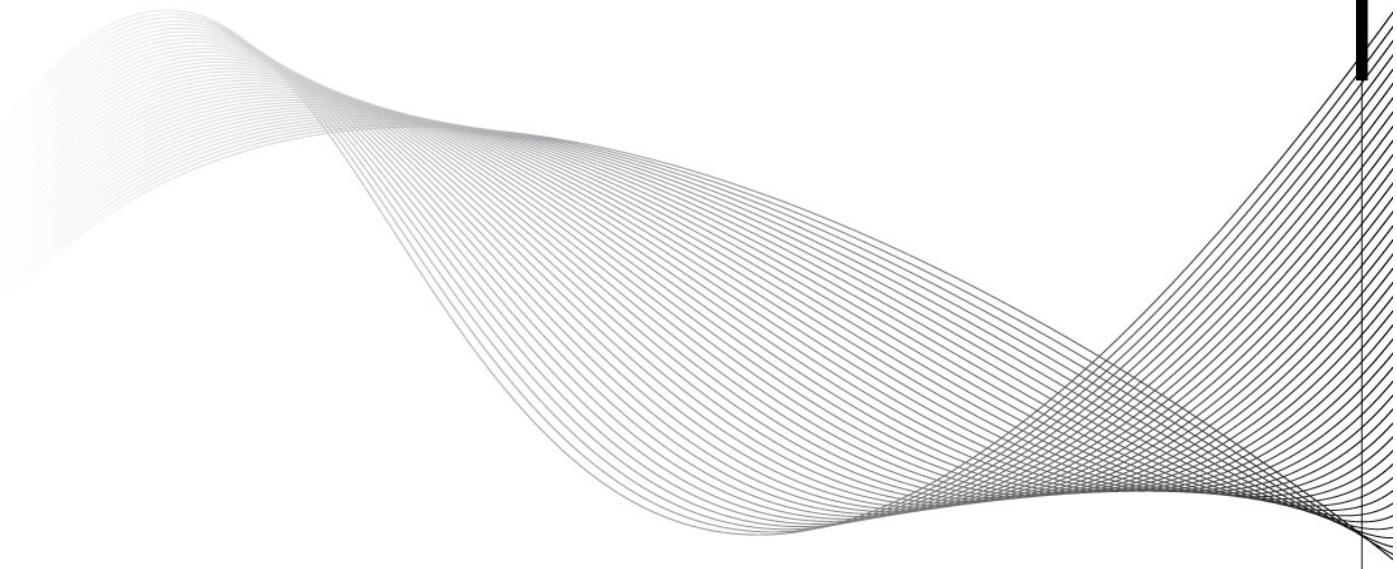
Social Europe



Research Note 5 /2011

# The situation of working-age people with disabilities across the EU

European Commission

Social Situation Observatory – Income distribution and living conditions

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# Table of Contents

# Introduction

This Research Note analyses the socio-economic situation of people with disabilities using EU-level data, notably the EU-SILC variable on limitations in daily activities because of health problems. It examines the way disability varies between men and women and across age groups, and those with different levels of educational attainment, living in 27 EU Member States. It also examines how employment and the risk of poverty and material deprivation differ between people with and without disabilities. It reviews literature on disability policy initiatives and also discusses various important methodological issues, such as the definition and measurement of disability and the comparability of data used.

In addition to bivariate descriptive analyses, multivariate regression analysis is also undertaken to isolate the effect of non-health personal characteristics (age, gender and education). Such multivariate modelling methods help to disentangle the *independent* impact of disability on the probability of being employed and at risk of poverty from other factors. Sensitivity analysis has also been undertaken with respect to the measure of disability.

Moreover, information from the Survey of Health, Ageing and Retirement in Europe (SHARE) has been used to gain further insights into the proportion of people of 50 and over with disabilities (i.e. activity limitations due to health problems) in the EU countries and their employment situation. The SHARE data also enables the effect of different forms of disability, in particular, mental disability and physical disability to be examined.

**Outline of analysis**

In an attempt to indicate the relative importance of factors underlying disability, a series of descriptive results are presented first which show how the prevalence of disability varies by age, gender and education in each EU country **(Section 2)**. Here, while recognising that the answers to the question 'activity limitations due to health reasons' may be affected by different national interpretations, the focus has been on examining the characteristics and circumstances of the people reporting being limited.

Next, we examine the employment position of persons with and without disabilities by age, gender and education characteristics and see how it varies across EU Member States **(Section 3)**. These analyses are then supplemented by discussing how at-risk-of-poverty rates and material deprivation rates differ across those with and without disabilities in EU countries **(Sections 4 and 5)**. **Section 6** sheds further light on the prevalence of disability in 12 EU countries by using SHARE data. It provides differences with respect to limitations in physical health and mental health and in employment. **Section 7** summarises and provides some policy implications linked to findings of this Research Note.

**Annex A** contains statistical tables drawn from EU-SILC. **Annex B** undertakes some sensitivity analyses with respect to the choice of disability measure used in this Research Note. **Annex C** contains statistical tables drawn from SHARE.

# 1. Literature review

The main concern of this Research Note is to consider the measurement of disability, and to examine the link between disability and employment and the risk of poverty as well as policy initiatives that promote employment and raise standards of living of people with disabilities. This section reviews the literature covering these aspects.

## 1.1 Measurement of disability status

Disability is a complex phenomenon and difficult to measure. One of the most important requirements is that the disability measure should adopt a non-biased approach (and language) and should be easily understood by policymakers and public and other stakeholders in general. The International Classification of Functioning and Health (known as ICF; endorsed by the 54th World Health Assembly in May 2001)[1] provides a framework that forms the basis of a credible measurement of disability (and therefore widely recommended for studies and surveys).

The definition advocated by the ICF framework refers to 'human functioning' (an umbrella term covering all body functions, activities and participation) and restrictions in this functioning arising due to contextual factors of environment as well as personal factors. Disability is seen as a result of an interaction between a person (with health-related problems such as seeing, hearing, speaking and mental functions) and that person's restricting contextual factors (such as lacking access to social support and services and restrictions in social interactions due to, say, negative attitudes). The definition is designed to be relevant across cultures as well as age groups and genders, making it appropriate for a comparison across heterogeneous populations.

The ICF framework is also synonymous with what is commonly known as the social model of disability which identifies systemic barriers, negative attitudes and exclusion by society (either inadvertently or purposely) as the main contributory factor in disabling people in their functioning.[2]

Note here that the literature on the definition and measurement of disability stresses that not even the most harmonised formal definitions and questionnaires guarantee comparable international data. This is because there is varying levels of stigmatisation of disability across cultures, and there are considerable differences in subjective perceptions of what can be deemed 'disability'. As a result, there is now a wide consensus among researchers to prefer activity or participation based questions, instead of medically diagnosed or self-identified illnesses and impairments (see Mont 2007 and Buckup 2009 for a discussion).

## 1.2 Measuring disability using EU-SILC

The availability of micro datasets from the EU-SILC has made it possible to draw useful insights into the prevalence of disability in EU countries and also about the socio-economic status of people with disabilities. The SILC data provide information on the disability status of all adults (those aged 16 and over) on the basis of a specific question about activity limitations that arise due to health problems:

[1] See WHO (2001) for more details.
[2] The social model of disability is often contrasted with the individual model (sometimes referred to as the medical model), in which a limitation in a person's functioning or participation in society arise due to personal attributes only (such as a medical condition). These distinctions were first formalised in 1983, by the disabled British academic Mike Oliver (see Oliver 1983).

Q: Does the respondent have limitations because of health problems[3] in activities people usually do, for at least the last 6 months[4].

The respondents were asked to assess their own situation by choosing between three levels of severity: '1. Yes, strongly limited'; '2. Yes, limited'; and '3. No, not limited'. **The definition used in this Research Note defines all those respondents as persons with disabilities whose replies are either: '*1. Yes, strongly limited*' or '*2. Yes, limited*'.**[5]

As this definition makes use of a restriction in functioning arising due to health problems, it can be argued that this definition is aligned to the ICF framework and is consistent with the social model of disability.

Results included in Annex B report on some sensitivity analyses and present the split between 'strongly limited' and 'limited' and how this varies across countries. It is the former ('strong limitation') that is generally considered (in some countries) closer to what would be regarded as 'disability'. Moreover, the proportion reporting that they are 'strongly limited' varies less between countries than those reporting that they are limited. The proportion reporting 'strongly limited', however, is relatively small in nearly all countries. Accordingly, the choice made here to adopt a wider rather than a narrower definition is prompted largely by the fact that it helps to overcome problems of a small number of observations in a number of countries and so makes it possible to further subdivide the analysis by age, gender and education.

Note here that this variable may still be subject to reporting bias, and thus differentials across countries have to be interpreted with caution. The fact that the EU-SILC survey does not include a set of objective measures (such as biomarkers or vignettes) to help the data collected to be more satisfactorily interpreted means that it is not possible to do more than this.

In some cases, countries have the option of providing information on their population with disabilities either via the questionnaire or via administrative registers. Because the register data only include those people with disabilities who are receiving some government benefits or services based on their disability status, this may, at best, miss a share of the total population with disabilities who do not apply for benefits and, at worst, this missing population will not be random, hence leading to a biased sample. As far as the above EU-SILC variable is concerned, it is recorded using respondents' self-assessment in all EU countries.

### 1.3 OECD studies on disability prevalence and disability benefit policy

The first substantial study from OECD on disability prevalence and disability benefits policy came out in 2003, namely: 'Transforming disability into ability: Policies to promote work and income security for disabled people' (OECD 2003). This report analysed the size of the disability problem across 20 countries and highlighted the issue of work disincentives inherent in the disability benefit policies of these countries. The report drew attention to the fact that there has been a serious disability benefit dependency problem in many of the countries reviewed and thus there is a need for new policies that aim to activate people on sickness and disability benefits, particularly those on early retirement disability pensions.

[3] Here, limitations should only be due to health-related problems and not limitations due to financial, cultural or other none health-related causes.
[4] The period of at least the last 6 months is relating to the duration of the activity limitation and not of the health problem.
[5] The SILC survey question used here is a self-perceived health question and it gives no restrictions by culture, age, gender or the subjects own ambition.

As a follow up to the 2003 report, the OECD undertook an in-depth, thematic review on sickness, disability and work for 13 countries, namely Australia, Canada, Denmark, Finland, Ireland, Luxembourg, Netherlands, Norway, Poland, Spain, Sweden, Switzerland and the United Kingdom. These reviews were geared towards drawing concrete policy lessons in transforming passive disability benefit policies into active employment support policies for those who are able to work. The reviews come out with a clear recommendation of employment support for those who can work and income support for those who cannot, but not without a rigorous assessment of work capacity.

The 2010 report 'Sickness, disability and work: Breaking the barriers' (OECD 2010) is essentially a synthesis of the thematic country-specific studies. It provides the most convincing arguments that the best form of support for people with health limitations is to help them find employment and then support them to retain employment. The report synthesises a mass of evidence to explore what needs to be done to make disability benefit schemes work, especially for those who cannot work.

According to the report, differences between countries are driven largely by differences in public disability benefit policies rather than by health related factors. People with disabilities, particularly those who report mental health problems and they are an increasing proportion of new benefit claimants, tend to have low employment and low income. Almost all countries covered by the study have pursued a policy of putting more reliance on labour market activation and less on passive compensation policies. Tighter eligibility rules, in-work benefits and regulations that make work more attractive for those with partial work capacity, along with greater incentives to employers to take on people with disabilities all have a part to play in the moves towards a more effective disability policy of the future.

# 2. Prevalence of disability across EU countries

This section discusses the prevalence of disability (as measured by the prevalence of activity limitations due to health problems), subdivided across subgroups based on age, gender and educational attainment, among those living in 27 EU countries.

### 2.1 By age groups and gender

Results included in Figure 1 show two aspects that are widely known: on average disability is more often experienced by women than men and the difference is higher for older age groups than for younger groups. Also, the prevalence of disability is highest among the oldest age group 55-64 – almost five times higher than that observed for the youngest age group 16-24.

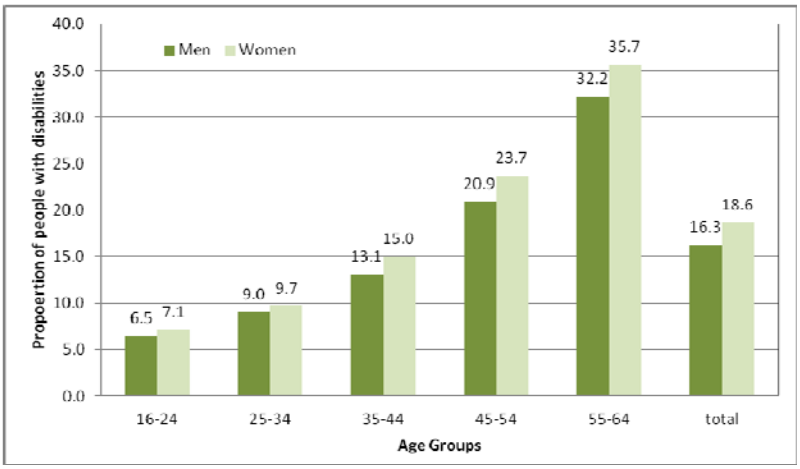
**Table A.1** (in Annex A) reports country-specific results and wide variations across EU-countries can be observed in these results. The highest percentage of working age individuals reporting activity limitations due to health is observed for Finland, the Netherlands, Denmark and Slovakia: around 25%. The lowest rates correspond to two Southern European countries Greece and Malta (both around 7%).

As observed for the EU27 average, in most countries, disability is more prevalent among women than for men of working age people. Estonia is the only country where working age men are significantly more likely to suffer from disability than working age women.

In all countries, and for both men and women, more people report disability as they get older. Most strikingly, in excess of 50% of all Slovakian men and women aged 55-64 report a disability. Other high prevalence of disability is observed for women in this age group in Latvia (47%), Germany (45%), Hungary (44%), Finland (42%) and the Netherlands (43%).

