

Poverty, exclusion and disability in the UK

Pauline Heslop
University of Bristol



Third Peter Townsend Memorial Conference
Poverty and Social Exclusion in the UK

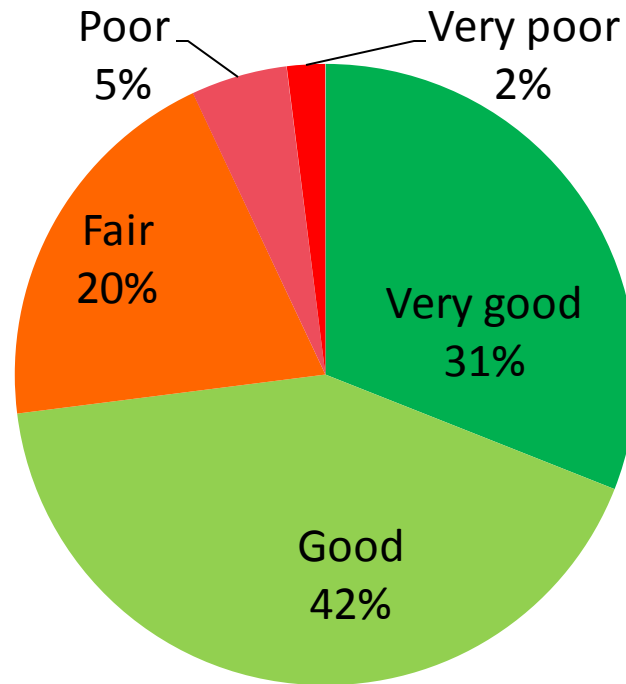


How bad is poverty for your health in general?

Theoretical explanations

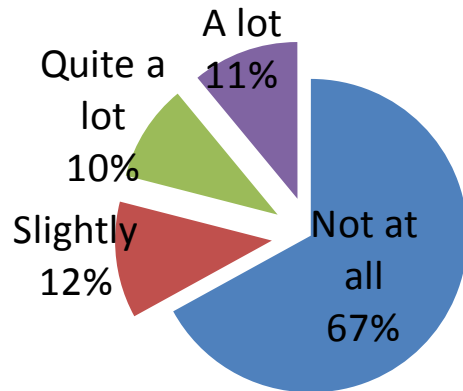
- Materialist – money buys health-promoting goods and social activities.
- Psychosocial – the stress of not having enough money affects health.
- Behavioural – living in disadvantaged circumstances may be more likely to have unhealthy behaviours.
- Poor health can affect education and employment opportunities.
- The assumed pathway is circular
....poor health... loss of income...more health problems.

General health of individual respondents (n= 8,404)

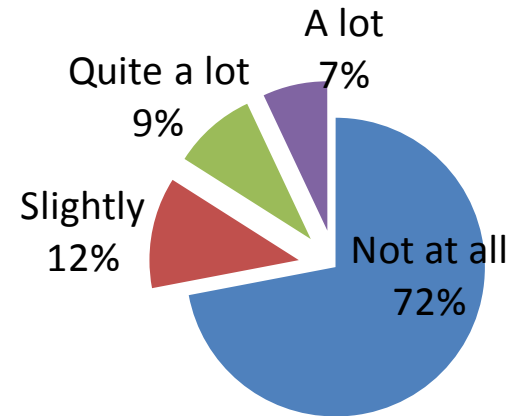


The association between general health and poverty

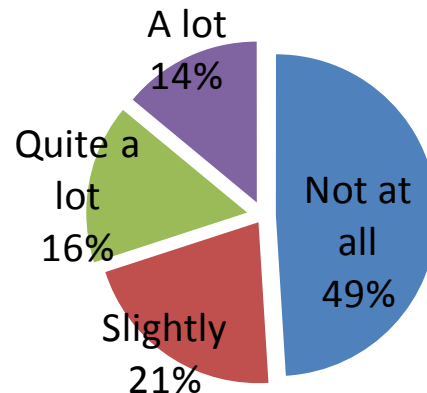
Has health had an impact on financial situation?



Has health been affected by a lack of money?



Has health limited ability to participate in society?



Defining 'disability'

- Disability is hard to define and measure.
- Theoretical definitions have moved from individual 'medical' model to 'social' model.
- In policy terms, the Equality Act (2010) definition enables a broad interpretation.
- Prevalence estimates in different surveys depend on variability in survey design and process.
- A final set of standardised questions was agreed for use in national surveys in 2011 by the ONS.
- To be recorded as disabled, a person would have a long-standing illness, disability or infirmity which limited their activities in some way.

