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# The disability pay gap

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# Contents

<b>Contents</b>	<b>ii</b>
<b>List of figures and tables</b>	<b>iv</b>
<b>List of abbreviations and acronyms</b>	<b>vi</b>
<b>Acknowledgements</b>	<b>vii</b>
<b>Executive summary</b>	<b>viii</b>
Introduction	viii
Key findings	viii
Background	x
Methodology and definitions	x
<b>1  Introduction</b>	<b>1</b>
<b>2  Methodology</b>	<b>3</b>
2.1 Data	3
2.2 Definitions	4
2.3 Analysis	6
<b>3  The disability pay gap: what we already know</b>	<b>8</b>
3.1 Discrimination	8
3.2 Worker and job characteristics	9
3.3 The onset of disability	11
<b>4  Research findings: trends in employees and pay</b>	<b>13</b>
4.1 Trends in employees	13
4.2 Trends in median pay	18
4.3 The Living Wage	20
4.4 Summary	22
<b>5  Research findings: drivers of the disability pay gap</b>	<b>25</b>
5.1 Differences in characteristics	25
5.2 The role of characteristics on pay gaps for disabled men	26

5.3	The role of characteristics on pay gaps for disabled women	33
5.4	Summary	37
<b>6</b>	<b>Research findings: further analysis</b>	<b>38</b>
6.1	Types of disability	38
6.2	Disability and ethnicity	40
<b>7</b>	<b>Conclusions</b>	<b>44</b>
7.1	Introduction	44
7.2	Key findings	44
7.3	Implications	45
	<b>Bibliography</b>	<b>47</b>
	Datasets	49
	<b>Appendix A: Definition of disability</b>	<b>53</b>
	<b>Appendix B: Tables of descriptive statistics and regression results</b>	<b>56</b>
	<b>Contacts</b>	<b>95</b>

# List of figures and tables

## Figures

- Figure 4.1** Percentage of men and women aged 16-64 who are employees by disability status over time
- Figure 4.2** Percentage of men aged 16-64 who are employees by disability status over time
- Figure 4.3** Percentage of women aged 16-64 who are employees by disability status over time
- Figure 4.4** Median pay for men by disability status over time
- Figure 4.5** Median pay for women by disability status over time
- Figure 4.6** Percentage of men paid below the Living Wage by disability status
- Figure 4.7** Percentage of women paid below the Living Wage by disability status
- Figure 5.1** Pay gaps of disabled men
- Figure 5.2** Impact of characteristics on pay gaps of men with a work-limiting only physical impairment
- Figure 5.3** Impact of characteristics on pay gaps of men with an activity and work-limiting physical impairment
- Figure 5.4** Impact of characteristics on pay gaps of men with a work-limiting only mental impairment
- Figure 5.5** Impact of characteristics on pay gaps of men with an activity and work-limiting mental impairment
- Figure 5.6** Impact of characteristics on pay gaps of men with activity and work-limiting other impairments
- Figure 5.7** Pay gaps of disabled women
- Figure 5.8** Impact of characteristics on pay gaps of women with a work-limiting only physical impairment

- Figure 5.9** Impact of characteristics on pay gaps of women with an activity-limiting only physical impairment
- Figure 5.10** Impact of characteristics on pay gaps of women with an activity and work-limiting physical impairment
- Figure 5.11** Impact of characteristics on pay gaps for women with work-limiting only mental impairment
- Figure 6.1** Pay gaps among men by type of impairment
- Figure 6.2** Pay gaps among women by type of impairment
- Figure 6.3** Disability and ethnicity pay gaps among men
- Figure 6.4** Disability and ethnicity pay gaps among women

## Tables

- Table B1** Differences in characteristics of men by disability status (unweighted averages)
- Table B2** Differences in characteristics of women by disability status (unweighted averages)
- Table B3** Impact of characteristics on pay gaps of disabled men and women
- Table B4** Contribution of characteristics to pay gaps of disabled men
- Table B5** Contribution of characteristics to pay gaps of disabled women
- Table B** Impact of characteristics on pay gaps of disabled people by type of impairment
- Table B7** Impact of characteristics on pay gaps of disabled men and women by ethnicity

# List of abbreviations and acronyms

LFS Labour Force Survey

NVQ National Vocational Qualification

ONS Office for National Statistics

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# Executive summary

## Introduction

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This research report explores the disability pay gap, which is defined as the difference between the average hourly pay of disabled and non-disabled people, through a brief literature review followed by a statistical analysis. As well as looking at basic differences in pay, the research identifies the characteristics associated with those differences such as age, occupation and level of education. This analysis is intended to further debate and highlight areas where intervention may be needed.

## Key findings

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- Research consistently finds that disabled people are less likely to be in employment than non-disabled people and when employed they receive, on average, lower pay. The causes of the disability pay gap are complex. However, there is evidence that disabled people face barriers and discrimination in employment. There are also differences in the personal characteristics of disabled people and non-disabled people that have an impact on the pay gap. For example, lower levels of education or reduced ability to work continuously on a full-time basis can have a negative impact on pay.
- The overall employee rate<sup>1</sup> of disabled people was about 35% in 2014 for both disabled men and women. Among non-disabled people it was around 63% for men and 57% for women.
- Only around a quarter of men and women aged 16-64 with a disability that was both 'activity-limiting' and 'work-limiting' had a paid job. Those people whose disability was activity-limiting but not work-limiting had higher employee rates than other disabled people.

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<sup>1</sup> Percentage of the population aged 16-64 in paid jobs, that is, as employees.

- The disability pay gap in the period 1997-2014 was 13% for men and 7% for women. Pay gaps among men are often larger than those among women.
- The size of the pay gap varies depending on the exact nature of the disability. The pay gaps for those with neurological disorders, mental illness, learning difficulties or disabilities<sup>2</sup> tend to be large:<sup>3</sup>
  - Men with epilepsy experience a pay gap close to 40% (it is around 20% for women).
  - Men with depression or anxiety have a pay gap of around 30% and women have a pay gap of 10%. Men with mental illness, or suffering from phobia, panics or other nervous disorders, experience a pay gap of around 40% (the pay gap for women was not statistically significant).
  - Men with learning difficulties or disabilities have a pay gap of around 60% (the pay gap for women was not statistically significant).
- The pay gaps for those with physical impairments are also substantial. Men with physical impairments generally experience pay gaps in the range of 15% to 28%, depending on the nature of the disability. The difference between non-disabled women's pay and that of women with physical impairments ranges from 8% to 18%.
- The extent to which a disability affects daily activities and work also has a bearing on the size of pay gaps. Those with an activity and work-limiting disability tend to experience large pay gaps. Among men, the pay gap for this group is about a quarter for those with a physical (24%) or other type of impairment (23%) and 40% for those with a mental impairment. Among women it is 14% for those with a physical impairment and 19% for those with a mental impairment.
- The analysis looks at the intersectionality of disability and ethnicity. It finds that where ethnic pay gaps exist, they tend to become larger when disability is factored in, but the disability pay gap does not seem to vary by ethnicity. Disabled Bangladeshi and Pakistani men experience particularly large pay gaps of 56% and 36% respectively, and disabled Black African men a gap of 34% compared with White British non-disabled men. The pay gaps for disabled women from ethnic minorities were not generally found to be statistically significant.
- Certain characteristics tend to be associated with pay gaps across all disability groups and both genders, although their relative importance varies depending on

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<sup>2</sup> This includes people with a wide range of disabilities, from dyslexia to severe intellectual impairments.

<sup>3</sup> Note however that these estimates have lower precision than others in this report, so the actual pay gaps may be substantially higher or lower than these estimates. See Chapter 6 for details.

the group. Disabled people are more likely to work part-time and such work pays less per hour, on average, than full-time work. They are also more likely than non-disabled people to work in a low-paid occupation and less likely to have a qualification equivalent to NVQ Level 4 or higher.

- Again looking across all the disabled groups analysed, characteristics which help to reduce pay gaps for disabled people compared with non-disabled people include being older and having longer job tenure, which generally translate into higher pay.
- Finally, although the analysis goes some way to understanding the characteristics associated with pay gaps, the data only provide a partial explanation. Disabled people may face other barriers that have not been captured in this analysis but are identified in the literature review, such as discrimination.

## Background

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In 2015 the Equality and Human Rights Commission ('the Commission') commissioned research into the causes of, and potential solutions to, the gender, ethnicity and disability pay gaps. A suite of reports has been produced including a summary report of findings from the entire project. These are available on the Commission's website: [www.equalityhumanrights.com](http://www.equalityhumanrights.com).

The Commission holds the view that pay gaps reflect broader inequalities in society and tackling them is an important way to achieve a fairer society. The analysis in this report builds on its previous research on pay gaps and complements its extensive online guidance on fair and equal pay.

## Methodology and definitions

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Firstly a brief literature review was conducted to establish what is already known about disability pay gaps. The statistical analysis then followed, which is based on historical data from the Labour Force Survey (LFS) covering the period 1993-2014. The LFS is a quarterly household survey of the employment circumstances of the UK population and is administered by the Office for National Statistics (ONS).

This is used to measure pay gaps between disabled and non-disabled people and for different groups of disabled people.

The LFS data was used not only to establish the relative pay of different groups but also to identify the personal characteristics that are associated with differences in pay, such as level of education. These variables are referred to in the report as 'drivers' of pay gaps, although it is only possible to say that these are explanatory factors rather than the cause of the pay gaps. This analysis identifies, based on the data available, how much of the pay gap can be explained and how much is left unexplained. For a full account of the methodology see Chapter 2.

The disability pay gap compares average pay for disabled people with that of non-disabled people. Pay is measured as hourly pay, based on gross weekly pay and total hours including paid and unpaid overtime. To avoid including the effects of gender in our measures, we compare pay of disabled men to pay of non-disabled men, and pay of disabled women to pay of non-disabled women.

Disabled people are all those with a health condition expected to last for at least 12 months which limits either their day-to-day activities (for the purposes of this research, this is referred to as 'activity-limiting') or the kind or amount of work they can do (this is referred to as 'work-limiting'). Non-disabled people are those without health conditions and those with health conditions which are neither activity-limiting nor work-limiting.

Disabled people are further divided into groups according to their type of health condition or impairment. In most cases this is into three groups: those with a physical impairment, mental impairment or other impairment.

Specifically we consider nine groups. Workers are first divided into three groups according to whether they have an impairment which is: activity-limiting only; work-limiting only; or both activity and work-limiting. Each of those groups is then divided into three for those with physical, mental, or other impairments. Further details can be found in Chapter 2 and Appendix A.

# 1 | Introduction

In 2015 the Equality and Human Rights Commission ('the Commission') commissioned research into pay gaps. Its purpose was to explore the extent of disparities of pay between certain groups, to elucidate their causes and to identify ways to mitigate them. The research focused on pay gaps by gender, ethnicity and disability. As well as statistical analysis of pay data, the project involved a literature review of the causes of pay gaps and government and employer interventions that have attempted to address them. The Commission also held workshop discussions about practical solutions with key stakeholders such as employers and government bodies.

The main aims of the project were to:

- review the evidence base and identify the causes of pay gaps
- establish the size of pay gaps for women, ethnic minorities and disabled people
- analyse the relative impact of different variables on gender, ethnicity and disability pay gaps, and
- review and discuss with stakeholders the effectiveness of certain interventions by government, employers and other organisations to reduce pay gaps.

A suite of reports has been produced: three separate reports for disability, ethnicity and gender respectively, covering literature reviews of the evidence base and statistical analysis; a report on interventions covering a literature review and stakeholder consultation; plus a summary report of findings from the entire project. These are available on the Commission website: [www.equalityhumanrights.com](http://www.equalityhumanrights.com).

These reports build on the Commission's previous research on pay gaps and are intended to inform debate and highlight areas where action may be needed.

This report focuses specifically on the disability pay gap, which is generally expressed as the percentage difference between the average earnings of disabled and non-disabled workers. Following description of the data, definitions and methodology in Chapter 2, there is a brief summary of the evidence from the existing body of literature (Chapter 3).

This is followed by statistical analysis of data from the Labour Force Survey (LFS). Chapter 4 looks at employment rates and median pay and how these have changed over time, plus percentages earning below the Living Wage. Chapter 5 then estimates pay gaps between different groups of disabled people and non-disabled people, and explores the association of certain variables with pay gaps, such as education, hours worked, occupation and age. A limited analysis of a more detailed breakdown by type of disability is included in Chapter 6, however small sample sizes prevent us from carrying out a full analysis at this level of detail. This chapter also includes some analysis by disability and ethnicity.

Chapter 7 concludes the report, providing key results and implications for actions that could be taken to reduce pay gaps for disabled people. Appendices provide definitions of disability and more extensive tables of the statistical results.

## 2 | Methodology

### 2.1 Data

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To analyse disability pay gaps we use data from the Labour Force Survey (LFS) over the period 1997-2014. The LFS is a household survey carried out quarterly by the Office for National Statistics (ONS), which contains a wide range of information on people's demographic characteristics, labour market status and job characteristics. See the Labour Force Survey User Guide for details (ONS, 2013). This is the only dataset that provides information on disability, including the type, together with information on pay. Although the LFS started in the 1970s, questions that enable us to identify disability were asked only from the second quarter of 1997.

In order to obtain large enough samples, we use data as follows:

- For the change over time graphs in Chapter 4, we include Waves 1 and 5 and estimate proportions by calendar year.
- For the graphs of percentages earning below the Living Wage in Chapter 4, we include Waves 1 and 5, estimate proportions by calendar year and then average for the whole period.
- For the analysis in Chapters 5 and 6, we include data for Wave 1 only.

The resulting dataset is then analysed as described in Section 2.3 below.

To avoid including the effects of gender in our measures, we compare pay of disabled men to pay of non-disabled men, and pay of disabled women to pay of non-disabled women. In this report we largely focus on White British men and women and exclude ethnic minorities to avoid the influence of both ethnicity and disability in the same analysis. However a separate analysis of the impact of disability for ethnic minority groups is presented in Chapter 6. We also exclude from the sample: students who have a part-time job, since these are likely to be marginal jobs; and women on maternity leave, who generally receive only a proportion of their usual pay. However, all other people with a job are included, no matter how many hours they work each week.

## 2.2 Definitions

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In this report, the disability pay gap is the difference between the average hourly pay of disabled and non-disabled people, which is expressed as a percentage of non-disabled people's pay. Hourly pay is based on usual gross weekly pay and total usual hours including paid and unpaid overtime. When disabled people are paid less than non-disabled people we say that they experience a pay gap, and when they are paid more we say that they experience a pay advantage.

We use hourly pay in a person's main job as a measure of how time is valued in the labour market, with hours including paid and unpaid overtime. Second jobs are not considered. The Commission holds the view that pay gaps reflect broader inequalities in society and tackling them is an important way to achieve a fairer society.

The definition of disability that we are able to calculate from the LFS reflects the Equality Act 2010 definition only loosely and there have been changes in the survey questions over the years which may affect comparability over time. The Equality Act 2010 defines a person as disabled if he or she has a physical or mental impairment and the impairment has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities (Equality Act 2010).

In the LFS, respondents are first asked whether they have a health problem lasting more than 12 months.<sup>4</sup> We define as disabled those respondents who answer yes to this first question and also to one of three subsequent questions on whether this problem has an impact on daily activities, or the kind or the amount of work the respondent can do. The LFS then asks for more details about the type of health problem through a multiple-choice question; possible answers include problems connected with arms, legs, back or neck, but also diabetes, depression or anxiety. In this report, these are grouped as follows:

- Physical impairments include: disabilities connected with different parts of the body; difficulty in hearing or seeing; a speech impediment; a severe disfigurement; or various health conditions.
- Mental impairments include: depression, bad nerves or anxiety; epilepsy; learning difficulties; mental illness, phobia, panics or other nervous disorders.

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<sup>4</sup> Up until March 2013 the question asked about 'any health problems or disabilities that you expect will last for more than a year'. Since April 2013 the question has asked about 'any physical or mental health conditions or illnesses lasting or expecting to last 12 months or more'. See Appendix A for details.



- Other impairments include: progressive illnesses; or other health problems or disabilities.

Further details of the conditions can be found in Appendix A.

Therefore, we are able to identify different groups of disabled people. The first definition is based on the Equality Act 2010 and is someone who has a long-term health condition lasting or expected to last at least 12 months and which limits day-to-day activities. For the purposes of this research, these people will be described as having an 'activity-limiting' impairment. Hence, someone with a long-term health condition that has no impact on day-to-day activities would be classified as having a health condition, but not as having a disability (Office for Disability Issues, 2011).

Since the focus of this report is on pay gaps, the second definition of disability we use is related to work. For the purposes of this research, we define people with a work-limiting impairment as those who have a long-term health condition that affects either the kind or the amount of work they can do. Hence, we can distinguish between people who have a long-term health condition which is only activity-limiting, only work-limiting, or both activity and work-limiting. We suggest that we can loosely interpret this as a measure of severity: the disability is likely to be more severe for those with an impairment that is both activity and work-limiting, and less severe for those with an impairment that is only activity or only work-limiting.

We also distinguish impairment by type, as described above, and compare people with physical, mental, and other types of impairment, as mental and physical impairment may impact differently on work and may be associated with different levels of discrimination. A limited analysis of a more detailed breakdown by type of impairment is included in Chapter 6, however small sample sizes prevent us from carrying out a full analysis at this level of detail.

A possible data limitation for the analysis of disability pay gaps is that of reporting. Some people may have a health condition which they do not report during the LFS interview because it does not cause them relevant problems. Because of the way the interview is structured, these people will not be asked whether their condition has an impact on daily activities and the amount or type of work they can do. However, recent research has shown that, when asked the question, even some people who declare no health condition may reply that they have a disability (Jäckle and Pudney, 2015). This suggests that some people may be considered as non-disabled in our analysis but may have a health condition that would be classified as a disability if reported.

There is also evidence that people with mental health conditions may feel stigmatised and therefore avoid reporting any disability (Adams and Oldfield, 2012). This is a problem for all surveys but, most importantly, those who do not report the disability to their employer and/or family will not receive any support, even if available. If the stigma related to the reporting of a disability decreases over time, we have to be careful when comparing data across years: we may find an increase in disability pay gaps simply due to the fact that more people report a disability. When a disabled person on low pay does not report the disability, his or her lower pay will contribute to the average pay of non-disabled people thus decreasing the average pay of those classified as non-disabled, and reducing the observed pay gap.

## 2.3 Analysis

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Chapter 4 shows trends in employment and pay. These are based on estimates from the LFS, analysed by calendar year, and the results in the graphs have been smoothed using locally weighted regression (Cleveland, 1979). This shows the overall trends while hiding year-on-year variation, which is mostly due to sampling. Employee rates are defined as the percentage of the population aged 16-64 who are in paid work, that is, as employees. Employee rate estimates have been calculated using data weighted to the population, to adjust for the survey design, non-response etc., while median pay has been calculated using unweighted data.

Percentages earning below the Living Wage Foundation's Living Wage have been calculated using data from 2011 to 2014 and averaging the percentages across the four years. The UK Living Wage rates for outside of London, as set by the Living Wage Foundation (2016), are: £7.20 per hour in 2011, £7.45 in 2012; £7.65 in 2013; and £7.85 in 2014. Pay rates are unadjusted for inflation and compared directly with the rates for each year.

In Chapter 5 we consider how much of the pay gaps can be explained by characteristics. Pay gaps measure the difference in average pay between disabled and non-disabled people, that is, without taking into account that disabled and non-disabled people have different characteristics. Our analysis then calculates the pay gap that can be 'explained' by characteristics, the remainder indicating the size of the pay gap we are left with after accounting for these.

We use an extensive list of characteristics, for example age as a proxy for labour market experience, highest qualification obtained as a measure of skills, whether

married or cohabiting, and whether there are dependent children in the household. We include characteristics of the job such as the type of occupation (such as managers, professionals), years of job tenure measured from time with current employer, whether working part-time (less than 30 hours per week), whether the job is temporary, and whether it is in the public sector. We also include details of whether the job is located in London (where pay is comparatively higher), Wales or Scotland, where we use England (outside London) as the reference group. Since our analyses focus on hourly pay, computed including both paid and unpaid overtime, we also include details of the usual number of hours worked (excluding overtime), the number of hours of paid overtime, and the number of hours of unpaid overtime. The full list of characteristics can be found in Table B3 in Appendix B.

This analysis of percentage pay gaps uses linear modelling of pay<sup>5</sup> to calculate the overall pay gaps between each group of disabled people and non-disabled people, as well as the part that can be explained using a range of characteristics and which then provides the basis for a decomposition analysis. This shows which factors in the model explain the pay gap and whether they increase or reduce it. However, we do not attempt to estimate levels of discrimination through this analysis.

It is often common to think about labour market discrimination when different groups of workers are paid differently on average. However, there is labour market discrimination only when group of workers ‘with equal productivity’ receive different pay on average (Baldwin and Johnson, 2006). To be able to say that a group of workers is discriminated against, we need to compare their pay after taking into account the full range of characteristics that are valued in the labour market (such as education or work experience) and would as such justify differences in pay. Only a difference in pay that cannot be explained by characteristics could be called discrimination. In practice, however, no study can take into account all characteristics that are valued in the labour market and measuring the existence or amount of discrimination in pay cannot be reliably achieved.

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<sup>5</sup> The models are applied to the natural logarithm of pay.

## 3 | The disability pay gap: what we already know

This chapter summarises what we already know about disability pay gaps. It is a literature review which looks back over the last ten years and considers the issues of discrimination, worker and job characteristics, and the effect of the onset of disability.

### 3.1 Discrimination

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Various studies have focused on employment and pay gaps<sup>6</sup> of disabled people, and the general findings are remarkably similar across countries. Disabled people frequently experience pay gaps and the pay gap is larger the more severe the health condition (Metcalf, 2009). There have been various attempts to explain why people with a disability are paid on average less than non-disabled people. Theories have suggested that disabled people may be discriminated against, either because of negative attitudes to disabled individuals or because employers may infer the ability of a disabled job applicant based on the perceived average ability of disabled people. See, for example, Baldwin and Johnson (2006) and Guryan and Charles (2013) for discussions.

This discrimination may be the result of stereotypes, for example, a widespread belief that disabled people are less productive than people without a disability. If employers believe the stereotype they will be less likely to offer a job to applicants with disabilities, or to offer them low-paid jobs. Stereotypes may differ by type of impairment. Even if people with and without disabilities are paid the same for the same job (equal pay for equal work), we may still observe pay gaps if disabled people are less likely to obtain high-paid jobs.

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<sup>6</sup> The employment gap refers to disabled people having a lower employment rate than non-disabled people.

In the literature there have been various attempts to quantify the impact of discrimination on labour market outcomes. Most of these have focused on gender and ethnicity. Various authors have measured discrimination by sending fictitious CVs to real job vacancies, where the CVs are considered equivalent but only differ by the gender or race/ethnicity of the candidate (where the gender or ethnicity is implied by the name of the job applicant). The results suggest that women and ethnic minorities are less likely to be called back for an interview.

Equivalent studies for disability are much less common. For example, Ameri *et al.* (2015) found that disabled people in the US were less likely to be called for an interview, with little difference between those with physical and mental impairments. In this study, the CVs were sent to job vacancies for accountant positions and the types of impairments revealed in the CVs were not considered to limit the job applicants' capacity to do the job. It is not clear whether the results can be generalised to other types of jobs. The authors also found that the more experienced disabled people were less likely to be called back for a job interview than the less experienced ones, thus suggesting that the decision on who to call back for an interview may be more complex than simple discrimination on the grounds of disability. Although these types of studies are indicative of discrimination during call-backs to job applications, they cannot provide evidence about the actual hiring process (since nobody is sent to the interview) and even less about pay gaps.

Most of the studies that seek to measure pay discrimination use regression and decomposition methods. These methods are based on the observation that part of the pay gaps is due to the different characteristics of disabled and non-disabled people, and that the part of the pay gap which cannot be explained by characteristics can be interpreted as the impact of discrimination. As we discuss in Section 3.2 below, this method can provide valuable information on the determinants of pay gaps, but provides no information on the extent of discrimination.

## 3.2 Worker and job characteristics

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One important reason why disabled people may receive lower pay than non-disabled people is that they have different characteristics, such as education or work experience, that are valued in the labour market. For example, the literature has found that pay tends to increase with work experience and with years of job tenure (Grossbard, 2006), which are sometimes seen as a measure of a worker's accumulated skills. If disabled people spend time out of the labour market for health

reasons, they may have less work experience and fewer accumulated skills than non-disabled people. In addition, disabled people have on average lower levels of education than non-disabled people. This is partly because people who are disabled from a young age are less likely to obtain higher qualifications (Burchardt, 2005), but also because disability is more likely to occur later in life and older cohorts have on average lower levels of education than younger cohorts (Metcalf, 2009).

Some studies have tried to measure whether pay gaps for disabled people are due to lower productivity. It is not clear, however, how productivity can be measured independently of pay. The economic literature, for example, often interprets pay as a measure of productivity. However, this would mean that pay gaps are by definition due to different productivity, leaving no room for discrimination.

Studies focusing on disability pay gaps have often measured productivity using answers to the questions in the Labour Force Survey (LFS) on whether the impairment affects work. For example, Jones and Sloane (2010) find no pay gaps for disabled people who are not work-limited, while Longhi *et al.* (2012) find that pay gaps disappear if we take into account the number of days of sickness leave and whether the impairment affects the amount or type of work someone can do. In this case, whether the impairment has an impact on the kind or amount of work someone can do is interpreted as a measure of ability to work and of productivity.

Another approach, which we take in this report, is to consider these characteristics in the definition of disability and compare the pay gaps for people with a disability that affects or does not affect the amount or kind of work they do. This allows us to evaluate the factors that are associated with pay gaps more effectively.

The literature suggests that disabled people are more likely to work part-time (Jones, 2007) and to work in different occupations to non-disabled people (Maroto and Pettinicchio, 2014). Research that distinguishes between different types of disability finds that pay gaps are much larger for people with a mental impairment than for those with a physical impairment (Metcalf, 2009). Research by the Mental Health Foundation (2015) found that people with mental health conditions may require more days of sickness leave, and this may result in different preferences and needs in terms of work-life balance. According to the Annual Report of the Chief Medical Officer 2013 (Davies, 2014) mental health conditions is the main cause of sickness leave in the UK.

