Diane Lightfoot: Hello and welcome to Business Disability Forum's Disability Today podcast. How often do we consider the voices of disabled people when tackling the biggest challenges our world faces today. What role do disabled people play in shaping the future of business and society and are we truly building an inclusive future for everyone. I'm Diane Lightfoot, CEO of Business Disability Forum. In this series we are putting disabled people front and center when considering the challenges the world faces today and looking at solutions that can create an inclusive world for us all in the future. You can listen to all episodes wherever you get your podcasts including Spotify and SoundCloud or on Business Disability Forum's website. Today we are diving into a topic that has weighed on many of us in the last few years the cost of living crisis but for many disabled people the pressure is even greater with rising energy prices people who rely on specialized medical equipment round the clock have faced skyrocketing bills forcing them to choose between heating their homes and powering life-saving equipment. To explore what extra challenges disabled people are facing I'm joined by Angela Matthews director of policy and research at BDF and Mark Hodkinson chief executive of the disability charity Scope. Let's unpack this critical issue together. Hi Ange and Mark thank you so much for joining me today.

Angela Matthews: Hi Diane thanks for having us. Hello Mark how are you?

Mark Hodkinson: Very good thank you um nice to be here um focus on such an important topic.

Diane: Which I think the three of us have actually touched on before in our annual conference a couple of years ago um but I won't preempt that discussion before we go into our full chat I want to hit you in the nicest possible way with some quick fire questions to just get a feel for the topic so Ange has the cost of living crisis disproportionately affected disabled people?

Angela: Um yes and no um it has in the sense of the cost of living crisis has hit people on the lowest incomes the most so because that disproportionately means more disabled people statistically the cost of living crisis has been bigger for people on the lower incomes and that includes a lot of disabled people.

Diane: Okay I'm sure we'll come back to that

Mark what is the average additional cost of being disabled?

Mark: Yeah so I'd probably go further than that and say I think it's effectively hit all disabled people in the sense that the average additional cost we've just issued our latest what we call our disability price tag report at Scope and that now is an eye-watering amount of £1,010 per month or over £12,000 per year and it's made up of a number of things which we'll come back to no doubt but that's an increase on last year which was already a large number.

Diane: That is an eye-watering amount as you say. Ange, does where you live make a difference to how much extra it costs to be a disabled person?

Angela: Absolutely the cost of living is about how much things cost and of course in areas where it costs more to live there whether it's mortgages, house prices,

access to products that makes a huge difference to the cost of living so absolutely if you live in more sort of areas where it's more expensive to live, it's going to cost more there is an argument that in those areas because we have seen people move around the country quite a lot in the during the cost of living it means that there is an inequality divide in that people who can't afford to live in those areas anymore go to areas where it is cheaper to live so the cost of living absolutely is dependent on where you live and the location and only not least because a a lot of things are devolved such as health care cost of prescriptions for example and they are managed locally just like Social Services for example so these things have a huge impact on what people are having to fund themselves having to pay more in almost every area of their life.

Diane: And Mark, cheer us up is there anything that can be done to improve the situation?

Mark: Yeah I certainly think so

and we will no doubt get to that in more detail in a moment I'm aware this is the quick fire around but we've in our new disability price tag report we do set out some clear recommendations that we think can be done but maybe just to pick one now and that's to reform the benefit system it's a it's an outdated system does not cover the extra cost that disabled people face and also fails to unlock the opportunities that disbled people can offer and I think that's an opportunity for the future.

Diane: Okay thank you well that gives us plenty to build on and unpack I think in our discussion. So I'll come to you first Ange, can you give us a bit of background on what the cost of living crisis is?

Angela: Yeah, so as I said the cost of living is really about how much stuff costs. The cost of living crisis is really happened around sort of late 2021 and a lot of things contribute to that. We were we had a pandemic, there was war in the world, we were changing our relationship with other countries a lot goes into what makes things cost what they do and one of the most significant things which is reflected in Scope's report is just the rising cost of gas and energy at that time as well so energy and the cost of energy is absolutely key to how people are affected by the cost of living which I'm sure Mark will say a little bit about later in terms of what that means for disabled people but the crisis really cost of living became a crisis because inflation on all of these things was going up faster than wages were rising and the crisis really means that people have a lot less disposable income and by disposable income we're not talking about sort of me shopping for handbags or you know the luxuries going on holiday, we're talking about the money you have left after you've paid your rent or your mortgage and your bills so the money to live with at statistics level that's what disposable income is.