Disabled individuals in the PSE

- 17.7% (n=2,005)

This is a slightly smaller proportion of disabled people than in census data.

59% female.

Proportion disabled increased with increasing age.



Households with a disabled person

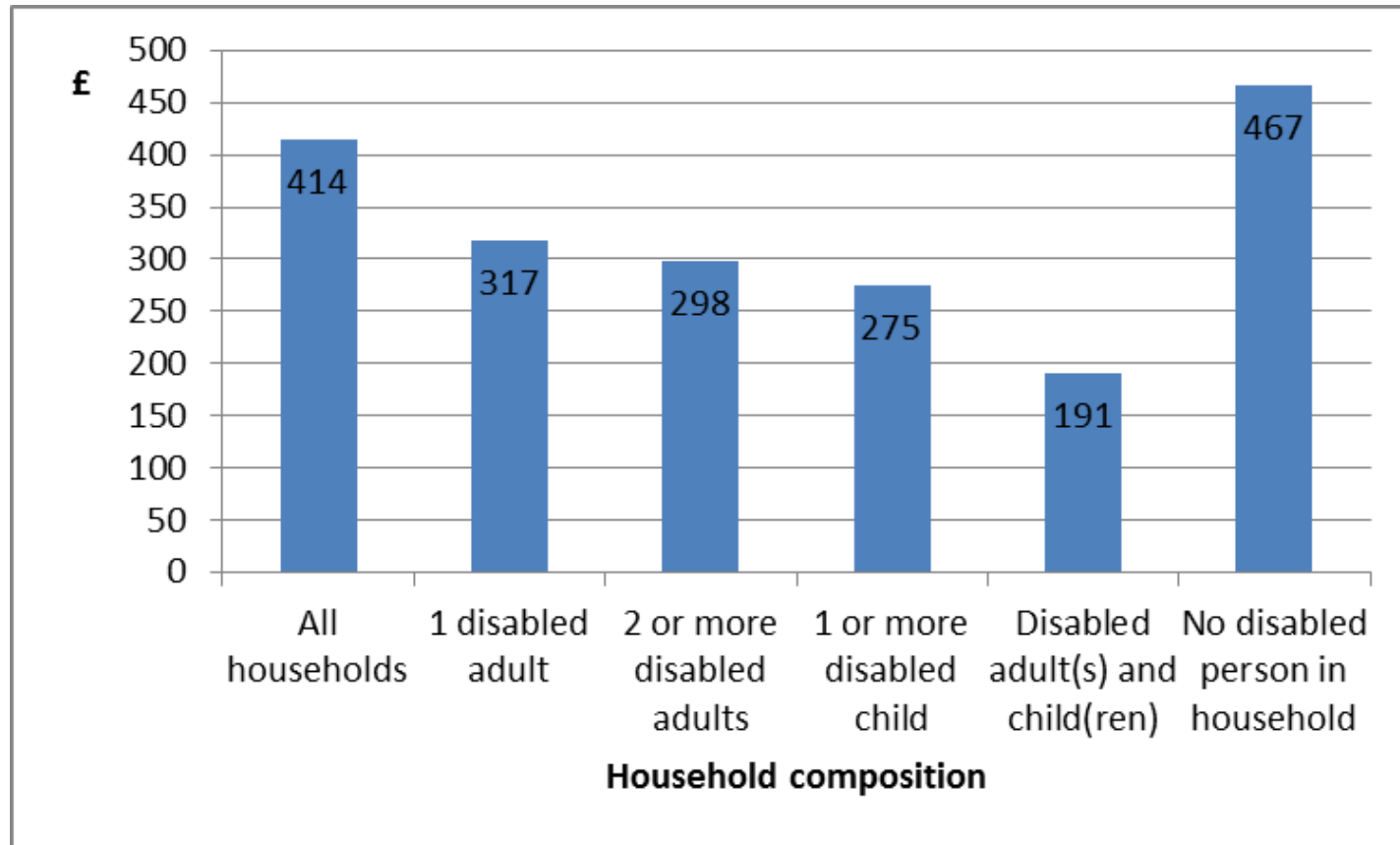
Household composition	Percent	Number
One disabled adult in household, no disabled child	27.7	1,439
Two or more disabled adults in household, no disabled child	4.3	222
One or more disabled child(ren) in household, no disabled adult	1.6	82
At least one disabled adult and at least one disabled child in household	0.6	30
Households with disabled adult and/or child(ren)	34.2%	1,773
No disabled people in the household	65.8%	3,420