In general, pay gaps are reduced when we take characteristics into account (Metcalf, 2009, Longhi *et al.*, 2012), which suggests that differences in characteristics explain

part of the pay gap. Decomposition methods are often used to separate the pay gaps into two components: one which is due to differences in characteristics (called the 'explained' part); and one which is due to differences in pay for people with the same characteristics (called the 'unexplained' part). In many studies the aim is to identify how much the pay gap reduces when we account for characteristics, and what proportion of the gap remains unexplained.

The part of the pay gap that remains unexplained is sometimes interpreted as discrimination. In reality, this is only a measure of how little we know about the causes of pay gaps and it would be incorrect to interpret the whole unexplained part as a measure of discrimination. In addition, as we show later in this report, some characteristics decrease pay (and contribute to the pay gap) while others increase pay (thus reducing the pay gap), thus balancing each other out to a greater or lesser extent. In principle, the whole pay gap might appear to be explained if we excluded from the analysis all those characteristics that increase pay. This, however, would not increase our knowledge of the factors that determine the pay gaps. In a similar way, when we do not observe a pay gap on average, it does not necessarily mean that there is no issue, as various characteristics may increase and decrease pay thus balancing each other out. It could be that, based on characteristics, we would expect to see a pay advantage for a certain group but instead there is no difference in pay.

A closer look at the positive and negative characteristics may also give us a hint of whether pay gaps may increase or decrease in the future, for example if qualifications are known to be improving. To gain a better understanding of disability pay gaps, in this report we concentrate on the characteristics that explain pay gaps and how they differ across disability groups; this should allow us to identify possible interventions to reduce them.

### 3.3 The onset of disability

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In contrast to characteristics such as gender or ethnicity, which are mostly unchanged over people's lives, disability can be a more variable phenomenon, which may appear suddenly, or improve or worsen over time (Jones, 2008). In Britain during 1991-1997, for example, Burchardt (2000) finds that 20% of people had experienced disability at some point, but only 10% of these people were disabled in all seven years. Pay drops soon after the onset of disability, tends to recover a few



years after the onset, but may not recover completely (Charles, 2003; Jenkins and Rigg, 2004; Mok *et al.*, 2008). Hence, although the experience of disability may be a temporary phenomenon, its impact on pay may be longer-lasting. The literature also suggests that the onset of disability pushes people out of the labour market or into part-time work (Metcalf, 2009; Meager and Higgins, 2011; Coleman *et al.*, 2013), but that the impact of disability on employment is smaller for those who experience disability since birth (Jones, 2011).

This has important implications for the interpretation of disability pay gaps. When we estimate pay gaps at one point in time, say 2014, or even for the period 1997-2014, we classify as disabled those respondents who have a long-lasting condition at the time of the interview, but classify as non-disabled all those who had a long-lasting condition in the past but do not have when interviewed. If the onset of disability has a negative impact on future pay, even after the disability is no longer experienced, we may be underestimating pay gaps (since those who were disabled in the past and are now considered non-disabled may still have lower pay).



## 4 | Research findings: trends in employees and pay

This chapter provides background information on trends in employees and in median pay over time for different groups of disabled people as well as non-disabled people. The results presented here are descriptive and it is not possible to say whether apparent differences are statistically significant. The next chapter presents regression and decomposition analysis that are able to identify which gaps are statistically significant and which factors provide an explanation of part of the pay gaps.

All trends discussed in this chapter have been smoothed (see Chapter 2). Although this hides year-on-year variation, which is mostly due to sampling, it can give us a clearer picture of trends. These trends should however be treated with caution because of the small number of observations for some groups and the lack of information on year-on-year variability. Gaps in employee rates are computed using weighted data and therefore refer to the whole population, while pay data are unweighted.

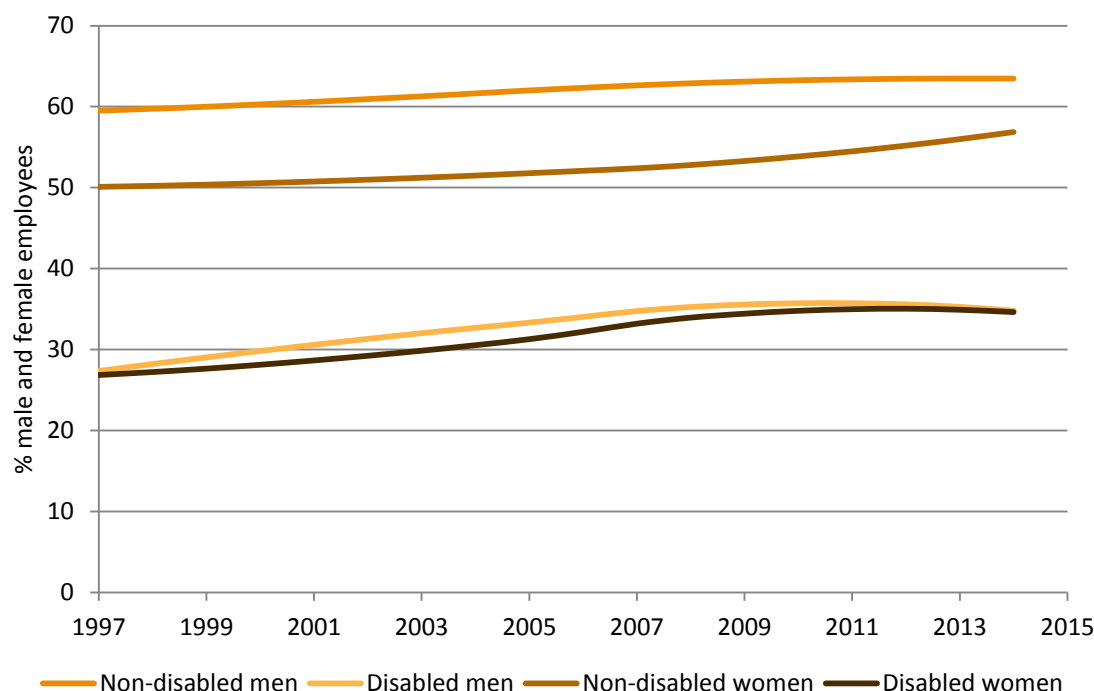
### 4.1 Trends in employees

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Figures 4.1, 4.2 and 4.3 show changes respectively in the percentages of 16-64-year-old men and women, men only and women only who were employees between 1997 and 2014. The employee rate is defined as the percentage of employees in the 16-64-year-old population. Concentrating on employees rather than all employment provides a more appropriate background for the analysis of pay gaps, which only includes people with a paid job. The remaining groups (to sum up to 100%) include the economically inactive, unemployed, and self-employed. Ethnic minority groups are excluded from these calculations, so these rates apply to the White British population only, while students with part-time jobs and women on maternity leave are not counted among the employees.

Figure 4.1 shows that the proportions of non-disabled men and women who have a paid job start at around 60% and 50% respectively in 1997 and increase slowly over time to 63% and 57% respectively. The proportions of disabled men and women who have a paid job are very similar to each other, starting at around 27% at the beginning of the period but increasing to about 35% in recent years.

**Figure 4.1: Percentage of men and women aged 16-64 who are employees by disability status over time**



Two different breakdowns are shown in Figures 4.2 and 4.3. The top of each figure shows area affected: (1) non-disabled people; (2) people with a work-limiting impairment only; (3) people with an activity-limiting impairment only; and (4) people with both an activity and work-limiting impairment. The bottom of each figure shows type of impairment: (1) non-disabled people; (2) people with a physical impairment; (3) mental impairment; or (4) other impairment.<sup>7</sup>

Figure 4.2 shows differences between groups of men. Non-disabled men and men with only an activity-limiting impairment have the highest employee rates, and those with both an activity and work-limiting impairment have the lowest employee rate. Figure 4.2 also suggests that the rates are increasing for both groups of men with a work-limiting impairment.

<sup>7</sup> See Chapter 2 and Appendix A for details of these groups.

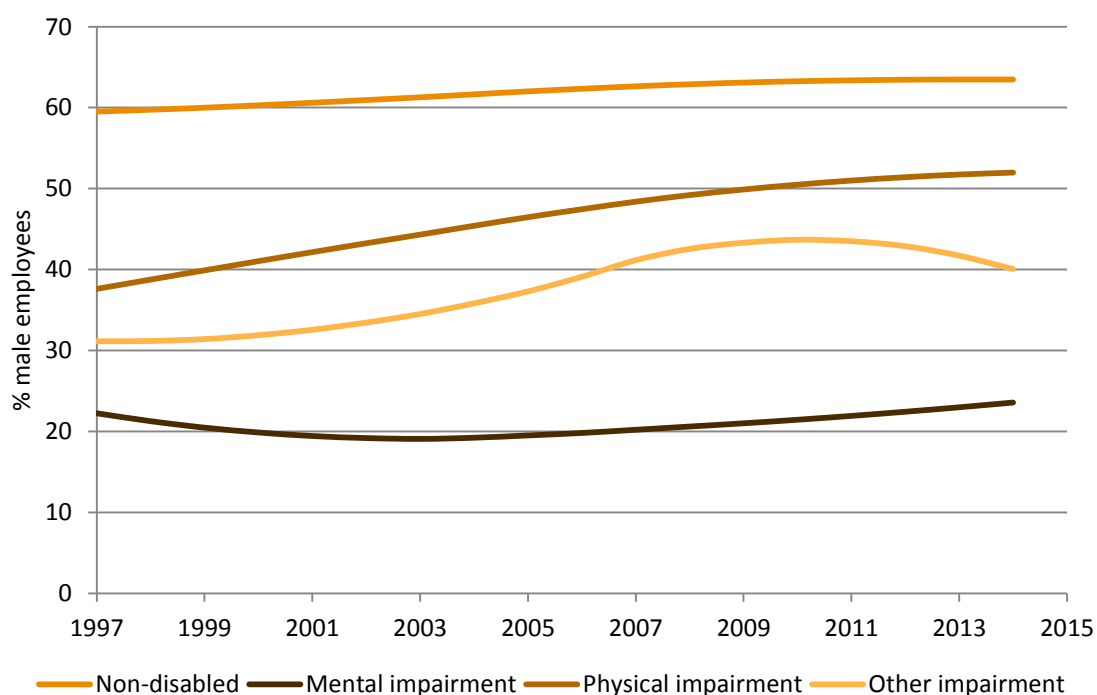
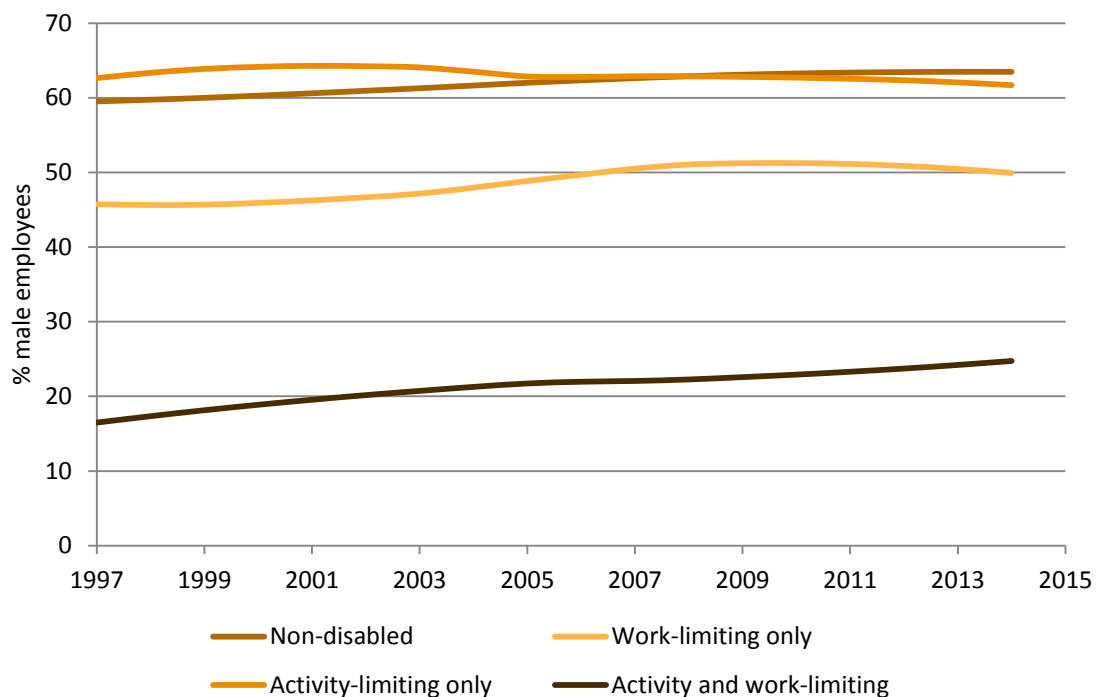
Figure 4.2 shows that all three groups of disabled men by type of impairment have lower employee rates than non-disabled men. Men with a physical impairment have an employee rate of about 38%, increasing to about 52%, while those with a mental impairment have a much lower employee rate of about 20-23%. Over time, there seems to be a decrease in the gap between non-disabled men and men with a physical impairment.

The pattern for women is similar to that for men, although less pronounced (see Figure 4.3). The proportion of non-disabled women who have a job is lower than that of men and the employee gaps seem smaller. Women with both activity and work-limiting impairments have a lower employee rate than either of the other impairment groups or non-disabled women. However, rates for women with different types of impairment are all low in 2014.

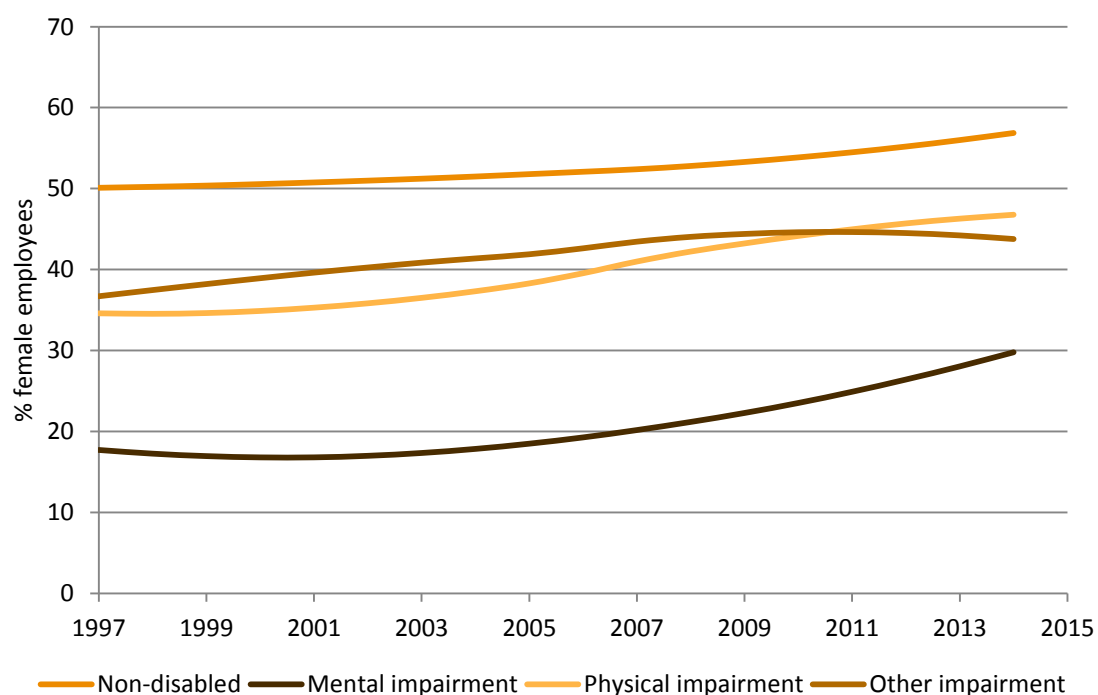
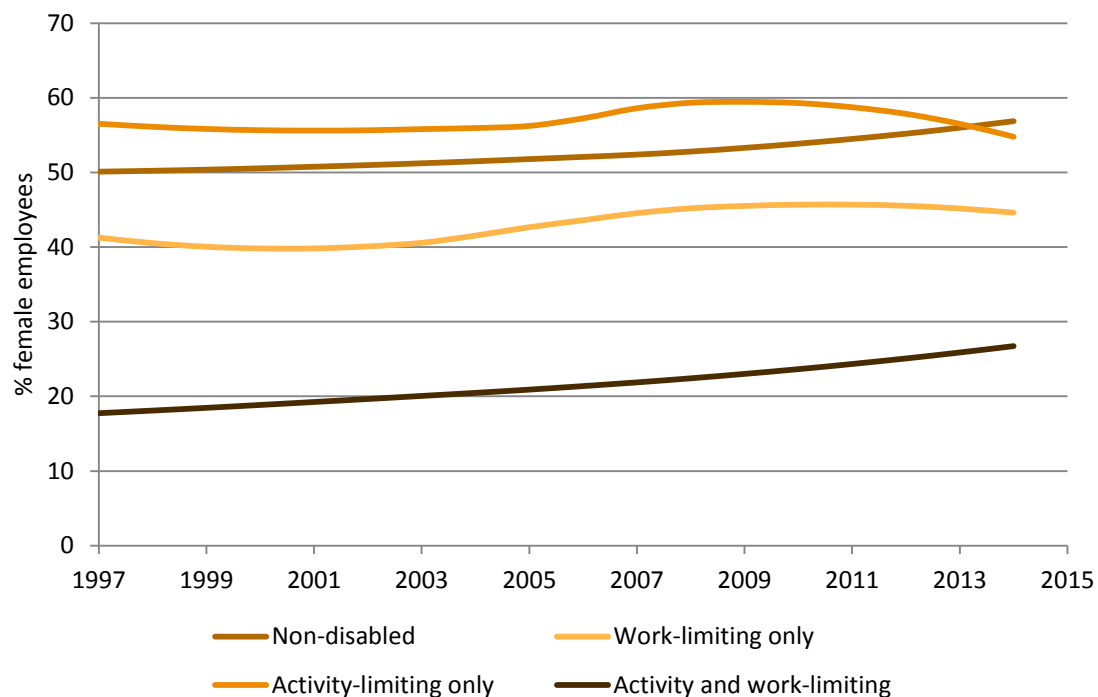
Employee gaps may be decreasing over time: while the proportion of non-disabled female employees is also increasing slowly from around 50% in 1997 to around 57% in 2014, the proportion of female employees with only a work-limiting impairment increased slightly from about 40% to about 45%, while for those with an impairment which is both activity and work-limiting we see an increase from around 17% to about 27%.

Figure 4.3 also suggests decreasing employee gaps for women with physical, mental or other impairments. The proportion of women with a mental impairment who are employees seems to increase from less than 20% to about 30%, while for women with a physical impairment the proportion of those who are employed increases from about 35% to about 46%. For women with other impairments the increase is roughly similar: from 37% to about 45%

**Figure 4.2: Percentage of men aged 16-64 who are employees by disability status over time**



**Figure 4.3: Percentage of women aged 16-64 who are employees by disability status over time**



## 4.2 Trends in median pay

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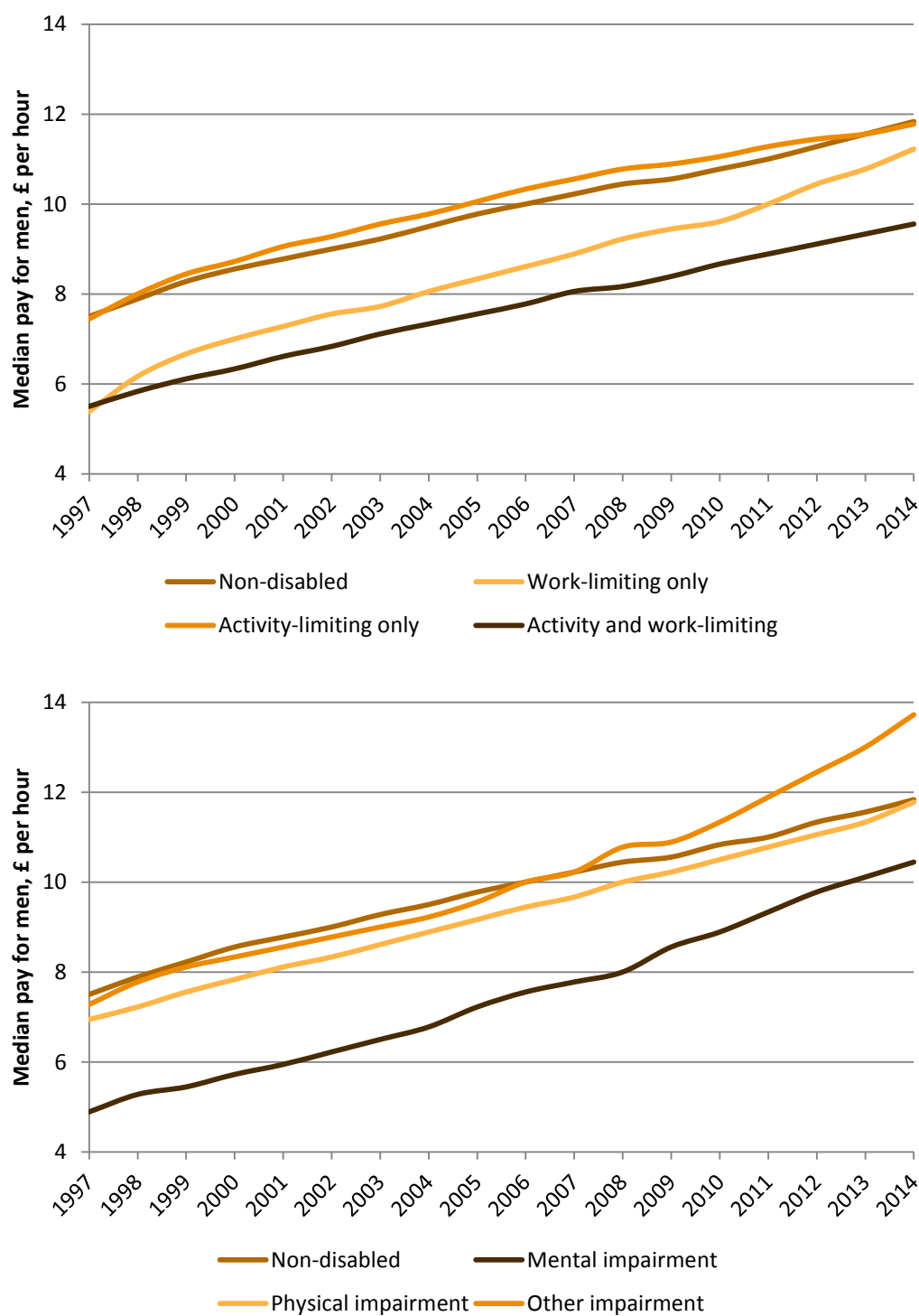
This section looks at trends in median pay for different groups of men and women by disability status. It is important to remember, however, that all figures presented in this chapter include people with different levels of education, working different numbers of hours, and so on. As shown in the next chapter, all these characteristics contribute to the pay gaps.

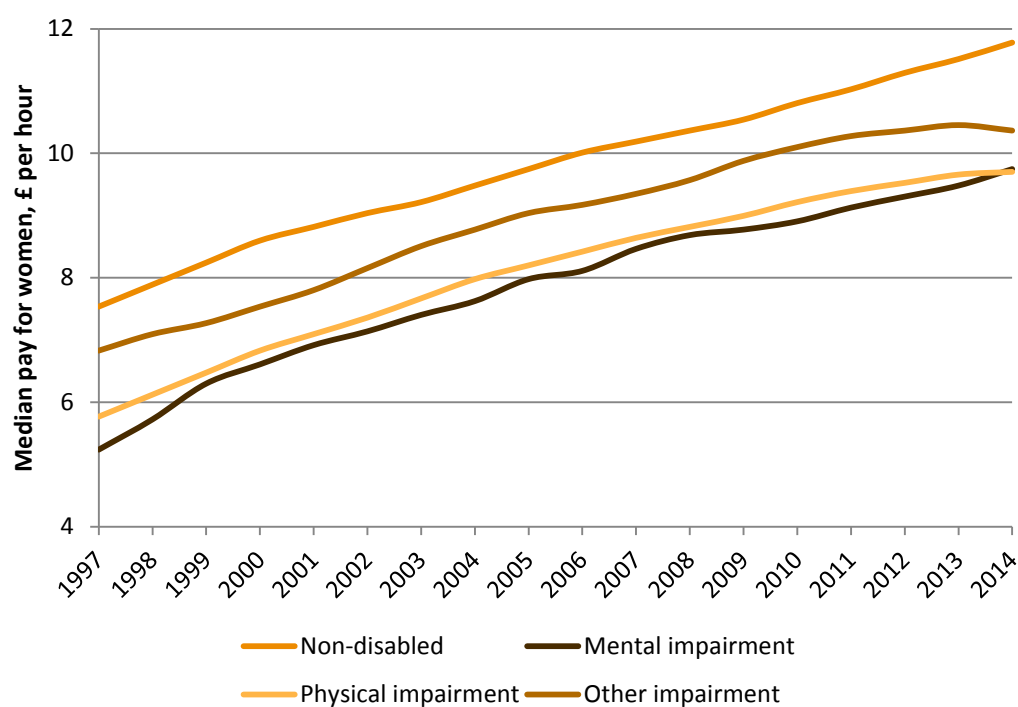
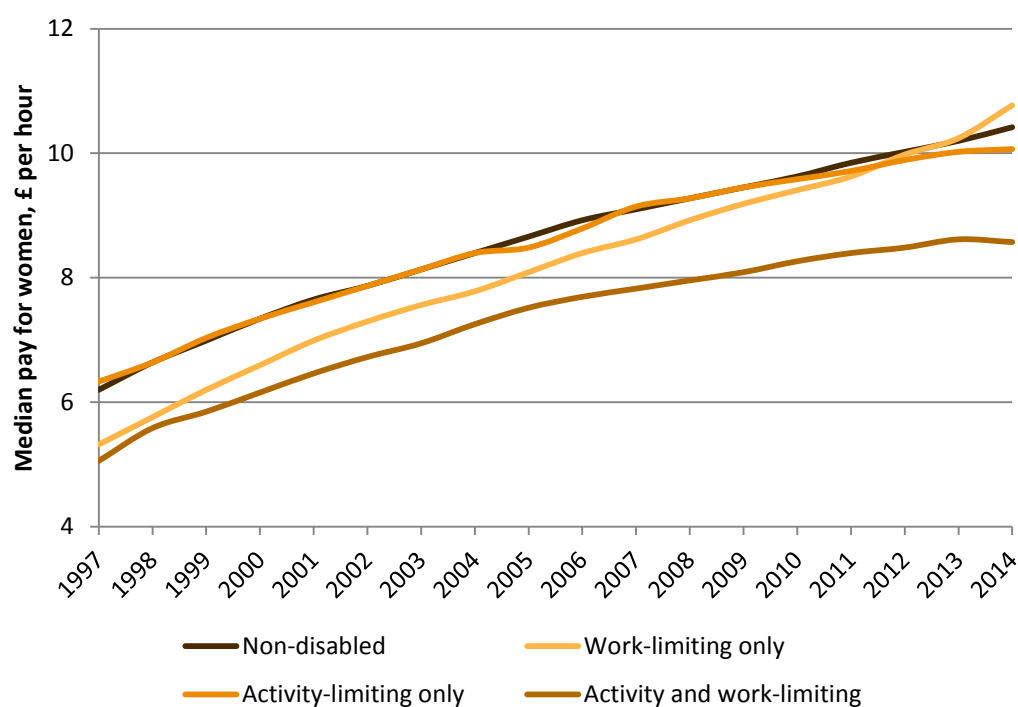
As above, all data discussed in this chapter have been smoothed (see Chapter 2). Although this hides year-on-year variation, which is mostly due to sampling, it can give us a clearer picture of trends. Unlike the rates above, median pay is calculated using unweighted data.

