

The extra costs of disability in Chile

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What do we know about the extra costs of disability?

- People with disabilities and their families face several barriers in their daily life which results in extra economic direct and indirect costs ([World Health Organization and World Bank, 2011](#)).
 - *Indirect cost*: Opportunity costs of foregone activities.
 - *Direct cost*: Additional expenditures due to specific needs.
- [Sen \(2009\)](#) frames the rationales of these costs in terms of an *earning handicap* and a *conversion handicap* → Higher vulnerability to poverty and deprivation compared to households without members with a disability ([Mitra et al., 2013](#); [Pinilla-Roncancio, 2018](#)).
- Measuring the costs of disability is crucial for social policy to effectively alleviate the social exclusion faced by individuals with a disability and their households.

What do we know about measuring these costs?

- Existing research has estimated the direct costs of disability using different strategies (see [Morciano et al. \(2015\)](#) or [Zaidi and Burchardt \(2005\)](#) for methods review).
- The Standard of Living (SoL) approach, introduced by [Berthoud et al. \(1993\)](#) and extended by [Zaidi and Burchardt \(2005\)](#), is a frequently adopted framework → Extra costs of disability as the additional income a household with a person with a disability requires to reach the same level of welfare than a household without a member with a disability.
- Evidence consistently finds significant additional costs in terms of living standards for households with people with disabilities and this gap increase with disability severity. [See selected research](#)

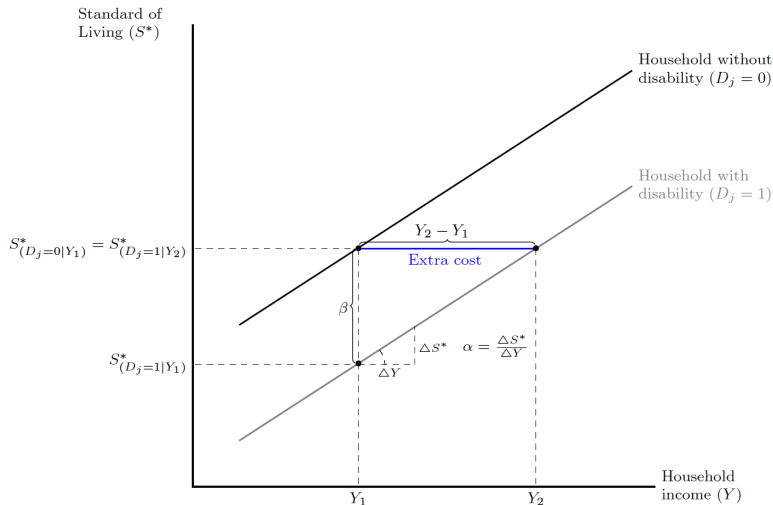
What are my contributions to this literature?

- Composite indicators of SoL:
 - Some studies mix information at the household level with information at the individual level, both from objective and subjective dimensions.
 - Conceptual and interpretational consistency → The unit of analysis should match the unit used for measuring SoL.
 - Indicators based on household ownership of consumer durables and assets are not up-to-date.
 - Measures of universally valued necessities and activities that capture essential aspects of living conditions (Guio et al., 2016) → Inclusion of items related to access to services.
- Scarce evidence for developing and Latin-American countries → Higher disability prevalence and less developed social protection systems.

Why is Chile interesting?
- Geographical differences and disability types often ignored.
 - Costs may vary across different regions and between subgroups (e.g., mental or physical).

The Standard of Living approach

$$S_j^* = \mu + \alpha Y_j + \beta D_j + X_j' \gamma + \varepsilon_j$$



Notes: Author's own elaboration based on [Zaidi and Burchardt \(2005\)](#).

Disability heterogeneity

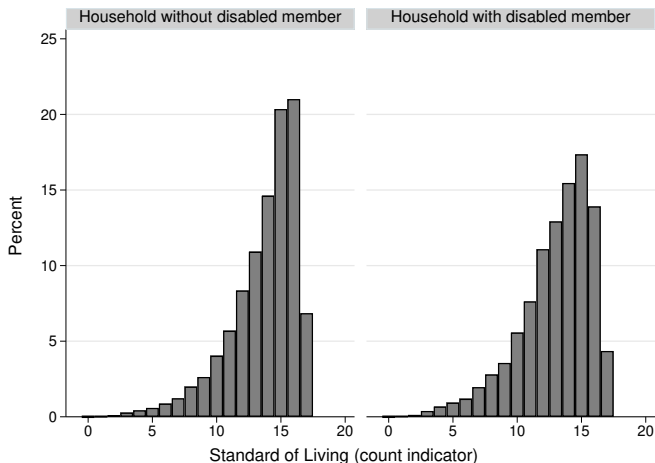
Data from the Chilean *National Socioeconomic Characterization Survey (CASEN)* for 2022.

