

Disability Poverty in the UK

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**Leonard
Cheshire
Disability**

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Executive Summary

Introduction

Disabled people are twice as likely to live in poverty as non-disabled people¹. Yet while the profile of issues such as child poverty and older people's poverty have risen considerably in recent years, and the UK has quite rightly adopted a strategy that aims to try to end child poverty, little has been done to specifically tackle disability poverty. But the links between disability and poverty remain so strong that unless specific action is taken to tackle disability poverty, the goal of ending child poverty will simply not be met – more than one third of children living with a disabled adult live in low income households. Disability poverty is the missing link in efforts to tackle relative poverty in the UK, and we believe that action must be taken to address it.

The primary recommendations of this report are that the government commits to:

- 1. End disability poverty, by developing and implementing a specific strategy for tackling the issue;**
- 2. Measure disability poverty as a unique form of poverty, through the use of a series of indicators.**

The fact that disabled people are so much more likely than non-disabled people to live in relative poverty is an issue that society must strive to challenge. But disability poverty is about even more than just low income. Poverty of opportunity and poverty of expectations can stem from something as broad as public attitudes, to something as specific as an individual's aspirations. What is clear is that a concerted and strategic effort from policy makers is needed first to fully understand, and then to challenge, disability poverty.

The case for addressing disability poverty is not only one of basic social justice, there is also an economic case. Ending disability poverty would almost certainly mean more disabled people moving into the workplace, increasing net contributions to the Treasury through the tax system, and reduced expenditure on out-of-work benefits. Using very broad estimates if a million disabled people moved in to work, the Treasury could expect to gain well over £5 billion² in income tax alone.

¹ Based on the 'relative poverty line' in the UK, which equates to living in a household with income of less than 60% of median national income. Recent estimates suggest that around 30% of disabled people live below this income line, compared to around 16% of non-disabled people.

² Based on a calculation that median annual income is roughly £24,000 per year (see 'Annual Survey of Hours and Earnings, National Statistics), and that basic rate income tax at this level is 22%, if one million people were to move into work at this average level then the extra income tax receipts for the Exchequer would be £5,280,000,000 per year.

The report makes recommendations both for indicators for monitoring the many different facets of disability poverty, and also a series of social policy recommendations to challenge it. Key findings and recommendations are below, with the full list of proposed indicators and current information in **Annex A**, and the full list of policy recommendations in **Annex B**.

The links between disability and poverty are maintained by continuing barriers in society, not only physical barriers to accessibility, but also barriers formed from negative attitudes and a lack of understanding, and barriers formed from low expectations about what disabled people can achieve.

Our objective is to end the link between disability and poverty. We hope that this report will start this debate and raise disability poverty on the public policy agenda. We believe that the government should monitor disability poverty as a distinct form of poverty, and should also adopt the key policy recommendations in this report as a first crucial step towards ending disability poverty.

Executive Summary

Key findings

Income and costs

■ Disabled people are around twice as likely to live in poverty³ as non-disabled people – with figures suggesting that around 16% of non-disabled people live in relative poverty, as opposed to around 30% of disabled people⁴.

■ Disabled people face extra costs related to managing their impairment that amount, on average, to approximately an extra quarter above normal expenditure, compared to non-disabled people. The extra costs can result, for example, from paying for adaptations to their home, social care support, mobility aids or communication aids.

■ Because of the extra costs of disability the real poverty line could actually be much higher for disabled people – when the extra costs of disability are factored in, well over half of disabled people⁵ live on less than 60% of median national income, as opposed to the unadjusted figure of around 30%.

Key recommendations

■ Develop an accepted estimate for the extra costs of disability and use it to produce 'disability adjusted' poverty statistics

■ Extend Winter Fuel Allowance to disabled adults under the age of 60. Eligibility could be determined through receipt of certain parts of Disability Living Allowance (DLA)

Savings

■ Disabled people face barriers to saving money, with nearly half (49%) of respondents to Leonard Cheshire Disability's 'Disability Review 2007'⁶ saying that they had no savings at all. This is in stark contrast to figures from a recent National Savings and Investments 'Savings Survey' found that 12% of the general population had no savings⁷.

■ The social care charging system can provide an active disincentive to saving for many disabled people – a disincentive that can be present throughout their entire lives.

3 Based on the 'relative poverty line' in the UK, which equates to living in a household with income of less than 60% of median national income.

4 'Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006

5 'Comparing incomes when needs differ: Equivalisation for the extra costs of disability in the UK', Ashgar Zaidi and Tania Burchardt, LSE CASE Report 64, 2003

6 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

7 National Savings and Investments, 'Quarterly savings survey, Summer 2007'

Key recommendations

- Review the impact of social care charging policy on disability poverty, including recommendations for tackling the savings disincentive
- Introduce a 'Disability Savings Gateway', and ensure that disabled people are fully included in any future development of the Savings Gateway scheme

Disability and employment

- The employment rate among disabled people remains far below that of non-disabled people, with around 50% of disabled people not in work, compared to around 20% of non-disabled people⁸.
- Disabled people who are in work are at a substantially higher risk of in-work poverty, on average earning less than their non-disabled peers and being more likely to work in low skill, low paid jobs⁹.

Key recommendations

- Ensure that employers are adhering to their legal obligations under the DDA, and extend the anticipatory duty to make reasonable adjustments to employment
- Raise awareness of, and increase funding for, the Access to Work scheme
- Introduce a system of 'rehabilitation leave' to help people who acquire an impairment to remain in employment
- Strengthen residential care charging guidance to remove any disincentive to work for users of residential care support

Benefits and welfare

- Many disabled people are trapped in inescapable poverty – those furthest from the labour market with little immediate chance of getting in to work frequently rely on benefits that are simply not sufficient to lift them out of poverty. This leaves people with little or no chance of escaping poverty other than through charity, or support from family and friends.
- Poor decision- making in the benefit system can drive people into problem debt, and push people into financial poverty.

⁸ From the Labour Force Survey, as presented in the Disability Rights Commission 'Disability Briefing May 2007', DRC, May 2007

⁹ Ibid

Key recommendations

- Review 'benefit poverty' and how the welfare system functions for long-term claimants who are not expected to return to work
- Establish a 'welfare commission' to oversee developments in welfare benefit policy
- Provide a 'benefit check' for recipients to establish their full entitlements, and an active campaign to engage with those who need, but currently do not claim, their entitlements

Housing and accommodation

- The quality of accommodation for disabled people continues to be undermined by a dearth of both affordable and accessible housing, and problems still continue with effectively matching accessible accommodation to those that need it.
- A quarter of those disabled people who require adapted housing in England are currently living in accommodation that is unsuitable for their needs¹⁰.

Key recommendations

- Ensure that the need to increase availability of adapted and accessible social housing is integral to all future housing policy development
- Establish a duty on local authorities to create and maintain an accessible housing register
- Extend Part M building regulations to include all the Lifetime Home Standards

Education

- Disabled people still face substantial disadvantage in the education system – 25% of disabled people have no qualifications compared to 11% among the whole population¹¹. Barriers to educational attainment can have a direct impact on future life chances.
- At 16 young disabled people are twice as likely not to be in any form of education, employment or training as their non-disabled peers (15% as opposed to 7%)¹², and at the same time the percentage of jobs requiring no qualifications is decreasing. The Institute for Public Policy Research predicts that by 2020 almost half of all employment will be in occupations requiring degree level qualifications¹³.

Key recommendations

- Ensure that all levels of education – and particularly higher education, where disabled people's inclusion is notably low – are fully accessible to disabled people

¹⁰ 'Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing', DCLG, October 2007

¹¹ From the Labour Force Survey, as presented in the Disability Rights Commission 'Disability Briefing May 2007', DRC, May 2007

¹² 'Disability, skills and work: raising our ambitions' Stephen Evans, Social Market Foundation, June 2007

¹³ 'Disability 2020: opportunities for full and equal citizenship of disabled people in Britain in 2020' Pillai et al, IPPR, March 2007

- Ensure that all education professionals receive full disability equality training
- Ensure that disability equality issues are integrated into citizenship classes as part of the National Curriculum to change attitudes about disability

Quality of life and social exclusion

- Disabled people's experiences of crime will impact upon their experiences of social inclusion and exclusion, with around one in twelve respondents to Leonard Cheshire Disability's 'Disability Review 2007' reporting that they had been the victim of a crime motivated by their impairment¹⁴.
- 89% of disabled people in Leonard Cheshire's 'Disability Review 2007'¹⁵ felt that there was discrimination and prejudice towards disabled people in the UK. This is a key factor in the poverty of expectation, and poverty of opportunity that disabled people can experience.
- Disabled people's access to services like shops, public transport or leisure facilities is steadily improving, but there is still widespread inaccessibility, which can actively restrict disabled people's opportunities and is a critical factor in disabled people's social exclusion and poverty.

Key recommendations

- Improve monitoring and enforcement of crime related to impairment, and ensure that disabled people have full access to the criminal justice system
- Ensure that disabled people's access to aeroplanes and ferries is improved by extending Part 3 of the DDA to include these methods of transport
- Enable tribunals to adjudicate on Part 3 DDA cases as opposed to the current system which requires individual disabled people to take potentially lengthy and expensive court cases
- Conduct a review of the effectiveness of the DDA with a view to making the law easier to enforce and easier to understand

Conclusion

Leonard Cheshire Disability calls on the government to make tackling disability poverty one of its key priorities. To do so will first require a commitment to understand and monitor disability poverty and its causes, and then the strategic development of social policy initiatives to eradicate it.

To end disability poverty is not only a means to drive down poverty throughout the UK, and to improve the economic health of the nation, it is also an absolute necessity of social justice and inclusion in a civilised society.

¹⁴ 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

¹⁵ Ibid.

Chapter 1

Introduction

Much work has been undertaken in recent years to redefine our understanding of 'poverty', in both a national UK context, and in the context of poverty world wide.

This work has seen the development of specific government targets and measures to tackle child poverty in the UK, alongside popular mass movements to tackle international poverty such as Make Poverty History.

Relative poverty is now monitored by various agencies across the globe, and in the UK anti-poverty policies should be able to respond to any fluctuations in a series of established indicators. At the heart of any successful policy initiative to tackle poverty should be the understanding that it is essential to challenge poverty at its roots. It is not enough simply to identify that an individual lives in poverty: it is necessary to understand the impact of that poverty on the individual, to challenge all the systemic failures that have led to it – and ultimately to develop a political and social framework to help lift that individual out of poverty.

Within this developing understanding of what poverty is and how to tackle it there have already been some moves to draw the link between disability and poverty. On an international stage it is already clear that the two are often substantially inter-related. For example, research has suggested that globally around 43% of disabled people can be categorised as 'extremely poor'¹⁶, and it has been suggested that 20% of the instances of disability in the world stem from malnutrition¹⁷. It is clear that on a global scale poverty and disability are causally linked.

This is equally true in the UK. The Joseph Rowntree Foundation (JRF) and New Policy Institute's (NPI) ongoing monitoring of poverty and social exclusion has identified that disabled adults are now more likely to live in poverty than either children or older people. The JRF's research has also found that disabled adults are twice as likely to live in poverty as non-disabled adults¹⁸. On almost any recognised indicator of poverty, disabled people are found to be significantly over-represented.

¹⁶ 'Fact Sheet on Poverty and Disability', Inclusion International, data drawn from 'Poverty and Disability', Ann Elwan, World Bank, October 1999

¹⁷ 'Overcoming Obstacles to the Integration of Disabled People', UNESCO, DAA, March 1995

¹⁸ 'Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006

This report focuses broadly on disabled people of working age. There are already well established policy positions in the UK around measures to tackle child poverty and pensioner poverty – we believe that disability poverty is such a pressing and critical issue that it demands the same level of attention. We would also argue that to tackle child poverty and pensioner poverty successfully necessitates a far greater policy focus on disabled people. The confluence of households living in poverty and families with at least one disabled member is far too great to ignore. As the Disability Rights Commission (DRC) has stated, if anti-poverty targets are to be met across the board then it will be essential to focus energy on tackling disabled people's poverty¹⁹.

Yet, whilst the correlation between disability and poverty is well established, there has been relatively little public policy work identifying exactly what 'disability poverty' means in real terms, and what the root causes behind it are. The poverty indicators used in government documents such as the Department for Work and Pensions' 'Opportunity for All' report demonstrate that measuring poverty means more than just measuring income. Education, employment, housing, assets, health inequalities and access to services can all be an indicator of poverty, as well as the level of an individual's income. In all of these areas evidence suggests that disabled people traditionally face disadvantage.

Many disabled people also face additional costs of living, for example paying for social care support or having to pay for taxis because public transport is inaccessible. Financial poverty develops when income cannot match essential outgoings; accordingly, for an individual who has to spend a greater proportion of their income on the necessities of life it is clear that the poverty line can be higher. Yet, despite the established and recognised connections that often exist between disability and poverty, there is little strategic planning specifically for tackling disability poverty in the UK.

This report aims to establish a working definition of disability poverty in the UK, along with a set of broad indicators with which to monitor how the situation is changing and developing. It aims to examine the links between disability and poverty and the causes of this connection, and to set out why urgent action is needed from across society. Disability poverty is a unique and complex issue, and tackling it is both a crucial end in itself, as well as a critical factor in reaching other key government targets for the well-being of the nation.

Disability poverty is the missing link in the UK's otherwise good record in challenging children's, older people's and international poverty. It is also a massive social injustice which must be challenged. Now is the time to begin this challenge and to end disability poverty.

¹⁹ 'Child poverty targets need disability at their heart', press release from Disability Rights Commission, March 2007

Chapter 2

Context & Methodology

Context

It is of course important to state at the outset that disability and poverty are not the same thing, nor does one follow as an automatic consequence of the other. Yet on almost any existing indicator of poverty it is possible to determine that a correlation all too commonly exists between the two.

This correlation means that investigating and challenging disability poverty should be an integral part of any wider anti-poverty policy. Meeting existing poverty targets requires a far greater focus on addressing disabled people's poverty than has yet happened.

This report aims to help reach a working understanding of disability poverty, to suggest possible indicators for measuring it and to propose policy developments that will help to end it. Leonard Cheshire Disability very much hopes that this will be just an early point in a much longer drive to end disability poverty.

Methodology – Defining poverty

Whilst there has been considerable work in looking to define and understand both poverty and disability in recent years, there are still a number of different definitions of both.

The government currently looks at indicators of relative poverty and absolute poverty and also considers the wider issues of social exclusion. Relative poverty refers to comparative circumstances – looking at those who, in a relatively wealthy country like the UK, live on reduced means compared to the average of the population. Absolute poverty is a more universal measure, defined by the United Nations in the Copenhagen Declaration (1995) as 'a condition characterised by severe deprivation of basic human needs'. Social exclusion is a broader term, considering the reduction of life chances that can often stem from disadvantage and deprivation. All of these different ways of considering poverty in the UK are very relevant for our understanding of disability poverty as a specific issue.

In the UK the figure used for the 'relative financial poverty line' is usually 60% of median national income. But the UK has also established a much broader set of 'poverty indicators' (set out in the annual 'Opportunity for All' paper produced by the Department for Work and Pensions) that are regularly monitored. Some of these indicators do link to disability, but by and large they are not broken down specifically into measures for disabled people. Leonard Cheshire Disability would argue that measuring poverty through the use of a series of indicators is a more holistic approach than simply using the broad and blunt instrument of

assessing against 60% of median household income. Such a measure is crucial for investigating low income and financial poverty, but it is not the only measure of poverty.