Equivalised net weekly income

- Using 'after deducting housing costs' measure - housing costs are effectively a 'given' and must be met; it is the money left over after that that is the measure of standard of living.
- Equivalised scale

Head of household	0.65
Partner	0.35
Each additional adult (16 and over)	0.40
Child (under 16)	0.25
Any person has a limiting long term illness	0.30

Equivalised net weekly household income - after housing costs (n=1,487)

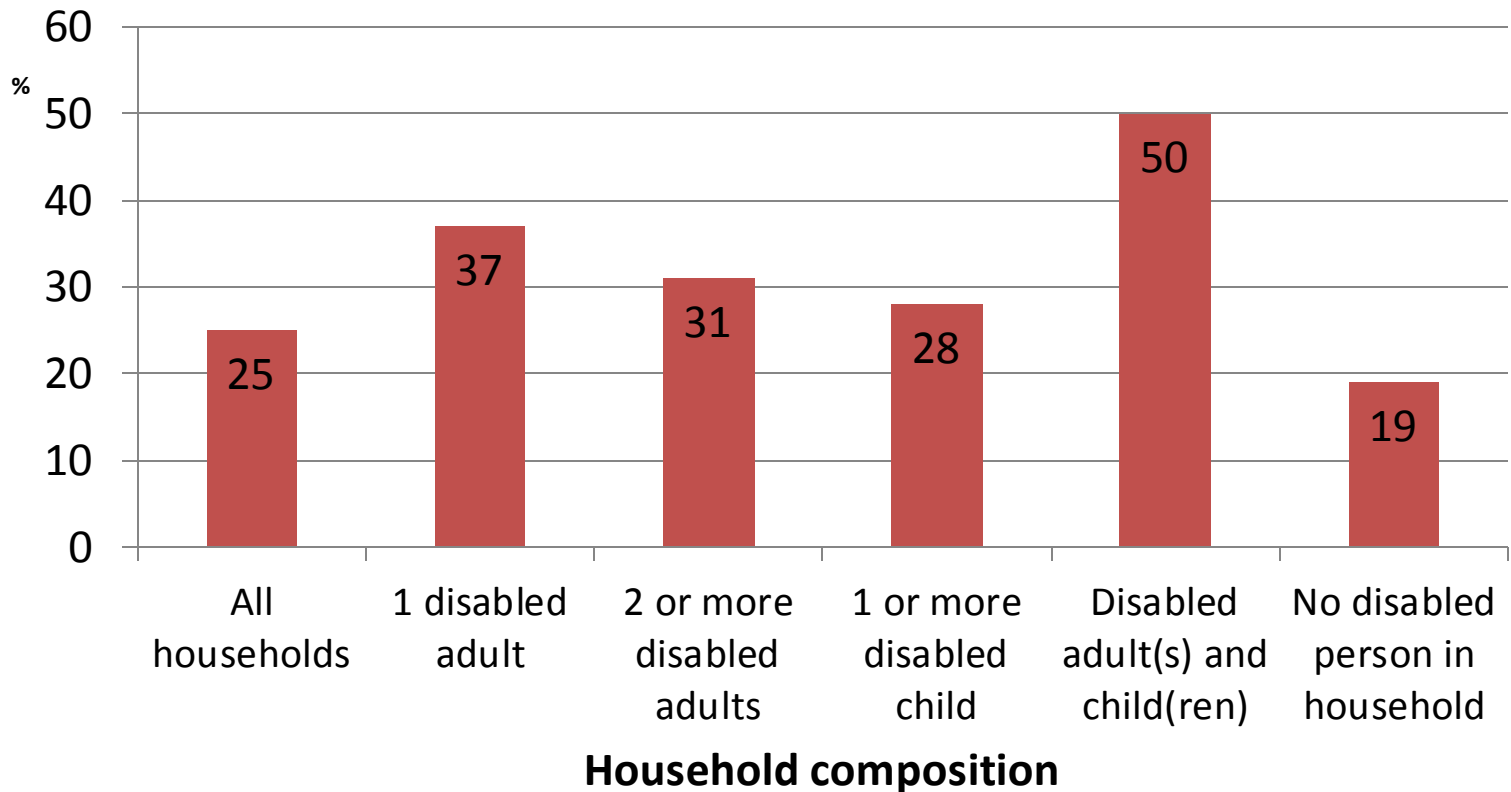


At-risk-of-poverty rate

The proportion of people with an equivalised disposable income (after housing costs) below 60% of the national median



