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The Cost of the National Disability Insurance Scheme: Australia's Print-Media Discourse

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ABSTRACT

This paper examines the way that Australian newspapers have framed the cost of the National Disability Insurance Scheme (NDIS). Introduced in 2013, the NDIS represented a major change in Australia's disability support policy, moving for the first time to a nationwide universal insurance model. NDIS costs have continued to exceed estimates, raising concerns about the sustainability of the scheme, as reflected in recent calls for reform. Media analysis provides an understanding of the public narrative surrounding key social issues. Using thematic analysis of $n = 90$ newspaper articles, five key themes were identified: *cost as a problem*, *projections of cost*, *politicisation of cost*, *drivers of cost* and the *interests of stakeholders*. The most dominant theme was *cost as a problem*, which contributed to a strongly negative portrayal of the cost of the NDIS that emerged across articles. This negativity was connected to discourse relating to the deservingness of participants receiving funding and the contribution of 'undeserved' support to the growing cost of the scheme. We explore the way such narratives obscure the original principles of the scheme—universal insurance and investment—and suggest that the framing identified instead reflects existing negative discourses surrounding targeted-welfare systems and their recipients.

1 | Introduction

The establishment of the National Disability Insurance Scheme (NDIS) represented a major reform in Australia's disability policy, introducing for the first time a universal insurance model of disability support (Cowden and McCullagh 2021). In addressing prior failings in disability support, the NDIS promised consistency and equity through a personalised needs-based approach. Over a decade into its establishment, the number of NDIS participants has grown beyond early estimates, and so too has its cost, raising questions around the scheme's sustainability (Dickinson and Yates 2023). Current estimates expect the scheme to cost \$50 billion in 2025, exceeding either Medicare or defence spending

(Brown 2023). Cost has been a prominent focus of recent media attention surrounding the scheme. Media framing of policy issues has the capacity to both shape and be shaped by broader social discourse, with the potential to influence policy itself (Hepp et al. 2015; Crow and Lawlor 2016). It is crucial to investigate media framing of the NDIS and its costs to understand how discourse around the scheme has evolved and positions cost in order to understand the dominant narratives shaping public understanding of the issue. This discourse influences the scheme's future direction and how the rights of people with disability are perceived and prioritised in Australia, particularly in light of ongoing cost-reduction reforms (Campanella 2024; Dickinson and Yates 2023).

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1.1 | Contextualising the NDIS

In the decades prior to the NDIS, disability support remained a joint responsibility of state and federal governments, and budget allocations for support varied year to year and varied between jurisdictions across Australia (Cowden and McCullagh 2021). In 2008, Australia signed the United Nations' recently established Convention on the Rights of Persons with disability (CRPD), thus committing all Australian governments to upholding the rights of people with disability (Department of Social Services 2024a, 2024b). Following the proposition of a national universal insurance-style disability support model at the *Australia 2020 Summit* in 2008, the government ordered a report by the Productivity Commission (2011) to examine issues within the existing disability support system and the feasibility of moving to such a scheme. Released in 2011, the report found that such a scheme was indeed necessary in fulfilling obligations under the CRPD and in fixing the existing 'underfunded, unfair, fragmented, and inefficient' disability support system (Productivity Commission 2011). The report outlined a blueprint for the scheme's establishment and its recommendations were embraced by then Prime Minister Julia Gillard (Burns 2020). In 2013 the *National Disability Insurance Scheme Act 2013* passed as law in federal parliament.

Leading up to the September 2013 election, Gillard pledged to fund the NDIS by increasing the Medicare levy from 1.5% to 2.0% before the end of the term, with the additional 0.5% earmarked as an ongoing source of NDIS funding. Despite having previously ruled it out, Gillard said she would bring the levy increase to parliament if she had the support of the Coalition, who were the major opposition bloc in the federal parliament. After initial resistance, opposition leader Tony Abbott supported the increase, with Abbott's change of mind described by newspapers at the time as a strategic choice to avoid making the levy an election issue (Maher 2013) leading to bipartisan support for the cost of the NDIS.

The NDIS uses a universal-insurance structure where any citizen or long-term resident with severe and permanent disability is entitled to ongoing 'reasonable and necessary' supports until the age of 65 (Cowden and McCullagh 2021). Because it ensures non-means tested coverage upon the acquisition of a disability, in some sense, the policy applies to the entire population (Needham and Dickinson 2018). This universal needs-based approach was prioritised in response to findings by the Productivity Commission (2011) that the previous system had fostered inequity through inconsistent coverage across states, between disability types and depending on how the disability was acquired. For eligible NDIS participants, support is provided through personalised budgets, which they may use to purchase supports. Key to this approach is the promotion of 'choice and control' where users can self-direct their spending within a competitive disability market (Needham and Dickinson 2018). This is in contrast with the 'block-funding' of services prior to the NDIS, where the government allocated lump-sum payments directly to providers who would then serve a specified population. Paired with general underfunding of disability supports, this previous system meant participants struggled to find appropriate services and, through a

lack of options, were forced to stay with poor quality providers (Productivity Commission 2011).

