



Impact of Poverty on Disabled People

Public Health and Health Policy

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The purpose of this paper is to provide an overview of the impact of poverty on disabled people, including a summary of key data and recommendations to be considered in future partnership poverty planning in the City of Edinburgh.

Prevalence of Disability in Scotland

Disability is defined in the Equality Act 2010 as ‘a long-term limiting mental or physical health condition, that has a substantial negative effect on your ability to do normal daily activities that has lasted, or is expected to last, more than 12 months.’¹ In 2017, the Scottish Health Survey estimated that 32% of adults and 10% of children were disabled.

The social model of disability, as outlined in the Inclusion Scotland work, was developed by disabled people and differs slightly to the above definition. The model focuses more on the barriers experienced by disabled people, and how these exclude them from taking part in activities on an equal basis. This approach strongly advocates for interventions which target the barrier, be it physical or social, rather than the disability or the person who has it.²

There is no single definition of disability that is used to measure the prevalence of disability in Scotland, as the counts and definitions are dependent upon the purposes of the measurement. Therefore a lack of comparability between definitions, together with limited data makes it difficult to gather and assess baseline information on the number of people affected by disability.³

¹ [Scotland's Wellbeing - Measuring the National Outcomes for Disabled People \(www.gov.scot\)](http://www.gov.scot)

² [The Social Model of Disability - Inclusion Scotland](#)

³ <https://www.scotpho.org.uk/population-groups/disability/introduction/>

Disability and Age

The prevalence of disability increases with age. In 2017, over half of the population had a disability in the over 75 age group.⁴

Disability and Gender

There is also a gender disparity in disability rates. In the Scottish Health Survey 2017, 34% of women reported disabilities, compared to 29% of men who reported a condition. The difference in gender could be attributed to the higher number of females in the over 75 age category or gender differences in reporting a disability.

Disability and Ethnicity

The sample size in the Scottish Health Survey was too small to analyse ethnicity and disability. The recently completed census should provide more data for analysis once it is published.

Disability and Socio-Economic Status

Disability varies with socio-economic status. The Scottish Health Survey demonstrated that in 2017, 23% of those in the least deprived quintile of the population reported a disability, compared to 43% of those in the most deprived quintile as illustrated in figure 1 below.

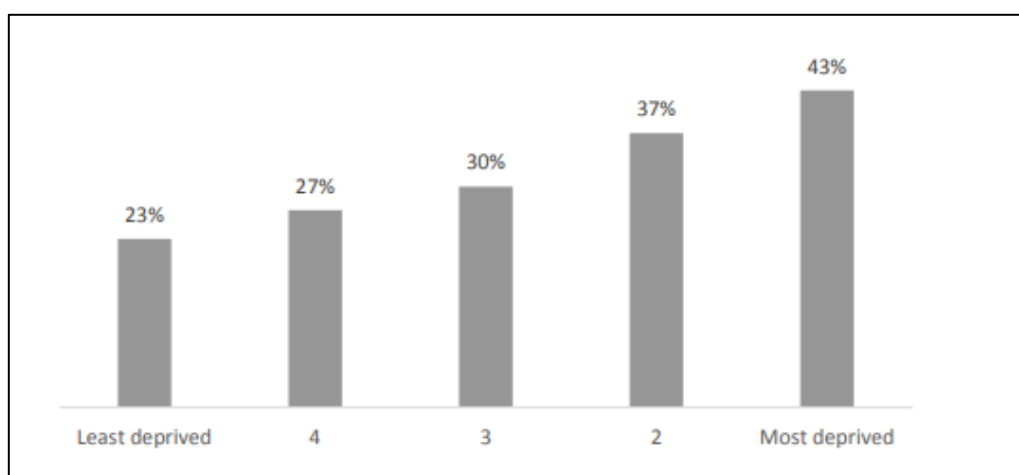


Figure 1- Prevalence of limiting long term illness among adults by SIMD quintile

⁴ <https://www.gov.scot/publications/scottish-health-survey-2017-volume-1-main-report/>

The Scottish Health Survey indicates a relationship between disability and income. In 2017, only 22% of those in the top quintile of the income distribution reported a disability, compared to 50% of those in the bottom quintile as illustrated below in figure 2.

