**3rd Australian Universal Design Conference Transcript of Keynote Speaker**

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I too have to confess that until a couple of years ago I really did not know much, if anything, about universal design. It was something that came to me through the Australian Human Rights Foundation and the Summer Foundation who were interested in the costs and benefits of universal design standards in housing.   
   
Through researching that particular project, which flowed nicely, as you will see, into some of the work I have been doing and social return on investment and in fact, got me interested in understanding how better we could design things and how economically that could make sense.   
   
A very good friend of mine had the misfortune to be in an accident when he was four years old. He has been in a wheelchair ever since. He is one of the most optimistic people I have ever met. And despite not a very good prognosis, he continues to keep on keeping on.   
   
But when the NDIS was being discussed, he said to me and many of his friends, "You think of people with disability, but really you should think about yourselves as being temporarily abled."   
   
That has always struck me, because you don't know if you might fall down the stairs and break a leg. And this is the thing about universal design, it is not just about people with a disability.   
   
At my local suburb in Sydney, the train station only two years ago got a lift. So, 20 something years ago when I had three children under four years old, we had to haul them up the stairs in prams. Only two years ago they changed that. Some stations still don't have access, so it's something that resonates with me. My daughter is getting married in a couple of weeks, so I look forward to being a grandmother soon.   
   
In case you're wondering the significance of this, it is not just a pearl on the beach that makes you think of tourism. Universal design, the idea that the world is your oyster, is hopefully something we will know a bit more about.   
   
Just what we will talk about today - I want to quickly touch on the who, what, where of universal design. Most people in the room probably know this better than I do, but we will still have a quick run-through, because I want to make sure that everything ties together.   
   
And then I want to talk about what economics has to do with it. Again, many of you will be sitting here thinking, "Get the bean counters out of the way. How are you relevant?" But hopefully I will explain how I am important in promoting understanding.   
   
And, why does it matter that economists matter?   
   
And, finally, we will look at a person-centric approach. In case some of you are not aware economists are sometimes called dismal scientists because we always have a glass half-empty. I would like to say that I'm one of the few who sees the glass half-full.   
   
So, let's get going. So, the who, what, where. And just how universal is universal design? Because the name implies that this is something for everyone. And I like this quote from Dr Scott Rains, who is very prominent in the tourism sector, particularly promoting universal design and access.   
   
"The idea of universal design includes not only people in wheelchairs, but individuals who are blind, deaf, ageing or young, and people who may need special attention due to cognitive issues."   
   
That is something, as an able-bodied person, that we tend to think about, somebody who needs help as being in a wheelchair. But there are so many other forms of disability. One in five Australians identifies as having a disability. And you can think about the rise of diagnosed autism and what that might mean for trying to travel, particularly with young children. It is a multidimensional issue.   
   
And what this means, I guess, is that we have a growing group of people who need accessible design, or universal design. And this is the 'who'.   
   
I have a big diagram here and you will see the people in the smallest green circle of those with a disability. But universal design, the much bigger purple shade, includes people with a temporary disability, those for whom height and reach might be an issue.    
   
And age, obviously not just the elderly, but also as I mentioned before, young mums and dads with prams and strollers, etc. So it's a large range of people.   
   
Almost one in five people identifies as having a disability. We have an ageing population - 15% of the population is 65 and over, and it will only get larger. Carers, we tend not to think about those, but they also need to have the same access. That is 12% of the population. And as I mentioned, those other people, families, someone with a broken leg or a sudden illness that might prevent them from being able to access things that they normally would.   
   
So, 'what'? And this is interesting, as I was doing more reading about this in the last couple of months. We're talking about the design of products and environments. We're talking about a set of principles about how to make things accessible to absolutely everyone. So that, as when happened to my stepdad, he came out of hospital with a leg operation, had to be in a wheelchair for a little while, so they had to take the bathroom door off so they could get in and around. This is just not practical for anybody to have those designs.   
   
What if we had homes and public spaces, offices, and this was never something we had to think about? I think this would actually not only help the people involved, but it would actually help the broader community to think much more inclusively. If this is just something that we all do, then it becomes less of an issue for people to think, "Well, that is their problem, not my problem."   
   
It becomes something that is a solution for all of us.   
   
So, 'where'? The standard picture we tend to think about are rails in a bathroom. And perhaps that is because when you stay in a hotel you might have an accessible room that has those. Or you might visit your elderly parents who also have those.   
   
One of the interesting things, looking at costs and benefits, it is far more expensive to retrofit those rails than to have them or the frameworks there in place when you first start.   
   