- Household survey representative at an urban-rural, regional, and national level → Individual data on sociodemographic characteristics, educational achievements, employment status, health and disability, among other relevant factors.
- *Standard of Living*: index of household assets, characteristics and access to services. [See candidate items](#)
- *Disability*: short set of questions of the Washington Group (WG) → ‘a lot of difficulty’ (moderate) or ‘cannot perform’ (severe) at least one of the six activities. [See disability prevalence](#)
- *Income*: Household’s total disposable monthly income (i.e., net of taxes and social security contributions).
- *Control variables*: Household size and composition, household tenure, zone, region, and characteristics of the household head (sex, age, level of education, and marital status). [See variable means](#)

Constructing the SoL indicator

- SoL indicator should respond to changes in available resources across the entire income distribution, rather than just certain segments of it (Zaidi and Burchardt, 2005).
- Items composing a material deprivation indicator should be valid representations of the latent construct to be captured (Guio et al., 2016).
 - *Testing for validity of items*: Correlations with household disposable income (entire sample and for each quintile group). [See correlations](#)
 - *Testing for additivity of items*: For every pair of items, households possessing both of them should be less deprived than households possessing only one of them, and than those possessing none of them. [See visualisation](#)
- I exclude items that do not show an aggregate correlation with income and do not exhibit additivity or variation across income levels.
 - *Reliability of the selected set of items*: Cronbach's alpha, to evaluate their internal consistency, with a value of 0.76.
 - Count indicator of the selected material well-being items, to simplify the interpretation of results.

Households with persons with a disability have lower SoL scores



- The SoL indicator is also valid and additive.

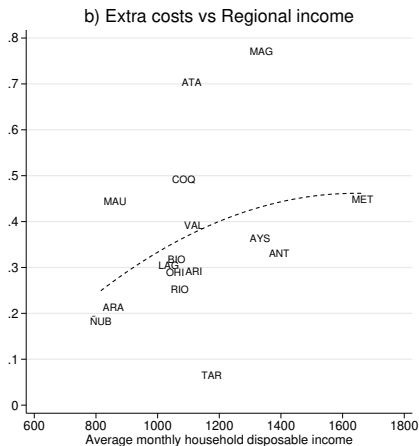
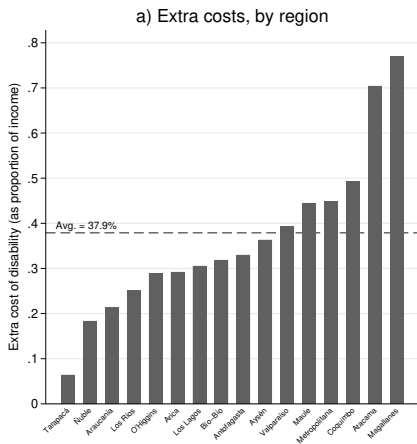
[See validity](#)
[See additivity](#)

Households with a person with a disability would require an additional 37.9% of their monthly disposable income

	All households	Urban Hh.	Rural Hh.
Log of household disposable income (α)	0.601*** (0.001)	0.629*** (0.001)	0.331*** (0.003)
Household with a disabled member (β)	-0.228*** (0.002)	-0.256*** (0.002)	-0.062*** (0.005)
Extra costs, as % of income ($-\frac{\beta}{\alpha}$)	37.9%	40.7%	18.9%
Households	70,944	56,240	14,704

Source: CASEN 2022. Author's analysis. *Notes:* Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and older adults in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data.

Differences observed across the country's regions



Source: CASEN 2022. Author's analysis. Notes: Each bar/dot represents the extra costs derived from the coefficients of the model estimated for the respective regional sub-sample. The regressions control for household size, the presence of children and older adults in the household, whether the dwelling is owned and located in an urban area, as well as the sex, age, years of schooling, and partnership status of the household head. Monthly household disposable income is expressed in thousands of CLP. Weighted data.