Accordingly, Leonard Cheshire Disability has used available data, together with data from our own survey of more than 1000 disabled people²⁰, to monitor the position of disabled people, in comparison to the broader population, on a series of indicators. This is intended to produce a broad assessment of the level of 'disability poverty' in the UK at present and help work towards a useable set of 'disability poverty indicators'.

Methodology – Defining disability

There are a great many differing definitions of 'disability' and of 'disabled people'. A simple question such as 'how many disabled people are there in the UK' will prompt a myriad of responses, depending largely on which definitions of disability are adopted. Indeed, given an increasing and welcome shift towards a social model of disability, as well as the vast differences between particular types of impairment, it is all but impossible to arrive at a universally accepted definition of 'disabled people'. For statistical, demographic and policy-setting purposes, however, it is important that a general understanding on this issue is reached.

Within the UK the most broadly used definition of disability is that set out in the Disability Discrimination Act (DDA). The Act defines a disabled person as someone who “has a physical or mental impairment that has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities”. Current estimates determine that there are likely to be around 11 million people in the UK who fall under this definition – the government's recent 'Improving the Life Chances of Disabled People'²¹ report reached a figure of 11 million disabled adults and 770,000 disabled children.

Whilst the DDA definition is now the most commonly used, it has not always been used in statistical analyses, whether from government sources or elsewhere. Much research relies on some degree of self-definition, which can sometimes lead to those who have an impairment which is more usually considered to be a 'disability' being over-represented in samples. Often, for example, older people who would certainly fall within the DDA definition of disability will not self-define themselves as a 'disabled person'. This can mean that some statistics are working from a slightly different control group than others, and accordingly throughout this report we have endeavoured to highlight the source of statistics.

The huge variety of impairment types and the huge variety of ways in which individuals will respond to impairments are also added complications. A return to work solution for an individual with a mental health condition, for example, may well be very different to one for an individual with a visual impairment. Thus it would often be useful to break down almost all disability statistics by impairment type, given that there are likely to be wide disparities within

20 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

21 'Improving the life chances of disabled people', Prime Minister's Strategy Unit, Cabinet Office, 2005

categories – but to do so is impractical, given the sheer breadth of different impairments. Even with these caveats, however, it is clear that using self-definition broadly within the DDA definition as a baseline it is possible to discern clear trends within this broad group. Clear and quantifiable social, demographic and statistical differences are discernible in certain areas when we compare this group with the 'general population'. This makes it clear that to make such comparisons is worthwhile and that there are underlying trends and issues that must be addressed by policy-setting aimed at 'disabled people' as a demographic group.

For the purposes of this research, therefore, when the term 'disabled people' is used, it can generally be understood to refer to the group of adults covered by the definition of disability within the DDA.

Methodology – The additional costs of disability

It is now generally accepted that many disabled people will face additional costs that arise from managing their impairment. Such costs can take the form of extra expenditure on general items, for example having to spend extra on heating, or expenditure on disability-related items, such as mobility or sensory aids.

The importance of the additional costs of disability to the debate about disability poverty should not be underestimated. It is clear that if an individual has to spend more each month to achieve the same basic standard of living, then the poverty level for that individual is different.

In order, therefore, to make reasoned judgments about the numbers of disabled people living below the relative poverty line it is important to account for the potential extra costs that many disabled people face. A very broad equivalence approach has been adopted in this paper to help give an indication of where the true poverty line lies for many disabled people, and the methodology for this is set out below.

There have been a number of studies looking into the issue of the additional costs of living with an impairment²², all determining that on average disabled people do face additional costs. A great difficulty immediately arises in this area, however, from the fact that such costs can vary hugely from individual to individual and over time. Some disabled people will clearly face no great additional expenditure arising from the management of their impairment, whilst others will face hugely significant outlay. Some who do face sizeable extra costs will find that these costs are offset by the receipt of certain welfare benefits, or by existing resources or support from friends and family. There is also an inherent subjectivity in such measures – what one person might consider an acceptable standard of living might be very different from another's interpretation, and some people may already have limited their horizons in order to live within their means, even to the detriment of their health. Some costs can be irregular and might only impact once every few years, such as the cost of a new wheelchair, whilst others might recur regularly, such as the cost of physiotherapy.

²² For a summary of some of the existing findings into the extra costs of disability see 'Review of existing research into the extra costs of disability', Mike Tibble, Department for Work and Pensions, 2005

But, despite the many difficulties in accurately defining the extra costs that disabled people may face, it is hugely important to attempt to find a reasoned average amount that can be factored into calculations. Leonard Cheshire Disability has reached a broad estimate figure for the purposes of this research, but would argue that a definitive, scientific attempt to determine the extra costs of disability should be a priority for government.

To produce our approximate measure Leonard Cheshire Disability has used information from a number of statistical sources, but particularly relied upon some existing studies, most notably 'Comparing incomes when needs differ: Equivalisation for the extra costs of disability in the UK' (Zaidi and Burchardt, 2003)²³. Leonard Cheshire Disability has adopted the approach suggested in that paper, and, through personal communication with the authors, has generalised it to allow for an easily understandable and transferable mechanism to demonstrate the impact of the extra costs of an impairment.

Zaidi and Burchardt determined that, in broad terms, it is possible to suggest that as the severity of impairment rises so do the extra costs of disability. Some national surveys have used the 'Office of Population, Censuses and Surveys' (OPCS) gradation system for measuring the severity of impairments. The system used a points scoring approach to mark the functional impact of impairments, and then placed the scores within a scale of severity. In their research Zaidi and Burchardt determined a figure for the level of extra costs that disabled people faced on top of normal expenditure. Based on the fact that as the severity of impairment increased so did the extra costs it was possible to determine that for each point scored the extra cost of disability for a working age adult equated to between 3% and 4.5% of income, per person, depending on whether they were living on their own, or as part of a couple. Accordingly an individual scoring two points on this scale might expect increased costs of between 6% and 9%, and an individual scoring three points on the scale between 9% and 13.5% increased costs, dependent on household circumstances.

Using this points scoring system the median severity score for disabled people of working age was calculated at 7.85. Accordingly it is possible to conclude that a median percentage for the extra costs faced by disabled people of working age would range between 24% and 35% on top of normal expenditure. Whilst this is not a definitive measure of additional costs, and is based on a number of broad assumptions, it is useful as a tool for examining the extent to which existing poverty indicators underestimate the levels of low income among disabled people.

In short, it is possible to say that, on average, disabled people of working age face additional costs on top of normal expenditure of more than a quarter above expenditure for non-disabled people.

23 'Comparing incomes when needs differ: Equivalisation for the extra costs of disability in the UK', Ashgar Zaidi and Tania Burchardt, LSE CASE Report 64, 2003

Chapter 3

Disability poverty in the UK

The primary recommendations of this paper are that the government commit to:

1. End disability poverty, by developing and implementing a specific strategy for tackling the issue;

2. Measure disability poverty as a unique form of poverty, through the use of a series of indicators.

In order for disability poverty to be formally monitored this report sets out a series of proposed indicators, broken down into broad policy areas. Monitoring these indicators over time will help improve the understanding of disability poverty as a specific and distinct form of 'poverty', rather than disabled people only being a group represented within broader poverty statistics. Leonard Cheshire Disability believes that this monitoring should, in turn, lead to the government drawing up a clear strategy to tackle disability poverty in the UK. As a starting point in this process, we have also therefore produced a series of policy recommendations to accompany the indicators that would work towards ending disability poverty in the UK.

Many of the indicators that we have suggested to help better define disability poverty are based on data already collected through national surveys such as the Labour Force Survey or the Family Resources Survey. Other data is put together from existing research. Leonard Cheshire Disability's own 'Disability Review 2007'²⁴ of disabled people has been used in some areas where national data is not collected. The 'Disability Review 2007' compiled the views of more than 1,000 disabled people in the UK to give a snapshot of disabled people's aspirations, social situation and views on key issues. The regular research undertaken by the Joseph Rowntree Foundation (JRF) and the New Policy Institute (NPI) investigating poverty and social exclusion also provides a bedrock of information on disabled people's poverty.

The majority of indicators proposed can already be monitored through existing surveys, whilst others would simply require existing surveys to include a question to allow the breakdown of the data between disabled and non-disabled people. Some of the proposed indicators would rely on a wide-scale survey of disabled people to gather information on their current life

24 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability 2007

experiences. Such a survey would represent a valuable chance to improve the available data on disability and disabled people's experiences, and could be carried out by the Office for Disability Issues (ODI). Such an approach is not unusual – data on many existing poverty indicators is currently tracked through large scale surveys, and the 'subjective well-being questionnaire' that forms part of the Department for Work and Pensions 'Opportunity Age'²⁵ indicators is a good example of how this sort of data might be collected. Leonard Cheshire Disability would argue that tracking people's experiences over time, combined with the collection of a base of raw data, will prove the most effective way to monitor shifts and changes in disability poverty.

All our proposed indicators are listed in **Annex A** of this report, along with current information about levels of disability poverty, and more information on how the indicators are currently monitored, or could be monitored in the future.

Financial poverty and household income

Background and proposed indicators

The most commonly accepted measure of relative low income in the UK is to be living on less than 60% of median household income. This figure will vary depending on household circumstances, but for the most recently available figures the threshold for low income was approximately:

Size of household	'Low income line' (60% of median household income) ²⁶
One adult	£5,200 per annum
Two adults	£9,516 per annum
Two adults, one child	£13,936 per annum

It is important to note that these figures are calculated “after income tax, council tax and housing costs have been deducted, where housing costs include rents, mortgage interest, buildings insurance and water charges”²⁷. This means that the figures represent the amount that a household has left to spend to support itself over the course of a year. A household where incomes fall below these levels is classed a low income household. Whilst this should not be considered the only measure of poverty, it is perhaps the single strongest indicator of the means that any individual has to support themselves.

In measuring disability poverty, however, this 'relative poverty line' has one serious flaw – it takes no account of the fact that many disabled people will face additional costs because of their impairment. A degree of work has been undertaken to assess the level of the extra costs of disability (as mentioned in the earlier section on the methodology of 'additional costs of

25 'Opportunity Age – Meeting the challenges of ageing in the 21st century' Department for Work and Pensions, 2005

26 'Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006, as shown at <http://www.poverty.org.uk/24/index.shtml?4>;

27 Ibid;

disability'), but there are still no universally accepted figures for the levels of additional costs that disabled people face. Figures can, of course, vary hugely for different individuals at different times. Yet to reach a genuine understanding of disability poverty, and where it is unique from the poverty experienced in the rest of the population, it is essential to attempt to build some measurement of these extra costs into poverty indicators.

Using the framework set out in the methodology previously outlined, Leonard Cheshire Disability has endeavoured to develop a basic method for factoring extra costs into some poverty indicators. Whilst this is not a definitive method for incorporating extra costs, it will help to demonstrate another unique aspect of disability poverty, and another reason why it is an issue that requires specific action from government and other key decision-makers.

Using the lower figure of an average additional expenditure of 24%, the table showing the 'low income line' for different households can be re-calculated to show a figure that takes into account the fact that disabled people can face unavoidable extra expenditure. This represents a more accurate adjusted figure, showing where the poverty line actually falls for disabled people. The data is based on an assumption that there is one disabled adult in each household:

Size of household	Adjusted 'low income line' for households containing one disabled adult
One adult	£6,448 per annum
Two adults	£11,800 per annum
Two adults, one child	£17,281 per annum

This means that, for example, if £5,200 per annum is the point below which a one person household is considered 'low income', then for disabled people the equivalent point, taking into account an approximation of the extra costs of disability, is actually £6,448 per annum. In essence, Leonard Cheshire Disability would argue that existing poverty figures and measures consistently underestimate the levels of disability poverty.

Such underestimates become even more stark when considered alongside existing figures about disabled people living in low income households – figures which do not even take account of any additional costs. The following table shows the percentage of disabled and non-disabled adults living in low income households. The figures, drawn from the Family Resources Survey, and reproduced in the JRF and NPI poverty reports, starkly illustrate the prevalence of low income among disabled people in 2005/06.

Percentage of disabled adults aged 25 to retirement living in low income households	Percentage of non-disabled adults aged 25 to retirement living in low income households
30%	16%

It is also important to note that the 'poverty gap' between disabled and non-disabled people has actually been growing in recent years. Whilst the low income rates for non-disabled people have shown a steady downwards trend, the rates for disabled people have actually risen. This 'poverty gap' is one of the starkest indicators of why specific action at governmental level is required to tackle disability poverty.

As stated previously, these low income rates do not take any account of the fact that many disabled people face extra costs on account of their impairment – a fact acknowledged in the Department for Work and Pensions' most recent 'Households Below Average Income report'²⁸. In 'Comparing income when needs differ' (Zaidi and Burchardt, 2003) when the additional costs of disability were factored into a calculation of the percentage of disabled people living below the poverty line a staggering figure of 61% was reached. Properly monitoring disability poverty requires the government to produce formal 'adjusted' figures that show the genuine level of low income among disabled people.

As well as recommending that the government produce adjusted figures, Leonard Cheshire Disability would also recommend that government monitor the direct impact of financial circumstances. This means asking people whether they have experienced particular difficulties in certain key areas such as paying bills, heating their home or having to seek financial help from friends or family. Such measures offer the advantage of implicitly building in the extra costs of disability by examining the impact of low income, rather than simply the extent of low income. Such data is not formally collected at present so Leonard Cheshire Disability would suggest some possible indicators in this area as follows:

- Could not afford to pay a utility bill on time;
- Regularly went without meals;
- Sought financial help from friends or family.

These are broad indicators of financial hardship, and would provide a sense of how disabled people's financial well-being is changing over time. Comparing responses for disabled and non-disabled people might also help to give an indication of the impact of low income on different groups. Seeking financial help from friends or family may not be an option for all, and so monitoring trends in this category may not be an effective measure of disability poverty in itself. It might be the case that those in the greatest need are those who are not able to seek assistance. A comparison of data on this indicator between disabled and non-disabled people would, however, give a strong indication of the extent to which disabled people are forced to rely on support from others. Collecting this data would most easily be achieved through adding questions to the Family Resources Survey, or an equivalent government survey.

28 See Households Below Average Income report 2005/06, Chapter 5, page 58

Proposed disability poverty indicators – financial poverty and household income:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of disabled people living in low income households (below 60% of median household income), with comparison data for the non-disabled population;
- Percentage of disabled people living in low income households, adjusted to incorporate average estimates of additional costs of living;
- Percentage of disabled people who:
 - Could not afford to pay a utility bill on time;
 - Regularly went without meals;
 - Sought financial help from friends or family.

Policy recommendations – income and financial poverty

Many of the mechanisms that will help tackle disability poverty are the same as those that will help tackle poverty more broadly. For example, improving levels of employment and educational attainment across the UK are universal targets for helping to reduce relative poverty, and would clearly also help to tackle disability poverty. But the sheer scale of the gap between disabled people and non-disabled people in terms of the likelihood of living in financial poverty – disabled people are twice as likely to live in low income households – means that specific action to tackle disability poverty is desperately needed.