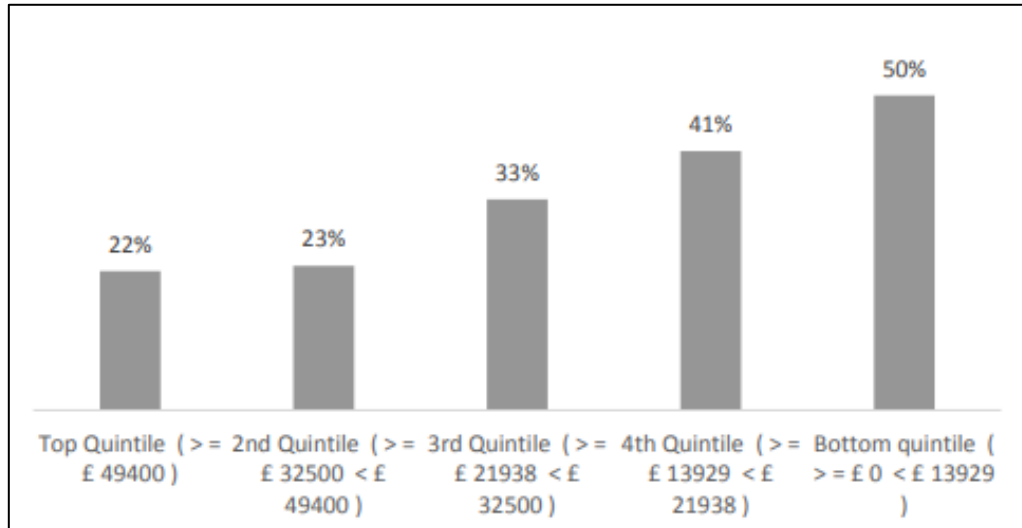


Figure 2 - Prevalence of limiting long term illness among adults by equivalised income

Disability and Sexual Orientation

Analysis of the Scottish Surveys Core Questions (SSCQ) found that in 2017, 29% of those identifying as lesbian, gay, bisexual and ‘other’ reported limiting long-term conditions, compared to 23% of those identifying as heterosexual.⁵

As part of an online survey undertaken in 2022 focusing on LGBT+ and non-binary people, 33% of respondents said they had a long-term condition or illness which substantially interfered with their daily activities. This compares to 21% of adults aged 16-44 who participated in the Scottish Health Survey in 2020 (*caveat around different sample age profiles – 21% of 16-44 year olds; 33% of those aged under 50 in LGBT/non-binary survey*).⁶ It is worth noting that many disabled people face multiple barriers due to their disability and experience discrimination either against their disability or other protected characteristics.

⁵ <https://www.gov.scot/publications/scottish-surveys-core-questions-2017/pages/5/>

⁶ <https://www.stor.scot.nhs.uk/handle/11289/580332>

Disability in Edinburgh

Data from the SSCQ from 2019 indicate that 17.2% of adults in the City of Edinburgh are living with a limiting long term physical or mental health condition/illness, as illustrated in figure 3 below.⁷