Playgrounds for kids to make sure that everybody can have access. Something, again, that we tend to take for granted. Having more climbing equipment for everybody.   
   
Workspaces - a workspace today can be absolutely anywhere. For a lot of people it has become a coffee shop. But you want to make sure that those coffee shops are accessible. People with double prams and twins, or someone with a walking frame.   
   
And again, schools. You want to make sure that universal design allows for companion animals, and to have those easily. I am trying to persuade my office that I need a companion animal throughout the day. They don't seem to be buying that I need a pet in the office. I think we all need it.   
   
The next thing I want to do is talk about are a couple of case studies that we had a look at, just to bring this home. And, again, probably familiar to everybody in this room.   
   
But I love this story from Stu, pictured here at his kitchen. I won't read this whole thing out, I will make this presentation available afterwards. But he talks about how this makes such a difference to both himself and his wife.   
   
There were things that made things much easier, particularly just plugging things in. But I love the idea that lots of things in the home are at a good height so you don't have to always bend down. I don't know about you but my back is not the greatest. Things don't work quite as well as they used to. And constantly having to bend down, I was bending down in my hotel room last night to get to a power point.   
   
And you just think that it would be so nice if things were reachable without having to scoop behind things.   
   
And he talks about power points being set higher, a cooktop at the right height, and not just for him, but so we could have visitors. It is absolutely critical, that issue of social inclusion, of getting people participating in the community, getting them over to your house.   
   
And we were talking about home and away this conference, so I just want to give you a couple of examples of the Blue Mountains Scenic World. It has been built, both the cable car and the skyway are wheelchair accessible, and two of the three right-sided wheelchair accessible, and obviously that goes for prams etc.   
   
It is the steepest aerial cable car in the southern hemisphere, the largest in Australia. It carries 84 people. The cabin at the front is accessible for wheelchairs and the wheelchair user gets the most spectacular view, and they make sure nobody standing in front of them. So you're right up against the glass.   
   
So, really, with very little tweaking, it is absolutely not impossible to make these things happen. We just need to think about it a bit better. One of the issues, though, is that's retrofitting is always far more expensive than doing the design up front.   
   
What is really important now is making sure that we have inclusive design as part of mainstream policy, particularly of state governments who set the agenda for infrastructure strategies. The NSW Government is in fact reviewing theirs at the moment.    
   
And in Jarvis Bay, there is an accessible whale watching experience, called 'Wild'. And the boat has five viewing levels, specifically designed for all ages, especially those in wheelchairs, or who have a particular disability. It has disabled amenities on board, level walkways, wheel-on and off ramp, and you can experience whale and dolphin watching, being hoisted to the boom net, or go snorkelling. You can get up close to the animals, and you can see on the right little viewing platform for a wheelchair. So just some forward-thinking.   
   
If it is built into the initial design, it doesn't cost a lot more – retrofitting is when things start to add up.   
   
I find it puzzling that the idea that a larger doorway costs more than a smaller doorway – you are going to pay more for more air? It does not quite add up, does it?   
   
So there is a broad overview of who, what, why, and where we see universal design. So why is an economist speaking about it? Why is it not just a matter of social responsibility? I will tell you why.   
   
It has been said, apologies to Oscar Wilde, that an economist is a person who knows the price of everything and the value of nothing. And I hope that that is not true. The advent of social return on investment, what we economist called triple bottom line economics or analysis, has radically changed the way we are viewing things. Social return on investment is one way of talking about it, and triple bottom line analysis used to be, we got the economics down pat, and with the advent of carbon prices and with a very brief period of time that we had an emissions trading scheme, we understood how to value environmental issues – whether greenhouse gases – and there is a whole branch of economics called treenomics, that values trees in different cities.   
   
But we always kind of just have the social to the side, as a bit of a white elephant in the room – we said we were doing triple bottom line but in fact we were not. And social return on investment has allowed us to actually start to capture the value.   
   
So, thinking about this, one thing we are all probably aware of is just getting people into the workforce. So, in Australia, we have 53% of people who identify with a disability in the workforce, compared to 83% of people who don't identify that way.   
   
And now, one study done by the International Labour Organisation of low and middle income countries, suggested that was making those countries somewhere between 3% and 7% of GDP. They study we did at Deloitte Access Economics actually suggested, and this was in 2011, yet to be updated, but back then we were talking about $43 billion in economic value over a ten-year period of increasing the participation rate and reducing the unemployment rate amongst a cohort of people with a disability.   
   