**Figure 1: Prevalence of disability among working age people, by age and gender, 2009**

(EU27 average; 'Disability' is reporting limitations in activities because of health problems)




***Source:*** *EU-SILC 2009*

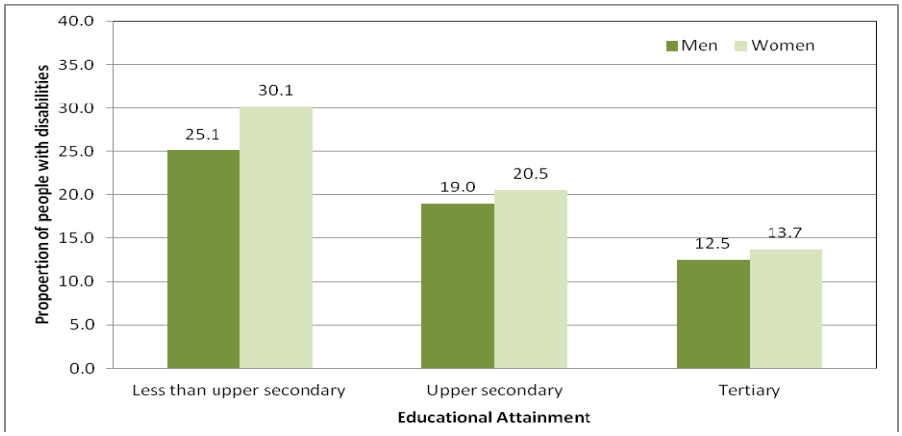
***Notes:*** *Disability status is assigned to those who say they are either 'strongly limited' or 'limited' in activities because of health problems.*

### 2.2 By educational attainment and gender

Disability is more often observed among those with less than secondary education – it is twice as high for this group as for persons with tertiary educational attainment. Moreover, the gender difference in the prevalence of disability is most acute for the low educated: close to one-third of all the low educated in the age group 25-64 have some form of health problem that restricts their activities.[6]

**Table A.2** (Annex A) reports results showing cross-country variations with respect to disability differences on the basis of education. In all countries, the prevalence of disability is highest among the low educated (those with less than upper secondary education) and the lowest among the highest educated group (those with tertiary education). For example, in Germany, about 48% of low educated men and almost 45% of low educated women report a disability, whereas the corresponding estimates for high educated men and women is lot smaller (about 17% and 19%, respectively).

**Figure 2: Prevalence of disability for working age people of age 25-64, by education and gender** (EU27 average - Disability is reporting limitations in activities because of health problems)




***Source:*** *EU-SILC 2009*

***Notes:*** *The category '**Less than upper secondary**' includes 'Pre-primary', 'Primary' and 'Lower secondary' education; the category '**Upper secondary**' includes 'Upper secondary' and 'post-secondary non-tertiary' education; and the category '**Tertiary**' includes 'first stage of tertiary education (not leading directly to an advanced research qualification)and 'second stage of tertiary education (leading to an advanced research qualification). The analyses here are restricted to those aged 25-64, since the majority of younger adults (in the age group 16-24) are likely to be still in education or in training.*

[6] The analyses here are restricted to those in the age group 25-64, since the majority of younger adults (in the age group 16-24) are likely to be still in education or in training.

# 3. Employment status of people with and without disabilities

This section examines how employment rates differ between people with disability and people without disability, across subgroups, based on gender, age and education status.

### 3.1 Descriptive analysis

For EU27, on average, people with disabilities have a lower employment rate than others across all age groups (**Table A.3** in Annex A presents results subdivided on the basis of age). The difference is particularly acute for the oldest age group, 55-64, where employment probability for those with disability is about half of those with no disability. For this age group, the employment rate for those with disability is extremely low in Hungary, Malta and Romania - around 15%.

Moreover, on average, in EU27, only about 41% of women and 48% of men are employed when they have a disability. Results subdivided on the basis of gender, presented in **Table A.4** (Annex A), show that the employment propensity among women with disability is particularly low in the Czech Republic, Greece, Hungary, Ireland, Malta, Poland and Romania, where less than one-third of women who report disability are employed. The disability penalty in these countries is such that both men and women are only half as likely to be employed if they have disability.

Results included in **Table A.5**, subdivided on the basis of education, show that prime-aged persons (25-64) with lower secondary or less education and with disability are least likely to be employed, on average. For this low educated group, employment is generally low anyway. The difference in the employment rate of those with and without disability holds true for all education groups and for all countries, and it is larger in the lower secondary group than in the 'upper secondary' and 'tertiary' education group.

### 3.2 Adverse impact of disability on employment: multivariate analysis

This section isolates the effect of gender, age and education on employment status from that of disability. For this purpose, a logit regression model has been estimated, separately for men and women, using whether people are in employment or not as the dependent variable (taking the value of 1 for employed, and 0 for non-employed) and gender, age and education as well as disability as the explanatory variables.

Figure 3 presents the results in terms of odds ratio – they show how much a person without disability is more likely to be employed in comparison with someone with the same attributes but reporting a disability (to reiterate: disability is defined as an activity limitation due to health problems). The explanatory factors included are restricted to gender, age and education status only. These regression results of Figure 3 are estimated using a pooled data set for all EU27 countries and they report the situation in 2009.

The main findings can be summarised as follows:

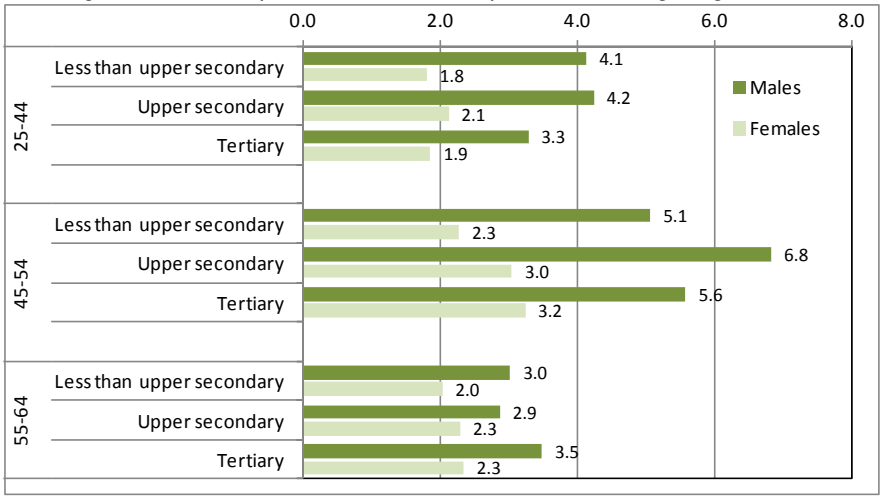
- **Overall results:** The results confirm that for all subgroups, on average, there is a greater likelihood of employment when someone does not report a disability than when they do. The odd ratio ranges, as seen in Figure 3, from 6.8 (men in the middle-age group 45-54, with upper secondary education) to 1.8 (women in the prime-age group 25-44, with less than upper secondary education).
- **Gender differentials:** On average, the adverse employment impact of disability is stronger for men than for women, and this holds true for all age and education groups.

The gender difference for these results is particularly strong in the middle-age group (45-54), especially for those who have only 'upper secondary' level of education.

- **Age effect:** For men, the impact of disability is particularly large in the middle-age group (45-54), and smallest for the oldest group (55-64). For men (in comparison to women), there are greater variations in the impact of disability on employment across age groups - the impact of disability is greatest in the middle-age group (45-54), and smallest in the prime-age group (25-44).
- **Impact of education:** For men in the prime-age group (25-44), those with 'tertiary' education have a relatively smaller adverse impact of disability on employment than those with 'upper secondary' education and those with 'less than upper secondary' education. This result does not hold for other women with equivalent personal attributes. Also, the smaller impact for those with tertiary education in comparison to others with lower educational attainment does not hold true for other age groups. In fact, for the oldest age group (55-64), there is hardly any differential impact of education for both men and women.
- For the middle-age group (45-54), a relatively large adverse impact of disability on employment is noted for those with secondary education – people in this group are almost 7 times less likely to be employed if they have reported a disability than those who have reported no disability.

**Figure 3: Odds ratio of being employed with no disability in comparison to those with disability, for persons aged 25-64**

(EU27 average; based on separate men/women pooled-data logit regression estimations)




***Source:*** *EU-SILC 2009*

Results of a logit model estimated separately for each country, and further subdivided between men and women, are included in Tables 1 and 2 below.

Results presented in Table 1 show that, for men, the largest adverse impact of disability is observed in the Netherlands for high educated (tertiary education) prime-aged men (25-44). In the same way, Dutch men with upper secondary education (in the prime-age group 25-44 and in the middle-age group 45-54) also have a relatively high likelihood of being out of employment if they report a disability. Note also that historically a larger proportion of people have been in receipt of disability benefits in the Netherlands than in

any other EU country, but recent policy initiatives have reduced the numbers claiming disability benefits, especially among the older age groups. The UK has been in a similar situation but to a lesser extent. The country differentials are indeed linked to the disability benefit system since these vary markedly across countries in terms of generosity and coverage – cf. OECD's report 'Sickness, disability and work: breaking the barriers', 2009.

Another notable result is the large adverse impact on employment of disability for Belgian middle-age males (45-54) in comparison to their counterparts in other age groups: they are more than ten times more likely not to be employed if they have a disability. For low educated men in the UK (with less than upper secondary education) disability also has a large adverse impact on employment. This is equally the case in Germany for the low educated in the middle-age group 55-64.

The results presented in Table 2 show that, for women, the largest adverse impact of disability is evident in Lithuania for the low educated middle-age group 45-54 and to a slightly lesser extent for the low educated prime-age group 25-44 in the UK. On the whole, the adverse impact of disability on employment is smaller in most countries for women than for men.

**Table 1: Odds ratio of being employed with no disability in comparison to those with disability, for men aged 25-64**

(Based on a separate country-specific logit regression models for men)

| Countries | Prime-age group, 25-44 | | | Middle-age group, 45-54 | | | Older-age group, 55-64 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary |
| Belgium | 4.0 | 5.4 | 3.8 | 11.5 | 10.7 | 12.4 | 3.2 | 3.0 | 2.4 |
| Bulgaria | - | - | - | - | - | - | - | - | - |
| Czech Republic | - | - | - | - | - | - | - | - | - |
| Denmark | 3.6 | 3.4 | 0.7 | 5.8 | 11.5 | 5.7 | 8.3 | 2.9 | 3.0 |
| Germany | 2.9 | 2.6 | 3.1 | 7.0 | 9.4 | 6.1 | 11.8 | 3.5 | 3.9 |
| Estonia | 1.5 | 3.6 | 0.5 | 6.5 | 4.2 | 9.3 | 6.3 | 4.1 | 6.4 |
| Ireland | - | - | - | - | - | - | - | - | - |
| Greece | - | - | - | - | - | - | - | - | - |
| Spain | 2.7 | 2.5 | 3.6 | 2.8 | 7.3 | 6.2 | 2.8 | 1.7 | 5.0 |
| France | 2.7 | 2.6 | 2.6 | 7.7 | 5.9 | 4.1 | 1.8 | 1.8 | 2.5 |
| Italy | 3.9 | 2.8 | 1.5 | 3.0 | 4.2 | 1.7 | 2.3 | 1.7 | 2.1 |
| Cyprus | - | - | - | - | - | - | - | - | - |
| Latvia | 2.7 | 2.5 | 2.6 | 6.9 | 2.6 | 2.2 | 2.9 | 3.2 | 2.9 |
| Lithuania | - | - | - | - | - | - | - | - | - |
| Luxembourg | 4.1 | 5.5 | 1.5 | 4.2 | 6.6 | 3.1 | 5.5 | 3.2 | 0.8 |
| Hungary | 6.1 | 7.2 | 3.2 | 6.3 | 6.5 | 3.8 | 7.7 | 5.4 | 3.9 |
| Malta | - | - | - | - | - | - | - | - | - |
| Netherlands | 6.5 | 12.2 | 19.6 | 7.3 | 13.5 | 4.4 | 2.4 | 3.1 | 2.9 |
| Austria | 4.0 | 4.2 | 3.4 | 5.5 | 5.6 | 0.9 | 4.2 | 3.2 | 4.3 |
| Poland | 10.7 | 7.1 | 6.1 | 4.1 | 5.5 | 6.2 | 3.8 | 3.3 | 3.2 |
| Portugal | - | - | - | - | - | - | - | - | - |
| Romania | - | - | - | - | - | - | - | - | - |
| Slovenia | - | - | - | - | - | - | - | - | - |
| Slovakia | 5.3 | 3.7 | 1.4 | 4.3 | 3.6 | 4.0 | 2.8 | 3.0 | 5.8 |
| Finland | 5.5 | 2.2 | 2.2 | 4.1 | 3.6 | 10.5 | 3.3 | 3.1 | 2.9 |
| Sweden | - | - | - | - | - | - | - | - | - |
| UK | 9.0 | 8.9 | 6.7 | 9.1 | 7.4 | 8.5 | 10.5 | 3.8 | 5.3 |
| | | | | | | | | | |
| EU27 | 4.1 | 4.2 | 3.3 | 5.1 | 6.8 | 5.6 | 3.0 | 2.9 | 3.5 |

***Source:*** *EU-SILC 2009;* ***Notes:*** *See also Notes of Tables A.1, A.2 and A.3; Countries with small number of observations are noted with '-' (i.e. one or more cells contained less than 20 observations).*

**Table 2: Odds ratio of being employed with no disability in comparison with those with disability, for women aged 25-64**

