



# **Cost of living crisis: What's the impact on disabled people?**



**Inclusion  
Scotland**

**Disabled People's Organisation**

**Our voices ■ Our choices**

## Introduction

Disabled people are already much more likely to be living in poverty in Scotland and are being hit hard by the current cost of living crisis. They are facing this on top of the extra costs many already experience from simply living as disabled people, and are at significant risk of financial hardship, fuel poverty, food insecurity and destitution as energy costs spiral and prices for other essentials continue to increase.

Inclusion Scotland ran an online survey from 29 August 2022 until 26 September 2022 to ask disabled people what they are having to go without because of the cost of living crisis and what they are most worried about. We received 168 responses.

This report is a short summary of the findings, including:

1. Disabled people are going without or cutting back on essentials.
2. Disabled people are going without or cutting back on things used to manage impairments and health conditions.
3. Disabled people are worried about the approaching winter.
4. Disabled people need help with managing the cost of living crisis.
5. The cost of living crisis is taking its toll on disabled people's mental health.

One respondent summed up the many issues disabled people are contending with:

**“Increasing costs of everything! Being able to afford increasing costs! Very concerned we may have to start to eat into savings to survive which will not last long! How long we can survive beyond this. How we can fend off any illnesses as a direct result of cold.**

**How we can keep our home warm enough to prevent damp and mould. How we can get our clothing and bedding dry once washed - will we have to resort to not washing clothes and bedding until Spring. Worried about social isolation - live in a rural, remote, offshore community. Also additional costs of delivery charges for essentials we can afford.”**

Inclusion Scotland is working to raise awareness of the impact of the cost of living on disabled people amongst policy-makers and decision-makers and will use the findings in this report to push those with the power to do more to support disabled people at this difficult time.

We are briefing Members of the Scottish Parliament and using this lived experience evidence to identify things that national and local governments need to do to keep disabled people alive, healthy, and included in society.

## **1. Disabled people are going without or cutting back on essentials**

Over three quarters (77%) of respondents<sup>1</sup> said they were currently going without or cutting back on essentials.

The essential items respondents<sup>2</sup> said they were going without or cutting back on were:

- Heating – 83%
- Food – 57%
- Clothing – 51%
- Travel (including fuel for a car) – 50%
- Cleaning products for home – 33%
- Internet – 9%
- Period products – 5%
- Essential items for children – 5%
- Something else – 36%

## **2. Disabled people are going without or cutting back on things used to manage impairments and health conditions**

Almost two thirds (64%) of respondents<sup>3</sup> said they were going without or cutting down on a range of things they use to manage their impairment or health condition including:

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<sup>1</sup> Number of responses - 168

<sup>2</sup> Number of responses - 129

<sup>3</sup> Number of responses - 147

- **Heating to manage pain:**

“Not having heating on and not using electric blanket or hot water bottles, all of which I would normally use to manage pain.”

- **Food (including for special diets):**

“I only eat once a day and cannot afford to buy some food products that I should be eating.”

- **Electricity to charge equipment like electric wheelchairs:**

“Wheelchair charging, feeding pump charging,”

“Cut down on charging feeding pump and communication device”

“Supplementary Oxygen usage I use for respiratory failure, only using 4 days out of seven as I can't afford the costs. Although we do get an allowance, this has not increased with inflation and I get the same per kilowatt rate today as I got five years ago. I am using cylinders of oxygen instead of the actual machine. Its not sustainable in the long term, I expect eventually I will have to use the electrical machine or die.”

- **Items for personal hygiene, cleaning and washing:**

“Not using washing machine or drier as often/wearing things unclean for longer. Need new clothing. Not washing bedding/towels often.”

“I also having to cut down on incontinence products”

“cutting down on showers”

- **Therapy and exercise activities:**

“reducing my therapy sessions to twice a month as I cannot afford it weekly”

“swimming for non weight bearing exercise”

“Cutting down on exercise classes because it is too expensive”

- **Medication and other health services:**

“Can’t afford a product for my skin which is no longer available on prescription”

“I’m also unable to buy some over the counter medications I rely on for health issues”

“Topical painkillers that aren’t available on NHS prescription”

- **Social activities (in some cases this is because people can’t afford the cost of travel) which is causing social isolation and impacting mental health:**

“feel much less able to go out socially which helps with my isolation and anxiety. It’s kind of encouraging me to stay at home constantly and setting my mental health issues back”

“social isolation due to lack of funds and not feeling safe because Covid is still around”

“appointments and social events (due to not being able to afford public transport)”

- **Assistance/aids:**

“(Not) replacing aids which are very worn or rusty.”

“Can’t afford carers to attend disability sports which helps prevent my muscle disease getting worse.”

“assistive technology that helps with my memory and planning (I can’t afford a new laptop to run the software), braces for my joints, new mobility aids to replace my old ones”

### **3. Disabled people are worried about the approaching winter**

The main things respondents<sup>4</sup> are worried about as we approach winter are:

- **Dying:**

“I am worried people will die.”

“I use a CPAP (continuous positive airway pressure) machine, every night. How am I going to afford it. My gas and electric account debit order was £54 per month. It’s now £163. Without the pump, I could stop breathing. Die.”

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<sup>4</sup> Number of responses - 132

“Affording heating as my medical condition can be severe or even fatal in the cold.”

“I won’t be able to survive. My bills are already double what they were and the only thing that comforts me is knowing I can use the medication I’ve stockpiled in order to bring this to an end”

“Easy question, freezing to death or becoming so unwell because of the cold and being unable to afford using medical equipment so I end up in hospital.”

