

# Disability, Exclusion & Poverty

Poverty and disability seem to be inextricably linked. Disabled people are poorer, as a group, than the general population and people living in poverty are more likely than others to be disabled. But in Ireland the links between poverty and disability have not been systematically examined.

In 1993 the Combat Poverty Agency, the Forum of People with Disabilities and the National Rehabilitation Board (NRB) organised a national conference, *Disability, Exclusion and Poverty*. The conference papers were jointly published in 1995 and try to identify the links between poverty and disability, and the gaps in our knowledge and understanding of these links. They make an important contribution to the debate about tackling discrimination, inequality, exclusion, and inadequacy of income and access to public services. This briefing outlines the key issues in this debate, draws out the relevant policy questions and underlines the recommendations for action.

## Key Facts

- ▶ There is no anti-discrimination legislation to underpin the civil rights of people with disabilities in the Irish Republic.
- ▶ Over 120,000 adults with disabilities are dependent on the state.
- ▶ State allowances are low, and do not reflect disability-related costs which differ according to type and severity of disability. A survey carried out by the National Rehabilitation Board in 1993 revealed that 70 per cent of participants knew of equipment which would make life easier for them, but almost all of these could not afford to buy the equipment.
- ▶ People who acquire a disability in the course of employment receive significantly higher allowances than people who have been disabled from birth or at an early age.
- ▶ While exact figures do not exist, it is estimated that the unemployment rate among people with disabilities is 70%.
- ▶ Work-related costs act as a disincentive to employment for unemployed people with disabilities.
- ▶ Many of those people with disabilities who are in work are in low paid jobs with little prospect of promotion, or in informal arrangements where they receive payment in the form of a supplement to their main income - a disability-related benefit.
- ▶ Inaccessible buildings and services exclude large numbers of people with disabilities from what is considered normal interaction and participation in society.



## A Rights Approach to Disability

The view that poverty is a direct outcome of institutional discrimination against disabled people, and will not be solved by simply increasing or reforming social welfare payments, is strongly held in the disabled community. Tackling poverty and disadvantage therefore involves taking on a rights approach to disability, and the introduction of comprehensive anti-discrimination legislation.

Institutional discrimination is rooted in the assumptions of the traditional medical view of disability. This approach suggests that individuals with a disability, whatever the cause, are unable to ensure a reasonable quality of life by their own efforts. This approach is rejected by a growing number of disabled people and their organisations who argue that it is not individual impairments which prevent disabled people from sustaining a reasonable standard of living, but prejudicial attitudes, and disabling environments.

A largely inaccessible built environment denies disabled people the same level of mobility as non-disabled people, amounting to a particularly debilitating type of social exclusion. This makes the introduction of comprehensive anti-discrimination legislation which addresses both discriminatory attitudes and disabling environments, and which gives disabled people equal rights and opportunities, a critical issue.

## Data on People with Disabilities in Ireland

One of the difficulties facing those trying to influence policy on poverty and disability is the absence of strong research data and basic information about people with disabilities living in the Republic. There is no reliable estimate of the prevalence of disability for instance. Information has either been put together by voluntary organisations who rely on inadequate resources to carry out their work, or by examining statistics available from the Departments of Health and Social Welfare in relation to allowances payable to people with disabilities.

This contrasts with the situation in Northern Ireland where a concerted effort to highlight the employment status and quality of life of people with disabilities through systematic research has already taken place. In

the late 1980s the civil service Policy Planning and Research Unit conducted a series of surveys which estimated the overall numbers of people with disabilities, the types and severities of the disabilities and the extent to which the incidence of disability varied with age and gender. The research assessed the circumstances under which people with disabilities lived, including their economic activity and financial circumstances.

The findings indicated that there were 201,000 disabled adults in Northern Ireland, 17.4 per cent of the population, which was higher than the rate of 14.2 per cent for Great Britain reported by Office of Population Censuses and Surveys. 25 per cent were in paid work, 6 per cent were looking for or intending to look for work, 49 per cent described themselves as permanently unable to work. The percentage who were economically active increased with qualifications and with socio-economic group. Disabled people were therefore less likely to be in paid work and more likely to be dependent on the state.

The surveys resulted in a large database of useful information. In an attempt to ensure that co-ordinated action could be taken to exploit the findings, an Interdepartmental Group on Disability was established. This allowed for cross-departmental action and a coherent approach to policy development that was unique in bringing together important disability policy interests from across departments.

