

## 5 Employment and Income

### Key points

This chapter examines the employment and economic circumstances of New Zealanders with disability living in households. It looks at how many people with disability had a job, how many were unemployed and how many were not in the labour force. It also looks at people's income sources and income levels, as well as their use of government financial assistance.

### Labour force status of working age (15–64) adults with disability

- In 2001, 57 percent of people aged 15–64 with disability living in households were employed.<sup>1</sup> Six percent were unemployed and actively seeking work, while 36 percent were not in the labour force.<sup>2</sup>
- By comparison, in the same year 71 percent of people aged 15–64 *without* disability were employed, 4 percent were unemployed and 18 percent were not in the labour force.<sup>3</sup>
- The highest rate of employment among people with disability was in the 25–44 age group (64 percent). People with disability aged 15–24 and 45–64 were less likely to be employed (55 percent and 45 percent respectively).
- Employment rates for people aged 15–64 with seeing, mobility, agility, intellectual or psychiatric/psychological disability were similar in 2001, ranging from 42 percent to 47 percent. However, people with hearing disability (62 percent) and people with 'other' types of disability (53 percent) had higher rates of employment.
- People with severe disability were less likely to be in the workforce than people with mild or moderate disability. Sixty-five percent of adults aged 15–64 with severe disability were not in the labour force, compared with 36 percent with moderate disability and 30 percent with mild disability.

### Labour force status of people with disability aged 65 and over

- Most people aged 65 and over with disability were not in the labour force (93 percent). Six percent were employed. In comparison, 78 percent of people aged 65 and over *without* disability were not in the labour force and 16 percent were employed.

<sup>1</sup> This includes 5 percent of people with disability who were working without pay in a family business or farm. For further details see 'Employed people with disability'.

<sup>2</sup> The category 'not in the labour force' refers to people who were neither employed nor unemployed and actively seeking work.

<sup>3</sup> The labour force status of 6 percent of people aged 15–64 without disability was not specified.

## **Employed people with disability**

- Of the adults with disability who were employed in 2001, 17 percent were self-employed or had their own business, 54 percent worked as paid employees, and 2 percent worked without pay in a family business or farm. Information was not available for 27 percent.
- An estimated 5400 adults, 2 percent of employed adults with disability, worked in sheltered workshops or in jobs specifically set up to provide work for people with disability.
- Fifteen percent of New Zealand's total population of employed adults had some kind of disability in 2001.
- Certain occupational groups, such as elementary occupations and trades, contained a relatively high percentage of workers with disability (23 percent and 17 percent respectively). Other occupational groups, such as clerks (12 percent) and professionals (11 percent), contained a relatively low percentage of workers with disability.
- Workers in elementary occupations had the highest rate of mobility disability (10 percent) and agility disability (10 percent). Ten percent of all trades workers, 7 percent of all plant and machine operators and assemblers, and 7 percent of all workers in elementary occupations were estimated to have a hearing disability.
- The most common cause of disability among employed adults in 2001 was accident/injury. An estimated 78,600 employed adults, 5 percent of all employed New Zealanders, had a main disability caused by accident/injury.
- Nineteen percent of employed adults with disability, an estimated 47,900 people, indicated they needed some form of personal assistance, technical equipment or other workplace modifications to enable them to work in their present job. The most common requirement was modified or different duties, indicated by 9 percent of adults with disability in employment.
- Two percent, or an estimated 5400 employed adults with disability, indicated they needed alterations to their work area or building. Three-quarters of these people had a mobility disability as their main disability or as one of their disabilities.

## **Unemployed people with disability**

- In 2001, 22 percent of unemployed aged 15–64 with disability had been looking for work for more than a year.
- When unemployed people with disability were asked what they needed to be able to work, the most common requirement they identified was modified work hours (21 percent).

## **People with disability not in the labour force**

- People under the age of 65 and not in the labour force were asked if their condition or health problem stopped them from working at a job or business. Just under half (42 percent) said it did not. Women (47 percent) were more likely than men (36 percent) to say they were not stopped from working. Older adults were more likely than younger adults to have a condition or health problem that stopped them from working at a job or business.
- Modified work hours was the special workplace requirement that adults with disability who were able and willing to work most commonly indicated they needed.

## **Income sources**

- Compared with adults aged 15–24 without disability, adults aged 15–24 with disability were more likely to obtain income from the Community Wage – Job Seeker (otherwise known as the Unemployment Benefit), the Community Wage – Sickness Benefit and the Invalids Benefit. They were less likely than adults aged 15–24 without disability to obtain income from wages or salaries or from student allowances.
- Compared with people aged 25–64 years without disability, people aged 25–64 with disability were more likely to obtain income from the Accident Compensation Corporation (ACC) or a private work accident insurer, the Community Wage – Job Seeker, the Community Wage – Sickness Benefit and the Invalids Benefit. They were less likely than people aged 25–64 without disability to obtain income from wages or salaries, self-employment and interest, dividends, rent or other investments.
- In the 65 and over age group, most people with disability derived income from New Zealand Superannuation (including the Veterans Pension), as did most people without disability. However, people with disability were less likely than people without disability to derive income from wages, salary, commissions, bonuses and other payments made by employers, or from self-employment.

## **Government financial assistance**

- In 2001 the Disability Allowance was provided to 13 percent of adults with disability, an estimated 84,000 adults. Seven percent of adults with disability received the Community Wage – Sickness Benefit, 7 percent received the Invalids Benefit, 2 percent received the War Disablement Pension and 2 percent received the Special Needs Grant.
- Eighteen percent of children with disability, an estimated 16,500 children, received the Child Disability Allowance, while 6 percent, an estimated 5400 children, received the Disability Allowance.

## **Health care cards**

- The 2001 Disability Survey estimated that 54 percent of adults with disability and 63 percent of children with disability had a Community Services Card in the previous 12 months.
- Over this same time, 9 percent of adults with disability and 4 percent of children with disability had a Pharmaceutical Subsidy Card. Eight percent of adults with disability and 4 percent of children with disability had a High Use Health Card.

## **Household income**

- Children with disability were more likely than children without disability to live in low income households (household incomes of \$30,000 and under per year).
- Similarly, in all adult age groups, from 15–24 to 65 and over, adults with disability were more likely than adults without disability to live in low income households.

## **Personal income**

- Adults with disability in the 25–44, 45–64 and 65 and over age groups were more likely than their non-disabled counterparts to have low personal incomes. For example, 42 percent of adults aged 25–44 with disability had personal incomes of \$15,000 and under per year in 2001, compared with 25 percent of adults aged 25–44 without disability.

## **Socioeconomic areas**

- In 2001, for all age groups, people with disability were more likely than people without disability to live in households in the more socioeconomically deprived areas of New Zealand (NZDep2001 areas 6–10).

## Introduction

Objective 4 of the New Zealand Disability Strategy is to provide opportunities in employment and economic development for people with disability (Minister for Disability Issues 2001).

Actions proposed to meet this objective include:

- encouraging the development of a range of employment options appropriate to the diverse needs of people with disability
- providing communication services, resources and flexible workplace options
- ensuring disabled people have access to economic development initiatives
- reviewing income support provisions to ensure people with disability have an adequate standard of living.

To contribute to the implementation and evaluation of these actions, this chapter presents results from the 2001 Household Disability Survey on the employment and economic circumstances of non-institutionalised people with disability.<sup>4</sup>

It begins by looking at the labour force status of people with disability in 2001, indicating how many were employed, how many were unemployed and how many were not in the labour force. Results are compared with those for people without disability, revealing important differences.

Employed people with disability are then considered in more detail, looking at the kinds of occupation and industry they worked in, and their special workplace requirements related to disability.

Following this comes a closer look at the people with disability who were unemployed and actively seeking work. This examines how long they had been out of work and the special workplace requirements they needed to be able to work.

The next section examines the different income sources of adults with disability, covering paid employment and business ownership, as well as government financial assistance.

This is followed by a section summarising people's levels of personal and household income in 2001. Data are also presented examining the extent to which people with disability were more likely than other people to live in the more socioeconomically disadvantaged areas of New Zealand.

The final section compares labour force status and income statistics from the 2001 and 1996 Household Disability Surveys.

<sup>4</sup> The 2001 Disability Survey of Residential Facilities did not examine the economic circumstances of people with disability living in residential facilities.

# Employment and labour force status

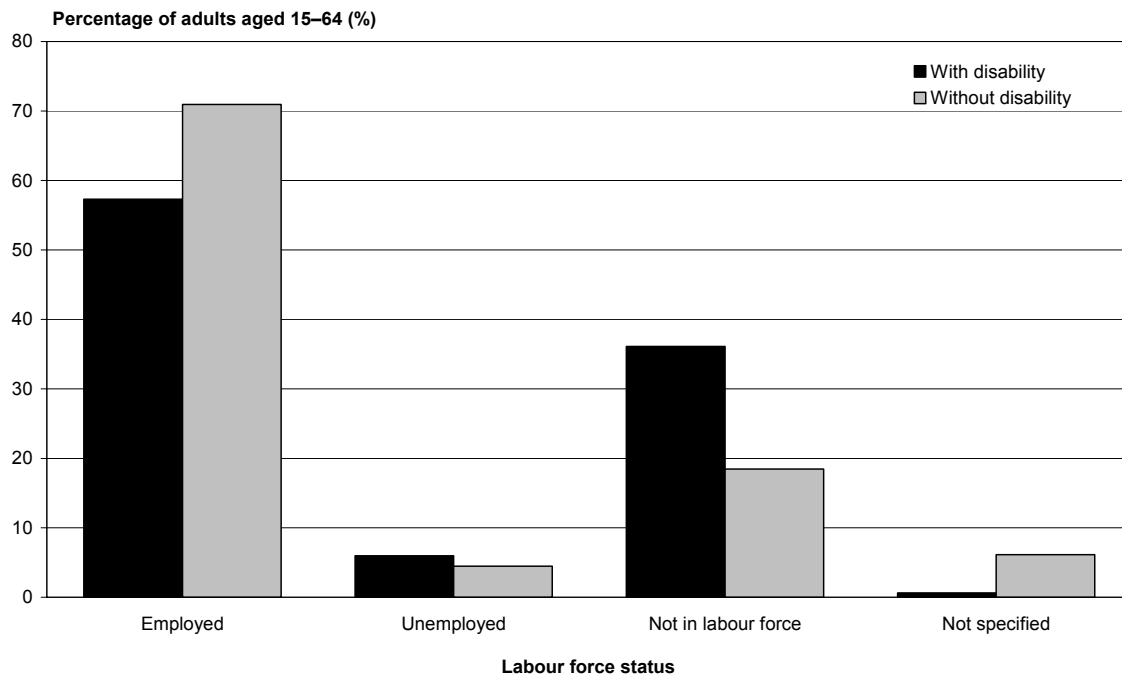
## Labour force status of adults aged 15–64

The focus of this section is the 15–64 years age group, as this is the group usually regarded as the working age population.<sup>5</sup> Of the estimated 626,500 adults with disability living in households in 2001, 411,000 (66 percent) were aged 15–64. The remaining 215,600 (34 percent) were aged 65 and over.

In 2001 just over half (57 percent) of people with disability aged 15–64 were employed.<sup>6</sup> Six percent were unemployed and seeking work, while 36 percent were not in the labour force.<sup>7</sup>

By comparison, in the same year 71 percent of people *without* disability aged 15–64 were employed, 4 percent were unemployed and 18 percent were not in the labour force (Figure 5.1).<sup>8</sup>

**Figure 5.1:** Percentage of adults aged 15–64 with and without disability living in households, by labour force status, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings  
Notes:

- Data in Appendix Table 5.1.
- ‘Employed’ means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. ‘Unemployed’ means not employed in a job, business or farm but actively looking for full-time or part-time work. ‘Not in the labour force’ means neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).

<sup>5</sup> Data on the labour force status of people with disability aged 65 and over is in a separate section of this chapter.

<sup>6</sup> This includes the 5 percent of people with disability who were working without pay in a family business or farm. See ‘Employed people with disability’.

<sup>7</sup> The labour force status of 1 percent of people aged 15–64 with disability was not specified.

<sup>8</sup> The labour force status of 6 percent of people aged 15–64 without disability was not specified.

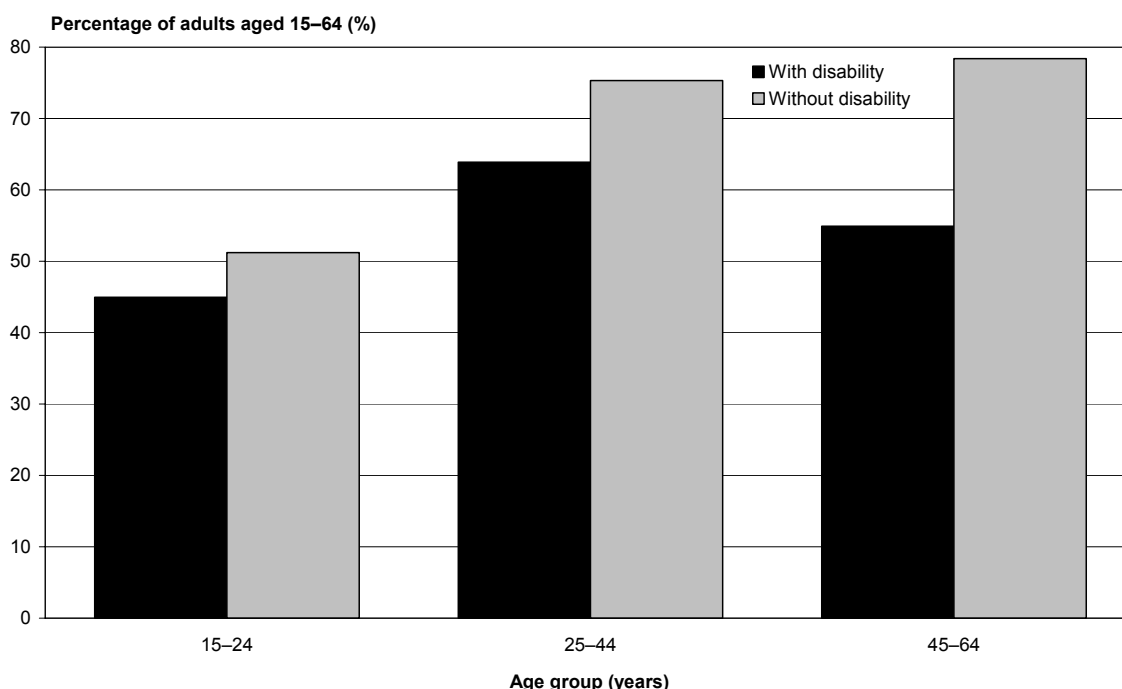
Working-age people with disability were, therefore, less likely to be in the labour force (that is, employed or actively seeking work) than working age people without disability.

## Employment

The highest rate of employment among people with disability was in the 25–44 age group (64 percent). People with disability aged 15–24 and 45–64 were less likely to be employed (55 percent and 45 percent respectively).

In all three age groups from 15–24 to 45–64, people with disability had lower rates of employment than people without disability. This was particularly the case in the 45–64 age group (Figure 5.2).

**Figure 5.2:** Employment rates of adults aged 15–64 with and without disability living in households, by age, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

- Data in Appendix Table 5.1.
- ‘Employed’ means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).

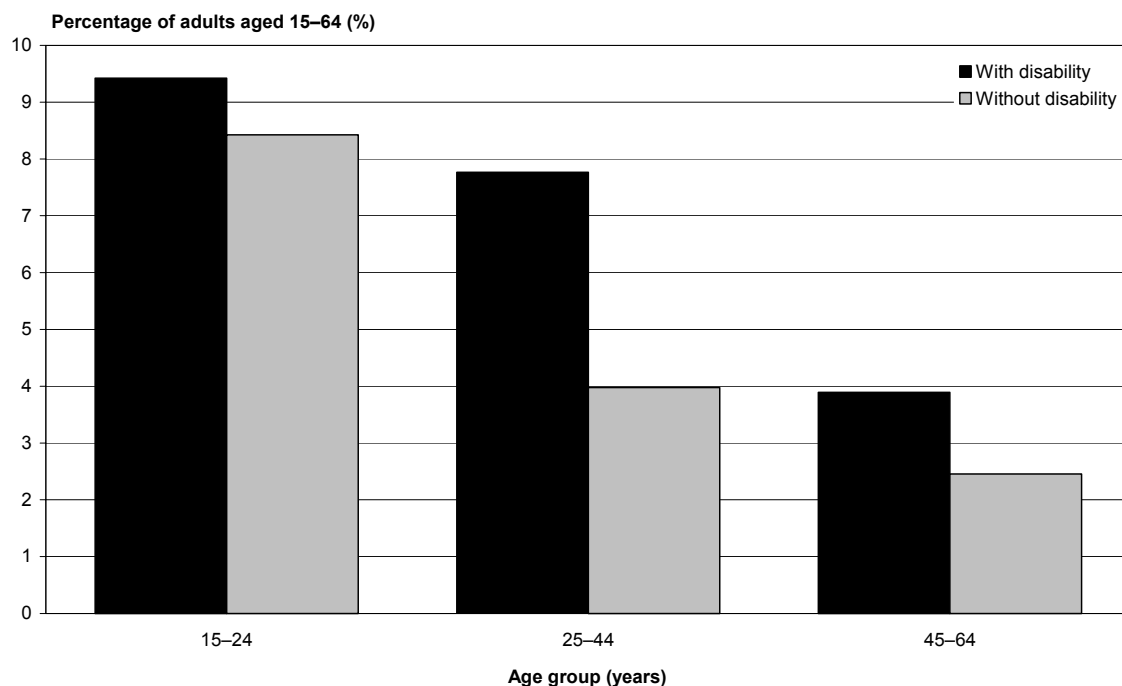
In 2001, women with disability were less likely than men to be employed (51 percent and 63 percent respectively). A similar difference existed between women and men *without* disability (65 percent and 77 percent respectively).

## Unemployment

Six percent of adults aged 15–64 with disability were unemployed and actively seeking work in 2001. However, adults aged 15–24 had a higher unemployment rate (9 percent), while adults aged 45–64 had a slightly lower unemployment rate (4 percent).

In all three age groups from 15–24 to 45–64, unemployment rates were higher for adults with disability than for adults without disability. In the 25–44 age group, the unemployment rate for people with disability was double that of people without disability (8 percent compared with 4 percent) (Figure 5.3).

**Figure 5.3:** Unemployment rates of adults aged 15–64 with and without disability living in households, by age, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

- Data in Appendix Table 5.1.
- 'Unemployed' means not employed in a job, business or farm, but actively looking for full-time or part-time work (Statistics New Zealand 2002a).

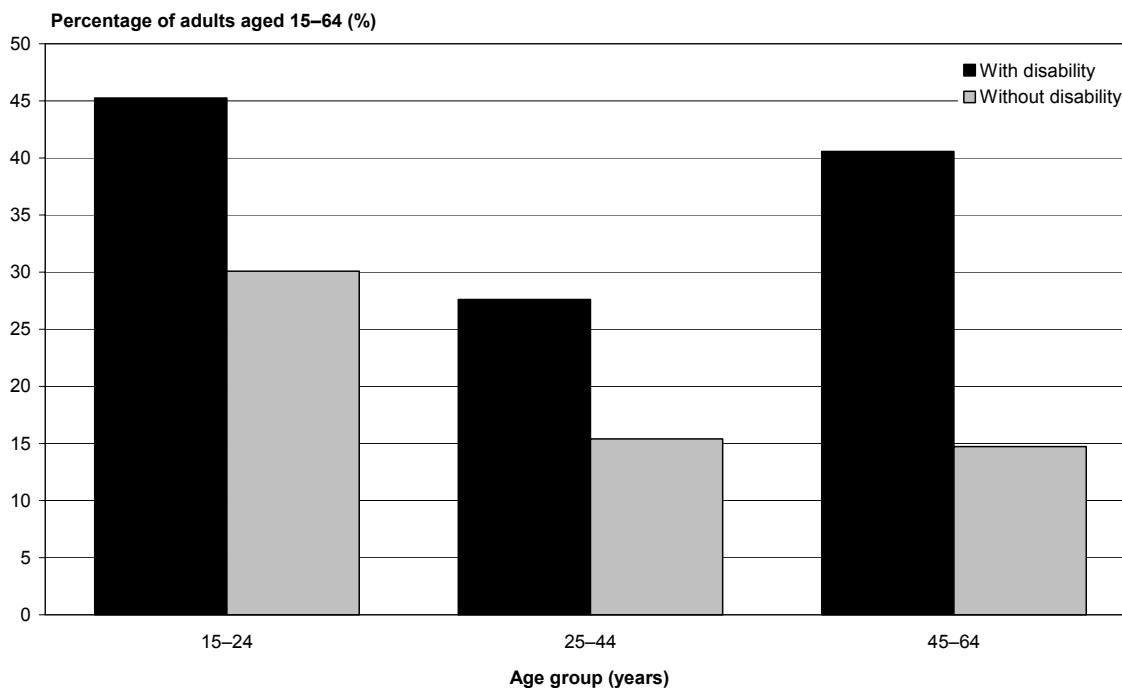
In 2001, unemployment rates were similar for men and women, both with and without disability. Seven percent of men and 5 percent of women with disability were unemployed; 5 percent of men and 4 percent of women without disability were unemployed.

## Not in the labour force

Thirty-six percent of adults aged 15–64 with disability were not in the labour force, including 45 percent of adults aged 15–24 and 41 percent of adults aged 45–64. The proportion of adults aged 25–44 not in the labour force was somewhat lower (28 percent).

In all three age groups from 15–24 to 45–64, people with disability were more likely than people without disability to be not in the labour force. For example, 28 percent of adults aged 25–44 with disability were not in the labour force, compared with 15 percent of adults aged 25–44 without disability (Figure 5.4).

