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# ACKNOWLEDGING ABILITY OVERCOMING THE BARRIERS TO EMPLOYMENT FOR PEOPLE LIVING WITH DISABILITIES

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# ACKNOWLEDGING ABILITY: OVERCOMING THE BARRIERS TO EMPLOYMENT FOR PEOPLE LIVING WITH DISABILITIES

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## The paper in summary...

**People who are living with a disability are vastly overrepresented in New Zealand's poverty figures**, and 74 percent of those who are not in work want to be working. Our research shows a pressing need to break down the barriers to employment for these New Zealanders, to allow them to access this key pathway to belonging and participation in society.

**A belief in the value and dignity of every person**, whether they have a disability or not, cannot be passive—it **requires action**. Increasing the role of employment as a pathway out of poverty for people with disabilities will not only be beneficial to those people, but will also be beneficial for the employers that hire them, as well as our wider society.

**There is a strong connection between disability and poverty**. That is, there is an increased likelihood of people with disabilities having lower incomes than people without disabilities. This is largely due to the high living costs and low incomes of people with disabilities.

Our previous work in the *Heart of Poverty* series shows that **employment reduces poverty and increases participation**. Employment generates income, which contributes to lifting people with disabilities out of poverty by providing the material resources to meet their minimal needs. The benefits of work, however, are also profoundly social. It provides an important place and time for social interaction, as well as promoting a sense of value and purpose.

**Employment of people with disabilities is beneficial to employers**. They are loyal and committed employees, rate higher on attendance, and are less likely to take sick leave. Employees with disabilities improve wider organisational performance, increase understanding of customers with disabilities, and can raise standards and expectations of all employees. **It is also important to note that many of the costs involved in employing people with disabilities are one-off and often smaller than expected**. The US Department of Labour claims that 57 percent of accommodations for people with disabilities come without a cost, while any others typically cost around US\$500.

**Employment of people with disabilities is beneficial to the wider society**. Reducing the unemployment rate of people with disabilities and the resulting decrease in benefit support could save an estimated \$270 million each year, while increasing the accessibility of workplaces is also beneficial to an ageing population. Furthermore, greater employment of people with disabilities illustrates and reflects their value and contribution to society.

**People with disabilities seeking work face significant barriers**. These barriers exist for both employers and for people with disabilities.

For employers:

- One of the major barriers preventing employers from hiring people with disabilities is the **cost involved**. This could be a financial cost due to purchase of assistance equipment and technology, a productivity cost due to the generally lower productivity levels of people with disabilities, and an upskilling cost of people with disabilities who tend to have fewer qualifications.
- Many employers also have **incorrect perceptions** of the costs of disability, support available, different abilities of people with disabilities, and benefits of employing people with disabilities.

For people with disabilities:

- A key barrier is the **difficulty of employment** including: inaccessibility of the workplace, limited availability of in-work supports, and the fear of disclosing a disability to employers.

- There can be hidden **costs of employment**, whether it be increased mainstream costs, such as accessible transport and parking, which can negate the benefits of a wage, or fear of abatement rates and the resulting loss of support from the social security system.

The **current strategies** to overcoming the barriers to employment for people with disabilities are:

- **Supported employment**, or assisting people with disabilities within a traditional workplace;
- **Sheltered employment**, or workplaces with in-built supports and which solely employ people with disabilities;
- **Education campaigns** used to alter perceptions of the wider public; and,
- **Financial support** for altering workspaces, purchasing equipment, training staff, or transport.

**We recommend beginning to break down the barriers by:**

- *Introducing a cohesive strategy.* While there is a strong community of disability organisations and substantial interaction amongst providers, organisations and government, there is no agreement on a cohesive and comprehensive strategy to address the barriers. A cohesive strategy, led and coordinated by a government led forum with representatives from the disability community is necessary to make a lasting difference.
- *Upscaling wrap around support.* Support for people with disabilities needs to be long-term, wrap-around, and flexible. Support structures with these characteristics can minimise the difficulty and cost of employment for both people with disabilities and their employers.
- *Bridging the public and employer perception divide.* Many employers, as well as the wider public, continue to underestimate the barriers people with disabilities face, as well as their own ability to reduce those barriers. It is essential to share the success stories of employing people with disabilities.
- *Reworking the funding structure.* People with disabilities require a support system that is accessible, has provisional agreements of support for employers, ensures abatement rates are not a financial disincentive to employment, promotes cohesion rather than competition between support providers, and seeks to recognise the real costs of living for people with disabilities.
- *Harnessing the changing nature of work.* Working flexible hours from flexible locations is becoming increasingly common in the workplace. For people with limited mobility, or fluctuating energy levels the ability to work in the locations, hours, and times that are most effective for them will also be most effective for their employer.

Rather than presenting an opportunity to increase the income of people with disabilities through employment, this group face a series of significant barriers to employment. Most who can want to work, it's up to us to make that a reality. While there are strategies and initiatives in place working to reduce these barriers of cost, perception, and difficulty, more can be done. We see opportunities for employers, government bodies, and advocacy groups to work together to acknowledge the abilities of all New Zealanders, so that people with disabilities can participate in all areas of society. Our work on this project will continue with a policy paper outlining more specific and detailed recommendations of how each sector of society can make a tangible difference.

## 1. INTRODUCTION

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The effects of disability are wide reaching. A lack of participation in, and resulting exclusion from, society is especially discouraging. For people with disabilities, poverty only makes this worse.

Higher living costs and lower incomes mean that people with disabilities tend to be overrepresented in the poverty statistics.<sup>1</sup> While work is usually an effective pathway out of poverty, the realities of disability and further barriers to employment mean that for these people, it just isn't. This is particularly disappointing, as most people with disabilities want to work. There have been many attempts to improve the accessibility of employment, but these strategies have so far proven insufficient to have any lasting impact. In order to reduce unemployment and the increased risk of poverty for people with disabilities, these barriers must be broken down.

To begin breaking down these barriers, this paper will discern their nature, analyse the complexities and nuances we should be mindful of, and assess the current strategies aimed at overcoming them. While this paper will conclude with some broad policy recommendations, it is more about seeing the problems clearly than solving them, the latter being the focus of the next policy paper in the series.

This work is part of a long-term project aimed at helping those in, or at risk of, poverty. Our *Heart of Poverty* series asked what poverty is, how we measure and define it, and what the primary causes and consequences of poverty are – concluding that education and employment are the two key pathways out of poverty. As the next stage of this project we now turn to exploring how we can improve employment outcomes for people with disabilities.

At Maxim Institute, we come to this conversation with a belief in the value and dignity of every person. We believe that it is important for every person to be able to belong to and participate in the wider community, particularly those who tend to be excluded. As people with disabilities face exceptional barriers, we must do our best to break down any barriers or obstacles preventing them from belonging and participating. With an ageing population this conversation will become increasingly important for our nation's future.

Research, however, can only do so much. It is through relationships, conversations, and action that we will see actual change. We hope that this paper will catalyse conversations, inform policy makers, employers, and community leaders, lead to changes in attitudes, cultures, and policies, and, ultimately enable people with disabilities to move into sustainable and meaningful employment.

We must begin by listening well. There is much collective wisdom and experience to draw on, and our recommendations must harness this to be most effective. As a result, we have undertaken an extensive process of collaboration including a series of roundtable conversations with leaders in the field, a range of disabled people's organisations, policy-makers, decision-makers, and people with disabilities, ensuring their stories are heard and told. Their voices will be woven throughout the paper.

### 1.1 The key definitions we will use

To better understand the scope of whom and what we are talking about, we will now outline and briefly discuss definitions of disability, poverty, and employment.

#### 1.1.1 Our definition of disability

We must begin by outlining whom we speak of when referring to people with disabilities. This is far easier said than done. As a disability employment consultant told us during a roundtable conversation:

*“Everyone's got a different understanding of disability. We still get to this day, particularly from people who don't have a lot to do with disability—disability is something to do with someone in a wheelchair ... I can't remember the last time I met with someone in a wheelchair.”*

The challenges of defining disability are not new. No definition is perfect, and as a result it has become accepted practice in projects like this to adopt a more widely-recognised definition. While international agreement over a definition is minimal, the definition outlined by the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) is the most well recognised.

**The definition of disability according to the United Nations Convention on the Rights of People with Disabilities**

The UNCRPD definition states that: “persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.”<sup>2</sup> This includes physical, mental, and intellectual disabilities as well as the resulting barriers to participation as key factors of disability. Remembering the scope of this paper and the advice of others we listened to, we will use the UNCRPD’s definition of disability.

**The language of disability: The Social Model versus People-Centred**

The language we use is also important.<sup>3</sup> There are two main approaches with different emphases: the social model and people-centred language. In broad brush strokes, the social model claims that “disability is not something people have ... but is something done to people with impairments,” and therefore uses the language of “disabled people.”<sup>4</sup> People-centred language, on the other hand, acknowledges limitations in capability but also claims that people are, first and foremost, people, and thus refers to “people with disabilities.”<sup>5</sup> Contention remains around which is correct, however, this is in a sense unnecessary as both are highlighting complementary aspects of reality—that disability is both individual and social. The focus of people-centred language, however, is on the person and as a result recognises that disability is not their primary identity. As one roundtable participant suggested:

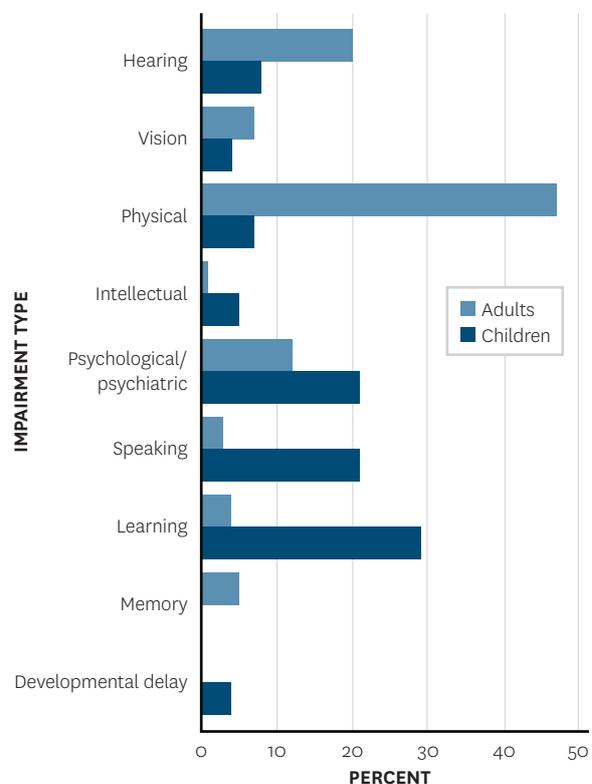
*“The blindness thing sticks out a mile, and that’s what people see first. They don’t know that I’m a father, they don’t know that I’m a teacher, they don’t know that I’m a musician. They put the blind first. Changing that attitude would solve so many problems. Seeing the people for who they are – they’re people, they’re not disabled people, they’re not people who need help, they’re people. Figure out who they are first, get to know the person first ... Lift that veil of ignorance and I think we’ve got it made.”*

This is consistent with our belief in the dignity of every person, and therefore we will use the same terminology as the UNCRPD definition: “people with disabilities.”<sup>6</sup>

**Disability includes a wide range of capabilities**

A one-size-fits-all approach is insufficient in any disability strategy. While employment will be relatively accessible for some people with disabilities, for others it is much harder. This is because capability is complex and “made up of personal characteristics, institutions and social arrangements...[i]t includes health, education, skills and financial resources, social capital, and so on.”<sup>7</sup> In other words, capability can differ significantly from one person to another, so that a person who is deaf, a person in a wheelchair, and a person with autism spectrum disorder can all be classed as disabled, yet their abilities and support needs are extremely diverse. While 24 percent of New Zealand’s population identified as having a disability in the 2013 Disability Survey, Statistics New Zealand show how this can be broken down into at least 9 categories, (Figure 1 below).<sup>8</sup> It is important to note that these are still broad categories that could be further broken down to recognise that a physical impairment can include, for example, a paraplegic, an amputee, and someone with motor neuron disease.