A similar approach to information gathering, and an interdepartmental effort on policy development is required in the Republic, and will hopefully emerge from the Commission on the Status of People with Disabilities.

## The Extra Costs of Disability

Adequate income is a necessary part of participation in modern society and lack of such an income is a major cause of exclusion, isolation and poverty.

The view that 'disability = extra costs', has been challenged from very different perspectives. Some disability activists argue that many of the extra costs result from discrimination, and the failure to take account of the needs of people with disabilities. For example if public transport was fully accessible disabled

people would not incur additional expenses getting to and from work.

Nevertheless until discrimination and prejudice are eliminated, extra costs exist and can be identified in three areas, loss of earnings, services like health care, equipment, training etc and extra cost of living (eg extra heating, special diets, transport, paying for cooking, decorating and so on).

The 1985 national survey by the British Office of Population Censuses and Surveys (OPCS) concluded that the extra costs of disability amounted to £6.10 per week. This shocked the disabled community as it was less than the disabled allowance payable at the time and it did not seem to match the experience of organisations working with disabled people. The Disabled Income Group of the British Disability Alliance then undertook two small surveys which showed up much higher extra costs, and threw a question mark over the validity of the OPCS findings. The Policy Studies Institute also took up the challenge and looking at the OPCS data again came up with extra costs of £30 per week at 1985 figures.

This experience in Britain illustrates the need for any assessment of the extra costs of disability to be done in direct consultation with people with disabilities.

A small study carried out by the NRB in 1993 prior to the joint conference estimated that one in five participants had to buy items specifically related to their disability each week, 58 per cent had bought equipment aids or furniture because of their disability and 30 per cent had carried out adaptations to their homes because of their disability, see *Table 1*.

**Table 1:** Findings from NRB 1993 survey of people with disabilities:

- 60% buy specific items as a result of their disability
- 30% had adaptations done to their homes
- 43% had increased their spending on clothes and footwear because of their disability
- 70% knew of equipment that could make their lives easier, but could not afford it
- 80% were unable to do leisure pursuits as they could not afford them.

**Income Adequacy**

In 1990 over 93,000 people received disability benefit, invalidity pension or injury benefit in Ireland, administered by the Department of Social Welfare. In addition approximately 26,000 people received the Disabled Persons Maintenance Allowance (DPMA) administered by the Department of Health, see *Table 2*. By 1993 over 122,000 adults with disabilities were in receipt of a state payment. (In 1995 the government announced the transfer of DPMA to the Department of Social Welfare.)

**Table 2:** Recipients of Disability, Injury and Disablement Payments 1989 & 1993

Type of Payment	Nos. 1989	Nos. 1993
Invalidity Pension	30,909	38,894
Injury Benefit	525	725
Disablement Benefit	6,967	8,301
DPMA	25,901	30,049
Disability Benefit	55,521	43,924
Interim Disability	-	876
<b>Total</b>	<b>119,823</b>	<b>122,769</b>

*Source:*  
*Statistical Information on Social Welfare: Services Department of Social Welfare*  
*Data on DPMA: Unpublished.*  
*Health Planning Unit Department of Health*

\*Table excludes Blind Pension, Infectious Diseases, Transport and Mobility Allowance and Domiciliary Care Allowance often paid to parents.

The separate administration of payments by the Department of Health and Social Welfare was based on the distinction between insured/non-insured persons and the rest of the disabled. The former had been at work, and were subsequently injured, exposed to a disease or became sick, giving rise to temporary or long-term disability. The rest of the disabled who could not be supported by their relatives or insurance contributions were obliged to claim the DPMA.

Allowances paid are low and do not reflect disability-related costs, which differ according to type and severity

of disability. In addition some disability-related costs are incurred whether or not people with disabilities are earning an income. Means-testing as a basis for allocating allowances overlooks this and acts as a disincentive to people with disabilities who want to take up employment.

The NRB study estimated that 80 per cent of participants were dependent on state allowances: 60 per cent on disability-related allowances and 20 per cent on social welfare allowances. Money was a problem for many of the people interviewed, and overall two-thirds of participants did not have enough money to cover their costs. Almost half of participants described their standard of living as poor or very poor.

Areas for review in dealing with the question of income adequacy must include the incomplete data on disability available, the principles underlying the treatment of disability, sickness and injury in Irish social welfare, health and related law, and the adequacy of payments in relation to the costs of disability.

