





## Disability is not random

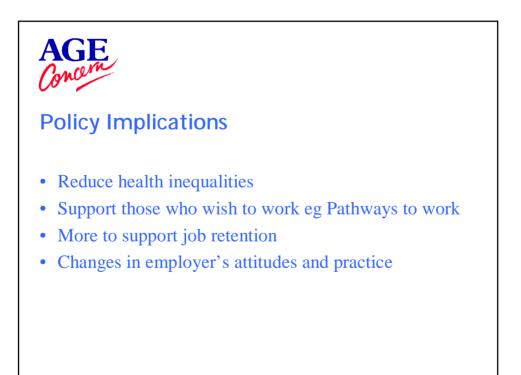
- Around 2% working age people become disabled each year
- People in poorest fifth 2½ times more likely to become disabled than those in richest fifth
- Onset related to indicators of disadvantage eg, lower educational qualifications, low status job, low income household
- These factors will affect ability to retain work





## • Extra costs of disability – may not be covered by benefits

- Pensions may not be priority
- Worry about future so don't tie up money
- Implications for household income if partner becomes carer –their earnings and pensions may be affected
- Disposable income after retirement reduced by disability costs





## Policy implications pensions and benefits

- Flexible private pensions
- Need for decent state basic pension
- S2P needs to be flexible and provide adequate pension
- Disability benefits related to need not age