

**Consultation Response  
Inquiry into Poverty in Wales  
November 2014**



1. Leonard Cheshire Disability is very grateful to the Communities, Equality and Local Government Committee for undertaking this important inquiry into Poverty in Wales. We welcome the opportunity to provide oral evidence.

About Leonard Cheshire Disability

2. At Leonard Cheshire Disability we work for a society in which everyone is equally valued. We believe that disabled people should have the freedom to live their lives the way they choose - with the opportunity and support to live independently, to contribute economically and to participate fully in society.
3. We are one of the UK's largest voluntary sector providers of services for disabled people with over 250 services across the UK including care homes, care homes with nursing and homecare services. We aim to maximise personal choice and independence for people with disabilities and all of our services are designed to meet the needs and priorities of the people who use them.
4. This response focuses on issues where we have a specific expertise and knowledge, both as the UK's largest voluntary sector provider of social care services to disabled people and as a leading disability campaigning charity. As such, we have not sought to respond to all elements of the Committee's terms of reference for its inquiry.

**General observations on the TPAP and Equality Strategy**

5. We understand that the Tackling Poverty Action Plan (TPAP) and Strategic Equality Plan (SEP) have complementary aims and are intended to work in synchrony. We note that a number of the SEP objectives (to close the gender, ethnic and disability gaps in pay and employment; to reduce the number of young people not in education, training or employment; and to create a more inclusive workplace) are directly relevant to the TPAP's aims of helping people into work.
6. This is welcome, but we think more can be done to mainstream disability equality. We believe that TPAP's priorities and actions should systematically address the inequalities experienced by disabled

people. For example, the priority to ‘help people into work’ should explicitly recognise and address the specific challenges faced by disabled people in finding employment and sustaining that employment once found.

7. In its current form, TPAP recognises that people who are disabled are at greater risk of ‘not earning or learning,’ but provides only very limited proposals for addressing this risk. In fact, the only two specific actions in TPAP for disabled people are:
  - The provision of a free Blue Badge scheme; and
  - The provision of free bus passes for the disabled.
8. While these schemes are helpful, neither makes a substantial impact on the ongoing financial wellbeing of disabled people. This is despite the compelling evidence that disabled people face specific barriers to escaping poverty in Wales.
9. We note that the primary focus of TPAP is on working-age adults, and families with children. Whilst this is understandable, we believe that disabled people should be included as a named target group for poverty reduction. Only by recognising the additional poverty faced by disabled people, and the unique challenges disabled people face, can real progress be made in this area.
10. We address some of the causes of disability poverty in this paper, focusing on:
  - The additional cost of disability;
  - Employment; and
  - Housing.

### **The additional cost of disability**

11. 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 homes, social care support, or mobility and communication aids.
12. Disabled people also face barriers to saving money, with nearly half (49%) of respondents to Leonard Cheshire Disability's 'Disability Review 2007' saying that they had no savings at all.<sup>1</sup> 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 savings.
13. The effects of these additional costs are chilling. The following statistics are taken from our 2010 report: Disabled Poverty in Wales:<sup>2</sup>

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<sup>1</sup> 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

<sup>2</sup> Accessible at: <http://www.leonardcheshire.org/sites/default/files/Disability%20Poverty%20in%20Wales.pdf>

- Disabled people in Wales are almost twice as likely as non-disabled people to live in a low income household.
- 33% (130,000) of working age disabled people in Wales live in poverty (a figure higher than anywhere else in the UK). Once the additional costs of disability are factored in that figure rises to over 50%.
- 31% of households with a disabled adult live in fuel poverty.
- Disabled people account for at least 1 in every 3 loan shark victims in Wales.
- Household wealth of the poorest disabled people in Wales is only 22% of the national median.