Figure 1: Percentage of Disabled Adults and Children, by Main Impairment Type 2013



Source: Statistics New Zealand, “Disability Survey: 2013” (2014), 8.

Adding to the complexity, some people will not refer to themselves as “disabled” regardless of whether traditional definitions class them this way or not. Rather, they believe their limitations are the effect of old age, an impairment, societal limitations, or health conditions. This is especially common amongst Māori people with disabilities who often view their place in the whānau, rather than their disability, as their dominant identifying characteristic. One roundtable participant spoke of a young autistic boy in a wheelchair:

*“As far as he’s concerned he’s not disabled. He might do things a little differently, but he’s not disabled.”*

In writing policies and devising strategies to improve employment outcomes for people with disabilities then, a nuanced approach is necessary. While catering specifically for each individual on a case-by-case basis is virtually impossible, strategies must recognise the complexities and diversity that exist within even a single disability type.

### 1.1.2 Our definition of poverty

New Zealand, like many other developed nations, does not have an official definition of poverty. Our previously mentioned work in the *Heart of Poverty* series recognised this gap and, as a first step, set out to define poverty. We found that while poverty is indeed complex and difficult to define, when broken down, most definitions articulate a dynamic relationship between material resources and minimal needs. More precisely, we defined poverty as a situation where: a person or family lacks the material resources for a minimal acceptable standard of living to participate in society as recognised by most New Zealanders.<sup>9</sup> When referring to poverty, this paper refers to the above definition. We will expand upon what this relationship often looks like for people with disabilities in Section 2.1, as we explore the interrelationship of resources (low income) and needs (higher living costs).

### 1.1.3 Our definition of employment

While work comes in a variety of shapes and sizes, for this paper we focus on paid employment and its role as a pathway out of poverty. We acknowledge that voluntary work, internships, and work experience are sometimes paid, but this is not always the case. For people with disabilities volunteer work, for example, is often seen as an opportunity to gain experience important for moving into traditional, paid employment.<sup>10</sup> Volunteer work, however, rarely provides income (and if so only minimal income), and therefore, is unable to increase financial security. While we acknowledge the importance of these types of work, our focus in this paper remains on traditional employment as a pathway out of poverty.

It is essential to remember that employment is not a possibility for everyone. As Jane Harris, Managing Director of Campaigns and Engagement at Leonard Cheshire Disability, points out, while it is “wrong to exclude people who do want to work from doing so, whether because of lack of training and education, lack of support to find or keep a job, or discrimination in the workplace,” it is equally “wrong to expect people who cannot work to do so.”<sup>11</sup> As noted earlier, people with disabilities have a wide range of capabilities. This means that we are unable to draw a clear distinction between those who can and those who cannot work. Recognising employment is not a possibility for all people with disabilities, however, we must ensure that the support—financial or otherwise—necessary to belong and participate in society, is available to people unable to work.

While the complexity and individual nature of capability ensures that we cannot clearly define who can and who cannot work, the 2013 Disability Survey shows a significant proportion of people with disabilities who are not in work want to be working. The Survey found that 74 percent of 15-64-year-olds with disabilities who were not in employment “would like to work if a job was available.”<sup>12</sup> Due to our focus on paid employment as a pathway out of poverty, this paper is primarily concerned with improving outcomes for these people with disabilities who are willing and able to work but haven’t got a job.

## 2. DISABILITY AND POVERTY ARE CONNECTED

The strong connection between poverty and disability is, sadly, often overlooked in poverty literature. Most research considering people with disabilities in poverty (or disability poverty, to use the shorthand) comes from disability focused researchers rather than poverty experts. As a result, Peter Saunders, Professor at the University of New South Wales Social Policy Research Centre writes, “those who have studied disability have been unable to provide a quantitative estimate of its impact on the risk of poverty, while those who have studied poverty have not recognised the important role that disability plays in affecting poverty rates and producing observed patterns.”<sup>13</sup> The neglect of this connection between disability and poverty by those outside the disability sector has meant people with disabilities tend not to be immediately recognised as one of the groups of people most susceptible to poverty. Yet, as one roundtable participant commented:

*“Disability and poverty are absolutely linked.”*

While unemployment is a key cause of poverty, social exclusion (inability to participate) from society (school, work, community, etc.) is an important consequence of disability poverty. Work, paid or unpaid, helps people to feel they are part of and connected to a community. People with disabilities are much more likely than those without to experience what its like to be excluded from society, and poverty only makes this worse.<sup>14</sup> Exclusion

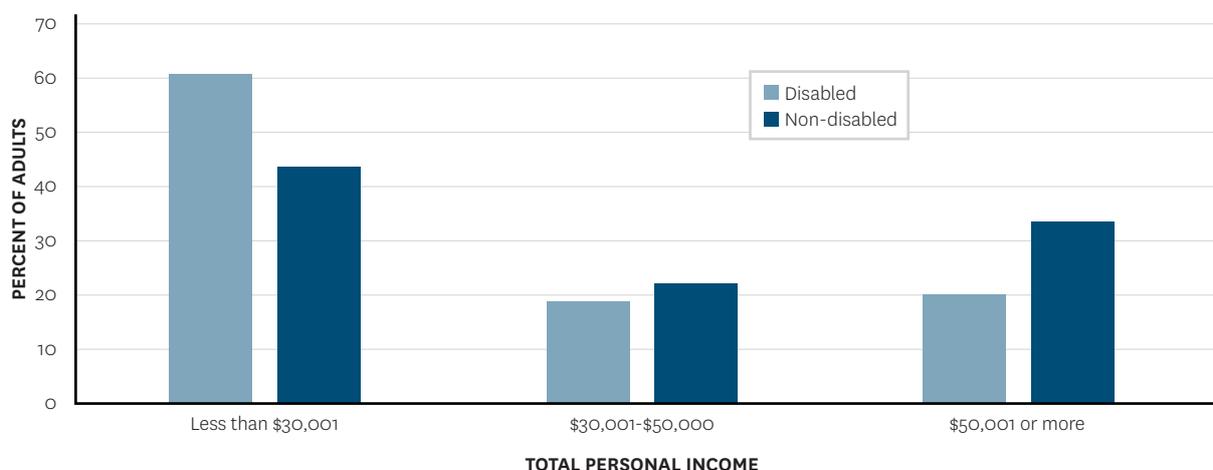
from society can occur for reasons other than a lack of resources, such as gender, ethnicity, or religion,<sup>15</sup> but our focus is on the detrimental effects of poverty and disability.

### **Research from New Zealand highlights the connection between disability and poverty**

Despite limited focus on the connection between disability and poverty, domestic empirical evidence sheds some light on this relationship. The 2013 Disability Survey contrasted the total annual income of New Zealanders with a disability against New Zealanders without a disability. Their results, seen in Figure 2 below, show high numbers of people with disabilities with an annual income of \$30,000 or less (60 percent) compared to 43 percent of people without disabilities. In comparison, we see much lower numbers of people with disabilities in the income brackets above \$30,000 per annum.<sup>16</sup> People with disabilities are more likely to have lower incomes than people without disabilities.

These income distributions are even more pronounced among people with intellectual disabilities. Research commissioned by the Royal New Zealand Blind Foundation found that in 2001, 15.79 percent of people with intellectual disabilities had no income, in 2006, 9.26 percent and in 2013, 11.19 percent, compared to 3.99 percent, 5.05 percent, and 8.44 percent of people with physical disabilities in the respective years.<sup>17</sup> This group was more likely than any other disability group to receive zero income.

Figure 2: Total annual personal income for adults 15-64 years; by disability status



Source: Adapted from data found in Statistics New Zealand, “Disability and the Labour Market: Findings from the 2013 Disability Survey,” (2014).

### ***International research corroborates the connection between poverty and disability***

Internationally, there is an overrepresentation of people with disabilities in poverty. Australian research found “the poverty rate for households with a disability is 1.6 percentage points above that of households unaffected by disability, corresponding to a 21.6 percent higher poverty risk.”<sup>18</sup> Ann Elwan of the World Bank supports this, affirming that people with disabilities “are more likely to have incomes below poverty level, and less likely to have savings and other assets than the non-disabled population. These findings hold for both developing and developed countries.”<sup>19</sup>

Statistics from the United States provide further evidence of the relationship between poverty and disability. Work by the Center for Economic and Policy Research suggests “almost half (47.4 percent) of working-age adults (ages 25-61) who experience poverty for at least a 12-month period have one or more disabilities. About 41 percent of working-age adults experiencing poverty report a work disability.”<sup>20</sup>

### ***The relationship between poverty and disability is interdependent***

This correlation between disability and poverty works both ways. Not only does disability result in greater risk of poverty, the consequences of poverty also increase the risk of having a disability.<sup>21</sup> As Elwan points out: “poor households do not have adequate food, basic sanitation, and access to preventive health care...[t]hey live in lower quality housing and work in more dangerous occupations.”<sup>22</sup> These characteristics are likely to result in “lower birth weight and immunization coverage, and higher rates of illiteracy, unemployment (and underemployment), and occupational mobility,” thus contributing to an increased likelihood of future reliance on the social security system.<sup>23</sup>

### ***The relationship between poverty and disability is cumulative***

Poverty also exacerbates existing disabilities, particularly for children and young people with learning disabilities.<sup>24</sup> Without support structures, alongside social exclusion and harmful outcomes from a life in poverty, a young person with a disability has an even higher risk of poor physical and mental health.<sup>25</sup> Over time, this cumulative

effect becomes more harmful as poor outcomes combine to make future outcomes even worse. Each of these elements play an important role in perpetuating a vicious poverty cycle for people with disabilities.

## ***2.1 How disability causes poverty***

As poverty is about insufficient resources to meet needs, a shift in either resources or needs alters the equation. People with disabilities tend to have higher needs and fewer resources to meet them, and as such, are more likely to face poverty. More particularly, they experience higher living costs and lower incomes.<sup>26</sup> We will now discuss each of these factors in turn.

### ***2.1.1 Higher living costs contribute to the increased risk of poverty for people with disabilities***

Despite varied results from different methods of measuring the costs of disability,<sup>27</sup> there is consensus that people with disabilities tend to have an increased cost of living—it is more a question of extent. It is also likely that most research underestimates the actual cost. As Shawn Fremstad of the Centre for Economic and Policy Research argues, “measures of income poverty that fail to take disability into account likely underestimate the income people with disabilities need to meet basic needs.”<sup>28</sup> Costs can be divided into three main categories: special costs, mainstream costs, and hidden costs.

