



Inclusive Social Protection: Empowering people with disabilities

PAPER 2:

Understanding disability-related extra costs in social protection

PAPER 2

Understanding disability-related extra costs in social protection

1. What is social protection?	3
2. What is this document about?	4
3. What are disability related extra costs?	5
4. What should governments do?	8
5. An example	9
6. Summary and more information	11
7. Glossary	13

This section explains new or hard to understand words.

The words in **bold** in this document are explained in the glossary.

1

What is social protection?



Social protection is about how governments or states:

- 1) Support people to be part of society.
- 2) Support people to overcome challenges.



A WELFARE SYSTEM

SOCIAL SERVICES

A PENSION OR BENEFIT SYSTEM

Social Protection is sometimes called:

- 1) A Welfare system.
- 2) Social Services.
- 3) A Pension or Benefit system.



Social protection is especially important for people who may be more vulnerable including people with disabilities, or people who are poor.



Social protection includes:

- 1) Cash payments.
For example, pensions or benefits.
- 2) Help with unemployment.
For example, services to find a job.
- 3) Help with housing.
For example, help with rent or providing a house or apartment.

2

What is this document about?



This is one document in a group of documents about **social protection**.



You can use these documents to help you talk to decision-makers about social protection and what your government should be doing to support people with disabilities.



This document is about a part of social protection called **disability related extra costs**.

3

What are disability related extra costs?



People with disabilities face barriers to being treated equally and being included in the community.



People with disabilities and their families often have to pay more money to overcome these barriers.

This is not fair!



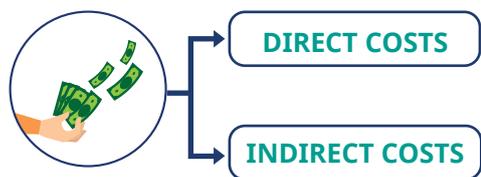
DISABILITY RELATED EXTRA-COSTS

This extra money they spend is called **disability related extra-costs**.



Disability extra-costs are different for each person.

What are disability related extra costs?



Disability related extra-costs may be **Direct costs, or Indirect cost.**



Direct costs

The extra money that a person spends because they have a disability.

- 1) Buying devices or technology that help people with disabilities. For example, assistive technology.
- 2) Paying for support services like a personal assistant.
- 3) Paying for extra health care like medicines.
- 4) More expensive housing. For example, ground floor apartments or houses with more rooms so that assistants can stay overnight.
- 5) Private transportation. For example, using taxis instead of using cheaper public transport.



What are disability related extra costs?



Indirect costs

The money from employment that people with disabilities lose out on because of their disability.

1) People with disabilities who are employed often get paid less.

2) Sometimes, a family member has to stop working to give support which means the family earn less.



Disability extra-costs mean that people with disabilities and their families spend more and earn less than families without disabilities.

This means that people with disabilities and their families are more likely to be;

- 1) poor
- 2) vulnerable
- 3) not part of their communities



4

What should governments do?



Social protection can help people with disabilities manage the extra costs. However, there are many problems.



Many countries do not have good social protection programs:



- 1) They do not provide the support that people with disabilities need.
- 2) They do not consider the different needs of people with disabilities.
- 3) The programs are only for poor people which excludes many people with disabilities.



To overcome these problems, governments should:



- 1) Provide cash assistance.
- 2) Provide services in the community for people with disabilities.
- 3) Provide good social protection programs that help all people with disabilities.

5

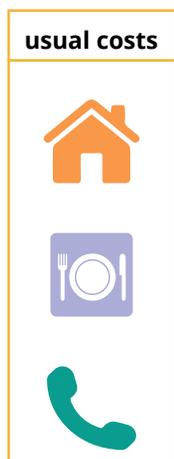
An example



Maria is a 6 years old girl who has an intellectual disability and a physical disability.



Maria's mother had to stop working to support her. The family lives only on the money which her father earns.