## Employment

14. Across the UK, disabled people are much less likely to be in work than non-disabled people. The scale and character of the ‘disability employment gap’ can be clearly seen across a broad range of measures.
15. Our Disability Poverty in Wales report found that:
- Half of the people in Wales who are aged 25 to retirement, but who are currently not working, are disabled.
  - The employment rate for disabled people in Wales is 9% lower than the UK rate and has fallen sharply since 2007.
16. This is further emphasised by the 2012 Labour Force survey found that across the whole UK: “disabled people remain significantly less likely to be in employment than non-disabled people. In 2012, 46.3% of working-age disabled people are in employment compared to 76.4% of working-age non-disabled people.”<sup>3</sup>
17. Disabled people are also more than twice as likely as non-disabled people to be lacking but wanting work, at all qualification levels:
- Those with Level 3 or above qualifications: 14.4% of disabled people and 5.6% of non-disabled people are lacking but wanting work;
  - Those without Level 3 qualifications: 25.6% of disabled people and 12.1% of non-disabled people are lacking but wanting work.<sup>4</sup>
18. Disabled people are more likely to be low paid than non-disabled people at all qualification levels:
- Those with Level 3 or above qualifications: 16.1% of disabled people and 12.6% of non-disabled people are low paid;
  - Those without Level 3 qualifications: 41.0% of disabled people and 35.5% of non-disabled people are low paid<sup>5</sup>.
19. The evidence suggests that disabled people face discrimination when applying for work<sup>6</sup> (though there is limited research on the topic):

<sup>3</sup> Labour Force Survey, 2012, Q2

<sup>4</sup> <https://www.google.com/fusiontables/DataSource?docid=1ad4jAxsEQzM8ngxh-ttSqqX1UIVzqndaBYqctOc#rows:id=1>

<sup>5</sup> <https://www.google.com/fusiontables/DataSource?docid=1ad4jAxsEQzM8ngxh-ttSqqX1UIVzqndaBYqctOc#rows:id=1>

<sup>6</sup> [http://www.forwardmid.org.uk/newsletter\\_images/september2007/master-discrimination%20doesn't%20work.pdf](http://www.forwardmid.org.uk/newsletter_images/september2007/master-discrimination%20doesn't%20work.pdf)

- Non-disabled people were twice as likely as disabled applicants to receive a response to a job application.
  - Of those who did receive a reply, non-disabled applicants were invited to twice as many interviews as disabled candidates.
  - Disabled people's applications were rejected at the first stage twice as often as non-disabled applicants.
20. Disabled people experience more discrimination, bullying and harassment in the workplace, and find it more difficult to progress in their roles:
- Disabled people are significantly more likely to experience unfair treatment at work than non-disabled people. In 2008, 19% of disabled people experienced unfair treatment at work compared to 13% of non-disabled people;<sup>7</sup>
  - Disabled employees are twice as likely to be attacked at work and they experience higher rates of insults, ridicule and intimidation;<sup>8</sup>
  - 89% of disabled people feel that there is discrimination and prejudice towards disabled people in the UK;<sup>9</sup>
  - 30% felt they were overqualified for the job that they had;<sup>10</sup>
  - 18% said that, due to either barriers relating to their impairment at work, colleagues had lower expectations of them;<sup>11</sup> and
  - 19% said they felt they had been passed over for promotion, due to barriers relating to their impairment or the attitudes of their employer or colleagues.<sup>12</sup>
21. Existing Government support to help disabled people into work is highly ineffective:
- More than 93% of disabled people on the Work Programme are failing to find long-term work<sup>13</sup>.
  - Only 41,000 disabled people have found employment via the Work Programme since its launch in 2010<sup>14</sup>.
22. There is anecdotal evidence that those in receipt of social care, and those living in care homes, face further barriers to work:
- "Many residents are not even sure if they are allowed to work if they live in a residential service."<sup>15</sup>
  - "There is not enough support for disabled people to get into paid work."<sup>16</sup>

## Housing

<sup>7</sup> <http://odi.dwp.gov.uk/disability-statistics-and-research/disability-facts-and-figures.php>

<sup>8</sup> <http://www.hrmagazine.co.uk/hro/news/1076474/disabled-employees-twice-attacked-study-reveals#sthash.KL6rgkAh.dpuf>.