(Based on a separate country-specific logit regression models for women)

| Countries | Prime-age group, 25-44 | | | Middle-age group, 45-54 | | | Older-age group, 55-64 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary |
| Belgium | 2.0 | 1.9 | 2.5 | 2.9 | 2.1 | 4.4 | 2.1 | 1.2 | 2.2 |
| Bulgaria | 1.4 | 1.0 | 3.0 | 4.5 | 2.9 | 7.0 | 2.6 | 3.4 | 2.0 |
| Czech Republic | - | - | - | - | - | - | - | - | - |
| Denmark | 4.8 | 2.5 | 3.1 | 2.8 | 14.7 | 10.5 | 3.8 | 4.1 | 3.6 |
| Germany | 2.4 | 2.6 | 1.6 | 3.9 | 2.8 | 3.2 | 1.7 | 2.5 | 3.0 |
| Estonia | 3.4 | 1.5 | 0.9 | 6.1 | 4.2 | 5.7 | 3.3 | 3.4 | 3.1 |
| Ireland | 7.5 | 5.3 | 2.4 | 7.2 | 1.3 | 1.6 | 4.8 | 2.4 | 4.4 |
| Greece | - | - | - | - | - | - | - | - | - |
| Spain | 1.9 | 1.8 | 1.7 | 2.2 | 2.0 | 2.9 | 1.9 | 1.5 | 3.7 |
| France | 1.1 | 2.0 | 2.0 | 3.0 | 3.0 | 2.9 | 1.5 | 1.4 | 1.6 |
| Italy | 1.0 | 1.0 | 0.7 | 1.3 | 1.7 | 0.8 | 1.9 | 2.2 | 1.8 |
| Cyprus | - | - | - | - | - | - | - | - | - |
| Latvia | 1.3 | 2.4 | 1.7 | 1.9 | 3.0 | 2.6 | 7.4 | 3.0 | 4.6 |
| Lithuania | 6.2 | 1.8 | 2.2 | 18.7 | 2.9 | 4.7 | 2.2 | 2.8 | 5.2 |
| Luxembourg | 1.3 | 0.6 | 0.9 | 1.1 | 1.3 | 1.7 | 1.3 | 1.2 | 1.9 |
| Hungary | 2.1 | 1.9 | 1.8 | 4.5 | 6.3 | 7.8 | 5.6 | 3.5 | 3.0 |
| Malta | - | - | - | - | - | - | - | - | - |
| Netherlands | 3.2 | 3.8 | 3.3 | 5.6 | 2.0 | 2.1 | 2.0 | 2.6 | 2.8 |
| Austria | 3.3 | 1.6 | 1.2 | 3.6 | 2.8 | 4.1 | 1.5 | 1.7 | 1.7 |
| Poland | 4.8 | 3.6 | 3.4 | 2.2 | 3.7 | 4.9 | 2.2 | 3.2 | 2.0 |
| Portugal | - | - | - | - | - | - | - | - | - |
| Romania | - | - | - | - | - | - | - | - | - |
| Slovenia | - | - | - | - | - | - | - | - | - |
| Slovakia | 2.2 | 1.6 | 0.6 | 3.0 | 3.8 | 4.0 | 4.0 | 2.7 | 1.8 |
| Finland | 3.2 | 2.2 | 1.0 | 2.4 | 4.6 | 4.1 | 3.0 | 3.4 | 1.7 |
| Sweden | - | - | - | - | - | - | - | - | - |
| UK | 14.9 | 2.5 | 2.5 | 6.6 | 6.9 | 7.5 | 4.4 | 3.0 | 2.7 |
| | | | | | | | | | |
| EU27 | 1.8 | 2.1 | 1.9 | 2.3 | 3.0 | 3.2 | 2.0 | 2.3 | 2.3 |

***Source:*** *EU-SILC 2009;* ***Notes:*** *See also Notes of Tables A.1, A.2 and A.3; Countries with small number of observations are noted with '-' (i.e. one or more cells contained less than 20 observations).*

# 4. Risk of poverty for people with and without disability

Here, the analysis undertaken above is replicated, but with a focus on poverty risk rather than employment. The interest lies in how the risk of poverty differs between people with and without disability after we control for gender, age and education status.

### 4.1 Descriptive analysis

On average, in EU27, as many as 21.6% of men and 20.6% of women are at-risk-of-poverty when they report disability, as opposed to 13.5% and 14.7%, respectively when they do not report disability. A higher risk of poverty among people who report disability is observed across all age groups. The difference is particularly large among the age groups 35-44 and 45-54 where the risk of poverty for those with disability is almost 10 percentage points higher than those with no disability. Moreover, those with less than upper secondary education and with a disability are most likely to be at risk of poverty, on average by 27%. The difference in the poverty risk of those with and without disability also holds for those with 'upper secondary' and 'tertiary' level of education. These descriptive results are shown in Tables A.6-A.8 (Annex A).

### 4.2 Independent impact of disability on poverty: multivariate analysis

As mentioned above, it is important to identify an independent effect of disability and gender, age and education when comparing risk of poverty[7] of those with and without disabilities. For this purpose, the same multivariate regression method is adopted as in the previous section – i.e. a logit regression model has been estimated, separately for men and women, using at-risk-of-poverty indicator as the dependent variable and gender, age and education as well as disability as the explanatory variables.

Figure 4 presents the EU27 average results, in terms of odds ratio, i.e. they show how far a person with disability is more likely to be at risk of poverty in comparison to someone with the same attributes but without a disability. The explanatory factors are restricted to age, gender, and education only. The findings can be summarised as follows:

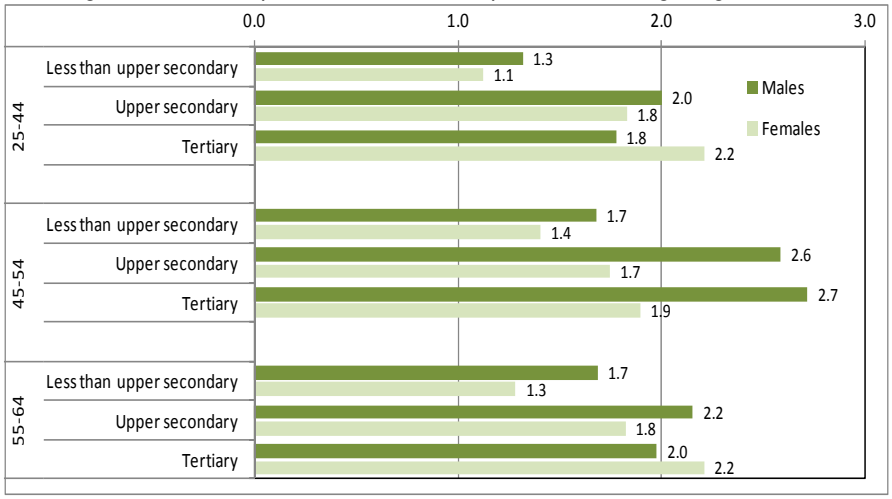
- **Overall results:** As expected, for all subgroups, there is a greater risk of poverty for someone reporting a disability than for those who do not report a disability. The odd ratio ranges, as seen in Figure 4, from 2.7 (men in the middle-age group 45-54 with tertiary education) to 1.1 (women in the prime-age group 25-44, with less than upper secondary education).
- **Gender differentials:** The odd ratio results show that, on average, the adverse effect on the poverty risk of disability is stronger for men than for women. This result holds for all age and education groups, except for those with tertiary education in the age groups 25-44 and 55-64 where effect of disability on the risk of poverty is higher for women.
- **Age effect:** These results also show the age-effect on the likelihood of being at risk of poverty for those with disability. For men, the impact of disability is particularly large in the middle-age group (45-54) for those with 'upper secondary' and tertiary' qualifications. For women, on the other hand, the adverse impact of disability on the risk of poverty does not differ much across age groups once education levels are allowed for.

[7] This measure uses a relative income definition and counts poor individuals as living in households where equivalised disposable income is below the threshold of 60% of the national equivalised median income. This is essentially an arbitrary poverty threshold, and thus having an income below this threshold is neither a necessary nor a sufficient condition of having a poor standard of living. This indicator is therefore referred to as at-risk-of-poverty rate.

- **Impact of education:** For women, the adverse impact of disability on the risk of poverty increases as educational attainment levels increase, irrespective of age. For men, such a relationship exists only for the middle-age group (45-54), otherwise the effect is larger for those with upper secondary education than for those with less than upper secondary education and those with tertiary education.

**Figure 4: Odds ratio of being at risk of poverty with disability in comparison to those with no disability, for persons aged 25-64**

(EU27 average; based on separate men/women pooled-data logit regression estimations)




***Source:*** *EU-SILC 2009*

Results of a logit model estimated separately for each country, and further subdivided between men and women, are included in Tables 3 and 4 below. Results shown in Table 3 indicate that the largest adverse impact of disability on at-risk-of-poverty is for Finnish men with tertiary education and in the middle-age group (45-54): they are almost ten times more likely to be at risk when they have a disability than if they do not. In the same way, low educated middle-age men (45-54) in Latvia also have a relatively high likelihood of being at risk of poverty when they have a disability (6.6. times more than those who do not have a disability). Another notable result is the large adverse impact of disability on the risk of poverty for German middle-age men (45-54) in comparison to that for the prime-age group (25-44): similar results are also evident in Finland.

Results presented in Table 4 show that, for women, the largest adverse effect of disability on the risk of poverty is also observed in Finland for middle-age (45-54) women with upper secondary education, who are about seven times more likely to be at risk of in poverty when they have a disability than if they do not. Contrary to most other results, women in the Netherlands with tertiary education and with a disability are significantly less likely to be at risk of poverty than their counterparts who do not have a disability.

**Table 3: Odds ratio of being at-risk-of-poverty with disability in comparison with those without disability, for men aged 25-64**

(Based on a separate country-specific logit regression models for men)

| Countries | Prime-age group, 25-44 | | | Middle-age group, 45-54 | | | Older-age group, 55-64 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary |
| Belgium | 2.0 | 2.3 | 1.8 | 2.3 | 1.7 | 6.0 | 2.3 | 2.3 | 0.9 |
| Bulgaria | - | - | - | - | - | - | - | - | - |
| Cyprus | - | - | - | - | - | - | - | - | - |
| Czech Republic | - | - | - | - | - | - | - | - | - |
| Germany | 1.4 | 2.2 | 2.2 | 3.2 | 6.2 | 4.0 | 4.3 | 3.1 | 2.1 |
| Denmark | - | - | - | - | - | - | - | - | - |
| Estonia | 2.8 | 2.1 | 0.5 | 4.2 | 2.3 | 5.5 | 1.3 | 3.1 | 1.4 |
| Greece | - | - | - | - | - | - | - | - | - |
| Spain | 1.2 | 2.4 | 1.1 | 1.1 | 1.1 | 1.7 | 1.5 | 0.9 | 2.7 |
| Finland | 4.2 | 2.2 | 2.4 | 5.1 | 1.6 | 9.5 | 1.9 | 1.4 | 1.7 |
| France | 1.3 | 1.2 | 1.1 | 2.3 | 2.4 | 2.5 | 1.7 | 1.1 | 2.5 |
| Hungary | - | - | - | - | - | - | - | - | - |
| Ireland | 1.7 | 1.2 | 0.6 | 1.5 | 4.8 | 5.0 | 2.0 | 1.3 | 2.2 |
| Italy | 1.0 | 1.1 | 0.4 | 1.4 | 2.7 | 1.1 | 1.6 | 1.9 | 4.4 |
| Latvia | 2.0 | 3.8 | 2.2 | 6.6 | 3.1 | 4.7 | 1.7 | 1.8 | 1.4 |
| Lithuania | 2.7 | 3.1 | 4.5 | 4.3 | 2.0 | 2.2 | 2.2 | 2.7 | 2.1 |
| Luxembourg | - | - | - | - | - | - | - | - | - |
| Malta | - | - | - | - | - | - | - | - | - |
| Netherlands | - | - | - | - | - | - | - | - | - |
| Austria | 0.8 | 2.2 | 2.5 | 3.4 | 1.9 | 1.7 | 2.8 | 3.1 | 1.1 |
| Poland | 1.2 | 1.6 | 3.9 | 1.7 | 1.5 | 1.3 | 1.7 | 2.0 | 2.2 |
| Portugal | - | - | - | - | - | - | - | - | - |
| Romania | - | - | - | - | - | - | - | - | - |
| Slovakia | - | - | - | - | - | - | - | - | - |
| Slovenia | - | - | - | - | - | - | - | - | - |
| Sweden | 1.4 | 2.9 | 2.1 | 1.8 | 3.2 | 3.0 | 2.3 | 1.2 | 1.9 |
| UK | 2.0 | 2.4 | 2.0 | 3.1 | 2.4 | 2.7 | 1.5 | 1.7 | 1.2 |
| | | | | | | | | | |
| EU27 | 1.3 | 2.0 | 1.8 | 1.7 | 2.6 | 2.7 | 1.7 | 2.2 | 2.0 |

***Source:*** *EU-SILC 2009;* ***Notes:*** *See also Notes of Tables A.1, A.2 and A.3; Countries with small number of observations are noted with '-' (i.e. one or more cells contained less than 20 observations).*

**Table 4: Odds ratio of being at-risk-of-poverty with disability in comparison with those without disability, for women aged 25-64**