### ***Special costs increase the costs of living***

An obvious expense for people with disabilities are the “special costs” specific to and the result of an impairment.<sup>29</sup> These may include: purchasing medicines, personal care and daily assistance with personal hygiene and showering, assistance in cleaning or buying groceries, sign language interpreters, and more general support in the workplace. In some cases, “special costs” are on-going, while in others they are one-off costs. A wheelchair, stair lift, guide dog, or specialised computer software are a “one-off cost,” in comparison to medicines bought weekly or monthly, for example. These one-off “special costs” however, are often central to a person’s capacity to participate. This was emphasised during our consultation process, when we were informed about the importance of technological development and the number of phone apps that can help negotiate some impairments. The app iMove, for example, can tell a

visually-impaired person the address of their current location and any points of interest nearby.<sup>30</sup> Accessing these apps, however, often requires an iPhone as it is best suited to the software. As iPhones are among the most expensive smart phones, this increases the cost of accessing the app and as a result the cost of support. One roundtable participant recounted the lack of awareness around these “special costs:”

*“One of the things we see is a lack of acknowledgement of poverty when it comes to those simple solutions ... [There is no] acknowledgment that people just simply can’t afford a smart phone.”*

### **Mainstream costs increase the cost of living**

Increased costs of living for people with disabilities are also the result of increased mainstream costs, defined as “costs that both disabled and non-disabled people experience, but which are higher for disabled people.”<sup>31</sup> In other words, more expensive versions of everyday items due to the requirements of a specific disability. Examples include specific food types, higher heating and electricity bills, adapted or accessible accommodation or housing, personally owned and adapted vehicles, or increased costs of accessible public transport. For someone whose limited mobility makes lifting pots and pans or chopping vegetables difficult, for example, the increased cost of buying ready-prepared meals can become a necessary support. While online shopping may provide a solution when transport is too difficult, there are inevitable delivery charges.<sup>32</sup> Highlighting this, one respondent to a disability survey in the United Kingdom shared that:<sup>33</sup>

Because I need to get my milk in single-pint cartons (because I have trouble lifting and pouring) and I need to get it delivered by the milkman (because I can’t get to the shops unaided) I pay about 60p per pint, compared to the 30p per pint paid by someone who can go to the shop and buy a 4-pint bottle. Ok, that’s only about £80 a year but there’s loads of little things like this, too tedious to document, and they add up fast!

Mainstream costs are often less obvious than special costs, but can have serious implications for people’s budgets.

### **Hidden costs increase the cost of living**

Disability also has “hidden costs” for the household, including things like the need for family members to be constantly available to provide necessary support. This need for increased family support often results in a decreased income for the family as well as an increased reliance on government supports. Research by Ann Elwan of the World Bank found that “people who have looked after disabled relatives or friends for at least ten years have lower average incomes, are more reliant on benefits, have less invested in pension schemes and have less wealthy families.”<sup>34</sup> A report by Deloitte Access Economics estimated that in New Zealand, informal care (or family support) of people with hearing loss results in carers’ lost incomes of around \$61.3 million, while the cost to government in the form of taxes foregone was about \$39.2 million.<sup>35</sup> This impact of disability on wider family members also includes spouses and partners, as Tania Burchardt of the London School of Economics writes:<sup>36</sup>

Among single-earner couples, the experience of disability depends importantly on whether it is the earner who becomes disabled or his/her partner. In just over 1 in 5 cases where the earner becomes disabled, the couple becomes a no-earner couple...The most likely explanation is that he or she [non-disabled partner] has to take on unpaid caring responsibilities.

Moreover, “of those who were in employment before taking on their new caring role, one quarter leave employment.”<sup>37</sup>

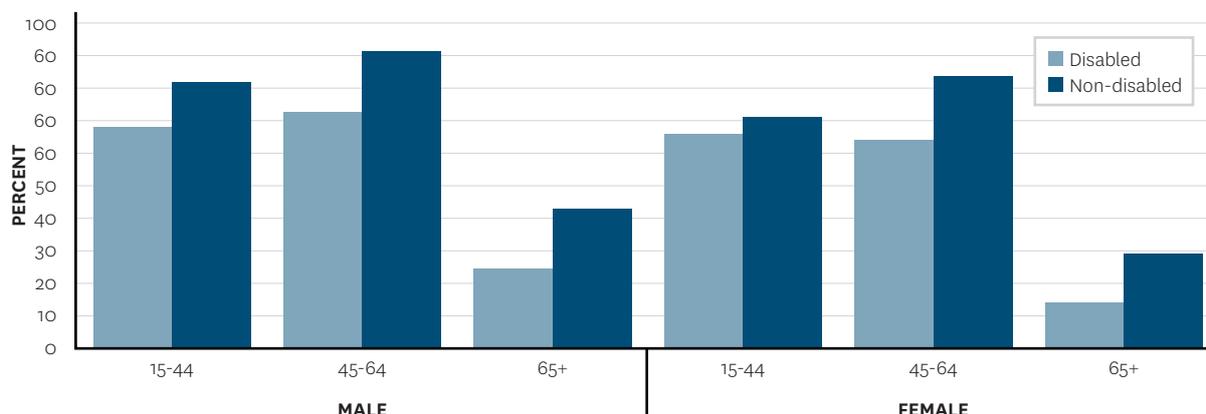
### **2.1.2 Low incomes further increase the risk of poverty for people with disabilities**

The higher living costs described above combine with lower incomes to further increase the risk of poverty for people with disabilities. This low income is due to: lack of employment, low-paying types of employment, limited employment hours, and increased reliance on government assistance. We will discuss each of these in turn.

### **Lack of employment contributes to the low incomes of people with disabilities**

In a market economy like New Zealand’s, income is most commonly derived from employment. When it comes to

Figure 3: Labour force participation rate; By disability status, age group, and sex (2013)



Source: Statistics New Zealand, "Disability and the Labour Market: Findings from the 2013 Disability Survey," (2014), 9.

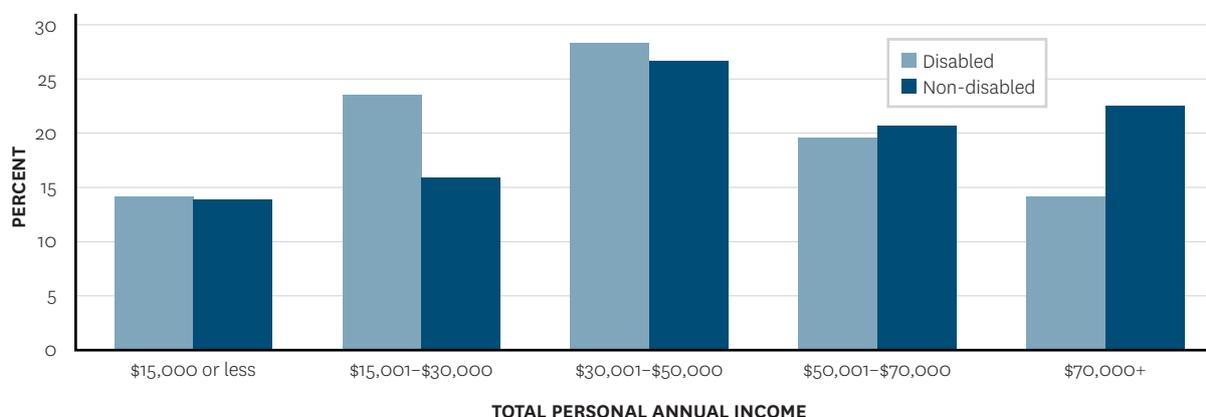
employment for people with disabilities, however, this is not necessarily true. Around the world, the employment rate of people with disabilities is considerably lower than that of people without disabilities. In Europe, the employment rate was 20-30 percent below that of people without disabilities,<sup>38</sup> while in the United Kingdom, less than half of all people with disabilities (47 percent) compared to most people without disabilities (80.1 percent) are in employment.<sup>39</sup> This lack of employment and resulting lower income is sometimes referred to as "the disability penalty."<sup>40</sup>

New Zealand has its own examples of the disability penalty. As research by the Ministry of Social Development (MSD) put it, people with disabilities "tend to [be] underrepresented in the workforce and are often found working in poorly paid, low status jobs."<sup>41</sup> Additionally, the 2017 Labour Market Statistics

from Statistics New Zealand show that 39.3 percent of people with disabilities aged between 15 and 65 are employed, compared with 77.3 percent of people without disabilities.<sup>42</sup> This is a considerable gap.<sup>43</sup> Figure 3 shows that people with disabilities—whatever their age or gender—have consistently lower labour force participation than people without disabilities. This is, at least in part, likely due to the correlation between increased age and increased probability of disability.<sup>44</sup>

Even when employed, evidence from the UK suggests the income of people with disabilities is generally a quarter less than that of people without disabilities.<sup>45</sup> Data from the 2013 Disability Survey supports this, with Figure 4 showing that people with disabilities are more likely than people without disabilities to have an annual income of \$50,000 or less, and less likely to have an annual income of \$70,000 or more.<sup>46</sup>

Figure 4: Total annual personal income of employed adults; by disability status



Source: Statistics New Zealand, "Disability and the Labour Market: Findings from the 2013 Disability Survey," (2014), 17.

### **Low-paying types of employment contribute to the low incomes of people with disabilities**

One explanation for the gap in income levels between people with disabilities and people without disabilities is the type of occupation. According to the 2013 Statistics New Zealand Disability Survey:<sup>47</sup>

Disabled workers were less likely than non-disabled workers to be either professionals (19 percent, compared with 25 percent) or managers (16 percent, compared with 19 percent) ...[c]onversely, disabled workers were more likely than non-disabled workers to work in manual occupations: 14 percent of employed disabled people were labourers, 13 percent were in technical and trades occupations, and 7 percent worked as machinery operators or drivers.

Minimal representation in managerial or professional occupations could be the result of the limited career progression of people with disabilities. This trend is shown by the limited number of people with disabilities in the \$70,000+ income bracket (see Figure 4).<sup>48</sup> Professional and management positions tend to require career progression, yet the statistics above show that people with disabilities are less likely than those without to hold these positions. It follows that the lack of progression for many people with disabilities is contributing to limited income and thus an increased risk of poverty.

Meaningful employment provides the opportunity for all people, with or without disabilities, to work to and towards their full potential. Different disabilities and levels of capability mean that this can look quite different from one person with a disability to the next. That is, while for someone with a severe intellectual disability it might mean working in a manual occupation such as gardening or building, for someone with a physical disability, professional and managerial positions could be a reality. Roundtable participants highlighted these ideas:

*“It’s all right to have a job. Disabled people have jobs, that’s awesome. But how many of them have careers? ... There’s a big difference between the two.”*

*“I think there’s a lot of interest in the idea that people are simply not able to advance. So, you might get into work, you might be able to facilitate a job with technology, etc., but people with disabilities don’t advance up the corporate ladder in the way that non-disabled people might.”*

### **Limited employment hours contribute to the low incomes of people with disabilities**

Fewer working hours is another explanation for the relatively low incomes of people with disabilities. Because of their impairments, and commonly associated limited energy levels or capacity, people with disabilities are much more likely to work part time (less than 30 hours per week) than people without disabilities.<sup>49</sup> Statistics New Zealand found, for example, that “30 percent of employed disabled people worked part-time, compared with 22 percent of non-disabled people.”<sup>50</sup> This requirement for part-time work results in decreased income for many people with disabilities.

### **People with disabilities face an increased reliance on government assistance**

A key benefit for people with disabilities is the Supported Living Payment.<sup>51</sup> This payment “is for people who have, or care for someone with, a health condition, injury or disability that severely limits their ability to work on a long-term basis.”<sup>52</sup> With this payment, a single New Zealander, 18 years or older who is “permanently or severely restricted in [their] ability to work because of a health condition, injury or disability, totally blind, [or is] caring full time for someone at home who would otherwise need hospital-level or residential care (or equivalent) who is not your husband, wife or partner,” will receive \$262.64 per week (after tax).<sup>53</sup>

It is not unusual for high numbers of people with disabilities to be reliant on benefits like the Supported Living Payment. At the end of the June 2017 quarter, the payment was supporting 92,991 working-age people.<sup>54</sup> This is consistent with international experience. A study by Professor Roger Wilkins of the Melbourne Institute of Applied Economic and Social Research found “significantly worse labour market performance, a much higher rate of reliance on benefits, and much lower mean income for those classified as disabled.”<sup>55</sup> Lack of employment, low-paying types of employment, and limited employment hours are the most likely significant contributors.