Whilst there is already considerable evidence to start this process, there is also a clear need for extra information on disability poverty. A first urgent step should be for the government to establish a clear and functioning mechanism for assessing the extra costs that disabled people face. This report has used existing research and current data to build towards an approximation of the current situation, but the government has the resources, and the urgent need, to reach a definitive measure that can be built into its attempts to tackle disability poverty. Leonard Cheshire Disability would recommend that the Office of Disability Issues (ODI) should be charged with researching and producing an accepted government estimate for the extra costs of disability. This in turn should be used to develop accurate measurements of the true extent of disability poverty in the UK by producing both standardised figures for the percentage of disabled people living in low income and adjusted figures that fully reflect the extra costs of disability.

Disability Living Allowance (DLA) is the principal benefit aimed at meeting disabled people's extra costs of living. It is clear, however, from Leonard Cheshire Disability's research into debt and disabled people's financial circumstances that for many people the extra costs of disability are currently not fully met by DLA. DLA provides absolutely essential support for many disabled people, but it needs to be strengthened to ensure that it is fit for purpose and fully meets the needs of all those that it is designed to support. Given this, Leonard Cheshire Disability would

recommend a full scale review of Disability Living Allowance to ensure that it still meets the purposes for which it was intended. Such a review should be predicated on clear principles that no existing claimant should be disadvantaged by any changes, and on a clear, evidence-based understanding of the extra costs of disability.

In 2005 Leonard Cheshire Disability produced a report entitled 'In the balance'²⁹ which examined disabled people's experiences of debt. The report found that for many disabled people debt problems developed not as the result of excessive spending on luxury items, but through the simple fact that essential outgoings were not matched by income. This left many people facing impossible choices on essential expenditure, having to determine whether to pay for physiotherapy to manage an impairment, or heating or other utility bills. 'In the balance' made a number of key recommendations to help address unavoidable debt amongst disabled people. A number of these recommendations are also relevant in a broader effort to help end disability poverty.

Leonard Cheshire Disability would support the extension of the Winter Fuel Allowance to disabled people under the age of 60 who receive middle or higher rate care component, or higher rate mobility component, of DLA. In the course of the research for the 'In the balance' report Leonard Cheshire Disability spoke to a number of people who reported that they faced increased heating expenses related to their impairment – either because they were more likely to be at home for longer periods, or because their impairment required them to maintain a consistent temperature in their home. The follow-up survey to the 1990 Family Expenditure Survey³⁰ also supports this point, finding that across the board disabled people face higher fuel costs than their non-disabled peers, across different income brackets and even different degrees of severity of impairment. Extending the Winter Fuel Allowance will help to meet this need – the government has estimated that the cost of such a change would be around £235 million³¹. Leonard Cheshire Disability would also press the case for reform of the Social Fund to ensure that it better meets the needs of disabled people living on a low income. Such reform should include a broadening of eligibility criteria, reform of repayment rates and an expansion of both the Community Care Grant scheme and the discretionary fund.

It will also be important to ensure that schemes devised to enhance financial capacity and help develop financial inclusion are adequately targeted and accessible for disabled people. Initiatives such as the Financial Inclusion Fund must be effectively targeted to reach disabled people – this should include the provision of free debt advice through home visits, where appropriate, to ensure a fully accessible service.

29 'In the balance: disabled people's experiences of debt', Claire Kober, Leonard Cheshire Disability, 2005

30 'Disability, household income and expenditure: a follow up survey of disabled adults in the Family Expenditure Survey', Department of Social Security, Research Report No. 2, 1990

31 Response to a Parliamentary Question, House of Commons Official Report, 11th November 2004, Column 779W

Summary of recommendations:

- Develop an accepted standard calculation for the extra costs of disability, and subsequent 'disability adjusted' poverty statistics;
- Review the effectiveness of DLA predicated on continuing and enhanced support for current recipients, and a clear evidence base of extra costs and needs;
- Extend Winter Fuel Allowance to disabled adults under the age of 60 in receipt of certain parts of DLA;
- Reform the Social Fund to ensure that it effectively supports disabled people on a low income;
- Develop financial capacity and advice programmes to ensure the accessibility of financial services to disabled people

Savings

Background and proposed indicators:

Increasingly savings and assets are considered to be an important monitor of the financial well-being of a household. Assets provide an important fall-back should household income drop at any point, as well as offering stable and long-term financial security that income alone does not guarantee.

There has already been recognition of the need to encourage saving and asset-building among low income households through government initiatives like the 'Savings Gateway' and there is a now well established body of evidence that points to the importance of assets as a means to lift people out of poverty.

Some information on the levels of savings in the general population is collated by National Savings and Investments (NS&I) – the government agency that runs the Premium Bonds scheme and other savings initiatives. Data collected by NS&I found that 12% of people in the UK have no savings³², and that "the average amount held in savings, excluding pensions, in autumn 2006 was £17,909"³³. There is also information on savings collected through the Family Resources Survey. In Leonard Cheshire Disability's 'Disability Review 2007'³⁴ 49% of respondents said that they had no savings. Whilst there was a general trend suggesting that older disabled people were more likely to have savings, it was notable that the numbers of those without any savings was consistently low across the entire sample.

To find such high numbers of respondents with no savings is deeply concerning. The principal reason for low levels of saving was low income – respondents to the survey reported annual household income far below national averages. But there may also be other factors that specifically mitigate against disabled people building up assets and savings. As well as low income and low levels of employment which can restrict both saving and home ownership,

32 National Savings and Investments, 'Quarterly savings survey, Summer 2007'

33 National Savings and Investments, 'Quarterly savings survey, Autumn 2006'

34 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

those disabled people who receive social care might be dissuaded from saving by charging policies that can see assets taken to pay for social care costs. Whatever the reasons behind low levels of saving, the figures represent an important indicator of disability poverty.

If the safety net of savings is not available for such large swathes of the disabled population, then urgent action is required to encourage saving among disabled people, and to ensure that any societal or policy barriers to saving that exist are removed.

Income is a principal indicator of both relative and absolute poverty – it features high among the resources that an individual has to support themselves. But savings also represent a critical part of those resources. A lack of savings is a strong measure of enduring poverty and, conversely, having a firm base of assets is a good indicator of relative financial security. Assets tend to provide a level of protection from the most extreme degrees of poverty and social exclusion. Therefore, Leonard Cheshire Disability would recommend that National Savings and Investments, or another appropriate agency, specifically collect data on disabled people's savings and assets, or that appropriate information gathered through the Family Resources Survey be specifically analysed by impairment.

Proposed disability poverty indicators – savings:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of disabled people with savings;
- Percentage of disabled people with bank accounts;
- Average amount held as savings by disabled people.

Policy recommendations – savings

The importance of the financial security that can be offered by assets has been recognised in government initiatives on asset-based welfare, such as the Child Trust Fund, which support people through the long-term build up of assets, rather than through immediate responses to low income. Given that disabled people are twice as likely to live in low income households, and that some can face specific disincentives to saving (outlined later in this section), the need specifically to address assets and savings in the context of disability poverty is clear.

In the course of Leonard Cheshire Disability's previous work on disability and debt³⁵ we spoke to a number of people whose financial circumstances had changed irrevocably with the onset of their impairment. For those people forced to leave work when they acquire an impairment, or their impairment worsens, there is almost always an accompanying drop in income. Often partners are also forced to leave employment to become carers, leading to a further drop in income. Mitigating against the massive impacts of such changes requires a welfare benefit

35 'In the balance: disabled people's experiences of debt', Claire Kober, Leonard Cheshire Disability, 2005

system that will offer a suitable safety net and long-term support, as well as a system that encourages and assists everyone to build a strong asset base.

Leonard Cheshire Disability would advocate the development of a 'Disability Savings Gateway' as an asset-based welfare initiative to help provide this all important safety net.

The Savings Gateway scheme is an HM Treasury initiative that provides, for a limited period, matched funding to encourage people to save. Thus far the scheme has operated in two pilots, which have offered either a pound for pound savings contribution from the government, or a means-tested variable matching rate. The scheme has been based on need, offering matched savings only for those on low incomes for whom accruing assets is more difficult.

Whether further work is undertaken on the Savings Gateway project at a national level or not, Leonard Cheshire Disability would make the case for a specific 'Disability Savings Gateway'. Such a scheme would support and encourage disabled people on low incomes to save, through the tangible benefit of matched funding from the government. Eligibility for the gateway could be determined through receipt of Disability Living Allowance, and could also, if the government deemed it necessary, be means-tested to focus on those living on the lowest incomes.

At the very least any further development of the Savings Gateway project should be undertaken with a clear intention to make the project fully accessible to disabled people. This would mean working with local organisations of disabled people, financial advice organisations and others to ensure that information and services related to the Savings Gateway project are fully accessible to all disabled people.

Any such savings scheme, however, could potentially face difficulties in overcoming the disincentives to save that are present in the current social care charging system.

Social care, unlike health care through the National Health Service, is means-tested. This means that disabled people who do receive some form of assessed social care support from their local authority will have their income and assets taken into account when how much they will have to pay towards their care is determined – by and large, the greater their savings, the more they have to pay. The Wanless Review of social care undertaken by the King's Fund identified this disincentive to save as one of the key problems with the current social care charging system, and proposed a number of different charging solutions to remove it³⁶. But, whilst the prospect of losing the assets accrued over life to pay for care in old age could dissuade some from saving, for younger disabled adults who receive social care support throughout life there is a risk that the charging system can be a permanent barrier to saving.

Tackling this disincentive and ensuring that disabled people who require social care throughout life do not face a barrier to saving require a wholesale re-examination of the way in which

36 'Securing good care for older people', Derek Wanless, King's Fund, 2006

social care is funded. The Wanless Review offered a number of alternative funding systems, including free personal care for older people, as in Scotland, and the 'partnership approach' offering a basic level of support free, with the possibility of 'topping up' care packages. Leonard Cheshire Disability would support the extension of free personal care for all disabled people across the whole UK as a crucial means of helping to tackle disability poverty. We recognise, however, that in the current funding climate there seems little prospect of this happening. This means that the government's announcement, in the Comprehensive Spending Review 2007, of a consultation on the future funding structure of social care could not be more timely. The review should be predicated on the principle that this disincentive to save must be removed, to ensure that users of social care enjoy the same rights to save as the rest of the population.

Leonard Cheshire Disability also believes that there is a role for banks and lenders in facilitating saving and asset-building amongst disabled people on low incomes. Financial institutions must make their facilities fully accessible, both in terms of access to premises and in terms of communication and direct interaction with customers. Leonard Cheshire Disability's recent 'Spending power' report found a number of obstacles that still confront disabled people trying to access financial services, from inaccessible cash machines, to a reluctance to offer alternative Chip and Signature cards for those who cannot use Chip and PIN³⁷. Clear guidance for financial institutions on working with disabled customers and ensuring the accessibility of their services should be built into the Banking Code, or produced by over-arching groups within the financial sector such as the British Bankers Association and the Finance and Leasing Association.

Summary of recommendations:

- Introduce a 'Disability Savings Gateway', and develop a specific strategy to ensure that disabled people are fully included in any future development of the Savings Gateway scheme;
- Review the impact of social care charging policy on disability poverty, including recommendations for tackling the savings disincentive;
- Develop guidance for financial institutions to ensure that they are fully meeting their obligations under the Disability Discrimination Act and are making their services fully accessible to disabled people.

Employment Rates

Background and proposed indicators

The correlation between being out of work and being in poverty is well established. Whilst the welfare benefits system works to provide a safety net for those out of work, it does not provide a route out of poverty. Even those benefits intended for those who cannot work do not generally provide an income to lift people above the relative low income line. Given this, employment rates represent an important indicator of poverty.

³⁷ Spending Power: disabled people's experiences of accessing and spending their money', Lee Webster, Leonard Cheshire Disability, 2007

Employment rates represent a particularly critical factor in understanding disability poverty. In their poverty report in 2006 the JRF and NPI reported that “the main reason that disabled working-age adults are more likely to be in low income households is because they are less likely to be in work”³⁸. In other words, the continuing disadvantage that disabled people face in the jobs market is a principal factor in the massive disparity that sees disabled people twice as likely to live in low income households as non-disabled people.

The employment rate among disabled people currently stands at about 50%, and, whilst this has been rising slowly in recent years, it still falls far short of the overall employment rate in the UK.

	Long-term disabled people	Non-disabled people
Percentage in work ³⁹	50.4%	80.2%

Challenging this huge disparity in levels of employment, whilst also better supporting those disabled people who are not expected to work, will be a critical step in ending disability poverty.

To help investigate the reasons behind the substantial disparity in employment rates, Leonard Cheshire Disability research conducted in Scotland looked at discrimination in the recruitment process. For the 'Discrimination doesn't work'⁴⁰ report Leonard Cheshire Disability researchers submitted two applications to around 100 job advertisements at a range of large and small employers. The applications were essentially identical in skills and experience apart from the fact that one declared an impairment at the outset, whilst the other did not. The results help highlight the endemic disadvantage that disabled people face in the labour market, together with the continuing prejudice amongst employers, both large and small.

The 'non-disabled applicant' received twice as many response letters as the 'disabled applicant'. Equally, when a response was received the 'non-disabled applicant' was twice as likely to be invited to interview as the 'disabled applicant'. Examples of the responses given included one where the non-disabled applicant was invited to interview, whilst the disabled applicant was advised that the post had been filled internally.

The continuing barriers to work for disabled people are clearly demonstrated by data from the Labour Force Survey, as presented by the JRF and NPI, which shows that the proportion of people who are not in work, but want work, is consistently higher for disabled people than non-disabled people⁴¹:

38 'Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006, as shown at <http://www.poverty.org.uk/24/index.shtml?4>

39 From the Labour Force Survey, as presented in the Disability Rights Commission 'Disability Briefing May 2007', DRC, May 2007

40 'Discrimination doesn't work', MacRae and Laverty, Leonard Cheshire Disability, 2006

Highest level of qualification received	Percentage who are economically inactive, but want work (with a work-limiting disability)	Percentage who are economically inactive, but want work (without a work-limiting disability)
Higher Education	14%	4%
GCE A Level or equivalent	21%	5%
GCSE grades A-C or equivalent	25%	7%
No qualification	26%	14%

Employment rates can also vary drastically between impairment types – as set out in the following table, derived from the Labour Force Survey⁴²:

Main type of impairment	Employment rate
All disabled people in Great Britain	50%
Problems with arms, hands (including arthritis or rheumatism)	52%
Problems with legs, feet	46%
Problems with back, neck	49%
Difficulty in seeing	47%
Difficulty in hearing	63%
Skin conditions, allergies	72%
Chest, breathing problems	64%
Heart, blood pressure	59%
Stomach, liver, kidney, digestion	61%
Diabetes	68%
Mental illness	22%
Epilepsy	44%
Learning difficulties	23%
Progressive illnesses not elsewhere classified (e.g. cancer, MS)	37%
Other problems, disabilities	56%

Recent work on areas such as welfare reform has targeted increasing the employment rate amongst disabled people. If reforms to the welfare benefit system can genuinely support disabled people back into work then they will be welcomed, but they must also focus on appropriate support for those who cannot work and on the role of employers in tackling barriers to work.

It is imperative that the government, in addition to its commitment to trying to increase the employment rate among disabled people, ensure that there is also better support for those who are not expected to work. There is already a strong base of statistics on disability and employment collected by government, notably through the Labour Force Survey, and Leonard

41 Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006, as shown at <http://www.poverty.org.uk/24/index.shtml?4>

42 From the Labour Force Survey, extracted from Disability Rights Commission 'Disability Briefing', DRC, May 2007

Cheshire Disability would expect this data collection to continue. The specific indicators for disability poverty that Leonard Cheshire Disability would suggest are listed below.