**Figure 5.4:** Percentage of adults aged 15–64 with and without disability living in households not in the labour force, by age, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

- Data in Appendix Table 5.1.
- ‘Not in the labour force’ means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).

Women aged 15–64 were more likely than men to be classified as ‘not in the labour force’, whether or not they had disability. Forty-three percent of women and 29 percent of men with disability in this age group were not in the labour force, compared with 24 percent of women and 12 percent of men *without* disability.

## Labour force status and disability type

Employment rates for adults aged 15–64 with seeing, mobility, agility, intellectual or psychiatric/ psychological disability were similar in 2001, ranging from 42 percent to 47 percent. However, people with hearing disability (62 percent) and people with ‘other’ types of disability (53 percent) had higher rates of employment (Table 5.1).<sup>9</sup>

**Table 5.1:** Labour force status of adults aged 15–64 with disability living in households, by disability type, 2001

Disability type in adults aged 15–64	In the labour force		Not in the labour force %	Total %
	Employed %	Unemployed %		
Hearing	62	6	30	100
Seeing	44	8	48	100
Mobility	45	6	48	100
Agility	47	6	46	100
Intellectual	42	7	51	100
Psychiatric/psychological	44	7	48	100
Other	53	6	40	100
Total	57	6	36	100

Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

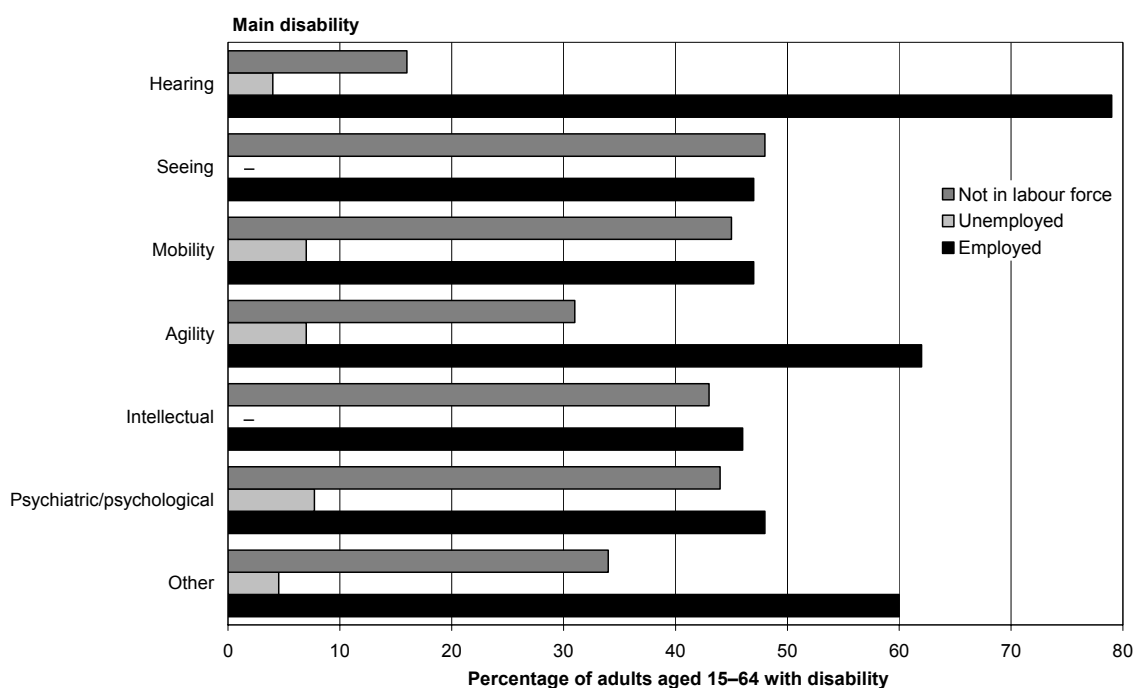
- ‘Employed’ means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. ‘Unemployed’ means not employed in a job, business or farm, but actively looking for full-time or part-time work. ‘Not in the labour force’ means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).
- If individuals reported more than one disability type, they were counted in each applicable disability group.
- The sum of the values for each category may differ from the total due to rounding.

<sup>9</sup> Note that age and sex could be having an effect on these results (see the discussion on the effects of age in chapter 1).

## Labour force status and main disability

A generally similar result is evident when the analysis is limited to people's main disability. Adults aged 15–64 who had a seeing disability, a mobility disability, an intellectual disability or a psychiatric/psychological disability as their main disability were the least likely to be in the labour force, with 46 to 48 percent employed. By contrast, 79 percent of adults with a hearing disability as their main disability were employed, as were 62 percent of adults with an agility disability as their main disability, and 60 percent of adults with an 'other' disability as their main disability (Figure 5.5).<sup>10</sup>

**Figure 5.5:** Percentage of adults aged 15–64 with disability living in households, by labour force status and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

Notes:

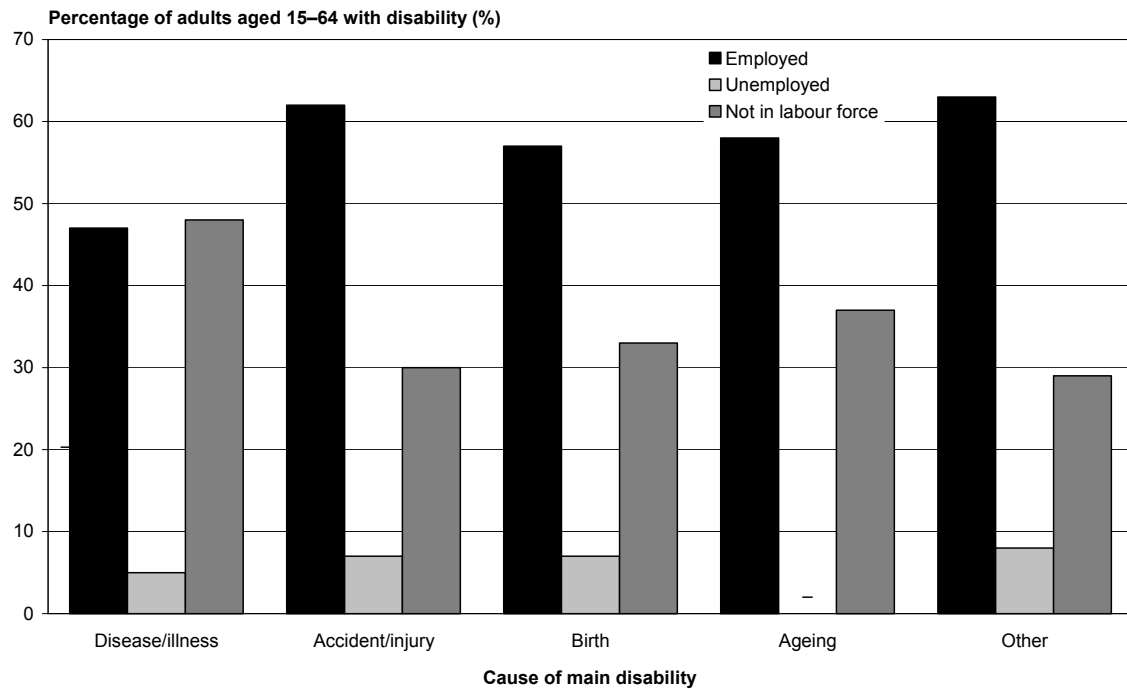
- Data in Appendix Table 5.2.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. 'Unemployed' means not employed in a job, business or farm, but actively looking for full-time or part-time work. 'Not in the labour force' means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).

<sup>10</sup> Note that age and sex could be having an effect on these results (see the discussion on the effects of age in chapter 1).

## Labour force status and cause of main disability

Less than half of adults aged 15–64 with a main disability caused by disease/illness were employed in 2001 (47 percent). In contrast, 62 percent of adults aged 15–64 with a main disability caused by accident/injury were employed, as were 63 percent of adults aged 15–64 with a main disability from ‘other’ causes (Figure 5.6).

**Figure 5.6:** Percentage of adults aged 15–64 with disability living in households, by labour force status and cause of main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

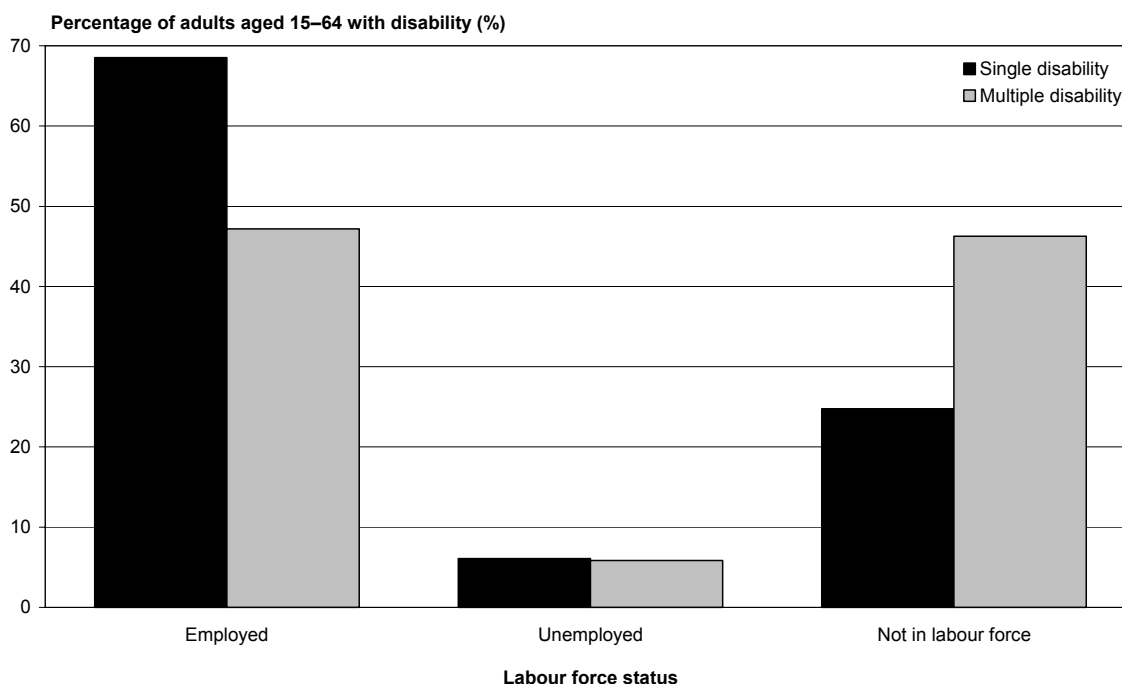
Notes:

- Data in Appendix Table 5.2.
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## Labour force status and single/multiple disability

More than two-thirds (69 percent) of adults aged 15–64 with a single disability were employed, compared with 47 percent of adults aged 15–64 with multiple disabilities (Figure 5.7).

**Figure 5.7:** Percentage of adults aged 15–64 with disability living in households, by labour force status and single/multiple disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

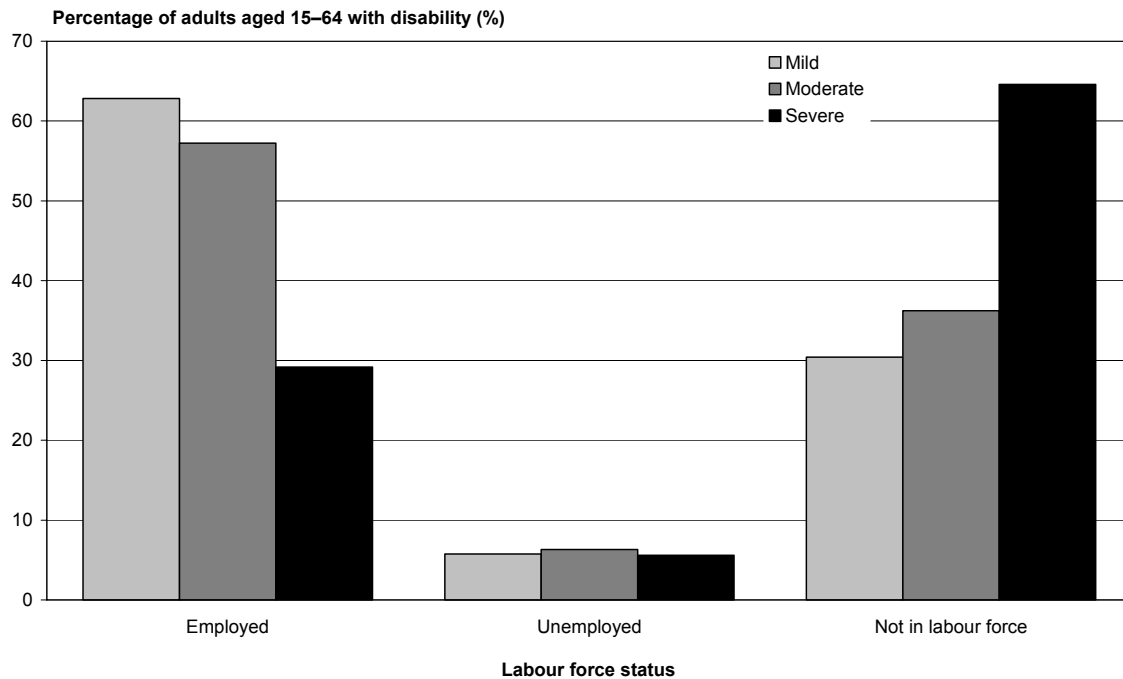
Notes:

- Data in Appendix Table 5.2.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. 'Unemployed' means not employed in a job, business or farm, but actively looking for full-time or part-time work. 'Not in the labour force' means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).

## Labour force status and severity of disability

People with severe disability were less likely to be in the workforce than people with mild or moderate disability. Sixty-five percent of adults aged 15–64 with severe disability were not in the labour force, compared with 36 percent with moderate disability and 30 percent with mild disability (Figure 5.8).

**Figure 5.8:** Percentage of adults aged 15–64 with disability living in households, by labour force status and severity of disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

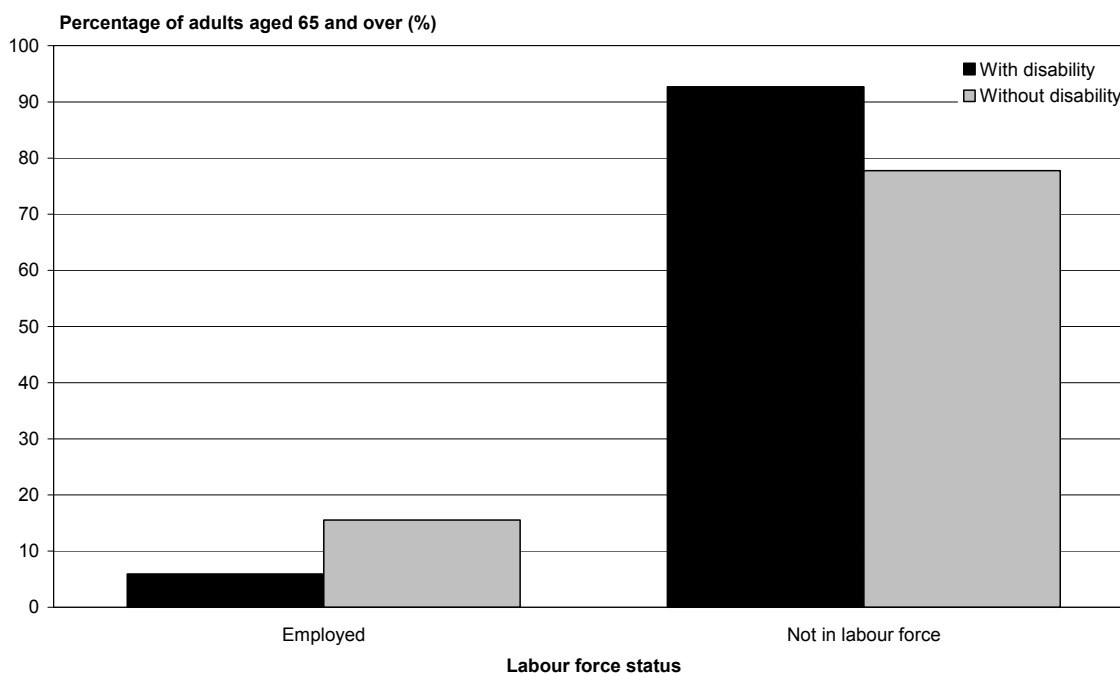
- Data in Appendix Table 5.2.
- ‘Employed’ means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. ‘Unemployed’ means not employed in a job, business or farm, but actively looking for full-time or part-time work. ‘Not in the labour force’ means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).

## Labour force status of adults aged 65 and over

Most adults aged 65 and over with disability were not in the labour force (93 percent). Six percent were employed.<sup>11</sup>

By comparison, 78 percent of adults aged 65 and over *without* disability were not in the labour force and 16 percent were employed (Figure 5.9).<sup>12</sup>

**Figure 5.9:** Percentage of adults aged 65 and over with and without disability living in households, by labour force status, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

- Data in Appendix Table 5.3.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm. 'Unemployed' means not employed in a job, business or farm, but actively looking for full-time or part-time work. 'Not in the labour force' means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).
- The 'unemployed' category for people aged 65 and over is not shown as estimated frequencies were outside the 70 percent relative sampling error cut-off point.

<sup>11</sup> The labour force status of 1 percent of adults with disability aged 65 and over was not specified.

<sup>12</sup> The labour force status of 7 percent of adults without disability aged 65 and over was not specified.

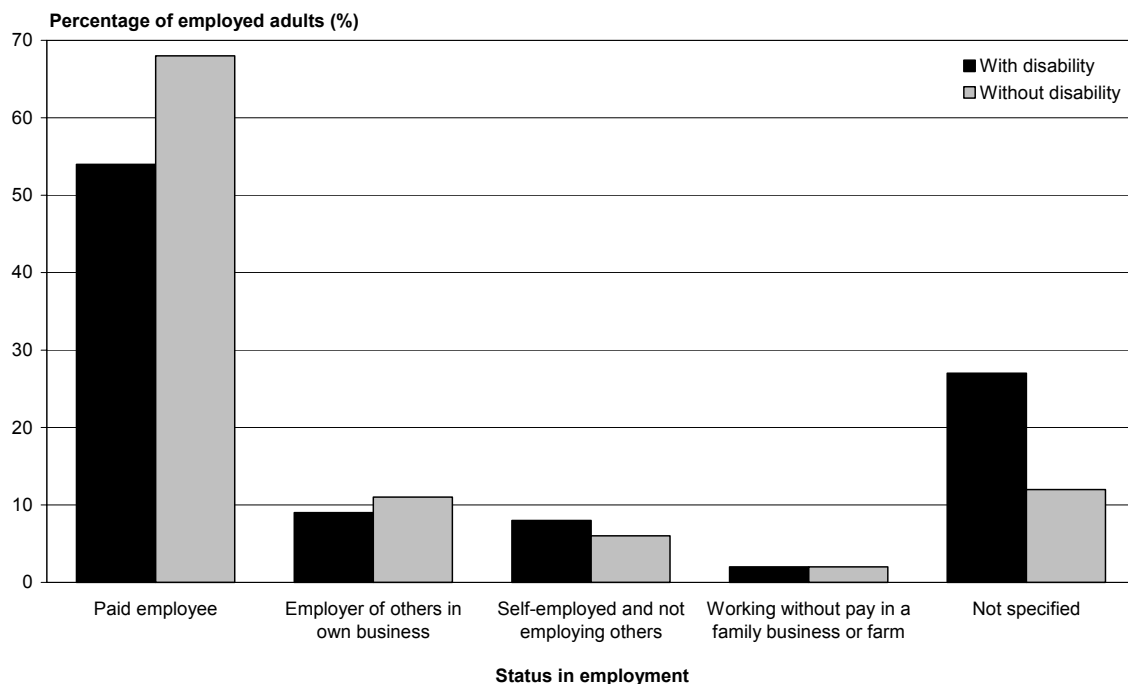
## Employed people with disability

In 2001, 40 percent of adults aged 15 and over with disability, an estimated 248,200 people, were employed.<sup>13</sup> This section looks more closely at features of this group.

### Status in employment

Just over half of employed adults with disability were paid employees (54 percent), which was less than the proportion of adults without disability (68 percent) (Figure 5.10).

**Figure 5.10:** Percentage of employed adults with and without disability living in households, by status in employment, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

- Data in Appendix Table 5.5.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).
- The data in this figure were obtained by matching Census data with data from the Household Disability Survey. The unmatched data from the Household Disability Survey indicate that 69 percent of employed people with disability were paid employees, 19 percent were self-employed or had their own business and 5 percent worked without pay in a family business or farm.

A sizeable percentage of employed adults with disability (17 percent) were self-employed or had their own business. This was the same as the proportion of adults without disability.

<sup>13</sup> Almost half (46 percent) of the 248,200 employed people with disability were aged 45–64, while a further 41 percent were aged 25–44, 8 percent were aged 15–24 and 5 percent were aged 65 and over.

Two percent of employed adults, both with and without disability, were working without pay in a family business or farm.<sup>14</sup>

Of the employed people with disability aged 65 and over, only 24 percent were paid employees, while 21 percent were employers of others in their own business.

In the 15–24 age group, 69 percent of people with disability in jobs were paid employees.

Employed females with disability were more likely than employed males with disability to be paid employees (61 percent compared with 50 percent). Males were more likely than females to be self-employed (11 percent compared with 4 percent) or to own a business employing others (11 percent compared with 6 percent).

### **More than one job**

An estimated 34,000 adults, 14 percent of employed adults with disability, had more than one job, whether paid or unpaid. Adults aged 65 and over were more likely to have more than one job (20 percent), while adults in the 15–24 and 25–44 age groups were the least likely to have more than one job (11 percent in each case).

Sixteen percent of employed women with disability had more than one job, compared with 11 percent of employed men with disability.

### **Sheltered employment**

An estimated 5400 people, 2 percent of employed adults with disability, worked in sheltered workshops or in jobs specifically set up to provide work for people with disability.<sup>15</sup>

Two-thirds (68 percent) of adults working in sheltered employment were men. Most were aged 25 to 64.

