



## Wellbeing and fair pay, or plentiful work? The dilemmas facing disabled people in the world of work

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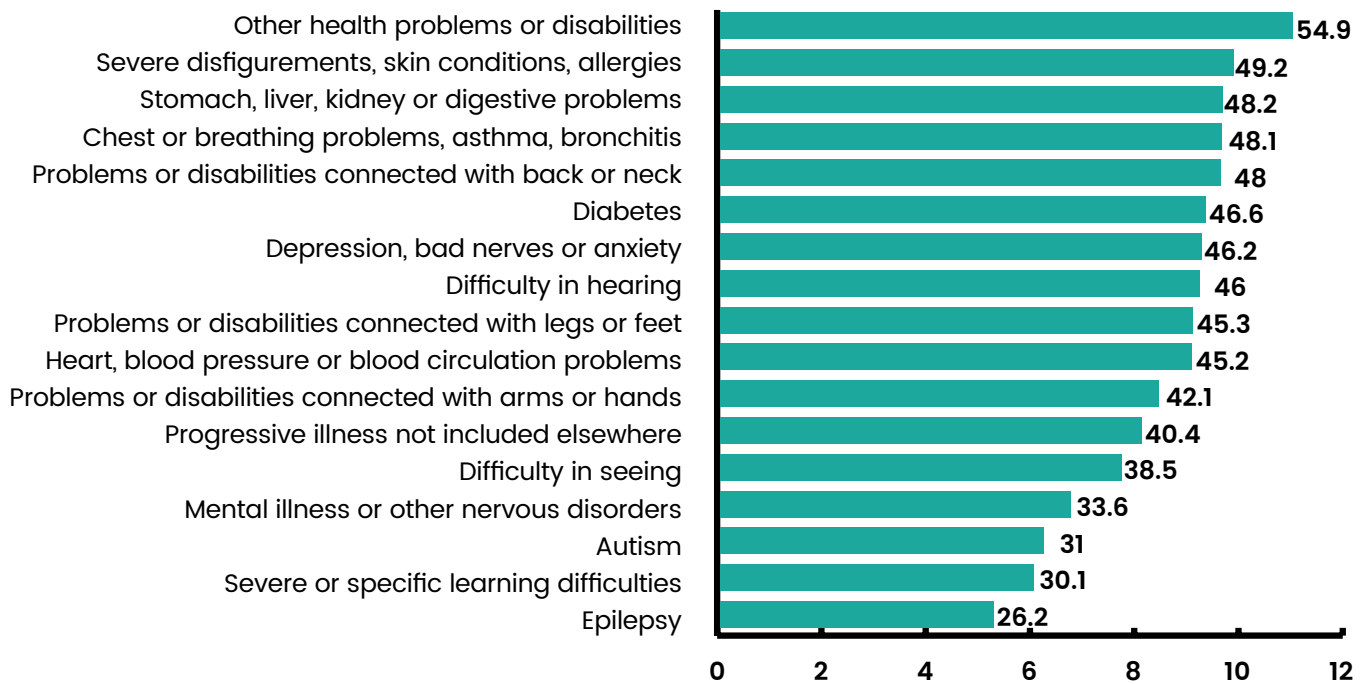
### Background

The employment landscape for individuals with disabilities in the UK is shaped by a variety of economic, social, and institutional factors. In recent years, legislative and policy advancements have aimed to foster inclusion of disabled people in the workplace. The UK has a string of current and incoming diversity, equity, and inclusion laws, such as the Employment Rights Bill (2025) and the Equality (Race and Disability) Bill (2024), both of which will strengthen workplace protections against exploitative practices, sexual harassment, and unfair pay.

While there is progress being made in fostering workplace inclusion, disparities in employment rates, job security, and sectoral distribution persist. These disparities are often driven by a combination of structural barriers, employer biases (Deloitte, 2024), and broader societal attitudes toward disabled individuals in the workplace (Navani et al, 2023). Despite legal protections such as the Equality Act 2010, which mandates non-discrimination in employment, disabled individuals continue to face challenges related to accessibility, career advancement, and workplace accommodations.

Understanding the relationship between industry and occupational trends, workplace characteristics, and disabilities employment can offer valuable insights into the barriers and opportunities faced by disabled individuals in the workforce. This paper aims to analyse these trends, identify key employment patterns, and provide recommendations to enhance employment outcomes for disabled individuals. By integrating findings from multiple areas of research, including industry and occupation trends as well as workplace characteristics and working styles, this study seeks to provide a more comprehensive analysis of employment challenges faced by individuals with disabilities.