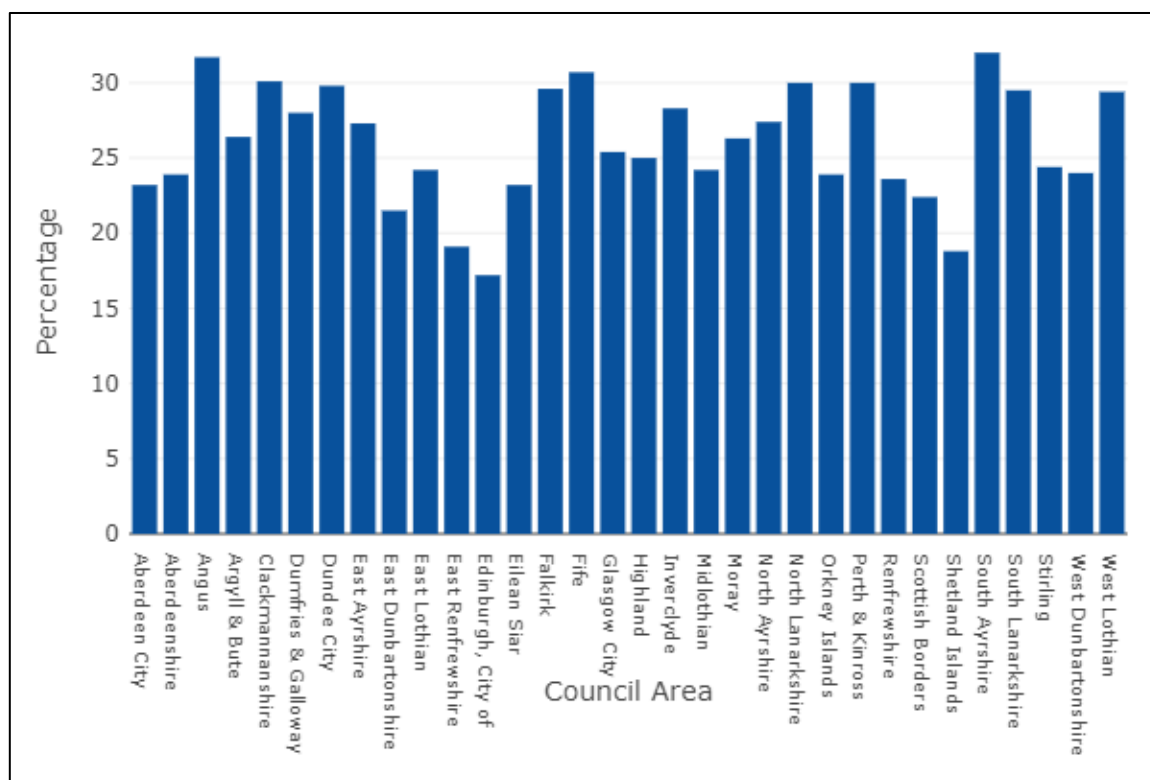


Figure 3 - Adults with a limiting long term physical or mental health condition/illness by council area 2019 (adults aged 16 years and over)

Barriers Facing Disabled People

Indicators suggest that disabled people face more barriers to fully participate in Scottish society.⁸ For example:

- There is a higher prevalence of poverty, food insecurity and material deprivation among disabled adults and children.
- There are lower rates of employment and economic activity among disabled people alongside evidence of a disability pay gap.
- There is lower mental wellbeing among disabled adults along with higher engagement in health risk behaviours, and higher rates of difficulties among disabled children.

⁷ <https://www.scotpho.org.uk/population-groups/disability/data/limiting-long-term-health-conditions-and-illness/>

⁸ <https://www.gov.scot/publications/scotlands-wellbeing-measuring-national-outcomes-disabled-people/>

- Disabled people are more likely to be worried about a range of crimes and there are potentially some concerning trends in offline and online hate crime at a UK level.
- There are lower rates of cultural participation and attendance among disabled people along with lower rates of access to green (parks, woods and countryside) and blue (rivers, lochs, coasts) space and visits to the outdoors.
- A minority of disabled young people experience lower educational attainment and lack of positive destinations after school but this is more prevalent among disabled than nondisabled children.
- Compared to nondisabled children, disabled children more frequently had high scores of difficulties, as measured in the Strengths and Difficulties Questionnaire in the Scottish Health Survey.
- Disabled children reported more social, emotional and behavioural difficulties at an early age, compared to nondisabled children.

Due to the fact that there is no single definition of disability and a huge variation in 'disabilities', comparable data is difficult to access, especially at a local level. Data collection is one area that could be improved to support better service provision and targeting the removal of barriers to services and participation in society for disabled people.

Disability and Poverty

We know in relation to poverty and disability that:⁹

- Households containing a disabled person have higher levels of child material deprivation (20%) compared to households with no disabled people (8%).
- Disabled people are more likely to be economically inactive than nondisabled people. The disability employment gap in Scotland is estimated as 35.5%.
- In the UK, disabled people are more likely than nondisabled people to be paid less than the living wage.
- Families with at least one disabled member are more likely than families without a disabled member to live in relative poverty after housing costs. If disability benefits are discounted – to allow for the higher living costs for disabled people - this disparity increases (30% compared to 16%).
- Rates of material deprivation are higher amongst disabled people.
- Costs of living for disabled people vary considerably making them difficult to measure robustly but are generally higher than for nondisabled people.
- 18% of disabled people experienced food insecurity, compared to 5% of nondisabled people. This is supported by analysis from the Trussell Trust which indicates that, compared to low income households within the general population, low income

⁹ <https://www.gov.scot/publications/scotlands-wellbeing-measuring-national-outcomes-disabled-people/>

households with a disabled member are almost three times more likely to use food banks.¹⁰

Research commissioned by the Joseph Rowntree Foundation (JRF) and published by the New Policy Institute indicated that in the UK:¹¹

- 31% of people in a family with a disabled person are in poverty after housing costs, compared with 18% of people in a family with no disabled people.
- 44% of disabled young adults (16-24) are in poverty, along with 66% of single disabled people living alone.
- 25% of working-age disabled people earn less than 50% of the median income, compared with 13% of nondisabled working people.
- 18% of working age disabled people are severely materially deprived, three times as high as the proportion of nondisabled working-age people.

