



Inclusive Social Protection: **Empowering people with disabilities**

PAPER 3: **Addressing disability related extra costs in social protection**

PAPER 3

Addressing disability related extra costs in social protection

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This section explains new or hard to understand words.

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

1

What is social protection?



Social protection is about how governments or states:

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



A WELFARE SYSTEM

SOCIAL SERVICES

A PENSION OR BENEFIT SYSTEM

Social Protection is sometimes called:

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



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

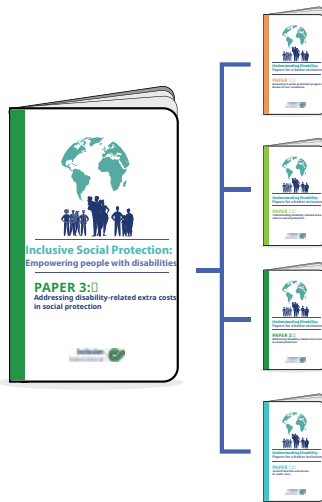


Social protection includes:

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

2

What is this document about?



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



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



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



This document explains how **governments** should support people with disabilities to **manage the disability related extra costs** that they face.

3

What are disability related extra costs?



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



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



Because of this, people with disabilities need more money to be able to have good lives.



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

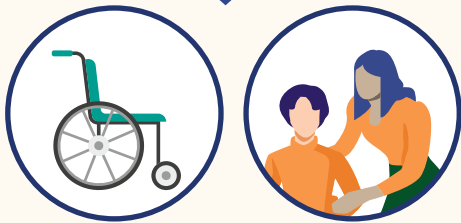
DISABILITY RELATED EXTRA COSTS

What are disability related extra costs?



Disability related extra costs are different for each person. They might be:

1. Direct costs.



People with disabilities need to pay for products and services which help them to live their lives.

For example, buying a wheelchair or paying for a personal assistant.

People with disabilities have to pay for these things as well as paying for regular things like food and rent.

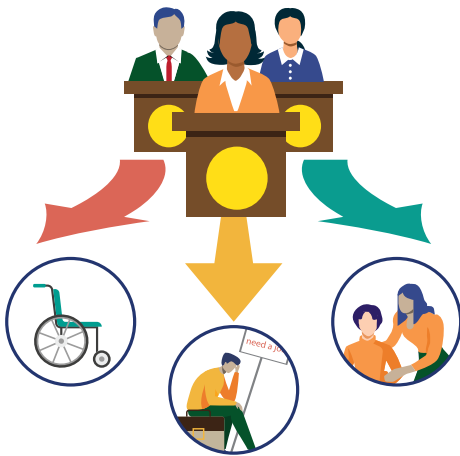


2. Indirect costs.

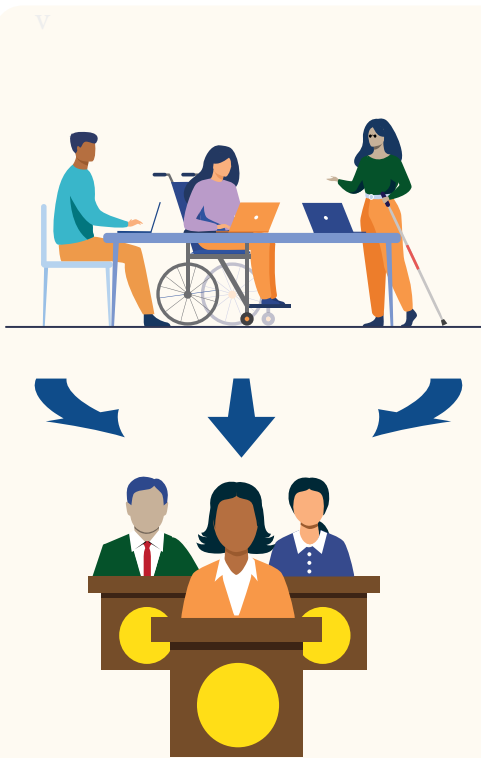
It is harder for people with disabilities to get a job so they are usually poorer than other people.

4

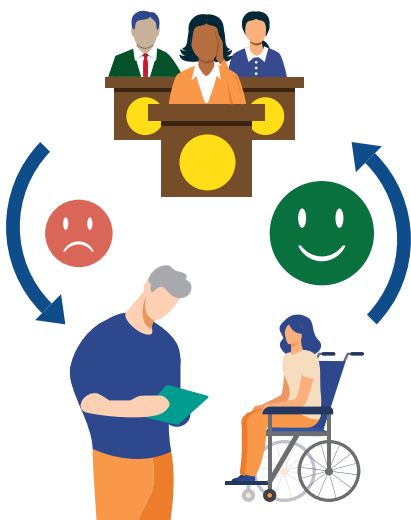
What can governments do?



Governments have different ways of helping people with disabilities with their disability related extra costs.



It is important that **governments** listen and understand what each person needs so that they can give people the help that is right for them.



Governments should work together with organizations of people with disabilities to understand what people need and what types of assistance and services should be developed in their countries.

What can governments do?

These could be **in-kind assistance** or **cash assistance** or a mixture of both.

In-kind assistance



Governments can give help without giving money. Types of in-kind assistance are:



- **Covering health related costs:** People with disabilities may have a lot of expenses related to their health such as medicines. Some countries provide free access to health services.



- **Services** that help people with disabilities. For example employment support services.



- **Discounts** on some services or goods that are not disability related such as cheaper or free transport.