Households facing the largest extra costs of disability are those with communication and multiple difficulties

	By severity		By type	
	Coef.	Extra costs	Coef.	Extra costs
Log of household disposable income	0.600*** (0.001)		0.600*** (0.001)	
Household with...				
...moderate disability	-0.214*** (0.002)	35.7%		
...severe disability	-0.302*** (0.004)	50.2%		
...vision difficulty			-0.206*** (0.004)	34.2%
...hearing difficulty			-0.175*** (0.006)	29.1%
...mobility difficulty			-0.188*** (0.003)	31.2%
...remembering difficulty			-0.065*** (0.006)	10.8%
...self-care difficulty			0.006 (0.011)	-1%
...communication difficulty			-0.243*** (0.010)	40.5%
...multiple difficulties			-0.332*** (0.003)	55.2%
Households	70,944		70,944	

Source: CASN 2022. Author's analysis. Notes: Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and older adults in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data.

Taking into account these extra costs significantly affects poverty and inequality measures

	Unadjusted	Adjusted	Difference
<i>a) Poverty headcount</i>			
Households with a disabled member	20.7%	47.6%	26.9 pp
All households	16.5%	22.2%	5.7 pp
<i>b) Poverty gap index</i>			
Households with a disabled member	6.6%	17.7%	10.9 pp
All households	5.7%	7.9%	2.2 pp
<i>c) Gini coefficient</i>			
All households	0.47	0.49	0.02
<i>d) P90/P10 ratio</i>			
All households	15.9	18.5	2.6

Source: CASEN 2022. Author's analysis. Notes: The 'unadjusted' column calculates each measure based on household disposable income. The 'adjusted' column calculates each measure after deducting disability-related extra costs from households with a disabled member. Poverty measures compare household disposable income to the official national absolute poverty line. Weighted data.

Additional analyses and limitations

● Robustness checks:

- Prevalence weighting for SoL indicator. [Weights](#) [SoL distribution](#) [Results](#)
- Sensitivity of the SoL indicator to the inclusion of each selected item. [See results](#)
- Alternative definitions of disability. [Including mild](#) [LT conditions & ADLs difficulty](#)
- Income in levels. [See results](#)
- Without controls. [See results](#)
- Without sampling weights. [See results](#)

● Limitations:

- Opportunity costs that may arise due to the potential need for informal support or caregiving activities.
- Households not possessing items because they do not want to or due to the inability to afford them.
- WG measure only identifies disability in individuals aged five and over.
- Lack of a longitudinal perspective limits the ability to disentangle the potential dynamics of income, poverty, and disability.

To sum up

- Households with members with a disability would require an additional 37.9% of their monthly disposable income to achieve comparable living standards as households without individuals with a disability.
 - These extra costs vary across areas and regions within the country, and are dependent on disability severity and type.
- Implications for social policy.
 - Current social security system is falling short in alleviating the burden of disability-related expenses.
 - Varying magnitudes of additional costs → No 'one-size-fits-all' adequate level of financial support.
 - Beyond narrowing income differences → Addressing disparities in living standards (e.g., provision of and access to services).
 - Underestimation of the incidence and intensity of the poverty challenges faced by households with a person with a disability.
- Questions, comments, suggestions?

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Table: Selected studies using SoL approach to estimate disability costs

Study	Country	Year(s)	SoL measure(s)	Main results (extra costs as additional % of income)	Heterogeneity
Berthoud et al. (1993)	GB	1985	Indicator of household ownership of consumer durables and budget management	4-36% of household income	Severity
Zaidi and Burchardt (2005)	UK	1996-97, 99-2000	Savings indicator, index of possession of consumer durables, household's financial situation	1.1-50% of net household income	Household type, disability type, severity
Saunders (2007)	Australia	1998-99	Household's income managing ability	28.9-37.1% of equivalised disposable household income	Severity
Palmer et al. (2019)	Cambodia	2009-14	Index of household assets and characteristics	19% of monthly household consumption expenditure	Age, zone
Asuman et al. (2021)	Ghana	2016-17	Index of household assets and characteristics	25.5% of monthly household consumption expenditure	Age, zone
Cullinan et al. (2013)	Ireland	2001	Indicator of household ownership of a number of goods	40.4% of disposable household income	Household type, severity
Áine Roddy (2022)	Ireland	2007-08	Household's difficulty in making ends meet	6-29% of weekly household income	Severity, income quintile
Ipek (2020)	Turkey	2014	Index of household assets	9.1-14.6% of disposable household income	Severity
Melnychuk et al. (2018)	UK	2004-12	Index of items affordability	8.7% of net household income	Severity
Morciano et al. (2015)	UK	2007-08	Index of items affordability	62% of net household income	Household type, severity
Schuelke et al. (2022)	UK	2013-16	Index of items affordability	47.8-52.5% of total household income	No
Morris et al. (2021)	US	2015-18	Index of household's financial security	29% of household income	Gender, household type, disability type
Van Minh et al. (2015)	Vietnam	2011	Household's savings ability and assets ownership	8.8-9.5% of annual disposable household income	Disability type, severity, gender, age, location
Mayorga (2024)	Chile	2022-23	Index of household assets and characteristics, and access to services	37.9% of disposable household income	Living area, disability type, severity

