

## A study on the economic status of disabled families

Zhen Liu<sup>1,a</sup>

<sup>1</sup>School of Law, Humanities and Sociology, Wuhan University of Technology,  
Wuhan, Hubei, China

<sup>a</sup>liuzhendorian@163.com

\*Corresponding author

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**Abstract.** The problem of disabled people has always been a hot topic in society and research. The family economy of the disabled is generally characterized by low income and high expenditure, and the imbalance between them leads to the poverty of the family economy of the disabled. With the help of questionnaire data, this paper analyzes the economic situation of disabled families from two aspects of income and expenditure of disabled people, and puts forward suggestions from three aspects: family caregiver, employment of disabled people and special education of disabled people.

### 1. Introduction

Disabled family refers to the family with at least one disabled person with a valid disability certificate. According to the data of the second national sampling survey of disabled people, there are 70.5 million families with disabled people in China, accounting for 17.80% of the total number of families in China; among them, there are 8.76 million families with more than two disabled people, accounting for 12.43% of the families with disabled people. The total population of families with disabled persons accounts for 19.98% of the total population of the country.

General secretary Xi Jinping pointed out at the symposium on poverty alleviation in poverty-stricken areas that the disabled group is the main component of the poverty-stricken group, and it is particularly difficult to support families "who are poor because of disability" <sup>[1]</sup>. As a "family affairs", disability affects the disabled and their families at the same time <sup>[2]</sup>. Compared with ordinary families, in addition to ordinary living expenses, the long-term medical and rehabilitation costs of disabled families increase the economic burden. Therefore, the family economy of disabled people generally presents the characteristics of low income and high expenditure, which affects the rehabilitation treatment process of disabled people and the quality of life of family members. At present, the research on disabled people in China focuses on the personal rehabilitation, education, employment and other aspects, while the families behind the disabled are ignored. Based on the questionnaire data, this paper explores the economic situation of the disabled family with the help of the obtained questionnaire data, and puts forward some suggestions for improving the economic situation of the disabled family.

### 2. Research methods

This paper analyzes the economic status of disabled families according to the data of the questionnaire of "social support status of disabled families". The questionnaire adopts cluster sampling method, using the research method of questionnaire and interview, and takes the disabled family members in Hubei Province as the research object. From August 2018 to July 2019, the research team investigated the family members of the disabled in Shayang County, Jingmen City, Wuhan City, Jiangnan District, Jingzhou District, Jingmen City and Lushi Town, Tianmen City, Hubei Province. A total of 511 questionnaires were issued, 374 of which were valid, with a recovery rate of 73.2%.

### 3. Economic status of disabled families

#### 3.1 Family expenditure for the disabled

The economic situation of the family is closely related to the level of consumption expenditure, which can reflect the strengths and weaknesses of the economic situation to a certain extent <sup>[3]</sup>. According to the survey data of disabled families, food, medical and rehabilitation expenses and education are the main parts of disabled families' expenditure (as shown in Table 1).

Compared with the ordinary families, the disabled families need to bear the rehabilitation management cost, disability auxiliary supplies (wheelchairs, hearing aids, etc.) cost and the accommodation needed for treatment, in addition to the daily living expenses, which increases the pressure of family economy. In order to adopt better treatment methods, some families send the disabled to rehabilitation institutions or nursing institutions for treatment. However, some scholars have pointed out that the annual training cost of disabled rehabilitation institutions is about 10000 yuan, and the treatment cost of some special projects is even higher <sup>[4]</sup>. According to the survey data, the monthly rehabilitation cost of some families is 2000 to 7000 yuan, and the long-term treatment cost will seriously affect the family's economic situation.