“Dying”

- **Not having enough food and heat:**

“Not being able to heat my home”

“Not being able to eat”

- **Not being able to use specialist equipment:**

“Having enough to cover the basic electricity costs for charging hoists/feeding pumps”

“Winter is scaring me, I won't be able to run the most basic medical equipment and heating will become harder. My fear is becoming bed ridden as it will be the only place to stay warm.”



- **The impact of not having enough food, heating and other essentials on health and wellbeing:**

“I'm terrified we won't be able to effectively heat our home this winter. I have a chronic illness that is severely affected by cold temperatures.”

“Heating as many of my health issues require heat etc so I can be comfortable but also cope. I'm also going to be cutting down on food etc”

“Worry about not being able to keep my job. Worrying about maybe needing to cut down on some of the things I haven't yet and so quality of life decreasing because not being able to socialise.”

“Not being able to afford heating. Part of my condition means I struggle to regulate my body temperature, and can be prone to hypothermia. I also rely on hot showers and hot water bottles to manage pain and am worried about how to afford that”

“The unrestricted burning where I live (coal, wood burners, rubbish) means I can rarely open a window or go outside. I have to have air purifiers on constantly. I have seasonal affective disorder from being indoors so much but can't afford a daylight lamp. I worry that people around me will save money on heating by burning even more than ever making my life even harder. As such I don't know how I will afford to keep safe.”

- **Not being able to pay bills, gas/electricity being cut off, getting into debt:**

“Not being able to pay bills and having people chasing us at home for money.”

“Cost of utilities specifically gas and electricity”

“the electricity being cut off due to my arrears and not being able to continue eating once a day”

“The fuel debt which at this time is impossible to pay.”

“Having electric cut off. On a pre-payment meter and already run out a few times without prices going as high as it will. Also what will the future look like?”

“Falling into debt”

“Not being able to afford my heating at all. I already have a prepayment meter but I won't have any money to put credit on it.”

- **Family members:**

“My elderly disabled mum being cold”

“That I can't keep my disabled son warm fed and engaged in life in general That I have to give up more to meet his needs.”

“My old relatives”

“For me being cold but am more worried for how my children and grandchildren will manage. I usually help

out financially from my benefit money a bit but don't think I can keep doing that”

- **Losing homes:**

“Having to ask to go into a nursing home as I cant keep warm.”

“Approaching winter I'm terrified of being made homeless as my landlords agency haven't maintained the property and things are falling apart”

- **Shortages and power-cuts:**

“I'm also worried that there will be blackouts or brownouts due to increased demand and lack of resources and that if this happens during below freezing temperatures, I'll have flooding or damage to my home.”

“Food shortages and extortionate pricing. Power cuts”

- **Not being able to wash and dry clothes:**

“Increasing costs of everything! Being able to afford increasing costs! Very concerned we may have to start to eat into savings to survive which will not last long! How long we can survive beyond this. How we can fend off any illnesses as a direct result of cold. How we can keep our home warm enough to prevent damp and mould. How we can get our clothing and bedding dry once washed - will we have to resort to not washing clothes and bedding until Spring. Worried about social isolation - live in a rural, remote, offshore

community. Also additional costs of delivery charges for essentials we can afford.”

“Not being able to afford heating. Having wet washing hanging in cold rooms will affect my health I but won’t be able to afford to use the tumble drier. Having to buy cheaper, less nutritious food won’t help either.”

#### **4. Disabled people need help with managing the cost of living crisis**

Respondents<sup>5</sup> said the following measures would help them to manage the cost of living crisis:

- Freezing or reducing energy bills – 94%
- Increasing disability benefits – 67%
- Freezing or reducing other bills – 53%
- Increasing other benefits – 46%
- Freezing or reducing council tax – 30%
- Free or reduced public transport – 19%
- Something else – 25% (suggestions included providing free equipment, aids and support; providing food parcels; reducing rents; cutting fuel duty; rebates for people using medical equipment.)

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<sup>5</sup> Number of responses - 160

## **5. The cost of living crisis is taking its toll on disabled people's mental health**

As we identified through our work on the Covid-19 pandemic, disabled people were most negatively impacted because of existing inequality which meant we were under-considered and under-served by official responses.

Disabled people have limited resources and energy to deal with yet another crisis while still dealing with the impacts of the Covid-19 pandemic. As we have seen during the pandemic, the worry and uncertainty about the cost of living is taking its toll on mental health, with many disabled people worried about social isolation, mental health and how they will make it through the winter.

**“I am on a constant state of stress and that impacts my disability”**

**“We are all getting worn down now. The worrying about the future is taking its toll and confidence in our government isn't great since it seems like big companies are ruling you and not the other way round.”**

**“The stress of worrying about increasing costs is affecting my mental health, blood pressure and lack of sleep.”**

**“It is causing depression, fear and constant anxiety. It's impossible to have a 'normal' life.”**

**“I am so scared.”**

**“It’s just ruining my life”**

**“Petrified of the forthcoming winter”**

**“It is a worry, especially for people with a learning disability. How are we going to live when we don’t have money to spend on our bills at home?”**

**“I rarely go out now and have been turned into housebound due to fear of electricity bills to recharge wheelchair, let alone not being able to afford to travel or get a coffee while out so realistically you could say I’ve been forced to become a recluse and disappear from society which is maybe what they wish all disabled to become”**

**“It’s impacting my mental well-being. This flares my conditions. I’m missing social contact as I can’t afford to go out”**

**“I don’t have the money to socialise with friends and family, which makes me miserable.”**

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