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Diversity, Equity & Inclusion:
Disability

The Society of Pension Professionals
& Disability Rights UK

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Disability and the UK Business Landscape: Breaking Barriers, Building Inclusion

By Kamran Mallick, CEO, Disability Rights UK

Despite growing awareness of equality, diversity, and inclusion, disabled people in the UK continue to face systemic barriers to accessing, staying in, and progressing within work. From inaccessible recruitment processes to workplace cultures that fail to understand or accommodate different needs, the business world still has far to go.

Disability Rights UK sees these challenges daily. We are a founding member of the Disability Employment Charter, a coalition of organisations calling on government and employers to implement meaningful change to close the disability employment and pay gaps. The Charter offers a roadmap to improve disabled people's employment outcomes. The business world should adopt its principles.

The challenges disabled people face in UK workplaces

Disabled people are twice as likely to be unemployed as non-disabled people. Even when in work, they are paid on average 13.8% less per hour, and many are clustered in lower-paid, less secure roles with fewer progression opportunities. These inequalities result not from individual capability, but structural and attitudinal barriers within our labour market.

Application portals often fail to accommodate screen readers or flexible formats. Interviewers may lack an understanding of disability. Outdated assumptions about what constitutes "competence" can filter out talented candidates. Disabled people are frequently passed over for roles or promotions because they don't conform to rigid expectations of availability, communication style, or presence.

In the workplace, getting reasonable adjustments can be bureaucratic. Managers often don't know what support is available or fear saying the wrong thing. Disabled staff report feeling excluded from social activities, denied opportunities to develop, or viewed as less capable, even when outperforming.

Practical solutions for inclusion and equity

The solutions are within reach. Senior executives must champion disability inclusion and lead by example. Setting targets, reporting on progress, and including disability in wider DEI strategies sends a powerful message.

Organisations that report on disability pay gaps—and act on it—are better placed to recruit and retain disabled talent. Transparency drives accountability and can shift organisational culture.

Recruitment must be reimaged and monitored. Inclusive job descriptions that allow flexibility and remote working options, accessible platforms, alternative ways of assessing suitability, and ensuring flexibility at interviews all help level the playing field.

To create a barrier-free experience for disabled people, monitoring also needs to include progression and retention.

Access to Work, a government scheme that funds adjustments such as support workers, travel assistance, specialist equipment, and more is under utilised. Promoting and demystifying this scheme could be transformative.

Businesses must commit to co-production: working with disabled employees and networks to shape workplace policies, practices, and culture. Shifting from doing "for" to "with" is essential if inclusion is to be genuine and sustainable.

Why this matters for the pensions industry

The disability pay gap creates a disability pensions gap. When disabled people earn less and are more likely to work part-time or be out of work, they inevitably contribute less to their pensions. The long-term consequence is poverty and insecurity in later life.

Internally, the pensions industry can lead by example and become a sector where disabled people thrive. Externally, it can ensure that communications, products, and advice are accessible and inclusive.

With over 16 million disabled people in the UK, no business can afford to overlook the value of disabled talent, nor the social and financial cost of inaction.

The pensions industry must lead by example, actively supporting systemic changes to improve employment outcomes for disabled people. A concrete way to do this is to endorse and join the Disability Employment Charter's recommendations. We can all be part of a national movement committed to closing the disability employment and pension gaps, making a meaningful step towards a more inclusive and equitable future.



Disability is a broad church but most face barriers to access

By Charlotte Feld, Consultant Lawyer, Travers Smith and SPP member

Growing up, we moved often, mostly living in a derelict house downwind from a steelworks, then a council estate on a busy A-road. I developed asthma. Other health issues were only properly investigated and diagnosed decades later. I missed lots of school.

I always tried to ignore symptoms including pain, injuries, exhaustion. Most wouldn't guess I'm disabled. This isn't inspirational. The cycle of 'pushing through' on adrenaline, then crashing to recover just enough to start again, is unhealthy.

However, chronic illness combined with caring responsibilities can make somebody a determined, efficient, innovative problem-solver. Employers, take note. We may be so reliable and capable you don't realise we're struggling. (But if we say we are, please listen.)

Qualifying as a solicitor in the City twenty years ago, part-time working was unheard of, except for 'professional support' (senior knowhow) lawyers. I had excellent early work advising private equity clients on DB pensions. Contact with the new Pensions Regulator led to a secondment. The attraction of cutting-edge work enhanced by 'flexi-time'.

After that, I returned to the Regulator, advising on cases, policy and legislative change, including identifying and closing loopholes. I went part-time - after negotiation (I'd been offered a senior role elsewhere). However, my management responsibilities increased.

I returned to the City, joining Travers Smith as (finally!) a professional support lawyer.

One of my disabling conditions, undiagnosed for decades, is endometriosis. Aged 40, after becoming increasingly unwell, a surgeon discovered it had infiltrated and fused together my pelvic organs. A subsequent 5-hour multi-disciplinary surgery restored my bowel, bladder and sciatic nerve. Endometriosis is incurable, though. My health never recovered to even my low baseline.

That diagnosis isolated other symptoms. I was finally referred, tested and diagnosed with (among others) cardiological and joint conditions - increasingly limiting my mobility.

Diagnoses helped to manage my conditions. But sudden menopause aged 45 made 'pushing through' impossible. After years advising on complex legislation and litigation, even phoning a utility company became an insurmountable task. I couldn't work at all for three months.

Menopause combined with my other conditions triggered chronic migraine - a neurological condition that's more than pain. Without careful energy rationing, on bad days, I can barely form sentences. My brain, previously the most reliable part of me, was malfunctioning.

I'm fortunate that Travers Smith support me with various reasonable adjustments, including home working, reduced hours, strict rest periods. Without these, I could have lost my career. Now, I can function well within these limits and am hoping for improved health. Including when I move to a more accessible home.

Travers Smith promoted me even after my endometriosis surgeries. The firm has active disability and menopause networks and is committed to EDI.

Many UK disabled employees don't get adjustments, forcing them out of hard-earned careers and often into poverty.

Disability comes with extra costs - Scope estimate £1,095 per household, matching my experience. Our healthcare systems (even with medical insurance) prioritise non-disabled people with curable conditions. Housing and transport are largely inaccessible. Social care is limited. Luckily my salary and a small Access to Work grant covers costs so many can't afford (even with Personal Independence Payments). But should disability cost more in a fair society?

Diagnoses open doors to treatment, but official 'disabled' stamps close doors. My GP assigned a 'frailty score' that could have restricted life-saving treatment. One specialist volunteered casually that nature aims to eradicate faulty people like me. Writing this article is daunting.

Disability is a broad church. Our impairments differ; but most face barriers to access. Strong statutory rights are widely ignored and unregulated. Political rhetoric paints us as inactive unfair burdens on "*working people*" - actually, we have to pay more and continually fight for inclusion.

Anybody can become disabled. 45% of people over state pension age are disabled. We are the most under-pensioned group.

I hope policymakers and industry gain more understanding of the barriers disabled people (and carers) face and more fully include disabled people - whether as your colleagues or as pension scheme members.





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