In recent years, the popularization of special education for the disabled in China has been constantly improved, and the relevant legal systems and policies have been constantly improved, which has a positive impact on each disabled student and their families. However, special education in China still faces great challenges. The education cost of the disabled is higher than that of ordinary people because of the need to add specific teaching staff and auxiliary staff, as well as various functional classrooms. As the main undertaker of the education cost of the disabled, families need to pay high service fees for special education and bear different degrees of economic pressure. Some disabled families who can't pay for education can only be forced to give up their education opportunities. <sup>[5]</sup>

Table 1: Distribution of family expenditure for the disabled

Options	Subtotal	Proportion
Food	318	85.0%
Medical and rehabilitation expenses	305	81.6%
Housing	26	6.95
Education	107	28.6%
Production and operation	37	9.9%
Human relations	63	16.8%
Nursing	26	6.9%
Others	25	6.7%

#### 3.2 Family income of the disabled

The disposable economic income and source of income are the most direct indicators to reflect the economic situation of the family. The family income of disabled people is generally lower than that of ordinary residents. According to the comparison between the 2007-2013 national monitoring report on the situation of the disabled and the well-off process and the data of the National Bureau of statistics, the per capita disposable income of the disabled in urban areas is about 59% of the total residents, and the that of the disabled people in rural areas is about 88% of the total residents<sup>[6]</sup>. According to the data survey, social assistance, pension, migrant workers and agricultural production and operation account for a large proportion of the family income of the disabled (as shown in Table 2). The average annual income of disabled families in urban areas is 50338.6 yuan, and that of disabled families in rural areas is 25649.5 yuan.

Social assistance accounts for a large proportion of the main income of disabled families, maintaining the daily life of the family. However, at present, the social assistance system for the disabled in China is still in the primary stage of construction, which does not adapt to the process of the well-off society for the disabled in China, and can not meet the needs of modern disabled families. Some disabled families said that they can only enjoy two subsidies for the disabled, unable

to improve their economic income and alleviate economic pressure.

Table 2: Main income sources of disabled families

Options	Subtotal	Proportion
Salary	73	19.5%
Go out to work	100	26.7%
Agricultural production and management	96	25.7%
Flexible employment	38	10.2%
Individual operation	16	4.3%
Pension	102	27.3%
Social assistance	129	34.5%
Others	64	17.1%

### 3.3 Financial support for disabled families

Since the reform and opening up, especially the establishment of China Disabled Persons' Federation, after more than 30 years of development, the rehabilitation of disabled people in China has gone through the development process from scratch, from small to large, from point to area, and has initially formed a rehabilitation path with Chinese characteristics<sup>[7]</sup>. In recent years, the state has constantly improved the social security system for the disabled, and implemented two subsidies and other systems nationwide, which to some extent alleviated the economic pressure on disabled families. But for some disabled groups, there are loopholes in the national social policy. For example, the current relief system for the elderly with mental disorders in China is still mainly focused on the rehabilitation training in their childhood. According to the current national policy, 0-6-year-old disabled children can participate in the national free rehabilitation and rescue project, and local governments can independently formulate relevant policies according to their own economic and financial strength. The social policy of Wuhan free rehabilitation and rescue project covers such groups and extends to 14 years old. At this time, due to the lack of employment age and basic ability of employment, the elderly with mental disorders over 14 years old can not get corresponding income. In the absence of national social security policy subsidies, the family economic situation is deteriorating. According to the data, only 75 of the 374 samples have received services provided by institutions and people. Among them, 73.3% of the families said that their services came from the relevant departments of the government and the disabled persons' Federation. As an important medical resource for the disabled, the hospital also provided some rehabilitation services, while social organizations, enterprises and other organizations had little support for the disabled families.

Table 3: Distribution of economic support for disabled families

Options	Subtotal	Proportion
Relevant government departments	55	73.3%
Social organization	4	5.3%
Enterprise or company	3	4%
Hospital	16	21.3%
Others	6	8%

### 3.4 Brief summary

Regardless of the family structure, families with disabled individuals have significantly lower incomes than families without disabled family members, and the family has to bear the medical and rehabilitation costs of the disabled. According to the current social security policy, the subsidies for the disabled are far from enough to cover their own rehabilitation costs. To improve the economic situation of disabled families, we need to analyze from many aspects.

## **4. Measures to improve the economic situation of disabled families**

### **4.1 Financial support for disabled caregivers**

Due to the low economic ability of family and the lack of rehabilitation treatment institutions, most of the disabled people in our country mainly adopt family care. Therefore, caregivers of disabled families have become the mainstay of the whole family. In addition to daily care for disabled people's lives, they also need to maintain the family's expenses through part of their income, and bear high-intensity economic pressure, care pressure, mental pressure, etc.