Disability and Poverty in Scotland

During 2019-22, the poverty rate after housing costs for people in households with a disabled person was 24% (560,000 people each year). This compares with 18% (550,000 people) in a household without disabled household members, as illustrated in figure 4 below.¹²

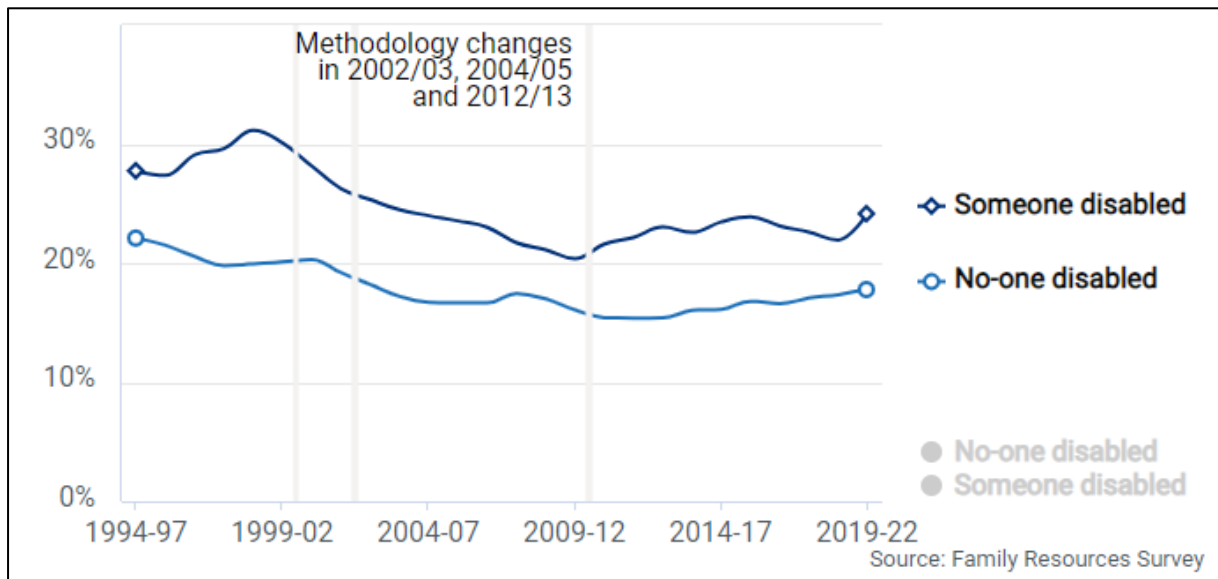


Figure 4 - Proportion of people in relative poverty after housing costs (Scotland)

Poverty rates increase further when disability-related benefits are not included in the household income. After housing costs, the poverty rate was 29% (660,000 people each

¹⁰ https://www.trusselltrust.org/wp-content/uploads/sites/2/2017/06/OU_Report_final_01_08_online.pdf

¹¹ https://npi.org.uk/files/7414/7087/2444/Disability_and_poverty_SUMMARY_REPORT_FINAL.pdf

¹² [Poverty and Income Inequality in Scotland 2019-22 \(data.gov.scot\)](https://data.gov.scot)

year) for people living with a disabled household member and 16% (490,000 people) for those without (2019-2022).

Further analysis on deepening poverty in Scotland by the Joseph Rowntree Foundation indicates ‘a deeply concerning concentration of people in households where someone is disabled in very deep poverty.’¹³ Households below 40% of the median household income are defined as living in very deep poverty.

The same analysis reveals that for people in the deepest poverty, there has been a marked increase in the proportion of people where someone in the household is disabled. This has risen from one quarter of people in 1994–97 to more than two in five (43%) in 2017–20, as illustrated in figure 5 below.¹⁴