Figures 4.4 and 4.5 show how trends in median pay differ by disability status. Figure 4.4 refers to men and Figure 4.5 refers to women. The differences in median pay across groups at any point in time represent the median pay gaps. In this case, for simplicity we use nominal pay (that is, without adjusting pay to remove the effects of inflation); removing inflation would not change the relative size of the pay gaps.

As might be expected, hourly pay tends to increase over time and this is partly due to inflation. Among men the main gap is for those with activity and work-limiting impairments, as well as for those with a work-limiting impairment only in earlier years. For both groups, pay gaps seem to be decreasing over time (see Figure 4.4). In terms of type of impairment, there seems to be no clear pay gap, especially in the most recent years, between non-disabled men and those with a physical impairment. The pay gap for people with a mental impairment is much clearer although in this case it seems to be decreasing over time. These figures show the importance of taking into account whether the impairment has an impact on the kind or amount of work.

Figure 4.5 shows that pay trend lines for disabled and non-disabled women are also closely grouped. The largest gaps appear to be between non-disabled women and disabled women who have an activity and work-limiting impairment, or between non-disabled women and those with a physical or a mental impairment.

**Figure 4.4: Median pay for men by disability status over time**

**Figure 4.5: Median pay for women by disability status over time**

### 4.3 The Living Wage

Besides differences in pay across disability groups, it is also helpful to analyse what proportions of disabled and non-disabled people receive a reasonable level of pay.



In Figures 4.6 and 4.7 we show the proportions of men and women respectively who are paid below the Living Wage, based on the Living Wage Foundation's rates. The Living Wage cited by this organisation is the hourly pay which is considered necessary to be able to afford a reasonable standard of living and, over the period considered, was higher than the National Minimum Wage and differs from the National Living Wage adopted by the Low Pay Commission in 2016.

Figures produced by The Living Wage Foundation set the UK Living Wage at: £7.20 per hour in 2011; £7.45 in 2012; £7.65 in 2013; and £7.85 in 2014 (Living Wage Foundation, 2016). For London, the Foundation set the Living Wage at: £8.30 per hour in 2011; £8.55 in 2012; £8.80 in 2013; and £9.15 in 2014. What we present here are percentages averaged across the four years taking into account if someone works in London or not. Pay here is again not adjusted for inflation since we compare pay in each year with the Living Wage that was deemed appropriate for that year.

Overall, disabled people are more likely to be in low-paid jobs than non-disabled people: 30% of disabled men and 35% of disabled women are paid below the Living Wage compared with 25% of non-disabled men and 29% of non-disabled women.

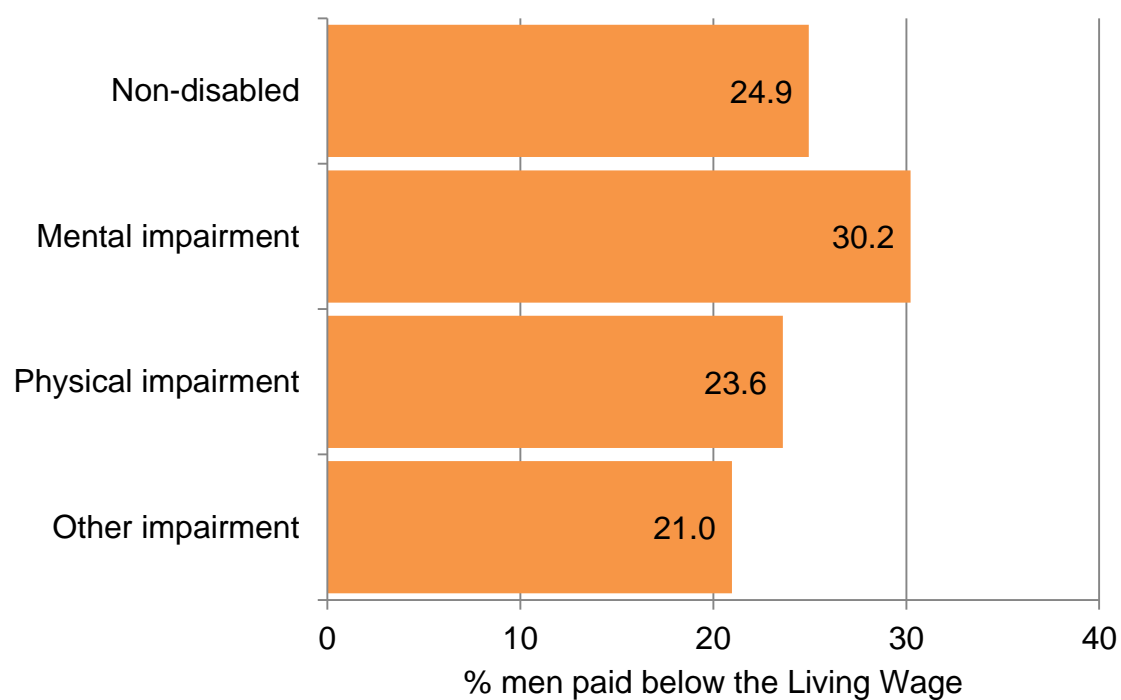
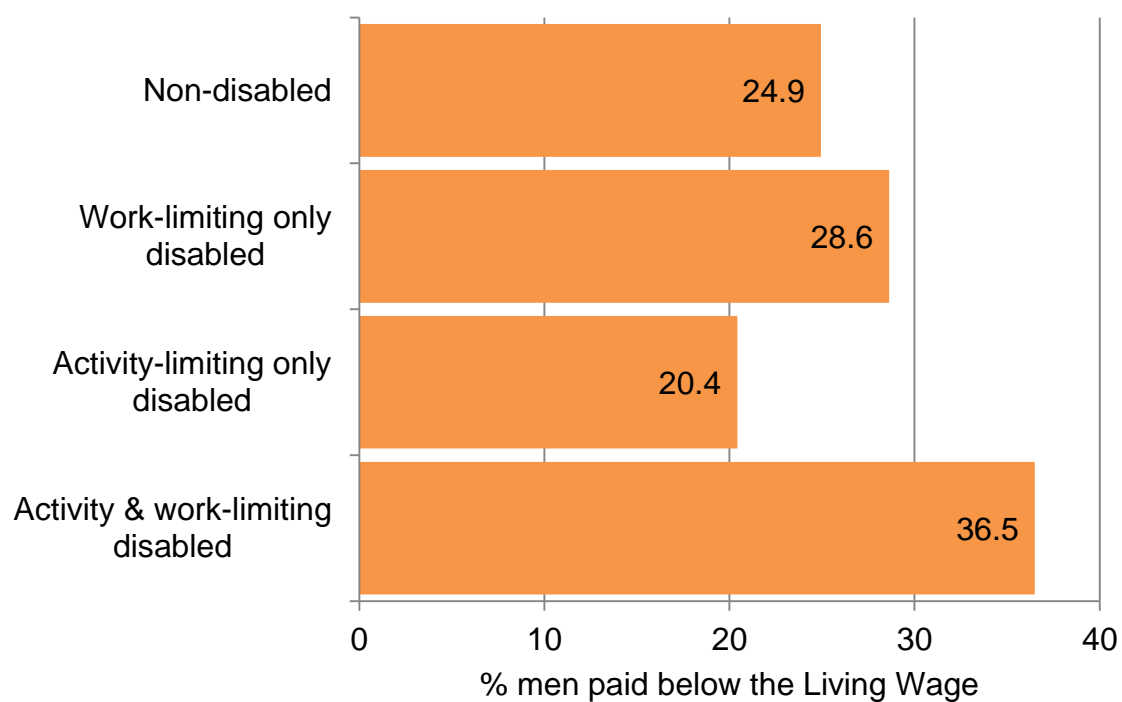
Dividing disabled people into different groups and in line with the figures showing median pay (see Section 4.2), Figure 4.6 shows that the proportion of men paid less than the Living Wage is lowest for non-disabled workers and for those with an impairment that does not affect work (between 20% and 25%). Among men who have a work-limiting impairment only, almost 30% are paid below the Living Wage, while the proportion is about 35% for men whose impairment is both work and activity-limiting. By type of impairment, Figure 4.6 also suggests that there does not seem to be much difference between non-disabled and men with a physical impairment in the proportions paid below the Living Wage. However, workers with a mental impairment are generally more likely to be paid below the Living Wage than the other two groups of disabled men, and the proportion in this case is about 30%.

Figure 4.7 shows a similar pattern as Figure 4.6, although a larger proportion of women than men are paid below the Living Wage. The proportion of women paid below the Living Wage is about 30% for three of the groups of women, with the exception of those who are both activity and work-limited, for whom the proportion is almost 40%. Similarly, among types of impairment, the largest proportion of workers paid below the Living Wage (about 35%) is those with a mental impairment.

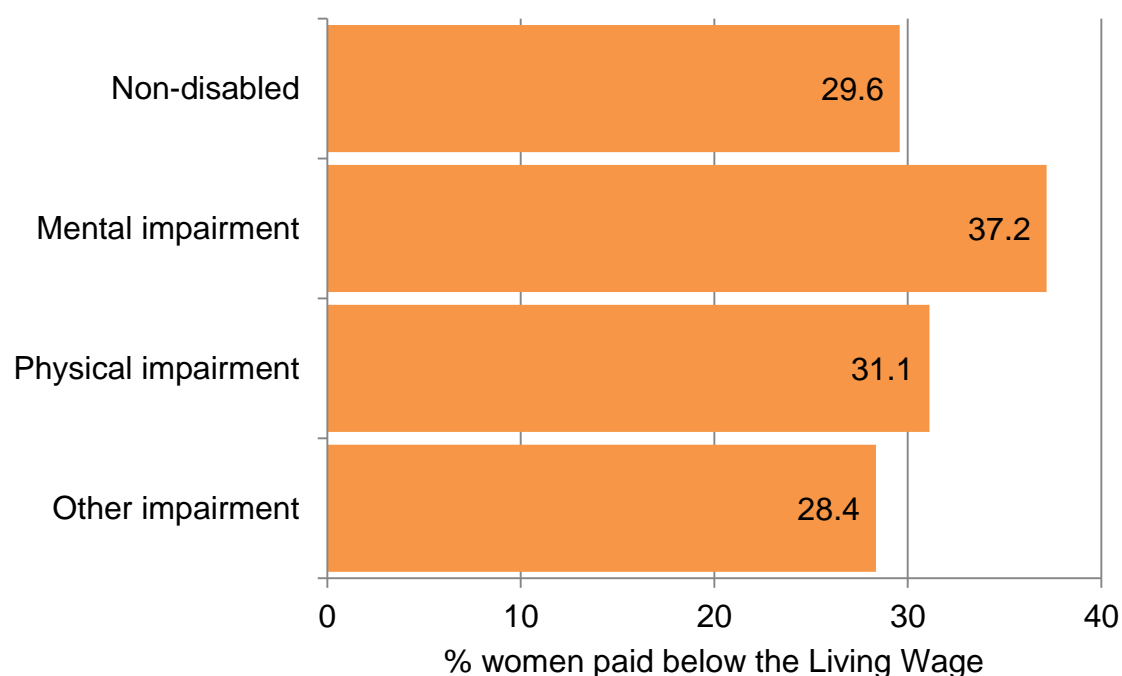
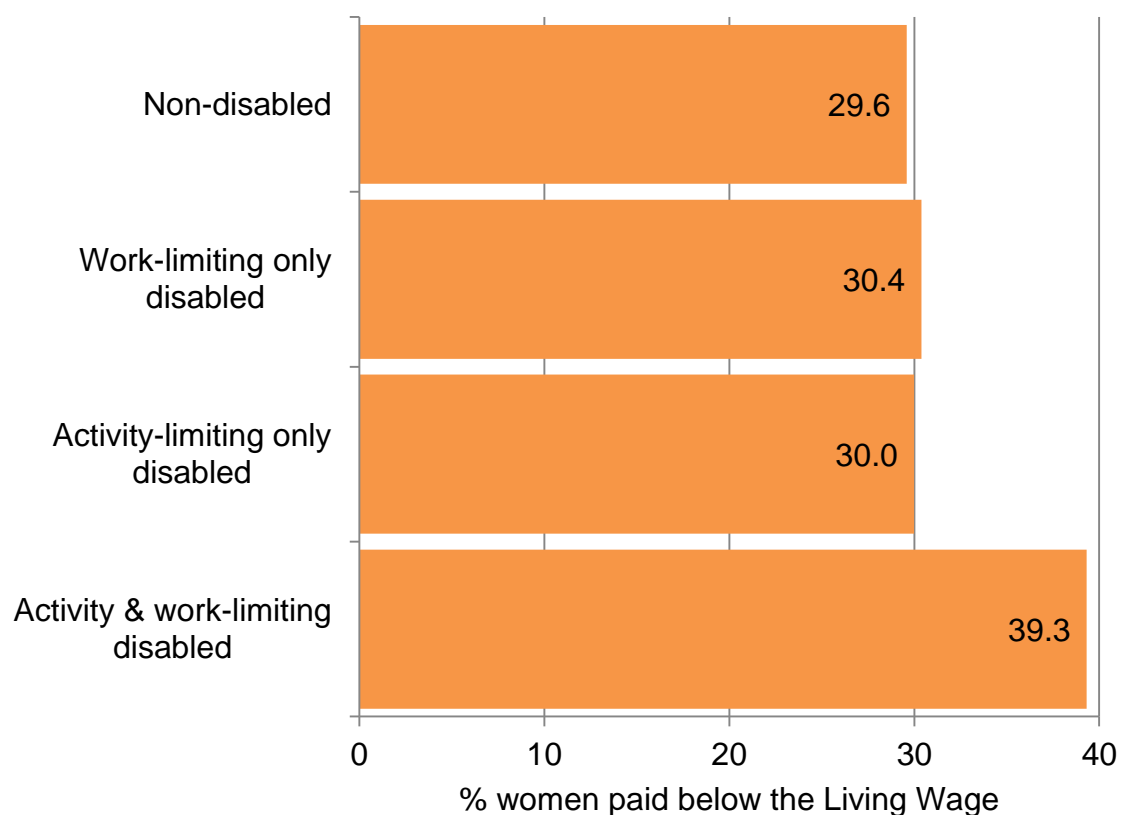
## 4.4 Summary

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- Employee rates and median pay were lowest for men and women with both an activity and work-limiting impairment, compared with those with an activity or work-limiting impairment only, or non-disabled men and women respectively.
- Employee rates were also lower for men and women in each disabled group by impairment type compared with non-disabled people.
- Median pay was lowest for men with a mental impairment and for women with a mental or physical impairment.
- Being paid below the Living Wage was most common for men and women with an activity and work-limiting impairment or with a mental impairment.

**Figure 4.6: Percentage of men paid below the Living Wage by disability status**

**Figure 4.7: Percentage of women paid below the Living Wage by disability status**



## 5 | Research findings: drivers of the disability pay gap

In this chapter we move on to considering the factors which may explain the pay gaps. Starting by looking at characteristics, we provide background information on differences between non-disabled people and different groups of disabled people. We then estimate pay gaps comparing nine groups of disabled men and women with non-disabled men and women respectively, before carrying out a decomposition analysis for some of these groups of disabled people in order to identify factors that can help explain the pay gaps. These nine groups are those previously defined by type of impairment (physical, mental or other) and area affected (activity-limiting only, work-limiting only, activity and work-limiting).

### 5.1 Differences in characteristics

---

We start by considering some of the characteristics that are more or less common for disabled compared with non-disabled workers. This section is again descriptive and does not include tests for statistical significance. Full tables of relevant data can be found in Appendix B (Table B1 for men and Table B2 for women).

It is clear that disability is frequently associated with age: disabled people are on average older (average age ranging from 38-47 years across the nine groups) than non-disabled people (37 years). They also tend to have spent longer working for their current employer, which suggests they are likely to have more work experience. These are both characteristics that are often associated with higher pay.

There are large differences across the groups in level of qualifications. Among men, the proportion of workers with NVQ Level 4 or above is highest among non-disabled people (38.9%) and smallest among people with an activity and work-limiting physical impairment (24.0%). Those with a work-limiting mental impairment are more likely to have no qualifications (26.3% of those with only a work-limiting impairment

and 22.0% of those with both activity and work-limiting impairments). Among women, a high proportion of those with solely work-limiting mental impairments and those with other impairments that are work-limiting only or activity-limiting only have a NVQ Level 4 or above (43.1%-43.5%). This is as many as non-disabled women (42%).

Average pay clearly varies across groups. First of all, not all of the groups of disabled people are paid less on average than non-disabled people: some disabled men, such as those with physical or other impairments that are not work-limiting, seem to be paid more per hour on average than non-disabled men. Men with an activity and work-limiting mental impairment are the lowest-paid group. Among women, the difference in pay between disabled and non-disabled women is not large and only two groups appear to earn less on average than non-disabled women (£11.83): those with mental and other impairments which were only work-limiting (£10.83 and £10.20 respectively).

Part-time rates are highest for workers with an impairment which is both activity and work-limiting (ranging from 24%-36.7% for men and 45.3%-51.0% for women). This is likely to influence pay since part-time jobs on average, especially in the private sector, are paid less per hour than full-time jobs. The distribution of workers across occupations and between public and private sectors also varies between disabled and non-disabled men and women; we will discuss these differences in more detail in the next two sections.

## 5.2 The role of characteristics on pay gaps for disabled men

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To analyse the impact that workers' and job characteristics have on pay gaps we consider how much of the pay gap can be explained by characteristics. Pay gaps measure the difference in average pay between disabled and non-disabled people, that is, without taking into account that disabled and non-disabled people have different characteristics. Our analysis then calculates the pay gap we would have expected given differences in the characteristics of the two groups, which is described as 'explained'. The difference between the pay gap and this 'explained' figure indicates the size of the pay gap we are left with after accounting for characteristics.

We use an extensive list of characteristics, for example age as a proxy for labour market experience, highest qualification obtained as a measure of skills, whether married or cohabiting, and whether there are dependent children in the household.

We include characteristics of the job such as the type of occupation (such as managers, professionals), years of job tenure measured from time with current employer, whether working part-time (less than 30 hours per week), whether the job is temporary and whether it is in the public sector.

We also include details of whether the job is located in London (where pay is comparatively higher), Wales or Scotland, where we use England (outside London) as the reference group. Since our analyses focus on hourly pay, computed including both paid and unpaid overtime, we also include details of the usual number of hours worked (excluding overtime), the number of hours of paid overtime, and the number of hours of unpaid overtime. The full list of characteristics can be found in Table B3.

It is important to note that there are many other characteristics that may affect pay and pay gaps but that we cannot measure in our data. Since we cannot measure all characteristics in our data, our aim here is not to explain the pay gaps completely but to analyse, among the characteristics which we can measure, which ones have the most relevant impact on the pay gaps.

The overall disability pay gap in the period 1997-2014 was 13% for men. Breaking this down for different groups of disabled men, the pay gaps are shown in Figure 5.1, which is derived from column 1 of Table B3. The average pay gap for each disabled group compared with pay of non-disabled people is shown by the dot, while the horizontal line around the dot shows the minimum and maximum value of a 95% confidence interval.<sup>8</sup> When the line crosses the vertical line at zero it means that results are consistent with a pay gap of zero. In this situation we cannot confidently say that there is a pay gap at all. The larger the confidence interval (the longer the horizontal line around the dot), the higher the uncertainty about the size of the pay gap. In Figure 5.1 pay gaps are shown with positive values, while negative values indicate pay advantages.

Figure 5.1 indicates that there are no clear pay gaps (the confidence intervals cross the vertical line at zero) for any of the groups of men with an activity-limiting only impairment or for men with other impairments which are work-limiting only. Hence, we will not discuss them further. However, men with a work-limiting only physical or mental impairment experience pay gaps compared with non-disabled men: 14% and 35% respectively). Pay gaps are larger for those with an impairment that is both

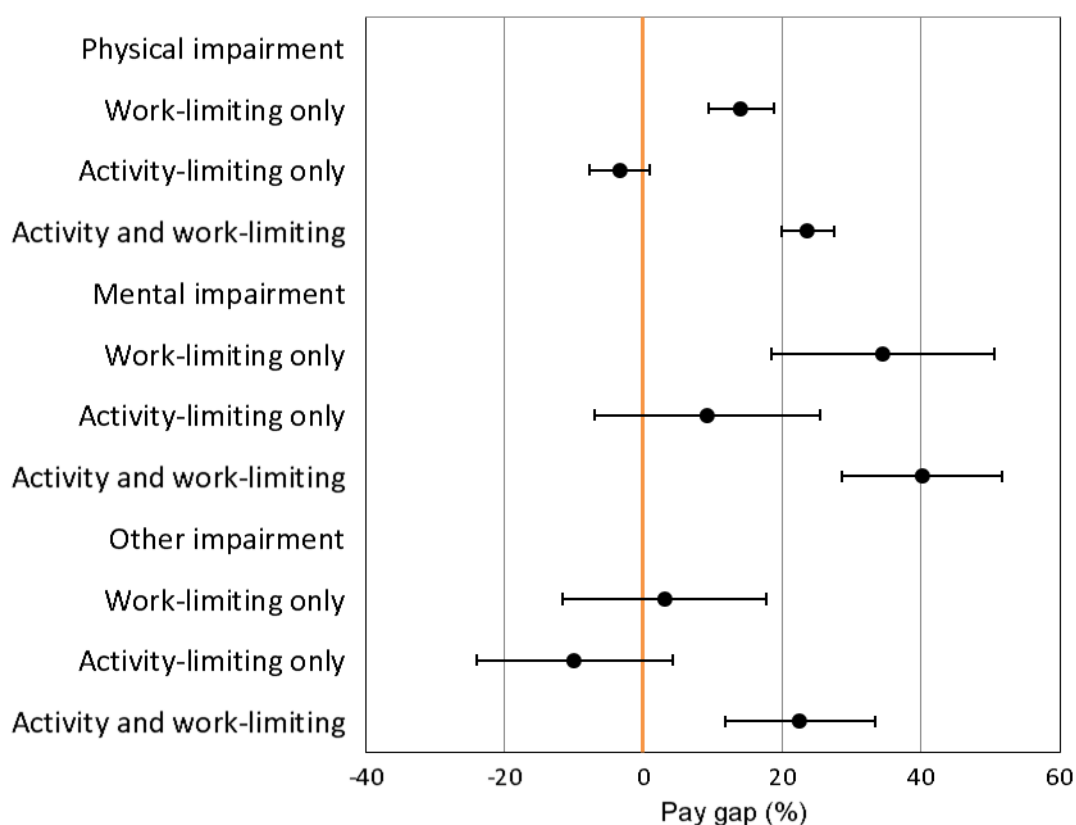
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<sup>8</sup> A 95% confidence interval is calculated such that, if the surveys were repeated many times, the interval would include the actual pay gap 95% of the time.

activity and work-limiting (between 23% for men with other impairments, 24% for those with a physical impairment and 40% for those with a mental impairment).

This suggests that an activity-limiting only impairment does not seem to be associated with pay gaps, while a work-limiting impairment (whether activity-limiting or not) generally is.

**Figure 5.1: Pay gaps of disabled men**



Which characteristics contribute most to the explanation of the pay gaps? While detailed results are reported in Table B4, here we will discuss the most important findings for selected pay gaps. These findings are reported in Figures 5.2 to 5.6, which show the pay gap (first bar), how much of the pay gap is explained (second bar), and which characteristics most contribute to the explanation (the remaining bars). For simplicity, we only show the three or four most important positive and negative contributors; when the bar is positive this indicates that the characteristic contributes to the pay gap, while when the bar is negative the characteristic offsets the pay gap. Positive contributions can be the result of a high occurrence of a

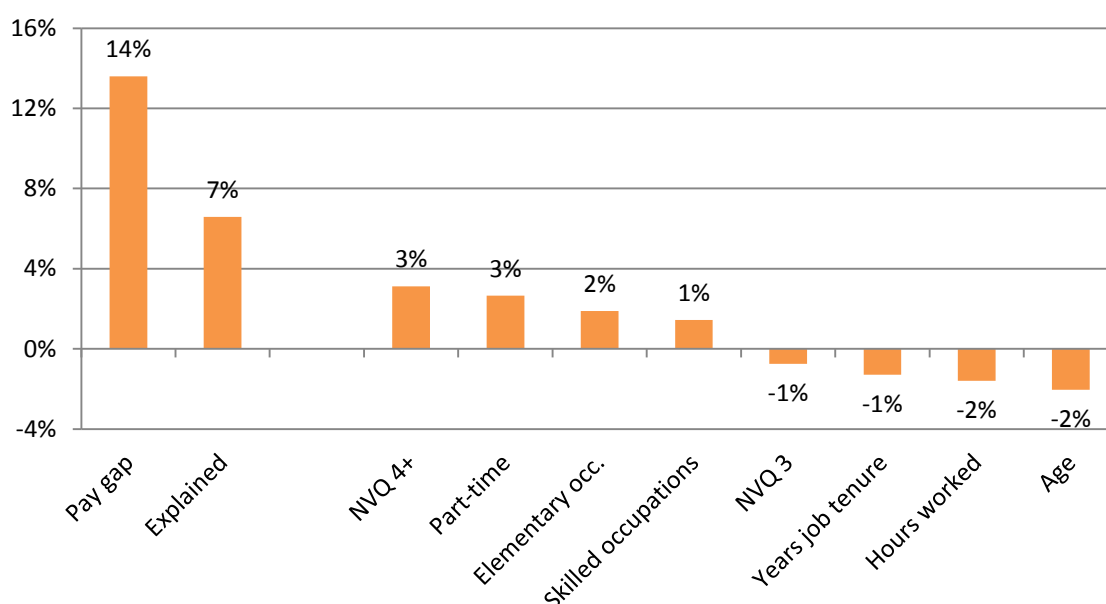


characteristic that reduces pay or the low occurrence of a characteristic that increases pay, and vice versa for negative contributions.