Such a review would permit organisations of people with disabilities to discuss and debate different principles in use, and express an informed view in relation to existing or future legislation. Notwithstanding labour market measures, there would appear to be a need for broadly-based, long-term income-support programmes of varying proportions of cash and benefit-in-kind, set at levels substantially above those provided for able-bodied persons.

**Training and Employment**

People with disabilities are not a clearly identifiable group within unemployment statistics which makes analysis of their unemployment level

extremely difficult. However it was estimated at 70 per cent in 1991. A public service quota of 3% introduced by the Government in 1977 has still not been met, outside of the civil service, where most people with disabilities are concentrated in the low paid grades, see *Table 3*. British government research has indicated that people with disabilities are two and a half times more likely to be unemployed than the non-disabled.

From a training and employment policy perspective, there is no doubt that the 'unemployment trap' acts as a powerful disincentive to take up of employment and training for people with disabilities. This is due to the extra costs of disability and the loss of allowances when taking up work. Once in employment, the issue of low pay arises.

People with disabilities also face discrimination by employers. For instance a survey by the British organisation SCOPE, formerly known as the Spastics Society, (1990) found that employers were six times more likely to turn down a person with a disability for an interview even if their qualifications and experience were identical to a non-disabled applicant. Direct discrimination is compounded by other barriers like physical access, access to education and training, insurance risks, medical recruitment tests, and health and safety considerations.

The data-void means that almost nothing is known about the employment of people with disabilities outside the framework of formal programmes. Policy and practice tends to concentrate on the preparation and recruitment of people with disabilities and not on the retention or career development of people with disabilities within employment.

**Table 3:** Public Service Employment 1990

Workplace	No. of Employees	No. Disabled	%
ESB	9,733	555	5.70
Dept. Energy	229	10	4.37
Eolas	497	22	4.43
National Rehabilitation Board	155	9	5.81
CIE	312	15	4.81
RTE	1,950	63	3.23
Revenue Commissioners	6,090	59	0.97
Dept. Tourism Transport & Communications	1,005	5	0.50
South Eastern Health Board	4,442	16	0.36
Telecom Eireann	13,500	20	0.15
10 county councils*	4,325	0	0.00

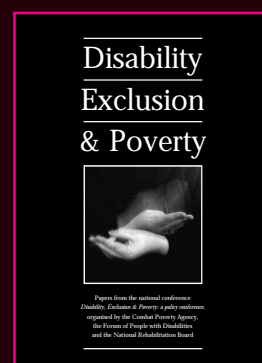
\* Carlow, Cavan, Clare, Leitrim, Longford, Louth, Offaly, Roscommon, Sligo, Westmeath  
 Source: Forum of People with Disabilities/Department of Labour

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## An Agenda for the Future

- In tackling poverty and its relationship with disability, the issues of income support and adequacy, access to employment, access to basic services, health and education, and the right to participate fully in society are all integral to a comprehensive strategy.
- A rights-based approach to the issue of disability and poverty is important. Equality in society must be underpinned by legislation giving people with disabilities clear rights and entitlements.
- In this context it is important to monitor the policy recommendations which emerge from the Commission on the Status of People with Disabilities. It is also important to reflect on the experience in the United States and the United Kingdom of anti-discrimination legislation, and to consider the increasing emphasis at a European level, both in the European Union and the Council of Europe on a rights-based approach to tackling poverty.
- Consideration should be given to establishing an interdepartmental committee to look at issues of poverty and disability, and to place disability on the agenda of the Government's National Anti-Poverty Strategy.
- On the problem of income adequacy, there is a need to document the extra costs of disability, and for the development of an integrated system of income support for people with disabilities.
- A major research programme is required because comprehensive data can add considerably to the arguments for change.
- Groups and networks representing disabled people should be resourced to enable them to undertake background research, develop policy positions and contribute to policy-making fora. In the long-term greater participation, greater inclusiveness, greater equality for people with disabilities is obviously going to require the development of organisations of disabled people. This requires affirmative action and resourcing.
- Alliances between groups representing people with disabilities and other parts of the voluntary/community sector should be cultivated. There is also a need to ensure that the Local Development Programme takes on board the issue of disability, in particular area-based partnerships need to include disability issues in their action plans.

*This briefing is based on conference papers and does not necessarily represent the views of the Combat Poverty Agency.*



## DISABILITY, EXCLUSION & POVERTY

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