### Health conditions and employment rates

Employment rates for people with disabilities varies by condition. Department for Work and Pensions (DWP) data reveals a total of 50.5% of those with musculoskeletal conditions were in employment in 2023–24, compared to 45.1% of individuals with mental health conditions (DWP, 2024). The chart below outlines the percentage of people in employment by health condition.

### Our approach

This research has drawn upon two primary sources of data, which have been combined to undertake a quantitative analysis of the relationships between disabled people's employment, and other variables including occupation, industry, and workplace characteristics. The primary sources of data are from a 2024 analysis conducted by the DWP, and the Office for National Statistics through the Annual Population Survey.

The DWP's *Employment of Disabled People 2024* is a data set which contains statistics relating to the employment of working-age (16 to 64) disabled people in the UK. For the purposes of this analysis, we used 2023–24 data, which contains data up to March 2024. Included within the DWP's data set is a set of self-reported qualitative survey responses from disabled individuals who report on their expressed levels of satisfaction, happiness, anxiety, and the extent to which they feel a sense of worth. Our analysis has taken the combination of these metrics to present one single wellbeing metric, which we report on in our ensuing findings.

The *Raw Disability Pay Gaps, UK* data set measures the disability pay gap (that is the difference in average pay between disabled and non-disabled people), using weighted samples across a variety of metrics such as age, sex, region, race, occupation, and other variables. Again, for the purposes of this research, the latest data from 2023–24 has been used.



## Key findings

### Employment patterns across industry and occupation

A complex picture emerges when examining employment patterns among disabled workers in different industries and occupations. There is evidence of both overrepresentation and underrepresentation in certain sectors, pointing to broader systemic trends that influence where disabled individuals find employment opportunities. These disparities suggest that disabled individuals are often pushed toward specific industries, either due to accessibility concerns, employer biases, or traditional hiring practices that do not accommodate diverse abilities.

Disabled men and women exhibit different employment patterns across industries. Disabled men are employed relatively evenly across a range of industries, with over 30% of employed disabled men working in wholesale, retail, manufacturing, and construction. A different trend in employment is observed among disabled women, where disabled women are more concentrated in specific industries. There is a higher concentration of disabled women in health, social work, and education, which collectively employ over 40% of employed disabled women. While these industries provide stable employment opportunities, the difference in industries may also reflect traditional gender norms and occupational segregation.

### The underemployment of disabled people in skilled and higher-paying industries

Both disabled men and women are notably absent from high-skilled, high-wage sectors such as financial and professional services – industries which account for less than 10% of disabled male employment. Our analysis reveals the extent to which there is a disproportionate under-employment of disabled people in skilled professions, which we can clearly see by comparing rates of employment for disabled people against their non-disabled counterparts. In finance and insurance, only 61 disabled men are hired for every 100 non-disabled men; and disabled men do not fare much better in professional, scientific and technical activities, with 71 disabled men hired for every 100 non-disabled men. This suggests potential barriers, including access to education, training, and workplace accommodations, that prevent them from entering these more lucrative fields. In contrast, disabled men are overrepresented in the arts, entertainment, recreation, and other services – sectors that may offer more flexible working conditions but are often lower-paying and more precarious. The concentration in these industries suggests that disabled individuals may be drawn to sectors that provide greater autonomy, or where physical demands are lower, yet these roles often do not provide long-term job security or career progression.

Like men, disabled women are significantly underrepresented in finance, insurance, and science, technology, engineering, and mathematics (STEM)-related industries, highlighting persistent barriers to entry in these fields. Only 73 disabled women are hired for every 100 non-disabled women in STEM roles. These sectors often require specialised education and training, which may be less accessible to disabled individuals due to systemic inequalities in education and skills development opportunities.

