



Disability Unit

RiDC

The impact of the rising cost of living on disabled people in the UK

Executive summary

Background

Since spring 2022, the Disability Unit (DU) has researched the full impact of the rising cost of living on disabled people, across a range of sectors. This evidence base has been used across government to support decision making. It has also helped encourage departments to consider disabled people in their policy development.

DU commissioned the Research Institute for Disabled Consumers (RiDC) to develop research on the effects of the rising cost of living on disabled people. A survey was designed with an advisory group of 12 ‘experts by experience’ from the RiDC panel. This group helped shape the research and interpret survey results. DU and other government departments also contributed to the design of the survey to ensure that the findings would support effective policy development.

The research ran from 2 October to 19 October 2023 and involved 1,854 people from across the UK. 1,438 valid and fully completed responses were analysed. In the questions, respondents were often asked about their experiences in the 12 months preceding the survey. Data was also collected on impairment type and other demographic characteristics.

Aims and objectives

The research aimed to understand the impact of the rising cost of living on the lives of disabled people in the UK. The research focused on:

- affordability of food, shopping essentials and utility bills, including energy
- physical and mental health and independence
- access and use of medical aids, health services and personal care
- living conditions, family life and access to community
- access to financial services, government support and employment
- access to products and services in general

Scope of the research

DU also wanted to understand the effects that the various financial packages of government support had on disabled people's ability to cope with the rise in cost of living. The survey aims to provide insight into:

- the sectors where respondents experienced the most significant price increases
- the behaviours being encouraged by the rising cost of living
- the impact of the rising cost of living

- the impact of the government's financial support

The research focused primarily on the impact of the rising cost of living. Data on the underlying socioeconomic challenges many disabled people face in the UK is also included throughout the report.

Main findings

The results showed that the rising cost of living was a persistent challenge for many respondents. It had an effect on many different aspects of their lives and a significant influence on their health and wellbeing. For example:

- 52% of people said they could no longer afford to buy everything that they needed for their impairment, condition, or access needs
- 43% of people said they often had to buy a more expensive product or service because the cheaper option doesn't meet their accessibility needs
- 54% of people said they often had less choice available because of their access needs

Financial wellbeing

39% of respondents described their household's financial situation as very difficult (unable to pay bills and provide for basic needs) or quite difficult (struggling to pay bills and having to compromise on basic needs).

Rising costs

The sectors where respondents were most impacted by rising costs relating to their impairments were:

- energy, electricity or other utility bills (87% of respondents)
- food (68%)
- wellbeing, self-care and beauty (57%)

People were most frequently using their savings or investments (46%), pensions (39%) or credit (39%) to cover these additional costs.

Independence and isolation

Because of the rising cost of living, in the 12 months leading up to the survey:

- 62% of people had cut down or stopped using their car or public transport
- 57% of people had reduced contact with family, friends or community
- 78% of people strongly agreed or agreed that their independence had reduced
- 78% of people strongly agreed or agreed that they were becoming more isolated from friends, family and community

At home

89% of people worried about heating their homes that winter. In the 12 months up to the survey:

- 78% of people had avoided switching on their heating despite being cold
- 75% of people had spent significantly more time in the house because of the rising cost of living

Food and essentials

81% of people agreed or strongly agreed that they couldn't cut back further on essentials. In the 12 months up to the survey:

- 67% of people were eating out less
- 67% of people had changed where they bought food to somewhere cheaper
- 18% of people stated they had started to use a food bank or other emergency food provision

Health and wellbeing

In the 12 months up to the survey:

- 61% of people said they could not maintain a comfortable temperature needed for their impairment or medical condition
- 43% said they had avoided going to the dentist, 43% had avoided going to the opticians, and 41%

had avoided replacing or getting new assistive aids despite needing to

- 40% said they could not keep to a special diet or food need
- 18% stopped or cut down on support from a carer or personal assistant
- 64% agreed or strongly agreed that they could no longer afford the levels of support or personal care they needed because of the rising cost of living
- 71% agreed or strongly agreed that their physical health had deteriorated because of the rising cost of living
- 75% agreed or strongly agreed that their mental health had deteriorated because of the rise in the cost of living

Government support

- 67% of respondents reported receiving a £150 disability payment
- 44% reported receiving a £301 cost of living payment
- 8% said they had not received any additional financial support from the government
- 88% of people who had received support said it contributed to or was absorbed into general household expenditure

Suggestions for future government support for disabled people

People were asked for their view on the most important thing the government could do to reduce the effect of the rising cost of living for disabled people. The most common suggestions were (from most to least common):

- an overhaul or review of the benefits system and increase benefits
- more support for energy and utility costs
- more support for food and essentials.
- a review of tax and VAT relief
- more support for housing costs
- targeted support for medical or mobility aids
- additional cost of living payments