Diane: And I think I saw a figure that in terms of inflation that the UK consumer prices increased by 20% in the three years from May 2021 to May 2024 and that's a rise that we would normally expect to see in 10 years so I think that's that's fairly kind of stark. Yeah, sorry go on Ange.

Angela: I was just going to say absolutely right coming down a little bit sort of since May this year but but the crisis was about it's been the highest it's ever been in 40 or so years so huge amount and that's why the word crisis was used yeah.

Diane: So Mark, the general public might be sensing things getting a bit better with inflation and the cost of energy coming down, might,

but what about disabled people I know that Scope has got a new report out on this, what are the key findings from that?

Mark: Yeah, I think the first thing to say is obviously and literally the 1st of October energy costs still increasing so 10% increase in our bills and so they're certainly not going down yet, but there's still an issue I think the probably the more important thing to say here is that disabled people are hit harder generally disproportionately by these costs. Disabled people often using more energy, you know for example, increased amount on heating, powering essential equipment and also as Ange touched on, with almost a third of disabled households in poverty you've got a a really horrible combination of energy costs going up the need to use that expensive energy being higher for disabled people and often disabled people being least able to pay so it's a pretty toxic combination as I mentioned earlier those costs now we in our latest disability price tag estimated to be £1,010 per month, amounting to sort of 67% of the household income spend um for a disabled household, so yeah some quite big challenges to face into.

Angela: And if I can come in on that, just to say just a sort of a basic point from a research perspective and being at BDF really, I think that research costs money and it's very and the resource it takes, I mean when you put out some research you don't realize I mean the public doesn't see just how much work and how costly that is, and as someone with disabilities myself who I see this Scope report come out sort of every time you publish it, I think the thing for me is thank you to Scope for keep doing it, because in how disability is at the moment there's so much stuff that Charities could focus on and there is a lot of sort of unrest in the disability community or communities about you know am I getting my issue heard? And the point the thing that Scope points and the very fact that Scope keeps investing in this I think is really important to keep reducing producing this report, when we as disability organizations have so many other things to do, I think I would like to think that BDF's research is among the most important in the disability world, but for me as a disabled person the disability price tag and getting people to understand this issue is one of is one of the most important pieces of research for me as as someone with disabilities so yeah, I think it's important to highlight that because people don't always see how much deciding on what to research and what to put resources in as a disability organization isn't always seen so I just wanted to highlight that while you were talking about the report Mark. Thank you Ange. Thank you Ange, Mark: I was just going to say extra cost is one of the things that we at Scope have identified as areas that are are vital to focus on, which is why we spend our time on that obviously, we both are very much focused on how we can tackle the disability employment gap which is probably a podcast for another day but the extra cost is certainly equally important to us and finally the third thing we really focus on is the unfortunately the negative attitudes that say people still regularly face, so yeah we'll continue to commit to doing research in this area although it was encouraging in recent government discussions to hear that there's more of an interest in them maybe starting to track this information themselves, which obviously we welcome. Yeah, Diane: Yeah that's good, that's good to hear. And I did go to the round table that Scope hosted on this and the passion of the people in the room including including politicians actually but also the stories of disabled people that really brings this to life the people and the impact behind those numbers is incredibly, incredibly powerful. But so for people listening to this and thinking how on Earth can it cost £1,010 a month more to be disabled, what are people spending their money on? How on Earth can it be that much? Can you can you tell us? Give us an example, perhaps a quick list and then we'll unpack it a bit, but what sorts of extra cost can disabled people face? Ange I'll come to you for a kind of overview.