From its outset, one of the goals of the NDIS was to fund disability in a sustainable and consistent way, with the National Disability Insurance Agency (NDIA) mandated to manage the scheme's financial longevity (Cowden and McCullagh 2021). Key to this is the use of actuarial analysis which works on the principle of investment, calculating future liabilities and funding areas with the highest potential for future cost reduction (Productivity Commission 2011). Early intervention is therefore prioritised for its capacity to decrease future support needs and increase future economic and social participation of participants. Over a decade into its implementation, the scheme's costs have continued to exceed original estimates (Dickinson and Yates 2023). A major contributor to this cost is the scheme's higher than expected number of participants, exceeding 660,000 in mid-2024 after an original estimate of 411,000 (Productivity Commission 2011; National Disability Insurance Agency 2024). Of this, children make up an unexpectedly large proportion of participants and have not been exiting the scheme at expected rates (Read 2023). Excess cost has been a growing area of criticism and in recent years the federal government has been making moves to mitigate it. These concerns about cost are part of broader concerns about scheme fidelity, safety and equity which led to a major independent review of the scheme in 2023, and other actions such as Operation Pegasus in 2020 which was undertaken by the Australian Federal Police (AFP) and the NDIA in order to investigate fraud within the scheme. In 2023, the Albanese government announced a target to slow the scheme's annual growth to 8% by 2026 (Dickinson and Yates 2023). As part of a strategy to do so, and to address concerns about fraud, in August 2024 the National Disability Insurance Scheme Amendment Bill 2024 was passed, limiting which supports can be accessed and giving greater power to the NDIA in managing participant budgets. These changes were expected to reduce the cost of the NDIS by \$14 billion over the following 4 years (Campanella 2024).

1.2 | Media Discourse

Media discourse has a nuanced relationship with broader social discourse, both reflecting and affecting the public's perception of an issue (Hepp et al. 2015). Media framing involves the selection of what information to present, emphasise and omit in the communication of a topic (Entman 1993). The media may enhance or problematise a topic to the public through frames that define an issue, diagnose its causes, evaluate their effects and prescribe solutions. Agenda-setting involves choosing which issues are positioned to the public and policy-makers as important and, alongside the framing of such issues, is able, through repetition within the media, to influence the policy process (Crow and Lawlor 2016). Together, these practices are able to shape what people think by dictating what they think about (Entman 1989). In the case of the NDIS, discussion surrounding the scheme's cost has been subject to significant media attention (Dickinson and Yates 2023). Because of the media's capacity to shape broader social discourse and influence the NDIS-related policy agenda, it is

important to understand how the media frames cost and what information it emphasises in its coverage.

1.3 | Previous Literature

A small number of studies have examined media representation of the NDIS (e.g., Burns 2020; Burns and Haller 2015; Winterbotham et al. 2023) but so far no studies have looked specifically into media framing surrounding the cost of the NDIS. An early study by Needham and Dickinson (2018) used narrative analysis to compare framing of the NDIS with England's comparable disability scheme within policy documents and interviews with public servants. They found that framing of NDIS policy featured a collective lens through an emphasis on the risk of disability being pooled across the population (Needham and Dickinson 2018). They also described a focus on the potential for early intervention and subsequent financial and social returns under a universal insurance model. This differed from the framing of the UK's 2014 Care Act, which saw a greater emphasis on the rights of people with disability and the importance of control and choice for individuals. Another paper used text mining techniques to investigate dominant terminology in NDIS-related government policy documents, finding that cost-related terms were used frequently since the establishment of the NDIS, and were particularly prevalent in more recent documents (Hummell et al. 2024). Frequent terms included: 'cost', 'fund', 'price', 'sustainable' and 'financial'. They also found that rights-based terminology was infrequent from the onset and decreasingly present over time, suggesting that as discussion around cost increased references to the rights of participants to support decreased.

Multiple studies over past decades have investigated the representation and framing of people with disability in the media (Clogston 1990; Briant et al. 2013; Haller and Zhang 2014; Burns 2020). Burns (2020) investigated the framing of people with disability within the NDIS, and Briant et al. (2013) explored the framing of people with disability in the context of austerity-era Britain. Both papers found overwhelmingly negative and stigmatised portrayals of people with disability, with focuses on deservingness and dependence. Such framing relates to discourse around cost, where the perceived dependence, needs and deservingness of people with disability may affect the way cost is evaluated and legitimised. These studies provide useful background, but despite the increasing focus on costs in public discourse, none look specifically at the way NDIS cost is being framed by the Australian media. This paper aims to fill this gap.

2 | Methods

The aim of the data collection and analysis was to capture broader discourse around the NDIS and its cost in Australian newspapers by drawing out themes in their framing within a sample of articles. The research team comprised of one research student and two experienced researchers who have experience in qualitative and quantitative research including media analysis and critical policy analysis and extensive published research utilising thematic analysis. Both senior researchers have expertise relating to disability and the NDIS and the team includes

lived experience of disability. This experience influences our interpretation of the data by shaping the collective background knowledge we bring to the analysis (Braun and Clarke 2024). Generally, the research takes a critical epistemological approach influenced by interpretivism. However, rather than focusing on the reception of meaning from the media texts, this study focuses on the way that meaning is made through the content of media texts to shape the way that knowledge about the NDIS is presented to media audiences.