Under this contradictory social background, the state can formulate relevant welfare policies, shift its attention to the disabled caregivers, and establish the disabled welfare policy system oriented by the family functions of the disabled. China can learn from Australia and other developed countries to provide financial subsidies and awards to family caregivers, provide nursing allowance, and stipulate the old-age leave, which can not only alleviate the economic pressure of families, but also affirm and support them. According to the disability category, disability level, required care intensity and the specific economic situation of the family, the disabled can be divided into specific levels, and financial support can be provided for the disabled family caregivers through the payment of subsidies, reduction of personal income tax and other ways. For full-time family caregivers of disabled people, they can participate in employment as caregivers, obtain economic remuneration no less than the market price, protect the labor rights and interests of family caregivers, and relieve the family economic pressure.

Secondly, we should provide a relatively perfect social support system for the disabled, establish a family caregivers support organization, provide them with free professional knowledge and skills training, organize family caregivers to communicate with each other, relieve their mental pressure, and be able to provide more professional care for the disabled and reduce the secondary injury of the disabled.

### **4.2 Accelerate the employment process of disabled people and increase family income**

Employment is the foundation of people's livelihood. The disabled can participate in employment independently, which can not only alleviate the family economic pressure through income, but also realize the social value of the disabled, maintain a stable and happy mood in social interaction, and relieve the care pressure of family caregivers.

To promote the employment of the disabled, we should first improve the employment environment of the disabled, including social concept and social facilities. We should promote the concept of social integration, actively advocate the value core of the development concept of "equality, participation and sharing" in the cause of the disabled, and promote the all-round and multi-dimensional substantive integration of the disabled into the employment environment. We should establish a smooth and barrier free travel environment, build and popularize barrier free facilities, maintain barrier free space, and provide basic guarantee for the employment of the disabled.

For different categories of disabled people, corresponding training measures should be taken to provide them with suitable jobs. Among them, employment training is a key link for the disabled to adapt to the post. We should set up professional employment training for different categories and levels of disabled groups, with guidance and assistance from relevant staff, so as to improve employment skills and help them succeed in employment.

The government of Taiwan has proposed three types of employment service assistance for the disabled, namely general, supportive and sheltering, and conducted employment training and employment promotion activities for the disabled, with remarkable results<sup>[8]</sup>. At present, the sheltered employment (i.e. auxiliary employment) is the mainstream mode of the concentrated employment of the disabled in China, but in essence, it tends to focus on rehabilitation rather than employment. The supportive employment is closer to the open market competition environment, and has more advantages in promoting social integration and increasing economic income<sup>[9]</sup>.

### 4.3 Universal and inclusive special education for the disabled

Education is an important factor leading to poverty of the disabled. The low level of education is one of the reasons why the disabled people can't participate in employment activities normally. In terms of the current education for the disabled, the right of the disabled to enjoy educational equity has not been fundamentally realized, and the education level is still in a disadvantageous competitive position.<sup>[10]</sup> To promote the development of education for the disabled, we must start from the two aspects of popularization and universal benefit.

In order to popularize the special education for the disabled, we must respect their right to education. Compulsory education is the education that all school-age children and juveniles must receive and the public welfare undertaking that the state must guarantee. Through legislation to ensure that the disabled have equal access to education, especially in the remote areas and the extremely poor groups of disabled people's enrollment rate. At the same time, it is necessary to cultivate specialized special education teachers, establish a team of special education teachers with sufficient quantity, reasonable structure and excellent quality, and improve the quality of special education. It is not only necessary to popularize the education level of the blind, deaf and mentally disabled, but also to popularize the education of the disabled with full caliber, types and levels of disability<sup>[11]</sup>.

Inclusive is a universal benefit, benefiting every disabled person and special education. The government should improve the funding mechanism for special education, increase the economic investment in special education for the disabled, increase the funding for disabled students, and improve the political and living treatment of special education workers. At the same time, we should strengthen the infrastructure construction of special education for the disabled and improve the conditions for running schools.

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