### **Types of occupation**

In 2001, 15 percent of all adults in employment (that is, adults with and without disability) had some kind of disability. This was lower than the rate of disability for the New Zealand adult population as a whole, which was 22 percent.

Certain occupational groups contained a relatively high percentage of people with disability; for example, 23 percent of workers in elementary occupations and 17 percent of trades workers had some kind of disability.<sup>16</sup>

<sup>14</sup> Note, however, the relatively large proportion of adults with disability (27 percent) for whom this information was not available (compared with 12 percent of adults without disability).

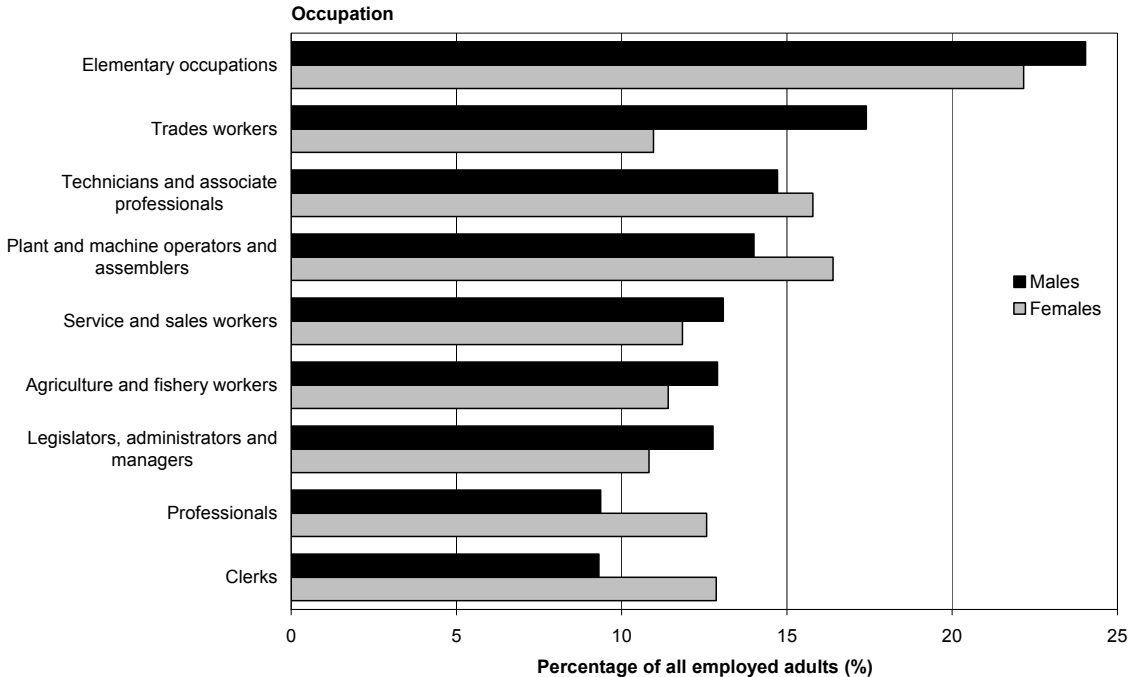
<sup>15</sup> Sheltered workshops provide a variety of services to people with disability, one of which is employment.

<sup>16</sup> Workers in elementary occupations perform tasks such as cleaning commercial and private buildings and vehicles, delivering messages and packages, collecting refuse, packing and moving goods, and other general labouring work.

Other occupational groups, such as clerks (12 percent) and professionals (11 percent), contained a relatively low percentage of people with disability.

In some occupations, such as trades, male workers were more likely than female workers to have disability. In other occupations, such as professionals and clerks, female workers were more likely than male workers to have a disability (Figure 5.11).

**Figure 5.11:** Percentage of all employed adults living in households who had disability, by sex and occupation, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

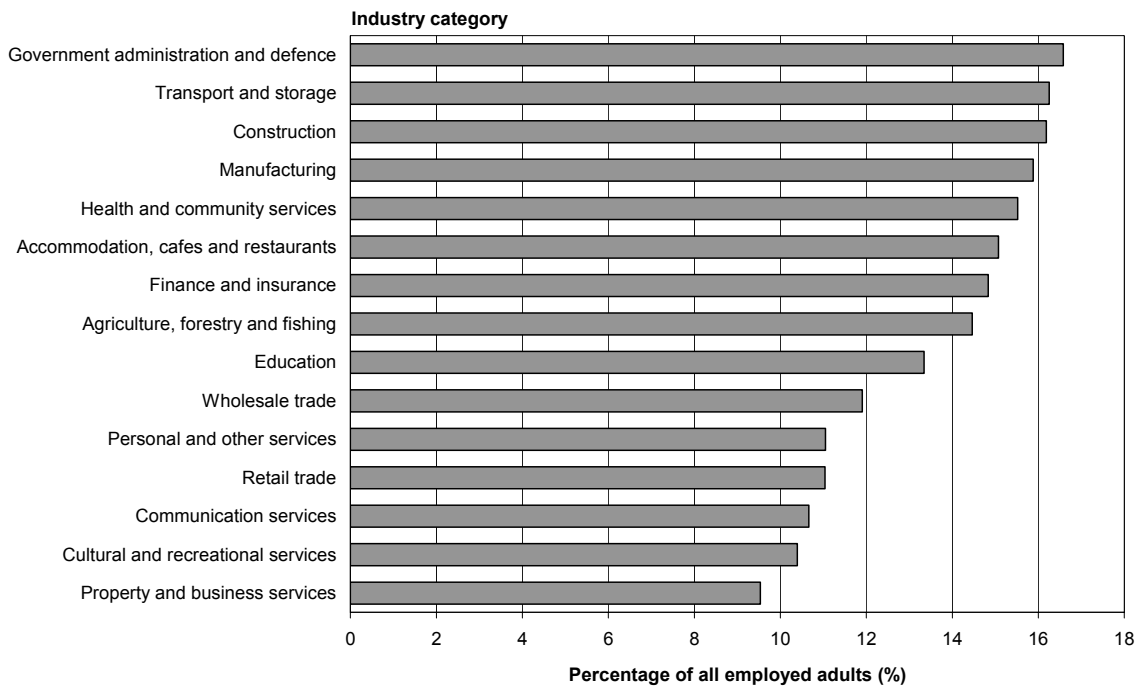
Notes:

- Data in Appendix Table 5.8.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).

## Industry category

Rates of disability were highest among people employed in government administration and defence (17 percent), the transport and storage industry, the construction industry, manufacturing, and health and community services (all 16 percent) (Figure 5.12).

**Figure 5.12:** Percentage of all employed adults living in households who had disability, by industry category, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.9.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).

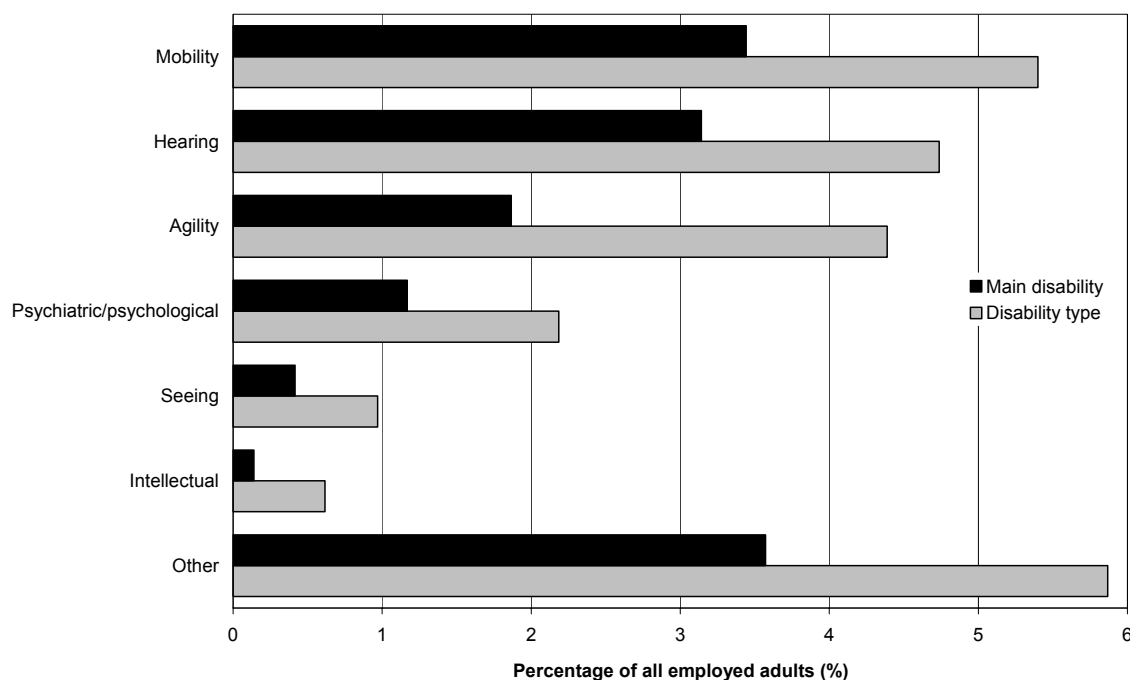
Rates of disability were comparatively low among people employed in the property and business services sector (10 percent), cultural and recreational services (10 percent), communication services, the retail sector, and the personal and other services sector (all 11 percent).

## Disability type

Results from the 2001 Household Disability Survey make it possible to estimate what percentage of the entire population of employed adults (that is, adults with and without disability) had various types of disability.

In 2001, 5 percent of all employed adults had a mobility disability. Five percent of all employed adults had a hearing disability and 4 percent of all employed adults had an agility disability. Slightly smaller percentages of employed adults had a psychiatric/psychological disability (2 percent), a seeing disability (1 percent) or an intellectual disability (less than 1 percent) (Figure 5.13).

**Figure 5.13:** Percentage of all employed adults living in households who had disability, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Calculated from data in Appendix Table 5.4.
- 'Employed' means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).
- If individuals reported more than one disability type, they were counted in each applicable disability group.

Workers in elementary occupations had the highest rate of mobility disability (10 percent) and agility disability (10 percent).

Hearing disability was more common in certain occupations, with 10 percent of trades workers, 7 percent of plant and machine operators and assemblers, and 7 percent of workers in elementary occupations estimated to have a hearing disability.

## **Main disability**

In 2001, 3 percent of all employed adults had a main disability that was a mobility disability; another 3 percent had a main disability that was a hearing disability. Two percent had an agility disability as their main disability and 1 percent had a psychiatric/psychological disability as their main disability (Figure 5.13).

Eight percent of trades workers, 5 percent of plant and machine operators and assemblers, and 4 percent of workers in elementary occupations had a main disability that was a hearing disability.

Six percent of workers in elementary occupations and 4 percent of plant and machine operators and assemblers, agricultural and fishery workers, and clerks had a main disability that was a mobility disability.

Three percent of workers in elementary occupations had a main disability that was an agility disability; another 3 percent of workers in elementary occupations had a main disability that was a psychiatric/psychological disability.

## **Cause of main disability**

The disabilities experienced by employed adults were most likely to be caused by accident/injury or disease/illness. In 2001, an estimated 78,600 employed adults, 5 percent of all employed adults, had a main disability caused by accident/injury; another 54,500 employed adults, 3 percent of all employed adults, had a main disability caused by disease/illness.

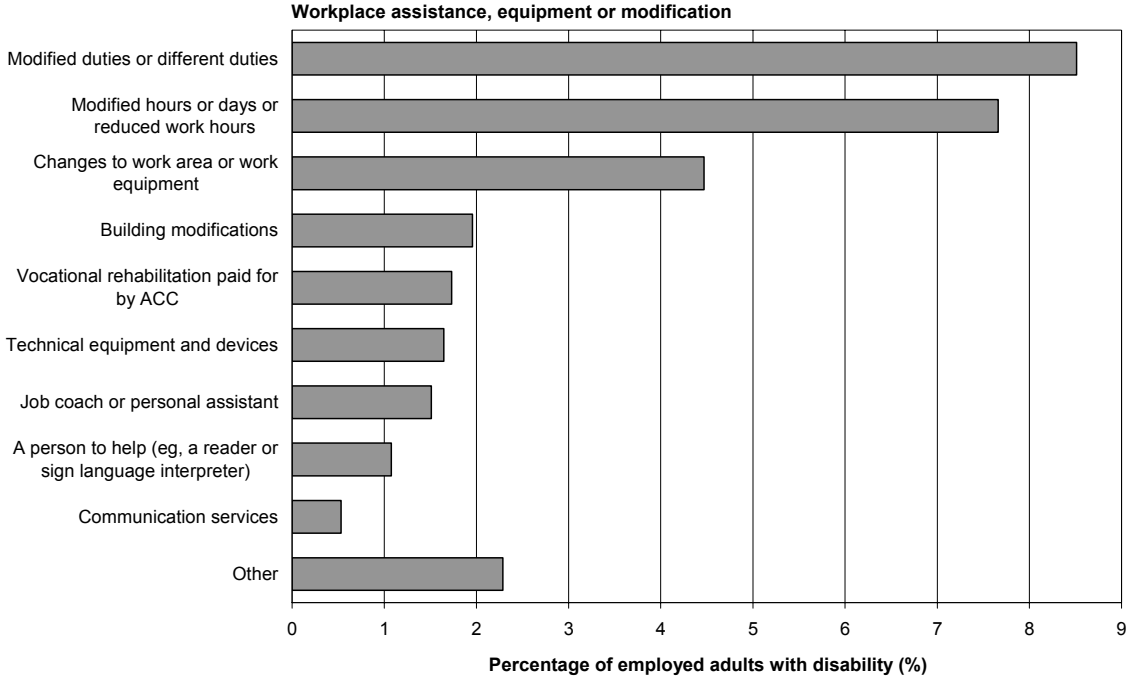
Workers in certain occupations had above-average rates of disability caused by accident/injury. Eight percent of workers in elementary occupations, 7 percent of trades workers and 6 percent of plant and machine operators and assemblers had a main disability caused by accident/injury.

## **Special workplace requirements**

Nineteen percent of employed adults with disability, an estimated 47,900 people, indicated they needed some form of personal assistance, technical equipment or other workplace modification to enable them to work in their present job. Seventy-four percent indicated they did not need any kind of assistance, equipment or workplace modification.

The kind of assistance, equipment or modification most commonly required was modified or different duties. This was required by 9 percent of employed adults with disability, or an estimated 21,100 people (Figure 5.14).

**Figure 5.14:** Percentage of employed adults with disability living in households needing different types of workplace assistance, equipment or modification, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.11.
- ‘Employed’ means working for pay or profit in a job, business or farm, or working without pay in a family business or farm (Statistics New Zealand 2002a).
- If individuals reported more than one requirement, they were counted in each applicable category.

People requiring modified or different duties were asked if their employer had met this requirement. The majority (79 percent) reported that they had.

The second most common requirement identified was modified hours or days or reduced work hours. This requirement was indicated by 8 percent of employed adults with disability, with 83 percent of them reporting that their employer had met this requirement.

Four percent of employed adults with disability, an estimated 11,100 people, indicated they required changes to their work area or equipment. Sixty-nine percent of this group said their employer had met this requirement.

## **Building alterations**

All employed adults with disability were asked if they had needed any alterations to the building they worked in or their work area in the previous 12 months because of their condition or health problem. Two percent, an estimated 5400 employed adults with disability, indicated they needed alterations to their work area or building. Of these adults, the majority (79 percent) said they did not have an unmet need for these alterations.

Seventy-five percent of those needing alterations to their work area or building had multiple disabilities. Over half (59 percent) had moderate disability, while a quarter (27 percent) had mild disability.

Seventy-three percent of employed adults needing alteration to their work area or building had a mobility disability, while 61 percent had an agility disability.

For 42 percent, their *main* disability was a physical (mobility or agility) disability.

Accident/injury caused the main disabilities of 57 percent of employed adults needing alterations to their work building or area.

## **Unemployed people with disability**

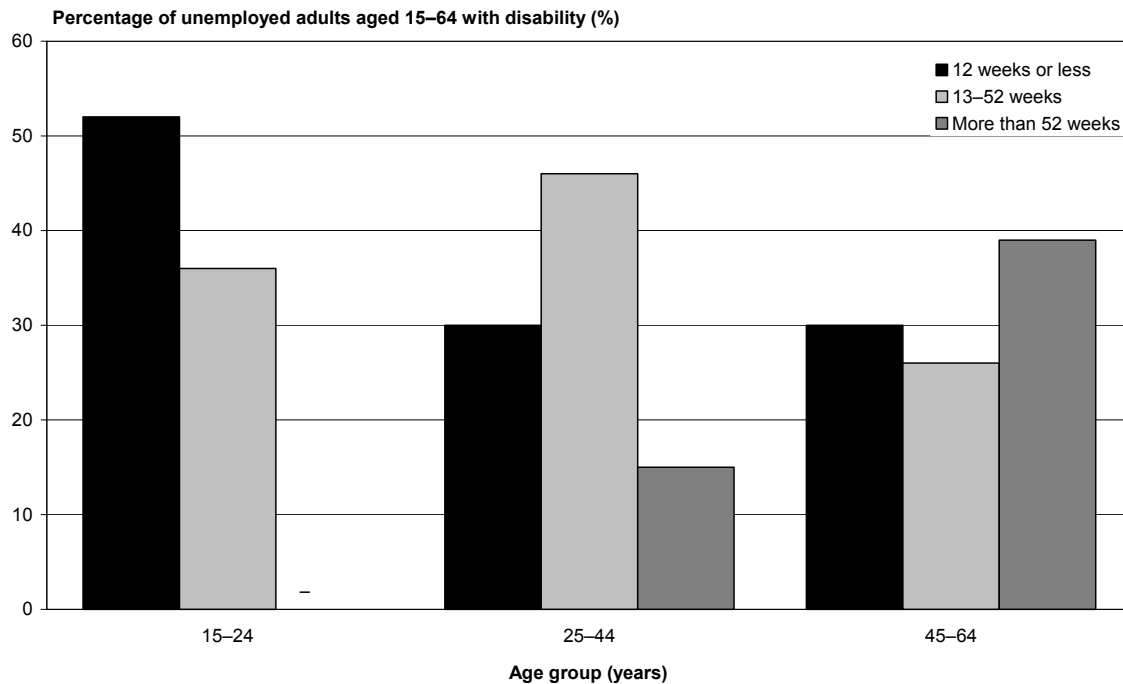
In 2001, an estimated 25,100 adults with disability living in households were unemployed and actively seeking work.<sup>17</sup> This was an unemployment rate of 4 percent. This section looks more closely at features of this group, concentrating on adults aged 15–64.

<sup>17</sup> This excludes adults who were enrolled as students in secondary or tertiary education (they are classified as being 'not in the labour force', see next section of this chapter).

## Length of time seeking work

At the time of the 2001 Household Disability Survey, 22 percent of unemployed adults aged 15–64 with disability had been looking for work for over a year. A further 25 percent had been looking for work for 6–12 months. Eighteen percent had been looking for less than four weeks (Figure 5.15).

**Figure 5.15:** Percentage of unemployed adults aged 15–64 with disability living in households, by length of time they had been looking for work and age, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

Notes:

- Data in Appendix Table 5.13.
- ‘Unemployed’ means not employed in a job, business or farm, but actively looking for full-time or part-time work (Statistics New Zealand 2002a).

Unemployed adults with disability in the 45–64 age group were more likely than their younger counterparts to have been out of work for more than 52 weeks.

## Special workplace requirements

Unemployed adults with disability who were actively seeking work were asked what they needed to be able to work. The most common requirement was modified work hours, required by 21 percent.

Ten percent said they needed some kind of modification to work areas or equipment and 8 percent said they required vocational rehabilitation paid for by ACC. Five percent needed building modifications such as handrails, ramps, easy-to-access work areas, toilets or lifts.

Sixty percent indicated they had no special requirements.

## **People with disability not in the labour force**

In 2001, 56 percent of adults with disability, an estimated 348,200 adults, were not in the labour force. This included an estimated 148,400 people aged 15–64. This section looks more closely at features of the 15–64 age group not in the labour force.

### **Capacity to work**

In the 2001 Household Disability Survey, adults aged 15–64 with disability and not in the labour force were asked if their condition or health problem stopped them from working at a job or business. Just over half (56 percent) said it did, while 42 percent said it did not.<sup>18</sup>

Capacity to work was highest in the younger age groups. Seventy-five percent of adults aged 15–24 not in the labour force said disability did not stop them from working, compared with 45 percent of adults aged 25–44 and 35 percent of adults aged 45–64.

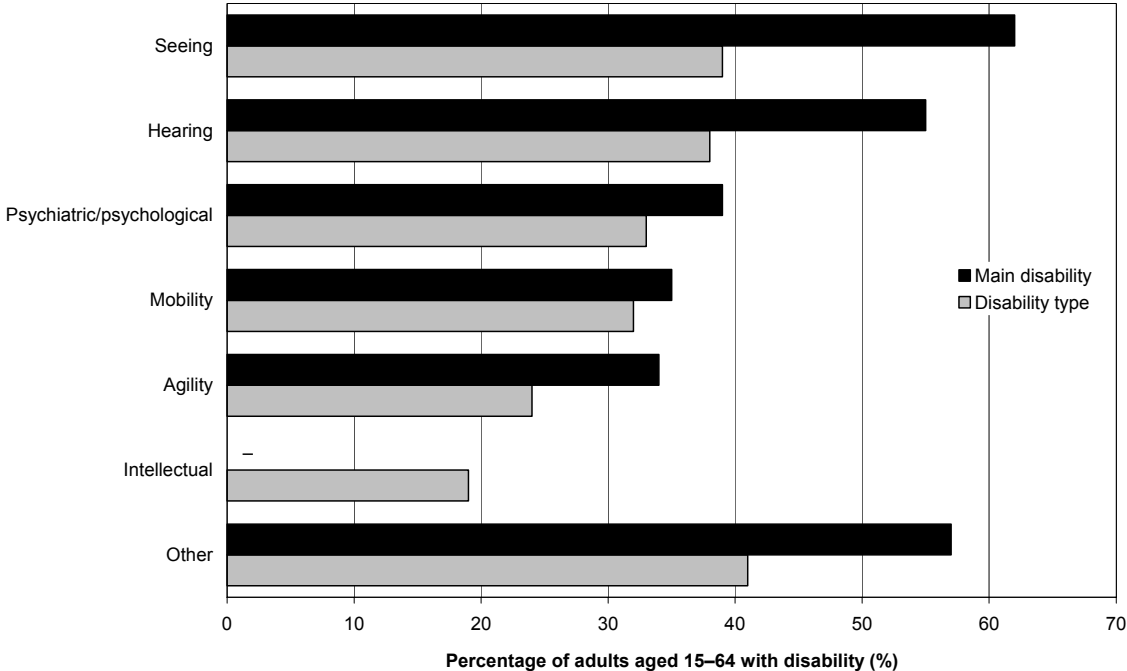
A higher proportion of women (47 percent) than men (36 percent) with disability not in the labour force and aged under 65 reported disability did not stop them working.

