

# **‘A decent and dignified life’: adequate incomes for disabled people in Scotland**

**Health Inequalities Cross-Party Group 4<sup>th</sup> October 2023**

# What is an adequate income?

**“An income that is enough to secure the basics required for a healthy, secure, and dignified life”**

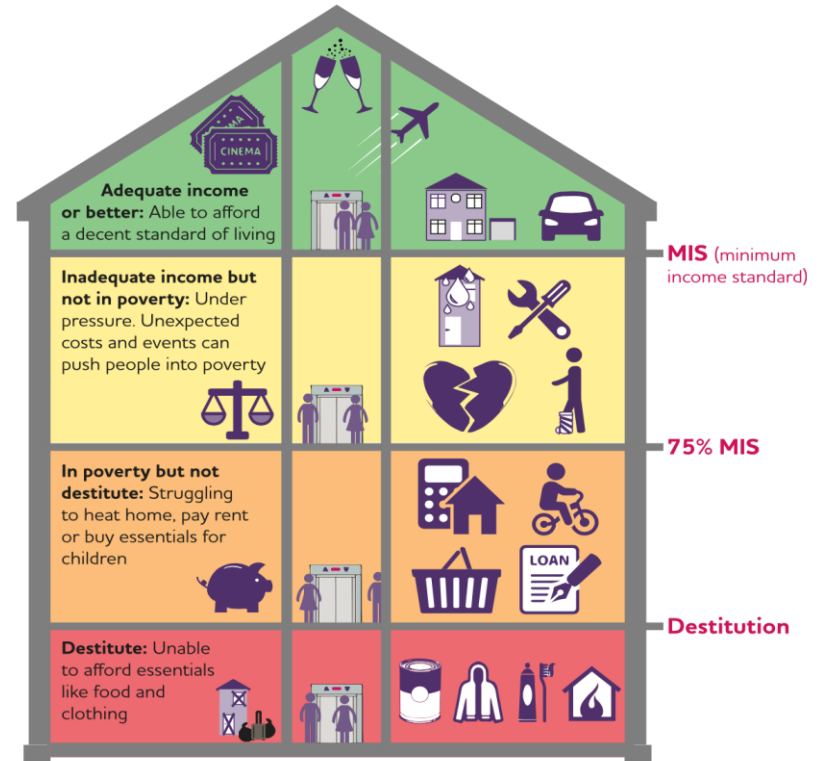
## **The Right to Social Security**

**“cash and in kind benefits should at a minimum secure protection against poverty, vulnerability and social exclusion and enable a life in health and dignity”**