So the size of the prize, if we want to think about this purely in dollar terms, is quite enormous. So you think, workplace is one thing, we have talked about home and away with a focus on home and tourism, but one of the things about accessible housing is that you have more easy egress and ingress, meaning not just getting out to go to the doctor or to go to the supermarket, it actually means getting to and from work as well.   
   
Able-bodied people don't think about it – I have a lot of steps from my front door to the front gate, and one day I will find that is not a good thing, but for many people that is a huge issue, just to get to work, let alone the spaces that you have at the office.   
   
Of course, there is the actual housing itself, and this can lead to a wide range of avoided costs, I'm talking very much about the dollars. To the right, we have pictures of some fairly funky spaces there. I would not mind a bedroom like that. It has lovely, great access, making it easy for people to move around and within any age.   
   
Hospital admissions. We heard this morning about falls and how that obviously is a very significant thing. Data shows it is quite significant. Actually working out how much the stairs have contributed or what the factors are contributing to the number of falls in hospitals, that data is not currently disaggregated to enable us to get into the nitty-gritty, so we need to be careful not to over-claim, but there is no doubt that having universal design is going to prevent trips and falls to some degree, and therefore hospitalisations as a result of those.   
   
Obviously, the healthcare costs in having reduced numbers of days in hospital. So if you can leave hospital because you can go home to a space that is appropriate for you, and not have to take doors off the bathroom, then you are going to leave hospital earlier which is another positive for both the person and for healthcare costs. At the moment, remember, I'm just talking about the costs.   
   
The cost of residential aged care, when I researched this it probably... At some point in time people will still need care but if you can have care in your home, and you can at least delay having to go into residential care, the avoided cost to government is huge. And we know governments, State and Federal, are very busy trying to implement all sorts of care packages for people at home to get that support. But what would make life easier, and extend the ability or prolong the need to go into formal care, is actually providing those universal designs and future home modifications. If you build in these things, the difference in cost between that and doing it later, the difference is between $5000 and $7000 – a significant amount when you think across many, many houses.   
   
I want to say, upfront, not all homes are appropriate for universal design. Some are built on ridiculous blocks, particularly if you live in parts of Sydney that unlike Melbourne are not very flat. And it is not going to be everywhere. I think we are already seeing in a lot of apartment blocks, that universal design principles are being adopted, and that some of the leading developers are starting to think more broadly and outside the box about how they do this, as a matter of business as usual, rather than something special.   
   
So there are good things happening, it is not always going to be in every single property, but there are lots of places where we can design well. And we have been through a very big building boom, we have growing populations, despite everybody talking about the markets falling in a hole, we do have bly growing populations at the moment and we need to provide more housing – this will and you continue to be an issue. And hopefully it will be something we can advocate on now.   
   
Reduction in carer injuries as well, that is another avoided cost.   
   
Finally, one of the very few studies in the world – Ireland has done good work but it is very old unfortunately, as is this Victorian Council on Social Services piece, but back in 2008 it was potentially just from avoided costs related to the ageing population. They talked about a saving of over $70 million in one year. So that is a pretty big saving.   
   
Onto tourism now. "Inclusive tourism is a global movement to ensure the full social participation of all people with disabilities in travel, citizenship and cultural contribution, and in the process, to ensure the same for everybody else." That was Scott Rains again. I like that. Everybody is treated the same.   
   
A few more numbers. I am economist, I apologise, not really.   
   
Tourism Research Australia has done some surveys, most recently in 2015, and they thought around $3.2 billion annually is spent by people travelling with disability, directly, and most of it is on overnight stays. 20% is on day trips. But there is a multiplier effect, because often you are travelling with someone else, so the true value of allowing somebody with a disability to travel with a partner, carer or family could be as high as $8 billion, it is estimated, and that multiplier is actually significantly higher for Australia than the USA.   
   
The Open Doors organisation did several studies, the first in 2002, and more recently in 2015, that is, $17.3 billion – a very, very big number. It has grown significantly since 2002, and, again, we are talking around double the impact with the multiplier estimate, assuming a ratio of one extra person travelling.   
   
So, you can see that the value, and some people will only look at this in terms of value, is potentially very, very high. The size of the prize.   
   
So what does it mean, and why does it matter? Well, this is where bean counters come into it. I guess the first thing is that money is limited, and quite reasonably private sector investors are looking for a return on their investment. So, if building additional access ramps or additional viewing platforms is going to cost you more than you think the value of the return you are going to get, then you are not going to do it, it is just pure and simple. You have to have a reason, as a private investor, to do this.   
   