Notes: Author's own elaboration.

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Why is Chile interesting?

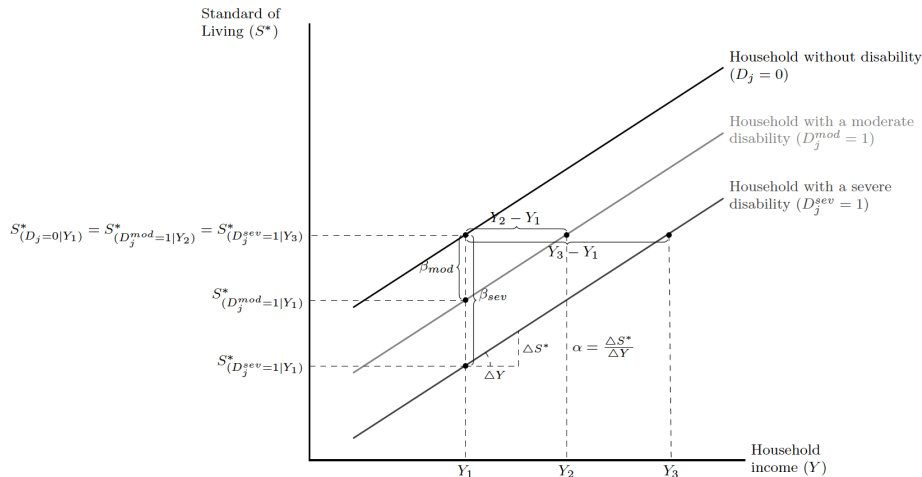
- 17.6% of adult population with disability, 11.4% with a severe disability ([Ministerio de Desarrollo Social, 2023](#)).
- Lower levels of education, health status, social participation, employment and earnings than people without disabilities ([Ministerio de Desarrollo Social, 2016](#)).
- Formal institutions and social policy are mainly focused on the individual with disability, neglecting the role of families and carers. [See details](#)
 - Despite disability legislation has adopted a human rights approach, the social protection system is still based on an individual perspective ([Pinilla-Roncancio, 2015](#)).
 - Limited support to families may exacerbate disability issues.
- Identification of the additional costs of disability → Input for designing and targeting social policies to improve not only people with disabilities lives, but also their families. [Back](#)

Disability framework in Chile

- Legal framework and institutions:
 - 2008 → Adoption of UN CRPD.
 - 2010 → *Law on Equal Opportunities and Social Inclusion of People with Disabilities*.
 - *National Disability Service* (SENADIS).
 - 2017 → *Law on Labour Inclusion of People with Disabilities*.
- Disability benefits:
 - *Invalidity Pension*: partially income replacement transfer for work-limited individuals affiliated to private pension system.
 - *Basic Solidary Invalidity Pension*: fixed money transfer for working-age people with disability without pension right, from the poorest 80%.
 - *Disability Subsidy*: fixed money transfer for people under 18 with mental disability or severe physical/sensory disability, from the 60% most vulnerable.
 - SENADIS competitive funds for technical aids purchasing and seed capital for social inclusion projects.

The Standard of Living approach (disability severity)

$$S_j^* = \mu + \alpha Y_j + \beta_{mod} D_j^{mod} + \beta_{sev} D_j^{sev} + X_j' \gamma + \varepsilon_j$$



Notes: Author's own elaboration based on [Zaidi and Burchardt \(2005\)](#).