Proposed Disability Poverty Indicators – employment rates:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Employment rate among disabled people, broken down by impairment group;
- Percentages of working age disabled people –
 - a) In work;
 - b) Not in work, but looking for work;
 - c) Not in work, and not looking for work.

Policy recommendations – employment rates

The JRF and NPI studies into poverty in the UK identified that disabled people's low employment rate was the primary factor that contributed to disabled people's proportionately lower income⁴³. Increasing the employment rate among disabled people is, therefore, one of the most important measures in tackling disability poverty. It is important, however, to ensure that work opportunities are meaningful, sustainable and appropriate, and that the right support is given to all those disabled people who are not able to enter full-time employment. Some of these issues are tackled in later sections; this section will focus specifically on measures to improve the employment rate of disabled people.

The Welfare Reform Act 2007 is a central part of the government's drive to increase the employment rate of disabled people. In particular the Act aims to get 1 million recipients of Incapacity Benefit back to work. The Act will replace Incapacity Benefit (IB) with a new Employment and Support Allowance (ESA) which will include a higher rate to help support those who cannot work, together with potential sanctions for those who refuse to partake in return to work activity. In tandem with this new benefit the Pathways to Work scheme, which currently operates only in certain parts of the UK, will be rolled out nationwide.

Leonard Cheshire Disability has always argued that if the new benefit system can actively support disabled people to return to appropriate work and thus challenge disability poverty, whilst also better supporting those who cannot work, then it will be broadly supported. We do, however, remain concerned about a number of potential issues in the Act such as the proposed sanction regime, changes to the assessment for the new ESA that might further tighten eligibility criteria and the training, support and guidance available to Jobcentre Plus staff. Leonard Cheshire Disability would like to see the 'annual review' that was agreed to in the Welfare Reform Act given a broad remit, from a position of independence from government, to assess the impact and effectiveness of the new system, with a particular focus on disability poverty.

⁴³ 'Monitoring poverty and social exclusion 2006', Palmer, MacInnes and Kenway, Joseph Rowntree Foundation and New Policy Institute, 2006

There is also little in the Welfare Reform Act that deals with the role of employers in improving the employment rate of disabled people. Yet this remains an absolutely crucial area, with negative employer attitudes a significant factor in limiting disabled people's employment opportunities⁴⁴. Leonard Cheshire Disability supports current government initiatives to engage more with employers. It is important that employers of all sizes recognise not only the positive benefits of employing disabled people, but also their legal responsibilities under the Disability Discrimination Act. Much more work is, however, still needed in this area. To help promote the active duty of employers to make reasonable adjustments for disabled employees or job candidates, Leonard Cheshire Disability would like to see the anticipatory duty that applies to the provision of goods and services extended to employment. This would require employers to anticipate disabled people's requirements in advance and adjust their practices accordingly, rather than simply reacting to problems when they occur.

Many disabled people are forced to leave work when they acquire an impairment or find that their impairment worsens. This can lead not only to a significant worsening in their personal circumstances, and a possible drift into poverty, but also a significant impact on the state through the loss in tax revenue and outlay in out-of-work benefits. In many cases, however, a period of rehabilitation, offering enough time for both an individual and an employer to adjust, could prevent people from having to give up work. The financial benefits of this, for the individual, the employer and the state, are clear. Leonard Cheshire Disability would, therefore, advocate the introduction of a system of 'rehabilitation leave' to better support those who acquire an impairment to stay in work. A recent Private Members Bill on this issue⁴⁵ was introduced into Parliament by John Robertson MP and was well received, although it was not ultimately passed, and we would strongly support measures to introduce a system similar to that outlined in this Bill. We would argue that the initial costs of supporting people to take rehabilitation leave would be off-set in the long-term through the potential to save costs in paying longer-term out of work benefits and maintain tax benefits.

As with the need to review the social care charging system to understand and challenge any disincentive to save, any barriers to work that exist in the current charging system must also be investigated. Currently, for example, those who live in residential care, paid for by the state, can be actively dissuaded from working, as any income they receive could potentially be taken towards paying for their care, leaving people worse off than if they had remained out of work. The Department of Health's Charging for Residential Accommodation Guide does suggest a route round this issue in section 5.005, where it states that a personal expenses allowance can be varied for:

“Someone who does not qualify as a "less dependent" resident solely because he lives in registered private or voluntary sector accommodation or in local authority accommodation where board is provided and therefore cannot be assessed under

44 Leonard Cheshire Disability's 'Discrimination doesn't work' report found that when two near identical applications were submitted in response to a job advert, with one from a candidate declaring a disability, and one not, the non-disabled candidate was invited to around twice as many interviews.

45 For more information see details at: http://www.publications.parliament.uk/pa/pabills/200607/employment_retention.htm

the rules described in Section 2 but who, nonetheless, needs to retain more of his income in order to help him lead a more independent life, for example if he is working.”⁴⁶

This guidance is largely discretionary for local authorities, however, and is not widely recognised. Leonard Cheshire Disability calls for this guidance to be strengthened and a clearer duty placed on local authorities to ensure that users of residential care do not face an added disincentive to work.

Summary of recommendations:

- Review the long-term effectiveness of measures contained in the Welfare Reform Act 2007 in tackling disability poverty;
- Ensure that employers are adhering to their responsibilities under the DDA, and extend the anticipatory duty to make reasonable adjustments to employment;
- Introduce a system of 'rehabilitation leave' to help people who acquire an impairment to remain in employment;
- Strengthen residential care charging guidance to remove any disincentive to work for users of residential care support.

Types of work

Background and proposed indicators:

The barriers that can prevent disabled people from entering the workplace can also serve to hold back disabled people looking for promotion or advancement in work. On average disabled people earn less per hour than their non-disabled peers, and are more likely to be in lower level and part-time positions. This, coupled with the additional costs of managing impairments that many disabled people face, means that particular attention must be given to monitoring the prevalence of 'in-work poverty' among disabled people.

A non-disabled person's income from work might mean that their household income is above the 60% of median income threshold – yet it is clear that with only a small adjustment for additional costs a disabled person with the same income could fall beneath this level. This means that, having covered their essential, unavoidable costs, there would be an increased chance of a disabled person living below the poverty line despite being in work.

Work can also be an important factor in an individual's quality of life, even leaving aside the financial benefits of being in employment. Whilst recognising that for some disabled people work may not be an appropriate or desirable outcome, for many people it can provide social networks, a strong sense of purpose and engagement with communities. Work must not be considered the only mark of contributing to society, but for many people it does represent an

46 'Charging for Residential Accommodation Guide', 2007 edition, page 21, Department of Health

important validation and an end-result of education, skills and training. But this positive impact is diminished by the fact that disabled people remain more likely than non-disabled people to be in lower paid jobs, or to be in part-time work.

Current trends indicate that disabled people are both more likely to be out of work even if they have a high level of education, and also more likely to be in lower paid work. The Labour Force Survey collects data on both educational attainment and employment rates for people of working age, and the following data sets out the employment rates for disabled and non-disabled people, according to the highest level of qualification attained⁴⁷:

Highest qualification attained	Employment rate for disabled people	Employment rate for non-disabled people
Degree or equivalent	75.7%	89.8%
Higher education	67.2%	88.6%
GCE A Level or equivalent	59.5%	81.6%
GCSE grades A-C or equivalent	56%	78%
Other qualifications	48.7%	77.7%
No qualifications	23.2%	60.1%
Total	50.4%	80.2%

Respondents to Leonard Cheshire Disability's 'Disability Review 2007' were asked about their current work situation. Despite a relatively high level of educational attainment among respondents, levels of employment were very low. Of those who were in work, or had been in the last 12 months, 61% of respondents stated that they required a special adjustment in order to carry out their present job. 10% of these respondents said that their employers had refused to supply such an adjustment, and, of those, 24% said that they had to leave their employment as a result. 41% of respondents who were in employment stated that they had experienced discrimination or prejudice in the workplace.

Achieving equality within the labour market requires work to ensure that employers both understand and work within the terms of the Disability Discrimination Act and ensuring that HR and recruitment practices do not routinely discriminate. Equality within the workplace is as important for the long-term goal of improving disabled people's life chances as increasing the overall employment rate among disabled people.

As with overall employment rates, much information on disabled people's position within the workforce is collected through the government's Labour Force Survey. Leonard Cheshire Disability would recommend that monitoring of the type of work undertaken by disabled people continues along with monitoring of disabled people's average incomes from work.

⁴⁷ Data drawn from the Labour Force Survey, as presented in the Disability Rights Commission's 'Disability Briefing', DRC, May 2007

Proposed disability poverty indicators – types of work:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of disabled people in part-time work, together with comparison for non-disabled people
- Average gross hourly pay for disabled people, together with comparison for non-disabled people.

Policy recommendations – types of work:

The extra costs of disability and the subsequent potential for in-work poverty mean that it is essential to ensure that there is equity across the whole world of work, not simply in initial recruitment. Tackling in-work poverty will require action from government both to challenge negative attitudes and to ensure that support through benefits like Disability Living Allowance adequately meets disabled people's needs. There is also a crucial role for employers in improving recruitment practices, building accessibility into the workplace and acting on their responsibilities under the law.

The Access to Work scheme provides vital support to disabled employees and their employers. The government-funded scheme can meet the costs of the additional support needed for eligible disabled employees to enter and remain in employment. Yet, despite this, recent reports show that 74% of employers have not heard of the scheme⁴⁸, and Leonard Cheshire Disability's 'Disability Review 2007'⁴⁹ reported that almost half of those disabled people who did not receive Access to Work support whilst in work were missing out because they had never heard of the scheme.

There is a clear economic case for the government to extend the scheme – for every £1 spent on Access to Work an average of £1.48 is recouped in tax and NI contributions⁵⁰. Leonard Cheshire Disability believes that the government should, as a priority, develop an awareness-raising campaign aimed at employers to encourage the recruitment of disabled people, highlight the support available through Access to Work and demonstrate the benefits to their business that disabled people bring.

Mechanisms for making Access to Work support more portable, so that packages can be transferred from job to job, should also be investigated as a priority – it should be possible, for example, for an individual in receipt of Incapacity Benefit to be able to look for work in the certain knowledge that an Access to Work package will be available for them when they do get into work.

48 Barriers to Employment for Disabled People', Goldstone, Meager, NOP Consumer and the Institute for Employment Studies, DWP report No. 95, 2002

49 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

50 'Access to Work for Disabled People', Disability Employment Coalition, October 2004

Following the introduction of the Disability Equality Duty on public authorities⁵¹, Access to Work support has been withdrawn from central government departments, with the long-term policy aim of withdrawing the fund entirely from public authority employers. Serious concerns remain, however, about whether the same degree of support offered through Access to Work will continue to be made available for all disabled employees in the public sector. The Disability Equality Duty (DED) does not commit public sector employers to providing a specific level of support for disabled employees, so relying on the DED effectively to replace Access to Work support is dangerous. Leonard Cheshire Disability would argue that it would be far better simply to expand the scheme, given the clear economic benefits, rather than restrict the availability of Access to Work in the hope that it will reach more people in the private sector.

Within the system of out-of-work benefits it will also be important to monitor properly the type and sustainability of work into which disabled people move when leaving benefits. At present the success of return to work activity in the benefits system is essentially judged on whether an individual leaves benefits and progresses into work. To provide a fair assessment of the success of a return to work, monitoring should involve determining the nature of the work, and particularly the long-term sustainability of the work. Moving a recipient off IB to a job that they are forced to leave after only a short time because it is inappropriate should not be considered a successful outcome.

Summary of recommendations:

- Raise awareness of, and increase funding for, the Access to Work scheme, and investigate routes for making Access to Work support more 'portable';
- Monitor the impact of the withdrawal of Access to Work from central government and reverse the withdrawal if necessary;
- Ensure that the monitoring undertaken when people move from benefits in to work fully captures the long-term sustainability and quality of employment, not just the fact that an individual has taken a job.

Benefit take-up

Background and proposed indicators:

Welfare benefits represent both a way to measure and a potential mechanism for challenging disability poverty. In the general population the uptake of means-tested benefits such as Income Support can be a very good indicator of levels of poverty. Care must be taken, however, when using benefits to assess disability poverty, as there are a number of benefits for which a disability is an integral qualifying condition which are not income related. Therefore the uptake of the benefit can represent an indicator of the number of disabled people more than a specific indicator of poverty.

⁵¹ The Disability Equality Duty was introduced through the Disability Discrimination Act 2005 and places a duty on all public authorities to promote equality of opportunity for disabled people.

It is also important to consider the overall levels of 'take-up' of benefits. Areas in which there are large numbers of people eligible for benefits, but who are not claiming them, can also correlate with areas of particular poverty. A determined drive to ensure that people claim their entitlements is one of the first and most productive measures that should be undertaken in order to challenge disability poverty – there are undoubtedly many people who could be supported by benefits, but who are simply not aware, or not minded, to claim⁵².

It is important also to note that diminishing numbers of claims are not a guaranteed indicator of improvements in the level of disability poverty. For example, as part of the package of changes set out in the Welfare Reform Act, adjustments have been proposed to the Personal Capability Assessment that is the eligibility test for Incapacity Benefit (and, in the future, the new Employment and Support Allowance). These changes could mean that numbers claiming benefits will be reduced simply by a tightening of eligibility criteria – such a move, far from indicating a decrease in disability poverty, could, unless considerable improvements in employment rates are achieved, actually serve to push more people towards poverty. It will be critically important, therefore, to follow the impact of the Welfare Reform Act – if it can help to support many more disabled people into appropriate long-term work, then it will no doubt be judged to have had a substantial positive impact on disability poverty.

Key benefits that will impact on disability poverty include: Income Support, Incapacity Benefit, Disability Living Allowance and Attendance Allowance. Some current uptake figures are given in the following tables.

Disability Living Allowance is an important benefit for many disabled people. It is broken down into two parts, care component and mobility component, with a number of differing rates for each component. Figures on the numbers of recipients, broken down by award type, are as follows⁵³:

⁵² Figures on take-up rates are not collected for all benefits, but information on income-related benefits can be found at: <http://www.dwp.gov.uk/asd/irb.asp>.

