

Disabled People, Poverty and the Cost of Living Crisis

Introduction

1.1 This Evidence Pack brings together research evidence of the impact of the cost of living crisis on disabled people. It includes disabled people's own lived experience gathered by Inclusion Scotland through our 2022 Survey and 2023 'Stacked Against Us' Conference.

1.2 Alongside this Evidence Pack, Inclusion Scotland has published Policy Briefings. First published in November 2022, and updated in June 2023, these include the urgent and ongoing changes that Inclusion Scotland believes are necessary to address the worst effects of this crisis for disabled people. We will continue to update the briefing with new evidence as the crisis continues and its impact deepens.

1.3 You can read Inclusion Scotland's (on our website) -

- Survey Report [here](#).
- Stacked Against Us Conference Report [here](#).
- Policy Briefing – [version 1](#) (November 2022) and [version 2](#) (June 2023).

Disabled people living in poverty

2.1 Even as we are told that the economic outlook is stabilising, the cost of living crisis continues for many disabled people. The hike in costs experienced during Autumn and Winter 2022 remain and April 2023 saw household bills increase further as inflation continues to add to already high consumer prices.

2.2 Even before the current crisis, disabled people in Scotland were already much more likely to be living in poverty than non-disabled people. Disabled people are now at significantly increased risk of financial hardship, fuel poverty, food insecurity, and destitution, and the mental health and wellbeing issues this brings.

2.3 13.4 million people in the UK (one million in Scotland) live in relative poverty.¹ This refers to people living in households on an income of less than 60% of median income after housing costs have been deducted. However, these statistics do not take into account the extra costs associated with disability, and these costs, like the cost of many other essentials, are still rising.

2.4 Once these extra 'impairment-related' costs (see 3.3 below) have been factored in 28% of all those living in poverty in the UK are disabled people. Another 20% of those in poverty live in households containing a

¹ [CPAG Measuring Poverty](#) & [Scottish Government Poverty and Income Inequality in Scotland 2017-20](#)

disabled person. Therefore, nearly half (48%) of all the people living in poverty in the UK are disabled or live with a disabled person.²

2.5 Prior to the pandemic, 24% (one in four) of Scots children were living in relative poverty. Over four in ten (42%) of all the Scots children living in poverty live in a household with a disabled adult or child.³

2.6 There is growing evidence to show that the Covid-19 crisis pushed more families that include a disabled person into poverty. Disabled people are more likely to say their finances have been negatively impacted and are worried about accumulating more debt.

Core drivers of disabled people's poverty

Alongside the extra 'impairment-related' costs disabled people face, other drivers of disabled people's poverty include –

3.1. **Benefit cuts and inadequate benefits:** Two-thirds of people who use food banks have problems with their benefits. Pre-Covid UK-wide research found half of households using food banks included a disabled person.⁴ Reliance on food banks increased during the pandemic and is staying high due to the cost of living crisis.

3.2. **Low Pay:** On average a disabled worker working 35 hours a week earns nearly £4,000 less a year than a non-disabled worker.⁵

² [Disability Rights UK highlighting JRF research finding - 2020](#)

³ 2017-20 data from [Scottish Government Tackling child poverty priority families overview](#) & [Scottish Government Poverty Statistics \(all 3 year average data\)](#)

⁴ Trussell Trust (2017), Financial insecurity, food insecurity, and disability: The profile of people receiving emergency food assistance from The Trussell Trust Foodbank.

⁵ TUC (2020) Disability pay and employment gaps

3.3. **High costs:** According to Scope’s latest research, “*On average, disabled households (with at least one disabled adult or child) need an additional £975 a month to have the same standard of living as non-disabled households. If this figure is updated to account for inflation over the current period 2022/2023, these extra costs rise to £1,122 per month*”.⁶

3.4. **Social care support costs:** Many disabled people spend a substantial proportion of their own income securing the personal and social care support that allows them to be included in society and participate as full and equal citizens. For example, in March 2023 one Scottish Local Authority set a taper for income (after housing costs) which can be charged for non-residential social care charges at 75% of applicable income leaving many disabled people with just 25% of their income to survive on, not accounting for rising food and energy costs.

3.5. **High energy costs:** Energy costs are disproportionately high for disabled people who may need to keep their homes warmer in order to manage pain and mobility as well as higher electricity costs to run vital health equipment and assistive technology – for example to power ventilators or charge power wheelchairs.⁷ (See also Section 5, below.)