As already discussed, men with a work-limiting only physical impairment experience a pay gap of about 14% compared with non-disabled men (see first bar in Figure 5.2). However, when we adjust this according to the differing characteristics of the two groups the pay gap halves to about 7%. Hence, about 50% of the pay gap is explained by the characteristics we can measure and, as shown in the figure, the most important contributors towards the gap are education, occupation and part-time work.

This is because men with a work-limiting only physical impairment are less likely to have achieved higher levels of education (NVQ Level 4 or higher), are more likely to work part-time (part-time jobs on average pay less per hour than full-time jobs) and are more likely to work in Elementary and Skilled occupations than non-disabled men. On the other hand, men with a work-limiting only physical impairment are also older (and therefore are likely to have more work experience, which generally translates into higher pay), they have longer job tenure and work fewer hours (within the part-time or full-time groups) than non-disabled people, and this partly decreases their pay gap.

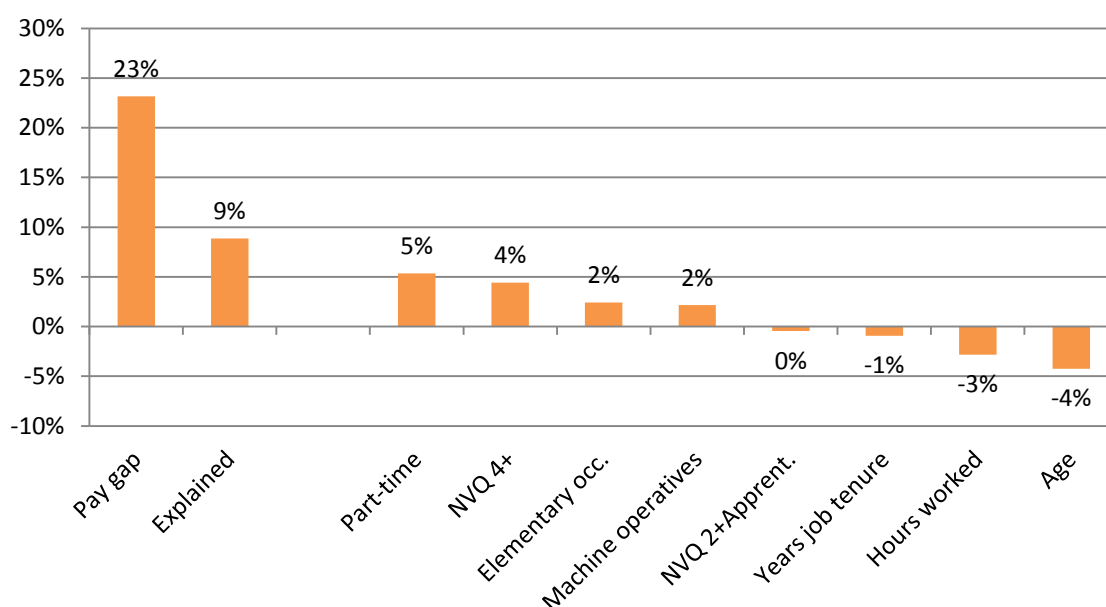
**Figure 5.2: Impact of characteristics on pay gaps of men with a work-limiting only physical impairment**



It may be surprising to find that ‘hours worked’ partly decreases the pay gap. This is because among men working full-time, those who have a work-limiting impairment tend to work on average roughly half an hour less than those who are non-disabled, while among part-time workers those who have a work-limiting impairment tend to work more than one and a half hours less on average (we find the same pattern among women, although differences in hours worked are smaller). These slightly shorter hours are on average associated with higher pay.

Men with an activity and work-limiting physical impairment experience a pay gap of about 23%, which decreases to 14% when we account for characteristics. Only 38% of the pay gap can be explained by characteristics (Figure 5.3). Similar to the previous group, the most important factors contributing to the pay gap for this group are education, occupation and part-time work. Men with an activity and work-limiting physical impairment are less likely to have high levels of qualification (NVQ Level 4 or above) than non-disabled men, are more likely to work part-time and more likely to work in low-paid occupations such as Elementary and Machine Operatives Occupations, all of which are associated with lower pay. On the other hand, their older age, longer job tenure and shorter hours partly decrease the pay gap.

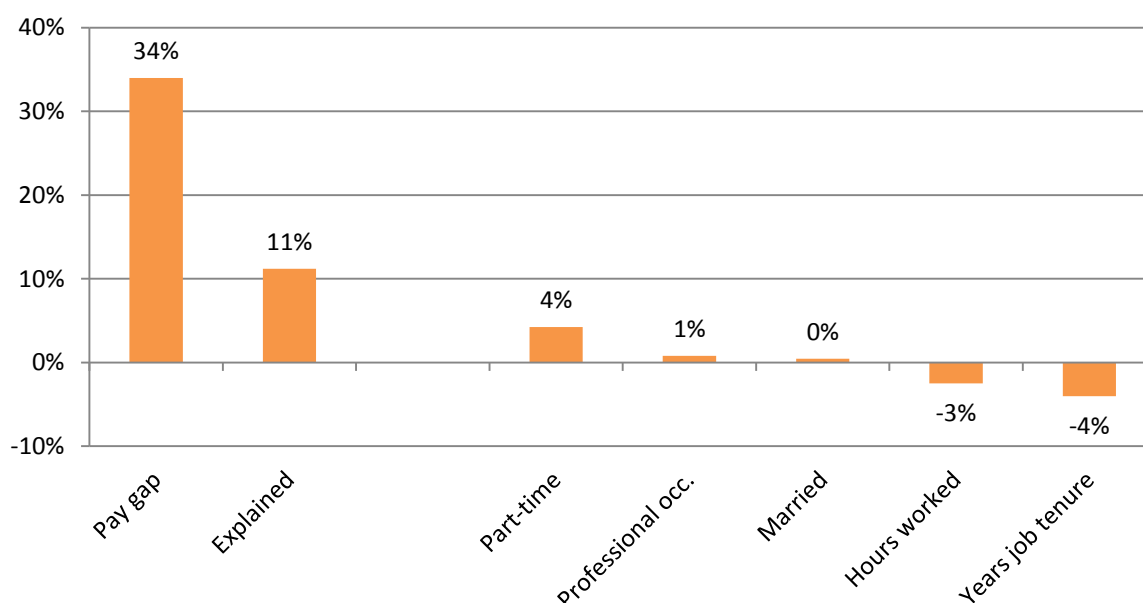
**Figure 5.3: Impact of characteristics on pay gaps of men with an activity and work-limiting physical impairment**



The main contributors to the pay gap for workers with a work-limiting only mental impairment are shown in Figure 5.4. The raw pay gap for this group is 34% but

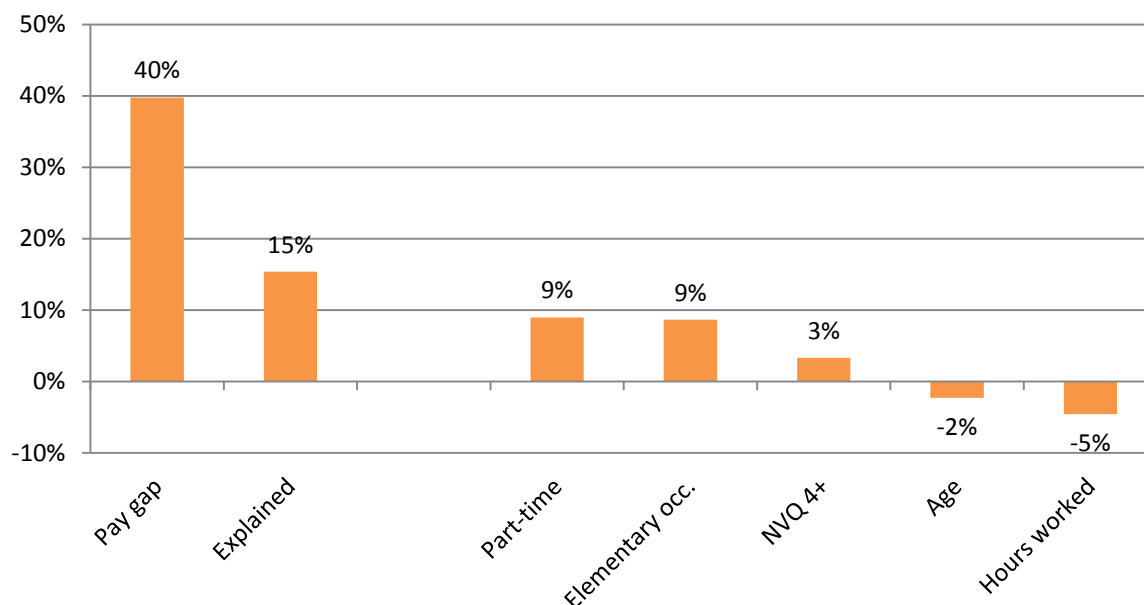
decreases to 23% when we take into account characteristics. Here only one third of the gap can be explained by the characteristics we analyse, and especially by a higher proportion working part-time compared with non-disabled men. Once again, longer job tenure and fewer hours worked compared with non-disabled men partly decrease the pay gap.

**Figure 5.4: Impact of characteristics on pay gaps of men with a work-limiting only mental impairment**



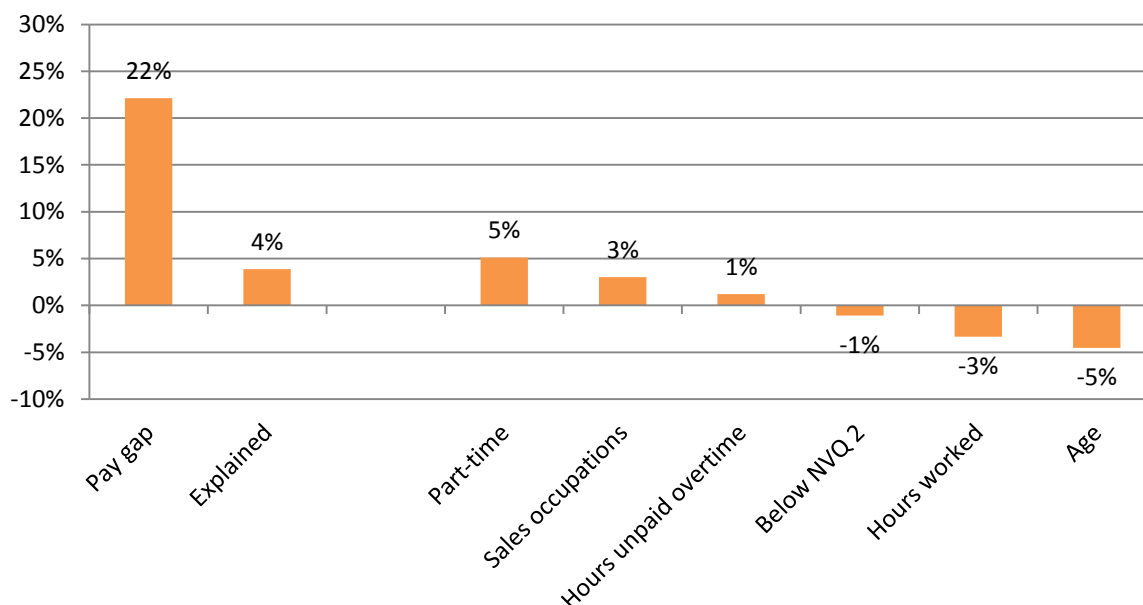
Men with an activity and work-limiting mental impairment experience a large pay gap of about 40% (see Figure 5.1) which decreases to 24% when we account for characteristics. Hence, the characteristics we measure here explain less than 40% of the pay gap. Figure 5.5 shows that the most important factors contributing to the pay gap for this group are the same as for the other groups: the higher proportion of people working part-time; the higher proportion of people working in Elementary occupations; and the lower proportions of people with higher levels of qualifications (NVQ Level 4 or above) compared with non-disabled men. Similarly to the other groups, their older age and fewer hours worked seem partly to decrease the pay gap.

**Figure 5.5: Impact of characteristics on pay gaps of men with an activity and work-limiting mental impairment**



Men with other impairments that are both activity and work-limiting experience a pay gap of about 22% (see Figure 5.1), which decreases to 18% when we account for characteristics. Less than 20% of the pay gap for this group is explained by characteristics (Figure 5.6). Pay for this group of workers is comparatively lower because a higher proportion of people in the group work part-time compared with non-disabled men, and in low pay occupations such as Sales. Perhaps not surprisingly, the older age and fewer hours worked of this group partly reduces the pay gap.

**Figure 5.6: Impact of characteristics on pay gaps of men with activity and work-limiting other impairments**



In summary, where pay gaps exist, we find that it is the same characteristics that contribute to them for these groups of disabled men, although their relative importance seems to vary between the groups. Part-time work is the most important factor for most groups, followed by occupation and qualifications. Qualifications seem more relevant than occupation for men with a physical impairment, while occupation seems slightly more relevant than education for men with a mental or other impairment.

### 5.3 The role of characteristics on pay gaps for disabled women

The overall disability pay gap in the period 1997-2014 was 7% for women. Breaking this down for different groups of disabled women, pay gaps compared with non-disabled women are shown in Figure 5.7 (and also in the last two columns of Table B3). The characteristics that have the largest impact on the pay gaps for different groups of disabled women are shown in Figures 5.8 to 5.11 and in Table B5.

In contrast to men, pay gaps for most disabled women compared with non-disabled women are less clear. There are pay gaps for women with a work-limiting only physical impairment (4.3%), for those with an activity-limiting only physical impairment (6.1%), for those with an activity and work-limiting physical impairment

(14.0%), and for those with an activity and work-limiting mental impairment (18.9%). In all cases these are small compared with pay gaps among men. In addition, women with other activity-limiting only disabilities seem to experience a pay advantage of about 6.9% compared with non-disabled women.

**Figure 5.7: Pay gaps of disabled women**

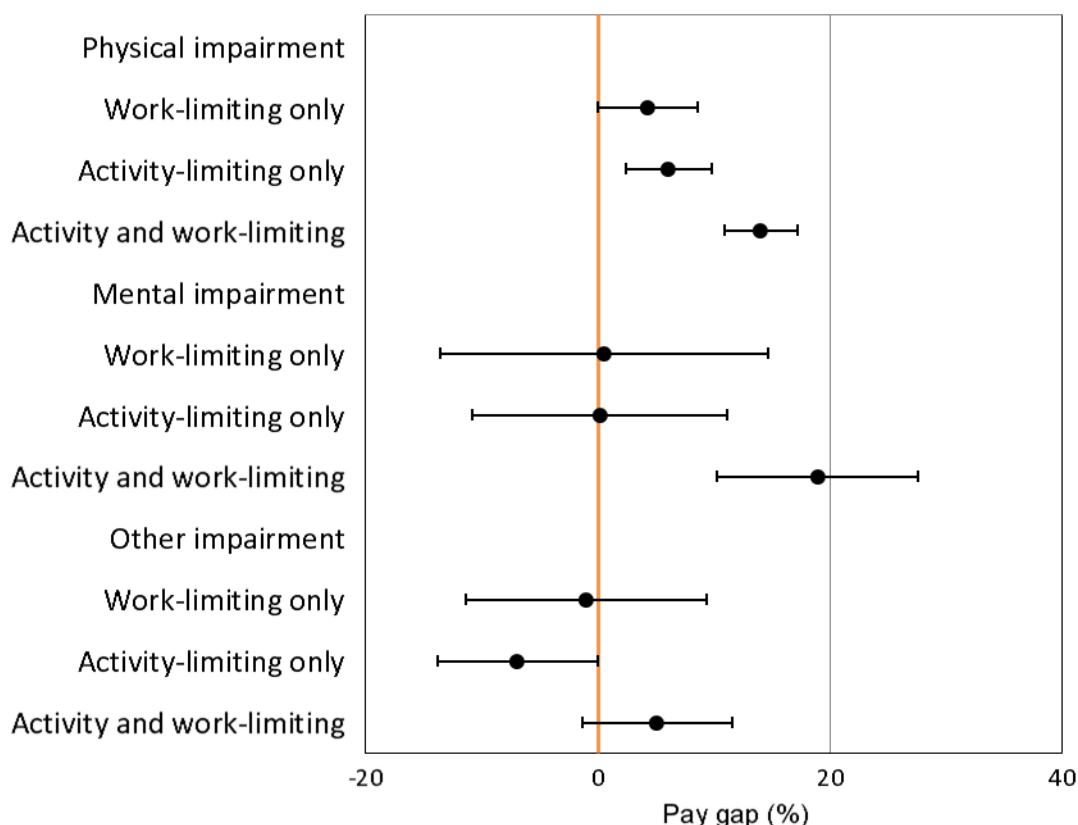
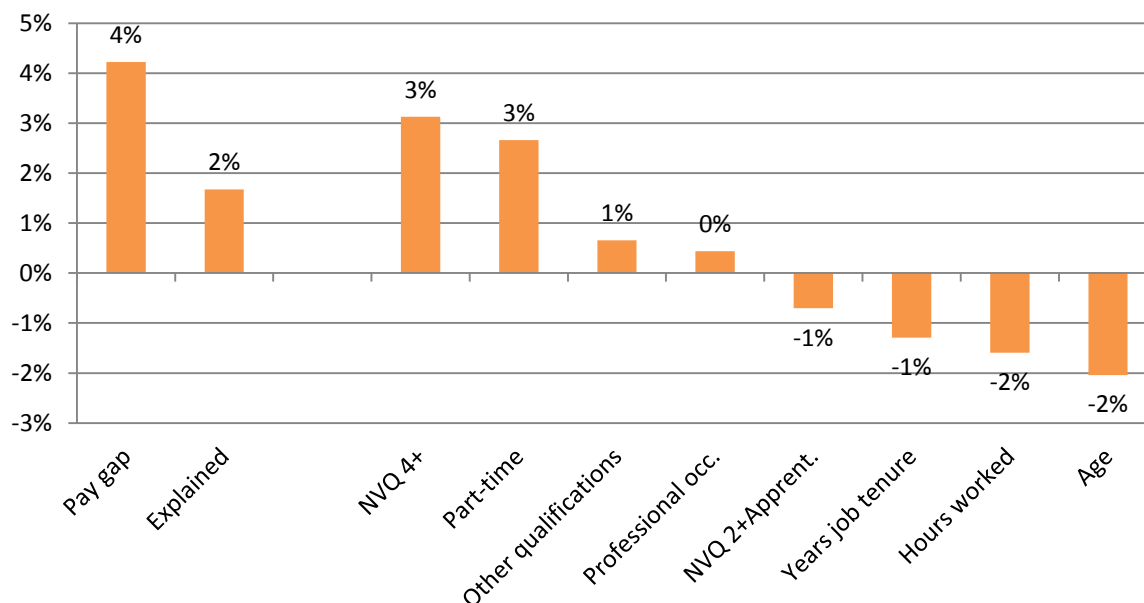
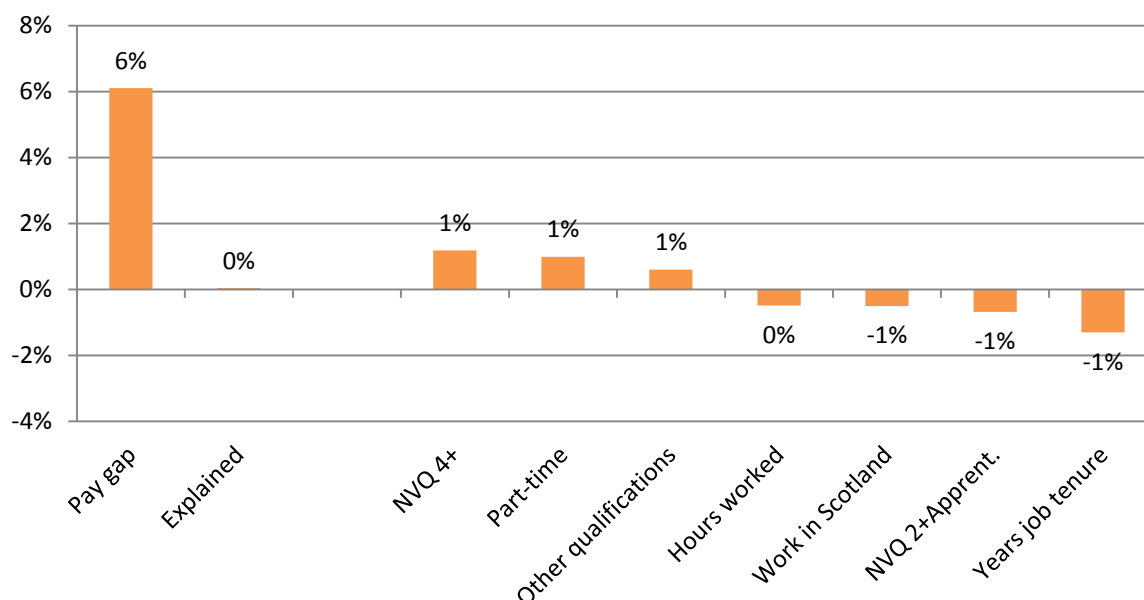


Figure 5.8 shows that about 40% of the small pay gap (only 4%) for women with a work-limiting only physical impairment is explained by characteristics, and especially by the lower proportions of those with higher qualifications (NVQ Level 4 or higher) and the higher proportion of part-time workers compared with non-disabled women. The pay gap for this group is partially decreased by their older age, longer job tenure and fewer hours worked, similar to equivalent disabled men.

**Figure 5.8: Impact of characteristics on pay gaps of women with a work-limiting only physical impairment**



**Figure 5.9: Impact of characteristics on pay gaps of women with an activity-limiting only physical impairment**

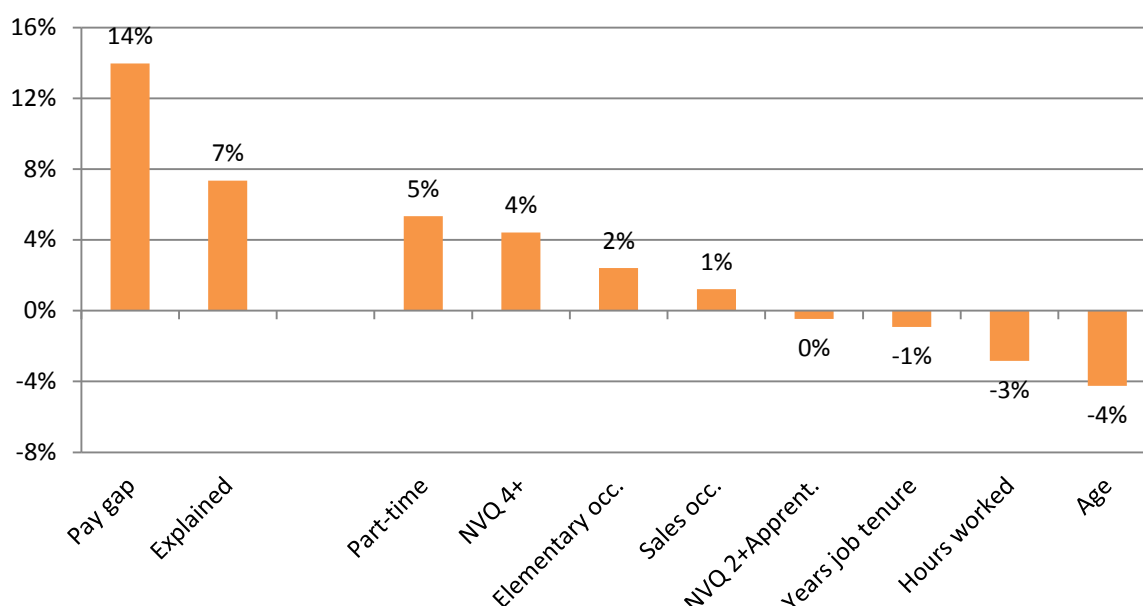


The pay gap for women with an activity-limiting only physical impairment is about 6% and remains essentially unchanged when we control for characteristics (see Figure 5.9). Although the most important determinants of the pay gap are the same as for

the other groups, their relevance here is very low, suggesting that other characteristics that we cannot measure here may also play a role.

For women with a physical impairment which is both activity and work-limiting the pay gap is 14% and decreases to 7% when we account for characteristics (see Figure 5.10). About 53% of this gap is explained by characteristics, especially by a higher proportion of part-time workers, a lower proportion with higher levels of qualification (NVQ Level 4 or above) and a higher proportion of those working in low pay occupations such as Elementary and Sales compared with non-disabled women. The pay gap is partly decreased by the older age and fewer hours worked by disabled women.