⁵³ From DWP tabulation tool, figures for November 2006; http://193.115.152.21/100pc/dla/carepay/ccmobpay/a_carate_r_carepay_c_ccmobpay_nov06.html

	Total	Higher Rate Mobility Component	Lower Rate Mobility Component	Nil Rate Mobility Component
Type of Care Component	Caseload	Caseload	Caseload	Caseload
Higher Rate Care Component	630,620	448,140	141,400	41,080
Middle Rate Care Component	908,950	416,900	380,930	111,120
Lower Rate Care Component	769,970	385,530	157,000	227,440
Nil Rate Care Component	536,210	436,720	99,480	-
Total	2,845,750	1,687,290	778,820	379,650

Incapacity benefit (including Severe Disablement Allowance), take-up figures, broken down by award type and length of claim⁵⁴:

Duration of current claim	Caseload
Up to 3 months	141,000
3 months up to 6 months	111,900
6 months up to 1 year	147,940
1 year and up to 2 years	238,890
2 years and up to 5 years	574,840
5 years and over	1,500,380
Total	2,714,950

Incapacity benefit, reasons for claim⁵⁵:

IB ICD (disease) summary code	Caseload
Mental and Behavioural Disorders	1,102,550
Diseases of the Nervous System	166,240
Diseases of the Circulatory or Respiratory System	212,880
Diseases of the Musculoskeletal system and Connective Tissue	487,890
Injury, Poisoning and certain other consequences of external causes	151,170
Other	594,210
Total	2,714,950

⁵⁴ Extracted from Department for Work and Pensions tabulation tool, figures for November 2006:

http://193.115.152.21/100pc/ibsdac/ctdurtn/ccbencod/a_carate_r_ctdurtn_c_ccbencod_nov06.html

⁵⁵ Extracted from the Department for Work and Pensions tabulation tool, figures for November 2006:

http://193.115.152.21/100pc/ibsdac/icdgpsumm/ccbencod/a_carate_r_icdgpsumm_c_ccbencod_nov06.html

Income support take-up figures, broken down type of claim⁵⁶:

Income Support Statistical Group	Caseload
Incapacity benefits	1,200,880
Lone Parent	775,620
Carer	83,470
Others on income related benefit	81,990
Total	2,141,950

People with a disability or long-term health condition make up a huge proportion of those receiving out of work benefits – around three million out of around five million. Whilst receipt of disability benefits is not in itself an indication of poverty, the fact that many of those who rely long-term on benefits are disabled people, and that those benefits are not sufficient to support people out of poverty, does represent an important factor in the overall picture of disability poverty.

As mentioned previously in this report, Leonard Cheshire Disability is concerned that the extra costs of disability are simply not covered by existing extra cost benefits such as DLA. This means that disabled people can be placed at an immediate financial disadvantage and is likely to set in stone the fact that disabled people are over-represented on almost any existing poverty indicator. There is a clear need for the government to undertake research to make an accurate assessment of disabled people's extra costs of living and ensure that DLA, or any other potential extra cost benefits, adequately reflect these costs.

Monitoring the numbers of recipients of benefits is an important starting point for indicators in these areas. Leonard Cheshire Disability is assuming that such monitoring will continue as now, but in order to generate a fuller picture we also suggest some additional indicators below.

Proposed disability poverty indicators – Benefit take-up:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Estimates of take-up for disability related benefits (including Disability Living Allowance);
- Disabled people's experiences of the benefits system, including overall satisfaction, decision making, benefit levels compared to outgoings, effectiveness of return to work support (where appropriate), monitored through a subjective survey.

⁵⁶ Extracted from the Department for Work and Pensions tabulation tool, figures for November 2006:
http://193.115.152.21/100pc/is/ccstatgp/ctdurtn/a_carate_r_ccstatgp_c_ctdurtn_nov06.html

Policy recommendations – Benefit take-up

Welfare benefits should play a crucial role in supporting those on low incomes out of poverty, in matching the extra costs of disability and in providing a safety net for those whose circumstances change.

In particular the benefits system needs to work much better for those furthest from the labour market. The Disability Follow Up to the Family Expenditure Survey⁵⁷ published in 1990 showed that those in the highest severity category of impairment were faced with the lowest likelihood of being in employment combined with the highest extra costs of disability. The welfare benefits system must be calibrated properly to support this group – it must ensure that no-one is written off, but also ensure that those for whom a return to work is particularly difficult should not simply be left to languish in poverty.

Those disabled people for whom a return to work is not considered a reasonable expectation are also likely to be those who face the greatest additional costs of living through managing their impairment. Benefits such as Disability Living Allowance (DLA) can help to cover some of the extra costs that disabled people can face, but Leonard Cheshire Disability's 'In the balance'⁵⁸ report found that DLA all too often failed to cover all additional costs. This can leave individuals with no recognisable route out of poverty other than through family, friends or charity. Leonard Cheshire Disability would argue that, if disability poverty is to be addressed, then significantly more must be done for those who cannot work and are forced to rely on benefits. It cannot be acceptable simply to condemn this group to inescapable poverty.

The new Employment and Support Allowance (ESA) created in the Welfare Reform Act 2007 will have a higher rate for those not expected to undertake return to work activity – this rate must be sufficient to work in tandem with other benefits such as DLA actively to lift disabled people from poverty.

Leonard Cheshire Disability suggests that a review of how the benefits system works for those who are not expected to return to employment be undertaken, as at present there are serious concerns that many could simply be left trapped in inescapable poverty.

The role of monitoring the reform of IB, and of looking at broader issues, such as the level of DLA, could be effectively carried out by a Welfare Commission. The introduction of a Welfare Commissioner was proposed by a recent Work and Pensions Select Committee report,⁵⁹ and Leonard Cheshire Disability would strongly support such a proposal. A Commission, functioning in a similar way to the Pensions Commission, would be able to work closely with government, but also retain a degree of independence to monitor developments in welfare policy effectively.

57 'Disability, household income and expenditure: a follow up survey of disabled adults in the Family Expenditure Survey', Department of Social Security, Research Report No. 2, 1990

58 'In the balance: disabled people's experiences of debt', Claire Kober, Leonard Cheshire Disability, 2005

59 See 'Conclusions and recommendations', 'Work and Pensions – Seventh Report', Work and Pensions Select Committee, July 2007

One key area of benefit provision that requires urgent attention is the quality and speed of decision making. Whilst conducting research for our 'In the balance' report⁶⁰, which looked at disability and debt, Leonard Cheshire Disability spoke to a number of people whose debt problems had begun when there had been a change in their benefit circumstances. One respondent's experience, for example, was as follows:

- a decision was made that the individual was no longer eligible for benefits;
- benefit payments were then stopped;
- the former recipient found that they could no longer meet their outgoings;
- they were forced into borrowing money and getting into debt;
- benefits were ultimately re-instated on appeal, but the individual was now facing problem debt.

This sequence of events outlines the massive significance of the quality of decision making in the benefits system. At present around half of appeals against benefit decisions for DLA and IB are successful – suggesting that there are serious problems with the standard of initial decision-making. Leonard Cheshire Disability wants to see a specific focus on this area, including reviews of both training and procedures for benefit decision-making. The methods by which evidence is gathered for decisions on IB (and in the future ESA) are currently being reviewed as part of the follow-up to the Welfare Reform Act – this is a welcome development. Leonard Cheshire Disability also suggests that the process of appeals is reviewed, to ensure that, whilst necessary decisions can still be taken, there is perhaps an extra opportunity for claimants to challenge decisions, before benefits are stopped.

Considerable media attention is often given to the issue of benefit fraud, through regular press stories, a government media campaign and regular policy initiatives. Whilst, of course, it is important that fraud is tackled, figures have consistently suggested that the amount lost in fraud is less than the amount that goes unclaimed by those who are entitled⁶¹. This could lead to an individual ending up living in poverty, or missing out on the opportunity to receive return to work support, simply because they are unaware of, or are unwilling to claim, their entitlement because of the perceived stigma and negative perceptions of those who claim disability benefits. All claimants should receive clear and concise information about their benefits, including an automatic 'benefit check' confirming their entitlements across the system, and an active media campaign is needed to ensure that those who require the support of benefits, but do not claim them, are aware of their entitlements.

60 'In the balance: disabled people's experiences of debt', Claire Kober, Leonard Cheshire Disability, 2005

61 See 'Income related benefits estimates of take-up in 2005-06', DWP press release, September 2007 for more information about the scale of under-claiming in the means-tested benefits system

Summary of recommendations:

- Undertake a review of 'benefit poverty' and how the system functions for long-term claimants who are not expected to return to work;
- Establish a 'welfare commission' to oversee developments in welfare benefit policy;
- Improve decision-making in the benefits system, including a more formal opportunity to appeal before benefits are stopped;
- Provide a 'benefit check' for recipients to establish their full entitlements, and an active campaign to engage with those who need, but currently do not claim, their entitlements.

Accommodation

Background and proposed indicators:

Shelter's 'Chance of a lifetime' report⁶², which looked at the impact of poor quality housing on children, found that "lower educational attainment, greater likelihood of unemployment, and poverty" could all result from low quality housing. Disabled people can face additional barriers in finding suitable accommodation – not only is there a question of affordability, but also accessibility.

Home ownership offers strong protection from poverty – this is one reason why the government is increasingly, and correctly, examining the principles of 'asset-based welfare'. When the state can support individuals to build up assets it can offer them a powerful buffer against poverty. National statistics currently estimate that around 70%⁶³ of the population as a whole own their own homes, whilst only 55%⁶⁴ of those disabled people who require adapted housing own theirs.

Disabled people are twice as likely to live in social housing as non-disabled people⁶⁵. 42% of housing association households contain someone with a long-term health condition or impairment⁶⁶. This is not only an indicator that they are more likely to live in poverty, but also that poverty may be harder to escape than for those who are able to fall back on assets, such as their own home.

A recent report from the Department of Communities and Local Government found that 25%⁶⁷ of those who need adapted housing in England are currently living in unsuitable housing. Some disabled people will require no adaptations to their home, others may need small adaptations – maybe a ramp up to the front door, others will need significant adaptations – such as installing a downstairs bathroom. Living in a home without appropriate adaptations can seriously damage quality of life, limit opportunities for social interaction and effectively make some rooms unusable.

62 'Chance of a lifetime: the impact of bad housing on children's lives', Lisa Harker, Shelter, September 2006

63 <http://www.statistics.gov.uk/CCI/nugget.asp?ID=1105&Pos=6&ColRank=2&Rank=224>

64 'Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing', DCLG, October 2007

65 'Disability Agenda – creating an alternative future', Disability Rights Commission, 2007

66 As reported in the Housing Association 'Disability Equality Scheme and Action Plan, 2006 – 09', Housing Association, 2006

67 Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing', DCLG, October 2007

A lack of accessible housing in a neighbourhood can also cause significant problems for those who acquire an impairment or whose impairment worsens. Without appropriate accessible housing stock available many disabled people can be forced to stay in hospital whilst waiting for adaptations to their home to be made or suitable alternative accommodation found. It can also lead to young disabled people living in older people's nursing homes because there is no accessible and affordable housing available nearby.

For those who cannot work or are on low incomes other problems can also arise. People living in older properties with single glazing, for example, can face particular difficulties in the winter months in maintaining a home at a constant temperature. Some impairments can be aggravated by the cold and can be managed by keeping the home at a constant temperature – but in poorly insulated homes this can prove prohibitively expensive.

Sources of information on housing differ across the nations of the UK, depending on whether housing is a devolved issue. Most of our indicators could be monitored relatively easily through the Survey of English Housing, and could also therefore be covered by similar surveys in other nations. Understanding the impact of housing on disability poverty means examining both disabled people's levels of home ownership as well as the availability of properly accessible housing.

Proposed disability poverty indicators – accommodation:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of disabled people who own their own homes, together with a comparison for non-disabled people;
- Percentage of disabled people living in social housing, together with a comparison for non-disabled people;
- Percentage of disabled people living in accommodation that falls below the set standard of decency, together with comparison for non-disabled people;
- Number of disabled people who require adapted homes currently living in inappropriate housing;
- Percentage of homes built to Lifetime Home Standards each year.

Policy recommendations – accommodation

The standard and availability of accommodation are material factors in disability poverty. Tackling current problems requires a coherent strategy both to increase the stock of accessible, affordable accommodation, and also to ensure that what accessible housing stock is available can be matched to those that need it.

It is worth noting that for many disabled people the difficulties in accessing appropriate accommodation are exactly the same as for the wider population – it is a relatively small proportion of the 11 million disabled people in the UK that would require substantially adapted

homes. The links between disability and poverty, however, and the increased likelihood of those with long-term health conditions or impairments living on lower incomes mean that difficulties in finding affordable housing can be exacerbated. Leonard Cheshire Disability welcomes government initiatives on affordable housing, but would suggest that extra attention be paid to the provision of good quality accessible social housing. Disabled people are twice as likely as non-disabled people to live in social housing, and poor quality or low levels of provision will therefore have a disproportionate impact on disability poverty.

Across all types of housing there is a need to make sure not only that there is enough available stock of accessible and adapted homes, but also that adapted homes can be made available to those that need them. At present it is still far too common for young disabled adults to end up living in older people's nursing homes, simply because it is not possible to match them with appropriate accessible housing. The development of a nationwide system of accessible housing registers is the first and most obvious step to help improve this situation. Accessible housing registers would help local authorities and other social landlords not only to maintain clear records of the accessible and adapted homes within their area, but also to match disabled people who need adapted accommodation with the right housing. Some local authorities maintain accessible housing registers, but they are a minority. Leonard Cheshire Disability wants to see a duty on all local authorities to develop and maintain an accessible housing register.

Leonard Cheshire Disability would also advocate the adoption of the Lifetime Home Standards within UK building regulations. The Lifetime Home Standards are a set of building guidelines that were developed by the JRF and which ensure not only that new-build houses are more accessible, but also that they are more easily adaptable to future needs. The accessibility of new-build property in the UK is currently covered by the Part M building regulations, and, whilst these regulations have already helped to produce considerable strides forward in accessibility, Leonard Cheshire Disability would advocate that they be expanded to match all the Lifetime Home Standards. Leonard Cheshire Disability welcomes the commitment from the Department of Communities and Local Government that all new social housing built with government money will be built to Lifetime Home Standards from 2011 onwards⁶⁹.

The government currently intends to include Lifetime Home Standards in its proposed code for sustainable homes, but the adoption of Lifetime Home Standards would not be mandatory. The government has said that it would like to see the number of private homes built to Lifetime Home Standards increase, but it is currently unwilling to regulate. Leonard Cheshire Disability is concerned that without regulation the number of private homes built to Lifetime Home Standards will not increase substantially and that the 3 million new homes that the government has proposed be built over the next 10 years will not be as accessible and easily adaptable as should be the case.

⁶⁸ More information on Lifetime Home Standards can be found through the Joseph Rowntree Foundation at: <http://www.jrf.org.uk/housingandcare/lifetimehomes/>

⁶⁹ 'The future of the Code for Sustainable Homes: making a rating mandatory', Department of Communities and Local Government July 2007

The recent 'Framework for Fairness'⁷⁰ Green Paper includes a proposal to extend the right of disabled people to request adaptations to the 'common parts' of rented premises. The proposal would bring this area of the law into line with legislation for other areas of a home. Leonard Cheshire Disability very much welcomes this proposal, although it is worth observing that it would still be the responsibility of individual tenants to pay for adaptations, and that appropriate support needs to be available to enable them to do so.

Summary of recommendations:

- Ensure that the need to increase availability of adapted and accessible social housing is integral to housing policy development;
- Establish a duty on local authorities to create and maintain an accessible housing register;
- Extend Part M building regulations to match the Lifetime Home Standards, particularly urgent for all new-build social housing;
- Adopt the proposal in the 'Framework for Fairness' Green Paper on rights for adaptations in 'common parts' of premises.

Educational Attainment

Background and proposed indicators:

Whilst, of course, the level of qualifications that an individual attains is far from the only determining factor in the individual's future prospects, it is clear from available statistics that life chances and educational attainment are closely linked. A London School of Economics report into the links between education and social exclusion found that “educational qualifications show a clear and strong relationship to every single adult measure of disadvantage at ages 23 and 33”⁷¹. This is supported by the Equalities Review⁷², which found that “not being in employment, education and training for six months or more between 16 and 18 is the single most powerful predictor of unemployment at age 21, and is therefore particularly significant in explaining why some young people make less successful transitions to adult, and working, life”.

