

# Disability Policy Insights

## Rethinking Disability Social Protection Policy

Policy Brief No. 1

### The Status Quo on Disability Social Protection Policy

Most social protection policies aim to reduce poverty. People are considered poor if they pass a means test, meaning that their household's income or consumption falls under a predetermined poverty line designed to enable them to purchase food, shelter, and other necessities of life. If people with disabilities and their households are considered poor by these standards, they can access these programs.

In addition, many countries have implemented disability-specific social protection initiatives. Unfortunately, many social protection systems are not grounded on a human rights understanding of disability that recognizes the dignity of every person as well as the capacity to work of persons with disabilities. Programs have made exceptions to poverty criteria for people with disabilities and their households from a charity perspective. This is based in part on an erroneous notion that people with disabilities are incapable of generating a livelihood. In fact, receipt of many benefits is contingent on the beneficiary not being deemed able to work. Additionally, many programs require that benefits be received and managed by other household members, undermining their autonomy.

### Why do people with disabilities need social protection?

There are three main reasons why social protection policy should consider the needs of people with disabilities.

1

#### People with disabilities are overall more likely to be poor.

People with disabilities experience higher poverty rates overall when measured by looking at income and consumption; yet, in some countries the difference in monetary poverty by disability is small or non-existent (Banks, Kuper and Polack 2017). However, monetary poverty does not consider differences in the lived experience of poverty. Poverty is multidimensional, as it implies experiencing deprivations in education, health, and overall living standards in addition to lower income or consumption, which has often been shown to be more significant for persons with disabilities (United Nations DESA 2024).