**(International Covenant of Economic, Social and Cultural Rights)**

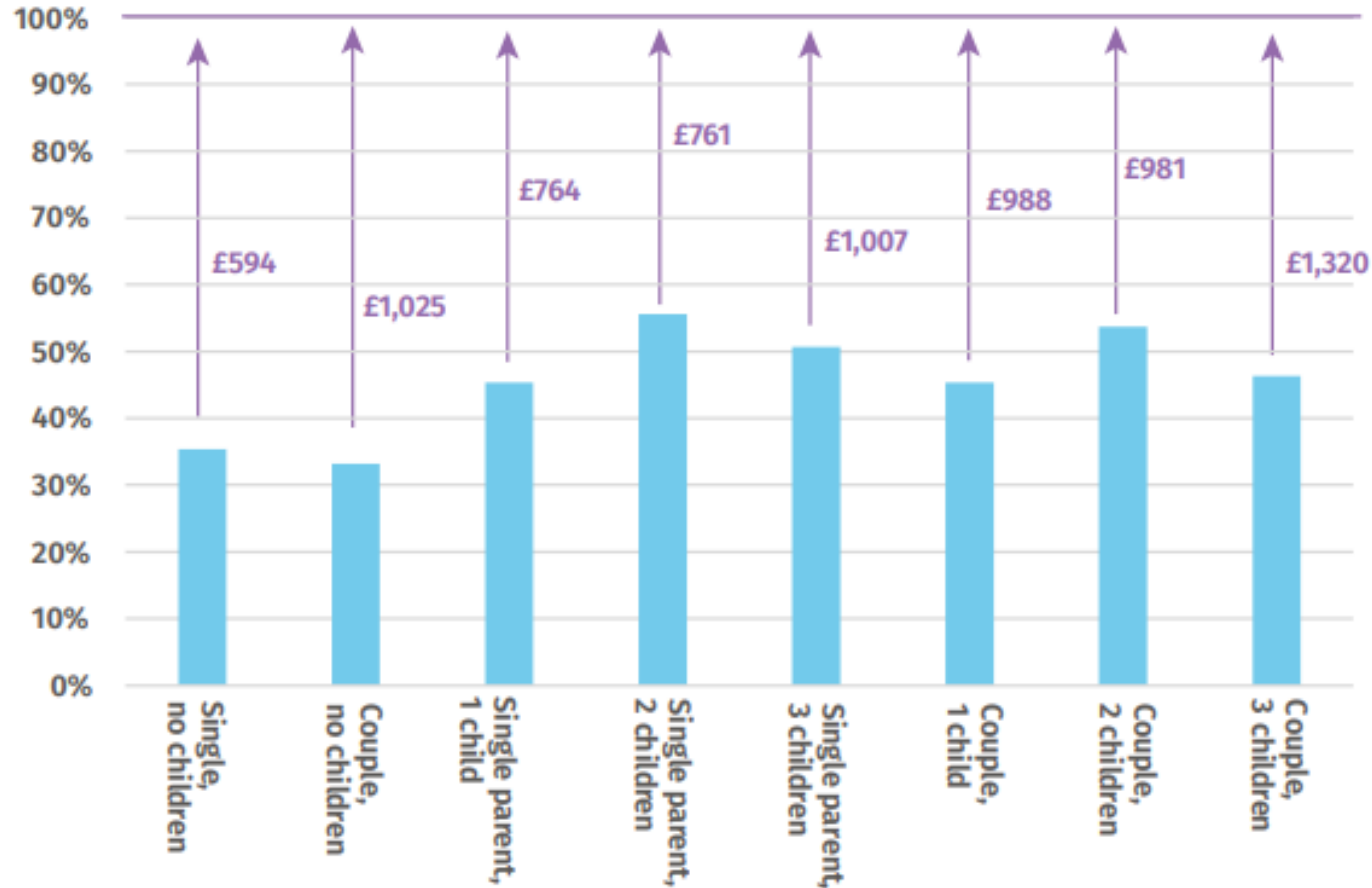
# JRF's Minimum Income Standard

A single person needs to earn £29,500 a year to reach a minimum acceptable standard of living in 2023.



# Gaps in social security provision

## How far monthly income falls short of minimum income standards for 'typical households' (in percentage and cash terms)



'Typical households' under the social security regime:  
working age households with no income from paid work..

# Disabled people are more likely to be in poverty

## Poverty rates are higher for disabled people

Disabled/not disabled	Age group	Poverty rate (%)
Disabled	Child	32
	Working-age adult	35
	Pensioner	19
Not disabled	Child	27
	Working-age adult	18
	Pensioner	14