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Table: Household material well-being dimensions in the CASEN 2022

Variable	Household information (=1 if item is present, and =0 if absent)
Walls	The condition of the house walls is good
Floor	The condition of the house floor is good
Roof	The condition of the house roof is good
House improvements	Improvements have been made to the house during the last two years
Public network water	Water in the house comes from a public network
Hot water	The house have a hot water system
Waste disposal system	The house has a waste disposal system
Electricity	The house has electricity
Heating system	The house has a heating system
Internet	The household have access to any type of paid internet connection
Vehicle	Any member of the household owns a vehicle
No lack of food	No household member has run out of food due to lack of money
Public transport	The house is located within 8 blocks or 1 km of a public transportation service
Pharmacy	The house is located within 20 blocks or 2.5 km away from a pharmacy
Educational centre	The house is located within 20 blocks or 2.5 km away from an educational centre
Supermarket	The house is located within 20 blocks or 2.5 km away from a supermarket, store, or market
Health centre	The house is located within 20 blocks or 2.5 km away from a health centre
Sports facility	The house is located within 20 blocks or 2.5 km away from a sports facility
Community facilities	The house is located within 20 blocks or 2.5 km away from community facilities
Green areas	The house is located within 20 blocks or 2.5 km away from green areas (squares or parks)

Notes: Author's own elaboration based on the CASEN 2022.

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21.2% of households have at least one member with a disability

Table: Disability prevalence

	% of households	% of disabled households
Without a disabled member	78.8	
With a disabled member	21.2	
One disabled member		80.9
Two disabled member		16.5
Three or more disabled members		2.6
Moderately disabled		84.1
Severely disabled		15.9
Vision difficulty		19.4
Hearing difficulty		6.8
Mobility difficulty		25.7
Remembering difficulty		7.5
Self-care difficulty		2.1
Communication difficulty		2.4
Multiple difficulties		36.1
Total households	72,056	17,805

Source: CASEN 2022. Author's analysis. Notes: Weighted data. [Back](#)

Table: Means, by household disability status

Variable	Hh. without disabled member (78.8%)	Hh. with disabled member (21.2%)	Total
Monthly disposable income	\$1390	\$984	\$1304
Household (hh) size	2.8	3	2.8
Child in hh.	.42	.32	.40
Elder in hh.	.21	.55	.28
Owned dwelling	.54	.68	.57
Hh. in urban area	.89	.87	.88
Female hh. head	.46	.55	.48
Age (years) of hh. head	48.6	60.7	51.1
Years of schooling of hh. head	12.4	9.7	11.8
Married/partnered hh. head	.56	.54	.55

Notes: Author's own elaboration based on the CASEN 2022. Monthly disposable income is expressed in thousands of Chilean pesos (CLP). The calculation of means considers sampling weights. [Back](#)

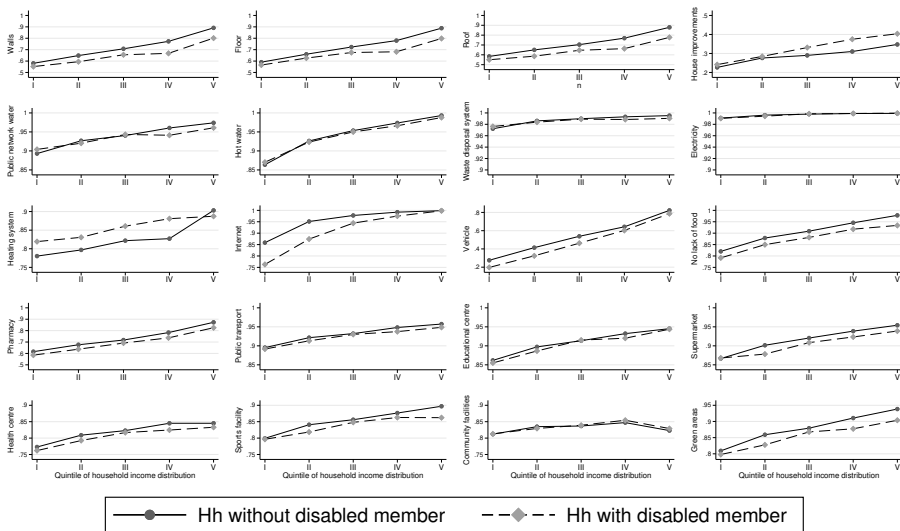
Table: Correlations of household items with income, by quintile of household disposable income