3.6. **Digital exclusion:** Many disabled people face barriers in using the internet including the prohibitive costs of assistive technology, high broadband costs, and lack of training and confidence with digital devices. This prevents some disabled people from accessing support

⁶ [Scope \(May 2023\) The Disability Price Tag](#)

⁷ [Consumer Scotland \(2023\) Scottish Energy Insights Coordination Group Report](#)

online, being able to ‘shop around’ for deals and better utility tariffs, and they may even struggle to access some digital social security platforms including the Universal Credit online journal.⁸

Cost of Living pressures on disabled people

4.1 The Joseph Rowntree Foundation (JRF) published their annual Poverty in Scotland report⁹, based on a poll of more than 4,000 Scots in July and August of 2022. The report concludes that: *“This year’s Poverty in Scotland paints a bleak picture of a society in crisis. ... It demands action from all tiers of government to avert the worst of this crisis, and time is short.”*

4.2 Regarding households with a disabled member, the JRF report found that:

- 23% of families where someone is disabled are behind on at least one bill or payment and 4% are behind on three or more. Of these, two-fifths are behind on a payment to a public service.
- 3/10 households where someone is disabled have no savings. A further 1/10 have savings of less than £250.
- Thirteen percent have used an advice service and 9% have accessed a food bank.
- Adults in a household where someone is disabled were more likely to report that rising costs had a negative impact on their mental health (60%) and on their physical health (42%) than adults living in households where no one is disabled.

⁸ [Glasgow Disability Alliance – Connect Scotland Programme](#)

⁹ JRF (2022) *Poverty in Scotland*.

- More than half of people in families where someone is disabled have also reported a negative impact on their relationships with family and friends; 58% reported a negative impact on their social life; and 55% reported a negative impact on their personal life.

4.3 abrdn Financial Fairness Trust commissioned YouGov to conduct a periodic cross-sectional tracker survey on the financial situation of 1,047 UK households where someone is disabled since the start of the Coronavirus pandemic in early 2020. The latest wave of this survey¹⁰ – conducted in October 2022 showed that households with a disabled person fared worse on a range of financial wellbeing indicators:

- One-in-five households (21%) in Scotland are currently living in serious financial difficulty – equivalent to more than half a million of the country’s 2.5 million households.
- Nearly a quarter of Scottish households (24%) have at some point cut back on the number of meals they eat, while 14% had been less able to take part in some form of physical activity.

4.4 Relating specifically to disabled people, a previous abrdn Financial Fairness Trust report¹¹ found that:

- At all ages, disabled households are more likely to be in serious financial difficulty.
- The rising cost of living is disproportionately impacting disabled households.

¹⁰ [abrdn Financial Fairness Trust \(Feb 2023\) *The Financial Wellbeing of Scottish Households: Navigating the cost of living crisis*](#)

¹¹ [abrdn Financial Fairness Trust \(July 2022\) *Under pressure: the financial wellbeing of UK households in June 2022*](#).

- Debt advisers may be running out of ways to help disabled households.

4.5 In the period June to September 2022, the Office for National Statistics reported that: *“Over half (55%) of disabled adults reported finding it difficult to afford their energy bills, and around a third (36%) found it difficult to afford their rent or mortgage payments compared with 40% and 27% of non-disabled people, respectively.”*¹²

4.6 Food prices have risen dramatically in recent months, and this has had a significant impact on households that include a disabled person. According to the Resolution Foundation, 31% of disabled people say they have had to reduce their expenditure on food, compared to 18% of the non-disabled population. 20% of disabled people are now experiencing moderate or severe food insecurity, up from 8% before the pandemic.¹³

4.7 A new report by the Family Fund shows that families raising disabled, or seriously ill children and young people are struggling to survive, due to the scale of the cost-of-living crisis.¹⁴

Energy Costs

¹² [ONS \(Oct 2022\) *Impact of increased cost of living on adults across Great Britain: June to September 2022*](#)

¹³ [Resolution Foundation \(Jan 2023\) *Costly Differences: Living standards for working-age people with disabilities*](#)

¹⁴ [Family Fund \(March 2023\) *The Cost of Caring*](#)

5.1 It is vital to recognise that (as mentioned at 3.5 above) energy costs are disproportionately high for disabled people for several reasons including: generally increased domestic energy usage to manage medical conditions, the need to power essential life-saving equipment from home, and the need to power independent living equipment vital for inclusion and realisation of human rights.¹⁵

5.2 Examples of higher general energy use include: needing to keep home well-heated for the management of neurological and energy conditions; the need to take more baths and showers for pain management and hygiene; and additional laundry due to, for example, incontinence issues.