Australian-based newspapers were chosen as the source for analysis. This is because newspapers represent a stable mode of news media that continues to shape mainstream understandings of the news and reflect broader discourse compared to the more fringe perspectives found in other media forms (Mautner et al. 2008; Fenech and Wilkins 2017). The continued dominance of newspapers is evidenced by the fact that 97% of over 14-year-olds in Australia continue to read written newspapers online or in print (Roy Morgan 2024). Newspapers also tangibly capture the way a topic is represented at a point in time in a form that can be analysed textually.

2.1 | Search Strategy

Articles were collected using the ProQuest NewsStream Australia and New Zealand database which compiles articles from Australian print newspapers. An initial search found that articles began to be relevant to the NDIS from around 2011, at which point the Gillard government had committed to working on the scheme (Burns 2020). The chosen search period therefore spanned the 13 years between 01/07/2011 and 30/06/2024, which was used so that temporal patterns in framing might be identified over the course of the NDIS. A search strategy was developed by testing search terms and search parameters (e.g., search of title vs. full text) to ensure maximal relevance of the search. Search terms covered the two main components of the study: the NDIS and cost. Terms for the NDIS were: NDIS OR 'National disability insurance scheme' OR NDIA OR 'National disability insurance agency'. Limiting these terms to the title or abstract ensured articles had a specific focus on the NDIS. Terms for cost were: cost* OR fund* OR budget* OR price OR spend* OR expen*. Terms for the NDIS and cost were linked using the AND function. Inclusion criteria limited the search to articles which were Australian, written in English and had their full texts available in the database. This was facilitated by the ProQuest filters.

2.2 | Sampling

Application of the search parameters led to the identification of 5560 articles. As this volume was too large for thematic analysis, it was decided that articles would be sampled using constructed week sampling. Constructed week sampling involves stratifying articles by the day of the week that they were published on and randomly selecting one of each day of the week from a given period to form a constructed week (Luke et al. 2011). In the interest of achieving a representative sample, this technique is used to account for the variability that occurs across the week, where each day generally has a different volume of publications

and a different composition of news, advertising, sports and so on (Riffe et al. 1993). This variability renders simple random sampling insufficient, as some days of the week may overrepresent some forms of content. This method is well-established in content analysis of newspapers, which quantifies features of articles and therefore prioritises the generalisability of a sample (e.g., Peng and Tang 2010; Parkin and Green 2016). To ensure that conclusions drawn from our analysis meaningfully reflect broader patterns in discourse, it is important—even in a qualitative study—for the sample to closely mirror the overall population (Onwuegbuzie and Leech 2007).

Each year of the 13-year search period was stratified into two sections: the 3-month April quarter and the other 9 months of the year. One constructed week was then randomly sampled for each period of each year, resulting in 26 constructed weeks. This produced an intentional oversampling of each year's April quarter, which was performed to account for the increase in cost-related articles surrounding each year's May federal budget, as observed within initial searches. The financial year was used so that the 9-month period between April quarters was not split across two sampling years. Two constructed weeks per year have been found to achieve a representative sample (Riffe et al. 1993). The stratification between the April quarter and the rest of the year meant that this recommendation could be upheld for each year while each budget quarter was also relatively over-sampled.

For the constructed-week sampling, each Monday of the April quarter of a year was given a number in Excel and a Monday was selected at random. This was then repeated for each day of the week, and then for a week within the 9-month period between April quarters. Once the constructed weeks were assembled each day was searched individually in NewsStream and resulting articles ($n=225$) were put into the review software Covidence where duplicates ($n=52$) were removed, and the remaining 173 articles were screened for relevance by MC and JSM with 76 articles removed at this stage. Analysis of the remaining 97 articles was then conducted of the full text by the lead author, with 7 further articles removed at this stage, resulting in 90 articles included as relevant. Articles were considered relevant when they specifically discussed NDIS funding rather than mentioning either the NDIS or costs in passing. Screened articles were uploaded into the qualitative analysis software NVivo, ready for manual thematic analysis. Table 1, below, describes the numbers of papers left after each step of the sampling.

TABLE 1 | Steps in the identification of relevant sample.

Step	Phase of sampling	Number of articles identified after step
1	Initial search	5560
2	Constructed week sampling	225
3	Duplicates removal	173
4	Relevance search	97
5	Final analysed dataset	90