Variable	All	Quintile of household income				
		I	II	III	IV	V
Walls	0.18*	0.04*	0.03*	0.03*	0.04*	0.10*
Floor	0.17*	0.05*	0.04*	0.03*	0.05*	0.09*
Roof	0.18*	0.03*	0.01*	0.03*	0.07*	0.11*
House improvements	0.06*	0.04*	0.01*	0.03*	0.01*	0.02*
Public network water	0.07*	0.02*	0.02*	0.03*	0.01*	0.01*
Hot water	0.11*	0.05*	0.05*	0.05*	0.03*	0.03*
Waste disposal system	0.04*	0.05*	0.01*	0.03*	0.01*	0.00
Electricity	0.03*	0.03*	0.01*	0.02*	0.01*	0.01*
Heating system	0.09*	0.03*	0.02*	0.01*	0.01*	0.07*
Internet	0.13*	0.07*	0.05*	0.05*	0.04*	0.02*
Vehicle	0.29*	0.05*	0.10*	0.07*	0.10*	0.13*
No lack of food	0.13*	0.09*	0.06*	0.04*	0.05*	0.07*
Public transport	0.05*	0.01*	0.02*	0.04*	0.00	0.00*
Pharmacy	0.15*	0.00	0.03*	0.03*	0.05*	0.05*
Educational centre	0.07*	0.01*	0.03*	0.04*	0.02*	0.03*
Supermarket	0.07*	0.02*	0.02*	0.03*	0.02*	0.02*
Health centre	0.04*	0.01*	0.02*	0.01*	0.01*	0.00*
Sports facility	0.06*	0.01*	0.02*	0.01*	0.00*	0.03*
Community facilities	−0.01	0.02*	0.02*	0.02*	−0.01	−0.02
Green areas	0.09*	0.00*	0.02*	0.03*	0.02*	0.04*

Notes: Author's own elaboration based on the CASEN 2022. Weighted data. * $p < 0.05$.

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Presence of each item, by quintile of income



Notes: Author's own elaboration based on the CASEN 2022. Weighted data.

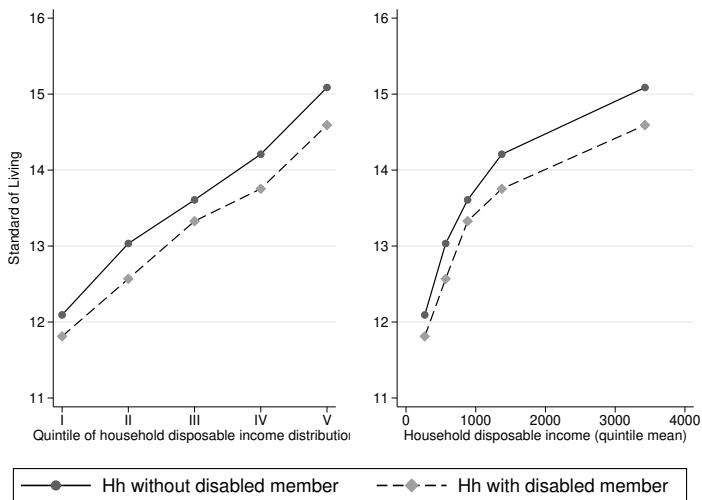
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Table: Correlations of SoL indicator with income, by household disability status and by quintile of household disposable income

SoL	All	Quintile of household income				
		I	II	III	IV	V
<i>a) All households</i>						
Corr. with income	0.28*	0.07*	0.08*	0.08*	0.08*	0.13*
Corr. with log income	0.37*	0.06*	0.08*	0.08*	0.08*	0.17*
<i>b) Households without a disabled member</i>						
Corr. with income	0.28*	0.06*	0.09*	0.07*	0.09*	0.12*
Corr. with log income	0.38*	0.06*	0.09*	0.06*	0.08*	0.16*
<i>c) Households with a disabled member</i>						
Corr. with income	0.26*	0.09*	0.11*	0.08*	0.08*	0.15*
Corr. with log income	0.32*	0.07*	0.11*	0.08*	0.08*	0.17*

Notes: Author's own elaboration based on the CASEN 2022. Weighted data. * $p < 0.01$. [Back](#)

Average SoL score, by quintile of household income



Notes: Author's own elaboration based on the CASEN 2022. Weighted data.