5.3 Examples of life-saving equipment that some disabled people run from home include: ventilators, oxygen concentrators to maintain comfortable breathing, home dialysis units and air mattresses.

5.4 Examples of independent living equipment that disabled people might power at home include: charging electric wheelchairs; stairlifts and hoists; and assistive technology including computer monitors and digital devices.

5.5 A much higher proportion of disabled people than non-disabled people are unemployed (31.9 percentage points¹⁶) and thus at home all day at a time when others may have opportunities to reduce their energy use. This is compounded by a lack of social care support, an inaccessible built environment, and transport system that can prevent disabled people from leaving their homes and using other facilities.

¹⁵ [House of Common Library \(Jan 23\) *Rising Cost of Living in the UK*](#)

¹⁶ [Scottish Government \(2023\) Labour market statistics for Scotland 2022](#)

5.6 Disabled people who live off-grid, and must use alternative fuels such as heating oil, gas canisters, or solid fuels, are facing particular financial pressure. Even before the current cost of living emergency, approximately 100,000 off-gas-grid households were considered to be in fuel poverty in 2019, representing a fuel poverty rate of 34%. The vast majority (250,000 out of 280,000) of these households live in Scotland's island or rural communities.¹⁷

5.7 As the solid fuel market is unregulated, consumers are left exposed to higher fuel costs, with oil prices fluctuating daily. Added to this, those who use off-grid fuel need to pay upfront, and normally for a fixed minimum amount to guarantee delivery, for example, for oil this is 500 litres, which currently equates to nearly £460 (- average lowest UK price correct at 1 January 2023).¹⁸ However, this price fluctuates daily and does not include delivery.

5.8 The rising cost of domestic energy has therefore had a dramatic effect on disabled people. A UK-wide survey by the Resolution Foundation found that by the end of November 2022, two-fifths of disabled people (41%) could not afford to keep their homes warm (almost twice the share of the non-disabled population) and nearly half (48%) have cut back on energy use.¹⁹

5.9 Now some households including a disabled person are having to make choices about using equipment essential for health and mobility, heating their home, or eating properly. That households including

¹⁷ [Scottish Government \(Nov 2022\) *The Cost of Living Crisis in Scotland: An Analytical Report*](#)

¹⁸ UK oil price tracker <https://www.boilerjuice.com/heating-oil-prices/>

¹⁹ [Resolution Foundation \(Jan 2023\) *Costly Differences: Living standards for working-age people with disabilities*](#)

disabled people are having to make these choices is completely unacceptable in today's society and undermines rights to life and to health.

Disabled people's lived experience of the Cost of Living Crisis

6.1. Inclusion Scotland surveyed disabled people from 29 August 2022 until 26 September 2022 about their experiences of the cost of living crisis. The survey received 168 responses.²⁰

6.2. Disabled people across Scotland said they were 'worried sick' that they would not survive the winter. Rising energy and food costs, inadequate social security, and the burden of meeting social care costs has meant many disabled people were already rationing food, how often they use oxygen concentrators (despite there being a scheme to reimburse costs for this which they may not know about) and respirators, and are turning off the heating - even in cases where a disabled person is unable to regulate their own body temperature.

6.3. Over 75% of respondents to this survey were already going without or cutting back on essentials like food or heating, with many disabled people also cutting back on energy use essential to living with a disability.

6.4. Disabled people were fearful that they will be hospitalised or will die at home. They were worried they cannot afford to maintain well-heated homes necessary for their own health and wellbeing, or

²⁰ [Inclusion Scotland \(Dec 2023\) Cost of Living Crisis: What's the Impact on Disabled People?](#)

electricity usage for vital medical equipment such as ventilators, feeding pumps, and dialysis machines.

6.5. For example, we heard that some disabled people were cancelling payments for their falls alarm service. Provided by local authorities, this essential service costs of this varies and can cost around £5 per week but for some disabled people this is no longer affordable. This continues to represent a risk to disabled people's health and safety, and wellbeing.