Asian/Other people with disability not in the labour force and under the age of 65 were more likely to say disability did not stop them working (72 percent) than their European (41 percent), Māori (39 percent) and Pacific (38 percent) counterparts.

<sup>18</sup> Other factors stopped some of these people with disability from working – see later section of this chapter 'Reasons for not seeking work'.

Adults with hearing and seeing disabilities were most likely to say disability did not stop them working. Adults with intellectual and agility disabilities were least likely to be able to work for this reason (Figure 5.16).

**Figure 5.16:** Percentage of adults aged 15–64 with disability living in households not in the labour force whose condition or health problem did not stop them working, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

Notes:

- Data in Appendix Table 5.15.
- ‘Not in the labour force’ means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and not actively seeking work (Statistics New Zealand 2002a).
- If individuals reported more than one disability type, they were counted in each applicable disability group.

As might be expected, adults not in the labour force who had severe disability were least likely to say their condition or health problem did not stop them working (18 percent). Forty percent of adults not in the labour force with moderate disability, and 58 percent of adults not in the labour force with mild disability said this was the case.

## Reasons for not seeking work

Adults aged under 65 and not in the labour force who indicated their condition or health problem did not stop them from working at a job or business were asked if they would like to do some paid work. An estimated 22,000 adults (45 percent) were able *and* willing to be employed to some degree.

Younger adults were more likely than older adults to say they would like some paid work. An estimated 4900 adults aged 15–24 (52 percent) and 7800 adults aged 25–44 (52 percent) were willing to work, compared with 9300 adults aged 45–64 (38 percent).

A higher proportion of males (54 percent) than females (40 percent) reported they would like paid work (an estimated 9200 males and 12,800 females).

Adults who were able and willing to do some paid work were asked to indicate the main reason they had not been looking for work in the previous four weeks. The most common reason given was temporary illness or injury (13 percent – 2900 adults), followed by lack of suitable childcare (10 percent – 2200 adults). Eight percent (1700 adults) indicated they had not been looking for work because they were attending an educational institution.

## Special workplace requirements

Adults aged under 65 and not in the labour force who were able and willing to do some work were also asked if they had any special workplace requirements. An estimated 13,000 (59 percent) did not identify any special workplace requirements.

However, an estimated 9000 (41 percent) had at least one special workplace requirement. The most common was modified work hours, needed by an estimated 6000 adults (31 percent).

## Income sources and subsidies

### Main sources of income

This section describes the most common income sources of adults with disability living in households. Data come from the 2001 Household Disability Survey and the 2001 Census of Population and Dwellings.

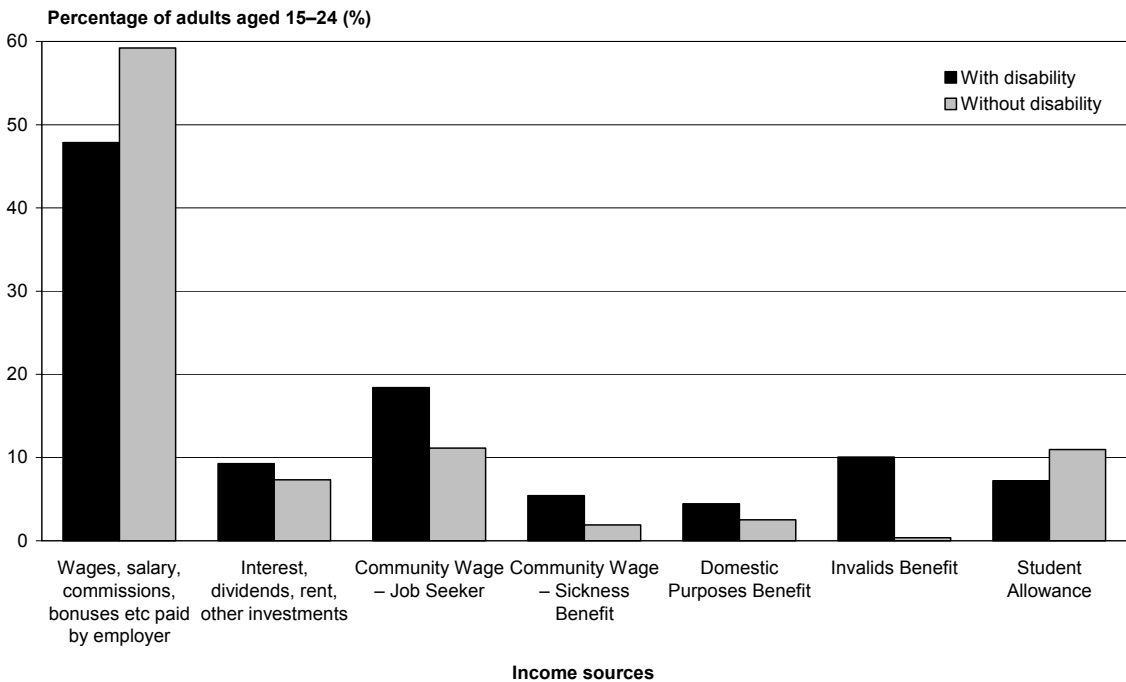
### Adults aged 15–24

Nearly half (48 percent) of all adults aged 15–24 with disability obtained income from wages or salaries.

As might be expected, adults aged 15–24 with disability were more likely than adults aged 15–24 without disability to obtain income from the Community Wage – Job Seeker,<sup>19</sup> the Community Wage – Sickness Benefit, and the Invalids Benefit. They were less likely than adults aged 15–24 without disability to obtain income from wages or salaries or from student allowances (Figure 5.17).

<sup>19</sup> Also commonly known as the unemployment benefit.

**Figure 5.17:** Percentage of adults aged 15–24 with and without disability living in households, by income source, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

**Notes:**

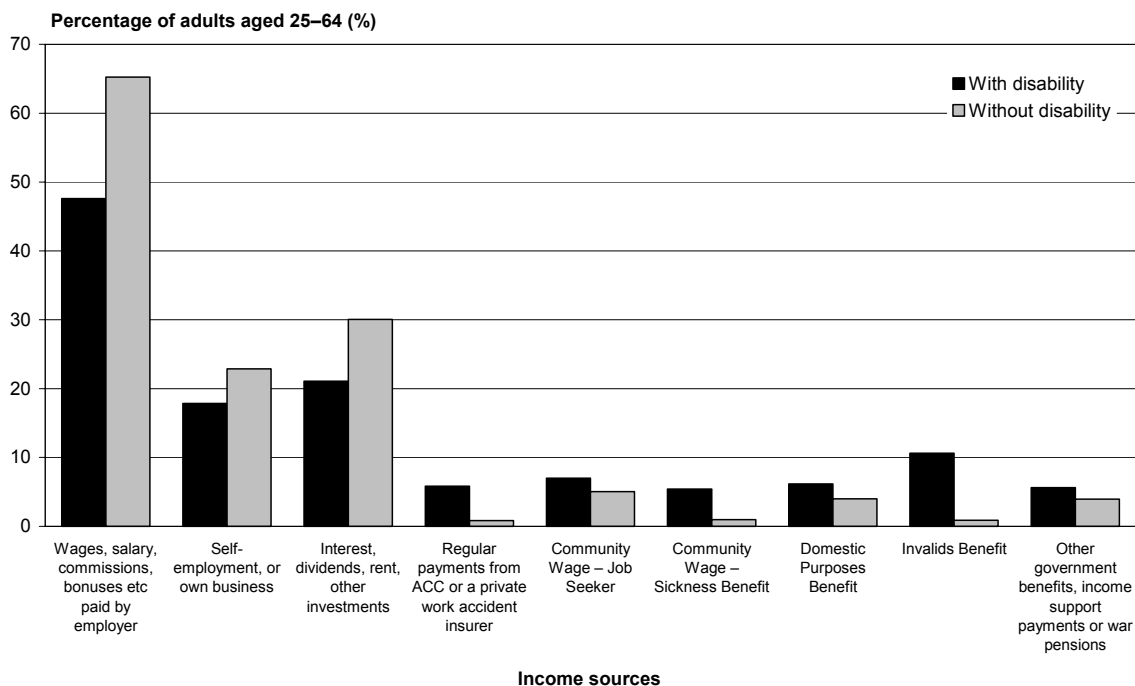
- Data in Appendix Table 5.17.
- If individuals reported more than one income source, they were counted in each applicable income category.
- Income sources reported by less than 4 percent of people with disability are not shown.

**Adults aged 25–64**

Like adults aged 15–24, nearly half of adults aged 25–64 with disability (48 percent) obtained income from wages and salaries. Eighteen percent derived income from self-employment or their own business. Eleven percent obtained income from the Invalids Benefit.

Compared with adults aged 25–64 without disability, adults aged 25–64 with disability were less likely to obtain income from wages or salaries, self-employment and interest, dividends, rent or other investments. They were more likely to obtain income from the ACC or a private work accident insurer, the Community Wage – Job Seeker and the Community Wage – Sickness Benefit (Figure 5.18).

**Figure 5.18:** Percentage of adults aged 25–64 with and without disability living in households, by income source, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

Notes:

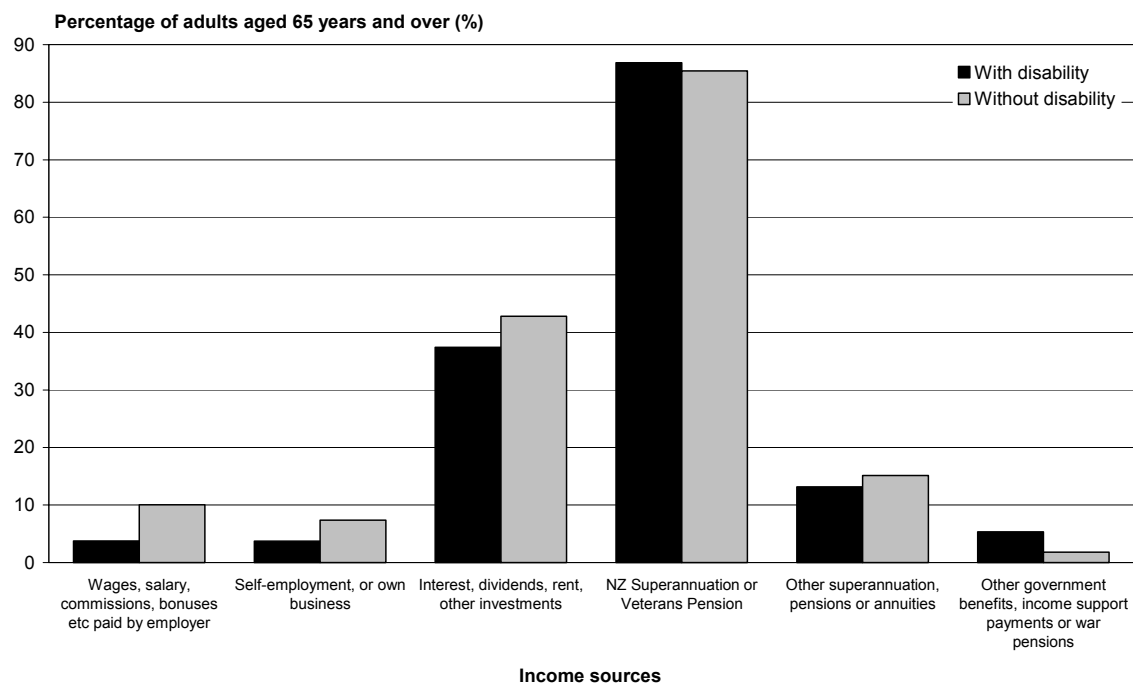
- Data in Appendix Table 5.17.
- If individuals reported more than one income source, they were counted in each applicable income category.
- Income sources reported by less than 4 percent of people with disability are not shown.

## Adults aged 65 and over

Eighty-seven percent of adults aged 65 and over with disability derived income from New Zealand Superannuation (including the Veterans Pension), while 13 percent obtained income from other superannuation pensions or annuities. Over a third (37 percent) obtained income from interest, dividends, rent or other investments.

In general, the income source profile for people aged 65 and over with disability was similar to the profile for people aged 65 and over without disability. However, a slightly smaller percentage of people with disability obtained income from wages and salaries, self-employment and interest, dividends, rent or other investments (Figure 5.19).

**Figure 5.19:** Percentage of adults aged 65 and over with and without disability living in households, by income source, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

### Notes:

- Data in Appendix Table 5.17.
- If individuals reported more than one income source, they were counted in each applicable income category.
- Income sources reported by less than 4 percent of people with disability are not shown.

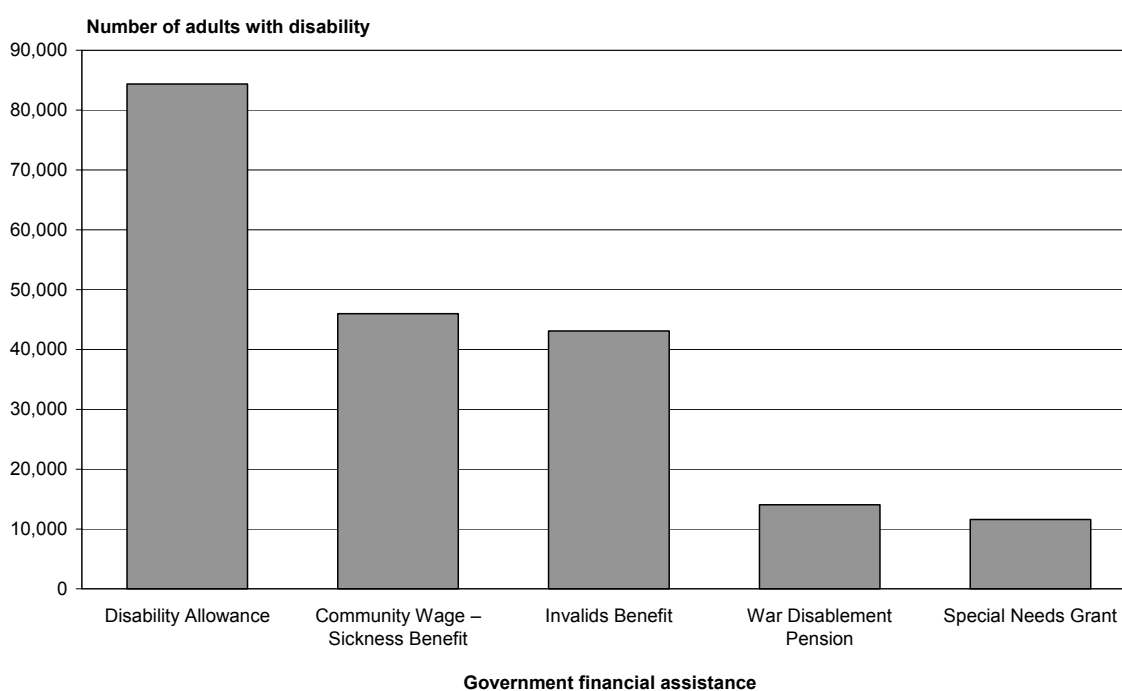
## Government financial assistance

The 2001 Household Disability Survey examined whether people with disability were receiving one or more of the following types of government financial assistance:

- Disability Allowance
- Child Disability Allowance
- Invalids Benefit
- War Disablement Pension
- Community Wage – Sickness Benefit
- Special Needs Grant.

Just over a third (34 percent) of adults with disability received at least one of these government allowances, benefits or grants at some time in the previous 12 months. The remaining two-thirds (66 percent) of adults with disability did not receive any of these types of financial assistance over this time (Figure 5.20).

**Figure 5.20:** Percentage of adults with disability living in households receiving different types of government financial assistance in the previous 12 months, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.19.
- If individuals received more than one type of financial assistance, they were counted in each applicable category.
- The figure does not include other types of government financial assistance such as the Community Wage – Job Seeker or the Domestic Purposes Benefit as specific questions about these were not included in the Household Disability Survey. However, information is provided earlier in this Income Sources section about the use of other benefits, derived from the 2001 Census of Population and Dwellings.

Just over a quarter (26 percent) of all children with disability received the Disability Allowance or the Child Disability Allowance at some time in the previous 12 months.

The next sections look more closely at the people who received these different types of government financial assistance.

**Disability Allowance**

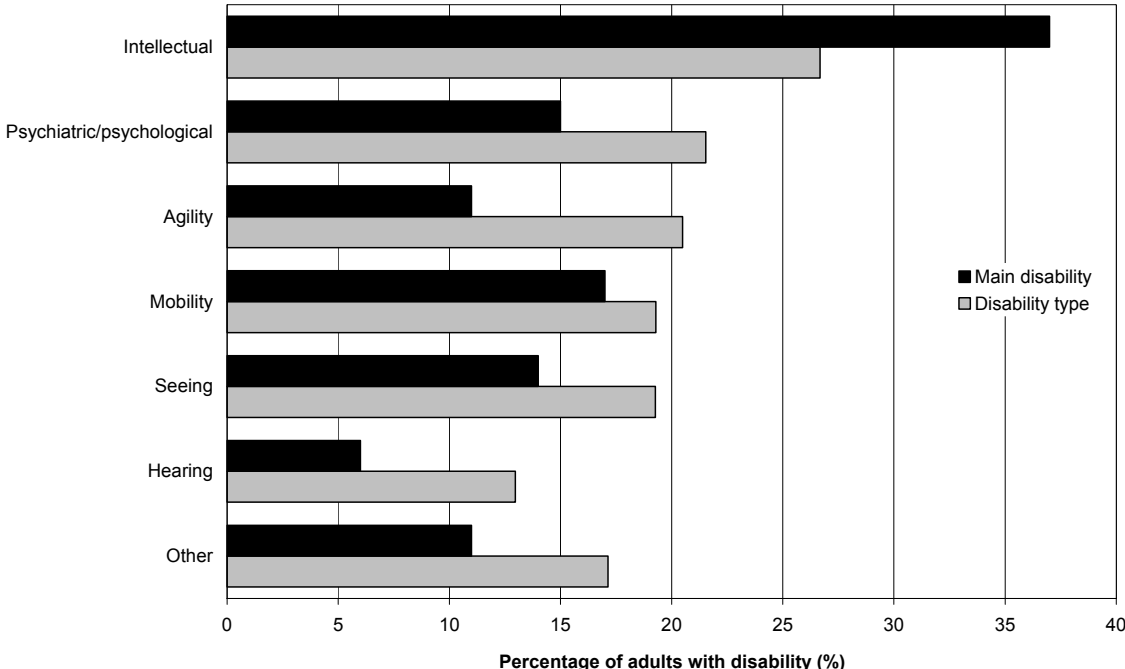
The Disability Allowance is an income-tested allowance that reimburses people for regular costs they have because of disability (Work and Income New Zealand 2003). In 2001, of the types of government financial assistance listed above, the Disability Allowance was most commonly received by people with disability. Thirteen percent of all adults and children with disability, an estimated 89,700 people, received the Disability Allowance.

**Adults**

Thirteen percent of adults with disability, an estimated 84,000 adults, received the Disability Allowance. Nearly half of these adults (48 percent) were aged 65 and over. Two-thirds (68 percent) were female and one-third (32 percent) were male.

Adults who had an intellectual disability as one of their disabilities (27 percent) or as their main disability (37 percent) were the most likely to receive the Disability Allowance. Adults with hearing disability were the least likely to receive it (Figure 5.21).

**Figure 5.21:** Percentage of adults with disability who received a Disability Allowance in the previous 12 months, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

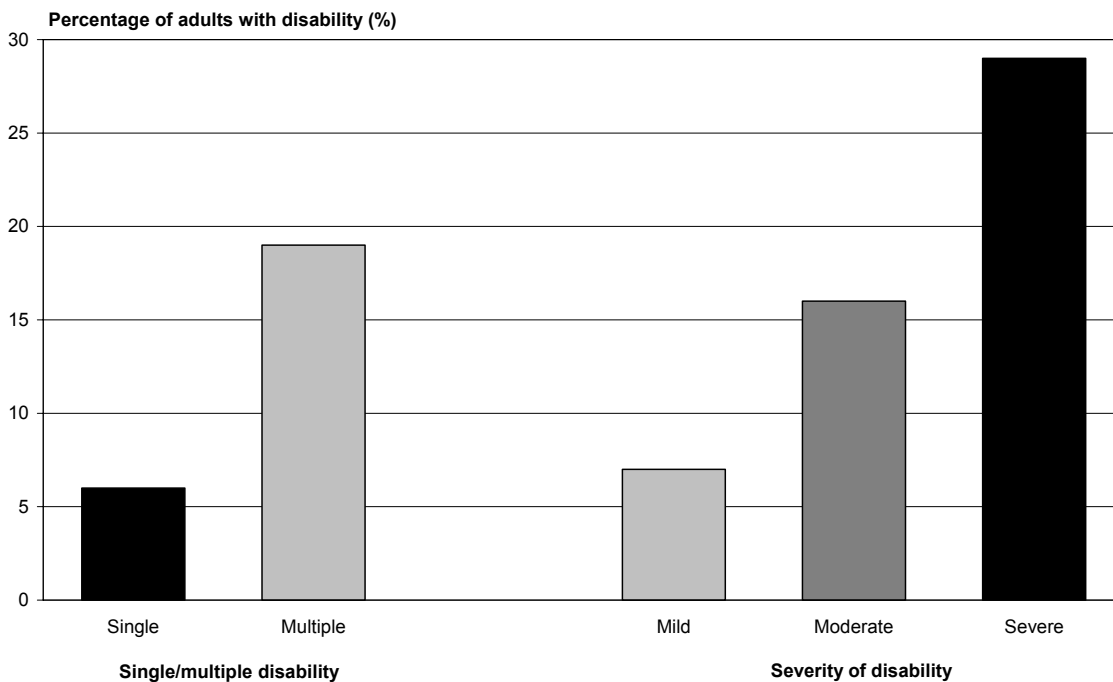
Notes:

- Data in Appendix Table 5.19.
- If individuals reported more than one disability type, they were counted in each applicable disability group.