At risk of poverty – 60% AHC (PSE Equivalisation) (n=5,170)



Summary of income data

- Any household with a disabled person has a significantly lower equivalised net weekly household income compared with all households.
- Those with the lowest income are households with a combination of disabled adult(s) and child(ren).
- Half of households with a combination of disabled adult(s) and child(ren) are at-risk-of-poverty with equivalised disposable income (after housing costs) below 60% of the national median.

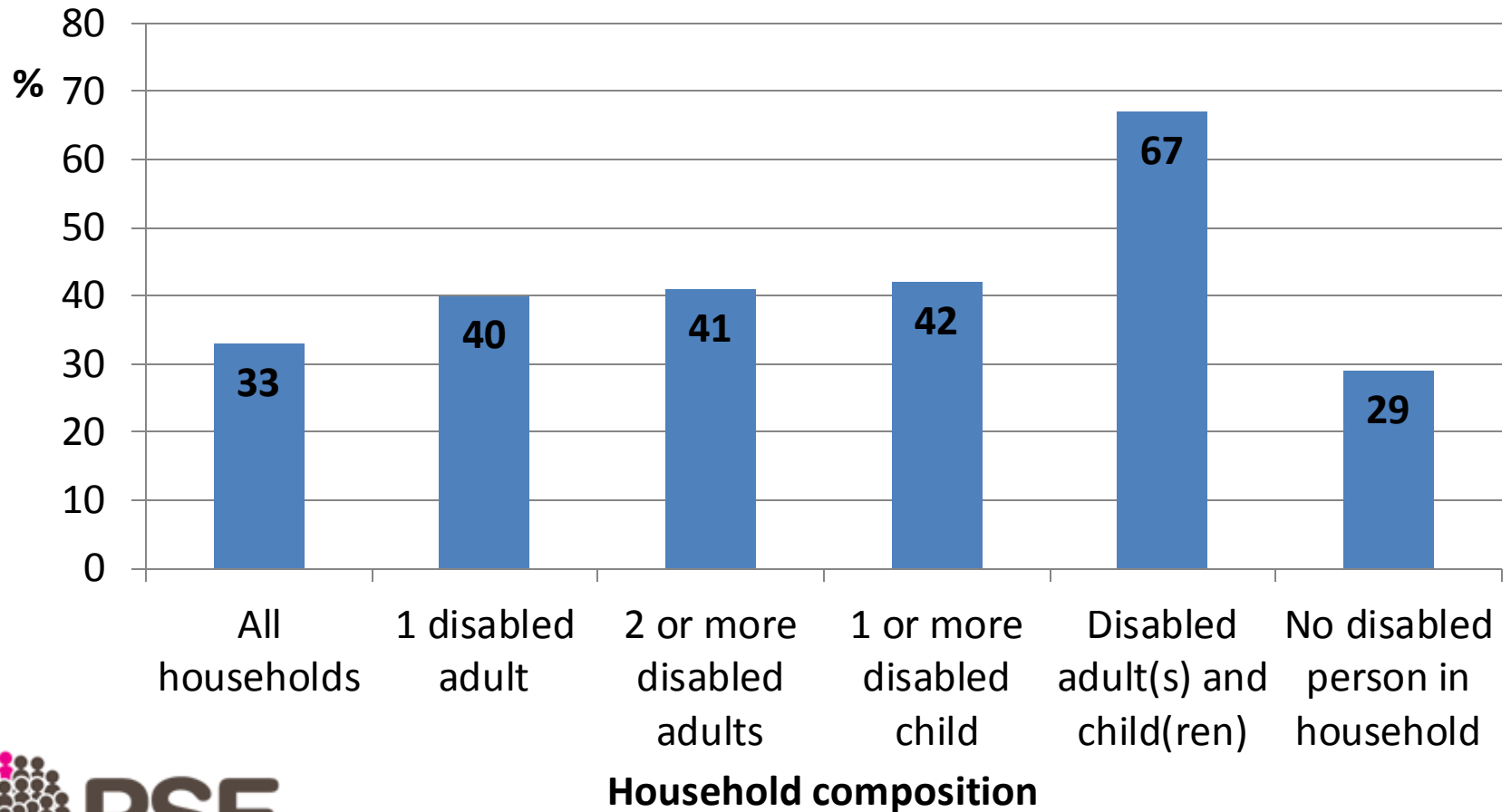


PSE deprivation index

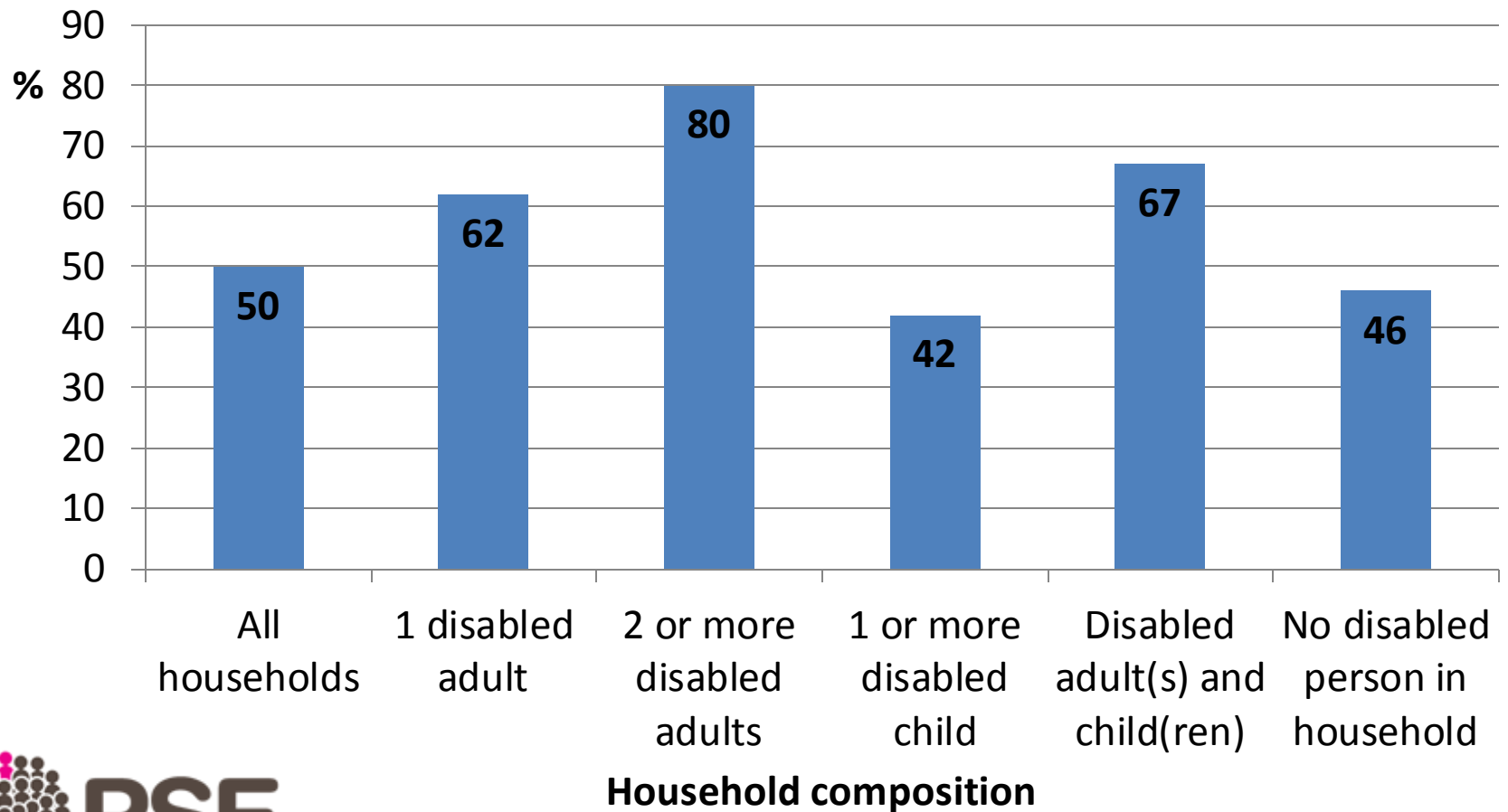
- PSE UK Omnibus Survey 2012
- Items that 50% of the population agree are *'necessities of life that everybody should be able to afford'*
- 22 adult and household items
- 44 adult and household, and child items.