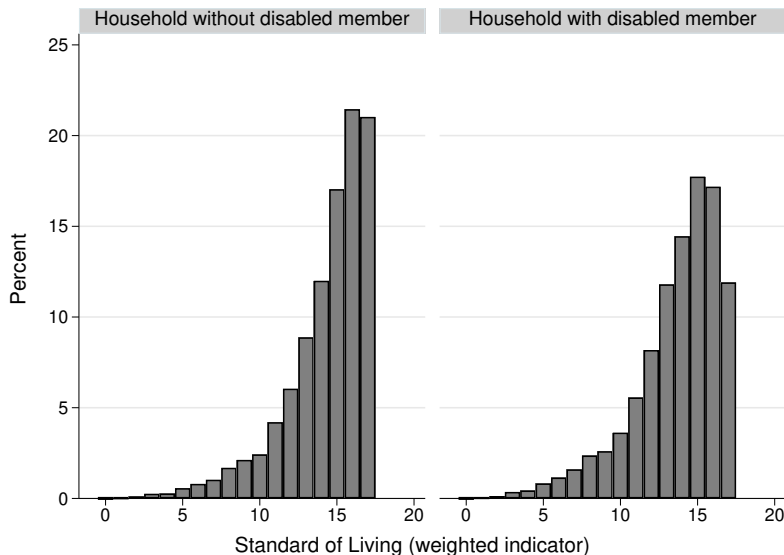
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Table: Standard of Living indicator variables' weights

Variable	Weights	
	Count indicator	Prevalence weighted
Walls	5.88	5.23
Floor	5.88	5.30
Roof	5.88	5.20
House improvements	5.88	2.20
Public network water	5.88	6.94
Hot water	5.88	6.96
Heating system	5.88	6.16
Internet	5.88	6.98
Vehicle	5.88	3.88
No lack of food	5.88	6.65
Public transport	5.88	6.87
Pharmacy	5.88	5.36
Educational centre	5.88	6.72
Supermarket	5.88	6.76
Health centre	5.88	6.04
Sports facility	5.88	6.29
Green areas	5.88	6.47

Notes: Author's own elaboration based on the CASEN 2022. [Back](#)

Figure: Distribution of SoL prevalence-weighted indicator, by household disability status



Notes: Author's own elaboration based on the CASEN 2022. Weighted data.

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Table: Standard of Living estimates, prevalence-weighted indicator

	All households	Urban Hh.	Rural Hh.
Log of household disposable income (α)	0.551*** (0.001)	0.546*** (0.001)	0.551*** (0.001)
Household with a disabled member (β)	-0.243*** (0.002)	-0.268*** (0.002)	-0.115*** (0.001)
Extra costs, as % of income ($-\frac{\beta}{\alpha}$)	44.2%	49.1%	20.8%
Households	70,944	56,240	14,704

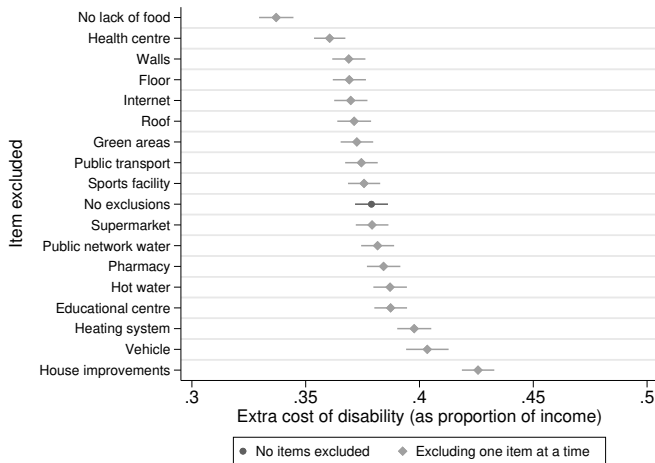
Notes: Author's own elaboration based on the CASEN 2022. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and elderly individuals in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data. [Back](#)

Table: Standard of Living estimates, prevalence-weighted indicator, by household disability heterogeneity

	By severity		By type	
	Coef.	Extra costs	Coef.	Extra costs
Log of household disposable income	0.551*** (0.001)		0.551*** (0.001)	
Household with...				
...moderate disability	-0.229*** (0.002)	41.6%		
...severe disability	-0.323*** (0.004)	58.6%		
...vision difficulty			-0.220*** (0.004)	39.9%
...hearing difficulty			-0.144*** (0.007)	26.3%
...mobility difficulty			-0.194*** (0.004)	35.3%
...remembering difficulty			-0.097*** (0.006)	17.5%
...self-care difficulty			0.019 (0.013)	-3.6%
...communication difficulty			-0.281*** (0.011)	50.1%
...multiple difficulties			-0.363*** (0.003)	65.9%
Households	70,944		70,944	