Adults with a main disability caused by disease/illness (17 percent) or with disability present at birth (17 percent) were slightly more likely to receive the Disability Allowance than adults with a main disability caused by accident/injury (10 percent) or ageing (13 percent).

Having multiple disabilities rather than a single disability, and having severe rather than moderate or mild disability, also increased the likelihood that people would receive the Disability Allowance (Figure 5.22).

**Figure 5.22:** Percentage of adults with disability who received a Disability Allowance in the previous 12 months, by single/multiple disability and severity of disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Note: Data in Appendix Table 5.19.

## Children

Children may also be eligible to receive the Disability Allowance.<sup>20</sup> In 2001, 6 percent of children with disability, an estimated 5400 children, received the Disability Allowance at some time in the previous 12 months.<sup>21</sup> Nearly one quarter of these children were aged under 5 (23 percent), 37 percent were aged 5–9, and 41 percent were aged 10–14.

Children with intellectual disability (12 percent) were the most likely to receive the Disability Allowance. Children with hearing disability (7 percent) or chronic health problems (7 percent) were the least likely to receive it.

Nine percent of children with multiple disabilities received the Disability Allowance, compared with 4 percent of children with a single disability. A higher proportion of children with severe disability (15 percent) received the allowance than did children with moderate disability (5 percent) or mild disability (3 percent).

## Child Disability Allowance

The Child Disability Allowance is paid to parents or guardians of children requiring ‘constant care and attention’ because of severe disability. The allowance is a regular fixed payment that is not means tested (Work and Income New Zealand 2003).

The 2001 Disability Survey found that 18 percent of children with disability, an estimated 16,500 children, received the Child Disability Allowance at some time in the previous 12 months. Twenty percent of these children were aged under 5, 38 percent were aged 5–9 and 42 percent were aged 10–14. Sixty-two percent were boys and 38 percent were girls.

Thirty-two percent of Asian/Other children received this allowance, compared with 21 percent of European, 14 percent of Māori and 11 percent of Pacific children.

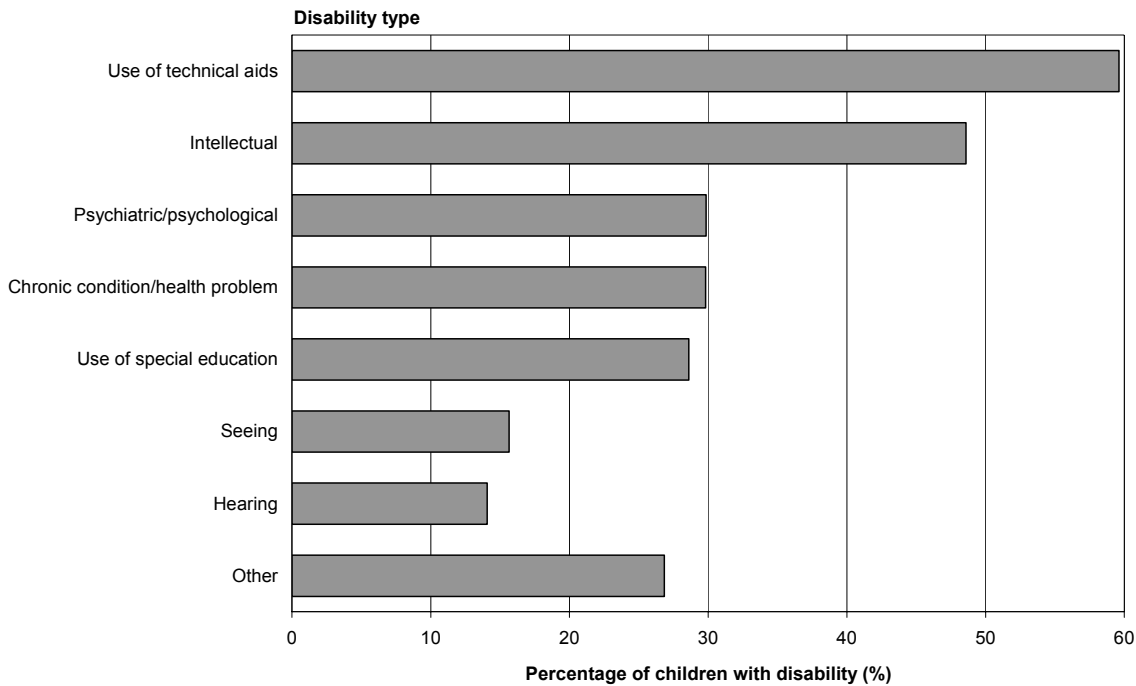
A higher proportion of children with disability living in the Southern region (24 percent) received the allowance than children living in the Central (20 percent), Midland (17 percent) or Northern (14 percent) regions.

<sup>20</sup> Also see the next section on the Child Disability Allowance.

<sup>21</sup> In practice, it is the parents or caregivers of children who receive the allowance, as it is not paid directly to children.

Children using technical aids were most likely to receive the Child Disability Allowance (60 percent). Those with seeing (16 percent) and hearing (14 percent) disabilities were the least likely to receive it (Figure 5.23).

**Figure 5.23:** Percentage of children with disability who received a Child Disability Allowance in the previous 12 months, by disability type, 2001



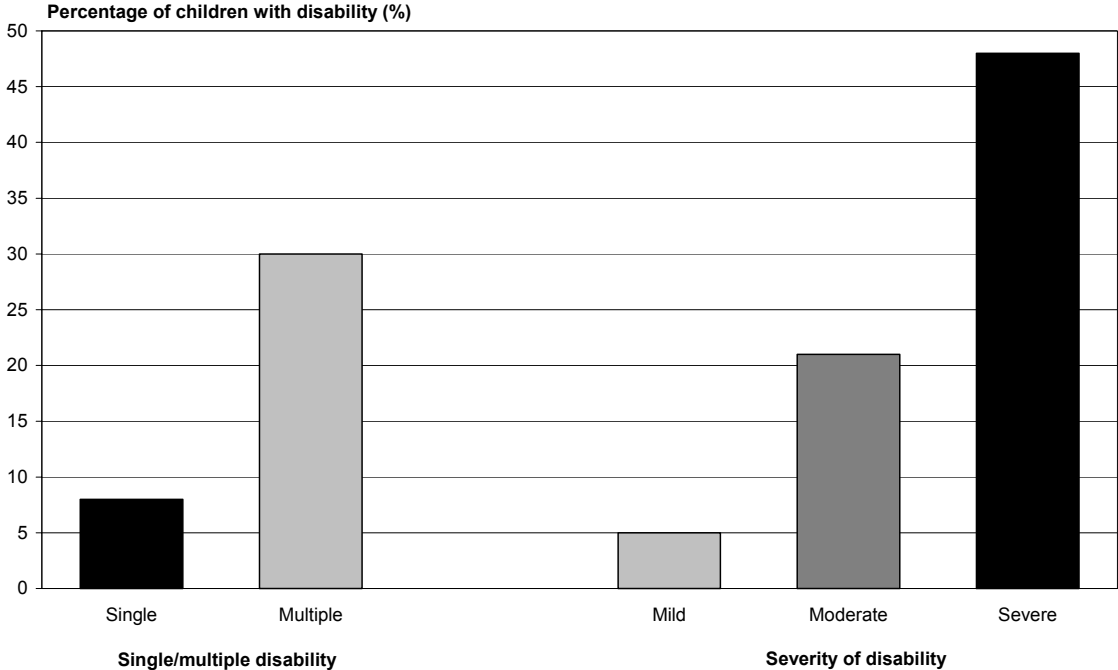
Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.20.
- If individuals reported more than one disability type, they were counted in each applicable disability group.

Children with multiple disabilities were more likely than children with a single disability to receive the Child Disability Allowance. Children with severe disability were also more likely than children with mild and moderate disability to receive the allowance (Figure 5.24).

**Figure 5.24:** Percentage of children with disability who received a Child Disability Allowance in the previous 12 months, by single/multiple disability and severity of disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Note: Data in Appendix Table 5.20.

**Community Wage – Sickness Benefit**

The Community Wage – Sickness Benefit is an income-tested payment to adults who are temporarily unable to work because of disability, sickness, injury or pregnancy (Work and Income New Zealand 2003).

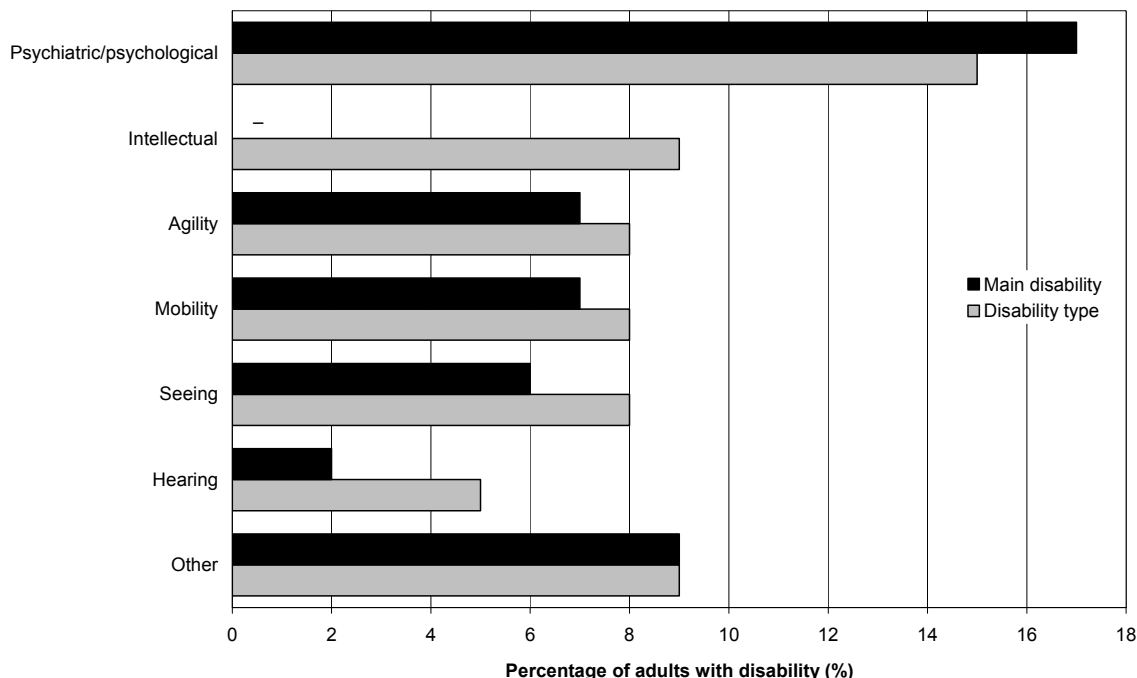
In 2001, 7 percent of adults with disability, an estimated 46,000 adults, received the Community Wage – Sickness Benefit at some time in the previous 12 months.

Ninety-five percent of the adults with disability receiving the Community Wage – Sickness Benefit were aged 15–64.

Compared with European adults with disability (6 percent), higher proportions of Pacific (17 percent) and Asian/Other (20 percent) adults with disability received the Community Wage – Sickness Benefit.

Adults who had a psychiatric/psychological disability as one of their disabilities or as their main disability were the most likely to receive the Community Wage – Sickness Benefit (Figure 5.25).

**Figure 5.25:** Percentage of adults with disability receiving a Community Wage – Sickness Benefit in the previous 12 months, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

Notes:

- Data in Appendix Table 5.19.
- If individuals reported more than one disability type, they were counted in each applicable disability group.

Twelve percent of adults with severe disability received the Community Wage – Sickness Benefit, compared with 7 percent of adults with moderate disability and 6 percent with mild disability.

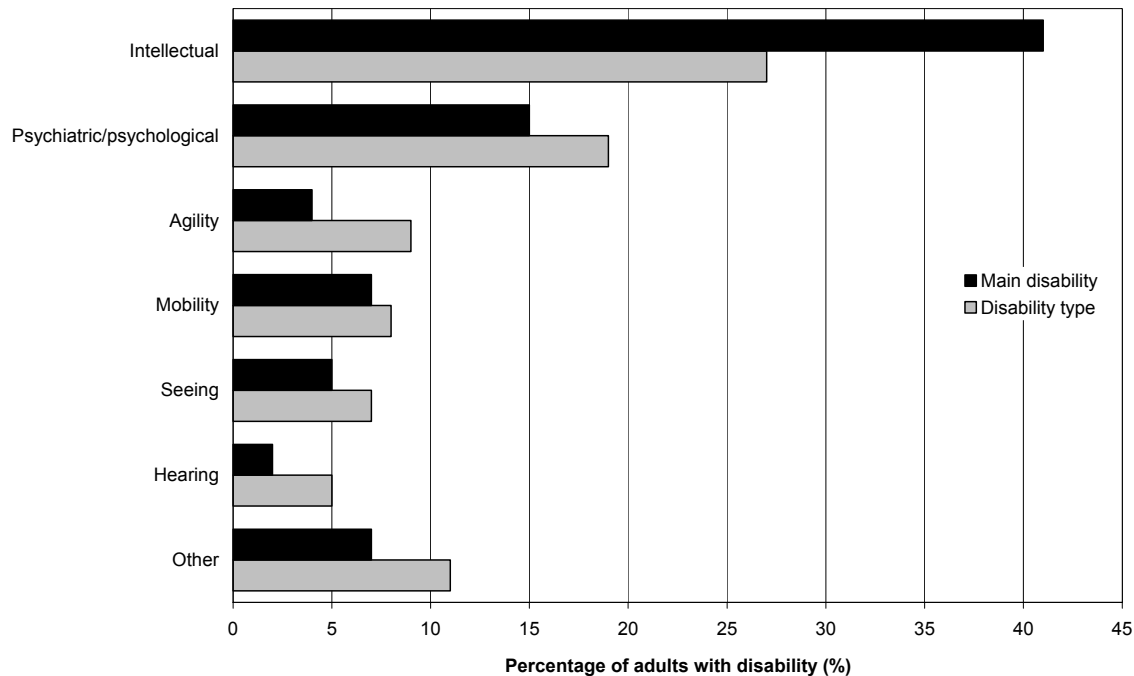
### Invalids Benefit

The Invalids Benefit is paid to adults who are unable to work 15 hours or more per week because of permanent disability, sickness or injury (Work and Income New Zealand 2003).

The 2001 Household Disability Survey found that 7 percent of adults with disability, an estimated 43,100 people, received an Invalids Benefit at some time in the previous 12 months. Nearly all these people (95 percent) were aged under 65.

Adults with intellectual disability as one of their disabilities or their main disability were the most likely to receive the Invalids Benefit (Figure 5.26).

**Figure 5.26:** Percentage of adults with disability receiving an Invalids Benefit in the previous 12 months, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.19.
- If individuals reported more than one disability type, they were counted in each applicable disability group.

Adults whose main disability was caused by a condition present at birth (19 percent) were more likely to receive this benefit than adults whose main disability was caused by disease/illness (8 percent), accident/injury (6 percent) or ageing (3 percent).

A greater proportion of adults with multiple disabilities (9 percent) received the Invalids Benefit than adults with a single disability (3 percent). Similarly, adults with severe disability (15 percent) were more likely to receive this benefit than adults with moderate (8 percent) or mild (4 percent) disability.

### War Disablement Pension

The War Disablement Pension is available to people who have disability as a result of military service. The pension is non-taxable and non-income-tested, and is assessed according to the degree of disability (Work and Income New Zealand 2003).

The 2001 Household Disability Survey found that 2 percent of adults with disability, an estimated 14,100 people, received the War Disablement Pension in the previous 12 months. Most of the recipients were aged 65 and over (96 percent) and most were male (89 percent).

## Special Needs Grant

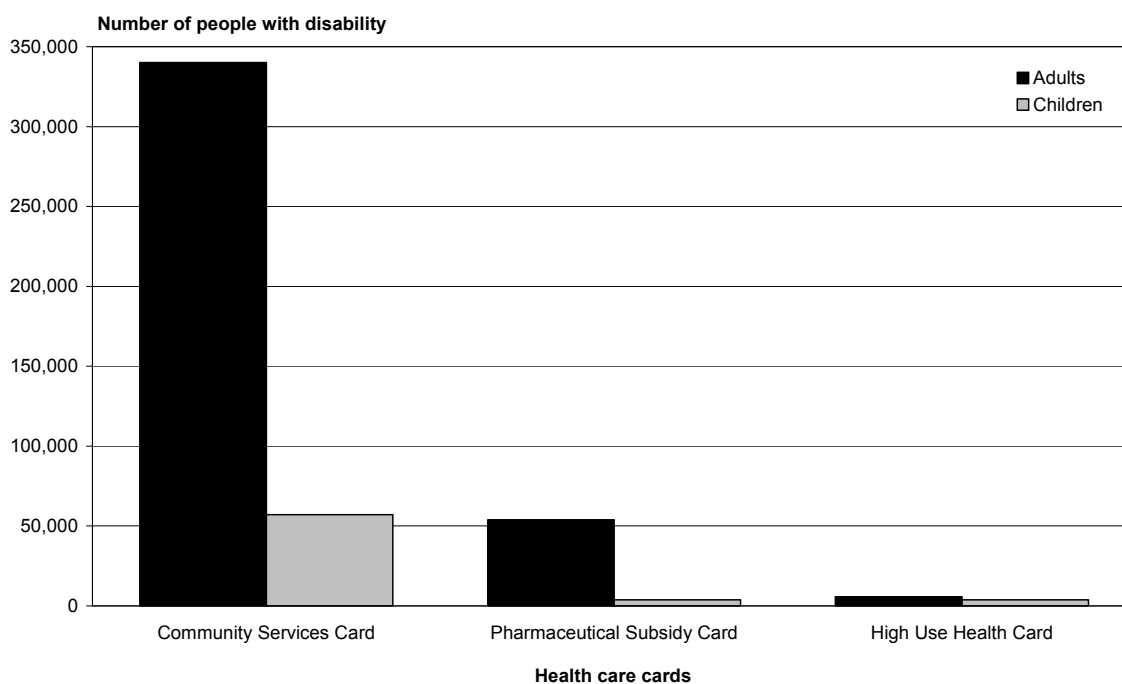
Special Needs Grants are one-off payments to people on low incomes who have limited cash assets. The payments are for urgent necessities such as food, bedding, dental or medical treatment (Work and Income New Zealand 2003).

The 2001 Disability Survey estimated that 2 percent of adults with disability, an estimated 11,600 adults, received Special Needs Grants at some time in the previous 12 months.

## Health care cards

The Pharmaceutical Subsidy Card, High Use Health Card and Community Services Card are health care subsidy cards provided by the government. The 2001 Disability Survey estimated that 67 percent of adults with disability and 70 percent of children with disability held at least one of these health care cards in the previous 12 months (Figure 5.27). People aged 65 and over with disability were most likely to have a card (83 percent).

**Figure 5.27:** Number of people (adults and children) with disability holding health care cards in the previous 12 months, by card type, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Tables 5.21 and 5.22.
- If people received more than one type of financial assistance, they were counted in each applicable category.

## Community Services Card

The Community Services Card was the health care card most commonly held by adults and children with disability. This card subsidises the costs of visits to family doctors. It is given automatically to people who receive certain types of government financial assistance (including the Community Wage – Job Seeker, Community Wage – Sickness Benefit, Invalids Benefit and Child Disability Allowance) and is also available to other people assessed as having low to middle incomes (Work and Income New Zealand 2003).