Analysis followed Braun and Clarke's (2006) steps of thematic analysis. Thematic analysis is a flexible approach (Braun and Clarke 2024) that has been used extensively in media analysis including in analysis of media portrayal of people with disability (e.g., Mann 2019; Delahunt-Smoleniec and Smith-Merry 2020; Rees et al. 2021). This approach provides the ability to critically investigate the function of language in creating meaning within media. The analysis involved an initial stage of familiarisation where articles were read through, and initial notes were taken. Next open coding was performed, sorting snippets of text across articles into general ideas. Coding was performed inductively without reference to an existing theory or framework (Braun and Clarke 2006) but within an overall critical approach where we foregrounded language choices as making meaning within media texts (Fairclough 1995). A list of general questions helped guide initial codes. These were: Who is cost being discussed in relation to? What factors are presented as drivers of cost? What is 'cost' being talked about in relation to? Whose perspectives are presented? Which stakeholders are talked about in relation to cost? From this initial coding themes were drawn out. Because this study examines a mostly unexplored topic this inductive method of analysis allows patterns to be drawn out of data and interpreted to pave new understanding. Once initial themes were formed by MC, they were reviewed and refined in conversation with JSM for consistency and coherence both within and between themes. A discursive interpretive approach to identifying themes is integral to thematic analysis that takes a critical approach to language because the personal context of the researcher will impact what is taken from the data (Braun and Clarke 2024). Finalised themes were then named and defined, and key themes identified and brought together through discussion across all team members to structure the results section, presented below. We also sought to understand trends in the data including whether themes appeared to change over time. Frequency counts are utilised in order to orient the readers to the results rather than as an indicator of the importance of a theme based on numerical terms. Potential biases from any of the research team members were addressed through discussion of analyses as it progressed by at least two team members with all researchers discussing and approving the final results interpretation across multiple results meetings.

3 | Results

Across the 13-year period, 90 articles from 22 newspapers were analysed (Tables 2 and 3) producing five key themes: *cost as a problem*, *projections of cost*, *politicisation of cost*, *drivers of cost* and *interests of stakeholders*. These themes do not encompass all discussions of costs described in the newspaper articles but are presented here because they most strongly represent the overall discourse being created through this collective corpus. Sub-themes are utilised only where necessary to bring out the different facets of the main themes, as recommended by Braun and Clarke (2024). Each of these is discussed here in turn.

3.1 | Cost as a Problem

Overwhelmingly the cost of the NDIS was framed in a negative way, with the theme *cost as a problem* featuring in 59 of

TABLE 2 | Number of news articles analysed that were published in each financial year.

Financial year	Number of articles analysed
2011/2012	4
2012/2013	15
2013/2014	3
2014/2015	0
2015/2016	3
2016/2017	5
2017/2018	5
2018/2019	5
2019/2020	0
2020/2021	9
2021/2022	7
2022/2023	18
2023/2024	16
Total	90

the 90 articles analysed. This theme included statements that branded cost as a problem which needed to be addressed such as labelling it ‘unsustainable’ (*Canberra Times*, 11 December 2023) or ‘out of control’ (*Australian*, 22 April 2024). Of the remainder of the articles that did not frame cost as a problem, a minority discussed cost in a positive or approving way, but more often they presented a neutral tone or talked about areas related to funding without discussing the NDIS’s total cost more generally.

Framing of the cost problem evolved over the 13 years of articles. Early on, cost was portrayed as a problem relating to which stakeholders would pay for the NDIS and where in the federal government budget the money would come from. For example, an article published in 2013, soon after the legislation for the NDIS was passed, claimed:

At this point, however, it’s the funding of the scheme that is central to the political debate...Gillard has proposed that much of the cost be borne directly by taxpayers through an increase in the Medicare levy.
(*Bay Post*, 3 May 2013)

In this example cost is framed broadly as an issue but focus is placed on how it should best be managed. More recently, the cost problem shifted towards a framing of cost simply being too high. For example, an article from 2024 discussing NDIS minister Bill Shorten’s aims for reform asserted:

The NDIS has become a monetary monster, devouring the budget, adding to inflation, while failing to meet the needs of many in the community.
(*Australian*, 16 April 2024)

TABLE 3 | Corporations whose newspapers were analysed in the sample and the number of articles analysed from each corporation.

Newspaper	Number of articles
Australian Community Media	22
The Canberra Times	6
Newcastle Herald	4
The Wimmera Mail-Times	2
The Examiner	2
Illawarra Mercury	2
Port Macquarie News	1
Hawkesbury Gazette	1
Blue Mountains Gazette	1
The Bay Post	1
Southern Highland News	1
The Border-mail	1
News corp	43
The Australian	21
The Daily Telegraph	7
The Courier Mail	5
The Advertiser	3
Herald Sun	3
The Mercury (Hobart)	2
The Gold-Coast Bulletin	1
Townsville Bulletin	1
Nine entertainment	25
The Australian Financial Review	12
Sydney Morning Herald	7
The Age	6
Total	90

In this example the sheer volume of the spending is characterised as the problem. The use of emotive language also reflects the tonal shift within this theme, which became more forceful in recent years, with cost described using terms like ‘blowout’ (*Australian*, 22 May 2018), ‘exploding’ (*Australian*, 30 June 2023), ‘spiralling’ (*Age*, 30 June 2023) and ‘fiscal blackhole’ (*Daily Telegraph*, 11 March 2023).

3.2 | Drivers of Cost

Articles focused strongly on the reasons behind the increasing cost of the NDIS, with three main subthemes identified across 60 articles: *misuse of funds*, *cost switch* and *high participation*.

