas to explore

- What sits behind higher use, and whether supports meet needs
- Pricing that reflects interpreting and culturally matched services
- Clearer communication when NDIS rules change

Implications: across the system

- Better coordination across settlement, health, housing and disability systems
- Culturally responsive practice at every level, as the Disability Royal Commission review recommended.

Thank you

Dr Humaira Maheen,
humaira.maheen@unimelb.edu.au
Melbourne School of Public Health
The University of Melbourne

Scan QR code to download the report

Questions and discussion