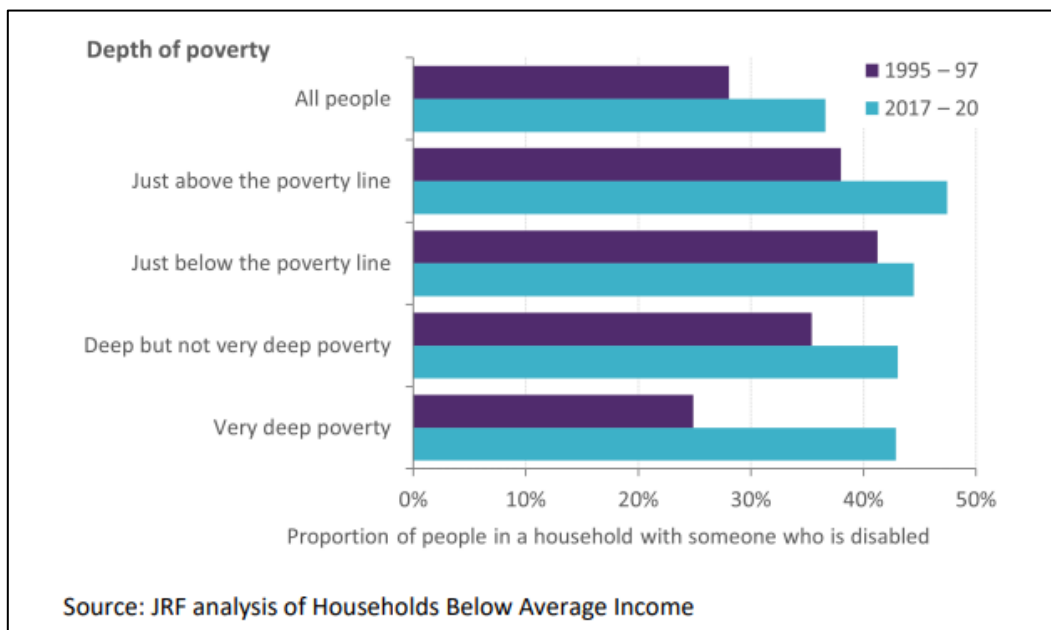


Figure 5 - Proportion of people living in a family where someone is disabled

One suggested reason for the increase in very deep poverty is the number of barriers faced for families where someone has a disability, such as inability to access work that is flexible and fits their needs and the adequacy of the benefits system.¹⁵

Costs of Living

In general terms, disabled people face higher costs of living pressures than nondisabled people, in part due to additional costs including: specialist equipment and home

¹³ [Deepening poverty in Scotland – no one left behind? | JRF](#)

¹⁴ [Deepening poverty in Scotland – no one left behind? | JRF](#)

¹⁵ [How social security can deliver for disabled people in Scotland | JRF](#)

adaptations; specialist therapies; and increased energy costs, either as a result of increased heating for those with limited mobility and/or the cost of running specialist electrical equipment. However, given the high level of variation, producing a consistent estimate of these costs is challenging.

According to Scope's latest research, "On average, disabled households (with at least one disabled adult or child) need an additional £975 a month to have the same standard of living as nondisabled households. If this figure is updated to account for inflation over the period 2022/2023, these extra costs rise to £1,122 per month."¹⁶

As the cost of living is generally higher, and disabled people experience additional barriers, they are three times more likely to live in poverty. A few examples include:¹⁷

- Barriers to employment and fair work, as well as a pay gap.
- Barriers in education make it harder to gain the same skills and qualifications as nondisabled people.
- Additional costs of being disabled, including higher bills for fuel and food, costs of vital equipment and accessible transport, charges for social care.
- Barriers to accessing social security. Full social security entitlement does not cover the average extra costs disabled people face, according to the New Policy Institute. Their 2016 research found that disabled people and their household members make up 48% of all those living in poverty in the UK.¹⁸
- Many disabled people find it difficult to access mainstream transport so often need to rely on more expensive transport, such as taxis, making it difficult and / or more expensive to get to appointments, including healthcare appointments.¹⁹

Poverty rates remain higher for households in which somebody is disabled compared to those where no one is disabled. The gap between the two groups has remained fairly steady over the last few years. However, the latest estimate shows an increase in poverty for people with disabled household members, possibly related to the increase of economically inactive working-age adults in poverty.²⁰

Disability and Welfare Advice

The data available from the hospital based welfare advice services provided at the Royal Infirmary of Edinburgh and Western General Hospital, show that during 2022 – 2023, 72% of clients considered themselves to have a health condition or disability. Whereas only 7% of

¹⁶ [Evidence-Pack-Disabled-People-and-the-Cost-of-Living-Crisis-June-2023.pdf \(inclusionscotland.org\)](#)

¹⁷ [Social security and poverty • Glasgow Disability Alliance \(gda.scot\)](#)

¹⁸ [Disability and poverty MAIN REPORT FINAL.pdf \(npi.org.uk\)](#)