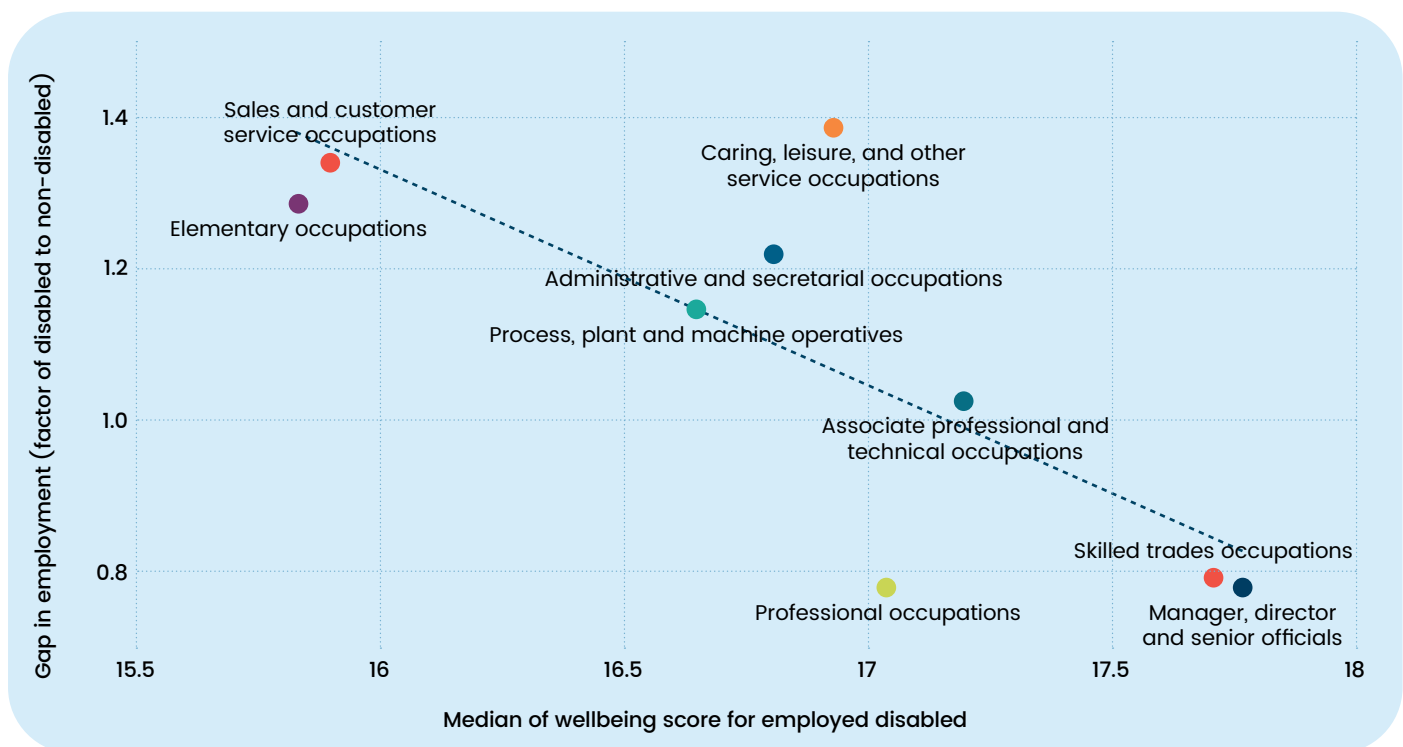




By contrast, disabled people are disproportionately well represented in sales and customer service occupations, and in elementary occupations – jobs which involve “mostly routine tasks, often involving the use of simple hand-held tools, and, in some cases requiring a degree of physical effort” (Eurostat, 2024).

### **The wellbeing gap: wellbeing is higher in areas where disabled workers are underrepresented**

Our research explores the link between this overrepresentation in elementary occupations, and associated employment satisfaction levels, to reveal a concerning finding: disabled people are the least happy (and report the lowest wellbeing) when they are employed in these elementary occupations and industries. Disabled workers demonstrate the highest reported wellbeing in skilled trades and professional roles, and in management and director level roles, which are precisely the areas in which they are generally underrepresented compared to non-disabled people.



In addition to these differences in workplace representation, disabled individuals are significantly more likely to experience employment volatility, including changes in job status, temporary contracts, and involuntary part-time employment. The prevalence of precarious work arrangements further reinforces economic vulnerability for disabled individuals, limiting their ability to accumulate financial stability and long-term career prospects.

### **Workplace characteristics and employment trends**

The structure of employment for disabled individuals extends beyond industry and occupation to workplace characteristics. Findings indicate that the rate of disabled and non-disabled individuals working as employees and self-employed individuals is almost identical. Approximately 87% of disabled workers are employed, compared to 88% of non-disabled workers, and the remaining 13% of disabled individuals are self-employed, compared to 12% of non-disabled workers. This suggests that employment type itself is not a significant differentiator in employment disparities; rather, the type of industry and occupational distribution play a more crucial role.