Angela: I think I mean Mark will probably have insights from Scope's report but I mean I can I can answer that from a personal perspective and my current disability price tag is £1,700 a month. I think it's, I mean Mark mentioned a couple of issues around sort of attitudes and extra cost and employment and I think for me, I'm a senior manager and a disabled person and all of those things sort of collide if you like, and I think as someone who has a salary which is a management salary, I would differentiate between the cost of living and the extra costs of being disabled because on a daily sort of basis I am sort of privileged enough to be able to afford what I need, and the inflation we've seen as the cost of living I'll be honest, hasn't impacted me as much as it has many other individuals and families but the extra costs of being disabled as Mark said at the beginning, every single day, all of my life I'm impacted by that and it is related, I'm going to just come out of being BDF policy director for a moment and speak as an individual, it is about all of the decisions you make, about your employment, about how you live, about where you live, and which does have an impact on the support you get from your local authority. Back to Diane's question about does it matter which region you live in. So, as a disabled person, I'm living alone, I am in full-time work and I am on a manager's salary. I'm not entitled to have get any help, to make adaptations to my home. A couple of years ago, I had a stroke and I can no longer use the stairs. I have stairs going up to my house in my house and going up to my garden, so there are areas of my house that I can't get to right now and um I'm not eligible for any help with that because I work full-time and I'm a manager. I was quoted to adapt my house just the first phrase £21,000. Now because of the extra costs of being disabled that affect me every month, I have no savings because my salary is going on funding the extra costs of being disabled, so I don't have, I don't have savings and so I can't I don't I'm not able to fund the adaptations to my home. I also have Parkinsonism and PKU, so I need some gadgets. Don't disabled people love a gadget, so adapted cutlery, I've got adapted cup. On days where I need a lighter cup that I don't have to grip, I've got light cups. On days when I'm having a shaky day, I need something heavier to combat the shaking. I am because I'm not eligible for any sort of help around the home, I have to pay for my own stairlift which I rent each month. Also in health care right now, my condition is heavily managed by a wonderful NHS team but because I'm in work I'm asked to part fund some of my medication as well. So all in all for the past three months and will be for the next two months my disability price tag is £1,700 and 42 pence.

Diane: Oh that is extraordinary. And yes, I mean just the fact that you can't get to parts of your house is pretty awful. Mark, could you maybe expand on that and give us some other examples of the sorts of things that that people are having to spend extra money on.

Mark: Yeah, absolutely and just to touch on

what Angie was just saying I think one of the things we've tried to do this year is not only give people the numbers but also uh tell them all the stories and you mentioned that too Diane and I think that's a really important step because it's one thing know adding up the numbers but to understand what that really means in terms of the impact on disabled people and disabled households lives is it really I think brings it properly to life so yeah, Angie talked about some number of examples where you know specialist equipment costs can be high and you know another example if you if need a prosthetic leg then that can cost anything between 3,000 up to 25,000 so you know these are these are big numbers. We've already talked about a lot of the impact from energy costs, just transport costs are just high. You know definitely we all want public transport to be fully accessible but unfortunately it's not and that means often disabled people are having to use much more expensive forms of transport and taxis. And then, there's a whole list of areas where disabled people face a high cost and Angie talked about some of the health examples. Certainly insurance. Absolutely. Just holidays and travel, you know, yes access accessible rooms and things like that all more expensive higher priced foods and or you know particular diets and also food delivery where you maybe can't go get food yourself. Specialist clothing, so there's a long list of areas where costs can be so much higher yeah.

Angela: yes to all of that, yes to all of that.

Diane: And I did not know how expensive a prosthetic leg was and I remember at our conference, the same ones that you were speaking at. One of our colleagues who is an amputee was talking about the fact that she has at least three different legs. One is for swimming, which is hollow, lets the water out. And then two for different heights of shoes because obviously your foot's at a different angle and if that is even 3,000 pounds each time but 25,000 pounds each time, that is extraordinary and then as you say, all the little things that really add up like food and diets and cutlery and cups and just those everyday things that most of us probably don't even think about.

Angela: I think that's right Diane there's the one off cost and then there's the little drip drip drip costs as well that happen sort of quite regularly so I completely agree with that.

Diane: And it also goes back to that postcode lottery thing about where you are in the country so as Bela often tells us, Bela our colleague, if you live in Scotland you get specialist food if you're a celiac for example on prescription but in England often you don't, depending on where you are so there are lots of inequalities kind of baked in to the system.

Mark: Sorry Diane if I may I also add that we're talking a lot about the extra costs, the reality is that in many cases disabled people can't afford those extra costs

so that can lead to a number of different things, all of which are bad outcomes. One is levels of debt can go up and we've certainly seen debt go up massively as part of the energy crisis that we've had and we you know we engaged with last year, we engaged with 9,000 people through our disability energy service and one of the most common things that we're dealing with there is how people can maybe alleviate some of the debt they're getting into as a result of not being able to not able to cope and then the other thing which is potentially more serious is that disabled people start rationing the things that they use so you can imagine if you if you're dependent on heating and you start cutting back on heating, you're depending on charging up equipment and you start cutting back on when you charge that equipment up and and even basics like the choice between how much food you eat and how much you spend on your energy and stories where people are lighting candles rather than using lights which is brutally Dickensian really in terms of some of the outcomes that people are facing into.