Unable to afford 3 or more perceived 'necessities' for adults/household (n=5,110)



Unable to afford 3 or more perceived 'necessities' for adults/household and children – households with dependent children only (n=1,502)



Summary of household deprivation data

- Any household with a disabled person more frequently reported not being able to afford 3 or more items for adults/households than all households.
- This was particularly the case for households with a combination of disabled adult(s) and child(ren).
- When items for children were added a different pattern emerged:
 - where there are disabled children in the household, the household protected them from deprivation items or activities for children.
 - in households with disabled adults but non-disabled children, the proportion of households unable to afford items increased, particularly so for households with two or more disabled adults.



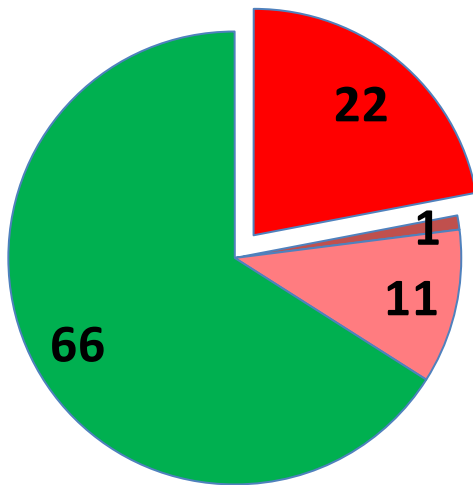
Poverty measure: PSE

- **Poor** - households reporting 3 or more deprivations and low equivalised income (under £295/week).
- **Rising** - households reporting 3 or more deprivations but with high equivalised income (above £745 per week).
- **Vulnerable** - households with a low deprivation (less than 3 deprivations), who also have a low income (below £204 per week).
- **Not Poor** - households that have not been classified as 'poor', 'rising' or 'vulnerable'.

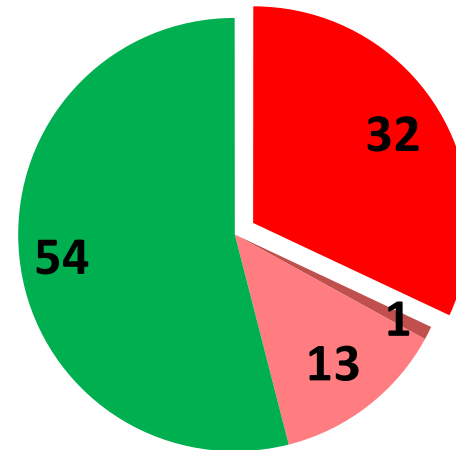


Poverty and households with disabled people (n=5,169)