Increased reliance on benefits increases the likelihood of low income. Benefits, as part of the social security system, exist to meet the gap between resources and needs. They are an important contributor for the incomes of people with disabilities. These benefits, however, do

not provide the same income as employment. Table 1 below highlights this distinction, finding that the average income through benefits, or government transfers, is \$314 per week compared to an average income through

employment based wages of \$1,104 per week.<sup>56</sup> For a community with heightened reliance on benefits the consistently lower level of support received through benefits is an important contributor to low incomes.

Table 1: Income by disability status<sup>57</sup>

	Average income (\$) for June 2017 quarter					
	Per week				Per hour for employed people	
	Self-employment	Wages and salaries	Government transfers	Total	Self-employment	Wages and salaries
Disabled	661	911	349	458	35.22	26.44
Non-Disabled	1,054	1,107	308	833	39.06	31.01
Total	1,044	1,104	314	811	38.95	30.93

Source: Adapted from Statistics New Zealand, Disability and the Labour Market, 5.

*Box 1: Those people eligible for ACC often receive superior support*

ACC (Accident Compensation Cooperation) assists many people with disabilities. Those people who are not eligible for ACC, however, miss out on these supports. This has created a gap in the disability community between those who are eligible for ACC supports and those who are not. The support, equipment, health care and rehabilitation for someone whose disability is the result of an accident are all covered by ACC. In fact, ACC “pays for support during your stay in hospital or a specialist rehabilitation facility,” as well as providing personal care, medications, equipment needed at home (such as; bed hoists, personal alarms and automatic door openers), therapy, transport, housing modifications, income support, and wider disability support, among others.<sup>58</sup> While this offers support for those who qualify for ACC it also means that those whose disability is the result of a health impairment and for whom support is not covered do not receive the same levels of support. It means that someone who is tetraplegic due to Multiple Sclerosis will not receive the same support as someone who is tetraplegic due to a car accident, for example.<sup>59</sup> As one roundtable attendee put it:

*“ACC have this view that it’s about people’s ability to participate in the community ... I’d turn up to wheelchair basketball in my everyday chair for everything and these guys from ACC would turn up on their hand cycle that had been paid for by ACC, would have the \$8,000 day chair and jump into an \$8,000 basketball chair. In one sense, I like that idea because it means that they’re out there, participating in the community. But the reality is, if I want any of that stuff I have to pay for it ... It’s not a level playing field.”*

A potent combination of high living costs and low incomes ensure people with disabilities are at a significantly increased risk of poverty. Moreover, the impact of lower income due to lack of employment (the disability penalty) is deep-seated and wide-reaching. Increasing sustainable and meaningful participation of people with disabilities in the workforce, however, could reduce this risk of poverty. The next section will discuss why and how employment could help make a real difference in people’s lives.

### 3. EMPLOYMENT REDUCES POVERTY AND INCREASES PARTICIPATION

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Employment will benefit people with disabilities by reducing their risk of poverty and increasing their potential for participation in society. We will discuss the economic and social benefits as well as the sense of purpose that can be found in employment below.

#### 3.1 Employment brings economic benefits

As mentioned earlier, employment generates income, which contributes to lifting people with disabilities out of poverty by providing the material resources to meet their minimal needs. Income “enables an individual to have a certain lifestyle, maintain and expand social relationships and have a sense of power and control over their lives.”<sup>60</sup> Income generated by employment places people with disabilities in a much better position to belong to and participate in society.

#### 3.2 Employment brings social benefits

The benefits of work are not just economic, they are also profoundly social. Social interaction is incredibly important. Tania Burchardt, director of Centre for Analysis of Social Exclusion at London School of Economics, puts it this way:<sup>61</sup>

Paid work is not the be-all and end-all of social exclusion, but lack of employment retention is one of the main routes by which those who were previously ‘included’ become ‘excluded’: an increased risk of poverty, a possible reduction in the chance of taking up other productive activities in the future, and more restricted social and leisure opportunities.

In other words, unemployed people with disabilities are at greater risk than people without disabilities of becoming disconnected from others and excluded from society. People with disabilities echoed this in our own conversations, commenting that if they were unemployed they would miss their work friends and working in the company of others. A report by the Disability Resource Centre on the cost of disability in

New Zealand received similar feedback in a survey, as “participants aspired to socialising and participating in their wider community, but often experienced difficulty achieving that, with accompanying feelings of isolation and lack of confidence.”<sup>62</sup> For people with disabilities (learning disabilities in particular), as for many people without disabilities, employment provides an important place and time for social interaction. As one roundtable participant with a disability recalled:

*“It’s better to go out [and work] because it’s better to socialise with my clients. Some will talk to you while you work, and others will just leave you to it. One time I was cleaning in the shower and I forgot to turn the nozzle around, and I was wearing my uniform and it went ‘whoosh.’ So, I ended up drenched, and she was like, are you okay? ... I love it.”*

#### 3.3 Employment can provide a sense of purpose

Employment can also provide a sense of purpose and a feeling of belonging and contribution to society. As Penny Beynon and Sarah Tucker of MSD write: “employment also functions in less obvious ways to impose routine, define aspects of an individual’s status and identity, link individuals to shared goals, enforce activity and create opportunity for regularly shared experiences.”<sup>63</sup> We cannot ignore the sense of value and purpose that work promotes. Whether it be through cleaning homes, teaching, running a business, or maintaining gardens; there is great potential to express and gain meaning in work. Of course, this will not be the case for everyone. For some people, rather than a reason to get up in the morning, work will merely be a part of their day. There is, however, a strong relationship between work and purpose, and especially the potential of work to provide a sense of purpose. Our conversations with people with disabilities highlighted this:

*“When I work it gets me up in the morning. It gives me something to do. It gives me meaning, and hope and a purpose.”*

*“I feel blessed to serve people [as a cleaner] because they can’t do things for themselves.”*

## 4. EMPLOYMENT IS BENEFICIAL TO EMPLOYERS AND THE WIDER SOCIETY

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While employment is key to reducing poverty and increasing participation in society for people with disabilities, increased employment levels of this group will also be beneficial to the employers that hire them and the wider society. This section will discuss the key benefits to each of these groups.

### 4.1 Benefits of employment for the employer

As we will later explore, the perception of employers is often a barrier to increasing the employment of people with disabilities. Research has found, however, that there are significant benefits to businesses, organisations and employers who employ people with disabilities.

#### *4.1.1 Employees with disabilities are loyal and committed*

The loyalty and commitment of employees with disabilities is a particularly well-recognised benefit for employers.<sup>64</sup> Empirical evidence suggests that people with disabilities are “better than average employees on reliability factors (attendance and sick leave) and employee maintenance factors (recruitment, safety, insurance costs).”<sup>65</sup> An Australian survey of employers found that “employees with a disability rated higher on attendance, [were less likely to take] sick leave and [rated higher in] recruitment, safety and insurance costs,” while surveys from the United States have found “90 percent of people with disabilities rated average or better [than people without disabilities] on job performance,” and “86 percent of people with disabilities rated average or better on attendance.”<sup>66</sup> It is important to note that, while this sounds positive, it may conceal a negative story, as it may be the result of the barriers people with disabilities face when seeking employment. That is, people with disabilities face such difficulty finding employment that when they have a job they are unlikely to leave it very quickly. One consultant expressed this sentiment when she spoke of her hesitation to leave her job because of the quality of the support she currently received and the unlikelihood of being able to find that same support elsewhere. Nevertheless, looked at solely from an employer’s perspective, these are undoubtedly benefits.

#### *4.1.2 Employees with disabilities can improve wider organisational performance*

Employing people with disabilities can improve the organisational performance and practices for all employees. As Joseph Graffam and colleagues of the Institute of Disability Studies at Deakin University in Australia point out, “an employee with a disability can be seen as a catalyst for positive change, a catalyst for improved organisation performance.”<sup>67</sup> That is, employment of people with disabilities depends upon greater flexibility and accommodation in all fellow employees requiring a staff culture and management practice that values diversity in reaching goals and objectives.<sup>68</sup> Graffam and colleagues propose three possible reasons for these wider organisational benefits of employing people with disabilities. First, an employee with a disability can highlight the “previously less than optimal conditions in that work environment including training and supervisory practices, basic work practices, and health and safety issues.”<sup>69</sup> Second, employees with disabilities can improve co-worker and customer relationships—by increased understanding of the needs of customers with disabilities—and increase morale which is associated with high performance within organisations.<sup>70</sup> Third, “the individual performance of an employee with a disability, in terms of reliability and productivity measures, especially for those who are average or above average performers, may raise expectations and standards for performance of all employees.”<sup>71</sup> Employing people with disabilities, then, can improve the performance, cohesion, and productivity of the entire organisation.

### 4.2 Benefits of employment for society

Besides the obvious moral benefit of accessible workplaces for all, supporting more people with disabilities into work will also hold significant benefits for our broader society.

#### *4.2.1 Increased employment of people with disabilities brings economic benefits to the wider society*

Around the world, researchers are beginning to investigate the wider economic benefits of increasing employment of people with disabilities. British think tank Demos, for example, predict that “although improving

employment rates among disabled people will not eradicate disability costs (as there is a disability cost associated with maintaining employment), ... increasing disabled people's employment rate (currently around 50 percent) to the national average of 75 percent would boost the country's GDP by about £13 billion.<sup>72</sup> The New Zealand Institute of Economic Research (NZIER) conducted similar research and modeled that reducing the unemployment rate of people with disabilities to the same level of the national average unemployment rate could save \$270 million each year in the resulting decrease in benefit support.<sup>73</sup> In fact, the report estimates "the cumulative fiscal saving over the next 10 years to be between \$2.9 billion and \$3 billion."<sup>74</sup>

It is important to note that these estimates represent the "maximum potential benefits," and "the costs of equalising the unemployment rate for [people with disabilities] depend on the interventions required for people with disabilities to achieve an 'accessible journey' to work and accessibility in work."<sup>75</sup> Nevertheless, while there are legitimate questions around the assumptions of these models and their use of ideal scenarios, they do suggest the possible benefits of increasing the employment of people with disabilities. We need more research in this area to work towards a more comprehensive cost-benefit analysis.

#### *4.2.2 Increased employment of people with disabilities brings accessibility benefits for ageing populations*

Like many developed nations, New Zealand's population is ageing.<sup>76</sup> Because ageing is associated with an increased likelihood of disability, more and more people will require an accessible workplace and society. The 2013 Disability Survey found that as a person aged, their likelihood of having one or more impairments increased, and 59 percent of people aged 65 years and over had a disability compared with only 16 percent of people aged between 15 and 44 years.<sup>77</sup>

To include the growing number of aged people with disabilities in the workforce, workplaces must also increase their levels of accessibility which will also open the door to more younger people with disabilities in the workforce. Adjustments could play an important role in balancing an ageing population and the resulting diminishing workforce. As Australian research suggests, "increasing the opportunity to participate in the labour market among under-represented groups, including people with a disability, is a logical part of strategies to address the looming mismatch between labour demand and supply."<sup>78</sup> Making workplaces more accessible will help ease this looming mismatch—our shifting demographics make increasing employment of people with disabilities a strategic issue for our nation.

#### *4.2.3 Increased employment of people with disabilities acknowledges the value of every member of society*

Greater employment of people with disabilities illustrates and reflects their value and contribution to society. This may be a less tangible benefit than providing accessibility for an ageing population, but it is no less important. As the Government's Lead Toolkit (a guide for employing people with disabilities) points out, "[d]isabled people are no longer isolated or seen as 'special.' They are an important part of the diversity of society."<sup>79</sup> Moreover, they suggest that increased employment of people with disabilities will "tackle discrimination," and "create a culture of inclusion."<sup>80</sup> In creating an accessible society and workplace, New Zealand will model a belief in the value and dignity of every person. In so doing we can reinforce a culture where value is placed not on ability but on personhood.