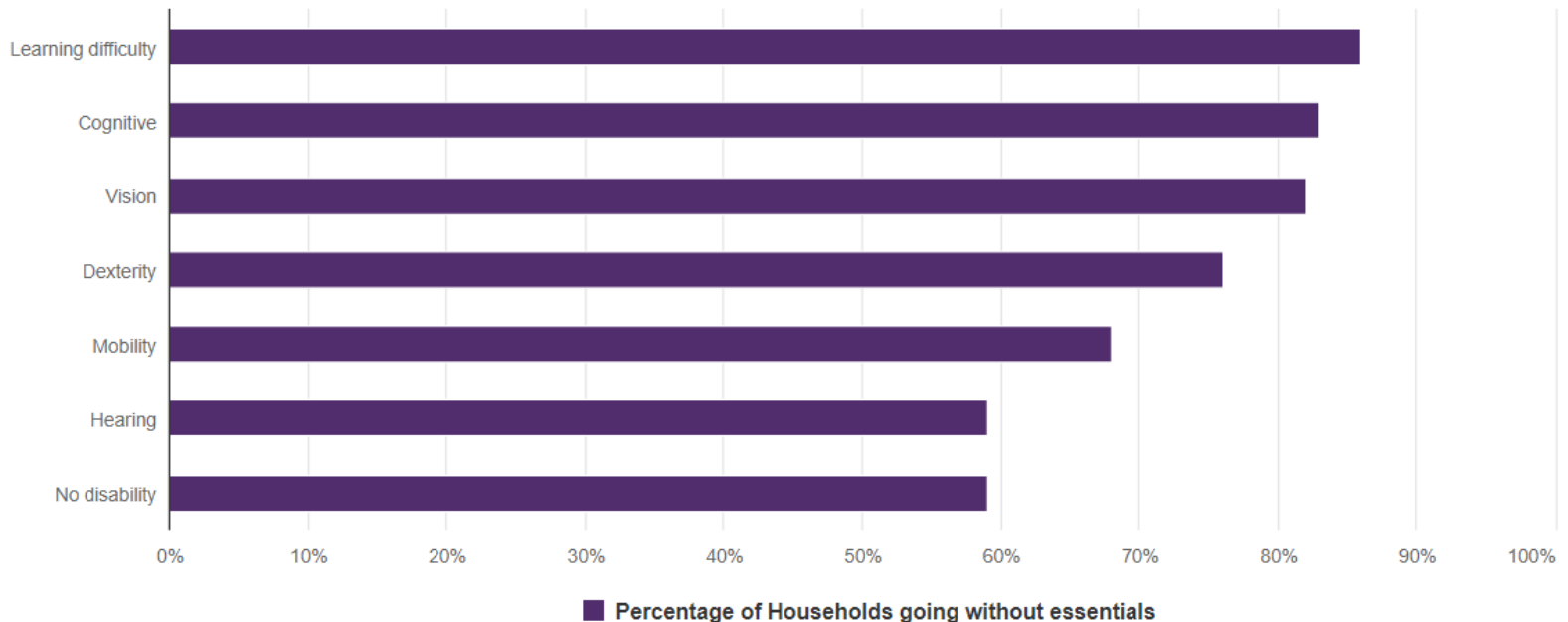
*UK figures*

JRF (2023)

# Households with certain disability types are struggling more than others

Proportion of low-income households by disability type going without essentials, November 2022 to May 2023, UK

Source: JRF Cost of Living Tracker May 2023



# What do we know about costs of living for disabled people?

- On average, disabled households (with at least one disabled adult or child) need an additional £975 a month to have the same standard of living as non-disabled households (Scope, 2023).
- The cost-of-living crisis has increased levels of poverty and financial insecurity for disabled people, particularly food and fuel poverty (GCPH and GDA, 2023).
- There is a current review of disability payment and adequacy in Scotland.

**What policy options are there?**



# What is a minimum income guarantee?

**“A minimum acceptable standard of living ensuring everyone has enough money for housing, food and essentials to allow people to live a decent, dignified, healthy and financially secure life.”**

MIG Expert Group (2023)

# How could a MIG be achieved?

- Better wages
- Job security
- Reforms to the current social security system
- Targeted payments to keep everyone above the set minimum income.
- Collective services
- Non-means tested benefits including disability benefits wouldn't be included as income for the purposes of calculating MIG.

# Where is Scotland/UK at with the MIG?

- Steering group created in 2021 and expert by experience panel
- Minimum income guarantee key elements and values set out by expert group
- Phase 2 of Expert Group will on public engagement and support for MIG and research on perspectives of households and employers
- Full report to set out recommendations

# References

Glasgow Centre for Population Health and Glasgow Disability Alliance (2023) The impacts of the cost-of-living crisis on disabled people: a case for action

Institute For Public Policy Research (2021) Securing a living income standard in Scotland: towards a minimum income guarantee

JRF (2023) Our social security system must support households with a disabled person to afford the essentials (blog)

JRF (2023) A Minimum Income Standard for the UK in 2023

JRF (2023) UK Poverty 2023

Poverty Alliance (2023) Challenge Poverty Week Briefing 3: A Scotland where we all have enough to live a decent and dignified life

Scottish Government (2023) MIG Expert Group Interim Report

SCOPE (2023) Disability Price Tag 2023

# Questions?

**Laura.Robertson@povertyalliance.org**

**Povertyalliance.org**

**@PovertyAlliance**