(Based on a separate country-specific logit regression models for women)

| Countries | Prime-age group, 25-44 | | | Middle-age group, 45-54 | | | Older-age group, 55-64 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary | Less than upper secondary | Upper secondary | Tertiary |
| Belgium | 1.3 | 2.2 | 4.2 | 1.2 | 1.5 | 1.5 | 1.3 | 2.3 | 0.4 |
| Bulgaria | - | - | - | - | - | - | - | - | - |
| Cyprus | - | - | - | - | - | - | - | - | - |
| Czech Republic | - | - | - | - | - | - | - | - | - |
| Germany | 2.3 | 2.6 | 2.3 | 3.7 | 2.1 | 2.2 | 1.3 | 1.8 | 3.6 |
| Denmark | - | - | - | - | - | - | - | - | - |
| Estonia | 0.8 | 1.3 | 1.9 | 0.9 | 2.2 | 1.3 | 2.3 | 1.1 | 1.8 |
| Greece | - | - | - | - | - | - | - | - | - |
| Spain | 1.2 | 1.4 | 1.6 | 1.0 | 1.1 | 1.7 | 1.2 | 4.2 | 1.7 |
| Finland | 4.8 | 1.5 | 1.9 | 3.5 | 7.4 | 1.6 | 3.4 | 1.4 | 0.7 |
| France | 0.7 | 2.0 | 1.0 | 2.3 | 1.4 | 1.9 | 1.5 | 1.9 | 1.2 |
| Hungary | - | - | - | - | - | - | - | - | - |
| Ireland | 2.2 | 2.8 | 2.2 | 0.7 | 1.3 | 1.3 | 2.5 | 0.4 | 3.2 |
| Italy | 1.0 | 0.9 | 2.0 | 1.1 | 1.3 | 1.1 | 1.5 | 1.3 | 2.3 |
| Latvia | 1.4 | 2.2 | 1.5 | 1.5 | 1.7 | 1.3 | 2.7 | 1.6 | 4.1 |
| Lithuania | 2.0 | 0.8 | 0.8 | 2.2 | 1.2 | 1.5 | 1.0 | 1.6 | 2.1 |
| Luxembourg | - | - | - | - | - | - | - | - | - |
| Malta | - | - | - | - | - | - | - | - | - |
| Netherlands | 1.6 | 2.0 | 4.2 | 3.8 | 2.8 | 0.2 | 1.7 | 1.5 | 8.4 |
| Austria | 1.6 | 2.5 | 1.6 | 3.6 | 1.5 | 1.4 | 1.4 | 0.8 | 1.5 |
| Poland | 1.2 | 1.8 | 0.5 | 0.9 | 1.6 | 3.1 | 1.2 | 1.8 | 0.7 |
| Portugal | - | - | - | - | - | - | - | - | - |
| Romania | - | - | - | - | - | - | - | - | - |
| Slovakia | - | - | - | - | - | - | - | - | - |
| Slovenia | - | - | - | - | - | - | - | - | - |
| Sweden | 2.8 | 1.0 | 2.6 | 1.4 | 3.3 | 1.5 | 1.1 | 2.2 | 3.9 |
| UK | 1.0 | 2.3 | 3.2 | 1.7 | 2.0 | 0.9 | 1.0 | 1.9 | 1.0 |
| | | | | | | | | | |
| EU27 | | | | | | | | | |

***Source:*** *EU-SILC 2009;* ***Notes:*** *See also Notes of Tables A.1, A.2 and A.3; Countries with small number of observations are noted with '-' (i.e. one or more cells contained less than 20 observations).*

# 5. Material deprivation of people with disabilities

The income based at-risk-of-poverty measure can be supplemented by the information on material deprivation included in the EU-SILC with a specific focus on the notion of 'capacities' and 'abilities'. This information is derived from responses to questions on people's ability to afford various basic items (for more details, see Zaidi 2011).

Five questions are selected from the EU-SILC 2009 database to examine how the capacity of people with disability to afford particular items differs from that of those without in different EU countries. The questions are listed in Box 1 below. In Table A.9 (Annex A), the average incidence rate is reported for those answering 'no' to each of these five questions, for those of working age with and without disability in each EU country.

**Box 1: Description of material deprivation items covered**

The items are:

- Capacity of household to afford paying for one week's annual holiday away from home;
- Capacity to face unexpected financial expenses by paying through the household's own resources;
- Ability of household to make ends meet
- Capacity of household to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
- 
- Ability of household to keep home adequately warm; and

Four questions are asked with the possibility of either 'yes' or 'no' responses, whereas the response to the question 'ability to make ends meet' is graded from 'with great difficulty' to 'very easily'. For reasons of consistency with the other questions, the responses 'fairly easily', 'easily' and 'very easily' are interpreted as 'yes' here, the others as 'no'.

### 5.1 One week holiday away from home

These results show that the ability to afford **one week's annual holiday away from home** is particularly low among people with disabilities. Close to half of working age persons with disability report that their household lacks adequate resources to afford such a holiday. On average, this deprivation is roughly 50% more likely to happen in a household where someone has a disability than in one where no-one does. There are wide variations across EU countries, and the proportions in Central and Eastern European (CEE) countries are particularly large in this respect, especially in Hungary and Romania. However, the differential between those with disability and those without disability is also large in more developed and richer countries: Denmark, Sweden, Finland, the Netherlands, Belgium and Luxembourg.

### 5.2 Face unexpected financial expenses

Close to 48% of people with disabilities living in EU countries lack the capacity to face unexpected financial expenses. On average, those with a disability are roughly 50% more likely to lack this capacity than those without. Again, in general, the proportions are larger in CEE countries than elsewhere, but the differential between those with and without disability are also wide in other EU countries.

### 5.3 Make ends meet

Close to a third of people of working-age with disabilities report that their household has difficulty in making ends meet as opposed to 25% of those without. The relative situation of

countries is roughly the same as for the previous two aspects: CEE countries and southern European countries report consistently larger proportions than others. However, in general, the differential between those with and without disability is as wide in other countries as in these Member States.

### 5.4 A meal with meat, chicken or fish, every second day

Once again, there is as wide differential in the richer countries between those with and without disability in the ability to afford a nutritious meal every other day as in the less prosperous ones (e.g. in the Netherlands, those with disability are four times more likely to be deprived in this dimension than those without disability).

### 5.5 Keep home adequately warm

The responses to this question are not altogether in line with those to others, In particular, only a relatively small proportion of those with disabilities in a number of the CEE countries (Estonia, Slovakia, Slovenia, and the Czech Republic) cannot afford to keep their house adequately warm, smaller indeed than in a number of EU15 countries.

## 6. Additional insights from SHARE database

The Survey of Health, Ageing and Retirement in Europe (SHARE) is a multidisciplinary cross-national dataset of more than 45,000 individuals aged 50 or over. Here, use is made of its wave 2, conducted during 2006-2007, containing data for 12 EU countries: Belgium, the Czech Republic, Germany, Denmark, Greece, Spain, France, Italy, the Netherlands, Austria, Poland, and Sweden.

### 6.1 Prevalence of disability

The information from the SHARE dataset throws further light on the proportion of working age people with disabilities (i.e. activity limitations) in the EU countries. The definition of disability used is similar to that in the EU-SILC analysis above. The variable in question is the Global Activity Limitation Index (GALI) which is intended to capture long-term limitations (lasting more than 6 months) in usual activities, caused by health problems. Results included in this Note are restricted to the working age group of 55-64 so as to facilitate a comparison with the corresponding EU-SILC results.

The first pane of Table C.1 (Annex C) shows that the results drawn from SHARE imply in general a higher incidence of disability, especially in the Czech Republic and Poland but also in Sweden and the Netherlands, than those indicated by the EU-SILC.

### 6.2 Type and severity of health limitations

SHARE provides an insight into the severity of disability as well as different types of disability. Most notably, it provides information about various measures of physical health as well as mental health.

The second panel of Table C.1 (Annex C) shows the proportion of people with limitations in at least one of the activities of daily living (ADL). The ADLs are listed in Box 2 below and they consist largely of self-care tasks. The third panel of the same table provides information on the proportion of people reporting limitations in at least one of the 'instrumental' activities of daily living (IADL). As is evident from the list of IADLs in Box 2 below, they are designed to indicate whether an individual is able to live independently in the community. Note that the limitations in these daily living activities are self-assessed and so are subject to subjectivity bias as in the case of the EU-SILC data examined above, so that like the latter, their international comparability should be treated with caution.

The limitations in ADLs and IADLS refer to physical health problems. The last panel of Table C.1 (Annex C) shows the proportion of people reporting limitations in one of the 12 aspects of mental health. The 12 variables taken into consideration in measuring mental health limitations are also reported in Box 2 below.

Together, the results reporting limitations in physical and mental health aspects show that mental health limitations are much more prevalent than physical health limitations (in the age group 55-64). On average (for the 12 EU countries included in the SHARE database), around 7-9% of people report limitations in ADLs and IADLS, whereas the proportion reporting mental health limitations is nearly 25%. The high prevalence of mental health problems can be noted particularly for Poland but also for Italy, France and Spain, especially for women, in the age group 55-64. In almost all countries, women more often report limitations in IADLs than in the basic ADLs as well as suffering from some form of mental health problem.

### 6.3 Impact of health limitations on employment

Tables C.2 and C.3 (Annex C) indicate the employment rates, for those who report at least one limitation in their physical or mental health and those who do not report any, for the age group 55-64. As observed from the EU-SILC results, employment is generally low in this age group, particularly among women, even for those who do not report any limitations. Low employment is particularly evident among women in Poland, but also in Italy, Greece and Austria, for both groups (with and without activity and health limitations).

There is a clear tendency for employment rates of both men and women to be lower if they have limitations than if they do not. This applies to those with mental health problems as well as to those with physical problems. However, in most countries, men and women are more often in employment if they have a mental health problem than if they have a physical limitation, the main exception being Austria.

**Box 2: Description of ADLs and IADLS (of physical health) and the Depression measure (of mental health)**

The **Activities of Daily Livings** (ADLs) consist of the following six self-care tasks:

1. Personal hygiene and grooming
2. Dressing and undressing
3. Self-feeding
4. Functional transfers (Getting from bed to wheelchair, getting onto or off of toilet, etc.)
5. Bowel and bladder management
6. Ambulation (Walking without use of use of an assistive device (walker, cane, or crutches) or using a wheelchair)

The **Instrumental Activities of Daily Living** (IADLs) are not necessary for fundamental functioning, but they let an individual live independently in a community:[5]

1. Housework
2. Taking medications as prescribed
3. Managing money
4. Shopping for groceries or clothing
5. Use of telephone or other form of communication
6. Using technology (as applicable)
7. Transportation within the community

The following 12 variables form the basis of the **Depression measure** of mental health: 1: depression; 2: pessimism; 3: suicidality; 4: guilt; 5: sleep; 6: interest; 7: irritability; 8: appetite; 9: fatigue; 10: concentration; 11: enjoyment and 12: tearfulness.

# 7. Summary

The analysis presented in this Research Note confirms that, across the European Union, people of working-age with disabilities are less often in employment and more often at risk of poverty. This is despite the fact that many of these countries have specific labour market activation programmes targeted at people with disabilities, while the social benefits available are intended to provide an acceptable level of income.

There are wide variations in the extent of disability - as defined by the extent to which people are limited in their activities – and in the rate of employment and the risk of poverty of the people concerned between EU countries as well as between subgroups defined on the basis of gender, age and educational attainment. The cross country differences point more to the generosity of disability benefit schemes and the disincentive to work that they entail than to personal attributes of those concerned or the state of the health and social care systems. The higher prevalence of poverty risk and material deprivation among people with disabilities are matters of serious concern and most likely linked to inadequate levels of the resources they have relative to their needs.

The key concern arising from the analysis presented above is that despite strong policy initiatives in many EU countries over the past two decades, especially those that put an emphasis on active labour market measures rather than passive benefits provision, low employment among those with disabilities prevails. This may be a reflection of the fact that labour markets in many EU countries have changed considerably over the recent past. There has been a shift towards high-skilled jobs, driven by technology and globalisation, and thus there had been reduced demand for lower skilled workers (and people with disabilities are over-represented in this group). Despite public policy efforts, therefore, the job opportunities for people with disabilities remain restricted.

The effects of the recent economic crisis are also likely to be more serious for people with disabilities than for others of working age, as is known from the effects of previous (albeit less serious) economic downturns. In particular, the low or non-existent rate of net job creation which has persisted across the EU for the past three years or so and which, on present forecasts, is set to continue for the next two years at least, is likely to make it even more difficult for those with disabilities to find work.

At the same time, the culture of long term dependence on disability benefits should not return, despite the fact that it is contrary to the spirit of European welfare states to limit benefits for those who are unable to work or find suitable jobs. The population ageing challenge faced by all European countries, if to varying extents, makes it ever more important to enable all people of working age to participate in the labour market and contribute to sustaining economic growth and maintaining the prosperity of society. It is evident from the research reported here that an effective policy on disability, in partnership with employers and other social partners as well as civil society organisations, is essential in many EU countries to raise the employment and living standards of those of working age with disabilities.

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# Annex A: Statistical Tables from EU-SILC

**Table A.1: Prevalence of disability among working age people in EU countries, by age and gender, 2009**

(Disability is reporting limitations in activities because of health problems)