There is much to gain from having more people with disabilities in the workforce. We will now move from discussing benefits to the barriers standing in the way of a more inclusive and accessible workplace and society.

## 5. BARRIERS TO EMPLOYMENT

People with disabilities seeking work face significant barriers. Given the benefits of employment, particularly its role as a pathway out of poverty, these barriers need to be broken down. But first, we must identify them. Due to the diversity of disabilities, there is a vast range of barriers faced by people with disabilities seeking employment—what one person finds to be a significant barrier will not necessarily be a barrier for someone else. We have placed these barriers into two broad categories: barriers for employers and barriers for the person with a disability. These are outlined in Figure 5 below.

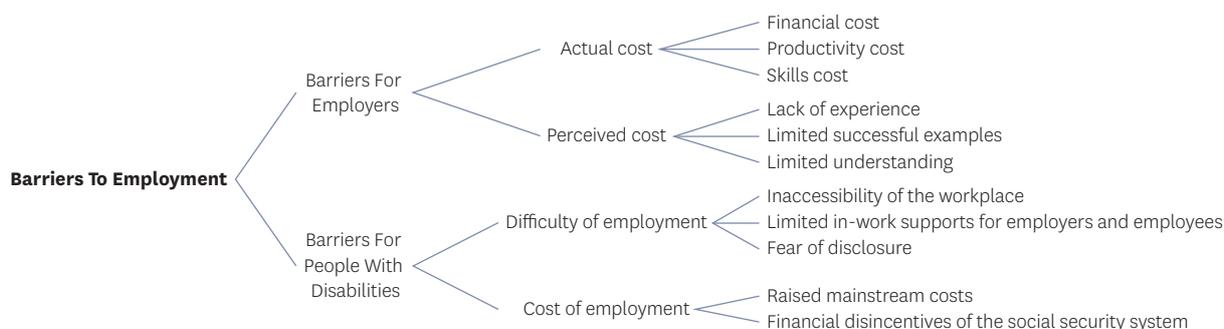
### 5.1 Barriers for employers

For employers deciding whether to employ a person with a disability, the primary barriers are what we have called the actual cost and the perceived cost.

#### 5.1.1 Actual cost of employing people with disabilities

One of the main barriers preventing employers from hiring people with disabilities is the cost involved. There are financial, productivity, and skills (or upskilling) costs. These costs discourage many employers from hiring people with disability.<sup>81</sup>

Figure 5: An Overview of the Barriers to Employment for Employers and People with Disabilities



#### Box 2: Many costs of employing people with disabilities are one-off and smaller than expected

While there are indeed some costs involved in employing people with disabilities, many of these costs are one-off and are often much smaller than expected. A study from the United States, for example, found:<sup>82</sup>

*First, employees with disabilities across the three sectors [healthcare, hospitality, and retail] were nearly equivalent to those without disabilities in overall job performance ... Second, irrespective of sector, supervisory demands were similar for employees with and without disabilities ... [and finally, most accommodations were no to low cost.*

In fact, for both people with and without disabilities, the study found that “the most frequently cited accommodation was changes to the work schedule.”<sup>83</sup>

When balanced against the wider benefits of job retention, lower maintenance costs, and other benefits to the wider staff and organisation the costs are significantly decreased.<sup>84</sup> In fact, the US Department of Labour claims that 57 percent of accommodations for people with disabilities come without a cost, while any others typically cost around US\$500.<sup>85</sup> This is supported by an Australian study whose results “indicate cost neutral effects for most workplace accommodations, with financial benefits outnumbering costs.”<sup>86</sup> While there may be some cost—financial or otherwise—attached to employing people with disabilities, this cost likely much less than most may assume.

### ***There is a financial cost of employing people with disabilities***

People with disabilities have specific needs which a prospective workplace must meet. These can include wide doorways and ramps to provide accessibility for wheel chairs, sign language interpreters, and screen reader technology for people with visual impairments. Some may require specific conditions in their work environments, such as offices that aren't too loud or that don't work strictly to time. Others may not have energy comparable to a colleague without disabilities and therefore require flexibility around hours and location. Each of these workplace accommodations will likely come at some financial cost to the employer.

### ***There is a productivity cost of employing people with disabilities***

The relatively lower productivity of people with disabilities in the workplace is often seen as a significant cost for employers. An Australian study supported this perception, finding that people with disabilities are generally less productive than people without disabilities, especially in speed and accuracy.<sup>87</sup> For many employers, this cost will dissuade them from employing a person with a disability.

### ***There is a skills cost of employing people with disabilities***

Employers require their staff to have (or to have a proven ability to learn) the skills necessary for carrying out their job. Yet, in their 2013 Disability Survey, Statistics New Zealand found that people with disabilities tend to have fewer qualifications and have linked these with their lower rates of labour force participation.<sup>88</sup> For employers, this lack of skills, qualifications and/or work experience add an increased upskilling cost to employing people with disabilities—another potential downside.

#### *5.1.2 Perceived cost of employing people with disabilities*

Employer perception of the skills, abilities and costs involved often restrain them from employing people with disabilities.<sup>91</sup> Many employers have a limited understanding of the costs of disability, the support available, the different abilities of people with disabilities, and the benefits of employing an individual with disabilities. The “relatively low awareness was reflected in a recent [2007 UK] survey which found that 45 percent of small firms believe that it would be ‘quite or very difficult’ to employ a disabled person.”<sup>92</sup> Evidence suggests this perception is generally a result of limited experience interacting with people with disabilities, limited successful examples of employing people with disabilities, and limited understanding of the advantages employing a person with a disability will

#### *Box 3: The relationship between life stages, disability, and skillsets*

Research suggests the age someone gains a disability contributes to their available skillset for employment. That is, a young person with a disability “may become [resourceful] in negotiating the system of benefits and support to meet their changing needs” as they can adapt to their disability, learn what they are capable of, and what support is available—all useful skills for later employment.<sup>89</sup> Experiencing disability from an early age, however, can often result in a disruptive education, which in turn can lead to a lack of skills, qualifications, and work experience necessary for gaining and maintaining employment. In contrast to this, people who experience disability later in life have time without the limitations of that disability to develop “the same level of skills, resources, networks and assets as their non-disabled peers.”<sup>90</sup> These can be harnessed to improve chances at future employment. Of course, gaining a disability later in life restricts the time available to adapt to newly-limited capabilities, or to recognise that the skills, qualifications and/or work experience gained prior to disability may now be irrelevant due to newly-limited capabilities. A builder who becomes physically disabled, for example, may not be able to continue climbing ladders and using power tools, or a banker who becomes intellectually disabled might not have the capacity to continue processing big batches of data.

bring.<sup>93</sup> We will now discuss each of the causes of this misperception.

### ***Limited experience interacting with people with disabilities increases negative perceptions of potential employment***

Employer experience with disability through a family member or friend increase the likelihood of employing someone with a disability.<sup>94</sup> Prior experience with disability helps the employer be more aware of the actual, rather than perceived, costs and difficulties involved as well as the supports available. Previous experience with disability also ensures an employer recognises that not all people with disabilities are confined to a wheelchair, but understands that there are a wide range of impairments and support needs. Supporting this, a working paper by the European Commission writes:<sup>95</sup>

[e]nterprises in which disability is seen as an abnormality are quick to remove disabled people from the work environment and often paternalistically transfer them to a programme of care. [However,] enterprises in which disability is viewed as part of the human condition will manage disability in the whole range of their programmes and automatically integrate disability issues into many of them.

During our roundtable conversations many participants noted that an awareness of the costs, accommodations and supports often make an enormous difference to an employer's attitude. As one roundtable participant said:

*"A lot of it comes down to perception and how much each employer knows about disability, and in some cases a perceived difference in productivity."*

Moreover, research for the Joseph Rowntree Foundation found that employers are more likely to make workplace adjustments to retain an existing employee that becomes disabled "than they are willing to hire or make/pay for adjustments [to employ] a new disabled employee."<sup>96</sup>

### ***Limited successful examples of people with disabilities in employment reduces willingness to employ this group***

Successful employment stories of people with disabilities are rarely told or heard in New Zealand, and yet these stories are essential for further encouragement of potential employers of people with disabilities. Despite

this, positive examples do exist. The Ministry of Social Development's 2010-2015 'Think Differently' Campaign, and 'Works For Me' video in particular, highlighted a number of these positive examples by interviewing people with disabilities in employment and their employers, aiming to share these good news stories.<sup>97</sup> However, the audience of these stories has been limited, and without positive examples, many employers will struggle to trust that it is possible, or beneficial, to employ people with disabilities.

### ***Limited understanding of the advantages of employing people with disabilities reduces willingness to make accommodations to employ this group***

The gap between perception and reality in the cost of employing people with disabilities has consequences. This often leads employers to overlook many people with disabilities for work, even if they have the requisite skills, training, and qualifications. A survey by the Disabled Persons Assembly found, "[q]ualifications do not necessarily equate to success in obtaining a job or progressing in employment," and, "disabled people commented that their skills were often overlooked because of their disability."<sup>98</sup> Unfortunately, without good information, "too hard and too expensive" can become the default response for some employers.

## **5.2 Barriers for people with disabilities**

Barriers for people with disabilities seeking work are: the difficulty of employment and the cost of employment.

### ***5.2.1 Difficulty of employment for people with disabilities***

Managing the complexities of an impairment in a workplace is a significant barrier to the process of finding and maintaining employment for people with disabilities. These complexities include: inaccessibility of the workplace, lack of support available for the role, and fear of a potential employer's perception.

### ***Inaccessibility of the workplace increases the difficulty of employment for people with disabilities***

As expected, accessibility is central to employment for people with disabilities. This accessibility, however, can

come in a variety of forms. Accessibility requirements can include a need for wheelchair parking, bathrooms, ramps, or sign language interpreters. As senior scientist at Bloorview Research Institute, Sally Lindsay states:<sup>99</sup>

Environmental barriers at home, in the workplace and in the community, can mask the abilities of individuals. Thus, lack of participation in certain activities, like employment, may be a result of inaccessible workplaces or cultural responses to disability in the social environment (such as discrimination).

It is important to remember that inaccessibility is not limited to ramps and wide doorways. Software, technology, and processes can all be inaccessible too. For example, someone who is blind needs access to screen-reading software to work with computers. As one roundtable participant explained, inflexibility of work hours can also ensure a job is inaccessible:

*“I was talking to a guy last week—he’s on pretty serious pain medication—and the afternoons are the best time he can offer.”*

Without knowledge that employers might be willing to adjust or be flexible about the environment, procedures, and equipment, employment is simply inaccessible.

### **Limited in-work supports for both employer and employee increase the difficulty of employment for people with disabilities**

A lack of supports like a sign language interpreter, necessary medical knowledge to help with an epileptic fit, for example, or technological assistance and finance for updating specialised computer software remain key barriers to employment for people with disabilities. These supports are also essential for potential employers of people with disabilities. Both the employer and the employee require wrap-around support that applies to the needs of the individual, is flexible to the changing nature of those needs, and is on a long-term basis. As one consultant put it, employers want an “o8oo DAVE”—shorthand for someone employers can call when any disability-related issue or support need arises.