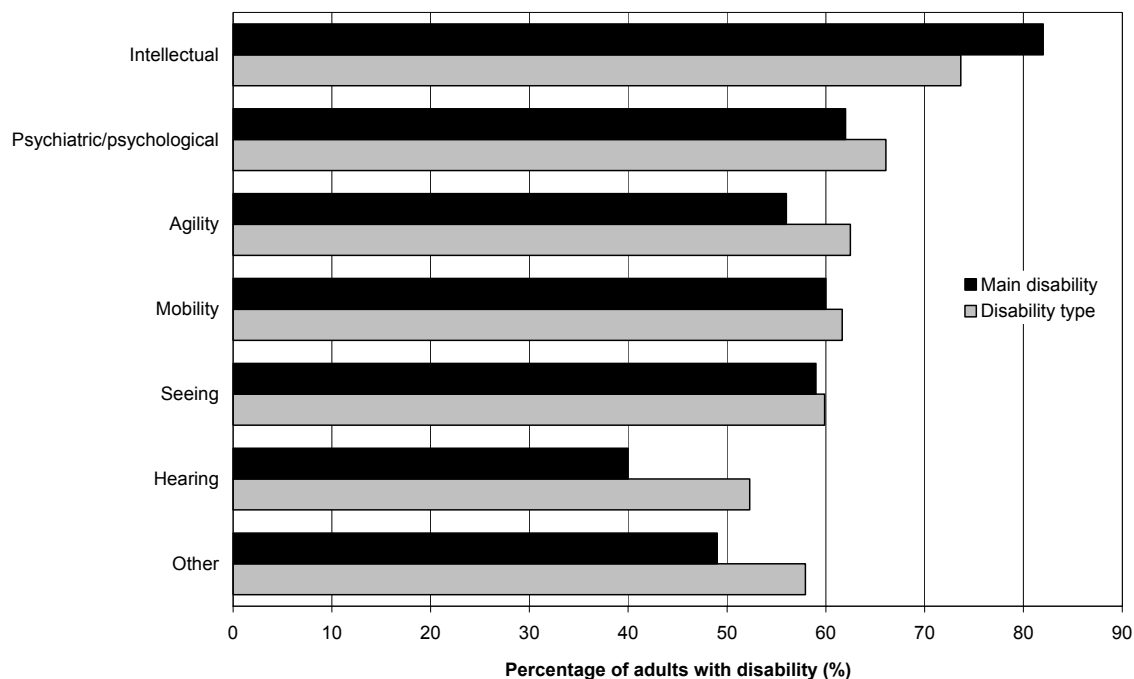
### Adults

The 2001 Disability Survey estimated that 54 percent of adults with disability, 340,100 adults, had a Community Services Card at some time in the previous 12 months. People aged 65 and over (70 percent) were more likely than adults aged 15–24 (56 percent), adults aged 25–44 (49 percent) and adults aged 45–64 (42 percent) to have a Community Services Card.

Women with disability (60 percent) were more likely than men with disability (48 percent) to have a Community Services Card. Two-thirds (66 percent) of Pacific peoples with disability had this type of card, compared with 60 percent of Māori, 55 percent of Asian/Other and 53 percent of European adults.

Adults with intellectual disability as one of their disabilities or their main disability were more likely than adults with other types of disability to have a Community Services Card (Figure 5.28).

**Figure 5.28:** Percentage of adults with disability who had a Community Services Card in the previous 12 months, by disability type and main disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey

Notes:

- Data in Appendix Table 5.21.

- If individuals reported more than one disability type, they were counted in each applicable disability group.

Adults with multiple disabilities (61 percent) were more likely to have a Community Services Card than adults with a single disability (45 percent). Seventy-five percent of adults with severe disability had a Community Services Card, compared with 58 percent with moderate disability and 44 percent with mild disability.

## **Children**

Sixty-three percent of children with disability, an estimated 57,100 children, had held a Community Services Card in the previous 12 months (whether individually or as a member of a family with a card).

Māori (72 percent) and Pacific (72 percent) children were most likely to have a Community Services Card, followed by Asian/Other children (70 percent). European children (57 percent) were least likely to have this card.

Children living in the Northern region (54 percent) were least likely to have a Community Services Card. Children living in the Southern region were the most likely to have this card (74 percent).

Children using technical aids (79 percent) were most likely to have a Community Services Card. Children with seeing disability (65 percent) and chronic conditions/health problems (65 percent) were least likely to have this card.

Seventy-one percent of children with multiple disabilities and 57 percent of children with a single disability had a Community Services Card. Children with severe disability (85 percent) were more likely to have the card than children with moderate (68 percent) or mild (50 percent) disability.

## **Pharmaceutical Subsidy Card**

Pharmaceutical Subsidy Cards are available to families who have paid for 20 or more government prescription charges in a year (excluding prescription charges for children aged under 6). After the 20th prescription item, families pay \$2 per item for the rest of the year, along with any other non-government charges that apply (Work and Income New Zealand 2003).

The 2001 Disability Survey found that 9 percent of adults with disability (an estimated 53,900 people) and 4 percent of children with disability (an estimated 3700 children) had a Pharmaceutical Subsidy Card for some time in the previous 12 months. People in the 65 and over age group (15 percent) were more likely than people in younger age groups to have this card.

## **High Use Health Card**

The High Use Health Card provides subsidised medical and prescription services for people who visit the doctor 12 times or more in a year (Work and Income New Zealand 2003).

Eight percent of adults with disability (an estimated 50,700 adults) and 4 percent of children with disability (an estimated 3700 children) had a High Use Health Card in the previous 12 months. Again, people aged 65 and over (12 percent) were more likely than younger people with disability to have this card.

Adults with severe disability (15 percent) were more likely than adults with mild disability (5 percent) to have a High Use Health Card.

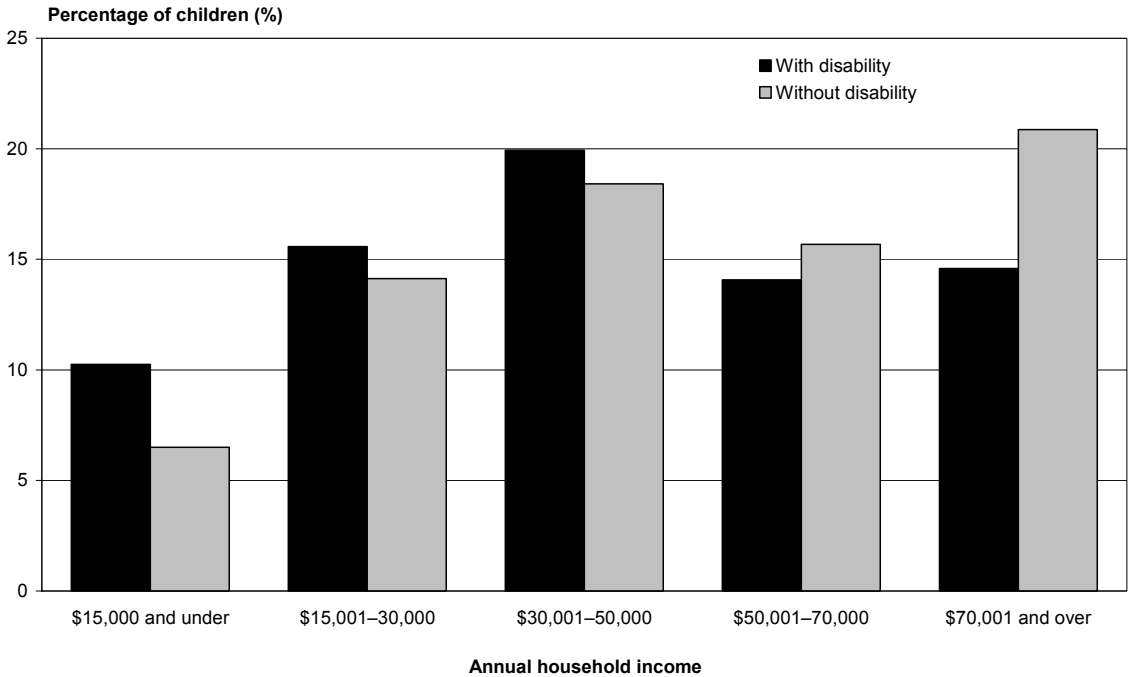
# Income levels

## Household income

### Children

In 2001 children (0–14) with disability were more likely than children without disability to live in households with relatively low annual incomes. Illustrating this, 10 percent of children with disability had household incomes of \$15,000 and under per year, compared with 7 percent of children without disability. At the other end of the scale, 15 percent of children with disability had household incomes of \$70,001 and over per year, compared with 21 percent of children without disability (Figure 5.29).

**Figure 5.29:** Percentage of children aged 0–14 with and without disability living in households, by household income, 2001



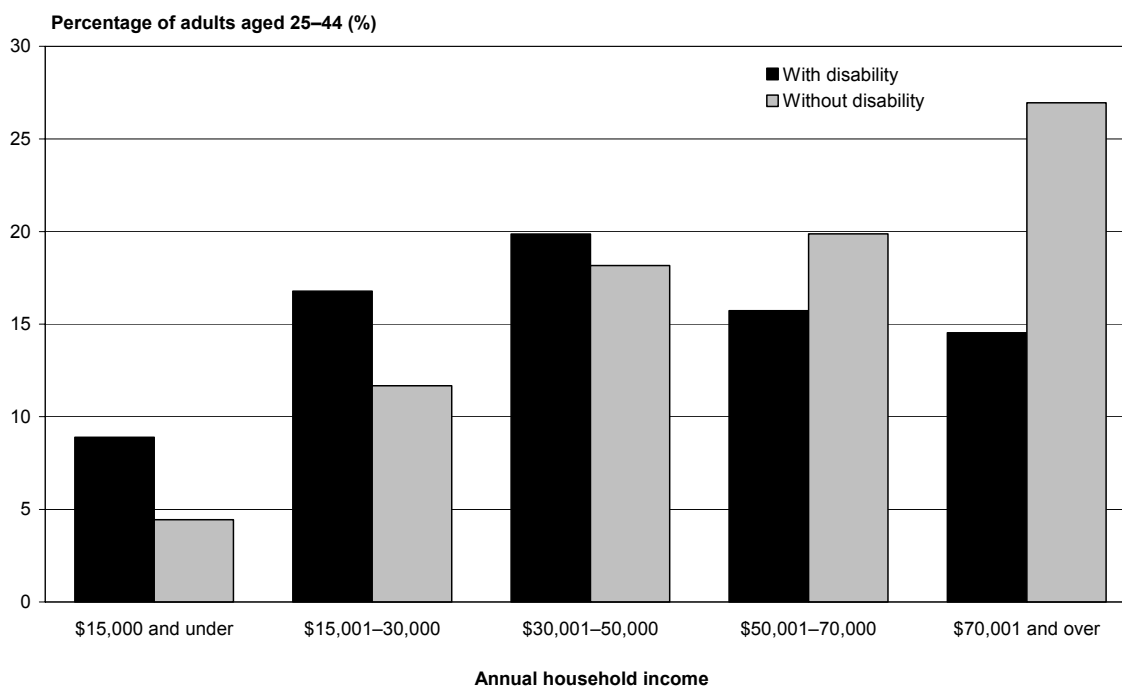
Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.23.

## Adults

Across all the adult age groups, people with disability were less likely than people without disability to be in the higher household income categories. This was especially so in the 25–44 age group, where 15 percent of people with disability had household incomes of \$70,001 and over per year, compared with 27 percent of people without disability (Figure 5.30).<sup>22</sup>

**Figure 5.30:** Percentage of adults aged 25–44 with and without disability, living in households, by household income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

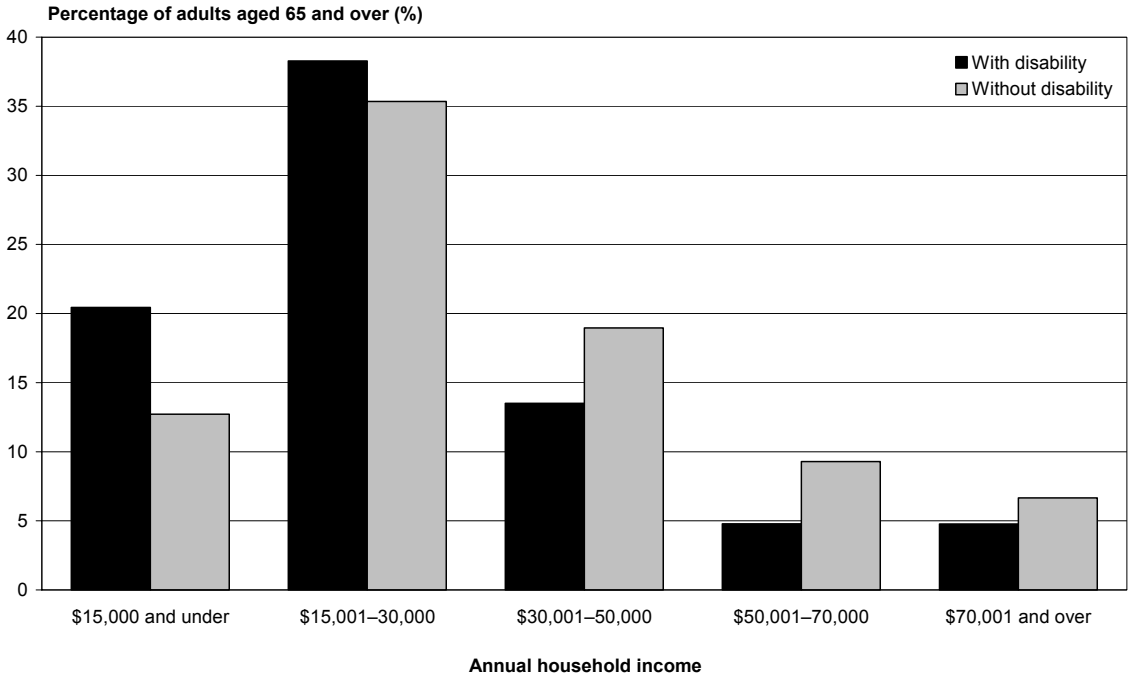
Note: Data in Appendix Table 5.23.

<sup>22</sup> The direction of the relationship (that is, the cause and effect) between household income and disability cannot be determined from these results. It is possible adults in lower income households may be more likely to become disabled for certain reasons (for example, they may work in more risky occupations). On the other hand, households may have lower incomes because they include an adult with disability whose earning capacity is restricted.

**Older adults (aged 65 and over)**

Clear differences were also apparent between the household incomes of people with and without disability in the 65 and over age group. Adults with disability were less likely than adults without disability to be in the three higher household income categories, and more likely to be in the two lower household income categories (Figure 5.31).

**Figure 5.31:** Percentage of adults aged 65 and over with and without disability living in households, by household income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey and 2001 Census of Population and Dwellings

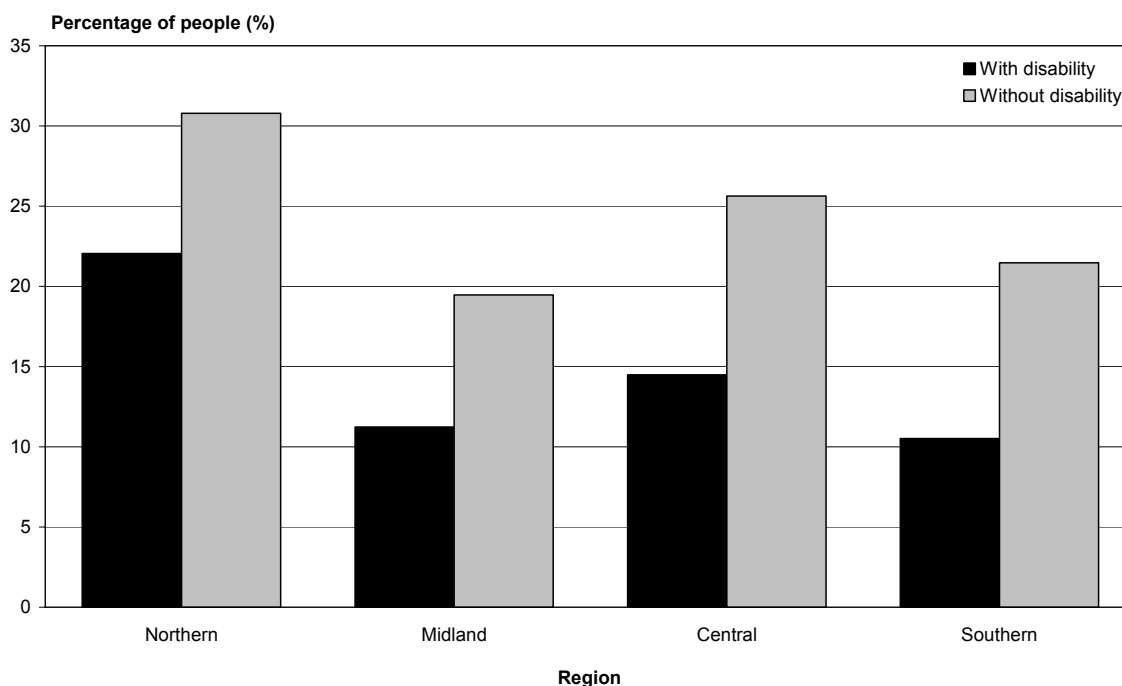
Note: Data in Appendix Table 5.23.

## Regions

People with disability living in the Northern region were most likely to have annual household incomes of \$70,001 and over. People with disability living in the Midland and Southern regions were the least likely to be in this comparatively high household income group.

In all four regions, people with disability were less likely than people without disability to have household incomes of \$70,001 and over per year. This difference was greater in the Midland, Central and Southern regions than in the Northern region (Figure 5.32).

**Figure 5.32:** Percentage of people (adults and children) with and without disability living in households with household incomes of \$70,001 and over per year, by region, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.23.

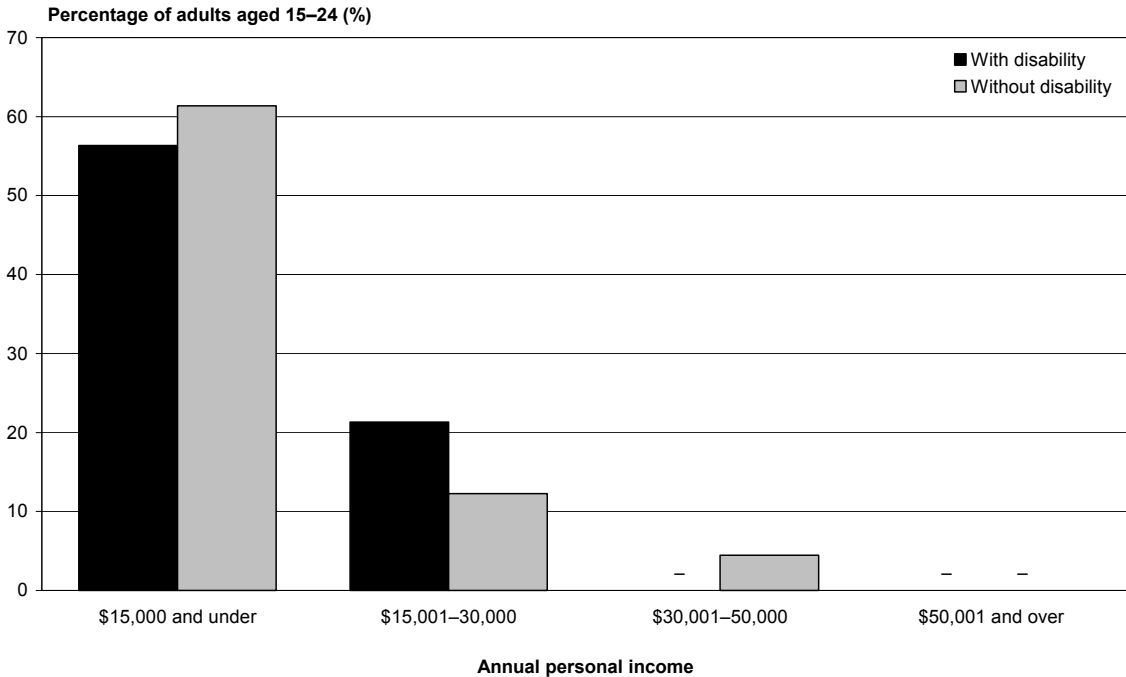
# Personal income

## Young adults (aged 15–24)

In 2001, 56 percent of adults aged 15–24 with disability had personal incomes of \$15,000 and under per year, compared with 61 percent of adults aged 15–24 without disability.

Adults aged 15–24 with disability were more likely than adults without disability to have personal incomes from \$15,001 to \$30,000 per year (21 percent compared with 12 percent) (Figure 5.33).<sup>23</sup>

**Figure 5.33:** Percentage of adults aged 15–24 with and without disability living in households, by personal income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

– Percentages too small to report (estimated frequencies outside the 70 percent relative sampling error cut-off point).

Notes: Data in Appendix Table 5.25.

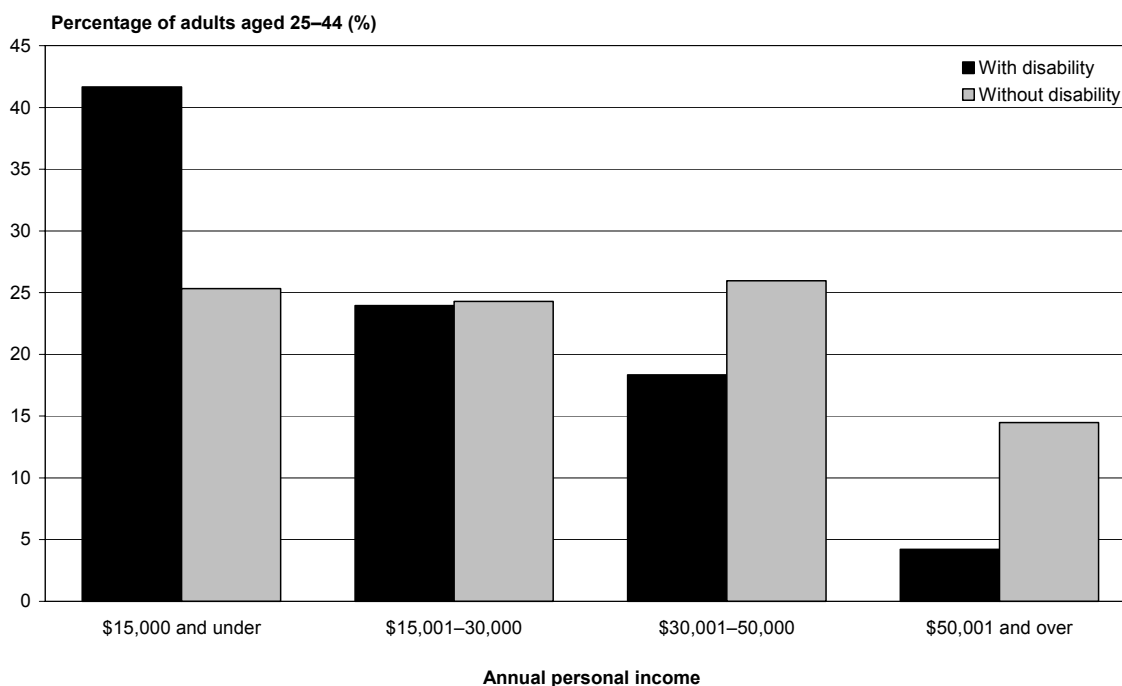
Young women with disability in this age group were more likely than young men with disability to have personal incomes of \$15,000 and under per year (64 percent compared with 48 percent).