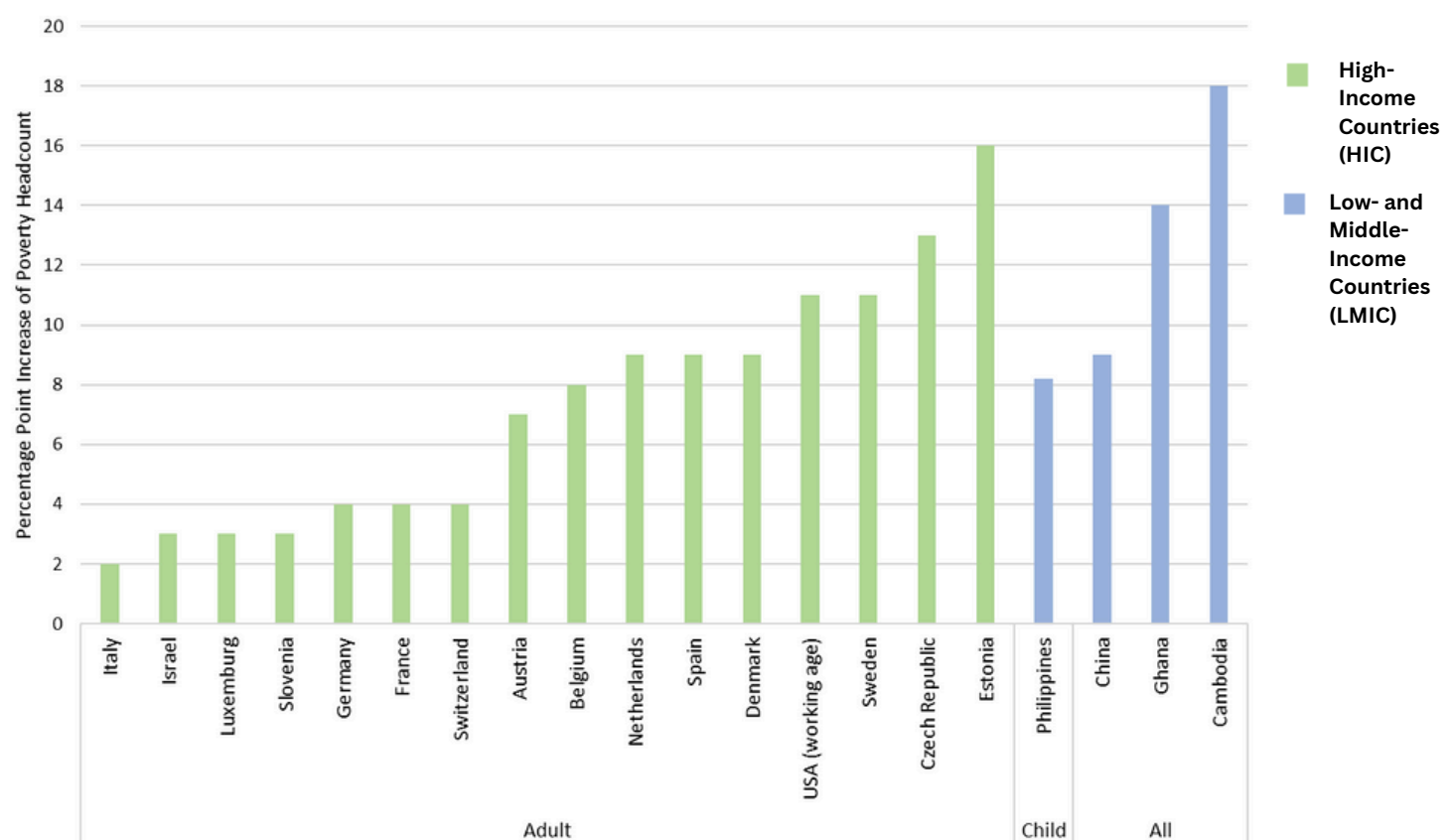
## 2

### People with disabilities face higher costs of living.

One key aspect to consider are the extra costs incurred by people with disabilities and their households, which often have more needs than people without disabilities. In other words, they often have to spend more to have the same level of participation as their peers without disabilities. This includes spending on disability-specific items that other households do not spend on, such as assistive technology, rehabilitative services, and personal assistance. Further, people with disabilities may need to spend more on general consumption items. For example, some people with disabilities may need to spend more on housing by making adaptations to their homes for accessibility. Similar arguments could be made for areas such as healthcare or transportation. Once persons with disabilities cover these costs on their own, the remaining income they have for other necessities is far lower, which may effectively drop them below the poverty line, even if technically their household income is above it.

Costs for children with cerebral palsy in Malaysia, for example, were estimated to be between 68 and 100 percent of mean household income (Kamaralzaman et al. 2018; Ismail et al. 2022). After subtracting the money spent on disability costs from a household's income, the estimated poverty rates of persons with disabilities increase dramatically, as shown in Figure 1 below.

**Figure 1. Percentage Point increase in poverty headcount among households with members with disabilities due to extra costs**



Source: Banks et al. 2024

*Note:* The analysis for high-income countries is restricted to households with adults with disabilities. In the Philippines, the analysis is restricted to households with children with disabilities. In China, Ghana, and Cambodia, the estimates correspond to all households with members with disabilities, regardless of the age of the person(s) with a disability.