Due to the wide ranging, personalised, and long-term nature of support needs for people with disabilities, sustainable wrap-around support is difficult to achieve. While groups like Workbridge and Altus Enterprises

attempt to attain this personalised, wrap-around support, their efforts are constrained by funding and time. Roundtable discussions around the move to funding based on a procurement model for such groups highlighted this:

*“[The 39 face-to-face hours for high support] includes the time it takes to get someone into work, and if you spend a lot of time trying to get them into work you’ve got less time to support them [once they are employed], and they might require that support.”*

### **Fear of disclosure of a disability to an employer increases the difficulty of employment for people with disabilities**

A person with a disability can fear that revealing their disability to their prospective employer will hinder their success in getting the job. This sentiment is expressed in a response to a Canadian survey: “I guess the biggest thing is, when I go to the interview I don’t usually let the employer know that I’m in a chair... I find that if I do, it might scare them off, or it might give them a reason to say, ‘don’t bother coming in.’”<sup>100</sup> This fear of an employer’s response can also hinder support after someone is employed. Employees with a disability need to feel comfortable asking for the necessary support, which they tend to be reluctant to do, particularly “if the attitudes of employers or support/agency staff were unfriendly, or if they felt they were not believed or were considered a ‘nuisance.’”<sup>101</sup>

Inaccessibility of the workplace, minimal in-work supports, and a lack of understanding and fear of response from employers and fellow employees all play important roles as barriers to employment for people with disabilities.

### **5.2.2 Cost of employment for people with disabilities**

As we discussed earlier, the high cost of living is key to increasing the risk of poverty for people with disabilities. These high financial costs often become a barrier to employment as they often outweigh any potential benefits. There are two main ways in which this occurs: first, through increased mainstream costs, and second, through the financial disincentive of the social security system.

### **Raised mainstream costs increase the costs of employment**

Increased mainstream costs like accessible transport and parking, personal care, and assistance at home are often necessary for people with disabilities in employment. This assistance, however, will diminish and sometimes completely negate the benefits of a wage.<sup>102</sup> As researchers from UK think tank Demos Claudia Wood and Eugene Grant put it, “[b]eing unemployed increases some costs, being employed increases others.”<sup>103</sup> While employment is widely recognised as a good thing, particularly in terms of its previously mentioned social benefit, the associated costs are inevitable.

### **The financial disincentives of the social security system can increase the cost of employment**

While the social security system does a decent job at financially supporting people with disabilities, the current structure of this system can become a disincentive to gaining employment.<sup>104</sup> The Supported Living Payment, for example, reduces any earnings over \$5,200 each year (before tax).<sup>105</sup> Abatement rates such as these, and their potential impact on an individual’s current supports, are often feared by people with disabilities. Roundtable conversation acknowledged this:

*“There’s also the assumption that being off the benefit and into employment is going to increase your income and that you are not going to be in poverty and you will be better off, when we know in actual fact that’s not true for a lot of people.”*

*“The cost of disability is huge and there are people who are very much disadvantaged by working because of the way that the system is set up.”*

Consequently, people with disabilities tend not to seek greater employment or increased income through employment for fear of losing their benefits.<sup>106</sup> This, in turn, can lead to an increased likelihood of underemployment, or temporary and part-time employment, none of which are likely to significantly increase income or decrease the risk of poverty.<sup>107</sup> Financially, many people with disabilities are simply better off not working. Roundtable participants echoed this fear:

*“There are so many disincentives in place ... When I try to improve people’s wages they say: No, can you just leave me where I am because I’m going to lose entitlement to my support or eligibility which means I’m not going to be able to access social housing.”*

*“There’s this big gap between what people are earning from the combination of part-wage and part-benefit versus their income with just minimum wage. With the latter, they receive significantly less. It becomes really difficult for us as an employer when we’re really wanting to increase people’s wages, but by taking those steps, they’re actually losing money.”*

It is important to remember that benefits like the Supported Living Payment do play a key role in bridging the gap between low resources and high needs. People who are unable to work, or not in work, still need enough to get by. A balance between benefits and income, however, is essential.

## 6. OVERVIEW AND ANALYSIS OF THE CURRENT STRATEGIES

As we have seen, people with disabilities face a series of significant barriers to employment including: the actual and perceived cost to employers, as well as the cost and difficulty of employment for themselves. While these barriers to employment are significant, they are not new. Many good people are doing good things to limit and break down the barriers for both people with disabilities and their potential employers. As we have seen, however, barriers stubbornly remain and people with disabilities continue to face an increased risk of poverty.<sup>108</sup> Clearly, there is no straightforward solution. As a result, this section will begin the essential work of analysing and discussing current and possible future strategies to overcome these barriers.

### 6.1 An overview of the current strategies

Despite the different initiatives working to increase the accessibility of employment for people with disabilities, low labour force participation rates and a higher risk of poverty stubbornly persist.<sup>109</sup> This suggests more could be done and in some areas we'll need to try something new. The four key strategies currently attempting to break down the barriers to employment for people with disabilities can be categorised into: supported employment, sheltered employment, education campaigns, and financial support. Each of these are outlined below.

#### 6.1.1 Supported employment

The European Commission of Employment and Social Affairs defines supported employment as a strategy that “allows people, often with severe disabilities, to work successfully alongside non-disabled colleagues.”<sup>110</sup> Generally, supported employment is undertaken by community groups and organisations rather than government, assisting people with disabilities in a traditional workplace. Most support is in the recruitment process, followed by ongoing support for both the employer and employee as they adjust and settle into employment. The approach was first seen in the United States with ongoing support that included “site-based training and job coaching,” and can be now seen throughout many OECD countries including Austria, the

Netherlands, Japan and Switzerland.<sup>111</sup> In New Zealand, organisations such as Workbridge and Geneva Elevator are recognised as key proponents of this approach, as they work alongside the employee and employer to find suitable employment and then provide support in the early stages of adaptation and adjustment.

#### 6.1.2 Sheltered employment

Sheltered employment, a workplace “reserved to disabled people who cannot gain access to the open labour market,”<sup>112</sup> is distinct from supported employment. The two strategies share broadly the same goal and yet the approach is very different. While supported employment aids people with disabilities in a traditional workplace, sheltered employment, or sheltered workshops, solely employ people with disabilities. Traditionally, supports required by employees are built into the structure of the workplace rather than through a support worker. Currently, the two key examples of sheltered workshops in New Zealand are Kilmarnock Enterprises and Altus Enterprises, both providing packaging, assembling, and other work for people with disabilities.<sup>113</sup>

#### 6.1.3 Education campaigns

Education campaigns aim to educate the wider public, potential employers, and people with disabilities to the realities of employment for people with disabilities. They attempt to overcome the barrier of perception discussed earlier. The LEAD toolkit, a campaign instigated by the Minister for Disability Issues that aims to give public sector employers the confidence and tools to employ more people with disabilities, is a notable example.<sup>114</sup> Table 2 shows that the government and the public sector tend to be the key players in creating and facilitating these education campaigns.

#### 6.1.4 Financial support

The inherent cost of disability ensures financial support remains a key strategy to increase the number of people with disabilities in employment. This financial support can come in a variety of forms, such as the Job Support Funding distributed by employment agency Workbridge for employers to alter workspaces, purchase equipment, and train staff, or support for people with disabilities to pay for the additional costs of employment such as training and transport.<sup>115</sup>

## 6.2 Analysis of the current strategies

Table 2 below provides an overview of some of the initiatives underway here in New Zealand. We have categorised them into one of the four strategies outlined above: supported employment, sheltered employment,

education campaigns, and financial support.\* The table shows the relationships between strategies and barriers we outlined earlier, indicating where barriers are being addressed (the coloured squares) and where gaps remain (the blank squares). Below the table, we will discuss the strengths and weaknesses of each of these strategies.

Table 2: Current initiatives and barriers to employment

		Barriers to employment			
		For employers		For people with disabilities	
		Actual cost	Perceived cost	Cost of employment	Difficulty of employment
Community & Civil Society	Altus Enterprises <sup>116</sup>				Sheltered employment
	Be Accessible <sup>117</sup>				Education campaigns, Supported employment
	Blind Foundation <sup>118</sup>				Supported employment
	CCS Disability Action <sup>119</sup>				Supported employment
	Disabled Persons Assembly <sup>120</sup>				Education campaigns
	Geneva Elevator <sup>121</sup>	Supported employment			Supported employment
	IDEA Services (IHC) <sup>122</sup>			Financial support	Supported employment
	Kilmarnock Enterprises <sup>123</sup>				Sheltered employment
	Te Pou <sup>124</sup>			Financial support, Supported employment	Education campaigns, Supported employment
	WorkBridge <sup>125</sup>	Financial support, Supported employment		Financial support, Supported employment	Financial support, Supported employment
Public Sector	ACC <sup>126</sup>	Financial support		Financial support	
	Disability Action Plan <sup>127</sup>	Education campaigns	Education campaigns		
	Disability Strategy & Outcomes Framework <sup>128</sup>	Education campaigns	Education campaigns		
	EmployAbility <sup>129</sup> & Project 300	Supported employment			
	Enabling Good Lives (Christchurch & Waikato) <sup>130</sup>			Financial support	Supported employment
	Disability Confident Campaign: LEAD toolkit <sup>131</sup>	Education campaigns	Education campaigns		
	Mainstream <sup>132</sup>	Financial support		Financial support	
	Think Differently Campaign (2010-2015) <sup>133</sup>	Education campaigns, Financial support	Education campaigns, Financial support		
<b>TOTAL</b>	<b>18</b>	<b>9</b>	<b>5</b>	<b>6</b>	<b>11</b>

Key: ■ Supported employment ■ Sheltered employment ■ Education campaigns ■ Financial support<sup>134</sup>

\* While Table 2 gives a broad idea of the different approaches and key strategies currently taking place in New Zealand, it is not comprehensive due to the complexity of the sector. The initiatives that we have chosen to include in Table 2 are those that we have found to be the most prominent in New Zealand at the time of writing. The table may also suggest that several community groups and organisations are providing significant proportions of financial support, however, much of this financial support comes from government and the public sector. For example, Workbridge's financial support – Job Support Fund – is also a government support which is administered by Workbridge. ("Support Funds," Workbridge, accessed 21 August, 2017, [workbridgeincorporated.virtuozzo.co.nz/?page=122](http://workbridgeincorporated.virtuozzo.co.nz/?page=122))

### 6.2.1 Strengths and weaknesses of supported employment

Supported employment recognises that capability can differ significantly from one person with a disability to the next. For example, supported employment for a person with a hearing disability may mean the provision of a sign language interpreter, while for a person with an intellectual disability it may mean an advocate (or case worker) who assists in translating what has not been understood. The core strength of this strategy lies in its ability to provide personalised support that is tailored to the individual. As a result, Tom MacInnes, Research Director at the New Policy Institute in the United Kingdom, and colleagues argue that “supported employment that combines intensive long-term in-work support and employer subsidies ... is one of the best ways of helping people with severe mental health conditions into sustained employment.”<sup>135</sup>

Our consultation process provided consistent feedback that long-term support after starting work was crucial for better, sustained outcomes. As one consultant put it, a minimum of six months support after beginning a new job, as well as consistent case workers who deeply understand the person’s disabilities and capabilities are necessary for successful, sustainable employment. Unfortunately, due to funding and resource constraints this kind of support is often unavailable. This was echoed throughout roundtable conversations:

*“I’ve had eight case workers over the years and it’s just frustrating because you have to get to know them all over again...The first case worker I had was a Canadian girl and she was lovely. She knew about my disability inside and out, and that’s what you need, someone who cares and understands.”*

*“They’re supposed to [stay with you after you have a job] ... The problem is they [the case worker] have so many clients now. I’m in the process of finding a new one, but my old one had so many clients she worked with it was hard.”*

While the employer may benefit from supported employment (for example, use of a sign language interpreter, or assistance in funding necessary environmental alterations) they tend not to be the focus of this support. This may play a role in discouraging further employment of people with disabilities, as it fails to provide the available on-demand “o8oo DAVE” kind of

support for employers mentioned earlier. Earlier this year, MSD established a version of this: an Employer Advice Line. The free service provides advice for employers on “how best to manage and support new or existing employees with health conditions or disabilities.”<sup>136</sup> This is a good sign that government is recognising the lack of supports available for employers of people with disabilities and the need to support them.