¹⁹ https://archive2021.parliament.scot/S4_HealthandSportCommittee/Reports/her-15-01w-rev.pdf

²⁰ [Poverty and Income Inequality in Scotland 2019-22 \(data.gov.scot\)](#)

clients said they did not have a health condition or disability. It is perhaps unsurprising to find that such a high proportion of clients in the hospital environment report a health condition or disability and it is intended that these co-located services promote access for this client group. It is of note, that 20% of clients did not provide answer or were not asked the question so the records are not entirely comprehensive. This is an ongoing area of focus for advice providers who are emphasising how advisers can improve the quality of recording and how vital it is for providing evidence of engagement and impact.

Data on people accessing community-based money advice services in Scotland is collected nationally by The Improvement Service through a common advice performance reporting framework. However, not all money advice services data collection from services in Edinburgh align or report into the system which affects the accuracy of the data. If further quality improvement work was completed to improve the data capturing, a more accurate picture of the proportion of disabled people accessing advice services would be available.

Disability and Digital Exclusion

Many disabled people face barriers in using the internet including the prohibitive costs of assistive technology, high broadband costs and lack of training and confidence with digital devices. This prevents some disabled people from accessing support online, being able to 'shop around' for deals and better utility tariffs, and they may even struggle to access some digital social security platforms including the Universal Credit online journal.²¹

Digital inclusion may be an area to focus on with disabled people to reduce barriers to access service, including accessibility and useability.

Disability and Health

Disabled people are a key group affected by health inequalities because they often live in poverty and experience discrimination accessing health services. We know, for example:²²

- Many disabled people find it difficult to access mainstream transport and rely on more expensive transport, such as taxis. This can make it difficult and more expensive to get to healthcare appointments.
- Disabled people may be at risk of exclusion from access to digital services. Flexible systems such as phone or online appointments are often not available to disabled

²¹ [Evidence-Pack-Disabled-People-and-the-Cost-of-Living-Crisis-June-2023.pdf \(inclusionscotland.org\)](#)

²² <https://org.nhslothian.scot/equality-human-rights/wp-content/uploads/sites/36/2023/06/NHS-Lothian-Equality-and-Human-Rights-Strategy-2023-2028.pdf>

people either because they are not accessible options, or hospitals and surgeries don't use them.

- People with learning disabilities face barriers accessing health services, which are compounded by communication difficulties and a lack of support provided by organisations and wider society.
- Health services don't always know what people's additional needs are in advance. Health records don't have this information available to staff so they can make sure people's needs are met or send out information in the right language or accessible format. Recommendations to improve this includes: providing more patient information available in Easy Read, Large Print, British Sign Language (BSL) and plain English; and proactively encourage and supporting disabled people and older people, and their carers, to visit health care settings or offices to orientate themselves before their appointments.

Disability and Employment

Information from the Equality and Human Rights Commission tell us that disabled people are:²³

- Less likely to be in employment and more likely to be unemployed.
- Continue to earn less than nondisabled people, and the disability pay gap is wider.
- Women, young people aged 18–24, disabled people, Black people and those in the Other White ethnic group are more likely to be in low paid work.

A local example of this is only 1.9% of the NHS Lothian workforce declared themselves as disabled, compared to 32% of Scottish adults.²⁴

In 2021, the employment rate for disabled people aged 16 to 64 was estimated at 49.6%. This was significantly lower than the rate for nondisabled people (80.8%). Therefore, the disability employment rate gap was estimated at 31.2 percentage points.²⁵

In 2021, the economic inactivity rate for disabled people aged 16 to 64 was estimated at 46.5%. This was significantly higher than the inactivity rate for nondisabled people (16.4%).²⁶

²³ [Is Scotland Fairer? \(2018\) | Equality and Human Rights Commission \(equalityhumanrights.com\)](https://www.equalityhumanrights.com/en/our-work/2018-01-15-is-scotland-fairer-2018)

²⁴ <https://org.nhslothian.scot/equality-human-rights/wp-content/uploads/sites/36/2023/06/NHS-Lothian-Equality-and-Human-Rights-Strategy-2023-2028.pdf>

²⁵ <https://www.gov.scot/publications/scotlands-labour-market-people-places-regions-protected-characteristics-statistics-annual-population-survey-2021/pages/8/>

²⁶ <https://www.gov.scot/publications/scotlands-labour-market-people-places-regions-protected-characteristics-statistics-annual-population-survey-2021/pages/8/>