| Country | | Men | | | | | | Women | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | ALL | 16-24 | 25-34 | 35-44 | 45-54 | 55-64 | total | 16-24 | 25-34 | 35-44 | 45-54 | 55-64 | total |
| Belgium | 17.5 | 5.6 | 11.0 | 14.7 | 21.1 | 27.3 | 16.2 | 8.2 | 10.7 | 17.7 | 24.0 | 31.2 | 18.9 |
| Bulgaria | 9.9 | 4.8 | 7.0 | 5.7 | 9.7 | 20.1 | 9.3 | 4.0 | 4.3 | 6.2 | 11.1 | 25.0 | 10.5 |
| Czech Republic | 16.8 | 6.5 | 7.7 | 11.1 | 21.1 | 30.8 | 16.0 | 8.5 | 8.1 | 12.2 | 22.9 | 31.7 | 17.5 |
| Denmark | 24.9 | 11.6 | 17.9 | 18.7 | 28.3 | 32.6 | 22.4 | 23.0 | 18.9 | 25.8 | 31.1 | 36.3 | 27.4 |
| Germany | 23.4 | 8.3 | 13.3 | 18.6 | 27.7 | 42.4 | 22.5 | 8.0 | 13.2 | 20.0 | 30.8 | 44.7 | 24.2 |
| Estonia | 18.5 | 7.1 | 13.2 | 16.1 | 27.1 | 38.0 | 19.1 | 5.9 | 10.6 | 10.4 | 24.5 | 38.0 | 17.9 |
| Ireland | 15.3 | 7.2 | 10.9 | 12.1 | 16.7 | 31.0 | 15.1 | 9.7 | 9.3 | 13.8 | 19.0 | 27.7 | 15.4 |
| Greece | 7.4 | 0.7 | 2.2 | 3.5 | 8.4 | 18.8 | 6.7 | 0.4 | 1.6 | 5.4 | 9.7 | 22.7 | 8.2 |
| Spain | 17.1 | 7.0 | 8.7 | 14.8 | 19.2 | 31.2 | 15.6 | 8.2 | 11.0 | 16.1 | 23.7 | 35.4 | 18.6 |
| France | 16.2 | 6.0 | 7.4 | 11.9 | 19.9 | 27.0 | 14.8 | 8.4 | 9.0 | 13.6 | 22.4 | 31.7 | 17.5 |
| Italy | 15.3 | 5.5 | 7.9 | 10.5 | 17.1 | 27.3 | 13.9 | 5.5 | 8.2 | 12.9 | 20.6 | 33.2 | 16.7 |
| Cyprus | 11.8 | 5.4 | 6.4 | 11.2 | 13.5 | 27.8 | 12.0 | 3.7 | 6.1 | 8.7 | 15.7 | 27.0 | 11.5 |
| Latvia | 21.7 | 7.7 | 13.1 | 18.7 | 28.4 | 43.5 | 20.7 | 10.0 | 12.1 | 16.6 | 28.9 | 46.5 | 22.6 |
| Lithuania | 13.8 | 3.7 | 5.8 | 13.8 | 13.2 | 31.6 | 12.7 | 5.6 | 5.8 | 10.7 | 18.4 | 36.3 | 14.7 |
| Luxembourg | 15.9 | 6.2 | 8.0 | 14.5 | 21.0 | 23.1 | 14.9 | 6.5 | 11.9 | 16.1 | 22.3 | 25.7 | 16.8 |
| Hungary | 20.7 | 4.7 | 7.8 | 16.4 | 27.2 | 43.7 | 19.9 | 4.8 | 6.4 | 14.6 | 30.4 | 43.8 | 21.5 |
| Malta | 7.4 | 3.0 | 4.5 | 4.9 | 10.5 | 14.5 | 7.6 | 2.5 | 2.3 | 4.2 | 10.0 | 15.9 | 7.3 |
| Netherlands | 25.0 | 10.1 | 13.4 | 19.5 | 27.5 | 34.2 | 21.8 | 20.8 | 16.6 | 26.1 | 31.2 | 42.5 | 28.0 |
| Austria | 20.7 | 10.8 | 13.1 | 17.2 | 23.5 | 39.1 | 20.5 | 7.9 | 11.7 | 15.5 | 28.7 | 39.2 | 20.9 |
| Poland | 16.0 | 7.0 | 8.1 | 10.8 | 20.2 | 36.5 | 16.3 | 4.4 | 6.7 | 9.7 | 21.1 | 34.9 | 15.7 |
| Portugal | 22.2 | 7.9 | 13.6 | 16.5 | 21.3 | 38.3 | 19.3 | 9.7 | 12.6 | 19.4 | 30.5 | 52.1 | 25.1 |
| Romania | 13.3 | 2.3 | 4.5 | 7.4 | 16.2 | 33.4 | 11.7 | 1.6 | 4.8 | 10.0 | 21.7 | 37.8 | 14.8 |
| Slovenia | 21.9 | 8.5 | 13.4 | 16.1 | 25.7 | 33.5 | 20.1 | 12.5 | 14.7 | 19.8 | 28.8 | 37.7 | 23.8 |
| Slovakia | 24.6 | 9.0 | 10.4 | 20.5 | 30.2 | 50.9 | 22.4 | 9.3 | 10.5 | 21.8 | 35.0 | 54.9 | 26.8 |
| Finland | 26.1 | 9.6 | 17.0 | 21.0 | 29.5 | 39.9 | 24.6 | 16.9 | 19.4 | 23.4 | 29.6 | 42.0 | 27.7 |
| Sweden | 12.8 | 6.4 | 6.8 | 7.8 | 11.3 | 18.2 | 10.0 | 8.9 | 8.1 | 14.5 | 18.7 | 26.3 | 15.8 |
| UK | 15.2 | 6.0 | 8.2 | 11.1 | 19.6 | 28.3 | 14.5 | 6.6 | 10.6 | 14.2 | 18.9 | 28.7 | 15.8 |
| EU27 | 17.5 | 6.5 | 9.0 | 13.1 | 20.9 | 32.2 | 16.3 | 7.1 | 9.7 | 15.0 | 23.7 | 35.7 | 18.6 |

**Source:** EU-SILC 2009

**Notes:** Disability status is assigned to those who say they are either 'strongly limited' or 'limited' in activities because of health problems.

**Table A.2: Prevalence of disability among working age people across EU countries, by education and gender, for age group 25-64, 2009**

(Disability is reporting limitations in activities because of health problems)

| | | Men | | | | Women | | |
|---|---|---|---|---|---|---|---|---|
| Country | | Less than upper secondary | Upper secondary | Tertiary | | Less than upper secondary | Upper secondary | Tertiary |
| Belgium | | 30.0 | 15.3 | 11.0 | | 33.0 | 20.4 | 12.4 |
| Bulgaria | | 13.5 | 9.4 | 8.8 | | 18.7 | 10.1 | 8.2 |
| Czech Republic | | 34.6 | 18.2 | 9.0 | | 37.0 | 17.6 | 10.4 |
| Denmark | | 38.2 | 20.7 | 18.6 | | 42.2 | 24.4 | 23.6 |
| Germany | | 48.4 | 32.3 | 16.7 | | 44.6 | 30.3 | 19.4 |
| Estonia | | 37.7 | 23.3 | 14.5 | | 39.6 | 25.4 | 13.7 |
| Ireland | | 27.7 | 13.6 | 10.6 | | 28.6 | 14.2 | 10.5 |
| Greece | | 14.2 | 5.4 | 3.2 | | 17.2 | 7.3 | 2.8 |
| Spain | | 22.6 | 14.0 | 9.9 | | 26.9 | 16.8 | 12.1 |
| France | | 25.1 | 16.2 | 9.7 | | 31.4 | 17.3 | 10.8 |
| Italy | | 20.6 | 11.3 | 9.2 | | 25.8 | 14.0 | 10.3 |
| Cyprus | | 23.2 | 12.7 | 8.1 | | 25.6 | 10.6 | 8.0 |
| Latvia | | 33.6 | 25.4 | 15.2 | | 42.9 | 27.3 | 18.8 |
| Lithuania | | 24.6 | 15.4 | 10.6 | | 31.6 | 20.3 | 14.2 |
| Luxembourg | | 24.3 | 14.6 | 10.8 | | 24.5 | 18.2 | 10.5 |
| Hungary | | 35.9 | 24.4 | 13.6 | | 41.7 | 23.8 | 15.2 |
| Malta | | 11.2 | 5.5 | 3.7 | | 9.9 | 5.5 | 3.7 |
| Netherlands | | 38.1 | 22.7 | 17.5 | | 41.9 | 27.4 | 22.9 |
| Austria | | 35.3 | 23.8 | 16.7 | | 36.0 | 23.4 | 15.2 |
| Poland | | 33.7 | 18.7 | 8.3 | | 33.0 | 18.9 | 10.7 |
| Portugal | | 23.2 | 11.8 | 10.9 | | 33.3 | 17.3 | 10.0 |
| Romania | | 18.1 | 13.3 | 10.4 | | 25.7 | 15.1 | 8.4 |
| Slovenia | | 31.2 | 22.2 | 10.1 | | 40.8 | 24.9 | 14.4 |
| Slovakia | | 42.2 | 28.1 | 18.4 | | 53.6 | 32.0 | 22.9 |
| Finland | | 40.6 | 28.2 | 18.3 | | 38.1 | 34.0 | 23.0 |
| Sweden | | 16.8 | 13.2 | 5.9 | | 26.7 | 21.4 | 11.5 |
| UK | | 30.9 | 17.0 | 13.0 | | 30.4 | 17.6 | 12.8 |
| | | | | | | | | |
| EU27 | | 25.1 | 19.0 | 12.5 | | 30.1 | 20.5 | 13.7 |

**Source:** EU-SILC 2009

**Notes:** The category '**Less than upper secondary**' includes 'Pre-primary', 'Primary' and 'Lower secondary' education; the category '**Upper secondary**' includes 'Upper secondary' and 'post-secondary non-tertiary' education; and the category '**Tertiary**' includes 'first stage of tertiary education (not leading directly to an advanced research qualification)and 'second stage of tertiary education (leading to an advanced research qualification). The analyses here are restricted to those aged 25-64, since the majority of younger adults (in the age group 16-24) are likely to be still in education or in training.

See also Notes of Table A.1.

**Table A.3: Employment rate for people with disability and with no disability, among working age people, across EU countries, by age, 2009**

(Disability is reporting limitations in activities because of health problems)

| | | 16-24 | | 25-34 | | 35-44 | | 45-54 | | 55-64 | | total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Country | ALL | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability |
| Belgium | 62.7 | 30.0 | 24.9 | 85.1 | 65.1 | 87.6 | 61.7 | 83.1 | 46.1 | 41.6 | 20.3 | 67.2 | 41.7 |
| Bulgaria | 64.9 | 34.7 | 35.8 | 78.5 | 65.1 | 84.6 | 54.8 | 83.1 | 46.1 | 53.2 | 24.8 | 67.8 | 38.6 |
| Czech Republic | 64.6 | 35.6 | 27.7 | 75.2 | 53.3 | 87.9 | 56.2 | 89.9 | 49.3 | 50.8 | 21.5 | 70.0 | 37.7 |
| Denmark | 69.7 | 38.4 | 32.7 | 79.6 | 65.9 | 92.5 | 73.0 | 90.3 | 60.0 | 69.2 | 33.9 | 75.4 | 52.6 |
| Germany | 67.2 | 41.7 | 36.7 | 73.1 | 54.2 | 86.5 | 62.8 | 88.6 | 60.9 | 64.1 | 35.1 | 72.3 | 50.3 |
| Estonia | 65.2 | 32.5 | 30.7 | 75.8 | 68.2 | 85.0 | 62.5 | 86.3 | 52.7 | 73.6 | 40.2 | 68.6 | 49.8 |
| Ireland | 54.0 | 33.1 | 19.8 | 68.3 | 43.9 | 69.3 | 36.2 | 71.1 | 31.4 | 59.2 | 19.1 | 58.7 | 28.0 |
| Greece | 61.8 | 26.1 | 17.5 | 76.5 | 5.3 | 80.7 | 33.8 | 76.4 | 49.9 | 48.3 | 24.0 | 64.3 | 31.1 |
| Spain | 60.6 | 31.2 | 29.3 | 74.5 | 54.5 | 77.3 | 55.1 | 74.8 | 47.8 | 49.3 | 25.7 | 64.4 | 42.0 |
| France | 64.2 | 35.3 | 32.4 | 82.4 | 65.7 | 86.3 | 72.0 | 88.5 | 63.7 | 39.5 | 26.8 | 67.2 | 48.6 |
| Italy | 58.2 | 25.0 | 24.0 | 68.3 | 55.4 | 76.3 | 61.1 | 75.4 | 59.5 | 42.6 | 24.0 | 60.8 | 44.0 |
| Cyprus | 65.5 | 25.9 | 32.9 | 83.2 | 61.9 | 89.7 | 64.8 | 82.6 | 60.0 | 55.1 | 43.0 | 67.3 | 52.4 |
| Latvia | 59.5 | 33.8 | 23.5 | 70.1 | 52.4 | 78.5 | 52.3 | 78.9 | 55.3 | 64.9 | 32.9 | 63.8 | 43.9 |
| Lithuania | 63.1 | 29.5 | 19.4 | 77.7 | 44.3 | 84.0 | 47.5 | 84.6 | 47.9 | 63.8 | 27.5 | 67.3 | 37.3 |
| Luxembourg | 64.3 | 31.4 | 26.3 | 84.3 | 78.6 | 82.1 | 72.4 | 76.1 | 62.7 | 40.9 | 24.6 | 66.1 | 54.7 |
| Hungary | 56.1 | 26.5 | 8.3 | 73.8 | 50.4 | 82.1 | 49.9 | 85.4 | 46.7 | 44.7 | 14.5 | 62.5 | 31.5 |
| Malta | 56.7 | 53.4 | 39.0 | 80.3 | 69.7 | 70.0 | 52.4 | 59.8 | 37.8 | 31.8 | 15.0 | 58.7 | 32.1 |
| Netherlands | 69.8 | 40.0 | 31.8 | 91.2 | 69.7 | 89.9 | 58.7 | 88.8 | 63.4 | 57.8 | 32.6 | 76.3 | 50.1 |
| Austria | 65.5 | 47.7 | 44.3 | 74.6 | 55.7 | 86.1 | 66.5 | 87.1 | 62.5 | 42.1 | 22.0 | 70.1 | 47.9 |
| Poland | 59.9 | 34.3 | 23.4 | 81.1 | 41.1 | 86.3 | 56.6 | 79.0 | 45.2 | 38.0 | 17.1 | 65.1 | 32.6 |
| Portugal | 64.9 | 36.8 | 32.0 | 82.9 | 54.0 | 83.6 | 59.0 | 82.5 | 54.1 | 55.6 | 32.8 | 70.5 | 45.5 |
| Romania | 60.3 | 33.0 | 25.8 | 80.3 | 47.5 | 84.3 | 51.2 | 78.5 | 36.5 | 39.2 | 15.2 | 65.1 | 29.3 |
| Slovenia | 63.5 | 22.2 | 18.7 | 84.5 | 68.0 | 92.5 | 78.8 | 84.9 | 61.7 | 26.1 | 17.4 | 67.7 | 48.5 |
| Slovakia | 63.3 | 28.4 | 24.9 | 82.5 | 69.4 | 90.4 | 74.6 | 90.2 | 69.4 | 53.3 | 28.4 | 67.5 | 50.5 |
| Finland | 67.3 | 45.4 | 43.5 | 79.0 | 70.6 | 85.3 | 66.9 | 86.8 | 59.0 | 63.5 | 36.1 | 72.7 | 52.0 |
| Sweden | 74.3 | 42.4 | 24.3 | 84.5 | 59.9 | 92.6 | 55.5 | 90.5 | 61.0 | 78.1 | 41.0 | 78.1 | 48.4 |
| UK | 69.7 | 47.6 | 37.3 | 80.9 | 49.0 | 85.1 | 54.1 | 88.8 | 51.1 | 68.6 | 31.4 | 74.3 | 43.6 |
| | | | | | | | | | | | | | |
| **EU27** | **63.7** | **36.2** | **31.2** | **77.2** | **55.1** | **83.5** | **60.2** | **83.3** | **55.3** | **51.2** | **27.1** | **67.8** | **44.2** |

**Source:** EU-SILC 2009

**Notes:** Employment status is defined using self-defined current economic status. It does not differ much from what ILO definition of employment is: at least one hour of work in the previous week.

