

# Disability Inclusion – Economic Benefits and What Works for Economic Inclusion: a Summary

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**This report is a summary of a longer version of research commissioned by FCDO.** Full report can be found here: [Disability Inclusion: Economic Benefits and What Works For Economic Inclusion](#).

## 1. Macroeconomic and Firm Level Benefits of Disability Inclusion

### Macroeconomic benefits

**Economies that invest in disability inclusion experience increased labour productivity, innovation, earnings, tax revenues and economic growth.**

- A 2009 ten-country study, estimated that if barriers are removed that hinder disability inclusion at work, an economy can grow by 1-7%.<sup>1</sup>
- Increased access to assistive technologies can also bring positive impacts. **IFC** reports that there is nine dollars of economic gain for every dollar invested in assistive technology and disability inclusion.<sup>2</sup>
- Increasing and more diverse labour force participation will increase a country's tax base.<sup>3</sup>

**Increasing accessibility to work for people with disabilities can reduce public spending.**

- The World Bank estimates that ensuring accessibility in public infrastructure and employment could reduce disability-related social welfare costs by up to 15% (World Bank 2022 in [Sabato 2025](#)).<sup>4</sup> This positive effect may be more pronounced in middle-income countries, since many low-income countries allocate limited budget to social assistance and have weak mechanisms for tax collection.<sup>1</sup>

### Firm-level benefits

**There is strong evidence that companies that take action on disability inclusion reap financial rewards.**

- In a global survey, companies who invested in disability inclusion in the workforce and supply chains had 28% higher revenue, doubled their net income, and had a 30% increase in profit margins.<sup>5 6</sup>
- In addition, companies led by executives focused on disability engagement grew their sales at 2.9 times faster and grew profits 4.1 times faster than their peers.<sup>7</sup>

There are various channels and strategies that can improve firm-level financial performance:

- **Increasing the diversity of suppliers:** Businesses that allocate 20% or more of their spend on diverse suppliers attribute 10-15% of their sales to supplier diversity.<sup>8</sup> Diverse suppliers

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are businesses that are owned and/or managed by excluded groups, such as women, people with disabilities, indigenous people etc.

- **Expanded talent pool and diverse perspectives:** A disability inclusive workforce has different skills and points of view that drives innovation and creativity.<sup>9</sup> People with disabilities are a large segment of the workforce and can help overcome labour supply shortages and increase levels of employee retention.<sup>10 11 12 13</sup>
- **Enhanced employee engagement, wellbeing and retention:** A diverse and inclusive workforce fosters higher levels of morale and teamwork among all employees, which is associated with increased productivity and loyalty, and decreased turnover.<sup>1 9 14</sup>
- **Regulatory compliance and risk mitigation:** Investing in disability inclusion ensures compliance with relevant national and international laws and regulations, which reduces the risk of costly legal disputes and penalties.<sup>14</sup>
- **Higher levels of problem-solving skills:** People with disabilities tend to be more familiar with finding solutions to complex and unexpected problems, living and working in environments that are often inaccessible. These skills are sought after by employers, who look to find creative and innovative solutions.<sup>15</sup>
- **Digital skills:** People with disabilities tend to be more proficient in using digital technologies, as they are often dependent on technology in their private lives.<sup>15</sup>
- **Unique insights into the needs and wants of consumers with disabilities.** Employees with disabilities can help companies to tailor products and services appropriately as well as to adapt strategies to more competitive in a diverse marketplace.<sup>1</sup> This is particularly true if people with disabilities are involved in product development and other strategic management and marketing functions.<sup>15</sup> This positive effect is particularly impactful when a company works on developing products and services focused on consumers with disabilities.<sup>14</sup>

### As market segment and consumers

**People with disabilities have considerable consumer power, which is expected to grow due to longer life expectancies, global population growth and increased risks from climate disasters.**

- A total of 27% of the global consumer population (15+) living with a disability.<sup>16</sup>
- In Canada, the European Union, the UK and the United States alone, people with disabilities have an estimated disposable income of over USD2.6 trillion.<sup>16</sup> If taken along with their family and friends, this figure increases to a spending power of USD13 trillion.<sup>6</sup>

**Consumers are particularly eager to purchase goods and services from disability inclusive businesses, regardless of whether they live with a disability or not.**

- For instance, in the United States, an April 2023 survey of 2,200 adults showed that 84% of respondents have a favourable view of companies that include people with disabilities in their advertising. In addition, 80% of respondents expressed a desire to increase business with such companies.<sup>9</sup>

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- Companies that design accessible products and services can tap into a significant market segment. For example, Apple has reported that introducing accessibility features on its iOS devices has increased customer satisfaction and sales among customers with visual impairments.<sup>14</sup>
- With a global market of 2.5 billion people requiring assistive technology, the impact on job creation and global growth of scaling markets and supportive national systems could be considerable.<sup>17</sup>

### 2. Barriers to economic participation faced by people with disabilities

**Barriers to economic participation for persons with disabilities arise not from their impairments, but from a disabling environment that fails to accommodate diverse needs.**

Some people with disabilities face environments that are particularly inaccessible, often on account of multiple characteristics such as gender, age, sexuality or race.<sup>11</sup>

#### Attitudinal barriers

**Employers may hold discriminatory attitudes and are less likely to recruit candidates with disabilities.**

- Many employers worry that people with disabilities would be less productive and less qualified.<sup>1</sup> There are also concerns that it would be too costly to provide reasonable accommodations.<sup>1 18</sup>
- As a result of employment discrimination, people with disabilities—especially women—are more likely to be self-employed or unemployed compared to the general population.<sup>19</sup> Yet negative attitudes towards women entrepreneurs with disabilities limit access to business development support and financial products.<sup>20</sup>