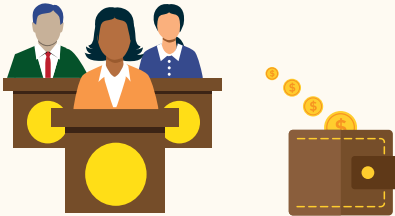


- **Providing work related assistance without conditions.**

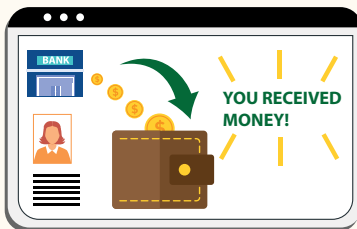
For example, you should be able to work and get the support that you need. Not choose one or the other.

What can governments do?

Cash assistance



Governments can also help by giving money. Types of cash assistance are:



- **A disability allowance** like a cash transfer:

In many countries, people with disabilities have a disability allowance which is money given to them because they have a disability. This is sometimes called a benefit or a pension.



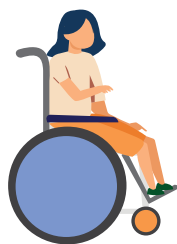
- **Additional support allowances:** Some people with disabilities may need more support such as a personal assistant, a support person or a sign language interpreter. This type of support is very expensive. Money to cover this support should be provided.



- **Caregiver allowance** is money paid to family members who support people with disabilities.

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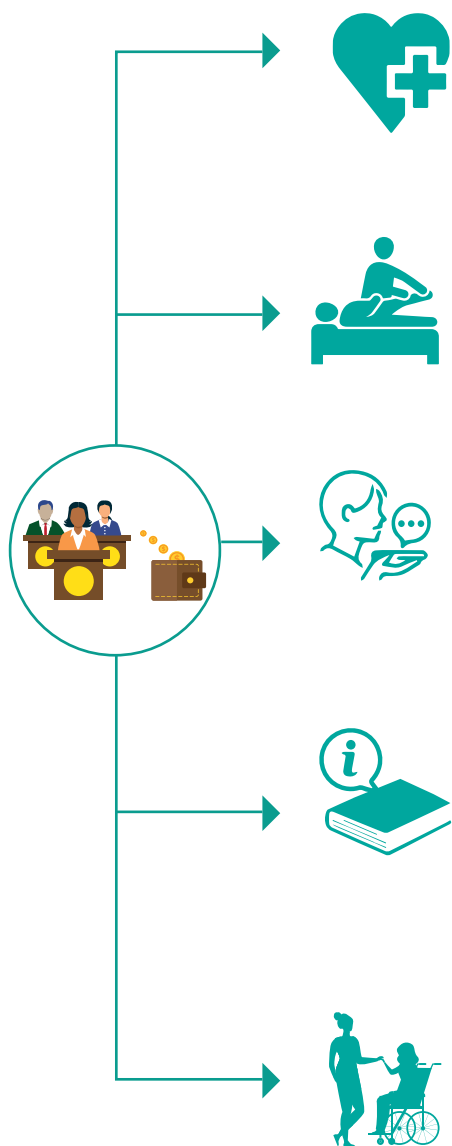
An example



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



Because of Maria's situation and needs, her family would like to receive the following social protection support:



1) Healthcare paid by the government

2) Having healthcare sessions with a physical therapist paid by the government.

3) **Assistive technology** paid for by the government.

4) A disability allowance to pay for Maria's Easy Read learning information, transport and other extra costs

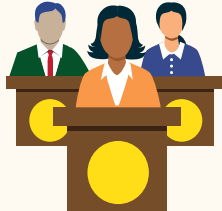
5) A caregiver allowance because Maria's mother had to leave her work to care for Maria.

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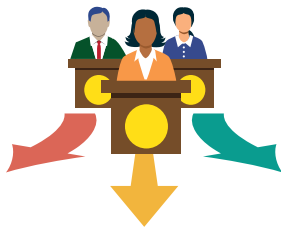
Summary and more information

This is **Paper 3**, the second paper about **disability related extra costs**.

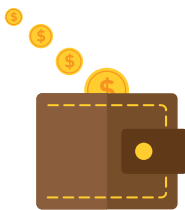
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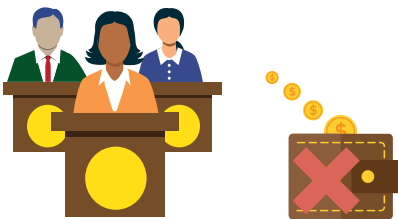
This paper has the solutions to how **governments** should address disability related extra costs.



Governments have different ways of helping people with disabilities with their disability-related extra costs. It can be through:

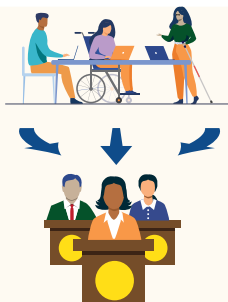


1) **Cash assistance** is money given by **governments** directly to people such as a pension, benefit or disability allowance.



2) **In-kind assistance** is the help **governments** give that is **not** about money. Such as providing support services or discounts on some services.

a



Governments should give different options to help people in a way that is right for the person and **responds to their needs**.

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

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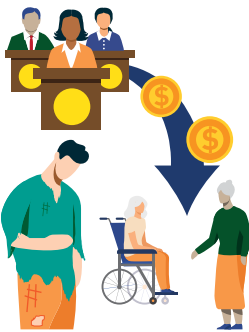
Glossary



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



Barriers stop people with disabilities from being included and treated equally. An example of a barrier could be information that is difficult to understand, or a building that is not accessible for people with physical disabilities.



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

- 1) May not be able to work.
- 2) May be poor or vulnerable.
- 3) May have disabilities and have extra costs in their lives.



DISABILITY RELATED EXTRA COSTS

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

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

Glossary



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



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



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

Inclusive Social Protection: Empowering people with disabilities

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

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

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