**Figure 5.10: Impact of characteristics on pay gaps of women with an activity and work-limiting physical impairment**



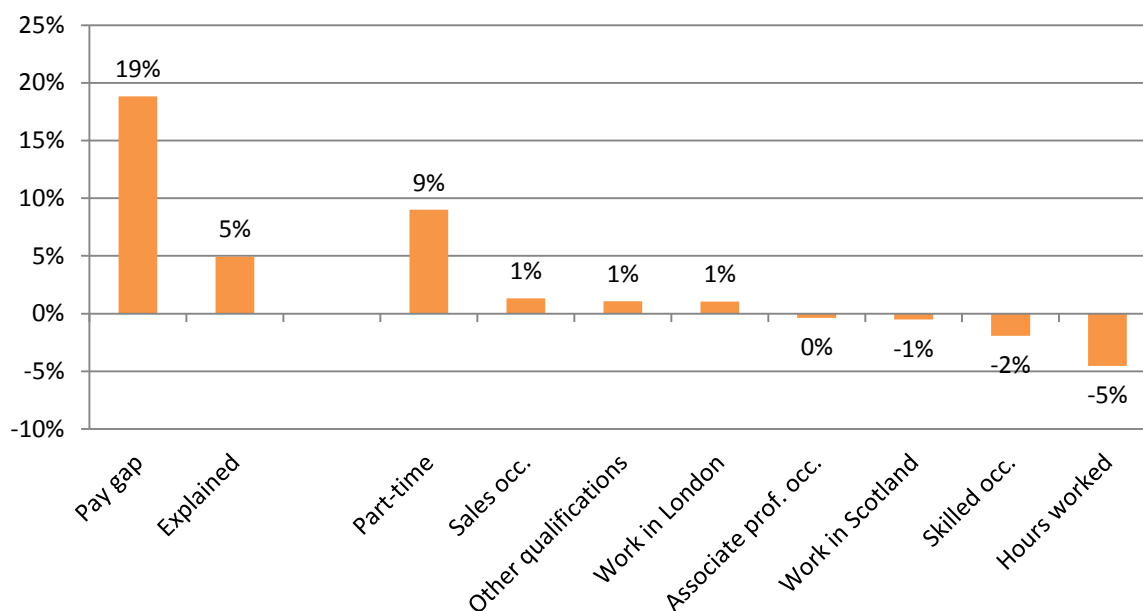
For women with a mental impairment that is both activity and work-limiting the pay gap is 19% and reduces only to 14% when we take characteristics into account: less than 30% of the pay gap can be explained by characteristics (see Figure 5.11). The most important factor explaining the pay gap is, again, part-time work. All other characteristics seem to have only a small impact on the pay gap.

In summary, the characteristics that contribute to pay gaps among women are essentially the same as those explaining pay gaps among men: concentration in



part-time jobs, lack of high-level qualifications and concentration in low-paid occupations.

**Figure 5.11: Impact of characteristics on pay gaps for women with work-limiting only mental impairment**



## 5.4 Summary

- We observe pay gaps for men with either a physical or mental impairment that is work-limiting only or both activity and work-limiting, while we do not observe pay gaps for those with an impairment that is activity-limiting only. For women, we see pay gaps for all three groups with a physical impairment and for a mental impairment that is both activity and work-limiting.
- The pay gap for men with an activity and work-limiting mental impairment is larger than that for men with an activity and work-limiting physical impairment.
- Characteristics tend to explain only a limited part of the pay gap; the proportion of the gap which can be explained is remarkably low for women with a physical impairment that is activity-limiting only.
- Where statistically significant pay gaps are identified, the same characteristics tend to be a contributory factor across several groups: concentration in part-time jobs; lack of high-level qualifications; and over-representation in lower-paid occupations.

## 6 | Research findings: further analysis

This chapter looks in more detail at pay gaps for different groups of disabled people, first at smaller groups by impairment and then at the combined impact of disability and ethnicity.

### 6.1 Types of disability

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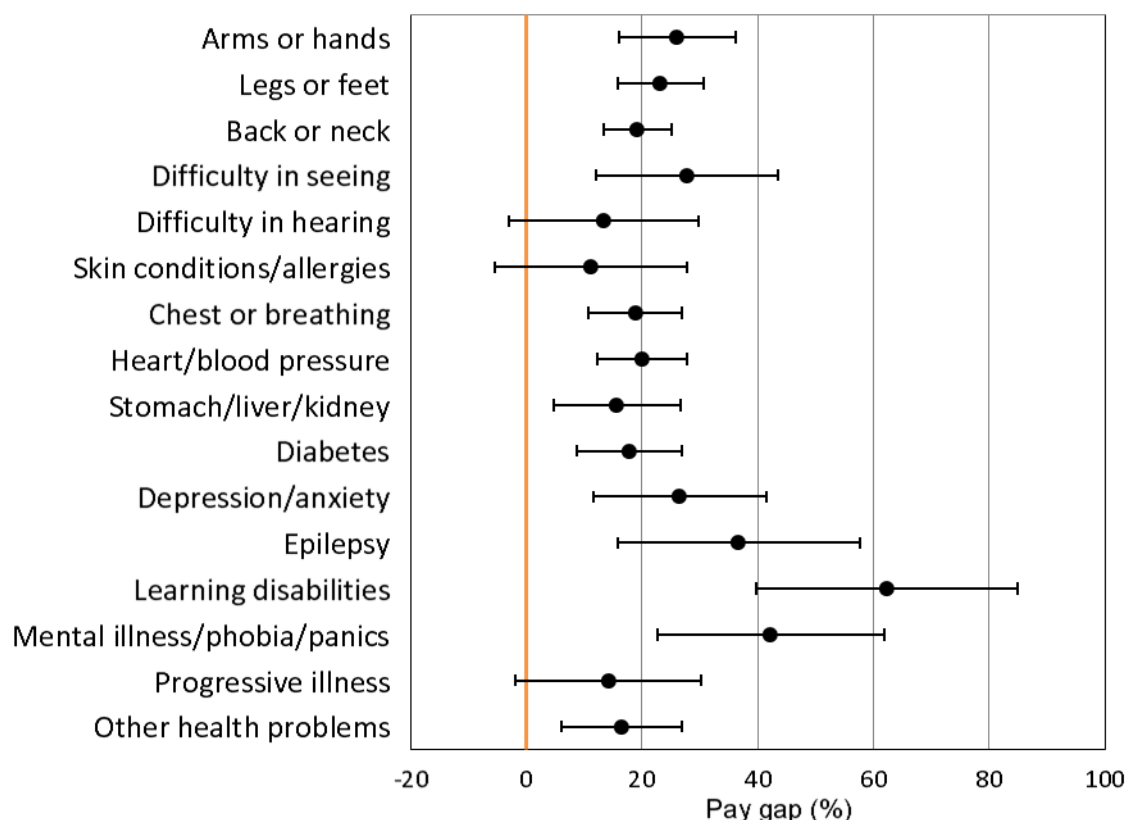
Up to now we have grouped disability into physical, mental, and other types of impairment. This was necessary to obtain large enough samples to be able to analyse the determinants of pay gaps. However, it is possible that pay gaps differ for people within these groups, for example for people with learning disabilities and people with mental health conditions. In this section we look at each type of impairment separately, with the exclusion of speech impediments as we do not have enough observations.

If we want to compare all types of impairments we are not able to distinguish impairments that are activity-limiting only, work-limiting only, or both activity and work-limiting. Hence, we only use the definition of work-limiting impairment, comparing people whose impairment affects work, but may or may not affect daily activities with non-disabled people (plus those who are activity-limiting only disabled). Figures 6.1 and 6.2 show the pay gaps for each type of impairment for disabled men and for disabled women; the full set of results is in Table B6.

Figure 6.1 suggests that disabled men with a physical impairment (ranging from impairments related to arms or hands, to diabetes) seem to experience similar pay gaps, although for two groups (those who have difficulty in hearing and those with skin conditions/allergies) the gap is not statistically significant. Where these pay gaps are statistically significant they are in the range of 15-28%. Among disabled people with mental impairments the 95% confidence intervals can be seen to overlap in the graph, so the pay gaps cannot be said to be significantly different. However the pay

gap for men with learning difficulties or disabilities (62%) is larger than pay gaps for most disabled men with physical impairments.

**Figure 6.1: Pay gaps among men by type of impairment**

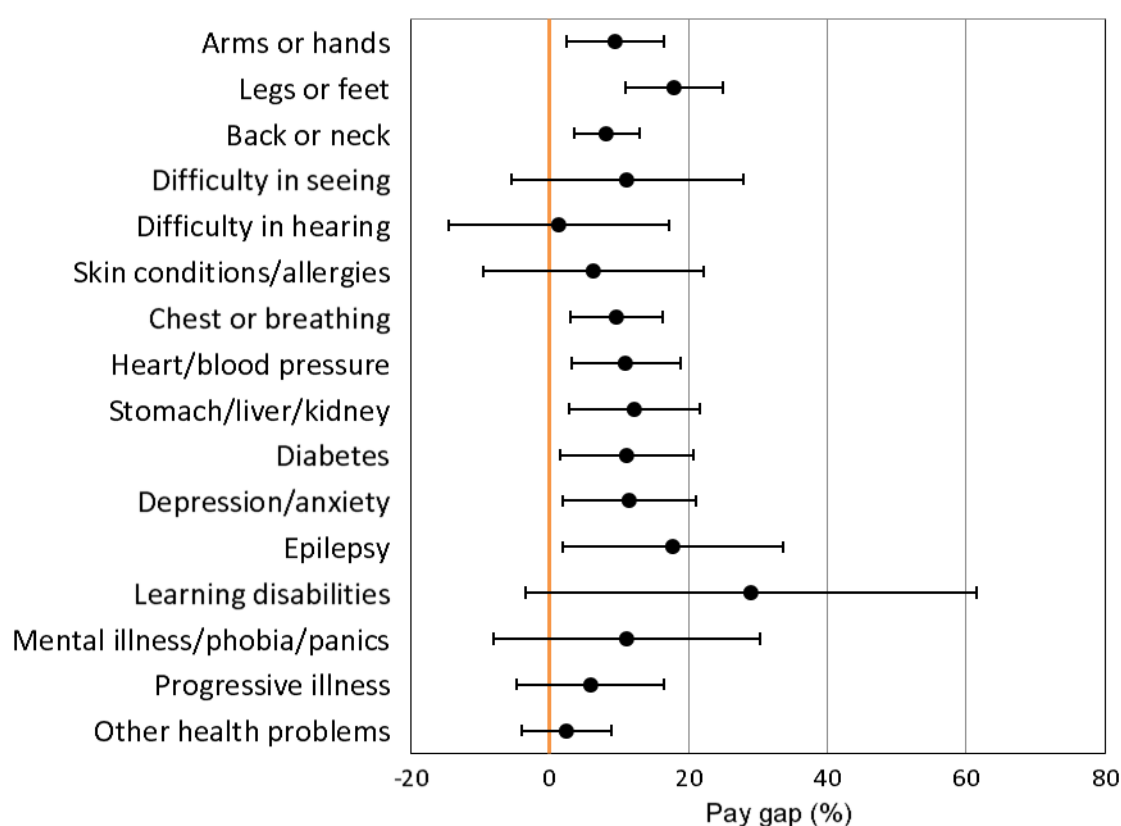


Further results in Table B6 (see Appendix B) also show that all types of disability pay gaps decrease when we take characteristics into account and that, again, we see differences between disabled people with mental and physical impairments. Pay gaps for disabled men with physical impairments, as mentioned above, range between 15% and 28%, but reach a maximum of only 15% when we take characteristics into account. For men with depression or anxiety, pay gaps hardly change when we take characteristics into account (they decrease from 26% to 22%), while for men with epilepsy they decrease from 37% to 20%, and for those with mental illness, phobia, etc. they decrease from 42% to 28%. Strikingly, they decrease from 62% to 28% for men with severe learning disabilities. This suggests that, especially for some types of impairments, characteristics play a relevant role. Unfortunately, the small sample sizes prevent us from analysing which characteristics have the largest impact on the gaps.

Pay gaps for disabled women are shown in Figure 6.2. In contrast to men, there is an even greater overlap between the confidence intervals, so there is no clear evidence of differences between the pay gaps experienced by disabled women with mental and physical impairments.

Only seven of these pay gaps remain statistically significant when we take characteristics into account and most of them are around or below 10% (see the last two columns of Table B6).

**Figure 6.2: Pay gaps among women by type of impairment**



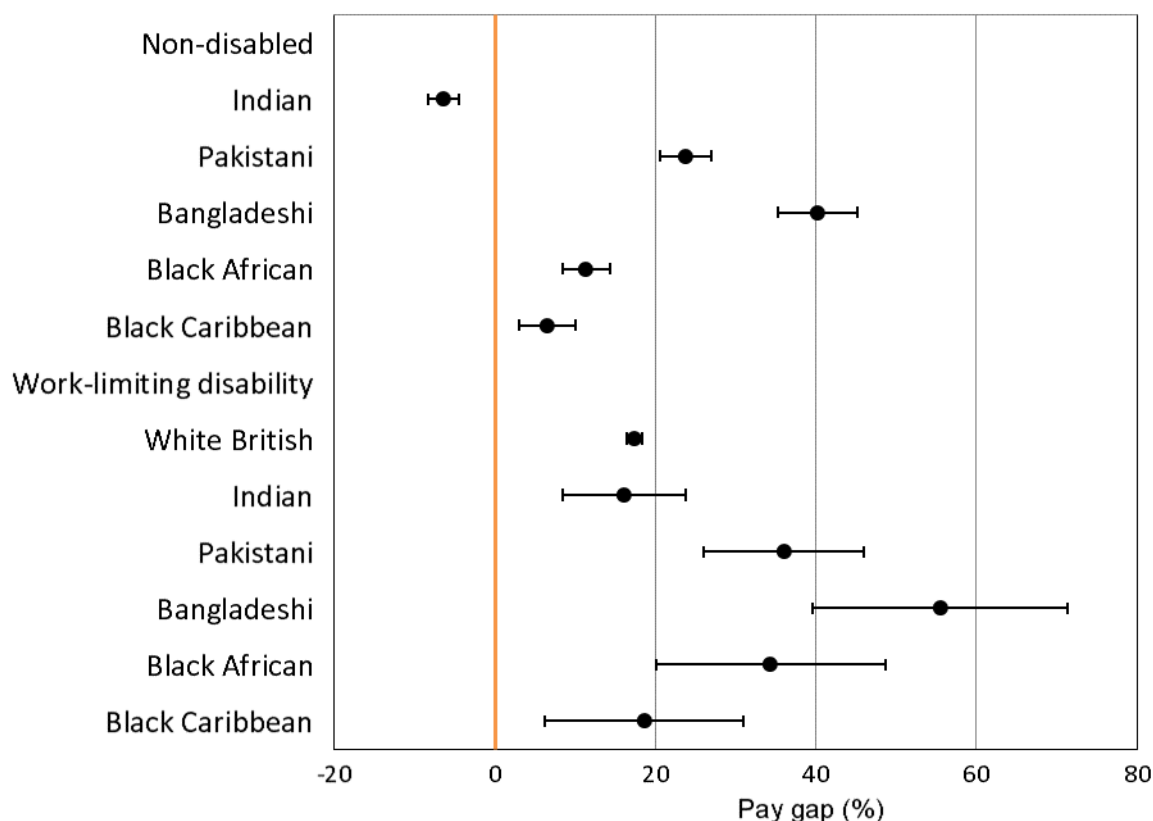
## 6.2 Disability and ethnicity

Up to now the analysis of disability pay gaps in this report has focused on White British people and has excluded ethnic minorities. In this section we analyse pay gaps by disability and ethnic group to identify whether the impact of disability on pay gaps is the same for White British people and for ethnic minorities or if the disadvantage experienced by the latter is larger (or smaller) than might be expected.

The analysis of the intersection between disability and ethnicity is based on small numbers. Hence, we need to group the different impairments (physical, mental and other). Also, since we are not able to distinguish impairments that are activity-limiting only, work-limiting only, or both activity and work-limiting, we only use the definition of work-limiting impairment. We therefore compare people whose impairment affects work, but may or may not affect daily activities, with non-disabled people (including activity-limiting only disabled people).

We analyse disability pay gaps for the largest ethnic minorities only and compare Indian, Pakistani, Bangladeshi, Black African, and Black Caribbean men with non-disabled White British men. We also compare women from these same ethnic minorities with non-disabled White British women. Unfortunately, here we are not able to distinguish ethnic minorities by whether they were born in the UK or abroad. In addition, because of small sample sizes we are not able to identify clearly the impact of the single characteristics on the gaps. Figure 6.3 shows the pay gaps between non-disabled White British men and disabled and non-disabled men from different ethnic groups, while Figure 6.4 shows the same results for women; the full set of results are in Table B7.

Among men, non-disabled Indian men earn on average 6.4% more per hour than non-disabled White British men. In line with the literature on ethnic pay gaps (for example Longhi and Platt, 2008), the largest pay gaps among non-disabled ethnic minority men are experienced by Bangladeshi (40.2%) and Pakistani (23.8%) individuals. Non-disabled Black African men experience a pay gap of 11.4%, while Black Caribbean men experience a pay gap of 6.6%. The pay gap for disabled White British men is 17.4% (larger than pay gaps for non-disabled Black African and Black Caribbean men). Among disabled ethnic minority men, Indian men experience a pay gap of 16.1% compared with non-disabled White British men, Black Caribbean men experience a pay gap of 18.6%, Black African men a gap of 34.4%, Pakistani men a gap of 36% and Bangladeshi men a gap of 55.5%.

**Figure 6.3: Disability and ethnicity pay gaps among men**

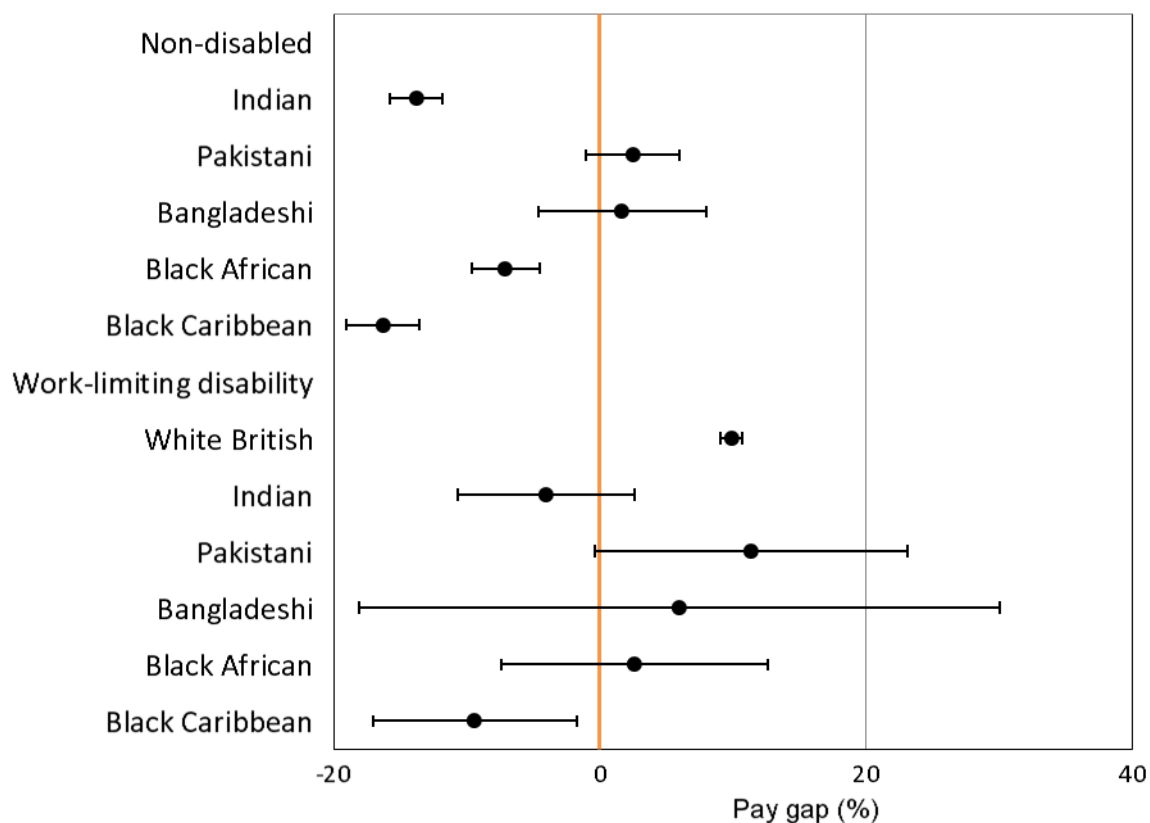
Disabled Indian men seem to earn about 21% less than non-disabled Indian men and a pay gap of 26% is experienced between disabled and non-disabled Black African men. Among the remaining ethnic groups the difference between disabled and non-disabled men is not statistically significant.

Given the small sample size, differences across groups do not seem major, thus suggesting that the impact of disability is roughly similar across ethnic groups and that the impact of ethnicity is roughly similar between disabled and non-disabled men.

Among women, Figure 6.4 suggests that the only pay gap compared with White British non-disabled women is for White British disabled women, although in some cases (especially for disabled Bangladeshi and Pakistani women) the confidence intervals are extremely large due to the small sample size. However, the results seem to suggest that non-disabled Indian, Black African and Black Caribbean women, together with disabled Black Caribbean women, experience a pay advantage over non-disabled White British women.

It is important to bear in mind that here we do not distinguish between types of impairment in this analysis and that these differences, especially for women, may be driven by the lack of detail we can include in this analysis.

**Figure 6.4: Disability and ethnicity pay gaps among women**



## 7 | Conclusions

### 7.1 Introduction

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In this report we have measured pay gaps between non-disabled people and disabled people with various types of impairments in Great Britain in the period 1997-2014. The aim has been to identify what factors most contribute to the differences in pay. To create a clearer picture of how pay gaps vary by type of impairment we have compared workers with physical, mental or other impairments, and within each of these groups we have compared workers with an impairment which is activity-limiting only, work-limiting only, or both activity and work-limiting. To eliminate the possible impact of gender pay gaps and to analyse whether disability has a different impact on men and women, we have estimated pay gaps of disabled men compared with non-disabled men and pay gaps of disabled women compared with non-disabled women.

### 7.2 Key findings

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The analysis shows that disabled people are less likely to have a paid job than non-disabled people and when they do they generally earn less. This double disadvantage reflects the wider social inequalities and barriers faced by disabled people.

The overall disability pay gap is 13% for men and 7% for women. Therefore we find that pay gaps for disabled men compared with non-disabled men are generally larger than equivalent pay gaps for disabled women compared with non-disabled women.

There are variations in the size of pay gaps depending on the nature of the disability, although certain consistent patterns emerge. Those with physical impairments generally earn less than non-disabled people, but the pay gaps for those with mental health conditions are particularly large, among men at least. People who have a



disability which limits both daily activity as well as work tend to experience especially poor outcomes when it comes to employment and pay.

The analysis also explored the intersectionality of disability and ethnicity. It found that ethnic minority disabled people tend to face the combined disadvantage of both ethnicity and disability. Disabled Bangladeshi and Pakistani men experience particularly large pay gaps.

Where statistically significant pay gaps are identified, the same characteristics are a contributory factor across several groups: concentration in part-time jobs; lack of high-level qualifications; and over-representation in lower-paid occupations. We find that part-time work is the most important factor for most groups, followed by occupation and education.

However, characteristics tend to explain only a limited part of the pay gap; in all of our analyses the data can only explain a maximum of roughly half of the pay gap, and in several groups it accounts for less than that. This means that other factors are at play, potentially including discrimination.

## 7.3 Implications

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As above, this report has identified three areas which are associated with pay gaps: part-time work; qualifications; and occupation. This section discusses these issues and suggests areas for further investigation.

An important factor associated with disability pay gaps is part-time work. The analysis here is unable to identify the underlying reasons why disabled people work part-time. However, it is often the case that part-time work, especially in the private sector, is paid less per hour than full-time work. Further research could look into the extent to which different groups of disabled people are limited to part-time work, and whether this is due to the amount of work they can do, their skill levels or the jobs which they are offered by employers (or a combination of these).

Disabled people's overall lower level of qualification is another factor. This could be because of barriers and reduced opportunities in education, particularly in the case of a disabled person who has had an impairment from an early age. On the other hand, it could also be linked with the fact that older people are more likely to be disabled and they generally have lower qualifications than younger people.

Level of education obviously affects the occupations that are open to disabled people. As with part-time work, the manner of entry into low-paid occupations will be relevant. Moreover, we do not know the extent to which disabled employees go directly into these jobs, are in the jobs prior to the onset of disability, or experience 'occupational downgrading,' whereby they slip out of higher-paying occupations and into lower-paid ones.

Overall, the analysis suggests several possible areas for tackling disability pay gaps:

- Flexible working arrangements could be investigated as a way of keeping people in full-time, higher-paid jobs where disability occurs in later life.
- Further work could look into the extent to which younger disabled people are able to obtain the qualifications they need and are then able to access well-paid jobs.
- From a different perspective, research on gender pay gaps highlights the impact of career breaks in reducing pay following return to work. We do not yet know to what extent career breaks due to disability are affecting disabled people's pay, but it is possible that some of the lessons we learned about gender pay gaps, for example the importance of flexible working arrangements or facilitating return to work after a career break, may be adapted to disability.

Finally, it would also be useful to analyse longitudinal data to provide more information on the mechanisms associated with these pay gaps. Longitudinal data can help us to track changes in pay after the onset of disability, how pay relates to career breaks, moves to part-time work or to other occupations and to what extent these reflect workers' choices. This may then suggest further ways to reduce disability pay gaps.

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## Appendix A: Definition of disability

According to the Equality Act 2010 a person is disabled if he or she has a physical or mental impairment and the impairment has a substantial and long-term adverse effect on his or her ability to carry out normal day-to-day activities (Equality Act 2010).

The definition of disability that we have from the Labour Force Survey (LFS) fits the Equality Act 2010 definition only loosely. The LFS first asks whether the respondent has a 'health problem lasting more than 12 months' and this question is asked to all respondents of working age. Respondents are also asked whether this 'health problem limits activity', to which possible answers up to 2014 are 'Yes', 'No' and 'Don't know', and since 2014 are 'Yes, a lot', 'Yes, a little' and 'Not at all'. We code 'Yes', 'Yes, a lot' and 'Yes, a little' as 'Yes' and 'No', 'Don't know' and 'Not at all' as 'No'. Respondents may interpret the question in general terms and only think about the major impacts of their disability on their daily activities. Hence, although they may actually be entitled to legal protection by the Equality Act 2010, this may not be clearly captured by the data.

The LFS also allows us to identify those who are work-limited. Respondents are then asked whether this 'health problem affects the kind of paid work respondent might have done' (to which the respondent can answer 'Yes' or 'No'). According to the LFS user guidance, 'respondents decide whether a health problem/disability limits the paid work which they can do. If respondents seek clarification, they are advised not to limit the assessment to the paid work (if any) which they do at present'. (Office for National Statistics, 2013, p. 268). Respondents are also asked whether their 'health problem affects the amount of paid work that can be done'. Again, respondents can answer either 'Yes' or 'No' and are advised to think about their current job and any other job they may have wanted to do.