At a Scottish level, overall 14% of participants accessing employability support reported having a disability. Unlike with sex and ethnicity, there is little variation between younger (under 25; 14%) and older (25 and over; 16%) age groups, as illustrated below in figure 6.²⁷

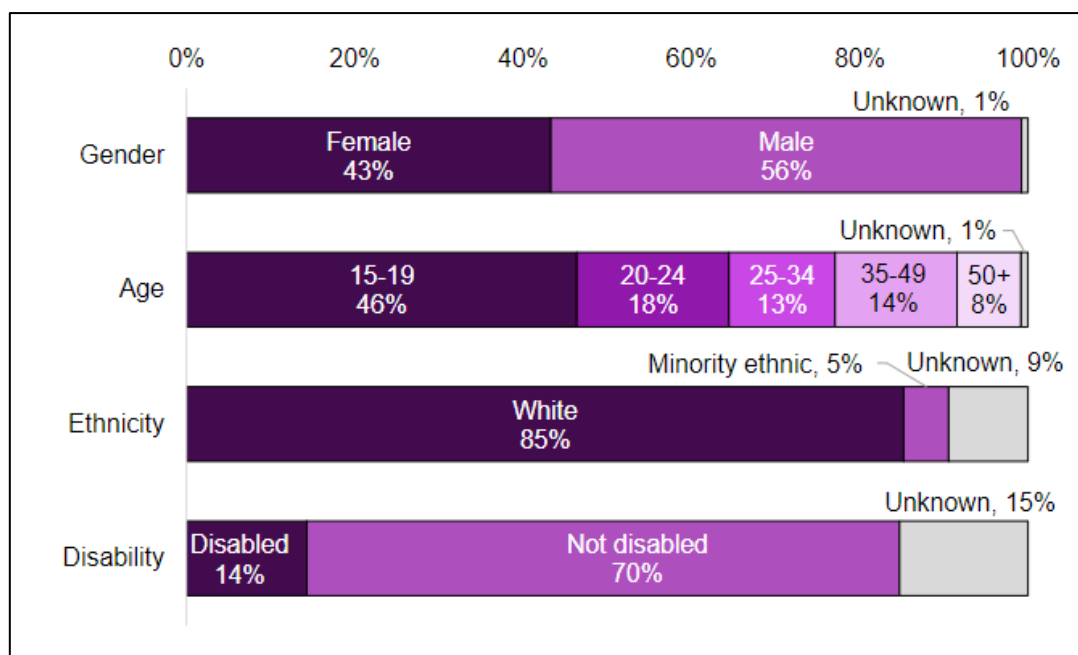


Figure 6 - Percentage of people supported through No One Left Behind (broken down by equality characteristics) April 2019-March 2023

A focus group completed by Capital City Partnership with local organisation working with disabled parents in Edinburgh described the employment needs of families with disabilities as including:²⁸

- Support with income maximisation.
- Support with the transfer of benefits to the new social security system.
- More need for language support including interpretation services (as an increase was seen in disabled people coming forward from ethnic minority groups).
- Lack of access to technology (or skills to use it).
- Advice and support with childcare (and budgeting for it).
- Information about the green agenda.
- How to save money on energy bills.
- The importance of peer support, with people being able to talk to someone who understands their difficulties through their own experience.

The Disabled Parents Employability Support Fund (DPESF) in Scotland was a new funding initiative developed specifically to support disabled parents with employability. Funded projects in Edinburgh provide personalised employability support to disabled parents,

²⁷ [Scotland's Devolved Employment Services: Statistical Summary July 2023 - gov.scot \(www.gov.scot\)](https://www.gov.scot/resources/documents/2023/07/Scotland's_Devolved_Employment_Services_Statistical_Summary_July_2023.pdf)

²⁸ Report on disabled parents and employability – CCP - June 2022 – Joined up for families.

supporting them to progress to employment, support with childcare and providing opportunities for training, upskilling and gaining qualifications. The DPESF was recently evaluated and recommended that:²⁹

- Support continues to target provision where possible.
- Data collection/data capture is further developed.
- Contractual information is captured.
- Continue to engage with black and brown led organisations as part of the design of funding and networking events to maintain improved reach and support across the region.

