



Disability Today Podcast Series

Cost of living



Discussion paper

This discussion paper accompanies episode 3 of our Disability Today podcast series, 'The cost of living and the disability price tag'.

The extra cost of living with a disability

Having a disability or long-term health condition can be expensive, and when there is a cost-of-living crisis, disabled people are often feel the pinch more than most.

Example:

Sheena has MS (multiple sclerosis), and her son Ash has serious food allergies. Sheena can find it difficult to control her body temperature and often feels cold despite wearing many layers. Last winter, despite turning on the heating only when she felt she had to, her energy bill was higher than ever before, and she struggled to pay it.

Ash's allergies mean that Sheena cannot buy cheaper food from the supermarket's more inexpensive ranges. She has to buy specialist "free from" items such as bread, pasta and dairy products which are significantly more expensive. This meant that Sheena's grocery bill is also significantly higher.



What caused the cost-of-living crisis?

The cost-of-living crisis in the UK happened because the cost of goods and services were inflating faster than wages were increasing.

This meant that people had to pay more for essentials such as food and energy which left them with less disposable income.

From November 2021 until June 2023, inflation was consistently higher (sometimes by quite a margin) than wage growth. The 2021 crisis is attributed to global events, including the aftermath of the Covid-19 pandemic, Brexit, and the war between Russia and Ukraine.

Inflation peaked at 11.1% in October 2022 and has since settled down to 2.2% as of August 2024. While many goods and services were impacted, the worst hit were energy, fuel, and food. In total, UK consumer prices increased by over 20% in the three years from May 2021 to May 2024 (the sort of inflation we would expect to see over a 10-year period). To compound the issue, mortgage payments have more than doubled in the same time.



Why are disabled people affected more than most?

The charity Scope uses data from the Family Resources Survey to calculate the extra costs faced by disabled households.

Their “Disability Price Tag” research found that costs continued to rise in the financial year from 2022 to 2023 and that the average additional cost to being disabled is £1010 per month.

Disabled people often face a mixture of large, one-off disability related costs and smaller more regular costs related to everyday living including:

- **Buying and preparing food.** Many disabled people have dietary requirements and cannot buy the cheapest ranges of supermarket food. People with restricted mobility might need groceries delivered at extra cost and buy more expensive, ready prepared food such as pre-cut fruit and vegetables.
- **Medical aids and essentials** such as incontinence pads, earplugs or noise cancelling headphones needed by many people with tinnitus or Autism or vitamin supplements because of restricted diets. Some people also pay for additional care and treatments.
- **Clothing and footwear** that are easy to put on and fasten which can be more expensive because choice is restricted or even individual shoes in different sizes if a disability means their feet are different sizes.
- **Domestic help with cleaning and gardening** if a disability means they are unable to do this themselves.



- **Private transport or taxis.** People who live in areas where public transport is inaccessible or infrequent might need a car or taxi to get to medical appointments, visit family members in care or hospital or simply to get out. Accessible taxis are often larger and more expensive.
- **Adaptive or assistive equipment** such as wheelchairs, which might need batteries, breathing equipment and hearing aids which all need to be charged.
- **Higher energy costs and water bills.** Some people struggle to stay warm because of their disability, especially if their mobility is restricted. Equipment such as electric wheelchairs need to be charged. Some people may need to wash more often and take longer in the shower because of their disability which can mean higher water and energy bills.
- **Accessible accommodation** on the ground floor or with lifts which again restricts choice. Some people also have to pay to make their homes accessible by putting in stair lifts or ramps and lowering worktops.
- **Premium insurance** – travel, motor, life, and home insurance can be more expensive because of an individual's disability or health condition or because of the home or car they need because of their disability.



Example:

Amir has purchased his own electric wheelchair for £5000. It's annual service costs £195, and it needs new batteries every 12 months which cost £400. The chair must be charged every night, which adds a significant burden to Amir's electricity bill.

As there is no accessible public transport in his area, he needs a taxi if he wants to leave his local area, but he needs an accessible taxi which costs more than a standard taxi.

Amir had to have his house adapted. He needs a ramp to his front door and all doorways had to be widened to accommodate his wheelchair and he had to install an accessible bathroom. All of this came to £20,000.

Amir is unable to do many household tasks, so has to pay someone to assist him with meal preparation, cleaning, and light gardening.



Disability and poverty – a vicious circle

People with disabilities or who care for a disabled person are more likely to be unemployed or in poorly paid employment.

This might be because they cannot find employment with the adjustments they need or because they could not access education and so have fewer qualifications or because they find it difficult to travel to work or a combination of all these factors.

Households with a lower income have been more impacted by the cost-of-living crisis, as they already spend a higher percentage of their income on heating, electricity, travel, and food which have risen in price most substantially.

Don't disabled people get help with these extra costs?

People who are unemployed or earn lower wages have three options:

- Seek help from family and friends
- Seek financial support from Government in benefits and from charities.
- Go without. This means not just going without luxuries but going without heating or food.



A fourth, and better option for many disabled people who want and are able, is to find work that pays enough to meet the costs of living. This requires inclusive recruitment practices, reasonable adjustments in work and a benefits system that does not penalise people for working as much as they can.

Benefits do increase with inflation but usually only on an annual basis. Many disabled people have found it hard to cover their monthly costs since inflation skyrocketed in 2021, which meant that they spiralled into debt. Scope reported an average debt of almost £8,000, with individual household debts of up to £30,000.

Location matters

Financial support is often managed at a local rather than a national level, often meaning significant disparity depending on where someone lives.

For example, in Scotland people with specialist dietary requirements can receive food on free prescriptions, whereas in most locations in England prescription food is limited or not offered. Grants and funding also vary by location, meaning someone in one place may get less financial support to buy equipment or adapt their house than someone with the exact same needs in another place. This, combined with the huge variety of housing and living costs in different parts of the UK, can force people to move against their wishes. While this may help to reduce their costs, it can leave disabled people dislocated from their support network and familiar environment.



What could be done to improve the situation?

Government needs to ensure that the benefits system avoids unintended consequences that discourage or penalise people for working or increasing their hours.

Barriers to work must be removed, as employment offers disabled people financial security, independence, and greater power to meet the costs of living. There are at least one million disabled people who want to work who are not currently in work.

Employers must ensure that recruitment processes are barrier free and that they make adjustments that enable disabled people to stay in work. This might include working from home where the role allows.

Healthcare providers focusing on preventative rather than reactive health care can ensure that people acquire fewer illnesses or that their conditions do not worsen.

Accessible and affordable public transport for everyone so disabled people can get to work and everywhere else they need to go.

Targeted energy efficiency schemes such as insulation, solar panelling, heat pumps and double glazing to stop so many disabled people getting into debt just because they need to keep life-saving equipment on or heat their homes.

For more information about how employers, service providers, and Government can help, read BDF's resource on the cost of living at <https://businessdisabilityforum.org.uk/resource/cost-of-living/>



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