Despite its limitations, the supported employment approach is recognised as a strategy that, when able to provide intensive long-term support, has the potential to be incredibly successful in overcoming the barriers to employment for people with disabilities.

### 6.2.2 Strengths and weaknesses of sheltered employment

Throughout our consultation process we were continually reminded of the importance of sheltered workshops for many people with severe disabilities, particularly for people with severe learning disabilities. Due to the in-built supports of a sheltered workshop, the key strength of these workplaces is their ability to provide employment opportunities for people with disabilities who might not be able to find employment elsewhere. For these people and their families, the benefits of sheltered workshops are very clear as they find purpose, social interaction, and some economic benefits in work that otherwise would not exist.

A key weakness of sheltered workshops is their tendency to encourage segregation between people with disabilities and people without disabilities in the workplace.<sup>137</sup> In providing employment options and support outside the traditional workplace, sheltered workshops can send the message to employers that people with disabilities are unable to work in traditional employment. While sheltered workshops provide an employment option for people with severe disabilities who would struggle (even with support) in traditional employment, for others who have disabilities but have the capability to participate in traditional employment with some support, the mere availability of sheltered workshops can present another barrier to participating in traditional employment. As a result, sheltered workshops may have inadvertently excluded capable people with disabilities from traditional employment, though it should be noted that this could be ameliorated by aligning employer perceptions to reality .

Sheltered workshops are also much more controversial than supported employment. Those opposed view them as potentially exploitative because the pay is usually considerably less than that of regular employment.<sup>138</sup> Those in favour of sheltered workshops argue that increased pay rates would bring the downfall of the workshops, claiming it is more important for people who work in sheltered workshops to have a sense of participation, social inclusion, and purpose than a larger pay packet.<sup>139</sup> In 2007, New Zealand attempted to resolve this concern by revoking the sheltered workshop exemption and enforcing minimum wage, holiday and sick leave legislation.<sup>140</sup> Minimum wage exemptions are still available, however, through permits under the Minimum Wage Act.<sup>141</sup> The ongoing conflicting opinions toward sheltered workshops were reflected in our conversations with people with disabilities. We were told:

*“I’m not happy with what we get [at the sheltered workshop]. We only get \$1.25 per hour.”*

*“People would be devastated if [the sheltered workshop] closed.”*

Examples like Kilmarnock Enterprises, a sheltered workshop based in Christchurch, show that these workshops can be immensely powerful when training and transition into the traditional workplace is encouraged and employees consent to minimum wage laws. It is important to acknowledge, however, the tension that exists between providing support for people with disabilities unable to work in the traditional market and becoming a further barrier for those with the capability to do so.

### *6.2.3 Strengths and weaknesses of education campaigns*

Education campaigns hold the potential to alter perceptions of potential employers of people with disabilities alongside the wider public. Former All Black Sir John Kirwan’s educational campaign on mental health has proven how much impact these campaigns can have in educating the public and directing people to helpful resources and support.<sup>142</sup> While the disability sector has not yet seen educational campaigns of this magnitude, MSD’s recent Disability Strategy and Disability Action Plan also fall under this category. The Disability Strategy outlines the government’s hope to aid government in providing a “non-disabling society”

by eliminating barriers, while the Disability Action Plan exists to implement the priorities of the UN Convention on the Rights of Persons with Disabilities and in so doing promote “participation and contribution in society.”<sup>143</sup>

There are two key weaknesses to education campaigns. First, education campaigns are not law changes. While these campaigns are able to influence and educate, they are unable to enforce actual change. Their effectiveness is restricted by their audience’s willingness to change their own behaviour. Second, the effectiveness of education campaigns is limited by their reach. The Disability Strategy and the Disability Action Plan are prime examples of this, as their focus lies with public sector employers. Without attempting to reach a slightly wider audience of private sector employers, the campaigns are unable to have a great impact.

Shifts in policy often follow shifts in societal and cultural attitudes. Here educational campaigns have a significant strength in their potential to educate the public and encourage societal shifts toward the acceptance of employment of people with disabilities. To be successful, however, educational campaigns need to be on a large scale and targeted toward the people most able to make a difference such as employers of large businesses and organisations.

### *6.2.4 Strengths and weaknesses of financial support*

Financial support is key to assisting people with disabilities into employment and to assisting employers to increase the number of people with disabilities they employ. Financial support provides funding for employers and employees to remove some of the barriers to employment. This can include adjustments to create accessible workplaces, to train and upskill employees with disabilities, provide a support person or sign language interpreter, or to purchase specialised equipment.<sup>144</sup> For potential employers, the promise of financial support removes or mitigates many of the financial burdens of employing someone with a disability.

Feedback from our consultation process suggested the way New Zealand’s financial support is currently structured is insufficient to provide this assistance for both the employer and the employee with a disability. The key critiques were concerned with the inability to be flexible in who received funding and how that funding

was received. This feedback included the following comments:

*“If it were an employment strategy and looked at what employers need, employers actually need flexible funding packages that they can use in whatever way actually makes it easier for them.”*

*“We can only administer support funds on the current criteria. We know we have to decline applications on the basis of that criteria, and the current criteria is not meeting the need of the community and some small employers who have employed a number of disabled people.”*

One roundtable participant was concerned with the approach we are taking toward financially supporting people with disabilities and whether our focus is in the right place:

*“I think that fundamentally we’re taking a welfare approach to employment for disabled people rather than an employment approach to employment for disabled people.”*

In focusing on the employment of people with disabilities rather than on getting people off benefits we may be able to provide better and more effective support both for the person with disabilities and for the employer.

The current structure of the approach, criteria, and target audience of the support is a key problem. The Government has recognised this issue, and is currently undergoing a transformation to “the disability support system based on the Enabling Good Lives” pilot programme, which provides individualised and flexible funding packages, in Christchurch and Hamilton.<sup>145</sup> We look forward to seeing the results of this support system transformation.

## 7. OVERCOMING THE BARRIERS TO EMPLOYMENT: BROAD RECOMMENDATIONS

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The above strategies are clear examples of good people doing good things to support and assist people with disabilities into employment. But despite their best efforts, people with disabilities remain overrepresented in the poverty statistics. As was made clear to us during our consultation process, we require strategies that recognise the gaps and inefficiencies in the strategies and adjust by turning up the voltage in some areas, restructuring in others, and more generally working better together. As a provisional step towards our forthcoming policy paper, we will now offer some broad recommendations for what these changes could look like. We need to introduce a cohesive strategy, upscale wrap around supports, bridge the perception divide of both the public and employers, rework the current funding structure, and harness the changing nature of work.

### 7.1 Introduce a cohesive strategy

Table 2 showed a lack of cohesion in the different initiatives working to improve employment outcomes for people with disabilities. While there is a strong community of disability organisations and substantial interaction amongst providers, organisations, and government, there is no agreement on a cohesive and comprehensive strategy to address the barriers people with disabilities and their potential employers face. We must acknowledge that no organisation is able to solve the problem alone and that each group has strengths and weaknesses. A cohesive strategy is needed to make a lasting difference. This should be led and coordinated by government or a government-developed forum like that being used to transform the disability support system.<sup>146</sup> This would include representatives from the disability community together with employers and government to find effective solutions and cohesive strategies that work for the people and organisations effected.

### 7.2 Upscale wrap around support

Support for people with disabilities seeking employment needs to be long-term, wrap-around, and flexible. Support structures with these characteristics can minimise the difficulty and cost of employment for both people with disabilities and their employers.

Experience has shown that with a little creativity, a personalised approach is possible. The Enabling Good Lives individualised funding packages, for example, offer an effective alternative to one-size-fits-all approaches. With the assistance of an independent facilitator, the Enabling Good Lives initiative allows people with disabilities and their families to control their own funding, based on their “preferences, strengths, aspirations and needs.”<sup>147</sup> Individualised supports, however, need to apply to more than funding. Assistance required throughout the application process, getting to and from work, training and upskilling to fulfil job requirements, and in-work supports for both the employee and the employer, are all potential areas that could benefit from individualised, wrap-around support structures.

### 7.3 Bridge the public and employer perception divide

Despite governmental education campaigns targeting inaccurate perceptions around the cost of employing people with disabilities, limited understanding exists outside those already working in this area. Many employers, as well as the wider public, continue to underestimate the barriers people with disabilities face, as well as their own ability to reduce those barriers. Campaigns like the LEAD toolkit should not be solely focused on educating public sector employers—private employers need to know the barriers, costs, benefits, and supports available too.

It is also essential to share success stories of employing people with disabilities. It is through increased knowledge and understanding that a cultural shift of attitudes and perceptions can begin. Our consultation suggested employers want to see success stories. They want proof it is possible to successfully employ people with disabilities, especially examples of career progression. These examples need to come from outside the security of a sheltered workshop so that employers can be assured that it is indeed possible to employ people with disabilities in a traditional workplace. They need to know why it worked and how they might best replicate this.

While government plays an important role in informing the public, there is also space for community groups to get involved. The “I’m an Artist” campaign, the 2005-2010 Think Differently campaign, and particularly the “Works for Me” video, are good examples, but more could

be done.<sup>148</sup> The Barclays' "This is Me" campaign in the United Kingdom, which aimed to reduce stigma around mental health, could be replicated by government and community groups in New Zealand, informing employers and the wider public of some of the barriers, supports, and benefits of increased employment of people with disabilities.<sup>149</sup>

## 7.4 Rework the funding structure

Funding obviously plays an important role in supporting employers and people with disabilities seeking employment. The funding system, however, is not as effective as it could or should be. To rectify this, the Office for Disability Issues is currently undergoing a process to transform the "disability support system based on the Enabling Good Lives approach."<sup>150</sup> We applaud the recognition of the need to change the funding structure and await the results of this transformation before drawing any further conclusions. We believe, however, that an effective funding structure must:

- be easily accessible and understandable, especially for those it is seeking to help,
- have provisional agreements of support that can be presented to potential employers,<sup>151</sup>
- ensure policies around abatement rates do not cause funding to become a financial disincentive for employment,
- minimise competition and instead promise cohesion between the different support providers,
- seek to recognise the actual cost of living for people with disabilities, including the nuance of increased mainstream costs and costs of employment with an understanding that these costs are additional to their traditional costs of living.

## 7.5 Harness the changing nature of work

Technological advancements have the potential to significantly improve the accessibility of work for many people with disabilities. Working flexible hours from flexible locations thanks to smart phones and laptops is becoming increasingly common in the workplace. For people with limited mobility this removes a primary barrier, while for someone with limited or fluctuating energy levels the ability to work in the hours and times that are most productive for them will also be most effective for their employer.<sup>152</sup>

It is important to remember, however, that flexible work, and particularly flexible locations will not be a suitable solution for every person with a disability. Working from home, for example, will also mean a loss of the social interaction that so many people with disabilities see as a key benefit of employment. Despite this, an increasingly innovative understanding of the changing nature of work, and particularly flexible work, have real potential to deliver for the individual needs of people with disabilities seeking sustainable employment.<sup>153</sup> As roundtable participants noted:

*"Flexibility gives people control over how they work. They can adapt it to their abilities. That's a big incentive and enabler to get people with disabilities into work."*

*"The other thing is flexibility and being able to take a solutions-based approach and say, well what is actually going to work in this particular situation, for this person, in this workplace ... There's not enough flexibility around that at the moment. They're still very prescriptive and very judgemental about what might constitute support."*

## 8. CONCLUSION

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For people with disabilities, employment is failing to reach its potential as an effective pathway out of poverty. Instead, we continue to see people with disabilities overrepresented in the poverty statistics due to high living costs and low incomes. Rather than presenting an opportunity to increase that income through employment, people with disabilities face a series of significant barriers to employment. Most people who can want to work, it's up to us to help make that a reality. While there are strategies and initiatives in place working to reduce these barriers of cost, perception, and difficulty, more needs to be done.