Recommended Policy Responses

The 'A Fairer Scotland for Disabled People – action plan' published in 2016 was shaped by the experiences and insights of disabled people and the organisations that represent them. It was built around five longer-term ambitions:³⁰

- Support services that meet people's needs
- Decent incomes and fairer working lives
- Places that are accessible to everyone
- Protected rights
- Active participation

Reducing poverty among disabled people must be at the heart of attempts to reduce poverty overall. That is partly because disabled people face higher rates of poverty than the rest of the population and almost half of those in poverty are either disabled themselves or belong to a household in which a disabled person lives.³¹

The UN Committee for the Rights of Persons with Disabilities raised concerns about the UK's legal standards to make the physical environment, housing, transport, information and other services accessible to disabled people, and that austerity measures obstruct improvements in accessibility for disabled people.³²

Consideration should be given to actions that reduce poverty for disabled people by increasing resources and reducing costs. Increasing resources could be related to increasing employment rates or reducing the employment rate gap.

²⁹ Disabled Parents Employability Support Fund evaluation - Final Report 2023
Strathclyde University

³⁰ <https://www.gov.scot/publications/scotlands-wellbeing-measuring-national-outcomes-disabled-people/pages/14/>

³¹ https://npi.org.uk/files/7414/7087/2444/Disability_and_poverty_SUMMARY_REPORT_FINAL.pdf

³² <https://www.equalityhumanrights.com/en/publication-download/how-well-uk-performing-disability-rights>

Higher costs are a key driver of poverty among disabled people. The New Policy Institute suggests that the particular role of housing costs (with high poverty rates for disabled renters), high rates of material deprivation and a failing of the social security system in mitigating costs.³³ Public policy must also consider how best to involve disabled people in guiding the decisions that affect them.

Public bodies have a duty to make reasonable adjustments for disabled people. This requires services to take positive steps to ensure that disabled people can access services, and can access and progress in employment.³⁴ Services are required to anticipate the needs of disabled people using services and so far as is reasonably practicable, to make sure the access they enjoy is as near as possible to that enjoyed by the rest of the public.

Inclusion Scotland recommend the following actions to support disabled people with the impacts of poverty and the cost of living crisis.³⁵

- Social Inclusion
 - Social care support charges must be scrapped and accumulated arrears written off.
 - Availability of affordable accessible homes must be increased, with a clear definition of ‘affordable’.
 - Digital exclusion must be tackled with programmes that provide kit, coaching, and connectivity.
 - The Independent Living Fund must be reopened to new applicants.
- Employment
 - The disability employment gap must be addressed by delivering programmes that effectively tackle the barriers to employment faced by disabled people, and support employers to be fit and proper employers of disabled people.
 - The disability pay gap must be closed through an effective human rights based fair work strategy.
- Debt
 - The availability of accessible and ‘disability competent’ welfare rights and money advice services must be increased.
 - Collection of public sector debts including Council Tax must be halted, and arrears suspended for at least the period of the cost of living crisis, and the timeframe for writing off council tax debt must be reduced.

³³ https://npi.org.uk/files/7414/7087/2444/Disability_and_poverty_SUMMARY_REPORT_FINAL.pdf

³⁴ <https://org.nhslotian.scot/equality-human-rights/wp-content/uploads/sites/36/2023/06/NHS-Lothian-Equality-and-Human-Rights-Strategy-2023-2028.pdf>

³⁵ [Policy-Briefing-Disabled-People-and-the-Cost-of-Living-Crisis-June-2023.pdf \(inclusionsscotland.org\)](https://inclusionsscotland.org/policy-briefing-disabled-people-and-the-cost-of-living-crisis-june-2023.pdf)

Priority Next Steps in Edinburgh

Many of the policy recommendations above are out with the control of partners working within the City of Edinburgh. The following are areas for further development or recommendations that could be locally influenced or implemented.

- Raising awareness of the impacts of poverty on disabled people.
- Raising awareness of the difference it can make to record disability correctly on the amount of benefits/income someone can receive.
- Improving data collection and reporting by offering workforce development and appropriate data systems. We should ensure that staff within all services feel confident to ask the right questions and recording the data is embedded in practice. This should be supported by appropriate information systems that can collect, record and analyse data. This would assist with the availability of data local to the City of Edinburgh, as much current data is available only nationally.
- Identifying methods to target provision at disabled people and focus on removing barriers to services and participation.
- Review disability and ethnicity data when available.
- Consider disabled people as key risk group in cost of living responses (welfare, food poverty).
- Further work to raise awareness of digital inclusion for disabled people.
- Ensuring that all public sector services are fully accessible.
- Ensuring that more employers offer fair work and conditions that support the needs of disabled people.