6.6. Disabled people talked of staying in bed all day in cold houses to try and stay warm, going without baths and showers to save money, cutting back on social care support they pay for like help to cook, wash themselves or socialise, or going without paid for medication like pain-killing injections. Many respondents said their quality of life had already plummeted.

6.7. As one respondent explained: *"As I work I don't get fully funded care but cannot feed, transfer [from wheelchair], toilet or wash myself. Now unable to go out or attend my disability sport as heating and gas so high. I'm in more as not enough care to go out so then use more home heating and power."*

6.8. We also heard that disabled people could no longer afford peer support services, mental health therapies, assistance animals, physiotherapy, and exercise. Disabled people told us they are going without medication and personal hygiene items that are not available on prescription, including incontinence pads.

6.9. Some respondents told us how concerned they were about their children, including their disabled children. *"We won't be able to heat the*

house, the children will be cold. My autistic son will be severely affected by this and we won't be able to drive in the car to take him out of the home to visit his favourite places.'

Inclusion Scotland's Stacked Against Us Conference

7.1. The cost of living crisis was the theme of Inclusion Scotland's Stacked Against Us Conference in February 2023.²¹ Disabled people and their organisations in attendance shared their experiences of the crisis and their views of what would help the most.

7.2. Contributions from participants confirmed the fears outlined in the survey responses in previous months were not unfounded. Disabled people described deep financial struggles during the winter months, with devastating impacts on physical and mental wellbeing, and with many entering into debt.

7.3. For example, one organisation said that they sometimes provide food at their events, and people were telling them it was the only hot meal they've had in weeks.

7.4. Many participants spoke of the impact the cost of living crisis has had on their physical health, with several mentioning chest infections and other illnesses related to cold, damp homes. Others mentioned how their existing health conditions have been made worse, including deterioration in mobility, increase in pain, and avoidable hospitalisations.

²¹ [Inclusion Scotland \(March 2023\) Stacked Against Us Conference Report](#)

7.5. Participants also mentioned the impact the cost of living crisis is having on their mental health.

- *It can feel like there's nothing to look forward to because socialising has become so expensive.*
- *If people go into debt, then their mental health declines and they may already suffer with poor mental health.*
- *It limits your life, nothing to look forward to. Turning lights off and going to bed to save on electricity.*

7.6. Participants also talked about increased pressure on services and the challenges this presented for disabled people accessing support and advice (and this is further confirmed by research evidence for Citizen's Advice Scotland.)²²

- *A lot of pressure on these advice services because so many people need answers now.*
- *Huge impact on organisations who are facing increasing running costs and higher demand – it's hard for us to heat our building even though it's such an important space for our disabled members.*
- *It's not very easy to get grant funding for advice services because disabled people are not a priority – we have to turn away disabled adults.*
- *So many voluntary and public services are inaccessible and therefore simply unavailable to disabled people.*

7.7. Disabled people spoke of being scared of dying alone in cold homes, or having known people who have already died.

²² [Citizens Advice Scotland \(Jan 2023\) Quarterly Cost of Living Analysis](#)

- *I know some disabled people who have left themselves to die as they couldn't face anymore. It is shocking.*
- *I know a good friend who deteriorated before our eyes and died because of this cost of living situation.*
- *Biggest fear is about dying - if we're not keeping warm and develop illnesses. People with learning disabilities die on average 20 years before others.*
- *Worried about dying alone freezing, hungry. Knowing it was avoidable.*

7.8. Participants spoke about a growing discontent among disabled people about how the cost of living crisis has been handled, the profits of big business, and the attitude towards disabled people.

- *We've got a government that doesn't give tuppence about any of us.*
- *We need to make gas and electricity companies accountable for the money they are charging as they are still making billions.*
- *The energy companies should use profits to help people rather than taking a bonus.*

About Inclusion Scotland

Inclusion Scotland is a 'Disabled People's Organisation' (DPO) – led by disabled people ourselves. Inclusion Scotland works to achieve positive changes to policy and practice, so that we disabled people are fully included throughout all Scottish society as equal citizens.

We are an independent, non-party political, representative organisation of disabled people across Scotland with a network of over 50 Disabled Peoples' Organisation (DPO) members, and partner organisations. We

reach thousands of disabled people across Scotland, many of whom experience profound exclusion and intersectional barriers to participation in society.

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