Furthermore, the LFS allows us to identify the type of health condition the respondent has:

- (1) Problems or disabilities (including arthritis or rheumatism) connected with...arms or hands.

- (2) ....legs or feet.
  - (3) ....back or neck.
  - (4) Difficulty in seeing (while wearing spectacles or contact lenses). Difficulty in seeing should not be considered a disability if it is effectively compensated for by wearing glasses or contact lenses.
  - (5) Difficulty in hearing. Difficulty in hearing should be considered without the use of a hearing aid.
  - (6) A speech impediment.
  - (7) Severe disfigurement, skin conditions, allergies. Severe disfigurements exclude those arising from tattooing or body piercing but would include scars, birthmarks, limb or postural deformation or diseases of the skin.
  - (8) Chest or breathing problems, asthma, bronchitis. This excludes hay fever (seasonal allergic rhinitis) except where it aggravates the effects of an existing condition.
  - (9) Heart, blood pressure or blood circulation problems.
  - (10) Stomach, liver, kidney or digestive problems.
  - (11) Diabetes.
  - (12) Depression, bad nerves or anxiety.
  - (13) Epilepsy.
  - (14) Severe or specific learning disabilities (mental handicap). Specific learning disabilities include conditions such as dyslexia or dyscalculia; severe learning disabilities covers mental impairments.
  - (15) Mental illness, or suffer from phobia, panics or other nervous disorders. Mental illness includes a wide range of conditions related to mental functioning but should be a clinically well recognised illness. Mental illnesses that should not be included are: the tendency to commit arson or to steal, the tendency to physically or sexually abuse others, exhibitionism or voyeurism are not included.
  - (16) Progressive illness not included elsewhere (e.g. cancer, multiple sclerosis, symptomatic HIV, Parkinson's disease, muscular dystrophy). Progressive illnesses should be recorded if there is some effect on the respondent's normal day-to-day activities, even if it is minor at the time of interview. If the respondent has been diagnosed with a progressive illness, but they are not suffering from any symptoms which affect their activities yet, then they should not be included. Addiction to or dependency on alcohol, nicotine, drugs or other substance (unless resulting from the substance being prescribed for the respondent) should not be included.
  - (17) Other health problems or disabilities.
- (Office for National Statistics, 2013, pp. 268-69)

Respondents can select up to 17 health problems; in this study we only focus on what they consider to be their main health problem.

Based on this, we code conditions (1)-(11) as physical impairment; conditions (12)-(15) as mental impairment; and conditions (16)-(17) as other impairment. In Chapter 5 we also analyse all these conditions separately, with the exception of condition (6) which only has few observations.

## Appendix B: Tables of descriptive statistics and regression results

The following tables present analysis of Labour Force Survey (LFS) data based on a data set comprising pooled Wave 1 data for the period 1997 to 2014 inclusive.

**Table B1: Differences in characteristics of men by disability status (unweighted averages)**

	Non-disabled	Disabled by type of impairment								Activity and work-limiting other
		Work-limiting only physical	Activity-limiting only physical	Activity and work-limiting physical	Work-limiting only mental	Activity-limiting only mental	Activity and work-limiting mental	Work-limiting only other	Activity-limiting only other	
Age (years)	37	43	47	46	40	42	38	38	47	45
Married/Cohabiting	0.603	0.639	0.728	0.723	0.439	0.509	0.514	0.485	0.737	0.712
Dependent children	0.486	0.477	0.440	0.475	0.298	0.345	0.450	0.294	0.382	0.448
<b>Qualification</b>										
NVQ Level 4+	0.389	0.284	0.348	0.240	0.281	0.291	0.275	0.324	0.355	0.336
NVQ Level 3	0.090	0.128	0.106	0.096	0.123	0.182	0.147	0.088	0.092	0.096
NVQ Level 2 +										
Apprenticeship	0.135	0.175	0.176	0.163	0.123	0.145	0.147	0.147	0.211	0.176
Below NVQ Level 2	0.073	0.115	0.081	0.107	0.070	0.109	0.073	0.118	0.079	0.160
Others	0.213	0.169	0.170	0.204	0.140	0.182	0.138	0.176	0.158	0.136
No qualifications	0.100	0.130	0.120	0.190	0.263	0.091	0.220	0.147	0.105	0.096
Average pay (£, 2014 prices)	15.04	12.55	16.24	11.70	11.94	13.00	9.80	14.69	16.83	15.04
Part-time	0.074	0.160	0.106	0.254	0.211	0.091	0.367	0.103	0.079	0.240
Hours worked before overtime (hours)	39	36	38	34	35	37	32	37	39	34
Paid overtime (hours)	2	2	2	2	1	1	2	1	2	2
Unpaid overtime (hours)	2	2	2	1	1	2	1	1	2	1
Job tenure (years)	8	11	11	10	16	11	9	10	10	9
Job temporary	0.073	0.072	0.063	0.060	0.070	0.109	0.046	0.059	0.066	0.056
Public sector	0.194	0.196	0.223	0.194	0.158	0.364	0.284	0.265	0.197	0.328

	Non-disabled	Disabled by type of impairment								Activity and work-limiting other
		Work-limiting only physical	Activity-limiting only physical	Activity and work-limiting physical	Work-limiting only mental	Activity-limiting only mental	Activity and work-limiting mental	Work-limiting only other	Activity-limiting only other	
Occupation										
1 Managers	0.142	0.112	0.145	0.108	0.158	0.036	0.092	0.118	0.197	0.048
2 Professional Occupations	0.197	0.128	0.205	0.115	0.070	0.218	0.138	0.162	0.145	0.184
3 Associate Professional	0.123	0.097	0.099	0.096	0.088	0.091	0.092	0.132	0.197	0.160
4 Administrative and Secretarial	0.057	0.076	0.059	0.055	0.088	0.109	0.083	0.118	0.066	0.040
5 Skilled Occupations	0.119	0.155	0.132	0.140	0.088	0.036	0.073	0.088	0.118	0.088
6 Caring, Leisure and Other Service	0.050	0.063	0.056	0.063	0.035	0.073	0.073	0.044	0.039	0.072
7 Sales and Customer Service	0.049	0.060	0.040	0.071	0.070	0.109	0.073	0.015	0.053	0.104
8 Process, Plant and Machine Operators	0.118	0.132	0.126	0.164	0.158	0.091	0.083	0.191	0.039	0.152
9 Elementary Occupations	0.145	0.178	0.138	0.187	0.246	0.236	0.294	0.132	0.145	0.152
Observations	24,135	698	819	1,068	57	55	109	68	76	125

Notes: Except where indicated, all table entries refer to the proportion of people with the characteristic in question.

**Table B2: Differences in characteristics of women by disability status (unweighted averages)**

	Non-disabled	Disabled by type of impairment								
		Work-limiting only physical	Activity-limiting only physical	Activity and work-limiting physical	Work-limiting only mental	Activity-limiting only mental	Activity and work-limiting mental	Work-limiting only other	Activity-limiting only other	Activity and work-limiting other
Age (years)	38	44	45	45	36	40	41	42	43	43
Married/Cohabiting	0.538	0.521	0.520	0.518	0.350	0.320	0.381	0.578	0.612	0.570
Dependent children	0.476	0.393	0.393	0.420	0.433	0.454	0.406	0.450	0.435	0.402
<b>Qualification</b>										
NVQ Level 4+	0.420	0.356	0.364	0.299	0.433	0.412	0.394	0.431	0.435	0.378
NVQ Level 3	0.101	0.103	0.120	0.119	0.150	0.155	0.142	0.064	0.149	0.105
NVQ Level 2 +										
Apprenticeship	0.115	0.145	0.150	0.150	0.067	0.103	0.174	0.083	0.118	0.161
Below NVQ Level 2	0.095	0.137	0.106	0.129	0.150	0.082	0.110	0.174	0.094	0.108
Others	0.186	0.139	0.137	0.148	0.133	0.144	0.097	0.147	0.106	0.154
No qualifications	0.083	0.120	0.124	0.155	0.067	0.103	0.084	0.101	0.098	0.094
Average pay (£, 2014 prices)	11.83	12.65	11.89	11.85	10.83	12.61	12.60	10.20	12.55	13.65
Part-time	0.309	0.368	0.346	0.453	0.333	0.351	0.510	0.376	0.329	0.458
Hours worked before overtime (hours)	32	30	31	29	30	30	27	30	31	29
Paid overtime (hours)	1	1	1	1	1	1	1	1	1	1
Unpaid overtime (hours)	1	1	2	1	2	1	2	1	2	1
Job tenure (years)	8	10	9	10	6	8	8	10	9	9
Job temporary	0.081	0.083	0.051	0.055	0.100	0.072	0.052	0.064	0.055	0.056

	Non-disabled	Disabled by type of impairment								
		Work-limiting only physical	Activity-limiting only physical	Activity and work-limiting physical	Work-limiting only mental	Activity-limiting only mental	Activity and work-limiting mental	Work-limiting only other	Activity-limiting only other	Activity and work-limiting other
Public sector	0.353	0.370	0.398	0.352	0.417	0.330	0.355	0.404	0.455	0.371
<b>Occupation</b>										
1 Managers	0.084	0.067	0.077	0.051	0.067	0.072	0.090	0.092	0.063	0.059
2 Professional Occupations	0.182	0.145	0.146	0.125	0.217	0.093	0.110	0.174	0.204	0.164
3 Associate Professional	0.151	0.136	0.144	0.111	0.083	0.237	0.097	0.156	0.153	0.143
4 Administrative and Secretarial	0.183	0.201	0.177	0.179	0.150	0.134	0.194	0.239	0.200	0.213
5 Skilled Occupations	0.017	0.027	0.020	0.026	0.000	0.010	0.000	0.009	0.020	0.014
6 Caring, Leisure and Other Service	0.142	0.151	0.158	0.173	0.183	0.155	0.161	0.110	0.137	0.112
7 Sales and Customer Service	0.088	0.092	0.110	0.113	0.133	0.175	0.168	0.083	0.118	0.136
8 Process, Plant and Machine Operators	0.034	0.036	0.043	0.044	0.000	0.031	0.032	0.000	0.024	0.021
9 Elementary Occupations	0.119	0.145	0.125	0.179	0.167	0.093	0.148	0.138	0.082	0.136
<b>Observations</b>	<b>24,072</b>	<b>641</b>	<b>861</b>	<b>1,215</b>	<b>60</b>	<b>97</b>	<b>155</b>	<b>109</b>	<b>255</b>	<b>286</b>

Notes: Except where indicated, all table entries refer to the proportion of people with the characteristic in question.



**Table B3: Impact of characteristics on pay gaps of disabled men and women**

	(1) Men	(2) Men	(3) Women	(4) Women
Work-limiting only physical impairment	-0.141* (0.024)	-0.072* (0.017)	-0.043 (0.022)	-0.027 (0.016)
Activity-limiting only physical impairment	0.034 (0.022)	-0.024 (0.016)	-0.061* (0.019)	-0.061* (0.014)
Activity and work-limiting physical impairment	-0.237* (0.019)	-0.146* (0.014)	-0.140* (0.016)	-0.067* (0.012)
Work-limiting only mental impairment	-0.345* (0.082)	-0.231* (0.060)	-0.005 (0.072)	0.023 (0.051)
Activity-limiting only mental impairment	-0.093 (0.083)	-0.055 (0.061)	-0.002 (0.056)	0.030 (0.040)
Activity and work-limiting mental impairment	-0.402* (0.059)	-0.248* (0.043)	-0.189* (0.044)	-0.139* (0.032)
Work-limiting only other impairment	-0.031 (0.075)	-0.011 (0.054)	0.010 (0.053)	-0.020 (0.038)
Activity-limiting only other impairment	0.099 (0.072)	0.003 (0.052)	0.069+ (0.035)	0.011 (0.025)
Activity and work-limiting other impairment	-0.226* (0.055)	-0.187* (0.040)	-0.051 (0.033)	-0.064* (0.023)
Paid hourly rate		-0.047 (0.033)		-0.043 (0.025)
Hours worked no overtime		-0.007* (0.000)		-0.006* (0.000)
Hours paid overtime		-0.007* (0.001)		-0.015* (0.001)
Hours unpaid overtime		0.020* (0.001)		0.018* (0.001)
Part-time		-0.298* (0.013)		-0.127* (0.009)
2 Professional Occupations		0.070* (0.010)		0.069* (0.010)
3 Associate Professional		-0.113* (0.011)		-0.085* (0.010)
4 Administrative and Secretarial		-0.406* (0.013)		-0.294* (0.010)

	(1) Men	(2) Men	(3) Women	(4) Women
5 Skilled Occupations		-0.418*		-0.526*
		(0.011)		(0.019)
6 Caring, Leisure and Other Service		-0.576*		-0.525*
		(0.014)		(0.010)
7 Sales and Customer Service		-0.546*		-0.539*
		(0.014)		(0.011)
8 Process, Plant, Machine Op.		-0.459*		-0.499*
		(0.011)		(0.015)
9 Elementary Occupations		-0.572*		-0.595*
		(0.011)		(0.011)
Years job tenure		0.006*		0.005*
		(0.000)		(0.000)
Job temporary		-0.044*		-0.064*
		(0.010)		(0.009)
Public sector		0.001		0.035*
		(0.007)		(0.005)
Work in London		0.143*		0.170*
		(0.006)		(0.005)
Work in Wales		-0.014		-0.007
		(0.020)		(0.018)
Work in Scotland		0.053*		0.022*
		(0.008)		(0.007)
Age		0.042*		0.038*
		(0.002)		(0.001)
Age squared		-0.000*		-0.000*
		(0.000)		(0.000)
Qualification Level 4+		0.297*		0.228*
		(0.010)		(0.010)
Qualification Level 3		0.198*		0.122*
		(0.012)		(0.011)
Qualification Level 2 + Apprent.		0.172*		0.078*
		(0.011)		(0.010)
Qualification Below Level 2		0.133*		0.052*
		(0.012)		(0.011)
Qualification Others		0.142*		0.087*

	(1) Men	(2) Men	(3) Women	(4) Women
		(0.010)		(0.009)
Married/Cohabiting		0.027*		0.017*
		(0.007)		(0.005)
Dependent children		-0.015+		-0.042*
		(0.006)		(0.005)
Year 1998		0.265*		0.264*
		(0.024)		(0.021)
Year 1999		0.371*		0.355*
		(0.026)		(0.023)
Year 2000		0.413*		0.396*
		(0.026)		(0.023)
Year 2001		0.394*		0.454*
		(0.030)		(0.027)
Year 2002		0.437*		0.470*
		(0.026)		(0.023)
Year 2003		0.443*		0.478*
		(0.026)		(0.023)
Year 2004		0.455*		0.488*
		(0.026)		(0.023)
Year 2005		0.458*		0.521*
		(0.027)		(0.024)
Year 2006		0.470*		0.532*
		(0.025)		(0.023)
Year 2007		0.450*		0.518*
		(0.025)		(0.023)
Year 2008		0.469*		0.520*
		(0.025)		(0.023)
Year 2009		0.459*		0.531*
		(0.025)		(0.023)
Year 2010		0.453*		0.496*
		(0.025)		(0.023)
Year 2011		0.398*		0.443*
		(0.025)		(0.022)
Year 2012		0.386*		0.442*
		(0.025)		(0.022)

	(1) Men	(2) Men	(3) Women	(4) Women
Year 2013		0.366*		0.424*
		(0.025)		(0.022)
Year 2014		0.347*		0.430*
		(0.025)		(0.022)
Intercept	2.511*	1.431*	2.377*	1.421*
	(0.004)	(0.043)	(0.003)	(0.038)
Adj_R2	0.008	0.475	0.003	0.502
<b>Observations</b>	<b>29939</b>	<b>29939</b>	<b>30621</b>	<b>30621</b>

Notes: This table presents coefficients of OLS regressions taking log pay as the dependent variable. (1) and (3) are for models including the disabled groups only, (2) and (4) are for models including a wide range of characteristics. Each coefficient can be interpreted as a percentage pay gap and standard errors for the coefficients are shown in parenthesis on the line below.

+ Statistically significant at 5%; \* Statistically significant at 1%.

**Table B4: Contribution of characteristics to pay gaps of disabled men**

	Work-limiting only physical	Activity- limiting only physical	Activity and work- limiting physical	Work- limiting only mental	Activity- limiting only mental	Activity and work- limiting mental	Work- limiting only other	Activity- limiting only other	Activity and work- limiting other
Differential									
Prediction: non-disabled	2.506*	2.506*	2.506*	2.506*	2.506*	2.506*	2.506*	2.506*	2.506*
	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)
Prediction: disabled	2.370*	2.545*	2.275*	2.167*	2.418*	2.109*	2.480*	2.611*	2.285*
	(0.022)	(0.022)	(0.019)	(0.114)	(0.072)	(0.060)	(0.076)	(0.073)	(0.053)
Difference	0.136*	-0.039	0.232*	0.340*	0.088	0.398*	0.027	-0.104	0.221*
	(0.022)	(0.022)	(0.019)	(0.114)	(0.072)	(0.060)	(0.076)	(0.073)	(0.053)
Explained									
Paid hourly rate	-0.000	-0.000	0.000	-0.000	0.000	0.001	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.001)	(0.001)	(0.001)	(0.001)	(0.000)
Hours worked no overtime	-0.016*	-0.005+	-0.028*	-0.025+	-0.012+	-0.045*	-0.010	-0.006	-0.033*
	(0.003)	(0.002)	(0.003)	(0.011)	(0.005)	(0.009)	(0.007)	(0.007)	(0.007)
Hours paid overtime	0.000	-0.001	-0.000	-0.004	-0.004	-0.001	-0.002	0.001	-0.001
	(0.001)	(0.001)	(0.001)	(0.004)	(0.003)	(0.003)	(0.003)	(0.003)	(0.003)
Hours unpaid overtime	0.003	-0.004	0.008*	0.016	-0.002	0.008	0.013	-0.006	0.012+
	(0.003)	(0.003)	(0.003)	(0.008)	(0.013)	(0.010)	(0.009)	(0.013)	(0.006)
Part-time	0.027*	0.010*	0.053*	0.042+	0.005	0.090*	0.009	0.002	0.051*
	(0.005)	(0.003)	(0.005)	(0.017)	(0.012)	(0.015)	(0.011)	(0.010)	(0.012)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
2 Professional Occupations	0.004* (0.001)	-0.001 (0.001)	0.006* (0.001)	0.008* (0.003)	-0.001 (0.004)	0.004 (0.002)	0.002 (0.003)	0.003 (0.003)	0.001 (0.002)
3 Associate Professional	-0.003+ (0.001)	-0.003+ (0.001)	-0.003* (0.001)	-0.004 (0.004)	-0.004 (0.005)	-0.004 (0.003)	0.001 (0.005)	0.009 (0.006)	0.004 (0.004)
4 Administrative and Secretarial	0.008 (0.004)	0.000 (0.003)	-0.001 (0.003)	0.013 (0.016)	0.021 (0.018)	0.010 (0.011)	0.025 (0.016)	0.004 (0.012)	-0.007 (0.007)
5 Skilled Occupations	0.014+ (0.006)	0.005 (0.005)	0.009+ (0.005)	-0.013 (0.016)	-0.035* (0.011)	-0.019 (0.011)	-0.013 (0.015)	-0.005 (0.015)	-0.013 (0.011)
6 Caring, Leisure and Other Service	0.008 (0.005)	0.004 (0.005)	0.008 (0.004)	-0.008 (0.014)	0.013 (0.020)	0.014 (0.015)	-0.003 (0.014)	-0.005 (0.013)	0.013 (0.013)
7 Sales and Customer Service	0.006 (0.005)	-0.005 (0.004)	0.012* (0.004)	0.011 (0.019)	0.033 (0.023)	0.013 (0.014)	-0.019+ (0.008)	0.003 (0.014)	0.030+ (0.015)
8 Process, Plant, Machine Op.	0.007 (0.006)	0.004 (0.006)	0.022* (0.005)	0.019 (0.023)	-0.013 (0.018)	-0.017 (0.013)	0.034 (0.023)	-0.036* (0.011)	0.017 (0.015)
9 Elementary Occupations	0.019+ (0.009)	-0.005 (0.007)	0.024* (0.007)	0.059 (0.034)	0.053 (0.034)	0.087* (0.026)	-0.008 (0.024)	0.002 (0.024)	0.005 (0.019)
Years job tenure	-0.013* (0.003)	-0.013* (0.002)	-0.009* (0.002)	-0.040* (0.015)	-0.015 (0.009)	-0.001 (0.006)	-0.007 (0.007)	-0.009 (0.007)	-0.005 (0.006)
Job temporary	-0.000	-0.000	-0.001	-0.000	0.001	-0.001	-0.001	-0.000	-0.001

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.000)	(0.000)	(0.000)	(0.001)	(0.002)	(0.001)	(0.001)	(0.001)	(0.001)
Public sector	0.000	0.000	0.000	-0.000	0.001	0.001	0.000	0.000	0.001
	(0.000)	(0.000)	(0.000)	(0.000)	(0.001)	(0.001)	(0.001)	(0.000)	(0.001)
Working in London	0.006*	0.005+	0.001	-0.011	0.011	0.011	-0.000	-0.007	0.009
	(0.002)	(0.002)	(0.002)	(0.009)	(0.008)	(0.006)	(0.008)	(0.008)	(0.006)
Working in Wales	0.000	0.000	-0.000	0.000	-0.000	0.000	0.000	0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.001)	(0.000)	(0.000)	(0.001)	(0.000)	(0.000)
Working in Scotland	-0.001	-0.005*	-0.001	-0.005	-0.012*	-0.005+	0.001	-0.001	-0.001
	(0.001)	(0.001)	(0.001)	(0.003)	(0.004)	(0.002)	(0.002)	(0.002)	(0.002)
Age	-0.020*	-0.042*	-0.042*	-0.019	-0.017	-0.023+	-0.002	-0.038*	-0.045*
	(0.004)	(0.005)	(0.004)	(0.015)	(0.012)	(0.010)	(0.013)	(0.011)	(0.008)
Qualification Level 4+	0.031*	0.012+	0.044*	0.032	0.029	0.033*	0.019	0.007	0.015
	(0.005)	(0.005)	(0.004)	(0.018)	(0.018)	(0.013)	(0.017)	(0.017)	(0.013)
Qualification Level 3	-0.007*	-0.003	-0.001	-0.006	-0.018	-0.011	0.000	0.004	-0.001
	(0.003)	(0.002)	(0.002)	(0.008)	(0.010)	(0.007)	(0.007)	(0.006)	(0.005)
Qualification Level 2 + Apprent.	-0.007*	-0.007*	-0.005+	0.002	-0.002	-0.002	-0.002	-0.014	-0.006
	(0.003)	(0.002)	(0.002)	(0.007)	(0.008)	(0.006)	(0.007)	(0.008)	(0.006)
Qualification Below Level 2	-0.005*	-0.001	-0.004*	0.000	-0.004	-0.000	-0.006	-0.001	-0.011+
	(0.002)	(0.001)	(0.001)	(0.004)	(0.005)	(0.003)	(0.005)	(0.004)	(0.004)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Qualification Others	0.007*	0.006*	0.001	0.010	0.004	0.011+	0.005	0.007	0.011+
	(0.002)	(0.002)	(0.002)	(0.007)	(0.007)	(0.005)	(0.007)	(0.006)	(0.004)
Married/Cohabiting	-0.001	-0.003*	-0.003*	0.005+	0.002	0.002	0.003	-0.004+	-0.003+
	(0.001)	(0.001)	(0.001)	(0.002)	(0.002)	(0.001)	(0.002)	(0.002)	(0.001)
Dependent children	-0.000	-0.001	-0.000	-0.002	-0.001	-0.000	-0.002	-0.001	-0.000
	(0.000)	(0.000)	(0.000)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
Year 1998	-0.003	0.004+	0.004*	-0.001	0.012*	-0.001	-0.002	0.009+	0.010*
	(0.002)	(0.002)	(0.002)	(0.007)	(0.002)	(0.005)	(0.007)	(0.004)	(0.002)
Year 1999	-0.006	0.004+	0.004	0.015*	-0.010	-0.004	-0.005	0.001	0.007
	(0.003)	(0.002)	(0.002)	(0.002)	(0.012)	(0.008)	(0.010)	(0.008)	(0.005)
Year 2000	-0.000	-0.000	0.002	0.016*	0.002	0.002	-0.001	0.011+	0.007
	(0.003)	(0.003)	(0.002)	(0.001)	(0.010)	(0.007)	(0.010)	(0.005)	(0.005)
Year 2001	-0.000	-0.000	-0.003	0.007*	0.000	-0.000	-0.004	0.007*	-0.005
	(0.002)	(0.002)	(0.002)	(0.001)	(0.007)	(0.005)	(0.008)	(0.001)	(0.006)
Year 2002	-0.000	0.006+	-0.004	0.004	0.003	0.003	-0.006	0.001	-0.005
	(0.003)	(0.003)	(0.003)	(0.010)	(0.011)	(0.008)	(0.012)	(0.010)	(0.009)
Year 2003	-0.003	-0.000	0.000	-0.003	0.003	-0.012	0.000	-0.004	0.002
	(0.004)	(0.003)	(0.003)	(0.012)	(0.011)	(0.011)	(0.011)	(0.011)	(0.007)
Year 2004	-0.009+	0.002	-0.003	-0.017	0.013	0.005	0.008	0.015+	0.011