Furthermore, disabled workers are significantly more likely to work part time compared to their non-disabled counterparts. Approximately 32% of disabled workers work part time, compared to only 22% of non-disabled workers. The higher rate of part-time employment among disabled workers raises concerns about job stability, income security, and career advancement opportunities. While part-time work may provide flexibility, it may also limit access to promotions and high-paying roles.



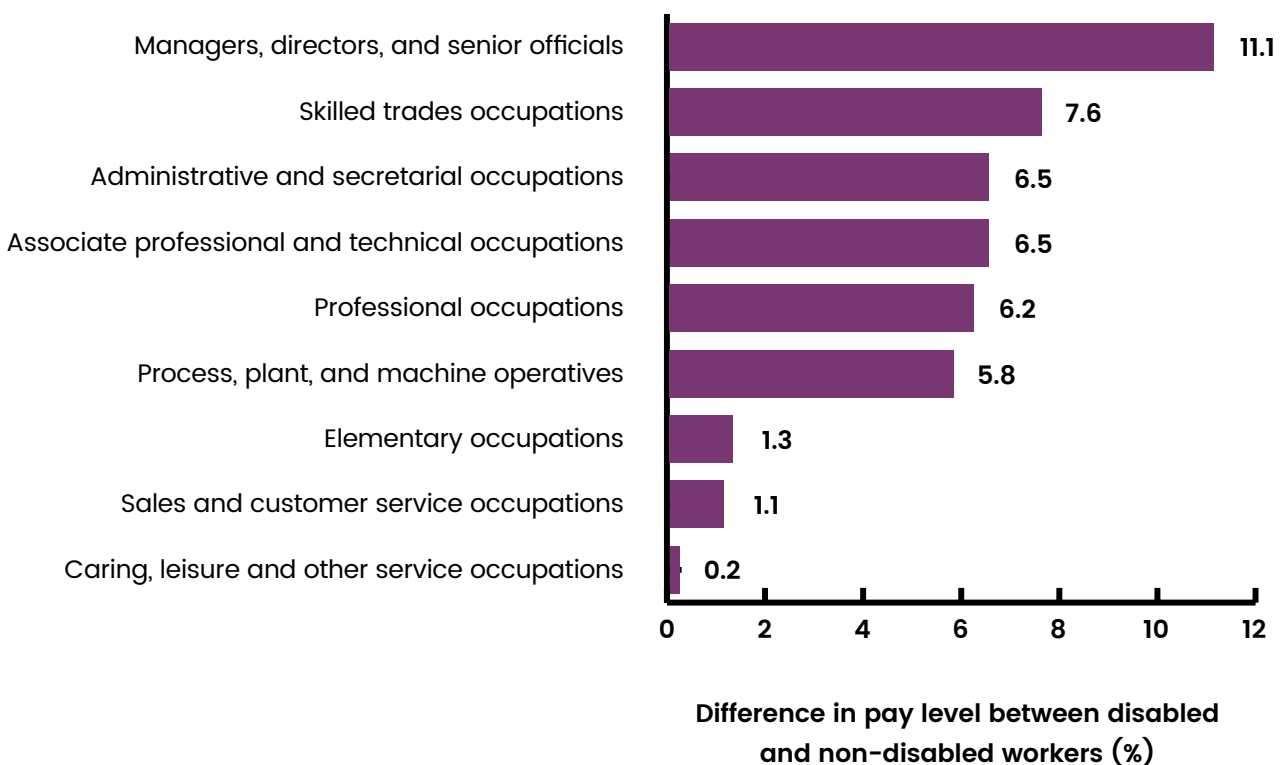
Disabled workers are also slightly more likely to be employed in the public sector than non-disabled workers, with 27% of disabled employees working in public sector roles compared to 23% of non-disabled employees. Public sector employment may offer more inclusive hiring practices, stronger legal protections, and better access to workplace accommodations than the private sector, making it a more viable option for many disabled individuals.

Another key trend is the distribution of disabled workers across workplaces of different sizes. The research indicates that both disabled and non-disabled workers exhibit similar patterns of employment across small, medium, and large workplaces. About 45% of disabled individuals work in small workplaces (hiring less than 50 staff), compared to 42% of non-disabled workers. Meanwhile, approximately 29% of both groups work in large workplaces (over 250 staff), and 21–22% work in medium-sized businesses (50 to 250 staff). This indicates that workplace size does not necessarily contribute to the employment gap between disabled and non-disabled individuals, but other structural factors within these workplaces may influence career outcomes.