The fact, therefore, that disabled people face a continuing dramatic gap in levels of educational attainment compared to non-disabled people is critical in furthering our understanding of disability poverty.

70 'Discrimination Law Review: A Framework for Fairness: Proposals for a Single Equality Bill for Great Britain – A consultation paper', Department of Communities and Local Government, June 2007

71 'The Roles of Schooling and Educational Qualifications in the Emergence of Adult Social Exclusion', John Hobcraft, CASE Paper 43, LSE, December 2000

72 'Fairness and freedom: the final report of the Equalities Review', Cabinet Office, 2007

The table below outlines levels of educational attainment across the working age population.

Highest qualification attained	Percentage of disabled people	Percentage of non-disabled people
Degree or equivalent	11%	21%
Higher education	7%	8%
GCE A Level or equivalent	21%	24%
GCSE grades A-C or equivalent	21%	23%
Other qualifications	14%	12%
No qualification	25%	11%

At 16 young disabled people are twice as likely not to be in any form of education, employment or training as their non-disabled peers (15% as opposed to 7%)⁷⁴.

Whilst the gap in educational attainment for disabled people continues, the percentage of jobs requiring no qualification is decreasing, and the number of jobs requiring degree level education (or equivalent) is increasing. The Institute for Public Policy Research has predicted that by 2020 almost half of all employment will be in occupations requiring this higher level of educational attainment⁷⁵.

There are many issues that might help explain the skills gap that exists for disabled people. These can range from physical barriers in educational establishments to low expectations or negative attitudes about disabled people's abilities.

Respondents to Leonard Cheshire Disability's 'Disability Review 2007' were asked a number of questions about their experiences of education, including both in a 'special school' environment, and in mainstream schooling. Of all those respondents who had acquired their impairment before school:

- 48% stated that as a consequence of their disability it had taken them longer than their non-disabled peers to reach their present level of attainment;
- 38% indicated that as a result of their disability their teachers had lower expectations of them;
- 51% found that their choice of subjects and or courses was restricted because of their impairment;
- 53% said that they had experienced discrimination or prejudice in the education system.

Challenging the inequities that still exist within the education system will be crucial to making a lasting difference to disability poverty. Whilst disabled people continue to face negative expectations and barriers to engagement in the education system, the cycle of disability poverty will prove difficult to break.

73 Data from the Labour Force Survey, extracted from Disability Rights Commission 'Disability Briefing May 2007', DRC, May 2007

74 'Disability, skills and work: raising our ambitions' Stephen Evans, Social Market Foundation, June 2007

75 'Disability 2020: opportunities for full and equal citizenship of disabled people in Britain in 2020' Pillai et al, IPPR, March 2007

Some figures on educational attainment for the working age population are collected through the Labour Force Survey and this data could be used to monitor progress on disability poverty. Leonard Cheshire Disability would also suggest that some work be undertaken to examine the impact of education on future life chances for disabled people, particularly in the workplace.

Proposed disability poverty indicators – educational attainment:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Level of educational attainment among disabled people, together with comparison for non-disabled people;
- Percentage of disabled people with no qualifications, together with comparison for non-disabled people.

Policy recommendations – educational attainment

A fair and accessible education system is one of the first steps towards a fair and inclusive society, yet for many disabled people barriers and obstacles in the education system can lead to long-term restrictions on their life choices and chances. Education is a tool which can and must be used to help break the cycle of poverty.

Recent figures have shown that having a degree will add an average of £160,000 earnings over a person's working life⁷⁶. But, with young disabled people aged 16 to 24 currently twice as likely as their non-disabled peers to be 'not in education, employment or training'⁷⁷, it is clear that continuing barriers in the education system are a key factor in pushing disabled people towards poverty. More must be done firstly to ensure that the attainment gap is reduced, and also that those who find that formal education hasn't worked for them are able to access other opportunities for training or experience.

As a starting point Leonard Cheshire Disability would suggest that all staff involved in the delivery of education programmes should be well versed in the principles of disability equality, and that disability equality issues should be included in the development of all education policy and practice at both local and national levels.

Disabled people in school are less likely to take part in work placements or work experience programmes⁷⁸. With universities increasingly using such schemes as part of admission policies, there can be a long-term impact stemming from this. The barriers which can prevent disabled people from undertaking such experience must be addressed.

It is also critical that careers advice services offer adequate support to disabled pupils. A lack of knowledge or training in disability for career advisers can be a significant factor in limiting the

76 'The economic benefits of a degree', Universities UK, February 2007

77 'Disability, skills and work: raising our ambitions' Stephen Evans, Social Market Foundation, June 2007

78 Written answer in the Scottish Parliament, 12th February 2007, question number S2W-31645

chances and choices for disabled people to gain useful work experience. Monitoring the effectiveness of the service offered by career advisers to disabled people might help to ensure that the service develops and improves over time.

Leonard Cheshire Disability believes that disability equality issues should form part of National Curriculum citizenship classes. Citizenship classes are compulsory at secondary school level, and ensuring that all children at this level receive an education that addresses disability equality would go some way to addressing a continuing lack of understanding around disability in the UK today.

Summary of recommendations:

- Ensure that all levels of education – and particularly higher education, where disabled people's inclusion is notably low – are fully accessible to disabled people;
- Ensure that all education professionals receive full disability equality training;
- Ensure that disability equality issues are integrated into citizenship classes as part of the National Curriculum.

Quality of Life

Background and proposed indicators:

Whilst financial poverty is, of course, a crucial aspect of disability poverty, it is clear that money is not the only indicator of an individual's quality of life. Existing poverty indicators, such as those used in the Department for Work and Pensions' 'Opportunity for all'⁷⁹ reports, look, for example, at fear of crime among older people as a relative indicator of poverty. Fear of crime is, of course, not in itself an indicator of a lack of financial well being, but poverty is not simply about finances, it is about quality of life, personal circumstances and life chances.

There are numerous components that contribute to an individual's quality of life. According to a report by The Economist⁸⁰, all of the following indicators are relevant to overall life satisfaction:

- Material well being;
- Health;
- Family relations;
- Social and community activities;
- Job security.

Many of these are covered in previous indicators and so this section focuses on engagement in civic and social life as well as the barriers to inclusion that can stem from negative attitudes and low expectations.

⁷⁹ See for example, 'Opportunity for all: indicators update 2007', DWP, October 2007

⁸⁰ www.economist.com/media/pdf/QUALITY_OF_LIFE.pdf

Leonard Cheshire Disability's 'Disability Review 2007'⁸¹ asked a number of questions aimed at gathering evidence about people's life experiences and views on quality of life. The following table sets out the respondents' general view of their quality of life:

Satisfaction with life	Percentage of respondents
Very satisfied with life	17%
Quite satisfied with life	42%
Neither satisfied nor dissatisfied	18%
Quite dissatisfied	15%
Very dissatisfied	7%
Don't know	2%

Similar questions were asked in a recent Department for the Environment, Food and Rural Affairs survey⁸² which looked at broad issues of satisfaction with life. In this survey, which looked at the whole population rather than any particular group, around three-quarters (73%) of respondents rated their overall life satisfaction at 7 or more out of 10. This compares to only 59% of respondents in Leonard Cheshire Disability's 'Disability Review 2007' who stated that they were either 'very satisfied' or 'satisfied' with their overall quality of life.

The vast majority (78%) of respondents in Disability Review 2007 said that they felt their impairment, or barriers resulting from their impairment, had limited their life opportunities. In practice this means that the vast majority of disabled people still feel that there are barriers to inclusion within society. Whilst such barriers remain it is likely that disabled people's poverty of opportunity will never be completely overcome.

Respondents to Leonard Cheshire Disability's survey were also asked about crime and fear of crime. 19% of respondents stated that they had been a victim of crime during the last twelve months. Whilst these figures are similar to overall national figures, it is worth noting that 8% of respondents reported that they had been a victim of crime motivated by their disability or impairment. This figure indicates that crime motivated by impairment can be a significant problem and could add significantly to overall experiences of social exclusion.

A report produced by the Disability Rights Commission found that "disabled people of all ages find opportunities to participate constrained by fear or reality of harassment and the failure of criminal justice agencies to offer fair redress. This includes bullying of disabled children and abuse of disabled adults in the community and within services that are meant to support them."⁸³

Understanding the disabling impact of negative preconceptions and attitudes about disabled people, and among disabled people themselves, is crucial to assessing the extent of disability poverty.

81 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

82 'Survey of Behaviours and Attitudes', DEFRA, 2007. <http://www.defra.gov.uk/news/2007/070727b.htm>

83 'Disability Agenda – creating an alternative future', Disability Rights Commission 2007

The most recent British Social Attitudes Report (BSAR) (Rigg, 2007)⁸⁴ found continuing negative responses towards disability. Most people (75%) felt that there was prejudice against disabled people in Britain today – but only 25% thought that there is a lot of prejudice. In Leonard Cheshire Disability's survey of disabled people the figures were higher on both counts, with 87% feeling that there was prejudice against disabled people and 39% believing that there was a lot of prejudice.

Negative attitudes or low expectations will represent a huge barrier to reducing inequalities in any field, including the labour market and education. Monitoring society's attitudes will help give a clear steer as to the move towards greater equality, and the end of disability poverty.

Successfully monitoring social exclusion and quality of life can be difficult, and can rely on subjective judgements. It is imperative that such monitoring is undertaken, however, if a full understanding of disability poverty is to be reached. Figures in many of these areas are not presently available, and to get appropriate data would require either the addition of 'disability' questions to existing studies, or for new research to be commissioned. This is one aspect of disability poverty where Leonard Cheshire Disability would recommend the use of a broad subjective survey of disabled people. There are, however, some areas where figures could perhaps be more easily determined and that would still give a broad understanding of disabled people's social exclusion: for example, monitoring the numbers of disabled people in public appointments.

Proposed disability poverty indicators – quality of life:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of appointed public offices held by disabled people;
- Disabled people's experience of crime and fear of crime, including the numbers of disabled people who have experienced crime motivated by an impairment;
- Society's responses to disability – monitoring social attitudes and prejudice year on year, including disabled and non-disabled people's perceptions of disability discrimination and prejudice

Policy recommendations – quality of life

What constitutes a good 'quality of life' is a broad and complex notion and will vary considerably from person to person. But to fully understand poverty more broadly, and disability poverty in particular, it is essential to develop some clearer understanding of 'quality of life' and measures that might help to enhance it.

Leonard Cheshire Disability has focused on some areas, such as civic and community engagement, the responses of society to disability and disabled people's own expectations. Bringing about change in such areas can be a long and arduous process – but, whilst society's

84 'Disabling attitudes? Public perspectives on disabled people' by John Rigg, in 'British Social Attitudes: the 23rd Report – Perspectives on a changing society', published by Sage for NatCen, 2007

attitudes can seldom be changed by a single action, it is possible to help set the tone and the backdrop against which attitudes are formed.

The implementation of the Disability Discrimination Acts (DDAs) 1995 and 2005 provided disabled people with protection from discrimination, but by doing so they also began to gradually alter society's responses to disability. By placing duties and responsibilities on the public sector, on employers, on transport providers, on providers of goods and services, the Acts have required all these groups to give greater consideration to disabled people as consumers, and thus begun to challenge perceptions of disability.

The Disability Equality Duty (DED), introduced as part of the DDA 2005, is one area where the impact is just beginning to be felt. The DED applies to public authorities and requires them to engage with disabled people, to consider the impact of their policies on disabled people and to promote equality and good relations within all their work. It also requires the authorities to produce a Disability Equality Scheme in consultation with disabled people, which outlines this work and other future actions, and which can be scrutinised by the public. The DED represents an important step towards the mainstreaming of disability into policy-making, and the impact that it might have in changing and developing society's attitudes in future years could be similar to the impact that aspects of the DDA 1995 are having today.

The 'Framework for Fairness' Green Paper that followed the Discrimination Law Review made a number of proposals for the future of the DED that cause serious concern. Whilst supportive of the idea of the development of a 'Single Equality Scheme' that brings together existing duties on disability, race, gender and other areas, Leonard Cheshire Disability would be deeply concerned at any development that served to diminish the effectiveness of the DED as it currently stands. The DED has only been fully in place since December 2006 and so has only had a limited chance to embed. Given that initial signs are positive,⁸⁵ we would be reluctant to see changes to the scheme at such an early stage in its development. The DED represents an important tool in changing attitudes and in promoting best practice – Leonard Cheshire Disability would argue that the new 'Single Equality Duty' should maintain all the duties and responsibilities that are currently part of the DED, including the need to publish an Equality Scheme.

Political representation is also an area considered as part of the 'Framework for Fairness' paper, as well as in the Green Paper on constitutional reform, 'The Governance of Britain'⁸⁶. Leonard Cheshire Disability would recommend that work undertaken on making Parliament more representative should include a clear focus on disability, and that any efforts to improve levels of voting and the format of elections also include work to build accessibility for all disabled people into the electoral process at all levels, from voting to being elected.

85 For some more information about the Disability Equality Duty and examples of best practice see: 'Case study examples of Disability Equality Duty best practice', RADAR and DRC, April 2007

86 'The Governance of Britain', Ministry of Justice, July 2007

An important part of engagement with local communities can be through volunteering and the voluntary sector. Voluntary work can offer those not in employment a vital route back into work by providing experience and building confidence, as well as offering those for whom it is not reasonable to expect a return to full-time, paid work an opportunity for further community engagement. Volunteering is not, however, effectively covered under the DDA. Leonard Cheshire Disability would like to see the employment provisions of the DDA extended to volunteering, to ensure that disabled people are not unreasonably disadvantaged when looking to volunteer. We would also support the introduction of an 'Access to Volunteering' fund. Working in a similar way to the Access to Work scheme, an 'Access to Volunteering' fund would provide support from central government for those disabled people who would require additional support to volunteer. This would help enhance the volunteering opportunities available to disabled people and, given the positive links that can exist between trying out work on a voluntary basis and entering permanent work, would also work towards the government's employment targets.

Summary of recommendations:

- Ensure that the duties under the Disability Equality Duty are fully maintained under any future Single Equality Duty, including the duty to publish an Equality Scheme;
- Include disability in the work to make Parliament and politics more representative, and ensure that improving access for disabled people is built into any reforms to the electoral system;
- Improve monitoring and enforcement of crime related to impairment, and ensure that disabled people have full access to the criminal justice system;
- Extend coverage of employment provisions of the DDA to volunteering;
- Introduce an 'Access to Volunteering' fund to support those who need particular support in volunteering roles.

Access to services

Background and proposed indicators

Leonard Cheshire Disability believes that poverty of opportunity is one of the most significant aspects of disability poverty. Inaccessibility in the provision of goods and services can deny disabled people the opportunities to engage in the everyday activities enjoyed by their non-disabled peers, which in turn can lead to social exclusion and disability poverty.

The Disability Discrimination Act (DDA) requires all providers of goods and services to make all possible reasonable adjustments to ensure that their services are fully accessible to all disabled people. Yet several years on from the introduction of the Act, and the subsequent extensions of coverage to smaller businesses, our society remains far from fully accessible.