	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.004)	(0.003)	(0.003)	(0.017)	(0.008)	(0.008)	(0.009)	(0.006)	(0.006)
Year 2005	-0.000	-0.002	0.000	0.007	0.007	0.003	0.014*	-0.003	0.004
	(0.003)	(0.003)	(0.003)	(0.007)	(0.008)	(0.007)	(0.001)	(0.010)	(0.006)
Year 2006	-0.001	-0.001	0.003	0.011	-0.014	-0.002	-0.032	0.009	0.002
	(0.004)	(0.004)	(0.003)	(0.011)	(0.017)	(0.011)	(0.019)	(0.010)	(0.009)
Year 2007	0.005	0.004	0.004	-0.001	0.005	0.013	-0.003	0.011	0.011
	(0.004)	(0.003)	(0.003)	(0.014)	(0.013)	(0.008)	(0.013)	(0.010)	(0.008)
Year 2008	-0.002	0.000	0.002	0.006	0.021*	-0.007	-0.029	0.018+	-0.003
	(0.004)	(0.004)	(0.004)	(0.013)	(0.008)	(0.012)	(0.018)	(0.009)	(0.010)
Year 2009	-0.001	-0.003	0.002	0.002	0.017+	-0.003	-0.026	-0.022	-0.010
	(0.004)	(0.004)	(0.003)	(0.013)	(0.008)	(0.010)	(0.017)	(0.016)	(0.011)
Year 2010	-0.001	0.001	0.004	0.010	0.010	0.014	0.019*	-0.004	0.001
	(0.004)	(0.004)	(0.003)	(0.011)	(0.011)	(0.007)	(0.007)	(0.013)	(0.009)
Year 2011	-0.006	-0.013*	0.004	-0.012	0.007	-0.014	-0.017	-0.028	-0.003
	(0.004)	(0.004)	(0.003)	(0.015)	(0.012)	(0.011)	(0.015)	(0.016)	(0.009)
Year 2012	0.002	-0.006	-0.005	-0.002	-0.003	0.007	0.019+	-0.038+	-0.010
	(0.004)	(0.004)	(0.004)	(0.014)	(0.014)	(0.009)	(0.008)	(0.017)	(0.010)
Year 2013	0.013*	-0.002	-0.006	-0.019	-0.027	0.004	0.014	0.011	-0.012
	(0.003)	(0.003)	(0.003)	(0.016)	(0.017)	(0.009)	(0.009)	(0.009)	(0.010)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Year 2014	0.012*	-0.002	-0.008+	0.012	-0.041+	-0.007	0.028*	-0.002	-0.005
	(0.003)	(0.003)	(0.003)	(0.010)	(0.018)	(0.010)	(0.003)	(0.011)	(0.009)
Total	0.066*	-0.059*	0.089*	0.112+	0.041	0.154*	0.017	-0.099+	0.039
	(0.016)	(0.015)	(0.013)	(0.057)	(0.054)	(0.041)	(0.050)	(0.044)	(0.038)
Unexplained									
Paid hourly rate	0.001	0.001	0.000	-0.000	-0.045	-0.005	-0.003	0.004	-0.001
	(0.001)	(0.001)	(0.001)	(0.000)	(0.046)	(0.005)	(0.006)	(0.006)	(0.002)
Hours worked no overtime	0.239	0.100	-0.023	0.171	1.444+	-0.177	-0.006	0.154	-0.041
	(0.153)	(0.113)	(0.106)	(0.177)	(0.691)	(0.210)	(0.345)	(0.344)	(0.425)
Hours paid overtime	0.001	0.002	-0.010	-0.094+	-0.008	0.027	0.012	0.031	-0.011
	(0.007)	(0.007)	(0.005)	(0.039)	(0.025)	(0.020)	(0.020)	(0.026)	(0.018)
Hours unpaid overtime	0.001	0.005	-0.006	0.018	-0.014	0.065+	0.013	-0.048+	-0.018
	(0.006)	(0.013)	(0.006)	(0.012)	(0.016)	(0.029)	(0.016)	(0.023)	(0.014)
Part-time	0.017	0.007	-0.032	0.052	0.008	-0.033	-0.043	-0.021	-0.005
	(0.017)	(0.009)	(0.017)	(0.035)	(0.019)	(0.066)	(0.039)	(0.034)	(0.078)
2 Professional Occupations	-0.001	0.005	-0.010	-0.005	0.352+	0.031	-0.009	-0.041	0.035
	(0.011)	(0.015)	(0.010)	(0.009)	(0.138)	(0.026)	(0.042)	(0.032)	(0.039)
3 Associate Professional	-0.002	-0.001	-0.007	-0.076+	0.169+	0.024	0.010	0.026	0.007
	(0.007)	(0.010)	(0.009)	(0.034)	(0.084)	(0.020)	(0.030)	(0.041)	(0.029)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
4 Administrative and Secretarial	-0.006 (0.007)	0.000 (0.005)	-0.010 (0.006)	-0.032 (0.022)	0.038 (0.041)	0.001 (0.015)	-0.011 (0.033)	0.032 (0.019)	0.002 (0.010)
5 Skilled Occupations	-0.021 (0.012)	-0.002 (0.010)	-0.021 (0.013)	0.010 (0.020)	0.056 (0.043)	0.033 (0.022)	0.003 (0.028)	0.019 (0.025)	-0.004 (0.024)
6 Caring, Leisure and Other Service	-0.009 (0.006)	0.005 (0.005)	-0.007 (0.007)	-0.020 (0.016)	0.066 (0.041)	0.016 (0.015)	-0.010 (0.013)	-0.014 (0.012)	0.002 (0.015)
7 Sales and Customer Service	-0.010 (0.006)	-0.002 (0.004)	-0.006 (0.007)	-0.023 (0.016)	0.016 (0.038)	0.033 (0.019)	0.010 (0.011)	-0.001 (0.011)	0.015 (0.026)
8 Process, Plant, Machine Op.	-0.021+ (0.010)	-0.005 (0.010)	-0.025 (0.015)	-0.048 (0.027)	0.112 (0.064)	0.045 (0.024)	-0.007 (0.055)	0.005 (0.007)	0.010 (0.032)
9 Elementary Occupations	-0.031+ (0.013)	0.006 (0.011)	-0.043+ (0.017)	-0.138* (0.047)	0.214+ (0.098)	0.039 (0.046)	0.041 (0.035)	0.068 (0.038)	0.015 (0.035)
Years job tenure	-0.029 (0.019)	0.015 (0.019)	-0.082* (0.025)	0.043 (0.052)	-0.304* (0.099)	-0.112 (0.068)	-0.053 (0.078)	-0.067 (0.092)	0.026 (0.063)
Job temporary	0.007 (0.006)	-0.003 (0.005)	0.005 (0.005)	0.010 (0.013)	-0.027 (0.016)	0.022 (0.015)	-0.001 (0.010)	-0.014 (0.014)	-0.028 (0.020)
Public sector	-0.017+ (0.008)	-0.003 (0.008)	-0.008 (0.010)	-0.093* (0.031)	-0.066 (0.054)	0.012 (0.032)	0.023 (0.043)	0.001 (0.026)	-0.062 (0.050)
Working in London	0.014	0.017	0.006	-0.205* (0.031)	-0.081+ (0.054)	-0.014 (0.032)	-0.115+ (0.043)	-0.040 (0.026)	0.010 (0.050)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.012)	(0.011)	(0.010)	(0.051)	(0.034)	(0.028)	(0.055)	(0.037)	(0.032)
Working in Wales	-0.000	0.000	0.002	0.016	-0.000	-0.001	-0.008	-0.032	-0.007
	(0.001)	(0.003)	(0.002)	(0.011)	(0.000)	(0.004)	(0.014)	(0.021)	(0.005)
Working in Scotland	0.016+	-0.002	-0.007	0.007	-0.249*	0.045	0.025	-0.021	-0.030
	(0.008)	(0.011)	(0.008)	(0.026)	(0.072)	(0.034)	(0.021)	(0.031)	(0.026)
Age	0.384+	0.151	0.675*	1.693*	2.118*	1.161	0.646	-0.474	0.254
	(0.194)	(0.212)	(0.223)	(0.382)	(0.783)	(0.697)	(0.718)	(0.764)	(0.625)
Qualification Level 4+	-0.040	-0.005	-0.006	0.028	0.137	0.034	-0.061	0.096	0.083
	(0.021)	(0.019)	(0.017)	(0.036)	(0.080)	(0.038)	(0.074)	(0.057)	(0.075)
Qualification Level 3	-0.015	-0.003	-0.007	0.058+	0.128+	0.007	0.002	0.033	0.017
	(0.009)	(0.006)	(0.006)	(0.026)	(0.056)	(0.020)	(0.021)	(0.019)	(0.019)
Qualification Level 2 + Apprent.	-0.026+	0.004	-0.011	0.134*	0.126+	0.041	-0.041	-0.039	0.002
	(0.013)	(0.009)	(0.009)	(0.050)	(0.060)	(0.024)	(0.031)	(0.040)	(0.027)
Qualification Below Level 2	-0.017+	-0.008	-0.009	0.021	0.092+	0.014	-0.035	0.010	-0.007
	(0.008)	(0.004)	(0.006)	(0.015)	(0.045)	(0.011)	(0.030)	(0.023)	(0.029)
Qualification Others	-0.006	0.004	0.011	0.011	0.155+	0.028	-0.043	0.024	0.045
	(0.012)	(0.010)	(0.011)	(0.017)	(0.071)	(0.025)	(0.033)	(0.028)	(0.029)
Married/Cohabiting	0.006	-0.015	-0.011	-0.387*	0.287*	0.108	-0.148	-0.034	-0.149
	(0.025)	(0.026)	(0.027)	(0.074)	(0.079)	(0.059)	(0.083)	(0.073)	(0.091)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Dependent children	0.037+	0.002	0.019	0.057+	-0.093	-0.019	0.050	0.029	0.014
	(0.018)	(0.016)	(0.018)	(0.026)	(0.049)	(0.043)	(0.062)	(0.065)	(0.041)
Year 1998	-0.003	-0.004	-0.016+	0.050	0.000	-0.047	0.028	0.002	0.006
	(0.007)	(0.005)	(0.007)	(0.029)	(0.000)	(0.028)	(0.035)	(0.007)	(0.008)
Year 1999	-0.001	0.004	-0.015+	-0.000	-0.012	-0.034	0.028	0.021	-0.006
	(0.008)	(0.005)	(0.007)	(0.000)	(0.038)	(0.029)	(0.037)	(0.025)	(0.011)
Year 2000	-0.004	0.004	-0.021+	-0.000	-0.022	-0.043	0.002	0.003	-0.000
	(0.006)	(0.007)	(0.009)	(0.000)	(0.026)	(0.026)	(0.026)	(0.010)	(0.011)
Year 2001	-0.000	0.001	-0.011	-0.000	0.005	-0.025	0.007	-0.000	-0.008
	(0.004)	(0.004)	(0.006)	(0.000)	(0.014)	(0.020)	(0.016)	(0.000)	(0.017)
Year 2002	-0.007	-0.001	-0.025+	0.060	-0.029	-0.026	0.032	0.030	0.004
	(0.006)	(0.005)	(0.010)	(0.044)	(0.031)	(0.023)	(0.034)	(0.034)	(0.027)
Year 2003	-0.009	-0.002	-0.022+	-0.059	-0.011	-0.083	0.014	0.024	-0.005
	(0.007)	(0.007)	(0.009)	(0.036)	(0.019)	(0.047)	(0.027)	(0.036)	(0.015)
Year 2004	-0.003	-0.001	-0.024+	0.016	-0.001	-0.026	0.030	0.008	0.009
	(0.009)	(0.007)	(0.010)	(0.016)	(0.013)	(0.022)	(0.030)	(0.011)	(0.011)
Year 2005	-0.006	-0.001	-0.020*	0.009	0.018	-0.029	-0.000	0.015	-0.004
	(0.005)	(0.007)	(0.007)	(0.010)	(0.021)	(0.021)	(0.000)	(0.020)	(0.011)
Year 2006	-0.011	-0.002	-0.026+	0.020	0.071	-0.055	0.012	0.002	0.015

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.009)	(0.011)	(0.011)	(0.017)	(0.056)	(0.040)	(0.078)	(0.027)	(0.026)
Year 2007	-0.002	0.007	-0.029*	-0.006	0.051	-0.055	0.009	0.011	-0.010
	(0.009)	(0.009)	(0.011)	(0.013)	(0.039)	(0.033)	(0.041)	(0.026)	(0.016)
Year 2008	-0.008	0.004	-0.029+	0.002	0.027	-0.090	0.032	0.049	-0.016
	(0.009)	(0.011)	(0.012)	(0.011)	(0.028)	(0.049)	(0.075)	(0.040)	(0.027)
Year 2009	-0.004	0.003	-0.025+	-0.032	-0.038	-0.075	0.021	0.021	0.005
	(0.008)	(0.010)	(0.010)	(0.021)	(0.039)	(0.040)	(0.062)	(0.063)	(0.032)
Year 2010	-0.007	0.007	-0.027*	-0.021	-0.028	-0.031	0.017	0.014	0.006
	(0.008)	(0.010)	(0.010)	(0.016)	(0.032)	(0.023)	(0.021)	(0.042)	(0.022)
Year 2011	-0.017	0.004	-0.033*	0.019	0.038	-0.109	0.002	0.022	0.005
	(0.012)	(0.016)	(0.013)	(0.025)	(0.033)	(0.060)	(0.060)	(0.068)	(0.033)
Year 2012	-0.016	0.002	-0.047*	-0.027	0.036	-0.066	0.005	0.055	0.013
	(0.011)	(0.016)	(0.018)	(0.020)	(0.050)	(0.041)	(0.015)	(0.105)	(0.042)
Year 2013	-0.012	0.007	-0.047+	-0.055+	0.018	-0.071	0.015	0.012	0.022
	(0.007)	(0.014)	(0.019)	(0.027)	(0.083)	(0.043)	(0.026)	(0.028)	(0.051)
Year 2014	-0.007	0.002	-0.048+	0.009	0.097	-0.107+	-0.000	-0.001	-0.007
	(0.007)	(0.015)	(0.020)	(0.012)	(0.103)	(0.054)	(0.000)	(0.052)	(0.039)
_cons	-0.285	-0.290	0.232	-0.966+	-4.805*	-0.208	-0.484	0.020	-0.018
	(0.289)	(0.257)	(0.274)	(0.479)	(1.383)	(1.050)	(0.826)	(1.070)	(0.858)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Total	0.070* (0.017)	0.020 (0.017)	0.143* (0.016)	0.228+ (0.092)	0.047 (0.054)	0.244* (0.052)	0.010 (0.052)	-0.006 (0.052)	0.182* (0.042)
Observations	24705	24823	25072	24065	24063	24117	24076	24082	24132
Minority	697	815	1064	57	55	109	68	74	124

Notes: Results of Oaxaca decomposition. Standard errors in parenthesis.

+ Statistically significant at 5%; \* Statistically significant at 1%.

Reference categories are: Full-time, 1 Managerial occupations, Job permanent, Private sector, Work in England (outside London), No qualifications, Not married cohabiting, No dependent children, Year 1997.

**Table B5: Contribution of characteristics to pay gaps of disabled women**

	Work-limiting only physical	Activity- limiting only physical	Activity and work- limiting physical	Work- limiting only mental	Activity- limiting only mental	Activity and work- limiting mental	Work- limiting only other	Activity- limiting only other	Activity and work- limiting other
Differential									
Prediction: non-disabled	2.377*	2.377*	2.377*	2.377*	2.377*	2.377*	2.377*	2.377*	2.377*
	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)	(0.004)
Prediction: disabled	2.335*	2.316*	2.238*	2.373*	2.375*	2.189*	2.387*	2.446*	2.327*
	(0.021)	(0.020)	(0.015)	(0.074)	(0.055)	(0.041)	(0.051)	(0.034)	(0.034)
Difference	0.042+	0.061*	0.140*	0.004	0.002	0.188*	-0.010	-0.069+	0.051
	(0.021)	(0.020)	(0.016)	(0.074)	(0.055)	(0.041)	(0.052)	(0.034)	(0.034)
Explained									
Paid hourly rate	0.000	0.000	0.000	-0.000*	0.001	-0.000	-0.000*	-0.000*	-0.000
	(0.000)	(0.000)	(0.000)	(0.000)	(0.001)	(0.000)	(0.000)	(0.000)	(0.000)
Hours worked no overtime	-0.009*	-0.007*	-0.019*	-0.011	-0.012+	-0.028*	-0.011	-0.005	-0.019*
	(0.003)	(0.002)	(0.003)	(0.007)	(0.005)	(0.006)	(0.006)	(0.003)	(0.004)
Hours paid overtime	0.000	-0.000	-0.001	0.001	0.003	0.004	0.004	-0.004+	0.002
	(0.002)	(0.002)	(0.001)	(0.007)	(0.005)	(0.004)	(0.004)	(0.002)	(0.004)
Hours unpaid overtime	0.001	-0.003	0.004+	-0.011	0.001	-0.011	0.006	-0.008	0.001
	(0.003)	(0.003)	(0.002)	(0.011)	(0.006)	(0.008)	(0.005)	(0.005)	(0.004)
Part-time	0.007*	0.005+	0.017*	0.004	0.005	0.025*	0.009	0.003	0.019*
	(0.003)	(0.002)	(0.002)	(0.008)	(0.006)	(0.006)	(0.006)	(0.004)	(0.004)



	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
2 Professional Occupations	0.003+	0.003+	0.004*	-0.002	0.006*	0.005+	0.000	-0.002	0.001
	(0.001)	(0.001)	(0.001)	(0.004)	(0.002)	(0.002)	(0.003)	(0.002)	(0.002)
3 Associate Professional	-0.001	-0.001	-0.003*	-0.006	0.008	-0.005+	-0.000	0.000	-0.001
	(0.001)	(0.001)	(0.001)	(0.003)	(0.004)	(0.002)	(0.003)	(0.002)	(0.002)
4 Administrative and Secretarial	0.005	-0.002	-0.001	-0.009	-0.015	0.003	0.017	0.005	0.009
	(0.005)	(0.004)	(0.003)	(0.014)	(0.010)	(0.009)	(0.012)	(0.007)	(0.007)
5 Skilled Occupations	0.005	0.002	0.004	-0.009*	-0.003	-0.009*	-0.004	0.001	-0.002
	(0.003)	(0.003)	(0.002)	(0.001)	(0.005)	(0.001)	(0.005)	(0.005)	(0.004)
6 Caring, Leisure and Other Service	0.005	0.009	0.016*	0.024	0.007	0.010	-0.016	-0.002	-0.016
	(0.008)	(0.007)	(0.006)	(0.027)	(0.020)	(0.016)	(0.016)	(0.012)	(0.010)
7 Sales and Customer Service	0.002	0.012+	0.014*	0.026	0.048+	0.043*	-0.002	0.016	0.027+
	(0.006)	(0.006)	(0.005)	(0.024)	(0.021)	(0.016)	(0.015)	(0.011)	(0.011)
8 Process, Plant, Machine Op.	0.001	0.005	0.005	-0.017*	-0.001	-0.001	-0.017*	-0.005	-0.006
	(0.004)	(0.004)	(0.003)	(0.001)	(0.009)	(0.007)	(0.001)	(0.005)	(0.004)
9 Elementary Occupations	0.015	0.004	0.036*	0.030	-0.016	0.017	0.012	-0.022+	0.010
	(0.008)	(0.007)	(0.007)	(0.030)	(0.018)	(0.017)	(0.020)	(0.010)	(0.012)
Years job tenure	-0.010*	-0.005+	-0.010*	0.009	0.003	0.002	-0.010	-0.003	-0.002
	(0.003)	(0.002)	(0.002)	(0.005)	(0.005)	(0.005)	(0.007)	(0.003)	(0.003)
Job temporary	0.000	-0.002*	-0.002*	0.001	-0.001	-0.002	-0.002	-0.002	-0.002

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.001)	(0.001)	(0.001)	(0.003)	(0.002)	(0.001)	(0.001)	(0.001)	(0.001)
Public sector	-0.000	-0.001+	0.000	-0.002	0.001	-0.000	-0.001	-0.003*	-0.001
	(0.001)	(0.001)	(0.000)	(0.002)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
Working in London	-0.005	0.001	0.001	0.015	0.022*	0.015*	-0.003	0.016*	-0.002
	(0.003)	(0.003)	(0.002)	(0.009)	(0.007)	(0.006)	(0.008)	(0.004)	(0.005)
Working in Wales	-0.000	-0.000	0.000	-0.000	-0.000	-0.000	0.000	-0.000	0.000
	(0.000)	(0.000)	(0.000)	(0.001)	(0.000)	(0.000)	(0.000)	(0.000)	(0.000)
Working in Scotland	0.001+	-0.002+	-0.001+	-0.002	-0.005+	-0.003+	-0.001	-0.003+	-0.001
	(0.000)	(0.001)	(0.000)	(0.001)	(0.002)	(0.001)	(0.001)	(0.001)	(0.001)
Age	-0.015*	-0.006	-0.013*	0.003	-0.007	-0.011	-0.008	-0.021*	-0.023*
	(0.003)	(0.004)	(0.003)	(0.011)	(0.008)	(0.006)	(0.007)	(0.004)	(0.004)
Qualification Level 4+	0.014*	0.013*	0.028*	-0.001	0.002	0.006	-0.001	-0.003	0.009
	(0.004)	(0.004)	(0.003)	(0.014)	(0.011)	(0.009)	(0.011)	(0.007)	(0.006)
Qualification Level 3	-0.000	-0.002	-0.002	-0.006	-0.006	-0.005	0.004	-0.006+	-0.000
	(0.001)	(0.001)	(0.001)	(0.006)	(0.005)	(0.003)	(0.003)	(0.003)	(0.002)
Qualification Level 2 + Apprent.	-0.002+	-0.003+	-0.003*	0.004	0.001	-0.004	0.002	-0.000	-0.004+
	(0.001)	(0.001)	(0.001)	(0.003)	(0.002)	(0.002)	(0.002)	(0.002)	(0.002)
Qualification Below Level 2	-0.002+	-0.000	-0.002*	-0.002	0.001	-0.001	-0.003	0.000	-0.001
	(0.001)	(0.000)	(0.001)	(0.002)	(0.001)	(0.001)	(0.002)	(0.001)	(0.001)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Qualification Others	0.004*	0.004*	0.003*	0.005	0.004	0.008*	0.003	0.007*	0.003
	(0.001)	(0.001)	(0.001)	(0.004)	(0.003)	(0.002)	(0.003)	(0.002)	(0.002)
Married/Cohabiting	0.000	0.000	0.000	0.003+	0.004*	0.003+	-0.001	-0.001	-0.001
	(0.000)	(0.000)	(0.000)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)	(0.001)
Dependent children	-0.004*	-0.004*	-0.002*	-0.002	-0.001	-0.003	-0.001	-0.002	-0.003+
	(0.001)	(0.001)	(0.001)	(0.003)	(0.002)	(0.002)	(0.002)	(0.001)	(0.001)
Year 1998	-0.004	0.005*	0.002	0.009	0.005	0.012*	0.004	0.007*	0.006+
	(0.003)	(0.002)	(0.002)	(0.005)	(0.005)	(0.002)	(0.005)	(0.003)	(0.003)
Year 1999	-0.001	0.009*	0.004+	-0.008	0.009	0.015*	0.010+	0.008+	0.005
	(0.003)	(0.002)	(0.002)	(0.012)	(0.005)	(0.003)	(0.005)	(0.004)	(0.004)
Year 2000	-0.002	0.003	0.006*	0.004	0.013*	0.005	0.003	0.008+	0.001
	(0.003)	(0.003)	(0.002)	(0.010)	(0.004)	(0.006)	(0.007)	(0.004)	(0.005)
Year 2001	-0.006+	-0.004	0.001	0.008*	0.003	-0.001	-0.001	0.003	-0.000
	(0.003)	(0.003)	(0.002)	(0.001)	(0.005)	(0.005)	(0.006)	(0.003)	(0.004)
Year 2002	-0.003	0.007+	0.005+	0.006	0.007	0.006	-0.014	0.012*	0.003
	(0.004)	(0.003)	(0.003)	(0.011)	(0.008)	(0.007)	(0.012)	(0.004)	(0.005)
Year 2003	-0.007	0.003	0.000	-0.011	0.017*	0.010	0.004	-0.003	-0.009
	(0.005)	(0.003)	(0.003)	(0.016)	(0.005)	(0.006)	(0.009)	(0.007)	(0.007)
Year 2004	0.004	0.005	-0.000	0.007	-0.007	-0.002	-0.004	-0.004	0.001