So, that is the starting point. And the second point is – again, because I am an economist, I could not go through an entire presentation without presenting at least one chart, so this was my chance to get it in – so budget balances, the one on the left, the Australian Government Federal Budget balance, and also State balances, despite the fact that we hear a lot from government about how we're getting the budget in order, if you look at the one on the left – the Australian Government, the last four or five years – it is only in the last three years that we go into surplus. And those are forecasts.    
   
You might remember, if you are a close watcher of budgets, we have been promised that for around a decade, so the chances of us getting there are probably increasingly good at the moment but you can see that State Government coffers collectively are not doing very well, and I would say Queensland bears a reasonable amount of responsibility, along with Western Australia and the collapse of the mining boom as well.   
   
Money is tight, you have to prosecute your case really well, but that does not mean that you cannot bring every single weapon at your disposal to the fore to prosecute that case.   
   
Let's talk about a person-centred approach to economics. Some people might think that that is an oxymoron, and that economists cannot be person centred as we think about dollars, but as I mentioned, the advent of things like social return on investment or social cost-benefit analysis, has really changed the way we are working in this space. In Australia, it has only been in the last four or five years that this has become more widespread, and in England, where a lot of it began, probably over the last decade.   
   
So what do we mean by this?   
   
When we talk about triple or even quadruple bottom-line evaluation, we must first understand what it is that we are trying to do with our investment – is there cultural value? Is there social value, environmental value? Some people put cultural and social together. And is there economic value? You can see from the diagram, not quite concentric circles, but fanning out, economics is at the core because that is where we start, but if we add in environmental, social and cultural values, we begin to get a much bigger piece of the pie.   
   
I want to talk to you, just to give you an example, and hopefully bring this to life a little more, but a program I was involved in the valuation of, called NSW Ability Links. This program, implemented prior to NDIS by the NSW Government, is a light-touch program, where people called linkers who worked with not-for-profit organisations, a wide range of them throughout NSW, were there to help people who identified with disability, not necessarily formally, to help have a more inclusive life.   
   
That could be through anything – from something as simple as a phone call as to, "Where is my nearest bus stop," to "I am about to be thrown out of my home, how do I solve this?"    
   
It was not just about helping individuals but helping communities as well and making them more inclusive. It was not just one side of the coin, it was everything, the big picture.   
   
It was all about outcomes for people with disability, and normally we would have done a cost benefit analysis of this, and we would have got a very small piece of the pie. But we said that we would try to do a social return on investment, and see how well that worked with this particular cohort. And the first time we did it, we were relying on anecdotal stories from individuals who had been helped, and then when we did a follow-up, 18 months later, we actually had a massive database that family and community services had put together with a range of outcomes, that really helped us to cement our findings.   
  
What we found was that, yes, there was a core of economic activities. People were helped with education, and we know that if you have a better education, were more likely to have better life outcomes, in terms of employment and everything else.   
   
We had people getting employment as well as a result of being assisted. And we also had people volunteering. And the value of volunteering is quite substantial.   
But more than that, we had so many people identifying that they had received social benefits that helped them with issues such as mobility, self-esteem, social inclusion, housing, justice, health, and family relationships to name a few.   
   
There were some fantastic stories about, a men's bike shed. Somebody said they wanted to learn how to prepare the bike and the next thing there was a bike shed, workshops going on, people with disability, people without. All sorts of people. People donated things. And suddenly there was a community. And one person who had felt isolated felt included in other people understood better what having a disability was about.   
   
And just want to show you some of the things, just to break it down a bit more. We broke this down into clusters, and you can see the percentages of the right. 0.9% of people obtained employment. And this is from around 20,000 people who were helped.   
   
As I mentioned, for some of them it was a quick phone call, but for a significant portion of them something more happened. They got work experience, about 3%, we had about 6% doing volunteering twice a week, 3% got into post-secondary education, we had 42.5% who reported that they had improved access to community and social networks. That is huge. Absolutely huge.   
   
It includes things like being able to go to a coffee shop. We had local stores who had put in ramps. And they said that they benefited because they actually had more business, had a more inclusive business, and we didn't even count that in this particular study.   
   
Transition to independent housing - that was around 2% of people. So they didn't have to rely on family so much. Relying on family overall dropped by nearly 6%. And involuntary care by about 4%.   
   
So you can see or hear that there are a lot of benefits that happen from a social perspective. And if we put a dollar value, and I will get to that in a minute, what you can see here is the different ways of measuring the total outcome.   
   