Responses from 4,000 employees – 284 of them disabled

<http://www.hrmagazine.co.uk/hro/news/1076474/disabled-employees-twice-attacked-study-reveals>

<sup>9</sup> 'Disability Review 2007', Laidler et al, Leonard Cheshire Disability, November 2007

<sup>10</sup> Disability Review 2012', Leonard Cheshire Disability

<sup>11</sup> Ibid.

<sup>12</sup> Ibid.

<sup>13</sup> <http://www.publications.parliament.uk/pa/cm201314/cmhansrd/cm131014/debtext/131014-0001.htm>

<sup>14</sup> <https://www.gov.uk/government/news/more-than-500-disabled-people-a-week-supported-into-work-or-training>

<sup>15</sup> PIO participant in telephone interview with LCD researchers

<sup>16</sup> Bell's Piece focus group participant

23. Disability can also have a ‘hidden’ impact on an individual’s employment prospects - and on their finances and wellbeing more generally. A lack of suitable housing in an area can actively prevent disabled people from taking a job - without suitable housing to move in to, it can become impossible to take up an employment opportunity. And if a person needs to frequently go into hospital, this makes it much more difficult to maintain employment, or can make a business untenable if a person is self-employed. The Building Research Establishment reported in 2010 that 45% of all injuries occur in the home - and that the less accessible someone’s home is, the more likely they are to suffer an injury. This can also result in an increased cost in social care, because a person needs more assistance. Adaptations can improve the accessibility of a home - but only if a home is initially built capable of being fitted with grab rails, stair lifts, etc..
24. While some homes in Wales are fully accessible, or ready for the adaptations that people will need as they age, or become disabled, too many more are simply not disabled-friendly:
- 22% of disabled households in Wales are waiting for an adaptation to be made to their home;<sup>17</sup> and
  - Almost three quarters (72%) of people in Wales report that they live in a home without an accessible front door<sup>18</sup> - meaning that of the tens of thousands of people who acquire a mobility impairment every year, most will have to move house or risk becoming trapped in their own home.
25. A significant proportion of existing Welsh homes can only be adapted to include features such as stair lifts, grab rails or a wet room at significant cost, while for hundreds of thousands of others these adaptations are simply impossible.
26. The severe shortage of adaptable and accessible homes is placing enormous stress on thousands of disabled and older people, as well as the care system and the health service. A single trip to hospital costs an average of almost £1,800,<sup>19</sup> 60% more than the average cost of building a new home to Welsh Housing Quality Standards. Every hip fracture costs the NHS over £28,000<sup>20</sup> but many could easily be prevented by the installation of grab bars in halls and bathrooms, for less than a fifteenth of the price.<sup>21</sup>
27. To compound matters, many Welsh councils have no estimate of the number of disabled-friendly homes they need, or the impact the lack of disabled-friendly homes is having on health and care services. Leonard

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<sup>17</sup> The Living in Wales Survey, 2008

<sup>18</sup> ComRes interviewed 2,006 GB adults aged 18+ online between the 4 and 6 June 2014. Data were weighted to be representative of all GB adults aged 18+. Welsh sample size: 108

<sup>19</sup> Source: Cabinet Office unit cost database (2011/12)

<sup>20</sup> Better outcomes, lower costs: Implications for health and social care budgets of investment in housing adaptations, improvements and equipment: a review of the evidence

<sup>21</sup> Calculation based on £1800 / £28000 – Source: Cabinet Office unit cost database (2011/12)

Cheshire Disability Freedom of Information research of local authorities in Wales has found that:

- No Welsh councils have analysed the additional costs of inadequate housing to health and social care;<sup>22</sup> and
- A third (36%) of Welsh councils either do not have a housing plan, or their plan makes no reference to disability at all.<sup>23</sup>

28. Many councils also do not know where the disabled-friendly housing that they have is - only half (55%) of Welsh local councils reported having an Accessible Housing Register<sup>24</sup> or similar system.<sup>25</sup>

29. Despite the obvious impact of housing on a person's health and wellbeing, there is also a lack of integration between health, social care and housing. More than a quarter (29%) of Welsh local authorities said that they did not have a housing representative on their Local Service Boards.<sup>26</sup>

### Case study: Ruby Nash

Ruby lives in Barry in South Wales with her son Cody, who has the degenerative muscle condition Duchenne muscular dystrophy. Cody currently finds it difficult getting up the stairs on his own, and this will only get worse as time goes on and his illness progresses.