All households



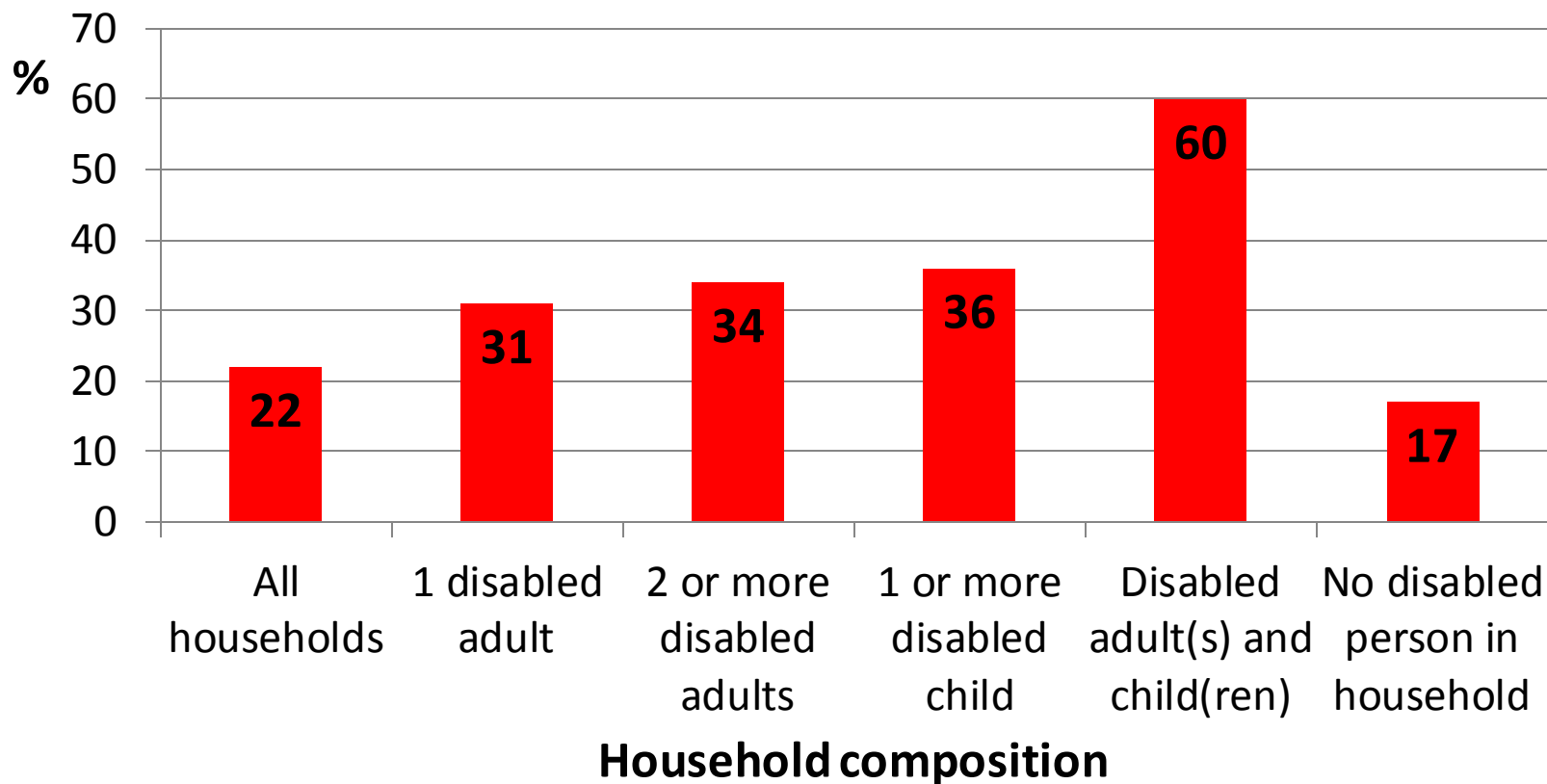
Households with disabled person(s)



- Poor
- Rising
- Vulnerable
- Not poor

Disabled people in 'poor' households

(n=1,143)



Changing times?

So has the situation for households with a disabled person changed over time?



Comparison between 1999 and 2013 PSE data

Review of areas of poverty-related disadvantage directly comparable in 1999 and 2013:

- Satisfaction with accommodation (3).
- Area/neighbourhood satisfaction (1).
- Debts and ability to pay essential bills (1).
- Social networks and support (4).
- Subjective assessments of living standards (3).
- Going without items when money is short (19).



In 1999

The odds of a household having 3 or more of these indicators of disadvantage compared with households with no disabled person:

- 3.8 times greater for households with disabled adult(s) and child(ren).
- 2.2 times greater households with one or more disabled children.
- There was no difference for other household compositions.

In 2013

The odds of a household having 3 or more of these indicators of disadvantage compared with households with no disabled person:

- 3.6 times greater for households with disabled adult(s) and child(ren).
- 3.0 times greater households with one or more disabled children.
- 1.7 times greater for households with two or more disabled adults.
- 1.5 times greater for households with one disabled adult.

Conclusions

- A third of households had one or more disabled person.
- A third (32%) of households with a disabled person are 'poor' i.e. low equivalised net weekly household income (AHC) and lacking three or more 'necessities' of life.
- Households with disabled adult(s) and child(ren) are 'the poorest of the poor'
 - half of these households (50%) have an equivalised disposable income (AHC) below 60% of the national median.
 - two-thirds (67%) are unable to afford 3 or more perceived 'necessities' for adults/household and children.
 - 60% are 'poor'.
- There is a convincing picture of worsening disadvantage for households with disabled people from 1999 to 2013, and the current welfare reforms (that have not been fully assessed for their cumulative impact) offer little hope of their amelioration, let alone improvement.