Participants in Leonard Cheshire Disability's 'Disability Review 2007' were asked about their experiences of accessing goods and services. Those who said that they had experienced difficulties in accessing goods and services listed the following issues:

- 65% had problems accessing premises;
- 8% had been asked to leave premises;
- 64% had experienced difficulties getting around inside the premises;
- 57% had difficulties because of a lack of facilities for disabled customers;
- 13% had been refused entry to premises;
- 25% had experienced staff who were reluctant or refused to serve them;
- 29% had communication problems.

Yet despite continuing problems, it is clear that the DDA is making a difference. When asked whether or not they thought there had been an improvement in the provision of goods and services to disabled people, 62% of respondents to Leonard Cheshire Disability's survey said that there had been a little improvement; 23% felt that there had been a big improvement; 13% felt that there had been no improvement; and only 2% felt that things had got worse.

The use of the internet has long been identified as an alternative for using services that might otherwise not be easily accessible. Whilst simply providing services online is not a substitute for properly accessible services in the community, the potential to pay bills, shop and access key information about public services online certainly makes the internet an important tool for many disabled people. Of those respondents to Leonard Cheshire Disability's survey who had access to the internet:

- nearly a third (29%) said that it has had a huge impact on their quality of life;
- more than a third (35%) said that it has had a lot of impact;
- 23% said that it has had some impact; and
- only 13% said that it had had only a very little impact upon their quality of life.

Previous studies have identified, however, that disabled people are actually less likely to have access to computers and the internet than non-disabled people. A report published by the JRF in 2004⁸⁷ determined that two thirds of respondents would like to use the internet more, citing the cost of going online as the primary barrier.

One of the most significant obstacles to accessing services and engaging in society is inaccessible transport. Respondents to the 'Disability Review 2007' were asked if there were any types of transport that they had been unable to use during the previous twelve months because of barriers linked to their impairment, with well over half (58%) stating that they had faced difficulties in accessing transport.

Respondents were also asked about particular problems that they had experienced when travelling by public transport – and gave the following responses:

87 'Does the internet open up opportunities for disabled people?', Pilling, Barrett and Floyd, JRF, 2004

Transport accessibility difficulty	Percentage of respondents who had experienced the issue
Difficulty getting to the station or stop	35%
Getting information about timetables and routes etc	17%
Getting on and off transport	48%
Hearing announcements	22%
Identifying the right bus/train/tram or ferry	13%
Insufficiently helpful or supportive staff	32%
Not enough space to sit or stand	30%
Seeing travel information	10%
Unable to stand in a moving vehicle	44%
Unable to wait for long at the station or stop	36%
Other	18%

Poverty of opportunity is inextricably linked with inaccessible public transport. 'Mind the gap'⁸⁸, a Leonard Cheshire Disability report in 2003, examined the social impact of inaccessible transport. Many respondents to the survey reported that their ability to meet with friends and family, or to enjoy an active social life was curtailed by inaccessible transport – leading inevitably to a greater degree of social exclusion.

Disabled people looking for work also reported that problems with transport reduced their access to the workplace – 23% of respondents who were looking for work said that they had had to turn down a job offer due to inaccessible transport, and a further 48% stated that their choice of jobs was restricted due to inaccessible transport. Respondents to the survey also reported having to miss or cancel health appointments, or being unable to attend other important events – all clear examples of an inaccessible environment being a critical factor in disabled people's poverty of opportunity.

It is clear that access to goods, shops, transport and other services is a critical factor in social engagement. But the evidence also shows that it can have a material impact on both a disabled person's quality of life and, with poor accessibility restricting the availability of employment and other services, on financial well-being. Monitoring developments in the accessibility of services, and disabled people's experience of the barriers that they still face will therefore be a crucial part of understanding disability poverty.

As with monitoring quality of life and other aspects of social exclusion, there is a comparative paucity of information on the accessibility of goods and services in society. There are very few nationally recognised statistics as to the number of commercial premises that are fully accessible, or the way in which service providers are adjusting their policies and practices to ensure that they are accessible to disabled people. It should be possible to determine how

88 'Mind the gap', Campion, Greenhalgh and Knight, Leonard Cheshire Disability, 2003

many cases are being brought under Part 3 of the DDA, which deals with goods and services, but a reduction in the number of cases is simply not the same as an improvement in accessibility. The number of cases at present is restricted by the complexities of bringing a case, and the fact that so many cases are settled outside of court. Leonard Cheshire Disability has long called for the process to be made easier, both for individual disabled people, and for service providers. Monitoring the number of Part 3 cases would not, therefore, be an effective measure of improving accessibility.

Leonard Cheshire Disability would recommend that issues of accessibility could perhaps be best addressed through a subjective survey of disabled people, looking at the barriers that they face and their experiences of inaccessible services. Other options might also include more formal auditing of public buildings in order to fully determine their accessibility.

Monitoring progress towards accessible transport will also be important, as this is one area where consistent progress is already being made. The Department for Transport provides some information on the accessibility of public transport that might provide some useful benchmarks for future progress, although it will be equally important to monitor disabled people's experiences over time.

Proposed disability poverty indicators – access to services:

Leonard Cheshire Disability calls on the government to monitor progress annually on the following key indicators of disability poverty:

- Percentage of disabled people who experience difficulties in accessing goods and services – monitored through a representative survey disabled people;
- Percentage of:
 - trains fully compliant with Rail Vehicle Access Regulations (RVAR)
 - buses fully compliant with Public Service Vehicle Access Regulations (PSVAR)
 - train stations that are 'step-free';
- Disabled people's ownership of consumer durables, including access to the internet.

Policy recommendations – access to services

The need to make reasonable adjustments to ensure equal access to goods and services is perhaps the most widely recognised and understood part of the DDA. Yet, several years on from the introduction of Part 3 of DDA, and the extension of the provisions to small businesses, there are still huge gaps in the accessibility of services up and down the UK.

That is not to say that Part 3 of the DDA has made no difference to the accessibility of the UK, it undoubtedly has. But the instant and dramatic impact of initiatives like the ban on smoking in confined public spaces is in marked contrast to the years of slow change since Part 3 came into effect. One of the key reasons for this is the sheer difficulty of actually bringing a case under Part 3. With the smoking ban, on the other hand, Local Authority enforcement officers were appointed and given powers to issue on the spot fines. This direct approach to enforcement contrasts starkly with the enforcement mechanisms for disability access legislation.

It is rare to see more than a handful of Part 3 cases making it to court each year, despite the fact that respondents to Leonard Cheshire Disability's 'Disability Review 2007'⁸⁹ reported many continuing obstacles and barriers to accessing services. Currently an individual needs to take a service provider to court in order to try to force action under Part 3 of the DDA. Few people are prepared to take a case as far as court, given the cost, time implications and complexity of doing so. When cases do progress they can often be settled out of court, meaning a relative lack of case law and clear guidance for service providers as to their definitive legal responsibilities.

Leonard Cheshire Disability has long supported the development of a tribunal system to help give disabled people a greater chance to enforce their rights, to give service providers clearer guidance on their responsibilities, as well as a route around costly legal action, and to provide a more effective mechanism for resolving disputes in a manner more timely and convenient for all parties. Allowing tribunals, perhaps with specific training, or with the addition of extra personnel to tribunal panels, to take Part 3 cases would be a quick way of developing this capacity. Leonard Cheshire Disability would also like to see consideration given to a potential role for an Access Ombudsman in this area to help mediate and give clear guidance.

Access to transport, despite definite improvements in some areas of provision, remains one of the most significant barriers to participation that many disabled people face. The fact that 23% of those respondents to Leonard Cheshire Disability's 'Mind the gap'⁹⁰ survey who were looking for work stated that they had had to turn down a job because of inaccessible transport is testament to this. An accessible and integrated transport network is essential to tackling disability poverty, as it will facilitate improvements not only in the employment rate, but also in community engagement and quality of life for disabled people.

At present transport is covered under both Part 3 of the DDA, which covers reasonable adjustments and access to goods and services, and Part 5, which sets accessibility guidelines for transport vehicles. Part 3 of the DDA does not, however, cover access to aeroplanes and shipping, although it is easily possible to bring these areas under the remit of the Act. This means that, despite continuing evidence of disabled people facing additional barriers and obstacles to accessing these services, they are left with limited or no legal protection from discrimination. Whilst there is recent European legislation on the accessibility of air travel,⁹¹ which, we hope will have a positive impact on the accessibility of the aviation industry, Leonard Cheshire Disability believes that the drive for equality of opportunity to access important transport services necessitates the extension of Part 3 of the DDA to aviation and shipping.

Without more work in this area, particularly to make it easier for disabled people to enforce their rights, inaccessibility in the UK will continue to be a substantial contributing factor to the social exclusion and the poverty of opportunity that disabled people can experience.

89 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

90 'Mind the gap', Campion, Greenhalgh and Knight, Leonard Cheshire Disability, 2003

91 'European Regulation concerning the rights of disabled persons and persons with reduced mobility when travelling by air' – for more information about Leonard Cheshire Disability's position on access to air travel see 'Now Boarding: disabled people's experiences of air travel', Annette Laidler, Leonard Cheshire Disability, 2007

Summary of recommendations:

- Enable tribunals to adjudicate on Part 3 DDA cases;
- Investigate a role for an ombudsman to help set overall duties on improving access to goods and services;
- Extend Part 3 of the DDA to access to aeroplanes, ferries and shipping;
- Conduct a review of the effectiveness of the DDA with a view to making the law easier to enforce and easier to understand.

Chapter 4

Conclusion

In his speech accepting the leadership of the Labour Party, Rt Hon Gordon Brown MP spoke about ongoing work to end child poverty, referring to measures “to address this poverty of income and to address also the poverty of aspirations”. These are two issues that apply every bit as powerfully to disability poverty.

It is clear that disability poverty is not simply about disabled people's income. Poverty can stem from a multitude of different aspects of social exclusion, from something as tangible as the level of income, to something as difficult to define as an individual's aspirations. What is clear is that a concerted and strategic effort from policy makers is needed first to understand and then to challenge disability poverty.

The case for addressing disability poverty is not only one of basic social justice, there is also an economic case. Ending disability poverty would almost certainly mean more disabled people moving into the workplace, as well as an increase in skill levels across the UK – and, as the success of schemes like Access to Work has demonstrated, an initial investment in this area can actually produce long-term savings. Leonard Cheshire Disability would also argue that ending child poverty will remain an impossibility whilst inequalities and barriers within society lead to social exclusion amongst disabled people – tackling poverty in the UK overall requires a concerted effort to tackle disability poverty. Over one third of children living with a disabled adult live in low income households.

In a fully equal and inclusive society there need be no relationship between disability and poverty, but the stark truth of the continuing correlation between the two stands as one of the most significant issues facing our modern society. There are still many barriers in society that maintain the links between disability and poverty: not only barriers to accessibility, but also barriers formed from negative attitudes, and barriers formed from low aspirations of disabled people themselves. Despite the improvements that have undoubtedly stemmed from the Disability Discrimination Acts, and the steady but slow increase in the employment rates among disabled people, it is clear that there is still a long way to go before those barriers are completely removed.

Leonard Cheshire Disability calls on the government to make tackling disability poverty one of its key priorities. To do so will first require a commitment to understand and monitor disability poverty and its causes, and then the strategic development of social policy initiatives to eradicate it.

To end disability poverty is not only a means to drive down poverty throughout the UK, and to improve the economic health of the nation, it is also an absolute necessity of social justice and inclusion.

Annex A

Proposed disability poverty indicators

Income and financial poverty

Indicator	Whether data collected
1. Percentage of disabled people living in a low-income household (below 60% of median household income), with comparison data for the non-disabled population	Yes – see page 60 for more information
2. Percentage of disabled people living in low income households, adjusted to incorporate average estimates of disabled people's additional costs of living	No – see page 60 for more information
3. Percentage of disabled people who: <ul style="list-style-type: none"> – Could not afford to pay a utility bill on time; – Regularly went without meals; – Sought financial help from friends or family 	No – see page 60 for more information

Savings and assets

Indicator	Whether data collected
4. Percentages of disabled people with savings	No – see page 60 for more information
5. Percentages of disabled people with bank accounts	No – see page 61 for more information
6. Average amount held in savings by disabled people	No – see page 61 for more information

Employment rates

Indicator	Whether data collected
7. Employment rate among disabled people, broken down by impairment group	Yes – see page 61 for more information
8 Percentages of working age disabled people – in work – not in work but seeking work – not in work and not seeking work	Yes – see page 62 for more information

Type of work

Indicator	Whether data collected
9. Percentage of disabled people in part-time work	Yes – see page 62 for more information
10. Average gross hourly pay for disabled people, together with comparison for non-disabled peers	Yes – see page 62 for more information

Benefit take up

Indicator	Whether data collected
11. Estimates of take-up for disability related benefits (including Disability Living Allowance)	No – see page 62 for more information
12. Disabled people's experiences of the benefits system, including overall satisfaction, decision making, benefit levels compared to outgoings, effectiveness of return to work support (where appropriate)	No – see page 63 for more information

Accommodation

Indicator	Whether data collected
13. Percentage of disabled people who own their own homes, together with comparison for non disabled people	Yes – see page 63 for more information
14. Percentage of disabled people living in social housing, together with comparison for non disabled people	Yes – see page 63 for more information
15. Percentage of disabled people living in housing that falls below the set standard of decency, together with comparison for non-disabled people	Yes – see page 63 for more information

16. Number of disabled people who require adapted homes currently living in inappropriate housing	Yes – see page 63 for more information
17. Percentage of homes built to Lifetime Home Standards each year	No – see page 64 for more information

Educational attainment

Indicator	Whether data collected
18. Level of educational attainment among disabled people, together with comparison for non disabled people	Yes – see page 64 for more information
19. Percentage of disabled people with no qualifications, together with comparison for non disabled people	Yes – see page 64 for more information

Quality of life

Indicator	Whether data collected
20. Percentage of appointed public offices held by disabled people	Yes – see page 64 for more information
21. Disabled people's experience of crime and fear of crime, including the numbers of disabled people who have experienced crime motivated by an impairment	No – see page 64 for more information
22. Society's responses to disability – monitoring social attitudes and prejudice year on year, including disabled and non-disabled people's perceptions of disability discrimination and prejudice	No – see page 65 for more information

Access to services

Indicator	Whether data collected
23. Percentage of disabled people who experience difficulties in accessing goods and services	No – see page 65 for more information
24. Percentage of – – trains fully compliant with Rail Vehicle Access Regulations (RVAR); – buses fully compliant with Public Service Vehicle Access Regulations (PSVAR); – train stations that are 'step-free'	Yes – see page 65 for more information

25. Disabled people's ownership of consumer durables, including access to internet	No – see page 65 for more information
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Current information:

1. Percentage of disabled people living in a low income household (below 60% of median household income), with comparison data for the non-disabled population

Figures are collected as part of the Department for Work and Pensions' Households Below Average Income surveys, and also compiled in the JRF and NPI poverty reports. Current figures are:

	The rate for disabled adults aged 25 to retirement	The rate for non-disabled adults aged 25 to retirement
2004/05	31%	15%

2. Percentage of disabled people living in low income households, adjusted to incorporate estimates of disabled people's additional costs of living

The government does not, as yet, use a definition of the additional costs of disability that is needed in order to reach an adjusted figure. Leonard Cheshire Disability would argue that producing an accepted standard mechanism for assessing disabled people's extra costs of living is a critically important piece of work that should be undertaken immediately. A revised figure was generated as part of the research into income equalisation undertaken by Ashgar Zaidi and Tania Burchardt in 'Comparing incomes when needs differ' (2003). The figure produced there, factoring in disabled people's extra costs of living, was an adjusted poverty rate for disabled people of 61%.