Angela: Yeah absolutely we've even got Members Mark who are saying to their disabled staff you know, bring in your devices and

charge them here and that's if their chargeable devices a lot are not and just have to be on all the time.

Diane: Yeah, so we are perhaps not surprisingly, naturally moving or continuing in the energy space and energy is very topical at the moment as we move into Autumn and with some controversy about the winter fuel payment but for those who who were wondering you know why do disabled people use more energy? Why are they disproportionately affected, don't we all have to put the heating on when it gets cold? Can can you spell it out, Mark why might disabled people have higher energy needs and costs?

Mark: Yeah, so spelling out probably what we've already covered but certainly often higher heating bills, the need to keep at a regulated temperature and a consistent temperature rather than deal with fluctuations that you know, certainly in the UK we have to face into, so there you know a higher spend on heating as a result. The you know, the charging of equipment, you know equipment can be anything between charging your pad wheelchair and therefore you know, essentially how you get about. But you know, things like keeping breathing apparatus equipment running as well, so you know some of these are life-threatening if they if you don't spend the money in those areas and then you know, extra bathing costs and obviously the heating of water and all those sort of things, this is a whole range of everyday things that we all take for granted that really mean that many disabled people are spending more on energy as a result.

Diane: Yeah, and for lots of people it isn't a case of just putting on an extra jumper, actually having proper heating on is crucial to managing pain for example, and actually having a level that you're able to live with and tolerate so it's not just a sort of luxury thing people are doing they're doing it to manage really serious conditions and symptoms and as you say some of them, some of them are you know life-threatening if they're not done. So how are disabled people supposed to deal with these costs and and what happens if they can't. So I'll come to you first Ange and then Mark.

Angela: I mean on a personal level, for me it's I can say this because Diane and I talk about this a lot, Diane's my manager. For me, yeah and a lovely manager, supportive and deals with a lot. For me, with the privilege of having a job and a full-time job, I have my goal is to stay in work, stay at the level I am to earn the salary I have and with that comes a whole other type of stress and anxiety in itself which is be 110% every day, don't slack make sure you are 100% in this on everything and are not falling back and that doesn't actually come from Diane. I think it's something I felt for all of my career, because extra costs have been in my life before my strokes with my liver condition and my, Mark will answer this more eloquently because this, it's quite emotional for me, how do disabled people cope with it, I really don't know and I think as Mark just said, some don't and that leads to some very serious consequences. For me, it's sometimes I think being in work hasn't been the best thing for me, I should have taken more time off, I shouldn't have gone back to that job, I should have taken more time to recover. For me, it's all about don't let that job drop, don't fall out of work, keep well, keep healthy, take your medication on queue, and like I said, a lot of that stress, a lot of that pressure comes from me and what I think it takes to maintain being disabled, feeling sick and throwing up and dealing with treatment every day, inaccessible transport, poor attitudes, extra costs, then doing a day of work and then doing it all again in the evening. For me, it's this is the wrong answer I know, but for me the pressure is in my head to just keep sustaining, staying in work and at the level I am and all of my available energy goes into that because I see my other friends who have fallen out of work with their disability, really really struggling and that's that's incredibly hard. I've been very emotional there, I haven't been a policy director at all, Mark save me. Be logical and rational and helpful, I haven't done that at all.