See also Notes of Table A.1

**Table A.4: Employment rate among people with disability and with no disability, for working age people, across EU countries, by gender, 2009**

(Disability is reporting limitations in activities because of health problems)

| | Men | | | | Women | | |
|---|---|---|---|---|---|---|---|
| Country | No disability | With disability | All | | No disability | With disability | All |
| Belgium | 73.2 | 43.5 | 68.4 | | 61.0 | 40.1 | 57.0 |
| Bulgaria | 73.2 | 41.4 | 70.3 | | 62.4 | 36.2 | 59.7 |
| Czech Republic | 79.8 | 46.3 | 74.4 | | 61.6 | 31.1 | 56.3 |
| Denmark | 76.9 | 52.4 | 71.4 | | 73.9 | 52.7 | 68.1 |
| Germany | 77.9 | 53.3 | 72.4 | | 67.0 | 47.6 | 62.3 |
| Estonia | 69.1 | 46.7 | 64.8 | | 68.2 | 52.8 | 65.5 |
| Ireland | 64.1 | 30.3 | 59.0 | | 53.2 | 25.7 | 49.0 |
| Greece | 74.8 | 39.3 | 72.5 | | 53.7 | 24.5 | 51.4 |
| Spain | 72.1 | 48.8 | 68.5 | | 56.3 | 36.3 | 52.6 |
| France | 70.9 | 50.3 | 67.8 | | 63.6 | 47.2 | 60.7 |
| Italy | 72.4 | 53.4 | 69.8 | | 48.7 | 36.3 | 46.6 |
| Cyprus | 73.3 | 58.7 | 71.6 | | 61.3 | 45.8 | 59.6 |
| Latvia | 62.5 | 41.9 | 58.3 | | 64.9 | 45.6 | 60.6 |
| Lithuania | 70.2 | 33.0 | 65.5 | | 64.8 | 40.4 | 61.2 |
| Luxembourg | 76.9 | 61.0 | 74.6 | | 54.8 | 49.0 | 53.9 |
| Hungary | 69.3 | 33.8 | 62.3 | | 56.0 | 29.5 | 50.3 |
| Malta | 76.1 | 42.0 | 73.5 | | 41.0 | 21.8 | 39.6 |
| Netherlands | 82.4 | 55.5 | 76.5 | | 69.9 | 46.1 | 63.2 |
| Austria | 77.7 | 53.2 | 72.7 | | 62.4 | 42.8 | 58.3 |
| Poland | 72.7 | 37.1 | 66.9 | | 58.1 | 28.4 | 53.4 |
| Portugal | 75.4 | 48.2 | 70.2 | | 65.3 | 43.5 | 59.8 |
| Romania | 75.4 | 31.8 | 70.3 | | 54.5 | 27.2 | 50.5 |
| Slovenia | 72.2 | 53.8 | 68.5 | | 63.0 | 44.0 | 58.5 |
| Slovakia | 72.2 | 56.9 | 68.8 | | 62.5 | 45.4 | 57.9 |
| Finland | 74.5 | 52.2 | 69.0 | | 70.9 | 51.8 | 65.6 |
| Sweden | 79.6 | 50.0 | 76.6 | | 76.4 | 47.3 | 71.8 |
| UK | 78.8 | 45.2 | 73.9 | | 69.9 | 42.1 | 65.5 |
| | | | | | | | |
| **EU27** | 74.5 | 48.1 | 70.2 | | 61.2 | 40.8 | 57.4 |

**Source:** EU-SILC 2009

See Notes of Tables A.1 and A.3.

**Table A.5: Employment rate among people with disability and with no disability, for people aged 25-64, across EU countries, by education, 2009**

(Disability is reporting limitations in activities because of health problems)

| | Less than upper secondary | | Upper secondary | | Tertiary | |
|---|---|---|---|---|---|---|
| Country | No disability | With disability | No disability | With disability | No disability | With disability |
| Belgium | 59.4 | 29.3 | 77.3 | 53.0 | 86.4 | 62.7 |
| Bulgaria | 57.4 | 23.4 | 78.5 | 44.7 | 88.3 | 59.8 |
| Czech Republic | 51.0 | 21.1 | 77.4 | 40.4 | 84.5 | 61.5 |
| Denmark | 74.4 | 39.5 | 85.0 | 59.7 | 87.8 | 71.8 |
| Germany | 59.3 | 32.9 | 76.2 | 48.2 | 85.9 | 64.6 |
| Estonia | 62.4 | 32.8 | 78.1 | 48.6 | 87.4 | 71.5 |
| Ireland | 54.7 | 15.6 | 65.9 | 39.6 | 77.9 | 53.7 |
| Greece | 63.4 | 26.7 | 71.6 | 29.6 | 81.0 | 66.8 |
| Spain | 60.2 | 36.0 | 75.1 | 55.6 | 84.0 | 64.1 |
| France | 59.2 | 38.2 | 76.8 | 55.5 | 86.3 | 68.6 |
| Italy | 57.4 | 36.0 | 73.9 | 57.4 | 78.1 | 72.1 |
| Cyprus | 66.6 | 43.8 | 80.8 | 57.3 | 86.8 | 73.8 |
| Latvia | 55.7 | 28.1 | 72.4 | 46.3 | 83.3 | 64.4 |
| Lithuania | 55.3 | 13.4 | 75.7 | 37.0 | 85.4 | 53.5 |
| Luxembourg | 64.3 | 47.5 | 73.7 | 58.6 | 82.4 | 78.4 |
| Hungary | 54.6 | 19.2 | 75.1 | 35.4 | 80.1 | 49.3 |
| Malta | 48.8 | 24.6 | 79.4 | 59.0 | 84.6 | 73.9 |
| Netherlands | 69.4 | 39.5 | 83.4 | 53.3 | 89.3 | 64.8 |
| Austria | 59.5 | 30.8 | 76.2 | 49.6 | 84.0 | 67.3 |
| Poland | 50.3 | 20.0 | 72.5 | 34.3 | 85.4 | 53.1 |
| Portugal | 76.4 | 45.4 | 82.6 | 66.8 | 86.7 | 73.0 |
| Romania | 59.3 | 26.0 | 77.5 | 29.5 | 86.7 | 49.0 |
| Slovenia | 59.9 | 38.5 | 75.6 | 52.1 | 85.8 | 74.6 |
| Slovakia | 43.9 | 19.3 | 81.8 | 53.1 | 89.2 | 73.6 |
| Finland | 65.3 | 34.8 | 78.2 | 51.4 | 85.0 | 70.7 |
| Sweden | 73.2 | 31.7 | 87.9 | 51.1 | 88.6 | 64.2 |
| UK | 67.4 | 23.0 | 82.5 | 50.5 | 84.8 | 53.7 |
| | | | | | | |
| EU27 | 60.5 | 33.0 | 76.8 | 47.6 | 84.7 | 62.8 |

**Source:** EU-SILC 2009

See Notes of Tables A.1, A.2 and A.3.

**Table A.6: At-risk-of-poverty rate for people with disability and with no disability, among working age people, across EU countries, by age, 2009**

(Disability is reporting limitations in activities because of health problems)

| | | 16-24 | | 25-34 | | 35-44 | | 45-54 | | 55-64 | | total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Country | ALL | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability |
| Belgium | 12.2 | 15.5 | 19.7 | 9.0 | 19.8 | 9.3 | 21.4 | 8.7 | 17.6 | 11.5 | 19.8 | 10.7 | 19.5 |
| Bulgaria | 16.7 | 19.8 | 15.0 | 14.6 | 23.2 | 16.4 | 27.1 | 13.2 | 29.6 | 15.5 | 23.0 | 15.9 | 24.3 |
| Czech Republic | 8.0 | 11.1 | 15.4 | 5.5 | 12.4 | 7.7 | 16.9 | 5.6 | 15.5 | 5.6 | 10.9 | 6.9 | 13.5 |
| Denmark | 16.1 | 41.3 | 58.8 | 15.6 | 21.5 | 9.9 | 12.6 | 6.5 | 13.8 | 6.5 | 8.2 | 15.4 | 18.1 |
| Germany | 15.3 | 19.6 | 22.9 | 15.1 | 28.9 | 8.2 | 25.0 | 8.3 | 25.2 | 11.6 | 24.6 | 12.3 | 25.2 |
| Estonia | 15.9 | 16.3 | 15.6 | 11.0 | 21.1 | 13.9 | 26.4 | 12.3 | 28.5 | 14.7 | 26.6 | 13.7 | 25.6 |
| Ireland | 14.0 | 17.4 | 9.2 | 8.0 | 18.9 | 11.4 | 18.9 | 13.0 | 19.0 | 13.1 | 27.4 | 12.8 | 20.6 |
| Greece | 18.5 | 22.8 | 5.1 | 15.9 | 40.2 | 18.8 | 25.5 | 16.0 | 28.3 | 15.3 | 27.7 | 17.7 | 27.9 |
| Spain | 17.4 | 20.1 | 29.5 | 13.1 | 17.7 | 17.3 | 24.3 | 16.3 | 21.1 | 15.5 | 23.0 | 16.3 | 22.5 |
| France | 12.2 | 20.8 | 18.1 | 9.9 | 15.2 | 10.7 | 16.8 | 8.4 | 18.3 | 7.3 | 12.2 | 11.5 | 15.4 |
| Italy | 16.6 | 23.1 | 17.8 | 15.9 | 18.6 | 17.2 | 20.4 | 13.8 | 20.0 | 10.8 | 18.4 | 16.2 | 19.2 |
| Cyprus | 11.4 | 12.8 | 19.3 | 9.7 | 16.0 | 8.8 | 16.7 | 8.9 | 15.1 | 12.5 | 23.2 | 10.5 | 18.9 |
| Latvia | 20.4 | 19.4 | 30.7 | 13.2 | 32.7 | 19.5 | 37.4 | 14.3 | 31.5 | 18.0 | 32.5 | 16.9 | 32.9 |
| Lithuania | 18.7 | 17.8 | 17.9 | 17.4 | 35.5 | 17.1 | 30.5 | 14.3 | 25.5 | 18.3 | 33.1 | 16.9 | 29.7 |
| Luxembourg | 14.7 | 21.9 | 21.8 | 13.9 | 15.2 | 12.2 | 17.8 | 13.6 | 24.8 | 7.7 | 14.5 | 13.9 | 19.0 |
| Hungary | 12.3 | 17.6 | 30.4 | 10.5 | 20.2 | 12.8 | 22.8 | 9.4 | 18.5 | 4.6 | 8.6 | 11.6 | 15.4 |
| Malta | 12.9 | 12.9 | 12.2 | 9.0 | 9.0 | 15.6 | 17.1 | 10.7 | 23.6 | 12.9 | 25.2 | 12.2 | 21.5 |
| Netherlands | 13.1 | 28.3 | 39.3 | 10.2 | 27.3 | 7.9 | 17.5 | 8.2 | 11.5 | 5.5 | 15.1 | 11.3 | 18.4 |
| Austria | 10.7 | 11.2 | 16.9 | 12.2 | 20.9 | 8.0 | 18.1 | 6.2 | 14.1 | 9.5 | 16.3 | 9.2 | 16.4 |
| Poland | 16.8 | 20.8 | 27.5 | 12.9 | 21.2 | 16.2 | 26.4 | 15.1 | 23.9 | 12.1 | 20.0 | 15.7 | 22.5 |
| Portugal | 16.3 | 19.1 | 16.4 | 9.4 | 19.1 | 15.6 | 31.2 | 13.3 | 23.5 | 15.5 | 21.5 | 14.4 | 23.2 |
| Romania | 20.2 | 24.0 | 44.6 | 20.6 | 25.4 | 19.2 | 28.1 | 19.2 | 21.1 | 16.1 | 15.1 | 20.2 | 20.3 |
| Slovenia | 12.4 | 10.1 | 12.4 | 9.4 | 23.4 | 8.0 | 18.9 | 10.9 | 19.9 | 14.2 | 21.6 | 10.2 | 20.3 |
| Slovakia | 9.8 | 12.9 | 15.9 | 8.5 | 11.4 | 9.5 | 14.9 | 8.6 | 11.3 | 5.2 | 6.9 | 9.6 | 10.6 |
| Finland | 15.6 | 31.3 | 27.5 | 11.3 | 18.0 | 7.8 | 21.4 | 6.9 | 23.7 | 12.2 | 20.2 | 13.5 | 21.5 |
| Sweden | 15.8 | 37.9 | 49.1 | 14.0 | 23.6 | 10.0 | 20.3 | 8.7 | 17.9 | 6.1 | 11.0 | 15.2 | 19.8 |
| UK | 15.2 | 19.3 | 23.6 | 13.1 | 22.3 | 12.0 | 26.1 | 10.3 | 20.2 | 14.6 | 21.4 | 13.9 | 22.3 |
| | | | | | | | | | | | | | |
| EU27 | 15.3 | 20.4 | 23.8 | 13.3 | 21.7 | 13.2 | 23.0 | 11.6 | 21.2 | 11.6 | 19.3 | 14.1 | 21.1 |

**Source:** EU-SILC 2009

**Notes:** The poverty indicator used here is the so-called "at-risk-of-poverty" rate - a relative measure in using national poverty thresholds and 60% of the median (equivalised ) disposable income as the poverty threshold.