The *misuse of funds* subtheme (25 articles) related to the repeated positioning—by politicians, participants and commentators alike—that part of the NDIS's large cost arises through misappropriated funding. Within this subtheme different culprits were identifiable including third-parties and participants. Discussions of 'third-party misuse' included criminal defrauding of the scheme, as well as manipulation by providers and companies where they 'stood to pocket' the extra (*Sydney Morning Herald*, 22 November 2023), such as through price gouging, over-claiming and exaggerating participants' needs. Such behaviours were presented as contributors to cost, either explicitly or through allusion. For example, an article quoting Australian Criminal Intelligence Commission chief Michael Phelan discussing NDIS fraud by organised criminals wrote that:

Phelan estimates that as much as 15 to 20 per cent of the \$30 billion it (the NDIS) costs a year might be being misused. Phelan described previous estimates that scheme fraud sits at 5 per cent as "conservative". The scheme is forecast to grow to \$60 billion by 2030. (Age, 15 August 2022)

This labels crime as a contributor to cost, and through the proximity of this theme to a projection of the scheme's growing expense, implies that the costs associated with crime within the scheme are growing too.

Another prominent narrative related to the *misuse of funds* theme was 'inappropriate participant spending'. This included accounts of participants receiving excessive NDIS packages or spending their budgets on services that fall outside of the scope of 'reasonable and necessary' supports such as sex work and luxury holidays. The way participants were framed differed between discussions of inappropriate participant spending and third-party misuse. In third-party misuse, participants were framed sympathetically and positioned as vulnerable. One article, which discussed the impact of fraud on users, summarises this framing through its title 'Meet the people hurt most by those ripping off the NDIS' (*Age*, 15 August 2022). This contrasts with framing related to 'inappropriate participant spending' where the participant is framed as the suspect instead of the victim. Interestingly some articles were able to simultaneously evoke sympathy and suspicion surrounding participants in their presentation of the need to reduce cost. One article branded the NDIS 'the largest economic problem facing the economy' and claimed:

Another news days and another example of the massive roting of the National Disability Insurance Scheme. Loosely written NDIS guidelines have left the door too far open to interpretation, which has seen clients paying for holidays, questionable therapy sessions and vacation experiences with their funds. Meanwhile, genuine clients are having funds chewed up by administration fees and rising costs. (Daily Telegraph, 11 March 2023)

By focusing on the costs of the scheme to the economy and drawing the distinction between clients that are and are not 'genuine'

and using the scheme for inappropriate expenditure, versus those that are using the scheme for 'genuine' expenditure, the article is able to frame users both as offenders and victims in the cost debate.

Another key subtheme identified in relation to the overarching drivers of cost theme was *cost-switch* (33 articles). This involved the reoccurring narrative across many articles that a lack of foundational supports for those with less severe impairments has led people to be pushed into the scheme in the absence of other options. In discussing this issue there was an emphasis on the consequences of states and territories disbanding community-based supports and pushing previously government-run supports into the non-government-run disability market. They also focused on the possible reengagement of state-based agencies from overlapping sectors—like education—in helping those whose needs can or should be addressed outside the NDIS. Key to this subtheme was the idea of responsibility and a sense that the NDIS had been left, partially through design and implementation failings, to shoulder a larger responsibility than originally intended, as reflected in its cost. For example, one paper declared the NDIS the 'worst public policy of this century', and linked its expense to:

the federal government [having] been on the hook for 100 per cent of the cost overruns as well as picking up the tab for spending in areas (rationally) vacated by state governments, particularly spending on children with autism and ADHD. What this has meant is that the state governments have had no incentive to support changes to the NDIS that would rein in spending.

(Australian, 22 April 2024)

The third main subtheme within drivers of cost was *high participation* (36 articles), which included references to higher-than-expected numbers of NDIS participants and the contribution of this to cost. Some discussions within this subtheme simply described the high participant rates as a driver of cost, but many labelled issues with eligibility criteria as the underlying source. This links to the *cost-switch* subtheme with both focusing on the entry of people into the NDIS whose needs were lower than those that the scheme initially aimed to meet. There was a specific emphasis in this discourse on the number of children with autism and other developmental delays in the NDIS. One article titled 'NDIS 2.0 must focus on severe disability' claimed:

There has been an explosion in diagnoses of children—especially boys—with autism because being on the spectrum is treated as a disability, not a learning disorder that can be dealt with in other ways.

(Wimmera Mail-Times, 11 December 2023)

Multiple examples within this subtheme asserted that the inclusion of such conditions has led to overdiagnosis to qualify for support. For example, after describing the unexpectedly high rates of children using the scheme one article quoted NDIS designer Bruce Bonyhady as saying:

...parents are fighting to get their children with developmental concerns, delays and disabilities into the NDIS... It means the focus has landed on diagnoses rather than need... fuelling an overdiagnosis of level two autism in children.

(Sydney Morning Herald, 30 June 2023)

3.3 | Projections of Cost

Related to the negative framing of cost was the frequent inclusion of forward cost estimates, which occurred within 28 articles. Generally, such projections were described in dollar figures such as ‘Spending on the NDIS... will cost federal and state governments collectively \$46 billion annually in 2025–26’ (*Australian Financial Review*, 6 May 2022). As the quotation in the previous section, referring to Michael Phelan also shows, commentary on cost projections was characterised as negative not simply because it was referenced but because it was used in a way to highlight other negative aspects of the scheme and the need to act on them because of the high financial cost of the scheme. References to cost projections were present from early articles but became more common in articles from more recent years. Such projections were included in discussions around a need to rein in cost but also inserted to contextualise other associated topics like prevalence of fraud and concerns about costs from large consultancy contracts engaged in by the NDIA.