Mark: I think you powerfully make the points and so I don't think you need to in any way apologize for being emotional at all about that, in fact that's why I think it's so important to hear stories that people have to tell because I think they do bring it more to life than you know some logical statement of costs on a page, so I think no apology needed. But I think what one of, just picking up on some of the points you make I think, you know, the more disabled people who can get into employment and we can create the right environment for disabled people to get into employment the better because it gives you, it gives you more financial security, it gives you more independence and obviously gives you a greater ability potentially to face into those extra costs, we need to, we need to tackle those costs anyway but whilst we are in the process of tackling those costs, obviously anything that can be done and we'll probably get on to this in a moment in terms of what the government might be able to do but anything that can be done to get more disabled people into employment and as Angie said staying in employment the better frankly, and I think that's good for good for independence, financial security, well-being and it's good for the country too actually. So I think that's really important. I think we have to remember that this is the third year now as we go into this winter of the energy crisis, so this is a long-term issue, it's not just a question of making a few you welfare payments in a year, there is a real need to make some quite structural changes to what needs to be done, which I'm sure we go onto again in a moment as well, and you know we just, we need to recognize that by focusing on tackling these costs, it really will deliver benefits, I think often you know, we had this narrative unfortunately at the end of the previous government where we were, where there was a lot of discussion about the benefits bill and how many benefits were being paid out. But benefits really, rather than cutting benefits, benefits just need to be really reformed to enable more disabled people like Ange to stay in work, do some work where they can and just have a much more supportive, flexible tailored approach to how benefits are provided to encourage disabled people to fulfill the opportunity that they have. You heard about the resilience and determination that Ange has had to apply to stay in work and you know not everyone can be in work but there are one million at least disabled people who want to work and are not in work at the moment and are able to work. So there's lots of ways where with the right foresight around the reform of benefits, we can create a much more positive environment for the future.

Angela: See that was a much better answer, I'll say that any sound bites or things on social media, if you just say Ange said that, that would be that'd be great.

Diane: They were both very, they were both very good complimentary answers and you know, while you were both talking, I was also thinking about some of the unintended consequences we see or almost like perverse incentives because on the one hand, this government, the last government wants to close the disability employment gap, wants more disabled people in work, but I think I'm right in saying Ange that you were told that if you gave up your job, you could just get the £21,000 to do up your house. So, you know, there's loads, there's loads of stuff that definitely needs reforming because we don't want, we don't want people saying oh I'm better off not working because I get my house done, so definitely yeah. Yeah, so before I get properly onto my soap box, I will come to you both, for kind of the final question really, what do we need to see from government to make a difference in this space and I'll come to you Mark first and then Ange.

Mark: Yeah, so I think definitely a reform of the benefits system, so I probably covered most of that off a moment ago, you know I think anything that can actually really help disabled people to fulfill their potential and deliver opportunity is got to be a good thing and so rather than seeing benefits as a cost, start to look at how benefits can actually deliver greater independence, deliver greater financial security, deliver a stronger well-being, all of those things are beneficial to not only the individual, but the country as a whole, so that would be one thing I would say. I think the other thing is, you know, energy costs still do continue to increase and now they are a much bigger part of overall household costs and we have to recognize that for disabled people, there are a group of disabled people who one use more energy and two are least able to pay for that consumption of energy that has to be tackled and that for me has to be some form of targeted support, you know targeted, discounted energy rates you know for the longer term, so we're not having to keep going back to you know sort of grants and awards to keep people just from getting into too much debt, we need to create a much more structural change in the energy market and we need the government to really get behind that, the government's still in its early stages and obviously has been vocal on a number of things already, some of which we really support but they've been pretty quiet on what they're going to do about the long term challenges of energy costs for disabled people in particular. So that is something we need to hear from them on and we need to hear what their plans are. We also need to help people get out of debt, you know that there's a lot of debt that's been built up over the last number of years because of these extra costs and so some sort of help to repay, sort of recovery plan is needed and we need support from government on that I think and probably the maybe the sector, you know the utility sector as a whole who can help solve these issues and then I think you know, it's not just about sort of financials, it's about greater efficiency so we all want to improve the efficiencies in terms of energy use and I think you know there are a lot of ways that that can happen and I think we need to see more of that targeted at those who are most in need of energy and least able to pay. So some targeted energy efficiency improvements would be really welcome too. Yeah and quite soon preferably. Diane: Thank you, Ange.