**Table A.7: At-risk-of-poverty rate among people with disability and with no disability, for working age people, across EU countries, by gender, 2009**

(Disability is reporting limitations in activities because of health problems)

| | men | | | | Women | | |
|---|---|---|---|---|---|---|---|
| Country | No disability | With disability | All | | No disability | With disability | All |
| Belgium | 9.6 | 19.6 | 11.2 | | 11.8 | 19.4 | 13.2 |
| Bulgaria | 15.3 | 22.1 | 16.0 | | 16.4 | 26.3 | 17.5 |
| Czech Republic | 5.8 | 13.0 | 6.9 | | 7.9 | 13.9 | 9.0 |
| Denmark | 15.8 | 17.2 | 16.1 | | 15.1 | 18.8 | 16.1 |
| Germany | 11.0 | 26.2 | 14.5 | | 13.5 | 24.3 | 16.1 |
| Estonia | 13.2 | 28.5 | 16.1 | | 14.2 | 22.7 | 15.7 |
| Ireland | 12.7 | 21.0 | 13.9 | | 12.9 | 20.3 | 14.1 |
| Greece | 17.1 | 30.5 | 18.0 | | 18.4 | 25.8 | 19.0 |
| Spain | 15.7 | 22.9 | 16.8 | | 17.0 | 22.2 | 18.0 |
| France | 10.8 | 14.4 | 11.3 | | 12.3 | 16.2 | 13.0 |
| Italy | 15.0 | 18.8 | 15.6 | | 17.3 | 19.6 | 17.7 |
| Cyprus | 9.0 | 16.1 | 9.9 | | 11.9 | 21.7 | 13.0 |
| Latvia | 17.1 | 35.6 | 21.0 | | 16.7 | 30.6 | 19.8 |
| Lithuania | 15.8 | 37.0 | 18.5 | | 17.9 | 24.4 | 18.8 |
| Luxembourg | 13.0 | 15.9 | 13.5 | | 14.7 | 21.9 | 15.9 |
| Hungary | 11.4 | 16.3 | 12.4 | | 11.7 | 14.6 | 12.3 |
| Malta | 11.0 | 22.4 | 11.9 | | 13.5 | 20.4 | 14.0 |
| Netherlands | 11.7 | 17.3 | 12.9 | | 11.0 | 19.2 | 13.3 |
| Austria | 8.5 | 15.9 | 10.0 | | 9.9 | 16.9 | 11.4 |
| Poland | 15.6 | 24.0 | 17.0 | | 15.7 | 21.2 | 16.6 |
| Portugal | 13.5 | 25.2 | 15.8 | | 15.3 | 21.6 | 16.9 |
| Romania | 20.1 | 21.0 | 20.2 | | 20.3 | 19.8 | 20.2 |
| Slovenia | 10.4 | 22.1 | 12.8 | | 10.0 | 18.8 | 12.1 |
| Slovakia | 9.3 | 10.7 | 9.6 | | 9.9 | 10.4 | 10.0 |
| Finland | 14.5 | 23.0 | 16.6 | | 12.6 | 20.3 | 14.7 |
| Sweden | 15.0 | 20.8 | 15.6 | | 15.5 | 19.1 | 16.0 |
| UK | 13.7 | 23.7 | 15.2 | | 14.0 | 21.1 | 15.1 |
| | | | | | | | |
| EU27 | 13.5 | 21.6 | 14.8 | | 14.7 | 20.6 | 15.8 |

**Source:** EU-SILC 2009

See Notes of Tables A.1 and A.6

**Table A.8: At-risk-of-poverty rate among people with disability and with no disability, for people aged 25-64, across EU countries, by education, 2009**

(Disability is reporting limitations in activities because of health problems)

| | Less than upper secondary | | Upper secondary | | Tertiary | |
|---|---|---|---|---|---|---|
| Country | No disability | With disability | No disability | With disability | No disability | With disability |
| Belgium | 18.4 | 26.2 | 8.2 | 15.5 | 4.4 | 9.2 |
| Bulgaria | 39.4 | 41.8 | 9.5 | 15.6 | 3.0 | 9.1 |
| Czech Republic | 20.8 | 30.3 | 5.4 | 10.0 | 2.7 | 3.7 |
| Denmark | 8.2 | 17.0 | 9.3 | 8.8 | 10.2 | 12.9 |
| Germany | 23.0 | 38.1 | 12.9 | 27.1 | 6.8 | 16.3 |
| Estonia | 30.2 | 46.7 | 16.0 | 27.4 | 5.7 | 9.4 |
| Ireland | 19.5 | 28.1 | 9.8 | 16.7 | 6.1 | 12.5 |
| Greece | 28.3 | 34.3 | 16.3 | 19.8 | 6.2 | 14.1 |
| Spain | 22.5 | 24.6 | 12.9 | 18.6 | 7.6 | 11.6 |
| France | 17.8 | 22.1 | 8.2 | 11.1 | 3.6 | 5.4 |
| Italy | 22.0 | 23.6 | 11.3 | 13.3 | 6.4 | 8.6 |
| Cyprus | 19.8 | 25.1 | 9.1 | 15.8 | 4.2 | 9.6 |
| Latvia | 33.2 | 50.7 | 18.0 | 33.0 | 6.9 | 15.3 |
| Lithuania | 39.2 | 54.7 | 21.8 | 32.3 | 9.7 | 17.3 |
| Luxembourg | 21.5 | 25.5 | 10.3 | 16.5 | 4.9 | 3.0 |
| Hungary | 26.4 | 24.9 | 8.9 | 11.6 | 2.7 | 5.7 |
| Malta | 15.9 | 24.5 | 6.0 | 6.5 | 3.2 | 15.8 |
| Netherlands | 10.2 | 21.3 | 8.7 | 13.4 | 6.4 | 14.2 |
| Austria | 18.1 | 27.2 | 8.5 | 14.6 | 4.8 | 7.1 |
| Poland | 31.7 | 33.2 | 15.8 | 21.8 | 3.9 | 5.0 |
| Portugal | 16.9 | 24.1 | 7.2 | 7.9 | 2.5 | 4.0 |
| Romania | 43.4 | 31.1 | 13.2 | 12.0 | 1.7 | 4.7 |
| Slovenia | 20.9 | 28.3 | 10.0 | 20.3 | 3.7 | 3.8 |
| Slovakia | 34.3 | 27.1 | 8.3 | 9.3 | 4.3 | 3.7 |
| Finland | 14.7 | 32.5 | 11.7 | 21.7 | 4.8 | 9.0 |
| Sweden | 16.5 | 22.7 | 8.3 | 13.6 | 9.6 | 16.9 |
| UK | 25.1 | 30.2 | 11.2 | 21.2 | 8.9 | 15.3 |
| | | | | | | |
| EU27 | 23.2 | 27.0 | 11.4 | 19.2 | 6.2 | 12.3 |

**Source: EU-SILC 2009**

See Notes of Tables A.1, A.3 and A.6.

**Table A.9: Deprivation in the space of capabilities for people with and without disabilities, 2009**

(Disability is reporting limitations in activities because of health problems)

| Country | afford one-week holiday away from home | | face unexpected financial expenses | | ability to make ends meet | | afford meal with meat every 2nd day | | keep home adequately warm | |
|---|---|---|---|---|---|---|---|---|---|---|
| | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability | No disability | With disability |
| Belgium | 20.9 | 41.8 | 20.4 | 36.0 | 18.0 | 32.3 | 3.8 | 8.8 | 4.1 | 9.3 |
| Bulgaria | 53.0 | 69.0 | 51.5 | 67.1 | 59.4 | 72.6 | 29.8 | 47.0 | 61.4 | 72.8 |
| Czech Republic | 33.7 | 51.6 | 34.2 | 48.3 | 24.6 | 38.3 | 8.7 | 16.1 | 4.5 | 9.1 |
| Denmark | 9.6 | 24.4 | 27.7 | 43.8 | 8.7 | 19.1 | 2.0 | 3.0 | 0.9 | 4.0 |
| Germany | 20.8 | 38.6 | 31.8 | 49.7 | 8.0 | 20.1 | 7.0 | 17.4 | 4.1 | 10.1 |
| Estonia | 42.3 | 59.8 | 26.7 | 40.5 | 18.3 | 29.9 | 6.1 | 13.3 | 1.3 | 2.8 |
| Ireland | 35.3 | 52.7 | 45.3 | 64.1 | 23.6 | 39.7 | 1.6 | 5.2 | 2.8 | 9.9 |
| Greece | 42.2 | 67.1 | 24.0 | 39.0 | 55.2 | 75.4 | 6.6 | 14.0 | 13.9 | 24.6 |
| Spain | 35.5 | 53.4 | 29.8 | 43.3 | 29.5 | 42.0 | 1.2 | 3.0 | 5.1 | 9.2 |
| France | 27.0 | 41.1 | 30.7 | 43.3 | 17.7 | 28.6 | 6.2 | 11.7 | 4.9 | 10.1 |
| Italy | 37.4 | 52.3 | 30.3 | 43.3 | 35.2 | 47.3 | 5.2 | 10.0 | 9.5 | 15.5 |
| Cyprus | 38.0 | 56.3 | 34.2 | 57.9 | 42.7 | 63.1 | 3.1 | 10.1 | 17.3 | 30.2 |
| Latvia | 53.7 | 71.0 | 66.3 | 77.5 | 42.8 | 61.4 | 17.5 | 33.5 | 12.3 | 23.2 |
| Lithuania | 30.6 | 46.6 | 47.8 | 64.6 | 30.1 | 48.2 | 16.3 | 27.5 | 22.9 | 31.2 |
| Luxembourg | 12.9 | 25.3 | 24.3 | 35.3 | 6.8 | 13.3 | 1.2 | 3.2 | 0.2 | 1.5 |
| Hungary | 60.7 | 79.1 | 73.8 | 83.2 | 52.6 | 67.1 | 23.1 | 37.2 | 7.4 | 14.3 |
| Malta | 60.5 | 77.9 | 24.8 | 40.0 | 46.4 | 63.5 | 8.7 | 18.3 | 10.2 | 18.2 |
| Netherlands | 9.8 | 29.9 | 18.4 | 36.7 | 8.3 | 22.7 | 1.4 | 5.8 | 1.0 | 5.3 |
| Austria | 20.2 | 36.3 | 21.1 | 37.9 | 12.6 | 26.0 | 7.2 | 17.5 | 2.1 | 5.7 |
| Poland | 57.0 | 73.0 | 46.3 | 60.6 | 31.0 | 47.3 | 15.1 | 24.1 | 14.5 | 23.1 |
| Portugal | 57.1 | 75.1 | 23.5 | 36.3 | 42.0 | 55.4 | 3.2 | 6.6 | 25.1 | 37.2 |
| Romania | 70.9 | 82.7 | 37.8 | 50.8 | 45.4 | 58.3 | 20.5 | 28.9 | 20.8 | 25.4 |
| Slovenia | 25.3 | 45.7 | 37.4 | 55.5 | 23.3 | 40.9 | 9.0 | 19.9 | 3.8 | 8.5 |
| Slovakia | 47.1 | 57.3 | 32.4 | 39.4 | 27.3 | 36.4 | 19.8 | 28.2 | 2.9 | 4.2 |
| Finland | 12.4 | 23.1 | 31.1 | 44.5 | 6.0 | 16.6 | 2.4 | 6.7 | 1.3 | 2.5 |
| Sweden | 9.3 | 27.8 | 19.8 | 41.2 | 6.9 | 21.8 | 2.3 | 6.3 | 1.4 | 4.2 |
| UK | 23.6 | 41.5 | 28.0 | 47.8 | 15.6 | 27.9 | 3.8 | 8.2 | 5.0 | 11.7 |
| **EU27** | **34.3** | **49.3** | **32.7** | **47.8** | **24.9** | **35.4** | **7.6** | **14.2** | **8.6** | **13.5** |

**Source:** EU-SILC 2009

**Notes:** The following variables define the five capability deprivation measures used in this table

1. Capacity to afford paying for one week annual holiday away from home
2. Capacity to face unexpected financial expenses
3. Ability to make ends meet
4. Capacity to afford a meal with meat, chicken, fish (or vegetarian equivalent) every second day
5. Ability to keep home adequately warm

# Annex B: Sensitivity analysis

This annex reports on some sensitivity analysis relevant for our choice of the measure of disability used in this study. The purpose is to see whether there are implications of the choice made for the empirical results presented in the main text.

Table B.1 presents the responses to the question in the EU-SILC on activity limitation due to health problems (as discussed in Section 2). It is evident that the dispersion across EU countries is much smaller for the proportion answering 'strongly limited' than for that answering 'limited.

Table B.1 also shows the employment rate and at-risk-of-poverty rate for the three categories. It is not surprising to see that employment rate is lower for those who report 'strong' limitations in their activities. For instance, in Romania, the employment rate for those with strong limitations in activity due to health problems is only 7.7% and it is almost 5 times higher for those who report less severe limitations. Likewise, in all countries, the at-risk-of-poverty rate is higher for those who report 'strong' limitations. For example, in Germany, the at-risk-of-poverty rate for those with 'strong' limitations is 36.5%, whereas the at-risk-of-poverty rate for those reporting less severe limitations is 20.3%.