I have three bar charts here, and the first two on the left, have a similar sort of level of return on investment, close to nine times. But in the first one, the economic contribution is quite high. In our second one, the social one is quite high.   
   
As a person making a decision about an investment you might decide to place more importance on the economic outcome, but you also want to be aware, what is the potential of a different option for generating, perhaps, lower economic outcomes but much higher social outcomes? You might even have my third example, which is something with really high economic outcomes but quite poor social and environmental outcomes.    
   
So, we need to look at these things very closely. It is not just about the dollars, it is about all of the benefits we bring. And I will just give you some examples from a well-designed house that we have. I found this cartoon which pretty much describes what he talked about earlier. Somebody who is happy to sit outside. "Sorry, Bill, we will try to get a wrap for those spares before our dinner party. Would you like some potatoes?"   
   
Some of the benefits we found in the literature talked about improved mental health, improved family functioning, reduced reliance on others, increased self-esteem, increased feelings of safety, reduced social isolation, and increased community participation.   
   
The two last ones might seem similar but they're not. Social isolation can just be about people having visitors over. Being able to have a close friend visit as well as going out. And the community participation is actually about having accessible spaces for social clubs. It might be holidays, it is a whole range of things that mean you can get out of the house more easily.   
   
Again, remember, we are talking about all sorts of people who have accessibility issues. It might be a big pram, it might be a walker, it might be a wheelchair, it might be your sight, it might be the level of the noise. There are a whole range of things. It is not just thinking about ramps, but all sorts of things.   
   
I know that St Vincent's did a trial in Newcastle and New South Wales about a year and a half ago looking at having... Trying to develop an app to find where a coffee shop is I can go to that has good access between tables, or that might not be too dark.   
   
Universal design can produce significant economic and social benefits. It comes down to how we measure those benefits. What we have done is taken something called a contingent evaluation methodology. Put those words to the side if they give you the heebie-jeebies. What it actually means is, we say to people, "What would you be prepared to pay for this?" Or alternatively, "What would you choose to do more than this?"   
   
So, how do you value, for example, better self-esteem? Now, we can ask people the value or we can say, "What would you be prepared to pay to get that outcome?"   
   
And an example might be, "Well, I would go and see a psychologist, or a counselling session, once a fortnight, for a year." And the cost of that is our financial proxy for improved self-esteem. If there was a piece of work done around the spinal rehabilitation unit at the Prince of Wales Hospital, and one of the values they used was that some of the patients there - and this is people who had been told they would not walk again - went to Thailand to get stem cell treatments.   
   
These people were prepared to pay something like $10,000-$15,000 in the hope that this would help them to gain better ability. That was a way of saying, "This is how much we value what you are doing for us. The program we're getting is helping us to do all of these things, which is the equivalent of us trying a different way to achieve a similar outcome."   
   
I can see faces looking a little bit, not entirely sure about this. But it is a very long-standing way of doing things. One of the things that is hardest to do is a standard measure on the value of a life.   
   
People will say they value their life at a certain amount, but when it comes down to it anybody would pay whatever they could to extend their life. Or most of us.   
   
So there are differences in what people might say and what we can give a financial proxy to with confidence. But it can be done. And for all of those benefits that we did for Ability Links, we came up with a total return of investment of three dollars on every one dollar spent. One dollar to one dollar was the economic return. So one of those things that treasurers to say that they can see a return on investments in terms of actual increased earnings on people who gained employment.   
   
And the other 2 percentage points were on social benefits. And the Minister of the time said, "This is great. Here is a program, it pays for itself, and then there is all this free stuff." Which is an interesting way of looking at it, but it is relevant. Because the hard economics paid for itself, but then there were massive social benefits that we got on top of it. And ideally that is what we hope to have, that we satisfy both the bean counters and we have a more person-centric approach to valuing the outcomes that we will get.   
   
Whether we are investing in universal tourism, universal design for housing, however we actually invest - and it doesn't necessarily have to be physical environments, we talked earlier about ticketing - there is lots of different things. When you go and have a guide to walk around an art gallery. One of the pieces of support you can have is that if that is what you need.   
   
There are lots and lots of different things, obviously. Any product or design that will help make a more inclusive design for absolutely everyone.   
   
So I think, in concluding, social return on investment is an approach that is well and truly tried and tested. It is something that treasuries are interested in. Infrastructure Australia is definitely wanting to understand better the social impacts and outcomes of investment. And that might be promoting successful tourism.   
   
So there is an appetite in the community for us to prosecute this case and stop it from being purely about hard dollars. Let's make it more about universal design, and let's make it all happen.   
   
Thank you very much. 