The family has to pay the usual costs such as food, rent and phone bills each month. They also have to pay for extra services for Maria, such as:

- 1) Health care sessions to help her strengthen her muscles every week.
- 2) Assistive technology
- 3) Easy information to help her learn

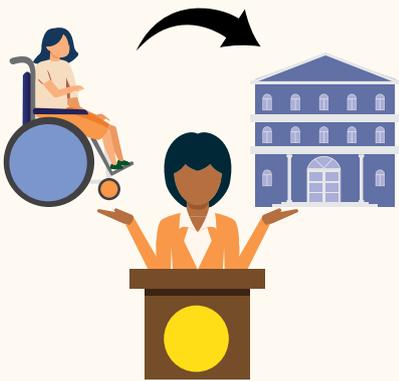


None of these services are paid for by Maria's school or by the government.

An example



Maria's parents have to borrow a lot of money to pay for these things. It is difficult for them to pay the money back.



The government told her parents that the easiest way for Maria to get supported is for her to be put into an institution.



Maria's parents do not want this to happen.

6

Summary and more information



People with disabilities face **barriers** to being treated equally and being included in the community.

a

An illustration with two parts. The top part shows a person in a wheelchair being handed a large stack of money by another person, with a large yellow arrow pointing upwards behind them. The bottom part shows a group of non-disabled people with a large yellow arrow pointing downwards behind them, and a single banknote being handed to them. This visualizes that people with disabilities pay more for the same services.

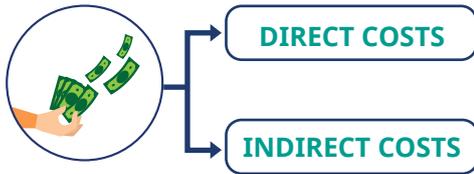
To overcome these barriers, people with disabilities and their families have to **pay more money** than non disabled people.



DISABILITY RELATED EXTRA-COSTS

This extra money they spend is called **disability related extra-costs**.

Summary and more information



Disability related extra-costs may be **Direct costs, or Indirect cost.**



Direct costs are the extra money that a person and her family spend because they have a disability.



Indirect costs are the money from employment that people with disabilities lose out on because of their disability.



Social Protection is the way for governments to help people who face these extra costs.

Governments should:

- 1) Provide cash assistance.
- 2) Provide services in the community for people with disabilities.
- 3) Provide good social protection programs that help all persons with disabilities

You can learn more about disability related extra-costs by watching this [video](#).



Assistive technology is a type of technology that helps people with disabilities to live their everyday lives. It might be technology to communicate. For example, a text-to-speak computer.

a



Cash assistance is money given by governments directly to people. This money is to help people who:

- 1) may not be able to work
- 2) may be poor or vulnerable
- 3) may have disabilities and have extra costs in their lives. It could be technology to help you move for example a motorised wheelchair.



DISABILITY RELATED EXTRA-COSTS

Disability related extra-cost is the extra money people with disabilities and their families have to pay to overcome the barriers that they face.

For example, paying for support services like a personal assistant or paying for extra health care like medicines.

a



Direct cost is the extra money people with disabilities spend because of having a disability.

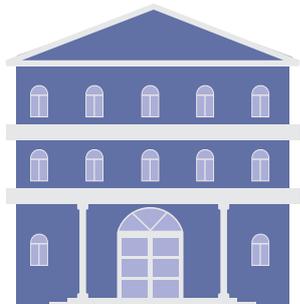
Glossary



Governments are made up of the people in a country who make decisions about how the country is run. They decide the laws, systems and programs for the country.



Indirect cost is the money that people with disabilities and their families lose from their income because of the disability.



Institutions are places where people with intellectual disabilities do not get choice or control over their own lives. Often institutions are places where people with disabilities live together in large groups away from their families.



Social protection is about how governments or states support people to be part of society and overcome challenges. Social protection is especially important for people who may be more vulnerable, including people with disabilities, or people who are poor.

Understanding Disability: Papers for a better inclusion

This Easy Read document was created using the Listen Include Respect guidelines.

A group of self-advocates from around the world worked together to make this document.

Thanks to:

SCHS, UAE

Chaica Al Qassimi
Mahra Al Mulla



Chosen Power: People First Hong Kong

Raymond Hui
Emily Wai Ying Fung



Fundacion Visibilia, Argentina

Dominique Kantor
Paola Jelonche



Down Syndrome Australia

Kylie Scott
Evelyn Scott

E-mail: info@inclusion-international.org

Website: www.inclusion-international.com