**Table B.1: Different degrees of activity limitations, and association with employment and poverty, among working age people in EU countries, 2009**

| | Proportion reporting activity limitation due to health | | | Employment rate for those reporting activity limitation due to health | | | At-risk-of-poverty rate for those reporting activity limitation due to health | | |
|---|---|---|---|---|---|---|---|---|---|
| **Country** | strongly limited | limited | not limited | strongly limited | limited | not limited | strongly limited | limited | not limited |
| Belgium | 5.5 | 12.0 | 82.5 | 23.3 | 50.1 | 67.2 | 21.5 | 18.5 | 10.7 |
| Bulgaria | 2.1 | 7.9 | 90.1 | 11.8 | 45.6 | 67.8 | 32.7 | 22.1 | 15.9 |
| Cyprus | 3.6 | 8.1 | 88.2 | 27.7 | 63.4 | 67.3 | 25.4 | 16.0 | 10.5 |
| Czech Republic | 4.0 | 12.8 | 83.2 | 25.9 | 41.4 | 70.0 | 16.2 | 12.7 | 6.9 |
| Germany | 7.1 | 16.3 | 76.6 | 25.3 | 61.1 | 72.3 | 36.4 | 20.3 | 12.3 |
| Denmark | 7.7 | 17.2 | 75.1 | 47.0 | 55.1 | 75.4 | 18.2 | 18.1 | 15.4 |
| Estonia | 3.7 | 14.8 | 81.5 | 29.4 | 54.9 | 68.6 | 30.3 | 24.4 | 13.7 |
| Greece | 2.5 | 4.9 | 92.6 | 10.8 | 41.5 | 64.3 | 32.5 | 25.6 | 17.7 |
| Spain | 3.2 | 13.9 | 82.9 | 23.6 | 46.2 | 64.4 | 25.2 | 21.9 | 16.3 |
| Finland | 5.9 | 20.3 | 73.9 | 33.4 | 57.4 | 72.7 | 31.5 | 18.7 | 13.5 |
| France | 5.1 | 11.2 | 83.8 | 36.5 | 54.0 | 67.2 | 18.2 | 14.1 | 11.5 |
| Hungary | 5.1 | 15.6 | 79.3 | 17.7 | 36.0 | 62.5 | 15.6 | 15.3 | 11.6 |
| Ireland | 4.2 | 11.0 | 84.7 | 15.5 | 32.8 | 58.7 | 21.8 | 20.2 | 12.8 |
| Italy | 3.5 | 11.7 | 84.7 | 26.0 | 49.5 | 60.8 | 22.2 | 18.3 | 16.2 |
| Latvia | 3.4 | 18.3 | 78.3 | 20.4 | 48.2 | 63.8 | 44.1 | 30.8 | 16.9 |
| Lithuania | 4.0 | 9.8 | 86.2 | 13.8 | 46.8 | 67.3 | 37.5 | 26.5 | 16.9 |
| Luxembourg | 4.6 | 11.3 | 84.1 | 35.4 | 62.5 | 66.1 | 24.2 | 16.9 | 13.9 |
| Malta | 2.1 | 5.3 | 92.6 | 28.5 | 33.6 | 58.7 | 23.0 | 20.9 | 12.2 |
| Netherlands | 4.9 | 20.1 | 75.0 | 21.8 | 57.1 | 76.3 | 21.6 | 17.6 | 11.3 |
| Austria | 6.2 | 14.5 | 79.3 | 24.4 | 57.9 | 70.1 | 19.9 | 14.9 | 9.2 |
| Poland | 4.3 | 11.7 | 84.0 | 19.3 | 37.5 | 65.1 | 24.8 | 21.7 | 15.7 |
| Portugal | 6.1 | 16.1 | 77.8 | 22.9 | 54.1 | 70.5 | 24.9 | 22.5 | 14.4 |
| Romania | 3.7 | 9.6 | 86.7 | 7.7 | 37.6 | 65.1 | 27.0 | 17.8 | 20.2 |
| Slovakia | 6.1 | 18.5 | 75.4 | 25.8 | 58.7 | 67.5 | 12.8 | 9.8 | 9.6 |
| Slovenia | 8.1 | 13.9 | 78.1 | 38.4 | 54.4 | 67.7 | 26.3 | 16.8 | 10.2 |
| Sweden | 5.1 | 7.7 | 87.2 | 32.7 | 58.8 | 78.1 | 20.6 | 19.2 | 15.2 |
| UK | 6.1 | 9.1 | 84.8 | 23.9 | 56.7 | 74.3 | 24.0 | 21.2 | 13.9 |
| EU27 | 5.0 | 12.5 | 82.5 | 25.1 | 51.7 | 67.8 | 25.9 | 19.1 | 14.1 |

**Source:** EU-SILC 2009

# Annex C: Statistical Tables from SHARE

Table C.1: Prevalence of 'disability' and physical and mental health limitations, for age group 55-64, in 12 EU countries, by gender, 2006-07

(Disability is reporting limitations in activities due to health problems)

| Country | Disability | | | Physical Health | | | | | | Mental Health | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Limitations with activities | | | Limitations with activities of daily living (ADL) | | | Limitations with instrumental activities of daily living (IADL) | | | Depression | | |
| | Men | Women | All | Men | Women | All | Men | Women | All | Men | Women | All |
| Belgium | 32.5 | 35.5 | 34.0 | 6.2 | 9.3 | 7.7 | 8.8 | 11.5 | 10.1 | 15.7 | 29.9 | 22.6 |
| Czech Republic | 46.5 | 53.4 | 50.2 | 4.2 | 5.7 | 5.0 | 4.3 | 10.1 | 7.4 | 12.5 | 22.1 | 17.6 |
| Germany | 42.5 | 44.3 | 43.4 | 6.2 | 6.7 | 6.4 | 6.8 | 6.1 | 6.5 | 14.6 | 17.8 | 16.2 |
| Denmark | 33.4 | 34.2 | 33.8 | 4.6 | 5.7 | 5.2 | 5.4 | 9.7 | 7.6 | 11.0 | 17.8 | 14.4 |
| Greece | 17.3 | 18.1 | 17.7 | 2.3 | 4.5 | 3.4 | 4.6 | 13.8 | 9.3 | 5.5 | 16.7 | 11.2 |
| Spain | 27.0 | 33.9 | 30.6 | 5.6 | 5.0 | 5.3 | 7.8 | 11.6 | 9.8 | 17.1 | 35.3 | 26.7 |
| France | 30.6 | 28.3 | 29.4 | 6.4 | 7.4 | 6.9 | 5.5 | 10.3 | 8.0 | 22.5 | 41.1 | 32.5 |
| Italy | 27.0 | 34.9 | 31.1 | 3.2 | 6.2 | 4.8 | 5.8 | 11.0 | 8.5 | 17.9 | 37.6 | 28.2 |
| Netherlands | 45.9 | 49.8 | 47.8 | 3.8 | 5.7 | 4.8 | 8.3 | 16.6 | 12.4 | 12.2 | 22.4 | 17.2 |
| Austria | 44.8 | 44.7 | 44.7 | 9.7 | 6.4 | 8.1 | 9.5 | 13.6 | 11.5 | 10.7 | 20.6 | 15.4 |
| Poland | 52.8 | 53.8 | 53.4 | 17.1 | 15.7 | 16.3 | 14.5 | 16.6 | 15.7 | 34.0 | 48.7 | 42.2 |
| Sweden | 34.4 | 39.6 | 37.1 | 5.6 | 7.8 | 6.7 | 5.8 | 10.7 | 8.3 | 12.4 | 19.4 | 16.0 |
| | | | | | | | | | | | | |
| All (EU12) | 35.9 | 39.0 | 37.5 | 6.4 | 7.4 | 6.9 | 7.2 | 10.7 | 9.1 | 17.8 | 31.2 | 24.8 |

**Source:** SHARE Wave 2, Release 2.5.0

Table C.2: Employment rate among men, age group 55-64, in 12 EU countries, 2006-07
(for disability, ADLs, IADSLS and Depression scale)

| Country | Disability | | IADL | | Depression | |
|---|---|---|---|---|---|---|
| | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation |
| Belgium | 45.5 | 28.9 | 42.9 | 11.0 | 42.6 | 24.4 |
| Czech Republic | 63.8 | 37.5 | 53.3 | 16.6 | 54.9 | 31.0 |
| Denmark | 68.8 | 49.1 | 65.0 | 14.1 | 62.8 | 56.3 |
| Germany | 55.7 | 45.0 | 52.9 | 27.3 | 53.5 | 34.9 |
| Greece | 71.7 | 30.8 | 66.8 | 19.0 | 67.0 | 36.8 |
| Spain | 60.4 | 21.8 | 52.9 | 16.0 | 53.6 | 26.6 |
| France | 42.5 | 22.7 | 38.2 | 4.8 | 37.8 | 30.0 |
| Italy | 40.4 | 22.6 | 37.1 | 10.5 | 35.7 | 35.3 |
| Netherlands | 57.8 | 42.1 | 53.0 | 23.4 | 52.7 | 35.5 |
| Austria | 46.9 | 32.9 | 42.0 | 27.3 | 42.9 | 21.9 |
| Poland | 32.6 | 18.1 | 28.7 | 2.8 | 29.9 | 15.8 |
| Sweden | 83.8 | 46.6 | 73.0 | 38.7 | 73.8 | 52.6 |
| All (EU12) | 50.9 | 32.0 | 46.3 | 15.0 | 46.9 | 29.9 |

**Source:** SHARE Wave 2, Release 2.5.0

Table C.3: Employment rate among women, age group 55-64, in 12 EU countries, 2006-07
(for disability, ADLs, IADSLS and Depression scale)

| Country | Disability | | IADL | | Depression | |
|---|---|---|---|---|---|---|
| | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation |
| Belgium | 28.8 | 12.5 | 24.9 | 9.1 | 24.6 | 19.1 |
| Czech Republic | 32.1 | 13.2 | 23.2 | 11.5 | 22.4 | 22.0 |
| Germany | 47.3 | 31.8 | 41.3 | 27.0 | 43.3 | 27.6 |
| Denmark | 64.3 | 30.6 | 56.8 | 16.5 | 56.2 | 37.7 |
| Greece | 23.4 | 7.3 | 22.6 | 7.8 | 22.6 | 11.1 |
| Spain | 28.7 | 10.3 | 25.0 | 2.8 | 25.2 | 17.9 |
| France | 38.9 | 21.6 | 36.7 | 10.5 | 40.1 | 26.6 |
| Italy | 17.0 | 10.7 | 16.1 | 4.2 | 15.2 | 14.3 |
| Netherlands | 41.8 | 22.7 | 35.3 | 17.4 | 35.8 | 19.9 |
| Austria | 12.3 | 13.5 | 13.1 | 11.1 | 12.8 | 13.9 |
| Poland | 9.2 | 4.6 | 7.5 | 3.1 | 7.0 | 6.3 |
| Sweden | 80.0 | 48.3 | 70.9 | 39.3 | 70.0 | 57.5 |
| All (EU12) | 33.0 | 18.9 | 29.5 | 10.7 | 31.3 | 19.3 |

**Source:** SHARE Wave 2, Release 2.5.0

Table C.2: Employment rate among men, age group 55-64, in 12 EU countries, by gender, 2006-07
(for disability, ADLs, IADSLS and Depression scale)

| Country | Disability | | ADL | | IADL | | Depression | |
|---|---|---|---|---|---|---|---|---|
| | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation |
| Belgium | 45.5 | 28.9 | 41.2 | 24.1 | 42.9 | 11.0 | 42.6 | 24.4 |
| Czech Republic | 63.8 | 37.5 | 54.0 | 0.0 | 53.3 | 16.6 | 54.9 | 31.0 |
| Denmark | 68.8 | 49.1 | 64.3 | 21.3 | 65.0 | 14.1 | 62.8 | 56.3 |
| Germany | 55.7 | 45.0 | 52.4 | 33.2 | 52.9 | 27.3 | 53.5 | 34.9 |
| Greece | 71.7 | 30.8 | 66.0 | 9.7 | 66.8 | 19.0 | 67.0 | 36.8 |
| Spain | 60.4 | 21.8 | 52.2 | 13.0 | 52.9 | 16.0 | 53.6 | 26.6 |
| France | 42.5 | 22.7 | 38.5 | 5.0 | 38.2 | 4.8 | 37.8 | 30.0 |
| Italy | 40.4 | 22.6 | 36.8 | 0.0 | 37.1 | 10.5 | 35.7 | 35.3 |
| Netherlands | 57.8 | 42.1 | 51.6 | 24.7 | 53.0 | 23.4 | 52.7 | 35.5 |
| Austria | 46.9 | 32.9 | 41.0 | 37.1 | 42.0 | 27.3 | 42.9 | 21.9 |
| Poland | 32.6 | 18.1 | 26.8 | 15.7 | 28.7 | 2.8 | 29.9 | 15.8 |
| Sweden | 83.8 | 46.6 | 72.4 | 47.2 | 73.0 | 38.7 | 73.8 | 52.6 |
| | | | | | | | | |
| All (EU12) | 50.9 | 32.0 | 45.8 | 18.2 | 46.3 | 15.0 | 46.9 | 29.9 |

**Source:** SHARE Wave 2, Release 2.5.0

Table C.3: Employment rate among women, age group 55-64, in 12 EU countries, 2006-07
(for disability, ADLs, IADSLS and Depression scale)

| Country | Disability | | ADL | | IADL | | Depression | |
|---|---|---|---|---|---|---|---|---|
| | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation | No limitation | Limitation |
| Belgium | 28.8 | 12.5 | 25.2 | 1.9 | 24.9 | 9.1 | 24.6 | 19.1 |
| Czech Republic | 32.1 | 13.2 | 22.6 | 12.9 | 23.2 | 11.5 | 22.4 | 22.0 |
| Germany | 47.3 | 31.8 | 43.0 | 3.9 | 41.3 | 27.0 | 43.3 | 27.6 |
| Denmark | 64.3 | 30.6 | 55.5 | 8.6 | 56.8 | 16.5 | 56.2 | 37.7 |
| Greece | 23.4 | 7.3 | 20.4 | 23.4 | 22.6 | 7.8 | 22.6 | 11.1 |
| Spain | 28.7 | 10.3 | 23.6 | 0.0 | 25.0 | 2.8 | 25.2 | 17.9 |
| France | 38.9 | 21.6 | 35.0 | 20.4 | 36.7 | 10.5 | 40.1 | 26.6 |
| Italy | 17.0 | 10.7 | 15.2 | 9.3 | 16.1 | 4.2 | 15.2 | 14.3 |
| Netherlands | 41.8 | 22.7 | 33.6 | 11.9 | 35.3 | 17.4 | 35.8 | 19.9 |
| Austria | 12.3 | 13.5 | 13.7 | 0.0 | 13.1 | 11.1 | 12.8 | 13.9 |
| Poland | 9.2 | 4.6 | 7.6 | 2.1 | 7.5 | 3.1 | 7.0 | 6.3 |
| Sweden | 80.0 | 48.3 | 70.2 | 33.8 | 70.9 | 39.3 | 70.0 | 57.5 |
| | | | | | | | | |
| All (EU12) | 33.0 | 18.9 | 29.0 | 8.5 | 29.5 | 10.7 | 31.3 | 19.3 |

**Source:** SHARE Wave 2, Release 2.5.0