Angela: I agree with all of those, so I'll take all of those as well, but I won't repeat them. I'll try and say some different stuff, I mean I think similar to what Mark said about that it's not just about the government and not just about doing grants, but ongoing payments and support. I think also in sort of the cost of living, there is a choice for businesses as well in that they can choose not to pass on the inflation to the customer so there's a choice for businesses there as well. Mark mentioned the energy sector, but the product sector as well and particularly the assistive and adaptive product sector. My, we have a colleague who affectionately calls my cups that I drink from at work, Diane, sippy cups, they're so light and but so comfortable to use, I flick them across the room a lot, I drop them a lot and they shatter so I buy a lot of them and they have gone up by £2 in the last six weeks. That's an enormous amount, so I think there is a choice a lot of the time, if for product and customer service providers pass on the cost sometimes, so I think maybe there's something for BDF to do there with businesses and I think in terms of the government, I mean, for me I agree with everything Mark said about sort of policy asks. I think, for me and I'd be interested in what you both Diane and Mark think about this, but to me, it feels like extra costs as a policy issue doesn't really sit anywhere and there although of course the disability unit are working hard on it, it doesn't sort of have a ministerial, a senior ministerial role and home where someone has a strategy for reducing the extra costs of being disabled and it shouldn't be in a home in isolation of any other ministerial department. It should be in every single ministerial brief like Mark said. Energy, transport, as two examples only and I think then, when we get to a sort of not even cross-government but almost inter-government approach to this, and we, I feel we'll start to get away from what the things you said Diane, such as the government saying we're going to have an extra costs task force to reduce the extra costs of being disabled and just weeks later implementing sort of legislation that as you mentioned earlier, landlords can pass on the costs of adjustments to tenants, that happened within weeks those two things, and they are contrary and conflicting. Another example you said, don't implement a disabled facilities grant and pass that onto local authorities, at the same time and saying we want to get disabled people into work when that grant is prioritizing people who are out of work.

Mark: May I just say a couple of things that that struck me with what Ange said. The first one was in terms of those extra costs, product costs of things like you mentioned the two pound increase in the cost of your cups, the one of the things that frustrates me about those extra costs is that if more mainstream providers started to think inclusively about what they're providing, yeah, they could they could produce those things probably. Yes definitely. At a very very similar cost and so I think one of the things that would be great to see is actual mainstream product manufacturers thinking about how they can be more inclusive in their product design and also how they can bring their skills to maybe some of these markets as well because it's really struck me when I first came into the sector, how much it cost for example to service an electric wheelchair. There must be providers who are, who have already the capabilities to bring those costs down quite significantly and it would be great to see more focus in that area from you know mainstream manufacturers really and and product providers. Angela: Yeah, that's yeah, I completely agree with that. Diane: And I guess that's also, it's just about inclusive design of products and services, so lots of these adapted products exist because the the standard version if you like, isn't accessible and wasn't designed with input from disabled people who could could have said actually if you just change that bit it will work for everybody, so yeah an important inclusive design bit in here too. And I think the thing you said as well Ange about the choice to pass the costs on, is really important and many moons ago when I was a young person, I was a marketing person and I remember doing marketing qualifications and things and when they were talking about pricing it it was definitely about you know a cost that a customer is willing to pay. Yeah, and if you are a customer who has no choice, yeah, and there is surely more of a moral and ethical obligation to consider that and not just pass on the entire cost or extra to the entire cost just because you can because you know people will be forced to pay it, even if they can't really afford it. So goodness I think we're probably out of time and as always, a really rich and really important conversation and rather a sobering one compared with some of the things that we talk about and this is so important and this, the examples that you have so kindly shared with us Ange and about your life and how it impacts you as a very senior person, a very highly valued member of the BDF team, there must be so many other people who are experiencing similar things, maybe in not such good environments. Thank you for saying I'm a nice manager. And the examples in the Scope report I mean, they start bringing it to life, some of the choices that people have. So, if you've, I won't say enjoyed this episode, but found it interesting and you want to know more then please do look out the Scope report. Mark I'm sure you can tell us where to find it, is it on the Scope website?

Mark: Yeah and I think we're going, there's going to be some notes that accompany the podcast and there'll be, we can a link so to get to that easily yeah.

Diane: So it's very readable, so a must-read for everyone really. Particularly policymakers and also employers and businesses, so that you can get a better understanding of perhaps some of the challenges that your disabled employees may be facing and that you don't even know about. So thank you both very much for being brilliant guests and for a great, really thought-provoking conversation. Let's hope it leads to some positive change and that benefits reform that we all really need to see. As a final thing from me, I went to a Fringe event and somebody said, we need to reframe how we talk about public spending, because surely public spending spent on the right things is a good thing and in this context they said and what could be more important to spend money on than health and I'd say health and well-being and be able to live a decent life, so perhaps that's a slightly more positive note to end on. So, thank you very much and please do tune in and join us next time.

Angela: Thank you Diane, thank you Mark.

Mark: Thank you.

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