3.4 | Politicisation of Cost

Another major theme, found in 33 articles, was the politicisation of cost and funding decisions. This included discourse around cost which was associated with political debates and agenda, with many articles narrating mudslinging between Labor and Liberal governments. One article quoted then shadow NDIS minister Bill Shorten, who discussed his disapproval for then NDIS minister Linda Reynolds’ plan to implement independent assessments, an idea which was labelled a cost-cutting strategy by various articles:

Mr Shorten said Senator Reynolds could restore trust in the disability community and rebuild a reputation tarnished by her handling of the Brittany Higgins scandal if she acted on his list of five demands.

(Canberra Times, 29 April 2021)

This example demonstrates the manipulation of the NDIS cost-management debate by politicians for political point-scoring and its ongoing dissemination by media into broader public discourse.

3.5 | Interests of Stakeholders

Across the articles the interests of various stakeholders were referenced in discourses related to costs, with two being most dominant: *NDIS participants* and *the taxpayer*. The interests of NDIS participants were represented in 39 articles. Multiple articles

sympathetically described the experiences of participants who had received cuts to their personal budgets, often linking such cuts to the scheme’s total cost and implying that their experiences were the result of aims at overall cost cutting. This can be seen in an article claiming in 2018 that the NDIA is covertly addressing the number of children with autism in the scheme by ‘aggressively reducing funding in support plans’. It described the experience of one participant’s funding being reduced:

One mother of an eight-year-old girl with level-two autism begins sobbing as she relays her experience in daily life caring for her daughter. Their support plan was recently slashed by one-third on review.

(Australian, 22 May 2018)

Through this compassionate lens, cost cuts are personalised and presented in a disapproving light. On the other hand, some articles project the interests of participants to justify the need to control cost through strategies like suppressing fraud and narrowing eligibility criteria. One article did this by quoting then shadow NDIS minister Bill Shorten:

Instead of slashing support for vulnerable people with disability and treating them like potential rorters and cheats, we will save money by pursuing the real crooks—lone-wolf fraudsters and organised criminal networks.

(Australian Financial Review, 29 April 2024)

The other key stakeholder that was identified was *the taxpayer*, which was referenced in 19 articles. Being a government funded scheme, paid for in part through a specific tax increase, the interests of taxpayers were discussed mainly to emphasise the cost to the public. Many articles emphasised the unfair cost to taxpayers of NDIS spending on unworthy causes like ‘average children’ (those positioned as having illegitimate autism diagnoses) (*Daily Telegraph*, 15 June 2017) and ‘sex services’ (*Australian*, 16 April 2024). An article discussing ‘respite holidays’ advertised by companies as funded by the NDIS opened:

Taxpayers are funding \$15,000 luxury beachside “holidays” for people on the National Disability Insurance Scheme ... and their families can stay for free. The package includes tickets to theme parks, zoos, mini golf and dinner and a show.

(Herald Sun, 11 March 2023)

This demonstrates the way the taxpayer is evoked to emphasise the inappropriateness of some funding, and by listing the contents of the package the article reinforces the supposed decadence associated with the cost. Other examples position the taxpayer as a powerful actor in deciding the future of the scheme. An article quoting Sky News host Peta Credlin described an urgent need to rein in cost commenting that ‘While the NDIS is sometimes described as an “uncapped scheme”, the ultimate cap – and test of financial sustainability—is taxpayers’ continuing willingness to pay for it’ (*Australian*, 30 June 2023). Another article referencing a

2017 Productivity Commission report claimed, the NDIS has been a positive step forward but must be ‘reshaped’ before it loses the ‘goodwill of taxpayers’ (*Australian*, 15 June 2017). In these examples the taxpayer is placed at the centre of discourse around cost and is positioned as a financier rather than a beneficiary of the scheme.

4 | Discussion

Our analysis found five key themes framing the cost of the NDIS: *cost as a problem*, *projections of cost*, *politicisation of cost*, *drivers of cost* and *interests of stakeholders*. Within the *drivers of cost* theme, subthemes of *misuse of funds*, *cost-switch* and *high participation* were identified. *Interests of stakeholders* also had two subthemes—*participants* and *the taxpayer*—reflecting the dominant stakeholders that articles represented. Overwhelmingly, the cost of the NDIS was portrayed in a negative light, with the *cost as a problem* theme appearing once or more in 59 of the 90 articles. Discourse within this theme also became more acutely negative over time, moving from concerned to disapproving across the course of the NDIS’s implementation. Given the media’s capacity to affect and reflect wider social discourse, these findings suggest that there is a broader negative discourse within society about the NDIS and its cost, and that this negativity is becoming more strident (Entman 1989; Otten 1992; Crow and Lawlor 2016).