A belief in the value and dignity of every person, whether they have a disability or not, cannot be passive—it requires action. We need to break down the barriers to employment and strengthen this key pathway to belonging and participation in society. Increasing the role of employment as a pathway out of poverty for people with disabilities will not only be beneficial to those people with disabilities, but as we have seen will also be beneficial for the employers that hire them as well as our wider society.

This paper has made a series of broad recommendations. We believe that a more cohesive approach to the different strategies for: an increase in wrap-around, long-term, and flexible support structures; increased education about employment of people with disabilities—particularly amongst employers—improvements to the current funding structure; and a wider and more creative use of the changing nature of work is a good place to begin. Implementing these strategies will go a long way towards recognising the value and dignity of every person and giving a fair go to all people who can participate in employment, including people with disabilities.

## 9. ENDNOTES

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1. Figure 2 shows higher proportions of people with disabilities have incomes of less than \$30,000 per annum compared to people without disabilities, while lower proportions of people with disabilities have incomes higher than \$30,000 per annum. Statistics New Zealand, *Disability and the Labour Market: Findings from the 2013 Disability Survey*, (2014).
2. United Nations and General Assembly, *Convention on the Rights of Persons with Disabilities and Optional Protocol* (New York: United Nations, 2007), 4.
3. See Tessa Prebble, "Special Needs' or Basic Human Needs? On #NotSpecialNeeds and Ableist Language," *The Spinoff*, accessed April 13, 2017, [thespinoff.co.nz/parenting/13-04-2017/special-needs-or-basic-human-needs-on-notspecialneeds-and-ableist-language/](http://thespinoff.co.nz/parenting/13-04-2017/special-needs-or-basic-human-needs-on-notspecialneeds-and-ableist-language/).
4. Colin Cameron, "Why We Are Disabled People, Not People with Disabilities," *Disability Arts Online*, (July 2, 2015), accessed September 14, 2017, [www.disabilityartsonline.org.uk/why-we-are-disabled-people-not-people-with-disabilities](http://www.disabilityartsonline.org.uk/why-we-are-disabled-people-not-people-with-disabilities).
5. Human Rights Commission, "Guide to Using Disability Rights Language," accessed May 23, 2017, [www.hrc.co.nz/your-rights/people-disabilities/our-work/guide-using-disability-rights-language/](http://www.hrc.co.nz/your-rights/people-disabilities/our-work/guide-using-disability-rights-language/).
6. United Nations, "Frequently Asked Questions Regarding the Convention on the Rights of Persons with Disabilities," accessed May 23, 2017, [www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities/frequently-asked-questions-regarding-the-convention-on-the-rights-of-persons-with-disabilities.html#sqc3](http://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities/frequently-asked-questions-regarding-the-convention-on-the-rights-of-persons-with-disabilities.html#sqc3). It is worth noting that favouring this definition does not mean we dismiss the existence of structural barriers—on the contrary—this paper presupposes them and is aimed to work towards breaking them down.
7. Claudia Wood and Eugene Grant, *Destination Unknown: For disabled people cuts to welfare will have deep and lasting impact* (London: Demos, 2010), 21.
8. Statistics New Zealand, "Disability Survey: 2013" (2014), 8, accessed October 10, 2017, [www.stats.govt.nz/browse\\_for\\_stats/health/disabilities/DisabilitySurvey\\_HOTP2013.aspx](http://www.stats.govt.nz/browse_for_stats/health/disabilities/DisabilitySurvey_HOTP2013.aspx)
9. Kieran Madden, *The Heart of Poverty: Defining and Measuring what it Means to be Poor in New Zealand* (Maxim Institute, 2015), 7. Madden expands upon the key concepts in this definition:
  - Material Resources can be formal – that is, provided by the Government – or informal – provided by family, friends, neighbours, churches etc. There are two basic kinds:
    - Financial: Income, benefits, assets, material goods, charitable gifts etc.
    - In-kind: Health services, education, childcare from family, etc.
  - Minimal Needs are determined by what most New Zealanders consider necessary for a minimal acceptable standard of living to participate in society: a range of items of activities that no one should go without. These needs may be social or material and go beyond what's required for mere survival. The needs that are included are those that require material resources to fulfil (therefore the definition doesn't include the full breadth of human needs like meaningful relationships, for example). Needs change over time and differ depending on personal/family circumstances such as age, health, disability, geography, prices etc.
10. Robyn Hunt, "The Employment of Disabled People in Disability Support Services," (Wise Group NZ and Te Pou o te Whakaaro Nui: 2013) 29.
11. Jane Harris, "The Disability Employment Gap," in Claudia Wood and Ralph Scott eds. *The Future of Disability; How Far We've Travelled and How Far We'll Have to Go*, (Demos, 2014), 11.
12. Statistics New Zealand, "Disability and the Labour Market: Findings from the 2013 Disability Survey," (2014) 5.
13. Peter Saunders, "The Costs of Disability and the Incidence of Poverty," *Australian Journal of Social Issues* 42, no. 4 (2007): 475.
14. Michael Palmer, "Disability and Poverty: A Conceptual Review," *Journal of Disability Policy Studies* 21, no. 4 (2011): 212.
15. United Nations, *World Summit for Social Development: The Copenhagen Declaration and Programme of Action* (Gardners Books, 1995).
16. Statistics New Zealand, "Social and Economic Outcomes for Disabled People; Findings from the 2013 Disability Survey" (2014), 9.
17. De Wet van der Westhuizen and Gail Pacheco, *Disability, Education and the Labour Market: A Longitudinal Portrait for New Zealand* (Royal New Zealand Blind Foundation, 2016), 23–25.
18. Using a 50 percent median benchmark poverty measurement. See Saunders, "The Costs of Disability and the Incidence of Poverty" 469.
19. Ann Elwan, *Poverty and Disability: A Survey of the Literature* (Washington, D.C.: Social Protection, World Bank, 1999), iv.
20. Shawn Fremstad, *Half in Ten: Why Taking Disability into Account Is Essential to Reducing Income Poverty and Expanding Economic Inclusion* (Center for Economic and Policy Research, 2009) 10.
21. Elwan, *Poverty and Disability*, 34.
22. Elwan, *Poverty and Disability*, 34.
23. Palmer, "Disability and Poverty," 212.
24. Caroline Hughes and Selete K. Avoke, "The Elephant in the Room: Poverty, Disability, and Employment," *Research and Practice for Persons with Severe Disabilities* 35, no. 1/2 (2010): 8.
25. Hughes and Avoke, "The Elephant in the Room."
26. Palmer, "Disability and Poverty," 212–13.
27. There are four dominant approaches to measuring the relative cost of disability:
  - The subjective approach "in which disabled people are asked to identify which of the costs they face are (or would be, if their needs were met to a specified degree) as a consequence of their disability," fails to recognise that constraints of income will ensure additional costs are not always met. Saunders (2007), 464.
  - The comparative approach assesses the differences in spending between people with disabilities and people without disabilities, but fails to "produce an overall estimate of additional costs." Wood and Grant (2010) 50.
  - The standard of living approach produces equivalence scales which show how much greater the cost is for people with disabilities to achieve the same living standards as people without disabilities. It fails to account for the differences in opinion of which items are essential for a certain standard of living, and which are not.

- Finally, the budget standards approach asks people with disabilities to “develop a list of items that are considered necessary for a reasonable standard of living, which are then costed.” (Tom MacInnes et al., *Disability, Long Term Conditions and Poverty* (2014), 12.) This method’s weakness lies in the pre-determined standard of living on which it bases its costs and is “aspirational and highly subjective.” Wood and Grant (2010), 32
28. Fremstad, *Half in Ten*, 2.
  29. Wood and Grant, *Counting the Cost*, 32.
  30. Everywhere Technologies, “iMove,” accessed September 14, 2017, [www.everywaretechnologies.com/apps/imove](http://www.everywaretechnologies.com/apps/imove).
  31. Tom MacInnes et al., *Disability, Long Term Conditions and Poverty* (New Policy Institute & Joseph Rowntree Foundation, 2014), 12.
  32. MacInnes, *Disability, Long Term Conditions and Poverty*, 33.
  33. MacInnes, *Disability, Long Term Conditions and Poverty*, 34.
  34. Elwan, *Poverty and Disability*, 26.
  35. Deloitte Australia Deloitte Access Economics, *Social and Economic Costs of Hearing Loss in New Zealand* (2016), 40.
  36. Tania Burchardt, *Being and Becoming: Social Exclusion and the Onset of Disability* (York: Joseph Rowntree Foundation, 2003), 42.
  37. Burchardt, *Being and Becoming*.
  38. European Commission, Directorate-General for Employment, and Industrial Relations & Social Affairs, *Raising Employment Levels of People with Disabilities: The Common Challenge: Commission Staff Working Paper*. (Luxembourg: Office for Official Publications of the European Communities, 1999), 2.
  39. James Scales, *Rethinking Disability at Work: Recommendations, Polling Data and Key Statistics* (London: The Centre for Social Justice, 2017), 11.
  40. MacInnes et al., *Disability, Long Term Conditions and Poverty*.
  41. Alex Woodley, Nadine Metzger, and Sacha Dylan, *Employer Attitudes Toward Employing Disabled People* (Ministry of Social Development, 2012), 7.
  42. Statistics New Zealand, “Labour Market Statistics (Disability): June 2017 Quarter,” accessed September 14, 2017, [www.stats.govt.nz/browse\\_for\\_stats/income-and-work/employment\\_and\\_unemployment/LabourMarketStatisticsDisability\\_HOTPJun17qtr.aspx](http://www.stats.govt.nz/browse_for_stats/income-and-work/employment_and_unemployment/LabourMarketStatisticsDisability_HOTPJun17qtr.aspx)
  43. There is, unfortunately, limited data on how New Zealand compares internationally.
  44. Statistics New Zealand, “Disability Estimates for Small Areas,” accessed October 10, 2017, [www.statisticsnz.shinyapps.io/Disability/](http://www.statisticsnz.shinyapps.io/Disability/).
  45. Debbie Jolly, “A Critical Evaluation of the Contradictions for Disabled Workers Arising from the Emergence of the Flexible Labour Market in Britain,” *Disability & Society* 15, no. 5 (2000): 798.
  46. Statistics New Zealand, “Disability and the Labour Market,” 17.
  47. Statistics New Zealand, “Disability and the Labour Market,” 14.
  48. Statistics New Zealand, “Disability and the Labour Market,” 17.
  49. Statistics New Zealand, “Disability and the Labour Market,” 13.
  50. Statistics New Zealand, “Disability and the Labour Market,” 13.
  51. The Disability Allowance is also available for many people with disabilities, providing up to \$61.69 per week to assist in covering “the extra costs of medical help, equipment, transport and running [the] home when you have an ongoing disability or illness.” New Zealand Government, “*Disability Allowance*,” accessed March 8, 2017, [www.govt.nz/browse/health-system/financial-help/disability-allowance](http://www.govt.nz/browse/health-system/financial-help/disability-allowance).
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    2. Government transfers are income from benefits, working for families tax credits, paid parental leave, student allowances, New Zealand (National) Superannuation, and veteran’s and war pensions.
    3. Those who have not specified a disability status are included in the totals only.
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