<sup>23</sup> The direction of the relationship (that is, the cause and effect) between personal income and disability cannot be determined from these results. It is possible adults with lower personal incomes may be more likely to become disabled for certain reasons (for example, they may work in more risky occupations). On the other hand, adults may have lower personal incomes because their earning capacity is impaired once they have a disability.

## Adults aged 25–44

In 2001, 42 percent of adults aged 25–44 with disability had personal incomes of \$15,000 and under per year, compared with 25 percent of adults aged 25–44 without disability. Adults with disability were less likely than adults without disability to be in the two highest personal income groups. Four percent of people with disability had personal incomes of \$50,001 and over per year in 2001, compared with 14 percent of people without disability (Figure 5.34).

**Figure 5.34:** Percentage of adults aged 25–44 with and without disability living in households, by personal income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.25.

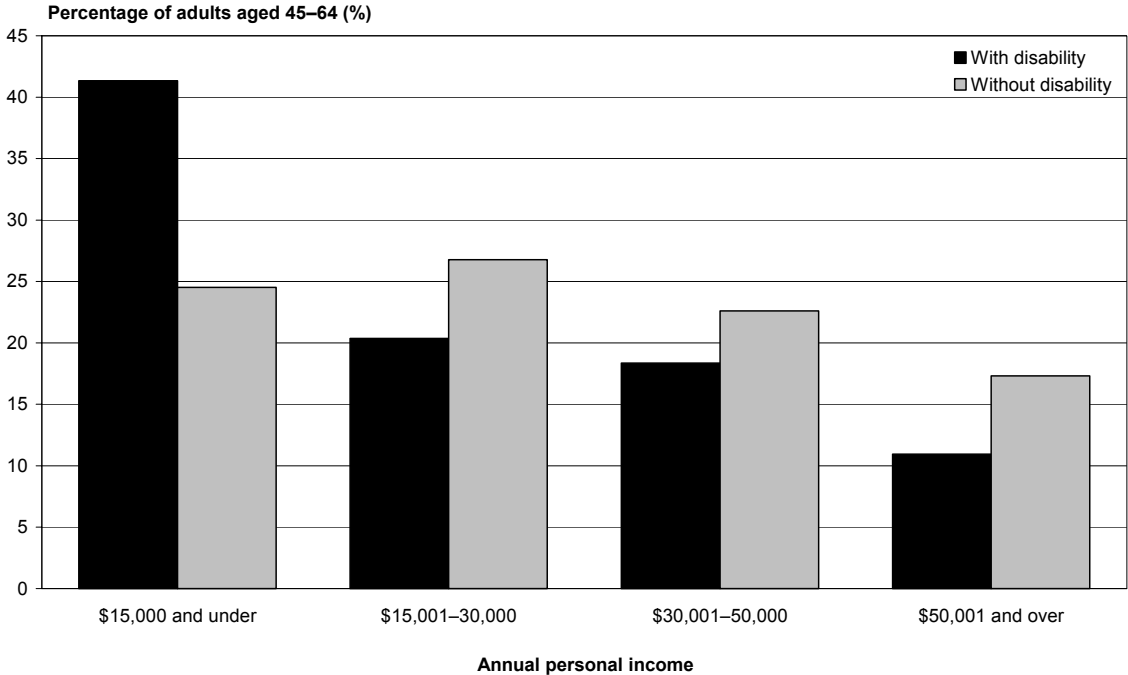
Again, women with disability in this age group were more likely than men with disability to have personal incomes of \$15,000 and under per year (50 percent compared with 31 percent). They were also less likely to earn higher incomes (for example, 27 percent of men and 12 percent of women with disability in this age group earned \$30,001–\$50,000 per year).

**Adults aged 45–64**

The situation was similar for adults in the 45–64 age group. Once again, more than 40 percent of adults with disability had personal incomes of \$15,000 and under per year, compared with 25 percent of those without disability.

Eleven percent of adults aged 45–64 with disability had personal incomes of \$50,001 and over per year, compared with 17 percent of adults aged 45–64 without disability (Figure 5.35).

**Figure 5.35:** Percentage of adults aged 45–64 with and without disability living in households, by personal income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.25.

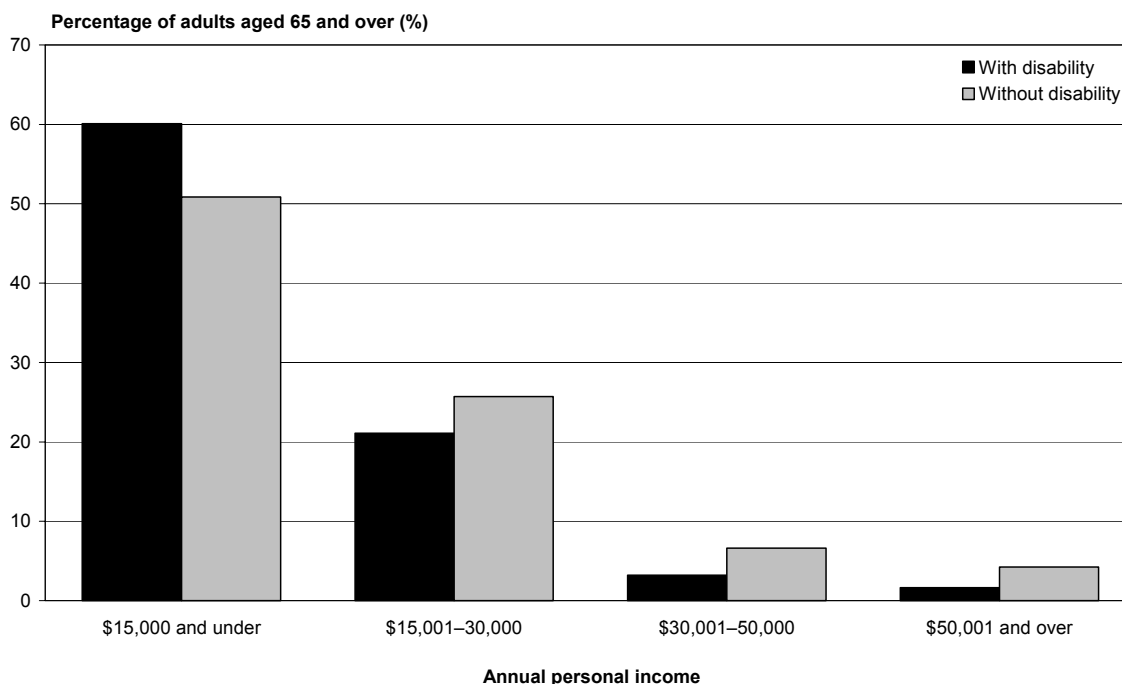
As was the case in the younger age groups, women with disability aged 45–64 were more likely than men with disability to earn \$15,000 and under per year. Fifty-four percent of women and 31 percent of men with disability were in this lowest-income group in 2001. At the same time, 12 percent of women and 24 percent of men with disability earned from \$30,001 to \$50,000 per year.

## Older adults (aged 65 and over)

In the 65 and over age group, 60 percent had personal incomes of \$15,000 and under per year, compared with 51 percent of adults aged 65 and over without disability.

Five percent of adults aged 65 and over with disability had personal incomes of \$30,001 and over per year. The corresponding figure for adults without disability was 11 percent (Figure 5.36).

**Figure 5.36:** Percentage of adults aged 65 and over with and without disability living in households, by personal income, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.25.

Similar proportions of men and women with disability aged 65 and over had personal incomes of \$15,000 and under per year (61 percent and 59 percent respectively).

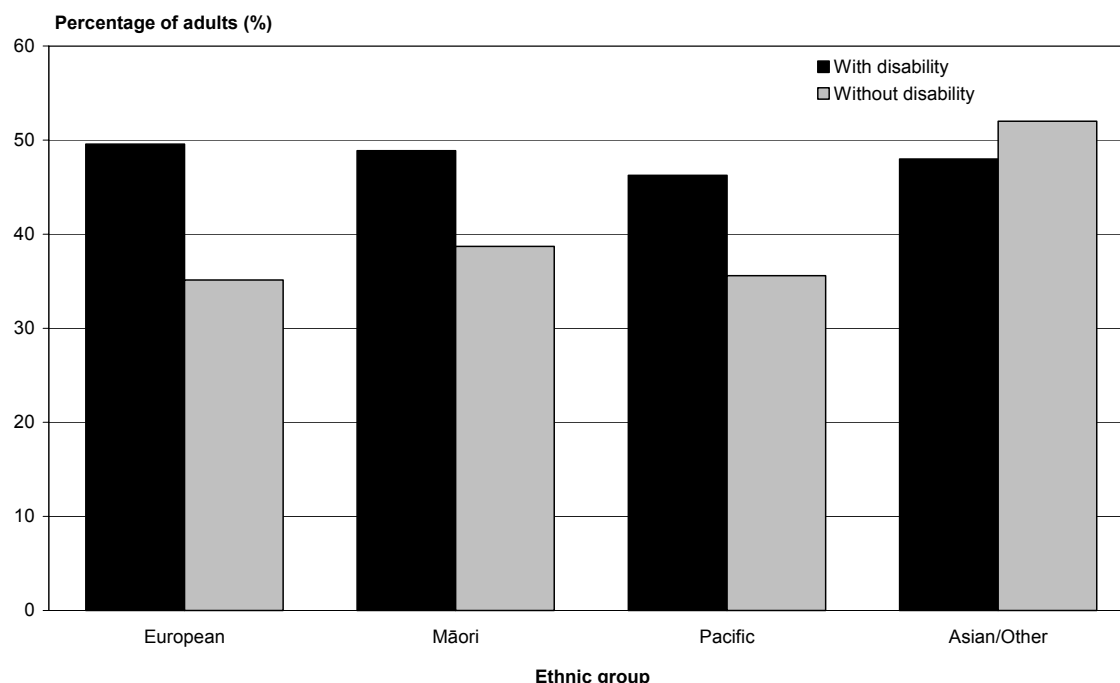
## Ethnicity

Half the European adults with disability had personal incomes of \$15,000 and under per year, as did 49 percent of Māori, 46 percent of Pacific and 48 percent of Asian/Other adults with disability.

European adults with disability were more likely than European adults without disability to be in the \$15,000 and under personal income group (50 percent compared with 35 percent). Similar

differences between adults with and without disability were evident for Māori and Pacific peoples, but not for Asian/Other adults (Figure 5.37).<sup>24</sup>

**Figure 5.37:** Percentage of adults with and without disability living in households with personal incomes of \$15,000 and under per year, by ethnic group, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.25.

## Socioeconomic areas

### NZDep2001

NZDep2001 is an index or measure of the level of socioeconomic deprivation in the different geographic areas of New Zealand. It is calculated using census data on car and telephone access, receipt of means-tested benefits, unemployment, household income, sole parenting, educational qualifications, home ownership and home living space (Salmond and Crampton 2002). The index ranges from 1 to 10. A score of 1 indicates that people are living in the least deprived 10 percent of New Zealand's geographic areas, while a score of 10 indicates that people are living in the most deprived 10 percent of New Zealand's geographic areas.<sup>25</sup>

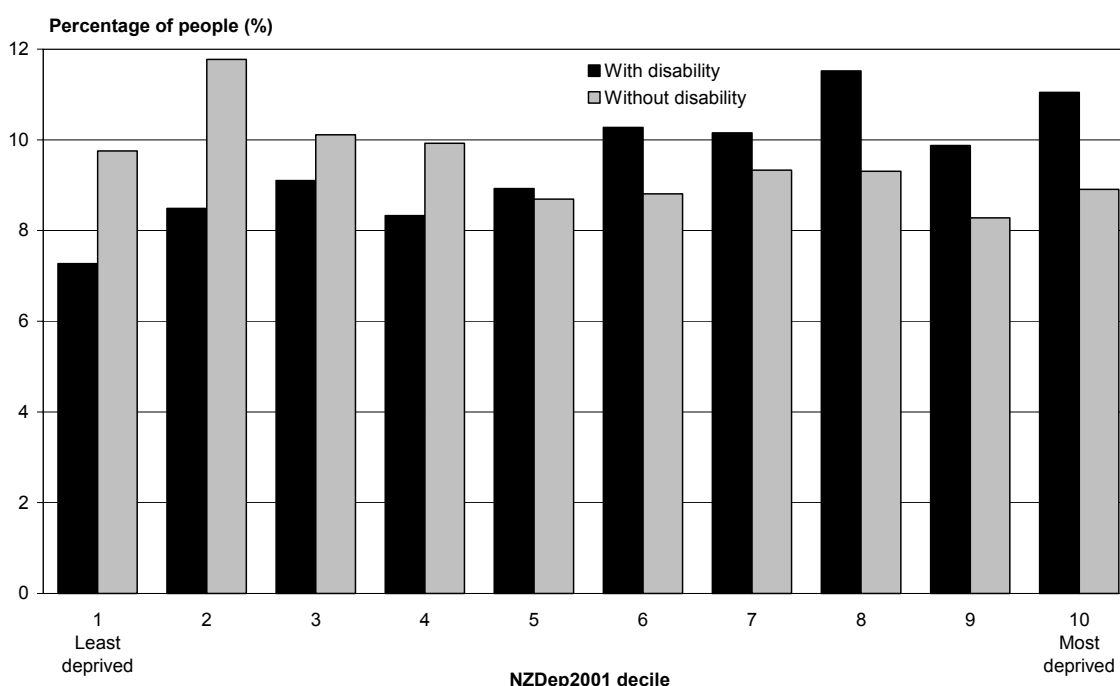
<sup>24</sup> However, note the relatively high proportions of Asian/Other adults not stating their personal income. For adults with disability, the proportions not stating their personal incomes were: European 10 percent; Māori 18 percent; Pacific 22 percent and Asian/Other 31 percent. For adults without disability the proportions were: European 5 percent; Māori 12 percent; Pacific 19 percent and Asian/Other 9 percent.

<sup>25</sup> The NZDep2001 index is derived from data referring to the *whole* population of an area. The socioeconomic circumstances of *individuals* with disability can vary from the average situation in an area. For example, while someone with disability may live in an area assigned to decile 1 (least

## People with and without disability

Figure 5.38 shows the range of NZDep2001 scores for people of all ages with disability living in households in 2001, compared with people of all ages without disability.

**Figure 5.38:** Percentage of people (adults and children) with and without disability living in households, by NZDep2001 area, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.27.

People with disability were more likely than people without disability to live in the five most deprived NZDep2001 areas (areas 6–10).<sup>26</sup>

## Children

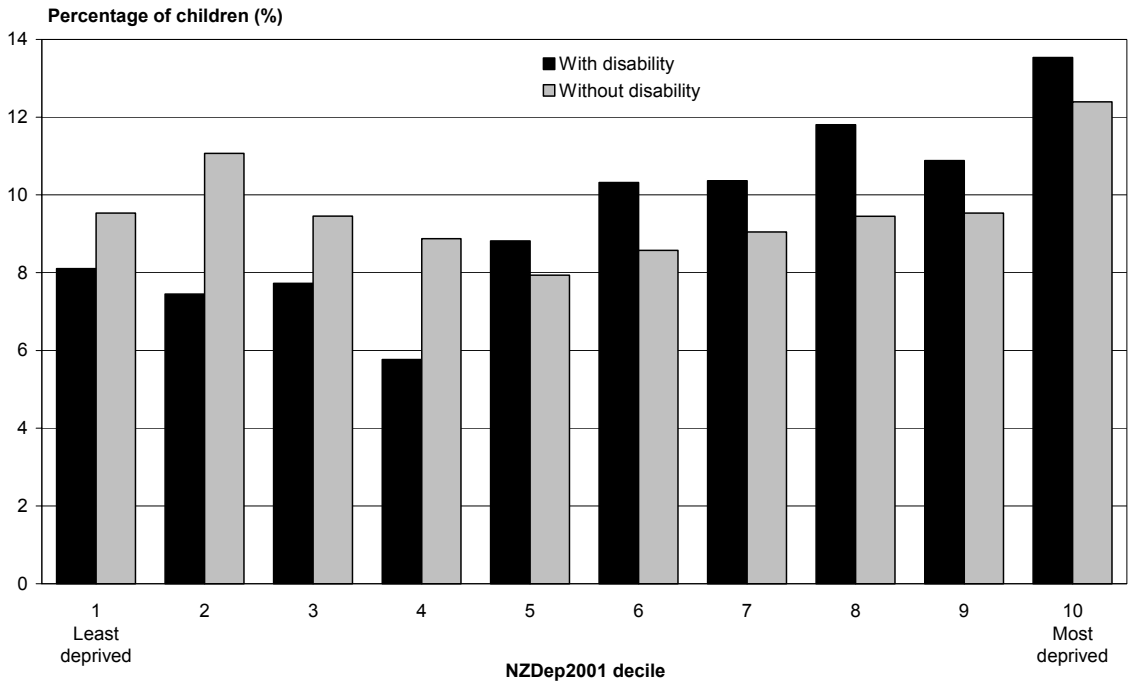
In 2001, children with disability were more likely than children without disability to live in households in the most deprived NZDep2001 areas. Altogether, 57 percent of children with disability lived in NZDep2001 areas 6–10, compared with 49 percent of children without disability (Figure 5.39).

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deprived), he or she may still have a lower socioeconomic status compared with most other people living in that area. Caution is, therefore, needed when interpreting NZDep2001 data.

<sup>26</sup> Note that the direction (that is, cause and effect) of the relationship between NZDep2001 and disability cannot be determined from these results. It is possible that people living in the more deprived areas of New Zealand may be at higher risk of becoming disabled for certain reasons (for example, aspects of the physical environment may be less safe). On the other hand, people with disability may be more likely to move to the more deprived areas of New Zealand (for example, because they have lower incomes and it is cheaper to live in these areas).

**Figure 5.39:** Percentage of children with and without disability living in households, by NZDep2001 area, 2001



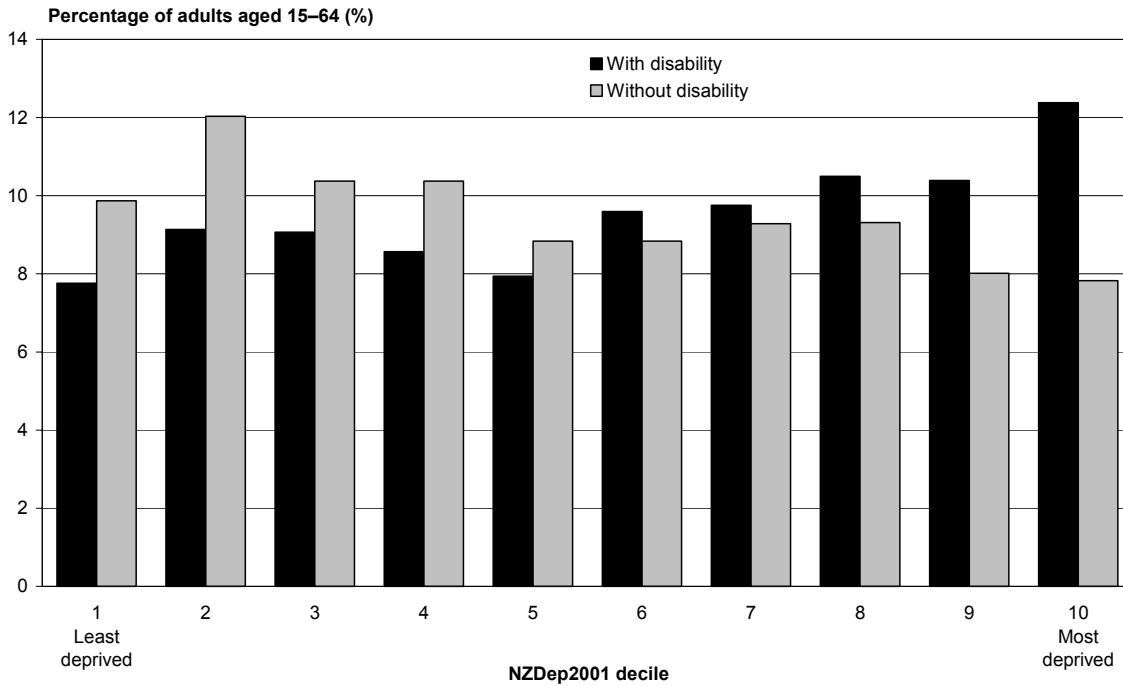
Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.27.

## Adults aged 15–64

The situation was similar for adults in the 15–64 age group. In 2001, 53 percent of adults aged 15–64 with disability lived in NZDep2001 areas 6–10, compared with 43 percent of adults aged 15–64 without disability (Figure 5.40).