Notes: Author's own elaboration based on the CASEN 2022. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and elderly individuals in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data. [Back](#)

Figure: Extra costs of disability, excluding one SoL item at a time



Source: CASEN 2022. Author's analysis. *Notes:* Plots display estimates and 95% confidence intervals. The regressions control for household size, the presence of children and older adults in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data. [Back](#)

Table: Standard of Living estimates, including mild disability

	Including mild disability		By severity	
	Coef.	Extra costs	Coef.	Extra costs
Log of household disposable income	0.599*** (0.001)		0.598*** (0.001)	
Household with...				
...a disabled member	−0.159*** (0.002)	26.6%		
...mild disability			−0.096*** (0.001)	16.1%
...moderate disability			−0.261*** (0.002)	43.7%
...severe disability			−0.351*** (0.004)	58.9%
Households	70,944		70,944	

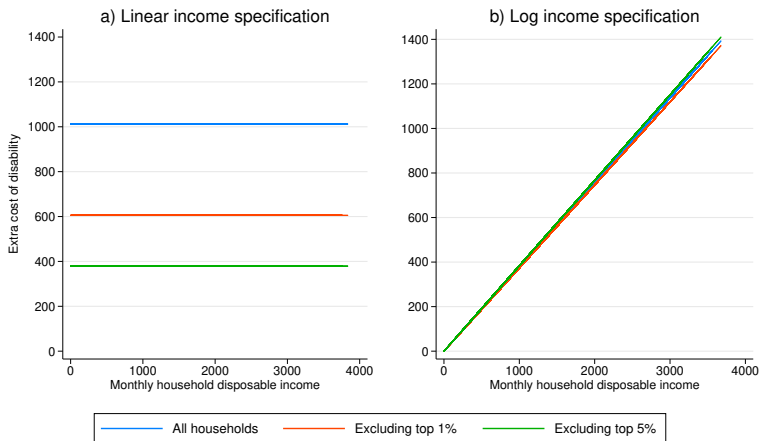
Notes: Author's own elaboration based on the CASEN 2022. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and elderly individuals in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data. [Back](#)

Table: Standard of Living estimates, alternative disability indicators

	Long-term condition	Difficulty and need for help with ADL
Log of household disposable income (α)	0.601*** (0.001)	0.605*** (0.001)
Household with a disabled member (β)	-0.185*** (0.002)	-0.276*** (0.002)
Extra costs, as % of income ($-\frac{\beta}{\alpha}$)	30.8%	45.9%
Households	70,944	70,944

Notes: Author's own elaboration based on the CASEN 2022. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and elderly individuals in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. Weighted data. [Back](#)

Figure: Extra costs of disability, linear vs log income



Source: CASEN 2022. Author's analysis. *Notes:* Panel a) represent estimates from specifications using income in levels, while panel b) represents those using income in log terms. The regressions control for household size, the presence of children and older adults in the household, whether the dwelling is owned and located in an urban area, as well as the sex, age, years of schooling, and partnership status of the household head. Monthly household disposable income is expressed in thousands of CLP. Weighted data.

Table: Standard of Living estimates, without including controls

	All households	Urban	Rural
Log of household disposable income (α)	0.832*** (0.001)	0.815*** (0.001)	0.505*** (0.002)
Household with a disabled member (β)	-0.302*** (0.002)	-0.312*** (0.002)	-0.171*** (0.005)
Extra costs, as % of income ($-\frac{\beta}{\alpha}$)	36.3%	38.2%	34.0%
Households	70,944	56,240	14,704

Sources: CASEN 2022. Author's analysis. Notes: Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions do not include controls. Weighted data. [Back](#)

Table: Standard of Living estimates, without sampling weights

	All households	Urban Hh.	Rural Hh.
Log of household disposable income (α)	0.551*** (0.001)	0.603*** (0.001)	0.331*** (0.003)
Household with a disabled member (β)	-0.213*** (0.002)	-0.259*** (0.002)	-0.047*** (0.004)
Extra costs, as % of income ($-\frac{\beta}{\alpha}$)	38.7%	43.0%	14.2%
Households	70,944	56,240	14,704

Notes: Author's own elaboration based on the CASEN 2022. Robust standard errors in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$. The regressions control for household size, the presence of children and elderly individuals in the household, whether the dwelling is owned and located in an urban area, the region of residence, as well as the sex, age, years of schooling, and partnership status of the household head. [Back](#)