Key to the framing of policy is the information that is left out (Crow and Lawlor 2016). Absent from our findings was a focus across the articles on the insurance principles that form the basis of the scheme’s design. Central to a public insurance model is universalism, based on a shared entitlement to coverage that renders all Australians ‘intended beneficiaries of the NDIS’ (Cowden and McCullagh 2021). This differs from typical government funded social-welfare programs which generally provide means-tested support to those who fall below a certain resource threshold (DiNitto and Johnson 2021). Unlike the NDIS, access to welfare payments can be conditional on participants performing ‘mutual obligations’, like actively seeking or accepting employment opportunities (Department of Social Services 2024a, 2024b). This compares to the forward-focused investment model that universal insurance systems like the NDIS use. Our research shows that the ideas underpinning the insurance model are missing in the public discourse, contrasting with previous research that has demonstrated the emphasis on such ideas within the bureaucracies administering the scheme. Needham and Dickinson (2018) analysed narratives within NDIS policy documents and interviews with NDIS bureaucrats and identified that two storylines dominated discussion: ‘Insurance as risk pooling’ and ‘Insurance as a way to minimise future liabilities’. In the former an emphasis was placed on the value to all Australians of being insured against disability, using an appeal to its universal risk. In the second storyline, insurance was positioned as an investment in future financial returns from increased productivity. These findings contrast with our analysis, where references to insurance principles and universality were uncommon and did not constitute a discrete theme. Because Needham and Dickinson’s study analysed policy documents and bureaucrat perspectives rather than media representations, this suggests discordance between the specialist understanding

and discourse of bureaucracies administering the NDIS, and the broader public discourse surrounding the scheme. Needham and Dickinson (2018) linked a focus on universalism to the Gillard government’s need to sell this new policy to the greater public. Our findings therefore reflect a failure by government to entrench these ideas in public discourse.

In contrast with the collective-benefit narrative of the universal insurance model, and instead featuring an overarching notion of ‘deservingness’, the combined discourse framing the NDIS and its cost was more associated with negative discourses surrounding welfare schemes such as unemployment benefits (Moss 2001). For example, within the subthemes of *third-party misuse* and *participants as stakeholders*, NDIS participants were positioned compassionately and in legitimate need of support. This was especially evident in *third-party misuse* where a narrative was built around the lack of deservingness of outsiders exploiting the scheme, underscored by comparisons to the needs of ‘genuine clients’ Meanwhile, in the *inappropriate participant spending* subtheme the participant became the undeserving party, instead exploiting the sympathetic taxpayer through their spending on unnecessary luxuries. Within the *cost-switch* subtheme a common narrative surrounded the NDIS adopting responsibilities intended for other sectors, especially the care and support of those with autism and developmental delays. Similarly to *inappropriate participant spending* these participants were positioned as undeserving of their support under the NDIS. This is highlighted in descriptions identified within this theme of participants and their families pushing for inflated diagnoses to attain funding, thus casting suspicion over those eligible for the scheme. In some texts this group was simultaneously framed as deserving, but crucially of a *different* service to the NDIS. Evident across this discourse was a narrative of the NDIS’s large and growing cost being due in part to its inability to sort *undeserving* from *deserving* recipients. This focus on the deservingness of participants clashes with a NDIS justified by universality and public insurance. Where deserving and underserving participants are presented as groups separate from the general population, and often in opposition to the ‘burdened taxpayer’, the perceived value to the broader insured population is lost. Instead, this focus on deservingness echoes the discourse surrounding targeted-welfare programs serving oft-demonised populations such as single mothers and the unemployed (van Oorschot 2006; Handler and Hasenfeld 2007). Our findings, which reveal a suspicion of participants and distinctions drawn between genuine and illegitimate spending, demonstrate an alignment of the NDIS participant population with similar negative stereotypes of welfare recipients such as the ‘welfare-queen’ or ‘dole-bludger’, collectively positioning them as groups choosing to exploit government supports (Moss 2001; Handler and Hasenfeld 2007). Stemming from negative discourse around welfare, Korpi and Palme (1998; Brady and Bostic 2015) theorised the influential ‘redistribution paradox’. They asserted that universal policies—like the NDIS—are paradoxically more effective in addressing inequity than targeted welfare policies because they garner greater public support for a large welfare state. However, within our results we see a strongly negative framing of the public cost of this universal policy, reinforcing that the NDIS is instead framed by the negative discourses associated with targeted welfare.

It could be argued that when the majority of the public cannot *feel* the coverage they are receiving under the NDIS, a ‘user versus payer’ welfare paradigm is evoked. A key element

in the NDIS's design is personalisation, which is enabled through a funding structure that allows participants to self-direct spending within individualised budgets (Cowden and McCullagh 2021). Individuals being able to choose which supports to purchase has created opportunity for discourse about whether funding is being spent appropriately, as evident in the *misuse of funds* subtheme. Within this theme NDIS participants were presented as using their funding for luxury, whereas third-parties were portrayed as exploiting the invoicing loopholes and limited accountability associated with self-directed spending. Because funding is personalised and differs between individuals, the media is then able to draw on anecdotal cases to foster a sense that while the majority pay for the scheme a minority takes advantage. This draws a separation between the public (framed as 'the taxpayer') and the participant, two parties that under a universal-insurance model share the same entitlement to access the scheme in the event that they need it. This is not to mention the fact that—especially within a non-means tested scheme—there is no reason to assume the participant is not also the taxpayer.