### **Pay gaps and employment quality: pay equality and wellbeing are inversely linked**

One of the most critical disparities affecting disabled workers is the wage gap. Disabled full-time workers earn approximately 11.1% less than non-disabled full-time workers, highlighting a significant income disparity. Interestingly, the wage gap is smaller among part-time workers, where disabled individuals earn 4.1% less than their non-disabled counterparts. This suggests that while the pay gap exists across employment types, it is more pronounced in full-time roles, potentially due to a lack of career progression opportunities for disabled individuals in higher-paying jobs.

Furthermore, the research indicates a troubling paradox regarding employment satisfaction and pay. Industries where disabled individuals experience the highest wellbeing and are underrepresented – such as management occupations and skilled trades – also tend to be the industries where they are significantly underpaid compared to non-disabled workers. Conversely, in occupations where disabled workers are more prevalent, such as sales and customer service, they report lower wellbeing and face higher job insecurity but face a smaller pay disparity. This raises concerns that while disabled individuals are finding employment, they may not be accessing roles that provide stability, fair wages, and career growth opportunities. There is a compromising trade-off in their employment choices.







## Implications for policy and practice

The combination of these findings suggests several policy recommendations aimed at improving employment opportunities and outcomes for disabled individuals:

- 1. Promoting inclusive hiring in high-quality sectors:** Industries that offer high wellbeing but low employment rates for disabled individuals, such as finance and professional services, should implement targeted recruitment and mentorship programmes to break down entry barriers.
- 2. Enhancing workplace flexibility:** As disabled workers are more likely to work part time, policies should encourage the development of high-quality part-time roles with career progression opportunities, ensuring that flexible working arrangements do not limit advancement.
- 3. Addressing pay gaps and income disparities:** Strategies should be developed and implemented to reduce the wage gap, particularly for full-time disabled workers, through enhanced pay transparency, equal pay policies, and career development initiatives.
- 4. Leveraging public sector leadership:** Given the higher rate of disabled employment in the public sector, the government should lead by example in implementing best practices for workplace inclusion, which can be adopted more broadly by the private sector.
- 5. Supporting small businesses with hiring disabled workers:** As a significant proportion of disabled workers are employed in small businesses, policies should provide financial incentives, training, and resources to help small employers create more accessible and inclusive work environments.

## Limitations and recommendations for future research

While this research provides valuable insights into the employment patterns, workplace characteristics, and pay disparities affecting individuals with disabilities backgrounds, several limitations must be acknowledged. Firstly, the analysis relies primarily on available quantitative data, which may not capture the full extent of qualitative experiences, including discrimination, workplace culture, and the personal career aspirations of disabled workers. Future research should incorporate qualitative methodologies such as interviews and case studies to gain a deeper understanding of the lived experience of employment as a disabled person.

Secondly, while this study identifies employment trends, it does not fully explore the impact of policy interventions that have already been implemented. Longitudinal studies assessing the effectiveness of disability-inclusive employment policies over time would provide valuable insights into what strategies are most effective in promoting equitable employment outcomes.

Additionally, while comparisons between disabled and non-disabled workers provide a useful reference, further research will be undertaken to account for intersectionality – the ways in which disability intersects with factors such as gender, ethnicity, socioeconomic background, and education. Further studies should explore how these overlapping identities influence employment outcomes.

Finally, more research is needed to explore employer perspectives on hiring and accommodating disabled workers. Understanding the barriers from an employer standpoint, including potential misconceptions, financial constraints, and knowledge gaps regarding workplace accommodations, could inform more targeted policy solutions.



## Conclusions

This research highlights the complex interplay between industry, occupation, workplace characteristics, and employment outcomes for individuals with disabilities. It finds that people with disabilities face a troubling and difficult dilemma in the world of work: they can either work in industries and occupations where work is easier to find and employers are more willing to hire disabled people as well as non-disabled people, but experience a poorer level of overall wellbeing; or they can work in occupations and industries where they can expect a higher level of wellbeing, but remain underpaid and under-represented compared to non-disabled people.

The explicit reasons for the interplay of these factors raises questions for further research and analysis. While some industries and occupations offer high levels of wellbeing and career satisfaction, they often remain inaccessible due to systemic barriers. Additionally, structural factors such as workplace size, employment type, and pay disparities further contribute to disability inequality in the labour market. Addressing these challenges requires a holistic policy approach that not only increases employment numbers but also improves job quality, career mobility, and economic equity for disabled individuals.

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