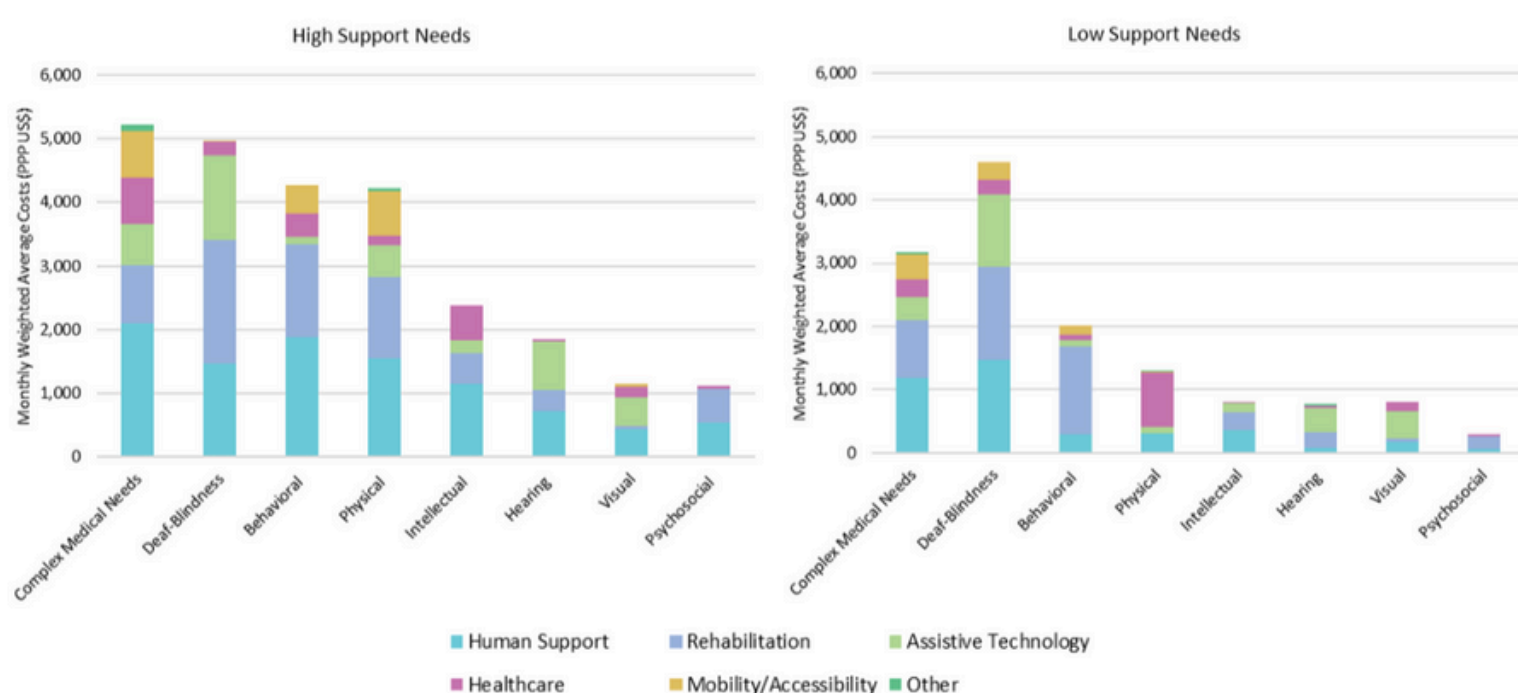
### 3

#### Some people with disabilities have needs they cannot meet on their own

In addition to having higher costs of living, many people with disabilities have needs that are hard to satisfy on their own. In other words, even though they are spending more, they are still spending less than what they need to spend to have the same level of social and economic participation. Households with people with disabilities may not have the funds to buy what is needed, household members may prohibit family members from accessing these goods and services out of discrimination, people with disabilities may be unaware of helpful goods and services to satisfy their needs, and they may live in a place where these goods and services are not readily available. For instance, many people with disabilities need assistive technology to participate in society effectively. However, there are often few private providers of assistive technology, especially in low- and middle-income countries; therefore, prices for assistive technology are often high. A similar logic applies to personal assistance.

Evidently, this also implies that people with disabilities have a diverse range of needs, both in type and in cost. Figure 2 below shows the goods and services required by children with disabilities in Georgia that would enable equal participation in society as their peers without disabilities. Evidently, the needs and their cost vary significantly by type of disability and level of support needs. Furthermore, this figure shows the goods and services needed, not those actually purchased by families of children with disabilities in Georgia. The ability to purchase some of those needs in the environment they live in may be difficult. Therefore, a cash benefit is not well suited to cover all these needs. Targeting the specific costs people face by providing goods and services could be more efficient.

**Figure 2. Average Cost of Necessary Goods and Services for Children with Disabilities in Georgia**



Source: Bagrationi (2023).

Note: The estimates for children with high support needs and deaf-blindness correspond to children with total or near total deafness and blindness. The estimates for children with low support needs and deaf-blindness correspond to the average of the estimated costs for children with total blindness but residual hearing and those with total deafness but residual vision.

## Moving towards inclusive social protection

What does all of this imply for social protection? It means that social protection policies must go beyond providing an income floor to providing resources to persons with disabilities to ensure they have the same opportunities as their peers without disabilities to participate in the social and economic lives of their communities. As a result, programs must address higher poverty rates while considering the diverse set of extra costs of disability. The following key recommendations are critical to move towards inclusive social protection policy:



**Implement disability assessments that capture information on the needs of people with disabilities.** Solid information on the type and extent of goods and services required by people with disabilities is needed to deliver social protection goods and services and even budget and plan for their delivery. Simply knowing that a person has a disability, or the type of disability, is not enough.



**Move away from a one-size-fits-all approach.** A single program that provides the same benefit to everyone, for example, the same cash amount, is not well suited to covering the diversity of disability extra costs. That is because people with different types and degrees of disability have very different needs regarding the types of goods and services required, the amount required, and the associated costs.



**Develop in-kind programs focused on hard-to-reach necessary goods and services.** Certain items—such as personal assistance, medical care, transportation, and assistive technology—represent a big percentage of extra costs. If governments can provide these, they can more efficiently target the diverse needs of people with disabilities.



**Eliminate outdated, harmful eligibility criteria.** Most people with disabilities can work and can manage their own benefits. Therefore, social protection benefits should move away from requiring that people with disabilities not work or that benefits be managed by others. Enabling participation still addresses the issue of poverty, not by substituting for income generation but by enabling it.



**Adopt participatory processes for policy design.** The experience and perspectives of persons with disabilities in understanding their lived reality and how it interacts with the social protection system is vital for developing policies that truly address disability costs. As such, persons with disabilities should be consulted closely and involved actively in policy design processes, with necessary accommodations provided to ensure their full participation.



**Ensure accessibility throughout the process of applying for and receiving benefits.** For people with disabilities to participate in social protection programs, it is imperative that processes be accessible. This involves ensuring that program platforms, forms, offices, and benefits delivery follow accessibility guidelines. It is also imperative that program staff be trained in engaging people with disabilities and that reasonable accommodation protocols are in place.



Watch the accompanying video to this brief [here](#).

*This policy brief was prepared by Daniel Mont and Maria Antonella Pereira.*

*It is the first in a series on inclusive social policies. Future CIP policy briefs will discuss various elements of inclusive policy in more detail.*



# References & Additional Resources

## Videos

- *Making Social Protection Delivery Mechanisms Accessible*. <https://youtu.be/QnZIQFeugic>
- *Understanding Disability-Related Costs*. <https://youtu.be/5xritsuW4i4>
- *Addressing Disability-Related Costs*. <https://youtu.be/v12NY2vvUS8>
- *Disability Inclusive Universal Healthcare*. <https://youtu.be/LKRe6htnjeA>

## Studies and Reports

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