Ruby told us that: "I'm very worried about what will happen if we have to stay here once Cody has to use a wheelchair. He won't be able to sleep in his bedroom, or use the bathroom privately, and the impact on his life, our lives, will be enormous.

"There are new developments being built in Barry, but neither the council nor private developers are building enough homes to cater for families like us who need them.

"We are gold priority on the Homes 4U list (the local housing association), but there's not a single available home in the area which is suitable.

"The life expectancy for someone living with Duchenne is only 27 years. Our precious time together shouldn't be wasted struggling to get out of the front door, or get down the stairs, we should be able to enjoy our lives together while we can."

## Reducing disability poverty in Wales

<sup>22</sup> Based on responses from 14 Welsh authorities (64% response rate)

<sup>23</sup> Based on responses from 11 Welsh authorities (50% response rate)

<sup>24</sup> Based on responses from 11 Welsh authorities (50% response rate)

<sup>25</sup> Accessible housing registers bring together vital information about disabled-friendly homes such as whether a particular property is wheelchair accessible; the number of steps to the front door; and whether there is a stair-lift or walk-in shower.

<sup>26</sup> Based on responses from 14 Welsh authorities (64% response rate)

30. In order to challenge and reduce disability poverty in Wales, there are a number of simple steps the Welsh government must take. We have outlined these below for convenience of access.

#### A strategic approach to disability poverty in Wales

31. The Welsh Government needs to gather better information on disability issues in Wales and publish an annual Disability Monitor bringing together relevant information. Such a report would include information on the:

- Number of disabled people living in poverty in Wales;
- Comparative employment rates for disabled and non-disabled people;
- Home-ownership and social housing figures for disabled people;
- Number of homes in Wales that meet Lifetime Homes Standards;
- Level of unmet need for housing adaptations;
- Use and availability of adapted housing registers; and
- Educational attainment and percentage of people without qualifications for disabled and non-disabled people.

32. The Welsh Government should also develop and implement a distinct disability poverty strategy aimed at supporting working aged disabled adults in Wales.

#### The additional cost of disability

- Consider measures to tackle fuel poverty among disabled people, for example, working with UK Government towards extending the Winter Fuel Allowance to disabled adults under the age of 60.
- Ensure take-up of existing support for example through a benefits take-up campaign with a focus on reaching disabled adults who are missing out on what they are entitled to.
- Encourage saving among disabled people by considering establishing a 'disability savings gateway' in Wales.
- Commitment to conduct a formal review into the extra barriers that disabled people face in undertaking further education or training.

#### Housing

- The Welsh government to make Lifetime Homes the minimum standards for all new-builds;
- Local councils to ensure all large developments are built to Welsh Housing Quality Standards (WHQS), and at least 10% are built to full wheelchair accessibility standards; and
- The development of an accessible housing register or comparable system across all of Wales, delivered and supported by local councils and the Welsh government.

## Employment

- Investment in schemes that have a proven record of success in helping disabled people into work.
- Targets for improving the employment rate for disabled people.
- The development of a strategy to eliminate discrimination against disabled people in the workplace and in job application processes
- Action to ensure that the social care system does not prevent those living in residential care from working.
- Building stronger links between existing employment support, and Access to Work funding, to ensure transitions from unemployment to work are seamless, and low risk for employers and employees;
- Providing employer incentives to encourage the employment of disabled people, along with specific support re: employing disabled staff from expert agencies and providers.

## **Conclusion**

33. Addressing disability poverty is not only a means to drive down poverty throughout Wales, it is also an absolute necessity of social justice and inclusion in a civilised society.

34. We hope this paper is helpful to the Committee in its extremely valuable inquiry and we are very happy to provide further information as required as the inquiry develops.

35. For further information, we have attached links to:

- Our 2010 report on [Disability and Poverty in Wales](#); and
- Our UK-wide [Home Truths Campaign](#) launched in July 2014, highlighting the very real housing crisis facing disabled people and their families.

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