This discursive separation of the participant from the public may be compounded by national budgetary constraints, accentuating the cost to the taxpayer of spending that we have shown to be framed as partially undeserved. In recent years, Australia, like many countries, has experienced soaring inflation and what has been branded a 'cost of living crisis' (Black and Harris 2024). As described, our findings showed an escalation in recent years in the negative tone around cost, as well as an increasing frequency of articles discussing cost (Table 1). A paper by Briant et al. (2013) compared the framing of people with disability in UK media in two periods before and after the financial crises of 2007/08. They described how during the second period of their analysis (2010/11)—a time when they argue recession was being used as an excuse to restructure the welfare system—people with disability were more often portrayed as 'a burden on the state' (Briant et al. 2013). Between the two periods they identified a reduction in sympathetic framing of people with disability and an increase in portrayals of users as 'undeserving', consistent with the themes found in our study. This paper also described the idea of people with 'genuine' needs being used to emphasise a separation between deserving and undeserving support recipients. In the years between the two periods a shift towards personalised disability support was also occurring in England, paralleling the shift to personalisation embodied by the NDIS (Needham and Glasby 2015). Taken together, the findings of both our own study and that of Briant et al. (2013) suggest that in the context of both broader financial strain and a policy focus on personalisation of supports, scrutiny around disability support and framing of support as a burden to the broader public becomes more central to media representation. This media representation may also be influenced by the politicised and partisan nature of much print media in Australia (Hobbs and McKnight 2014). Although we did not identify individual themes as being related to particular media outlets more than others, the partisan nature of the media framing overall may have polemicalised the issue of costs, along with the representation of the actors included in the articles. This was identified in previous research on welfare, where social welfare reforms have been portrayed negatively by 'left leaning' outlets compared to 'right leaning' outlets (Carroll and Engel 2021).

4.1 | Recommendations

Contributing to the limited framing of costs in relation to the insurance and investment principles that underpin the policy, could be the absence of sufficient research that can be drawn on by the media to demonstrate the effectiveness of the NDIS, and specifically its potential economic returns. Economic returns were emphasised in policy and by bureaucrats early on, but have not been sufficiently researched since (Dickinson and Yates 2023). Further research supported by data collected by the NDIA may help to counter uncritical media representations of NDIS costs and recenter an understanding of the NDIS's benefit to everyone. Meanwhile, the media should look to present a more nuanced discussion of the NDIS and its cost, better exploring the complicated trade-offs between cost-saving and effective support. This is opposed to the dramatising of costs through constant reference to dollar-figure cost estimates and political mudslinging that forms the focal point of many articles. The media should also be more aware of presenting accurate accounts of issues like fraud, mis-spending and overservicing, rather than using anecdotal evidence to generalise around the influence of these factors on cost.

4.2 | Limitations

The necessary use of sampling in this study means that the articles analysed may not accurately reflect all discourse around the NDIS and its cost in Australian newspapers, potentially missing important themes in framing. Although the constructed week sampling applied in this study helps account for temporal variability over the course of a week, some limitations remain. For instance, major government announcements, policy changes and reviews (e.g., Royal Commissions or inquiries into the NDIS) could trigger extensive media coverage that may be missed if they fall outside the selected sample weeks. Missing or including major events related to the NDIS may have skewed the data either positively or negatively. Another limitation is that our sampling method may not fully account for changes in media practices over the 13-year period analysed such as shifts in platforms, evolving news consumption habits or the growing influence of digital and social media on traditional outlets. As readership demographics change—for instance, older and more traditional audiences remaining loyal to print newspapers, whereas younger readers increasingly turn to social media and digital platforms—news outlets may adjust their content in response. This may involve changes in topic selection, editorial tone and writing style, as media organisations tailor their material to suit the preferences of their target audiences. The paper lacks a systematic analysis of the discursive practices and socio-cultural environment relevant to each newspaper article, which limits the findings because the analysis cannot be read within the specific context in which each article was created. Further research utilising a critical discourse analysis approach may address this limitation (Fairclough 2003). Since our analysis only focused on costs, our discussion does not represent the broader discourse about the NDIS which may provide a different overall view of the scheme.

5 | Conclusions

This paper has shown that Australian newspapers frame the NDIS and its cost in a strongly negative way and emphasise a

narrative surrounding deservingness rather than universal insurance principles in their reporting of the scheme. We linked these findings to similar discourses found relating to welfare schemes and their recipients. The negative discourse we have described may have implications for the social and practical successes of the NDIS and similar policies. As such, this paper should serve as a jumping off point for further examination to explore the way differently structured social-support schemes are positioned within public consciousness. As recent NDIS reforms come to fruition and the scheme continues to navigate the issue of cost, attention should be paid to the media's framing, the information made available to the media in reporting on the scheme, and to broader public discourse surrounding the NDIS.

Author Contributions

Meera Chinnappa: conceptualization, data curation, formal analysis, investigation, methodology, writing – original draft, writing – review and editing. **Jennifer Smith-Merry:** conceptualization, methodology, supervision, validation, funding acquisition, writing – original draft, writing – review and editing. **Kuo-yi Jade Chang:** conceptualization, methodology, supervision, validation, writing – original draft, writing – review and editing.

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