**People with disabilities face stigma not only from people in the workplace, but also from their families, and many have internalised discrimination and limited expectations.** This means that people with disabilities often have limited confidence and low expectations of their capabilities and employability, which prevents them from even seeking employment or entrepreneurship.<sup>1 21 22 23</sup>

#### Environmental barriers

**Assistive technology and transport are often inaccessible for people with disabilities, especially for women.**

- Nearly one billion people with disabilities lack the assistive technology they require, and in some low-income countries, only 3% of people have access to relevant assistive devices such as hearing aids, magnifiers or braille displays.<sup>24</sup>
- People with disabilities often struggle with inaccessible transportation systems for commuting, especially in rural areas.<sup>25 26</sup>

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- Women with disabilities often experience greater environmental barriers, facing the highest rates of digital exclusion.<sup>27</sup> They often have limited ownership of assets that can be used as collateral to receive credit from financial institutions.<sup>20 28</sup>

### Institutional barriers

**Often there is little legislative support for people with disabilities to access and stay within the labour market, and if such legislation does exist, it is often not enforced.**

- For example, in the financial services sector, there are often insufficient policies and standards to promote access and use of adaptive financial technologies. Alternative collateral requirements and registries are often absent, combined with a lack of incentives to develop inclusive services as well as insufficient coordination between the public and private sector.<sup>1 27</sup>
- Youth with disabilities and women with disabilities face particular institutional challenges. Youth, for example, often do not get the support necessary to transition from child to adult services, and are thus at risk of losing vital health care, social protection, education and housing services upon entering adulthood.<sup>29</sup>
- Cash transfers that are conditional on people with disabilities being unemployed may reduce incentives to work.<sup>30</sup>

## 3. What works in fostering a disability inclusion in economic development

### System level enablers / enabling environment:

**It is essential for governments and businesses to develop and implement accessibility standards and regulations, strengthen disability-disaggregated data and champion disability inclusion.** Governments can create incentives for companies to act on disability inclusion, and for people with disabilities to access services, through wage subsidies or tax exemptions, partially state-funded voucher programmes, and nationally legislated minimum requirements.<sup>1 21 29</sup> It is important that policy and regulations are monitored and enforced.

### Vocational and skills training

**Training and mentorship can build the employability and job readiness, but they are best paired with interventions aimed at overcoming attitudinal barriers.** It is important to balance the economic aspirations of people with disabilities with the most promising nodes and sectors for business and job opportunities.<sup>31</sup> Stipends, assistive devices, personal assistance, sign language, Braille and accessible transport can all increase the accessibility of training and mentorship.<sup>32 33</sup>

### Inclusive design, technology and infrastructure

**Universal design, and access to assistive technologies and accessible products, are often critical.** Digital technologies have facilitated remote and hybrid work, which can help overcome geographic, transport and financial barriers.<sup>29</sup> Universal design is embedding user insights from disability into product design and development processes and adds as little as 0.5-1% to design and development costs.<sup>12</sup>

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### Inclusive workplaces, employment practices and investments

**Commitment and accountability are key drivers of change, enabling the recruitment, retaining and development of employees with disabilities.** Companies can recruit qualified people with disabilities as board members. They can also create Chief Diversity Officer and/or Disability Inclusion Specialist positions to lead and coordinate outreach to jobseekers with disabilities, ensure inclusive human resources policies and practices, and conduct accessibility reviews.<sup>11 14 18</sup> When making investment decisions, fund managers should assess the extent to which a company is inclusive of people with disabilities.<sup>34</sup>

### Mindsets, advocacy and empowerment

**Inclusive marketing campaigns can change attitudes to people with disabilities.** Companies that feature people with disabilities in PR campaigns, advertising and internal/external communications help normalise and positively shape public perceptions.<sup>35</sup> This kind of representation can highlight a company's commitment to inclusion, allowing firms to reach a new group of potential customers, and building customer loyalty.<sup>14 36</sup>

### Partnerships, representation and networks

**Economic empowerment is inclusive when people with disabilities and their representative organisations are true partners in design, implementation and monitoring.** Disability Employee Resource Groups are one way for employees to self-organise, network and influence internal company policies. Businesses could also decide to partner with businesses owned or led by persons with disabilities, or those that support them, ensuring inclusive supply chain partnerships.<sup>35</sup> Business disability networks can support companies by providing technical guidance and peer-to-peer exchange.<sup>37</sup>

### Financial inclusion and livelihoods

**Helping people with disabilities use regular financial services is more effective than relying on separate, specialised schemes.** [Access to data makes this possible.](#) Important enablers of financial inclusion is data on the number of people with disabilities who are customers or potential customers, and supply diagnosis studies to highlight provision gaps.<sup>27 38</sup> Promoting membership of savings groups, combined with vocational and financial training and connections with formal financial services, is also an effective strategy.<sup>39</sup>

Helpdesk services are provided by a consortium of leading organisations and individual experts on disability, including Social Development Direct, Sightsavers, ADD International, Light for the World, Humanity & Inclusion, BRAC, BBC Media Action, Sense and the Institute of Development Studies (IDS). Expert advice may be sought from this Group, as well as from the wider academic and practitioner community, and those able to provide input within the short timeframe are acknowledged. Any views or opinions expressed do not necessarily reflect those of FCDO, the Disability Inclusion

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