3. Percentage of disabled people who:

- **Could not afford to pay a utility bill on time;**
- **Regularly went without meals;**
- **Sought financial help from friends or family**

Information on these areas is not currently collected in the UK. Research using similar indicators has been undertaken in Australia as indicators of financial hardship and stress in the Australian Household Expenditure survey⁹². Monitoring this area would require these questions to be added into an existing survey, perhaps the Family Resources Survey.

4. Percentage of disabled people with savings

Figures for the general population are collected by National Savings and Investments, and information is also collated as part of the Households Below Average Income report. To monitor this area the government would need to ensure that questions to identify disabled people were asked either through National Savings and Investments' quarterly savings

⁹² See "Disability, Poverty and Living Standards: Reviewing Australian Evidence and Policies", Saunders, Social Policy Research Centre, 2005

summaries, or through the Households Below Average Income report or Family Resources Survey. This would allow figures to be cross-referenced. Leonard Cheshire Disability's 'Disability Review 2007' found that nearly half of respondents (49%) stated that they had no savings, whereas the most recent National Savings and Investments 'Savings Survey' found that 12% of the population had no savings.

5. Percentage of disabled people with no bank accounts

As with the previous indicator, in order to monitor this area, the government would need to ensure that breakdowns based on disability were available in existing surveys that collect this data. The Households Below Average Income report collates information on access to bank accounts, but a specific national figure for disabled people does not appear to be readily available within the report.

6. Average amount held in savings by disabled people

As with the indicators above, monitoring this would require the government to ensure that information already collected could be broken down to disabled and non-disabled people. Information on this area is collected by National Savings and Investments, and is also collated in the Household Below Average Income reports, but again figures for disabled people specifically do not currently appear to be presented in the report.

7. Employment rate among disabled people, broken down by impairment group;

This information is collected as part of the Labour Force Survey, and figures were regularly updated through the Disability Rights Commission's 'Disability Briefings'. The 'Disability Briefing' for May 2007 produced the following figures:

Main type of impairment	Employment rate
All disabled people in Great Britain	50%
Problems with arms, hands (including arthritis or rheumatism)	52%
Problems with legs, feet	46%
Problems with back, neck	49%
Difficulty in seeing	47%
Difficulty in hearing	63%
Skin conditions, allergies	72%
Chest, breathing problems	64%
Heart, blood pressure	59%
Stomach, liver, kidney, digestion	61%
Diabetes	68%
Mental illness	22%
Epilepsy	44%
Learning difficulties	23%
Progressive illnesses not elsewhere classified (e.g. cancer, MS)	37%
Other problems, disabilities	56%

8. Percentages of working age disabled people -

a. In work

b. Not in work, but looking for work

c. Not in work, and not looking for work

Information is collected through the Labour Force Survey, with recent analysis available through the Disability Rights Commission 'Disability Briefing' (May 2007). Whilst information is not collected in exactly the format proposed in our indicator, the following information is useful:

	Long-term disabled people	Non-disabled people
Percentage in work	50.4%	80.2%
Percentage economically inactive	44.7%	15.6%
Percentage of economically inactive who would like to work	30.5%	24.6%

9. Percentage of disabled people in part-time work

Information is collected through the Labour Force Survey, with recent figures analysed and collated in the Disability Rights Commission 'Disability Briefing' (May 2007). Recent figures are:

	Long term disabled people	Non disabled people
Percentage working part-time	29.2%	23.2%

10. Average gross hourly pay from work for disabled people, together with comparison for non-disabled peers

This information is also available through the Labour Force Survey, and the figures, as produced in the DRC's 'Disability Briefing' (May 2007), are as follows:

	Long-term disabled people	Non-disabled people
Average gross hourly wage	£10.28	£11.30

11. Estimates of take-up for disability related benefits (including Disability Living Allowance)

Figures are currently collected on the take-up of income-related benefits such as Income Support and Housing Benefit. But figures are not currently collected for most disability benefits, such as Disability Living Allowance (DLA), where those benefits are awarded on the basis of a complex set of eligibility criteria. The Department for Work and Pensions has, however, produced a feasibility study to examine the possibility of collecting data⁹³ on the

⁹³ The take-up rate of Disability Living Allowance and Attendance Allowance: Feasibility study", Diana Kasparova, Alan Marsh and David Wilkinson, DWP, 2007

take-up of DLA, and Leonard Cheshire Disability would strongly support measures to properly assess the level of take-up of DLA and other disability benefits.

12. Disabled people's experiences of the benefits system, including overall satisfaction, decision making, benefit levels compared to outgoings, effectiveness of return to work support (where appropriate)

Studies into the quality of decision-making in the benefits system are carried out by the Appeals Service,⁹⁴ but Leonard Cheshire Disability's proposal is for a more subjective study analysing claimants' experiences of the benefits system, including looking at the effectiveness of benefits in covering outgoings related to impairments.

13. Percentage of disabled people who own their own home, together with comparison for non-disabled people

The results of the Survey of English Housing are collected in the 'Housing in England' report, published annually by the Department of Communities and Local Government (DCLG). The most recent report, for 2005-06, published in 2007⁹⁵, contains information about disabled people who require adapted housing. The survey covers England only, and the figures refer specifically to those that require adapted housing, rather than all disabled people. The report found that 55% of this group owned their own homes.

14. Percentage of disabled people living in social housing, together with comparison for non-disabled people

The DCLG report 'Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing' (October 2007) found that, of those disabled people in England who required specially adapted accommodation, 41% were 'social renters'.

15. Percentage of disabled people living in housing that falls below the set standard of decency, together with comparison for non-disabled people

The DCLG report 'The English House Condition Survey 2005: Annual Report' (June 2007) contains details on standards of housing in England. The report found that the likelihood of disabled people in England living in 'non-decent homes' was 28.6%, as opposed to 26.7% for all households.

16. Number of disabled people who require adapted homes currently living in inappropriate housing

The DCLG report 'Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing' (October 2007) reported that 25% (of an overall figure of 371,000) of disabled people requiring adapted housing were currently living in housing that was unsuitable.

94 For example see 'President's report', 2005-2006, Appeals Service, 2006; http://www.appeals-service.gov.uk/publications/pdf/reports_and_business_plan/presidents_report_0506.pdf.

95 'Housing in England 2005/06 – a report principally from the 2005/06 Survey of English Housing', DCLG, October 2007

17. Percentage of homes built to Lifetime Home Standards each year

There is currently little monitoring of the use of Lifetime Home Standards. Whilst some homes are built to the standards already, there are few formal mechanisms to monitor the overall levels. Surveys such as the Survey of English housing could be adapted to monitor this information. In future the newly proposed 'Homes and Communities Agency'⁹⁶ might also have a role in monitoring the use of the Standards.

18. Level of educational attainment among disabled people, together with comparison for non-disabled people

Figures on educational attainment among the working age population are collected through the Labour Force Survey. Current figures are collated in the Disability Rights Commission's 'Disability Briefing' (May 2007) and have been reformatted below:

Highest qualification attained	Percentage of disabled people	Percentage of non-disabled people
Degree or equivalent	11%	21%
Higher education	7%	8%
GCE A Level or equivalent	21%	24%
GCSE grades A-C or equivalent	21%	23%
Other qualifications	14%	12%

19. Percentage of disabled people with no qualifications, together with comparison for non-disabled people

Current figures from the Labour Force Survey, collated in the Disability Rights Commission's 'Disability Briefing' (May 2007), for disabled people of working age are as follows:

	Percentage of disabled people	Percentage of non-disabled people
No qualification	25%	11%

20. Percentage of appointed public offices held by disabled people

The Commissioner for Public Appointments produces an annual report which lists information about the number of disabled people in public appointments. The data from the most recent report⁹⁷ found that 6.1% of public appointments were held by disabled people.

21. Disabled people's experience of crime and fear of crime, including the numbers of disabled people who have experienced crime motivated by an impairment

Many national figures on crime are currently collected through the British Crime Survey, but at present data specifically on disabled people's experiences of crime and on instances of crime motivated by impairment are difficult to find. 8% of respondents to Leonard Cheshire

96 The new agency was proposed as part of the Housing and Regeneration Bill announced in the 2007 Queen's Speech

97 'The Commissioner for Public Appointments, 12th Annual Report 2006/07', OCPA, 2007

Disability's 'Disability Review 2007' reported that they had been the victim of a crime related to their impairment.

22. Society's responses to disability – monitoring social attitudes and prejudice year on year, including disabled and non-disabled people's perceptions of disability discrimination and prejudice

Longitudinal data monitoring this information over time is not readily available, but a series of questions about disability were asked as part of the British Social Attitudes Survey conducted by the National Centre for Social Research, which was released in January 2007⁹⁸. Findings from the survey included that 75% of people felt that there was some prejudice towards disabled people in the UK today, and that 25% of people felt that there was a lot of prejudice. Leonard Cheshire Disability's 'Disability Review 2007' asked disabled people about their feelings about discrimination and prejudice. The survey found that 89% of respondents felt that there was some prejudice towards disabled people, and 41% felt that there was a lot of prejudice. Leonard Cheshire Disability would suggest that such information is routinely collected, perhaps through the Office for Disability Issues.

23. Percentage of disabled people who experience difficulties in accessing goods and services

Questions regarding the ease of access to goods and services for older people are collated as part of the Department for Work and Pensions' 'Opportunity Age' report. Leonard Cheshire Disability would suggest that a similar approach be adopted for measuring disabled people's access to goods and services. At present, however, national figures about disabled people's access to goods and services are not easily available. Our 'Disability Review 2007' asked about experiences of accessing goods and services with 24% of respondents saying that they had difficulty this area.

24. Percentage of:

- trains fully compliant with Rail Vehicle Access Regulations (RVAR)**
- buses fully compliant with Public Service Vehicle Access Regulations (PSVAR)**
- train stations that are 'step-free'**

Data on the level of accessibility of public transport is generally maintained through the Department for Transport, although information presented is not always exact. Recent estimates have suggested that around 40% of trains in the UK are fully compliant with Rail Vehicle Accessibility Regulations, that about 50% of buses are compliant with Public Service Vehicle Accessibility Regulations and that about 50% of the UK's train stations are 'step-free'.

25. Disabled people's ownership of consumer durables, including access to internet

Ownership of consumer durables is monitored through the General Household Survey, but statistics on this area relating specifically to disabled people are not easily available. Leonard Cheshire Disability would therefore suggest ensuring that the capacity to break down data by disability is incorporated into this survey.

⁹⁸ From 'Disabling attitudes? Public perspectives on disabled people' by John Rigg, in 'British Social Attitudes: the 23rd Report – Perspectives on a changing society', published by Sage for NatCen, 2007

Annex B

Summary of Recommendations

The government should commit to:

- 1. End disability poverty, by developing and implementing a specific strategy for tackling the issue;**
- 2. Measure disability poverty as a unique form of poverty, through the use of a series of indicators.**

Leonard Cheshire Disability also believes that the government should adopt the following recommendations to help to challenge disability poverty in the UK:

Income and financial poverty

- Develop an accepted standard calculation for the extra costs of disability, and subsequent 'disability adjusted' poverty statistics
- Review the effectiveness of DLA, predicated on continuing and enhanced support for current recipients, and a clear evidence base of extra costs and needs
- Extend Winter Fuel Allowance to disabled adults under the age of 60 in receipt of certain parts of DLA
- Reform the Social Fund to ensure that it effectively supports disabled people on a low income
- Develop financial capacity and advice programmes to ensure the accessibility of financial services to disabled people

Savings

- Introduce a 'Disability Savings Gateway', and develop a specific strategy to ensure that disabled people are fully included in any future development of the Savings Gateway scheme
- Review the impact of social care charging policy on disability poverty, including recommendations for tackling the savings disincentive
- Develop guidance for financial institutions to ensure that they are fully meeting their obligations under the Disability Discrimination Act and are making their services fully accessible to disabled people

Employment rates

- Review the long-term effectiveness of measures in the Welfare Reform Act 2007 in tackling disability poverty
- Ensure that employers are adhering to their responsibilities under the DDA, and extend the anticipatory duty to make reasonable adjustments to employment
- Introduce a system of 'rehabilitation leave' to help people who acquire an impairment to remain in employment
- Strengthen residential care charging guidance to remove any disincentive to work for users of residential care support

Types of work

- Raise awareness of, and increase funding for, the Access to Work scheme, and investigate routes for making Access to Work support more 'portable'
- Monitor the impact of the withdrawal of Access to Work from central government and reverse the withdrawal if necessary
- Ensure that the monitoring undertaken when people move from benefits in to work fully captures the long-term sustainability and quality of employment, not just the fact that an individual has taken a job

Benefit take-up

- Undertake a review of 'benefit poverty' and how the system functions for long-term claimants who are not expected to return to work
- Establish a 'welfare commission' to oversee developments in welfare benefit policy
- Improve decision-making in the benefits system, including a more formal opportunity to appeal before benefits are stopped
- Provide a 'benefit check' for recipients to establish their full entitlements, and an active campaign to engage with those who need, but currently do not claim, their entitlements

Accommodation

- Ensure that the need to increase availability of social housing is integral to housing policy development
- Establish a duty on local authorities to create and maintain an accessible housing register
- Extend Part M building regulations to match the Lifetime Home Standards, particularly urgent for all new-build social housing
- Adopt the proposal in the 'Framework for fairness' Green Paper on rights for adaptations in 'common parts' of premises

Educational attainment

- Ensure that all levels of education - and particularly higher education, where disabled people's inclusion is notably low - are fully accessible to disabled people
- Ensure that all education professionals receive full disability equality training
- Ensure that disability equality issues are integrated into citizenship classes as part of the National Curriculum

Quality of life

- Ensure that the duties under the Disability Equality Duty are fully maintained under any future single equality duty, including the duty to publish an Equality Scheme
- Include disability in the work to make Parliament and politics more representative, and ensure that improving access for disabled people is built in to any reforms to the electoral system
- Improve monitoring and enforcement of crime related to impairment, and ensure that disabled people have full access to the criminal justice system
- Extend coverage of employment provisions of the DDA to volunteering
- Introduce an 'Access to Volunteering' fund to support those who need particular support in volunteering roles

Access to services

- Enable tribunals to adjudicate on Part 3 DDA cases
- Investigate a role for an ombudsman to help set overall duties on improving access to goods and services
- Extend Part 3 of the DDA to access to aeroplanes, ferries and shipping.
- Conduct a review of the effectiveness of the DDA with a view to making the law easier to enforce and easier to understand

Annex C

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About Leonard Cheshire Disability

Leonard Cheshire Disability supports over 21,000 disabled people in the UK and works in 52 countries. We campaign for change and provide innovative services that give disabled people the opportunity to live life their way. Visit www.LCDisability.org

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This report is available in alternative formats such as Braille, audio and large-print. Please contact us to request a copy in an alternative format.

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The logo for Leonard Cheshire Disability, featuring the organization's name in a bold, sans-serif font. The text is arranged in three lines: "Leonard" on the top line, "Cheshire" on the middle line, and "Disability" on the bottom line. The logo is set against a white background within a dark rectangular border.