

## **The Joint Committee on Disability Matters ‘Achieving Financial Independence for Disabled Women’.** Thursday 10<sup>th</sup> March 2022.

Nicola Meacle, Community Development Worker with Independent Living Movement Ireland (ILMI), opening statement.

Cathaoirleach and members of the Committee thank you for the invitation to contribute today. I am delighted to be joined by my colleague Paula Soraghan.

As a disabled woman who works with ILMI I want to speak about the following

A brief Introduction to the philosophy of Independent Living as it pertains to full participation in society and equal citizenship

- How Financial independence for disabled women would facilitate them to participate fully in their community
- How poverty diminishes the quality of disabled women’s lives and prevents them from achieving their potential.

### **Introduction to IL**

Independent Living Movement Ireland (ILMI) is a campaigning, national representative cross-impairment Disabled Persons Organisation (DPO).

No discussion of financial independence for disabled women can occur without acknowledging “independent living” and the social model of disability.

Independent living refers to the freedom to have the same choices that everyone else has in housing, transport, education and employment and can fully participate in an inclusive society. The social model of disability recognizes the structural and attitudinal barriers that limit disabled woman from achieving their potential and creates the conditions that impoverish them.

Enabling Financial Independence for disabled women means addressing the root causes of inequality and to acknowledge the role that gender plays in exacerbating that injustice.

There has been extensive national and international research that confirm disabled people incur extra financial costs such as extra heating, dietary requirements, prescription fees, taxi fares, not to mention paying privately to supplement inadequate PA support if in a position to do so.

In 2021, the Dept. of Social Protection commissioned Indecon International Research Economists to research the cost of disability, the findings confirmed that;

There are significant additional costs faced by individuals with a disability which are currently not met by existing programmes or by social welfare payments.

The analysis shows that the actual costs faced by individuals with severe disabilities on average range from €9,600 - €12,300 per annum and for those with limited disabilities from €8,700 - €10,000 per annum.

2. In addition to the additional costs incurred by individuals with a disability, there are unmet costs faced by many as they are not currently affordable.

3. Individuals with a disability face enormous challenges in living independently and face a high risk of poverty and social exclusion.

The report points out that income supports alone will not resolve the financial inequality. It requires a broader perspective covering areas such as employment, housing, transport, education and health.

This is in alignment with the philosophy of Independent living which recognises the need for a holistic approach that underpins policies for access to housing, transport and employment and living independently.

On the 20th March 2018 The Irish government ratified the UNCRPD. In December 2020 the Irish state submitted its initial progress report under the various headings included in the convention.

Article 6 of the Convention refers to specifically to women. The Irish State has observed in its report “that disabled women and young girls experience discrimination and that the State will work to make sure that disabled women and young girls have the same human rights and freedoms as others”. For many disabled women being a woman with a disability is like having a ‘double disability’ such is the level of discrimination experienced.

The report also recognises that women and girls with a disability face multiple barriers to the realisation of their rights.

Nevertheless, the lack of an explicit reference to a Cost of Disability Payment in their report and link between poverty and social exclusion does not indicate that financial independence is seen as a priority.

Article 27 refers to Disabled People and Employment.

The barriers disabled women experience result in lower labour force participation, with a participation rate of 26% among disabled women in 2016, compared to 35% for disabled men. One reason disabled women are caught in a poverty trap is a fear that taking up employment could cause the loss of a medical card and other social welfare payments.

I am aware that there are supports and programmes to encourage disabled women to enter the labour market without the loss of certain benefits. The fear of any threat to the medical card is real.

It highlights how the financial implications of risking loss of the medical card prevents people join the labour market. Unemployment also leads to social isolation and an inability to participate in the economic and social life of their community.

Even when disabled people do work, there is the cost of travelling to and from work. In 2013, the state abolished the grant towards the purchase a car if needed to get to work.

The fact that social welfare payments are means-tested and the income of a Spouse, Co-habitant or Civil Partner are taken into consideration can mean that a person doesn't qualify for a payment in their own right.

When a disabled woman does not have an adequate PA service to live independently and cannot afford to supplement their service themselves,

they are prevented from leaving an abusive relationship if they are dependent on them for their support needs.

Access to Education clearly correlates with future earning power, if disabled women are to achieve financial independence then equal access to education is essential. Getting to college requires supports like transport and for some disabled women, personal assistance.

To sum up, I want to reiterate that to make the choices and options inherent in the philosophy of Independent living a reality and to establish financial independence for disabled women, a Cost of Disability payment that compensates for the extra financial costs of living with as a disabled person needs to be prioritized. The Indecon report cannot be allowed to be ignored or forgotten about.

I would like to take this opportunity to thank all members of the disability matters committee here this morning

**References:**

State Report to UNCRPD March 2020.

Indecon International Research Economists 2021

ILMI website [ilmi.ie](http://ilmi.ie)