**Figure 5.40:** Percentage of adults aged 15–64 with and without disability living in households, by NZDep2001 area, 2001



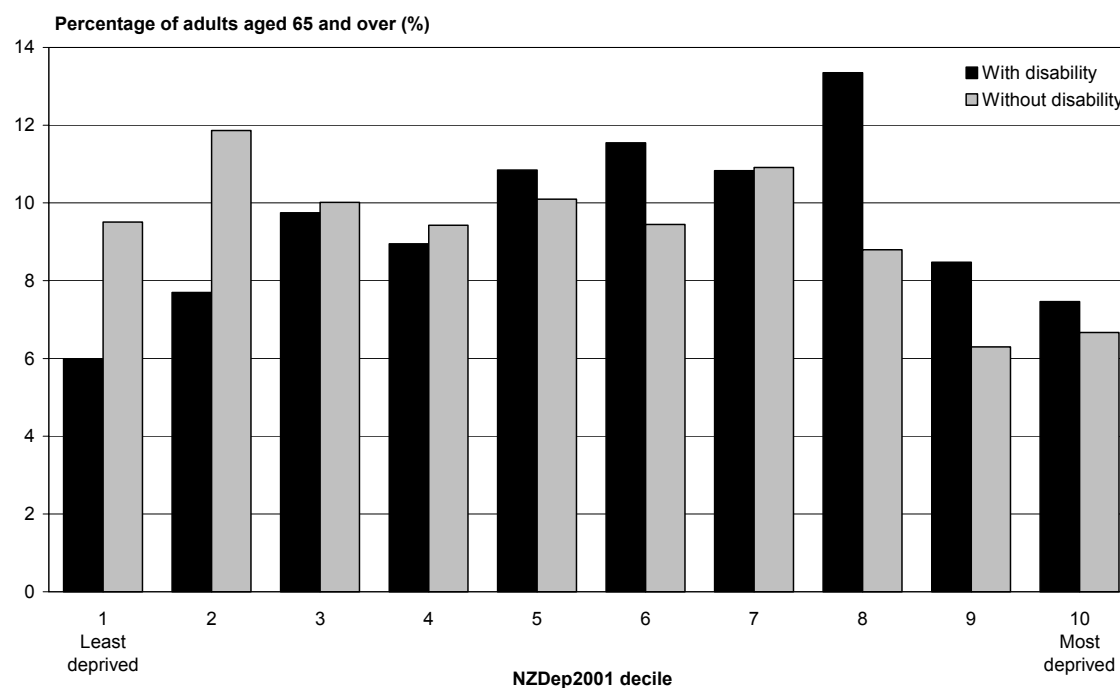
Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.27.

## Adults aged 65 and over

Older adults with disability were also more likely than older adults without disability to live in households in the most deprived areas. Fifty-two percent of people aged 65 and over with disability lived in NZDep2001 areas 6–10, compared with 42 percent of people aged 65 and over without disability (Figure 5.41).

**Figure 5.41:** Percentage of adults aged 65 and over with and without disability living in households, by NZDep2001 area, 2001



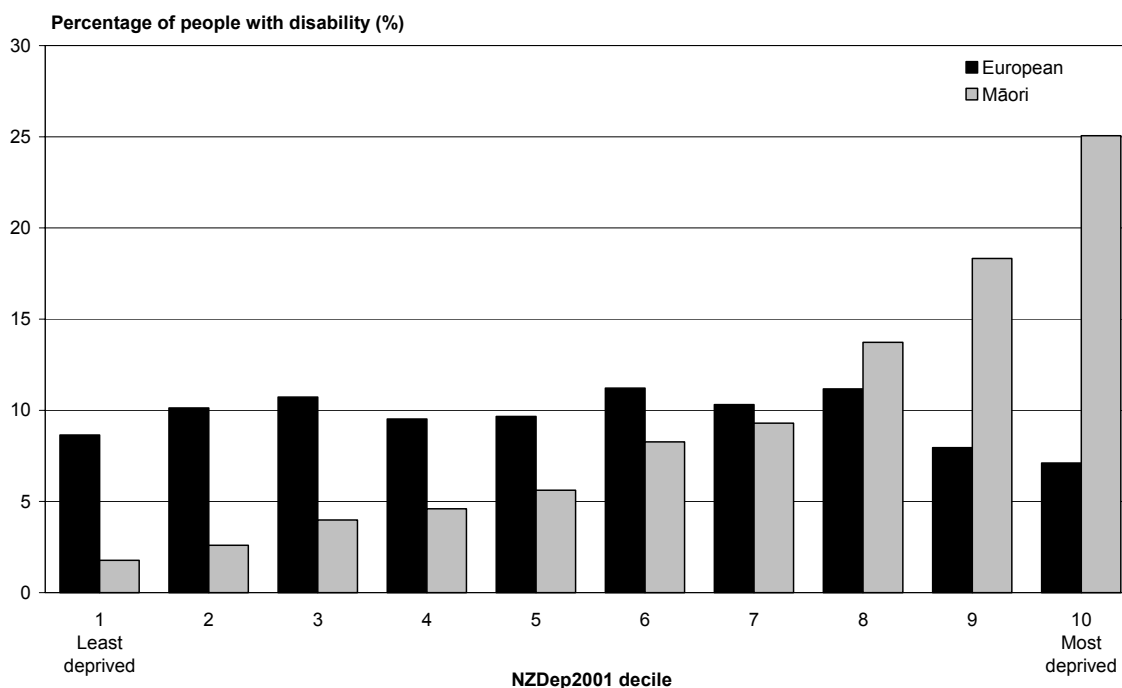
Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Note: Data in Appendix Table 5.27.

## Ethnicity

Māori and Pacific peoples with disability were more likely than Europeans with disability to live in the most deprived areas. Just under half (48 percent) of Europeans with disability lived in households in NZDep2001 areas 6–10, compared with 75 percent of Māori and 76 percent of Pacific peoples with disability (Figure 5.42).<sup>27</sup>

**Figure 5.42:** Percentage of European and Māori people (adults and children) with disability living in households, by NZDep2001 area, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

Notes:

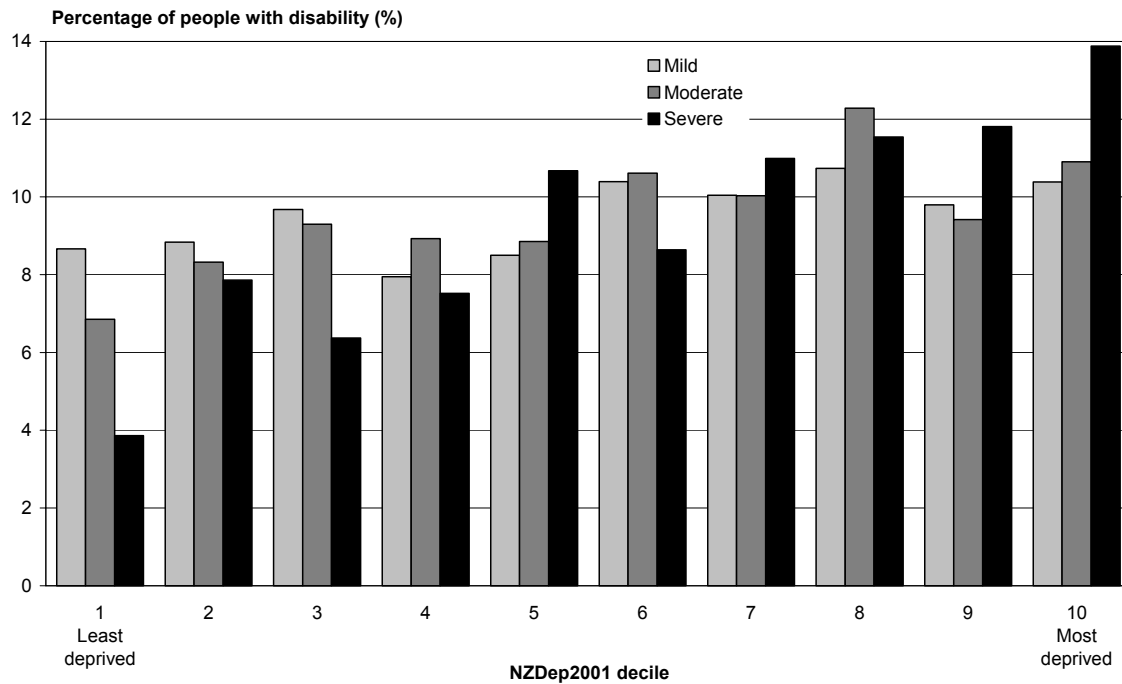
- Data in Appendix Table 5.27.
- Survey numbers were too small to enable data to be included here for Pacific and Asian/Other peoples.

<sup>27</sup> For more details about NZDep2001 for Māori and non-Māori and Pacific and non-Pacific peoples, see chapters 8 and 9.

## Severity of disability

People with severe disability were slightly more likely than people with mild or moderate disability to live in the more deprived areas. Fifty-seven percent of people with severe disability lived in NZDep2001 areas 6–10, compared with 53 percent of people with moderate and 51 percent of people with mild disability (Figure 5.43).

**Figure 5.43:** Percentage of people (adults and children) with disability living in households, by NZDep2001 area and severity of disability, 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings

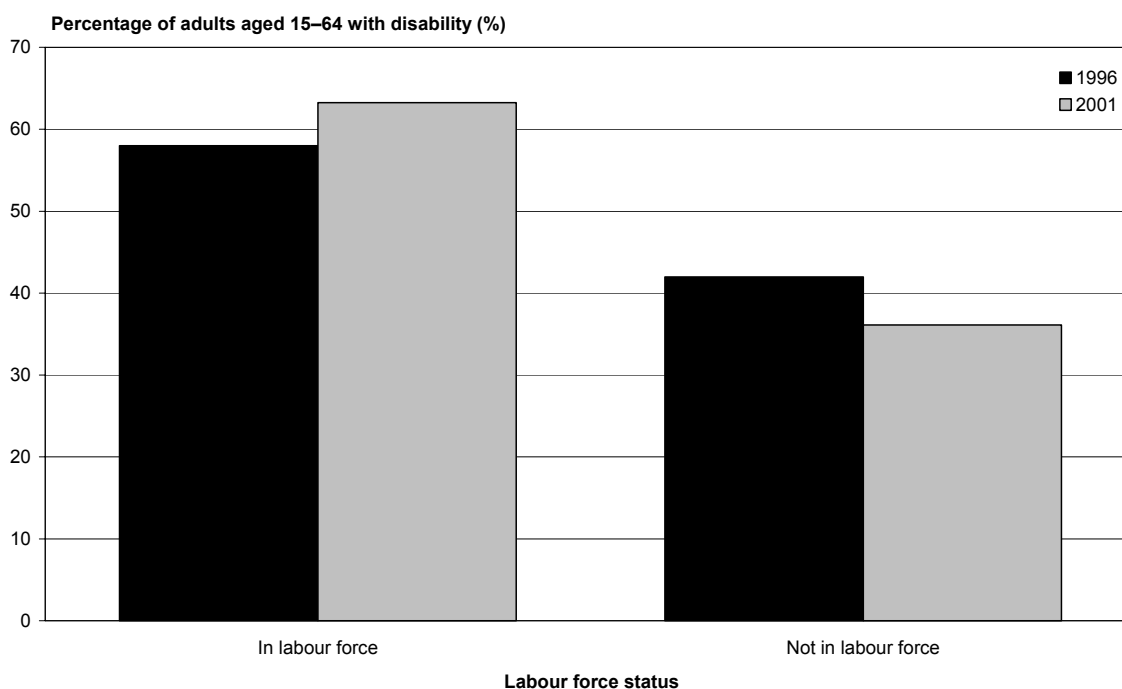
Note: Data in Appendix Table 5.28.

# Comparing 2001 and 1996

## Labour force status

The proportion of working age people with disability in the labour force (that is, adults aged 15–64 who were employed or unemployed and looking for work) increased from 58 percent in 1996 to 63 percent in 2001. There was also a corresponding reduction in the proportion of working age people with disability not in the labour force (from 42 percent to 36 percent) (Figure 5.44).

**Figure 5.44:** Percentage of adults aged 15–64 with disability living in households, by labour force status, 1996 compared with 2001



Source: Statistics New Zealand, 1996 and 2001 Household Disability Surveys

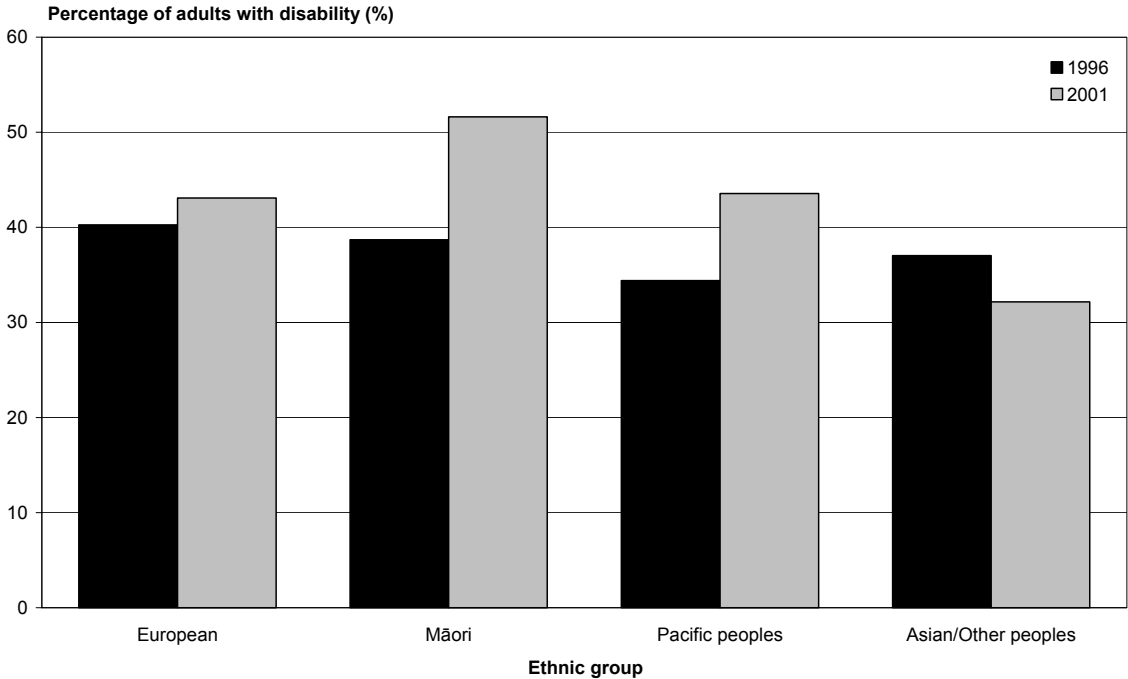
Note: 'In labour force' means employed plus unemployed people seeking work. 'Not in the labour force' means being neither employed nor unemployed, including being retired, having personal or family responsibilities such as unpaid housework and childcare, attending educational institutions, being permanently unable to work due to disability, and people not actively seeking work (Statistics New Zealand 2002a).

However, adults aged 15–24 with disability were the exception to this. In 2001, this group had a lower rate of labour force participation than in 1996 (54 percent compared with 63 percent), and a higher rate of inclusion in the not in the labour force category.

# Labour force status and ethnicity

A higher proportion of European, Māori and Pacific adults (aged 15 and over) with disability were participating in the labour force in 2001 than in 1996. However, the situation was the opposite among Asian/Other adults with disability (Figure 5.45).

**Figure 5.45:** Percentage of adults aged 15 years and over with disability living in households and participating in the labour force, by ethnic group, 1996 compared with 2001



Source: Statistics New Zealand, 1996 and 2001 Household Disability Surveys

Note: 'In labour force' means employed people plus unemployed people seeking work (Statistics New Zealand 2002a).

## Labour force status and disability type

For every disability type except hearing disability, the percentage of adults participating in the labour force was higher in 2001 than 1996, although the increase was relatively small (Table 5.2).

**Table 5.2:** Percentage of adults with disability living in households and participating in labour force, by disability type, 1996 compared with 2001

Disability type	Percentage in labour force (%)	
	1996	2001
Hearing	41	41
Seeing	24	28
Mobility	28	30
Agility	29	31
Intellectual	40	42
Psychiatric/psychological	42	46

Source: Statistics New Zealand, 1996 and 2001 Household Disability Surveys

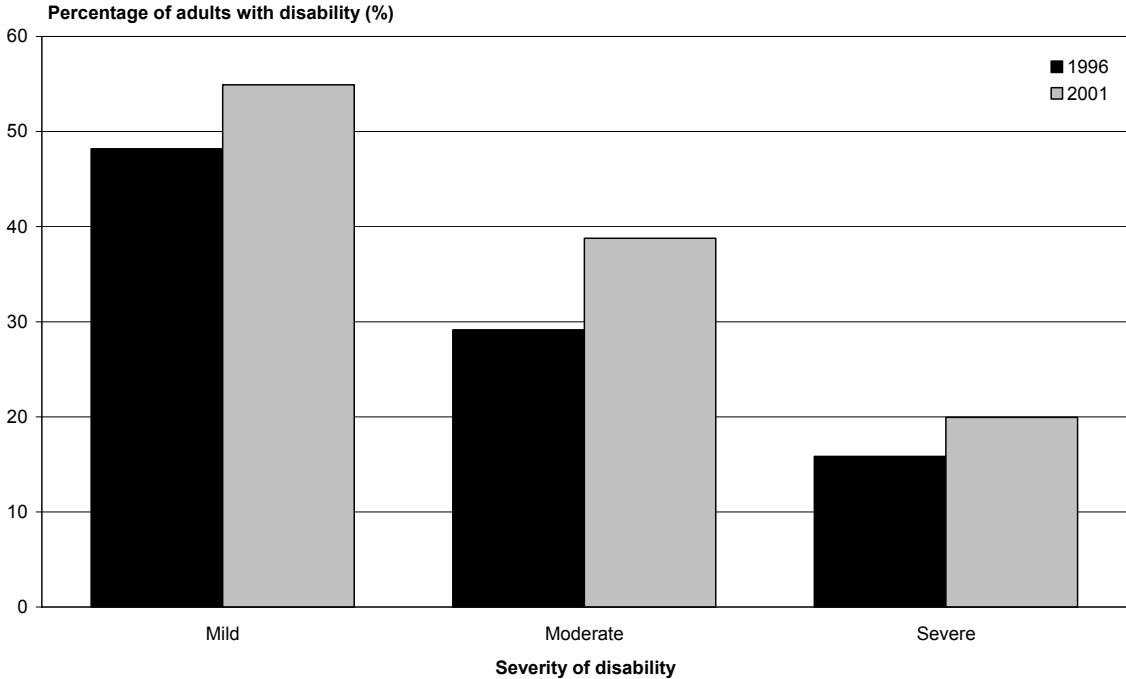
Notes:

- 'In labour force' means employed people plus unemployed people seeking work (Statistics New Zealand 2002a).
- If individuals reported more than one disability type, they were counted in each applicable disability group.

# Labour force status and severity of disability

Rates of participation in the labour force increased between 1996 and 2001 for adults with severe disability, as well as for adults with mild and moderate disability. In 2001, 20 percent of adults with severe disability were employed or unemployed and seeking work, compared with 16 percent in 1996 (Figure 5.46).

**Figure 5.46:** Percentage of adults with disability living in households and participating in the labour force, by severity of disability, 1996 compared with 2001



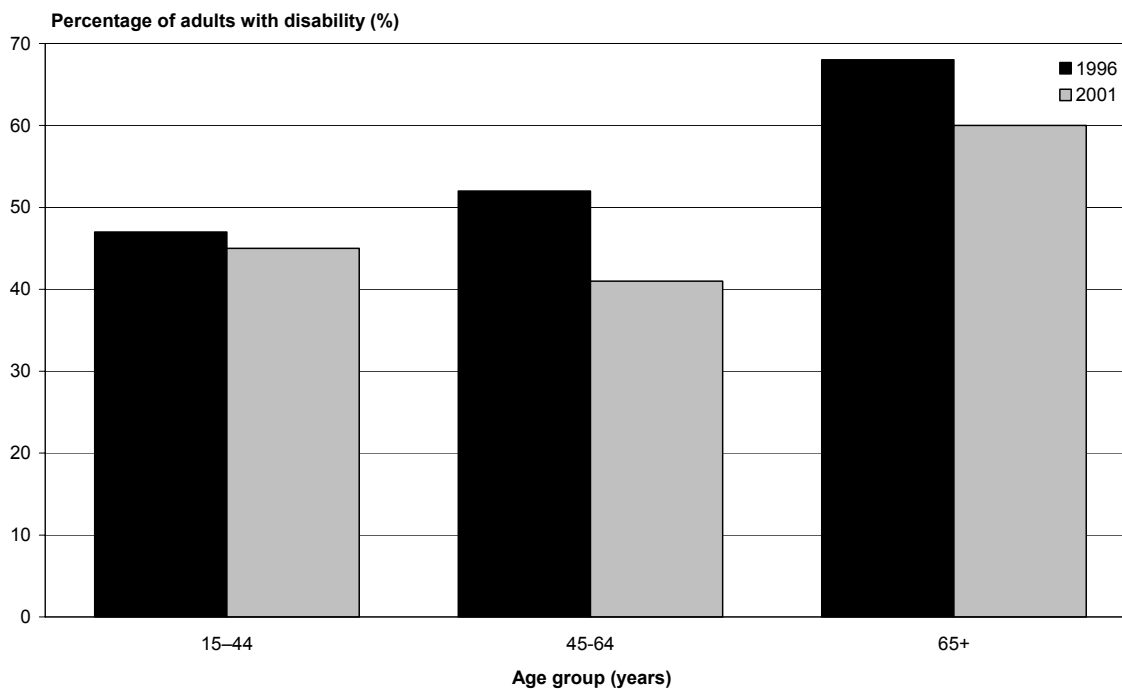
Source: Statistics New Zealand, 1996 and 2001 Household Disability Surveys

Note: 'In labour force' means employed people plus unemployed people seeking work (Statistics New Zealand 2002a).

## People with disability on low incomes

From 1996 to 2001, the percentage of adults with disability who had incomes under \$15,000 reduced for all age groups. The drop was greatest for adults aged 45–64. Factors influencing these changes could include rising wages and salaries, as well as increasing levels of government financial assistance. Note, however, that these figures have not been adjusted to take into account increases in the cost of living between 1996 and 2001 (that is, they are not inflation adjusted). While nominally the incomes of people with disability may have increased, the purchasing power of these incomes may not have increased in real terms (Figure 5.47).

**Figure 5.47:** Percentage of adults with disability with personal incomes \$15,000 and under, by age, 1996 compared with 2001



Source: Statistics New Zealand, 2001 Household Disability Survey, 2001 Census of Population and Dwellings.