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.004)	(0.003)	(0.003)	(0.012)	(0.012)	(0.009)	(0.011)	(0.007)	(0.006)
Year 2005	-0.006	-0.004	0.003	0.009	0.008	0.012+	0.009	0.002	-0.002
	(0.004)	(0.004)	(0.003)	(0.009)	(0.008)	(0.005)	(0.007)	(0.006)	(0.006)
Year 2006	-0.001	0.002	0.003	0.012	-0.020	0.013	-0.014	0.011	0.006
	(0.005)	(0.004)	(0.004)	(0.013)	(0.016)	(0.008)	(0.014)	(0.006)	(0.007)
Year 2007	0.006	0.001	-0.002	0.014	0.015	-0.009	0.007	0.000	-0.009
	(0.005)	(0.004)	(0.004)	(0.013)	(0.009)	(0.011)	(0.011)	(0.008)	(0.008)
Year 2008	0.003	-0.005	0.006	0.025*	0.017	0.023*	0.014	0.007	0.006
	(0.005)	(0.005)	(0.003)	(0.009)	(0.009)	(0.006)	(0.010)	(0.007)	(0.007)
Year 2009	-0.009	-0.009	0.004	-0.016	0.002	0.016+	-0.005	0.002	0.013+
	(0.006)	(0.005)	(0.003)	(0.020)	(0.012)	(0.007)	(0.013)	(0.008)	(0.006)
Year 2010	-0.001	-0.004	-0.001	-0.030	0.024*	-0.026+	0.006	-0.008	-0.008
	(0.005)	(0.004)	(0.004)	(0.021)	(0.005)	(0.013)	(0.010)	(0.008)	(0.008)
Year 2011	-0.010	-0.012+	-0.005	-0.052+	-0.023	-0.020	-0.022	-0.022+	-0.002
	(0.005)	(0.005)	(0.004)	(0.024)	(0.015)	(0.012)	(0.014)	(0.009)	(0.007)
Year 2012	-0.005	-0.006	-0.007	0.008	-0.012	-0.002	-0.011	-0.028*	-0.007
	(0.005)	(0.005)	(0.004)	(0.015)	(0.015)	(0.010)	(0.014)	(0.010)	(0.008)
Year 2013	0.018*	-0.002	-0.011*	-0.014	-0.021	-0.038*	0.009	-0.012	-0.016
	(0.004)	(0.004)	(0.004)	(0.018)	(0.015)	(0.013)	(0.010)	(0.009)	(0.008)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Year 2014	0.025*	-0.007	-0.009+	0.012	-0.054*	-0.024	0.001	0.001	-0.001
	(0.004)	(0.005)	(0.004)	(0.015)	(0.019)	(0.013)	(0.012)	(0.008)	(0.008)
Total	0.017	0.000	0.074*	0.027	0.031	0.049	-0.029	-0.059+	-0.013
	(0.016)	(0.014)	(0.011)	(0.058)	(0.041)	(0.033)	(0.035)	(0.025)	(0.023)
Unexplained									
Paid hourly rate	-0.001	-0.002	0.000	-0.000	-0.002	-0.002	-0.000	-0.000	-0.001
	(0.002)	(0.001)	(0.001)	(0.000)	(0.004)	(0.002)	(0.000)	(0.000)	(0.001)
Hours worked no overtime	-0.056	0.094	-0.034	0.377+	0.131	-0.155	0.286	-0.051	-0.105
	(0.113)	(0.100)	(0.072)	(0.169)	(0.188)	(0.125)	(0.339)	(0.249)	(0.126)
Hours paid overtime	-0.000	0.003	0.001	0.015	0.000	0.006	-0.022	-0.009	0.014
	(0.005)	(0.007)	(0.004)	(0.013)	(0.009)	(0.010)	(0.015)	(0.007)	(0.009)
Hours unpaid overtime	0.000	-0.006	0.007	-0.036	0.023	0.051	-0.029	-0.001	0.004
	(0.007)	(0.007)	(0.004)	(0.026)	(0.014)	(0.026)	(0.019)	(0.011)	(0.008)
Part-time	0.006	0.005	-0.026	-0.042	0.016	0.021	0.063	-0.022	-0.009
	(0.026)	(0.023)	(0.019)	(0.053)	(0.042)	(0.053)	(0.071)	(0.039)	(0.037)
2 Professional Occupations	0.018	0.007	-0.009	-0.140*	0.011	-0.041	0.004	-0.005	0.021
	(0.014)	(0.014)	(0.010)	(0.053)	(0.014)	(0.024)	(0.045)	(0.025)	(0.018)
3 Associate Professional	-0.009	0.002	-0.013	-0.050	0.131*	-0.003	-0.021	-0.014	-0.007
	(0.012)	(0.010)	(0.010)	(0.029)	(0.044)	(0.018)	(0.040)	(0.020)	(0.015)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
4 Administrative and Secretarial	-0.012 (0.018)	-0.006 (0.012)	-0.022 (0.014)	-0.141+ (0.057)	0.047 (0.028)	-0.035 (0.031)	-0.020 (0.062)	-0.011 (0.029)	0.029 (0.021)
5 Skilled Occupations	-0.001 (0.003)	0.004 (0.004)	-0.004 (0.002)	-0.000 (0.000)	-0.005 (0.005)	-0.000 (0.000)	-0.004 (0.006)	-0.002 (0.004)	0.002 (0.002)
6 Caring, Leisure and Other Service	-0.006 (0.015)	-0.009 (0.010)	-0.035+ (0.014)	-0.079 (0.051)	0.041 (0.031)	-0.057 (0.029)	-0.007 (0.033)	-0.017 (0.019)	-0.007 (0.014)
7 Sales and Customer Service	-0.003 (0.010)	-0.003 (0.008)	-0.017 (0.009)	-0.069 (0.043)	0.045 (0.033)	-0.067+ (0.028)	0.018 (0.020)	-0.008 (0.016)	0.016 (0.014)
8 Process, Plant, Machine Op.	0.003 (0.004)	-0.005 (0.004)	-0.007 (0.004)	-0.000 (0.000)	0.007 (0.008)	-0.014 (0.008)	-0.000 (0.000)	-0.004 (0.005)	0.005 (0.004)
9 Elementary Occupations	-0.010 (0.015)	0.003 (0.010)	-0.027 (0.014)	-0.007 (0.054)	0.018 (0.019)	-0.038 (0.024)	-0.010 (0.036)	0.003 (0.012)	-0.017 (0.015)
Years job tenure	0.043* (0.016)	0.011 (0.019)	-0.009 (0.015)	-0.013 (0.046)	-0.051 (0.032)	-0.073 (0.039)	0.031 (0.038)	-0.036 (0.025)	-0.031 (0.028)
Job temporary	0.010 (0.006)	0.004 (0.005)	-0.001 (0.003)	0.036 (0.021)	-0.007 (0.010)	-0.017+ (0.008)	0.025 (0.016)	-0.001 (0.007)	-0.010 (0.009)
Public sector	-0.025+ (0.012)	-0.029 (0.015)	-0.016 (0.010)	0.083 (0.045)	0.018 (0.021)	-0.081* (0.026)	0.014 (0.033)	0.009 (0.032)	-0.055* (0.020)
Working in London	-0.015	-0.014	0.006	-0.028	-0.011	-0.005	-0.023	-0.010	-0.004

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.011)	(0.011)	(0.009)	(0.023)	(0.018)	(0.019)	(0.034)	(0.012)	(0.017)
Working in Wales	0.004	-0.000	-0.001	0.021	-0.005	-0.014	-0.000	0.006	0.001
	(0.002)	(0.002)	(0.001)	(0.014)	(0.009)	(0.008)	(0.002)	(0.007)	(0.003)
Working in Scotland	-0.000	0.001	-0.003	-0.046	0.019	-0.003	-0.021	-0.003	-0.027
	(0.007)	(0.011)	(0.007)	(0.032)	(0.028)	(0.026)	(0.025)	(0.021)	(0.015)
Age	0.307	-0.084	0.210	1.752+	-0.082	0.420	0.602	0.356	0.253
	(0.239)	(0.227)	(0.148)	(0.777)	(0.355)	(0.297)	(0.458)	(0.385)	(0.442)
Qualification Level 4+	0.014	-0.003	-0.027	0.245	-0.103	0.039	0.040	0.000	0.003
	(0.025)	(0.028)	(0.014)	(0.127)	(0.058)	(0.044)	(0.064)	(0.048)	(0.030)
Qualification Level 3	0.004	-0.006	-0.004	0.095	-0.038	-0.010	-0.002	-0.005	0.005
	(0.007)	(0.008)	(0.006)	(0.050)	(0.024)	(0.015)	(0.012)	(0.014)	(0.009)
Qualification Level 2 + Apprent.	0.010	-0.006	-0.004	0.023	-0.003	0.008	0.015	-0.002	-0.028
	(0.011)	(0.009)	(0.006)	(0.020)	(0.012)	(0.020)	(0.015)	(0.011)	(0.015)
Qualification Below Level 2	-0.005	-0.001	-0.011+	0.027	-0.026	0.002	0.003	0.010	-0.010
	(0.009)	(0.006)	(0.005)	(0.042)	(0.014)	(0.013)	(0.027)	(0.010)	(0.009)
Qualification Others	0.017+	0.012	-0.001	0.090	-0.008	0.022	-0.001	-0.007	0.009
	(0.009)	(0.010)	(0.006)	(0.046)	(0.022)	(0.017)	(0.023)	(0.010)	(0.012)
Married/Cohabiting	-0.024	0.005	-0.007	-0.024	0.003	-0.002	-0.040	0.005	-0.009
	(0.017)	(0.015)	(0.012)	(0.036)	(0.023)	(0.024)	(0.053)	(0.030)	(0.027)

	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
Dependent children	0.003 (0.014)	0.011 (0.015)	-0.002 (0.012)	0.016 (0.040)	0.063 (0.035)	-0.040 (0.030)	0.010 (0.037)	0.013 (0.020)	-0.041 (0.023)
Year 1998	-0.001 (0.008)	0.000 (0.007)	-0.003 (0.005)	0.005 (0.005)	0.024 (0.015)	0.000 (0.001)	0.007 (0.010)	0.004 (0.006)	-0.006 (0.007)
Year 1999	0.011 (0.007)	-0.004 (0.003)	-0.002 (0.004)	0.042 (0.029)	0.012 (0.010)	-0.007 (0.008)	-0.000 (0.006)	-0.001 (0.006)	0.003 (0.008)
Year 2000	0.007 (0.007)	0.000 (0.007)	-0.004 (0.004)	0.003 (0.007)	0.008 (0.009)	-0.020 (0.013)	0.005 (0.011)	0.004 (0.007)	-0.004 (0.010)
Year 2001	0.006 (0.005)	-0.000 (0.004)	-0.001 (0.002)	-0.000 (0.000)	0.003 (0.005)	-0.016 (0.011)	0.008 (0.008)	-0.001 (0.003)	-0.003 (0.005)
Year 2002	0.008 (0.007)	-0.003 (0.005)	-0.001 (0.004)	0.018 (0.018)	-0.003 (0.009)	-0.012 (0.013)	0.027 (0.023)	0.005 (0.006)	0.008 (0.009)
Year 2003	0.011 (0.008)	-0.008 (0.006)	0.001 (0.005)	0.028 (0.023)	0.005 (0.005)	-0.025 (0.015)	0.007 (0.010)	0.003 (0.013)	0.011 (0.013)
Year 2004	0.005 (0.006)	-0.002 (0.005)	-0.003 (0.005)	0.011 (0.012)	0.027 (0.016)	-0.040 (0.022)	0.018 (0.019)	0.003 (0.014)	0.005 (0.010)
Year 2005	0.005 (0.007)	-0.004 (0.007)	-0.003 (0.004)	0.008 (0.010)	-0.009 (0.008)	-0.005 (0.005)	0.002 (0.006)	0.003 (0.008)	-0.003 (0.009)
Year 2006	0.005	-0.002	-0.004	0.040	0.045	-0.028	0.001	0.005	0.007



	<b>Work-limiting only physical</b>	<b>Activity- limiting only physical</b>	<b>Activity and work- limiting physical</b>	<b>Work- limiting only mental</b>	<b>Activity- limiting only mental</b>	<b>Activity and work- limiting mental</b>	<b>Work- limiting only other</b>	<b>Activity- limiting only other</b>	<b>Activity and work- limiting other</b>
	(0.008)	(0.007)	(0.006)	(0.030)	(0.025)	(0.017)	(0.019)	(0.010)	(0.011)
Year 2007	0.005	-0.002	-0.004	-0.013	0.004	-0.058	0.020	0.017	0.003
	(0.008)	(0.008)	(0.007)	(0.016)	(0.008)	(0.031)	(0.022)	(0.016)	(0.017)
Year 2008	0.005	-0.012	-0.004	0.006	0.016	-0.014	0.010	-0.012	-0.007
	(0.008)	(0.010)	(0.006)	(0.008)	(0.013)	(0.011)	(0.011)	(0.015)	(0.012)
Year 2009	0.009	-0.004	-0.002	0.065	0.026	-0.017	0.014	0.011	0.008
	(0.010)	(0.010)	(0.005)	(0.037)	(0.016)	(0.012)	(0.015)	(0.013)	(0.008)
Year 2010	0.003	-0.005	-0.007	0.037	-0.000	-0.075	0.012	0.017	0.006
	(0.009)	(0.009)	(0.007)	(0.027)	(0.003)	(0.040)	(0.013)	(0.018)	(0.015)
Year 2011	0.012	-0.006	-0.000	0.052	0.037	-0.070	0.052	0.021	0.009
	(0.013)	(0.014)	(0.009)	(0.041)	(0.031)	(0.042)	(0.033)	(0.031)	(0.016)
Year 2012	0.017	-0.006	-0.009	0.020	0.049	-0.062	0.022	0.018	0.027
	(0.015)	(0.013)	(0.011)	(0.017)	(0.031)	(0.035)	(0.032)	(0.036)	(0.021)
Year 2013	0.008	-0.007	-0.005	0.050	0.021	-0.117	0.004	0.036	-0.005
	(0.007)	(0.013)	(0.012)	(0.031)	(0.032)	(0.062)	(0.016)	(0.028)	(0.023)
Year 2014	0.006	-0.003	0.001	0.008	0.094	-0.080	0.024	0.013	0.013
	(0.007)	(0.016)	(0.013)	(0.016)	(0.052)	(0.052)	(0.024)	(0.023)	(0.023)
_cons	-0.370	0.138	0.172	-2.508+	-0.621	0.874	-1.128*	-0.350	-0.010
	(0.293)	(0.285)	(0.199)	(1.144)	(0.421)	(0.532)	(0.410)	(0.584)	(0.540)

	Work-limiting only physical	Activity- limiting only physical	Activity and work- limiting physical	Work- limiting only mental	Activity- limiting only mental	Activity and work- limiting mental	Work- limiting only other	Activity- limiting only other	Activity and work- limiting other
Total	0.026 (0.015)	0.061* (0.015)	0.066* (0.012)	-0.022 (0.043)	-0.029 (0.034)	0.139* (0.032)	0.019 (0.037)	-0.010 (0.024)	0.064* (0.025)
<b>Observations</b>	<b>24668</b>	<b>24887</b>	<b>25241</b>	<b>24086</b>	<b>24124</b>	<b>24182</b>	<b>24135</b>	<b>24282</b>	<b>24313</b>
Minority	641	860	1214	59	97	155	108	255	286

Notes: Results of Oaxaca decomposition. Standard errors in parenthesis.

+ Statistically significant at 5%; \* Statistically significant at 1%.

Reference categories are: Full-time, 1 Managerial occupations, Job permanent, Private sector, Work in England (outside London), No qualifications, Not married cohabiting, No dependent children, Year 1997.

**Table B6: Impact of characteristics on pay gaps of disabled people by type of impairment**

	(1) Men	(2) Men	(3) Women	(4) Women
Arms or hands	-0.261* (0.051)	-0.149* (0.037)	-0.095* (0.036)	-0.037 (0.025)
Legs or feet	-0.232* (0.038)	-0.148* (0.028)	-0.180* (0.036)	-0.105* (0.025)
Back or neck	-0.192* (0.030)	-0.097* (0.022)	-0.082* (0.024)	-0.040+ (0.017)
Difficulty in seeing	-0.278* (0.080)	-0.152* (0.058)	-0.112 (0.085)	-0.058 (0.060)
Difficulty in hearing	-0.134 (0.084)	-0.100 (0.061)	-0.013 (0.081)	-0.052 (0.058)
Severe disfigurement, skin conditions, allergies	-0.111 (0.085)	-0.100 (0.062)	-0.063 (0.081)	-0.030 (0.057)
Chest or breathing problems, asthma, bronchitis	-0.188* (0.041)	-0.040 (0.030)	-0.097* (0.034)	-0.016 (0.024)
Heart, blood pressure or blood circulation	-0.200* (0.040)	-0.136* (0.029)	-0.110* (0.040)	-0.082* (0.028)
Stomach, liver, kidney or digestive problems	-0.156* (0.056)	-0.128* (0.041)	-0.122+ (0.048)	-0.086+ (0.034)
Diabetes	-0.178* (0.046)	-0.137* (0.034)	-0.111+ (0.049)	-0.006 (0.035)
Depression, bad nerves or anxiety	-0.265* (0.076)	-0.224* (0.055)	-0.115+ (0.049)	-0.085+ (0.035)
Epilepsy	-0.367* (0.107)	-0.200+ (0.078)	-0.177+ (0.081)	-0.132+ (0.058)
Severe or specific learning disabilities	-0.623* (0.115)	-0.276* (0.084)	-0.290 (0.166)	-0.115 (0.118)
Mental illness, phobia, panics, other nervous disorders	-0.422* (0.100)	-0.280* (0.073)	-0.112 (0.098)	-0.055 (0.069)
Progressive illness not included elsewhere	-0.142 (0.082)	-0.121+ (0.060)	-0.059 (0.054)	-0.081+ (0.038)
Other health problems or disabilities	-0.165* (0.053)	-0.125* (0.039)	-0.024 (0.033)	-0.038 (0.023)

	(1) Men	(2) Men	(3) Women	(4) Women
Paid hourly rate		-0.050 (0.033)		-0.043 (0.025)
Hours worked no overtime		-0.007* (0.000)		-0.006* (0.000)
Hours paid overtime		-0.007* (0.001)		-0.015* (0.001)
Hours unpaid overtime		0.020* (0.001)		0.018* (0.001)
Part-time		-0.299* (0.013)		-0.127* (0.009)
2 Professional Occupations		0.069* (0.010)		0.069* (0.010)
3 Associate Professional		-0.113* (0.011)		-0.085* (0.010)
4 Administrative and Secretarial		-0.406* (0.013)		-0.294* (0.010)
5 Skilled Occupations		-0.418* (0.011)		-0.526* (0.019)
6 Caring, Leisure and Other Service		-0.576* (0.014)		-0.526* (0.010)
7 Sales and Customer Service		-0.547* (0.014)		-0.540* (0.011)
8 Process, Plant, Machine Op.		-0.460* (0.011)		-0.500* (0.015)
9 Elementary Occupations		-0.572* (0.011)		-0.596* (0.011)
Years job tenure		0.006* (0.000)		0.005* (0.000)
Job temporary		-0.044* (0.010)		-0.064* (0.009)
Public sector		0.001 (0.007)		0.035* (0.005)
Work in London		0.142* (0.006)		0.170* (0.005)
Work in Wales		-0.013		-0.007

	(1) Men	(2) Men	(3) Women	(4) Women
		(0.020)		(0.018)
Work in Scotland		0.053*		0.021*
		(0.008)		(0.007)
Age		0.042*		0.038*
		(0.002)		(0.001)
Age squared		-0.000*		-0.000*
		(0.000)		(0.000)
Qualification Level 4+		0.297*		0.228*
		(0.010)		(0.010)
Qualification Level 3		0.198*		0.121*
		(0.012)		(0.011)
Qualification Level 2 + Apprent.		0.173*		0.077*
		(0.011)		(0.010)
Qualification Below Level 2		0.132*		0.052*
		(0.012)		(0.011)
Qualification Others		0.142*		0.087*
		(0.010)		(0.009)
Married/Cohabiting		0.026*		0.017*
		(0.007)		(0.005)
Dependent children		-0.015+		-0.042*
		(0.006)		(0.005)
Year 1998		0.266*		0.265*
		(0.024)		(0.021)
Year 1999		0.373*		0.356*
		(0.026)		(0.023)
Year 2000		0.414*		0.396*
		(0.026)		(0.023)
Year 2001		0.393*		0.454*
		(0.030)		(0.027)
Year 2002		0.437*		0.470*
		(0.026)		(0.023)
Year 2003		0.442*		0.478*
		(0.026)		(0.023)
Year 2004		0.456*		0.489*
		(0.026)		(0.023)

	(1) Men	(2) Men	(3) Women	(4) Women
Year 2005		0.458* (0.027)		0.521* (0.024)
Year 2006		0.471* (0.025)		0.532* (0.023)
Year 2007		0.451* (0.025)		0.518* (0.023)
Year 2008		0.469* (0.025)		0.520* (0.023)
Year 2009		0.460* (0.025)		0.532* (0.023)
Year 2010		0.453* (0.025)		0.496* (0.023)
Year 2011		0.398* (0.025)		0.444* (0.022)
Year 2012		0.385* (0.025)		0.442* (0.022)
Year 2013		0.366* (0.025)		0.424* (0.022)
Year 2014		0.347* (0.025)		0.429* (0.022)
Intercept	2.512* (0.004)	1.433* (0.043)	2.376* (0.003)	1.418* (0.038)
Adj_R2	0.008	0.475	0.002	0.502
<b>Observations</b>	<b>29,935</b>	<b>29,935</b>	<b>30,620</b>	<b>30,620</b>

Notes: This table presents coefficients of OLS regressions taking log pay as the dependent variable. (1) and (3) are for models including the disabled groups only, (2) and (4) are for models including a wide range of characteristics. Each coefficient can be interpreted as a percentage pay gap and standard errors for the coefficients are shown in parenthesis on the line below.

+ Statistically significant at 5%; \* Statistically significant at 1%.

Reference categories are: Non-disabled, Full-time, 1 Managerial occupations, Job permanent, Private sector, Work in England (outside London), No qualifications, Not married cohabiting, No dependent children, Year 1997.

In this table Non-disabled includes those with impairments which are only activity-limiting.

**Table B7: Impact of characteristics on pay gaps of disabled men and women by ethnicity**

	(1) Men	(2) Men	(3) Women	(4) Women
Indian non-disabled	0.064* (0.010)	-0.086* (0.007)	0.138* (0.010)	-0.020* (0.007)
Pakistani non-disabled	-0.238* (0.016)	-0.182* (0.011)	-0.025 (0.018)	-0.047* (0.013)
Bangladeshi non-disabled	-0.402* (0.025)	-0.347* (0.018)	-0.017 (0.032)	-0.104* (0.023)
Black African non-disabled	-0.114* (0.015)	-0.185* (0.011)	0.071* (0.013)	-0.070* (0.010)
Black Caribbean non-disabled	-0.066* (0.018)	-0.125* (0.013)	0.163* (0.014)	-0.038* (0.010)
White British work-limiting	-0.174* (0.005)	-0.105* (0.003)	-0.099* (0.004)	-0.057* (0.003)
Indian work-limiting	-0.161* (0.039)	-0.249* (0.027)	0.040 (0.034)	-0.087* (0.024)
Pakistani work-limiting	-0.360* (0.051)	-0.252* (0.036)	-0.114 (0.060)	-0.098+ (0.042)
Bangladeshi work-limiting	-0.555* (0.081)	-0.474* (0.057)	-0.060 (0.123)	-0.098 (0.086)
Black African work-limiting	-0.344* (0.073)	-0.281* (0.051)	-0.026 (0.051)	-0.165* (0.036)
Black Caribbean work-limiting	-0.186* (0.063)	-0.210* (0.044)	0.094+ (0.039)	-0.062+ (0.027)
Paid hourly rate		-0.056* (0.013)		-0.012 (0.009)
Hours worked no overtime		-0.010* (0.000)		-0.005* (0.000)
Hours paid overtime		-0.007* (0.000)		-0.016* (0.000)
Hours unpaid overtime		0.015* (0.000)		0.016* (0.000)
Part-time		-0.315* (0.005)		-0.125* (0.003)
2 Professional Occupations		-0.016*		0.043*

	(1) Men	(2) Men	(3) Women	(4) Women
		(0.003)		(0.004)
3 Associate Professional		-0.130*		-0.088*
		(0.003)		(0.004)
4 Administrative and Secretarial		-0.368*		-0.274*
		(0.004)		(0.003)
5 Skilled Occupations		-0.329*		-0.467*
		(0.003)		(0.007)
6 Caring, Leisure and Other Service		-0.441*		-0.485*
		(0.005)		(0.004)
7 Sales and Customer Service		-0.437*		-0.474*
		(0.005)		(0.004)
8 Process, Plant, Machine Op.		-0.388*		-0.409*
		(0.004)		(0.006)
9 Elementary Occupations		-0.500*		-0.549*
		(0.004)		(0.004)
Years job tenure		0.004*		0.005*
		(0.000)		(0.000)
Job temporary		-0.068*		-0.068*
		(0.004)		(0.004)
Public sector		-0.019*		0.038*
		(0.002)		(0.002)
Work in London		0.256*		0.250*
		(0.003)		(0.003)
Work in Wales		-0.054*		-0.018*
		(0.004)		(0.004)
Work in Scotland		-0.019*		-0.001
		(0.003)		(0.003)
Age		0.057*		0.036*
		(0.000)		(0.000)
Age squared		-0.001*		-0.000*
		(0.000)		(0.000)
Qualification Level 4+		0.346*		0.305*
		(0.004)		(0.004)
Qualification Level 3		0.211*		0.175*
		(0.004)		(0.004)



	(1) Men	(2) Men	(3) Women	(4) Women
Qualification Level 2 + Apprent.		0.147*		0.118*
		(0.004)		(0.003)
Qualification Below Level 2		0.104*		0.076*
		(0.004)		(0.003)
Qualification Others		0.061*		0.056*
		(0.004)		(0.004)
Married/Cohabiting		0.077*		0.019*
		(0.002)		(0.002)
Dependent children		0.028*		-0.027*
		(0.002)		(0.002)
Year 1998		0.215*		0.251*
		(0.007)		(0.006)
Year 1999		0.283*		0.342*
		(0.007)		(0.007)
Year 2000		0.318*		0.376*
		(0.007)		(0.007)
Year 2001		0.336*		0.418*
		(0.008)		(0.008)
Year 2002		0.349*		0.437*
		(0.007)		(0.007)
Year 2003		0.361*		0.449*
		(0.007)		(0.007)
Year 2004		0.379*		0.476*
		(0.007)		(0.007)
Year 2005		0.408*		0.499*
		(0.008)		(0.007)
Year 2006		0.409*		0.501*
		(0.007)		(0.007)
Year 2007		0.421*		0.519*
		(0.007)		(0.007)
Year 2008		0.417*		0.508*
		(0.007)		(0.007)
Year 2009		0.401*		0.505*
		(0.007)		(0.007)
Year 2010		0.374*		0.491*

	(1) Men	(2) Men	(3) Women	(4) Women
Year 2011		(0.007) 0.355*		(0.007) 0.460*
Year 2012		(0.008) 0.341*		(0.007) 0.445*
Year 2013		(0.008) 0.320*		(0.007) 0.428*
Year 2014		(0.008) 0.325*		(0.007) 0.424*
Intercept	2.529* (0.001)	1.300* (0.013)	2.280* (0.001)	1.331* (0.012)
Adj_R2	0.010	0.508	0.004	0.507
<b>Observations</b>	<b>215,698</b>	<b>215,698</b>	<b>231,527</b>	<b>231,527</b>

Notes: This table presents coefficients of OLS regressions taking log pay as the dependent variable. (1) and (3) are for models including the disabled groups only, (2) and (4) are for models including a wide range of characteristics. Each coefficient can be interpreted as a percentage pay gap and standard errors for the coefficients are shown in parenthesis on the line below.

+ Statistically significant at 5%; \* Statistically significant at 1%.

Reference categories are: White British non-disabled, Full-time, 1 Managerial occupations, Job permanent, Private sector, Work in England (outside London), No qualifications, Not married cohabiting, No dependent children, Year 1997.

In this table Non-disabled includes those with impairments which are only activity-limiting.

# Contacts

This publication and related equality and human rights resources are available from the Commission's website: [www.equalityhumanrights.com](http://www.equalityhumanrights.com).

For advice, information or guidance on equality, discrimination or human rights issues, please contact the Equality Advisory and Support Service, a free and independent service.

Website [www.equalityadvisoryservice.com](http://www.equalityadvisoryservice.com)

Telephone 0808 800 0082

Textphone 0808 800 0084

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Questions and comments regarding this publication may be addressed to: [correspondence@equalityhumanrights.com](mailto:correspondence@equalityhumanrights.com). The Commission welcomes your feedback.

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