



## ‘Disabled People Challenge Poverty’: Survey Findings Headlines

### Overview

Glasgow Disability Alliance’s Summer Survey of 621 disabled people paints a bleak picture of the poverty and inequality which disabled people are facing at this time. Disabled people are being denied basic rights that everyone else takes for granted:

- because the vital supports we need are missing
- because policy incoherence deepens the poverty and inequality we face e.g. social care charges
- because there is a lack of willingness to take action.

In GDA’s survey, 97% of disabled people were concerned they had been forgotten in Government priorities and plans.

### Why ‘Disabled People Challenge Poverty’?

Disabled people are in the midst of a perfect storm: austerity measures and the impact of cuts to services, benefits and budgets, together with the Covid pandemic, have had a disproportionate effect on disabled people. Simply put, we have experienced increasing poverty and inequality and human rights regressions and have been forgotten by Governments and left behind by those in power.

#### **Disabled people have always faced higher levels of poverty due to:**

- **Barriers to work**- whether due to discrimination on the part of employers, employer-ability, lack of access to education and qualifications or a combination of all of these.
- **Inadequate social security benefits** - which now prop up everyday essentials.
- **Lower pay when actually in work** and lack of meaningful progression opportunities.
- **Extra costs** such as food for specific dietary requirements; energy costs such as higher heating bills and charging essential equipment e.g. power chairs, nebulisers, ventilators, mechanical hoists and hospital beds; extra transport costs e.g. taxis due to inaccessible public transport and Social Care Costs which is a backdoor tax only disabled people pay in Scotland and the UK.

## Disability ‘Price Tag’

Research by Scope reveals a ‘disability price tag’: disabled households need £975 more a month to have the same standard of living as a non-disabled household.<sup>1</sup>

The current Cost of Living Crisis has amplified the already catastrophic impact of disabled people’s poverty. This has been evidenced in abundance, most recently by Joseph Rowntree Foundation (October 2024).

## Joseph Rowntree Foundation ‘Poverty in Scotland’ 2024

In October 2024, Joseph Rowntree launched their latest report: Poverty in Scotland.<sup>2</sup> Findings include:

- Non-means tested disability benefits are provided to disabled people to cover the additional costs of being disabled yet being in receipt of those payments increasingly bears the risk of being in poverty.
- Children and working-age adults in a family where someone is disabled were 3 times as likely to experience combined low-income (below 60% of the median income) and material deprivation, i.e. people in poverty reporting they are unable to access key goods and services.
- Eight in 10 families in which someone receives disability benefits have no adults in work so are more likely to rely on low-income benefits to make up their household income.
- The ‘protected income threshold’ for assessing social care charges is low and not tied to the actual costs of living, making it hard for low-income families that need social care to cover the cost of essentials in reality.
- Local authorities can increase the expected contribution towards care costs which has raised some serious challenges for disabled people during the cost-of-living crisis when costs have gone up across the board.

**It is evident that Disability benefits are inadequate in covering the additional costs of being disabled. Even disabled people in work are relying on benefits to “top-up” income.**

<sup>1</sup> <https://www.scope.org.uk/campaigns/disability-price-tag>

<sup>2</sup> <https://www.jrf.org.uk/poverty-in-scotland-2024>

## GDA Members Survey 2024

Over the summer months GDA conducted an in-depth online survey:

- ✓ **621 disabled people** completed the survey.
- ✓ **25%** of respondents were supported to complete the survey by GDA staff.
- ✓ **75%** completed online and were therefore very likely to be digitally connected and confident.
- ✓ This means that those responding are probably disabled people more likely to be connected to GDA's online programmes, services and supports. Yet despite this, the results of the survey are stark and gruelling, outlining a case for urgent action.

### Survey Purpose

The overall aim of the survey was to quantify the current situation facing our members and to share this evidence - both quantitative and qualitative - with those in power so that vital and urgent action can be taken! The findings paint a bleak picture of disabled people, struggling to manage financially and unable to access the services and supports they need at this time.

### Adequacy of Money & Resources

Disabled People said that **their access to the following resources did not meet their needs:**

Needs not met and cannot manage costs	Figure
Money (through benefits or work)	<b>71%</b>
Utilities	<b>68%</b>
Food and essential groceries	<b>58%</b>
Digital equipment, internet connectivity and confidence	<b>57%</b>
Continence products	<b>33%</b>
Sanitary products	<b>30%</b>
Medication	<b>29%</b>

"I am consistently in debt and paying about £300 or more per month on my power and I can't cut it back due to my health and being in all the time."

"Gas usage is at complete minimum, not turning on heating or oven. We use hot water bottles and blankets. 3 minutes in the shower each per day, don't put the TV on and keep light to bare minimum."

“Disabled people do not get fairly treated, funding for organisations which support disabled people has been cut or is under threat. Access to benefits is difficult, stressful, and dehumanising. We struggle with self-worth due to the state view of disabled people being a burden.”

“Shame, pride. It is very difficult to ask for help, it’s even more so when you feel others need the help more than you do. Just talking about things will not help. When creditors pressure you. It’s only money that solves the problem.”

## Adequacy and Access: Services and Supports (outside of GDA)

Unable to access service which meets needs	Figure
Mental health services	89%
Health appointments and access to healthcare if you need it	87%
Welfare rights advice and support	86%
Advocacy, including peer support	84%
Information and advice	81%
Home energy advice	78%
Help from unpaid carers	73%
Social care (e.g. home care, telecare, self-directed support, day services, sheltered housing, residential or supported living, or unpaid care)	67%
Housing / housing support	65%

“I have finally managed to access social care, whilst they are able to provide support with showering, they have stated they are only able to fund 2 visits per week. They were unwilling to provide support dressing and undressing despite me only managing to do so independently once or twice a week. I am already struggling with cysts and skin infections.”

“I need help with personal care. I do currently have carers coming in, but not at times that suit me. I have to work around the carers schedule and this makes it difficult to have a life. I am in the process of getting SDS at the moment, but there is such a long waiting list for each part of the process that it takes too long. The latest process started for me almost 3 years ago.”

“I struggle just to get through the days alive and with my basic needs met, I have no time, energy, or support to allow me to actually do anything that might make life worth living.”

“Because I cannot access the support I need, all my time and energy is spent working to pay the bills and I do not have energy for social, learning, volunteering or other activities. This means I am extremely isolated.”

## Key Concerns:

Key concerns for disabled people during the cost of living crisis	Figure
Disabled people being forgotten in priorities and plans	97%
Money	93%
Social isolation and loneliness	91%
Mental Health	89%
Knowing where to go for accessible support or information	81%
Access to services	79%
Relying on informal care and support	79%
Housing (incl. access to housing & housing support)	65%
Family and home life	63%
Work or employment	52%
Education	42%

“To manage my costs, I try to keep to a strict budget, which I think nonetheless adds significant stress on to your life, as you can’t really relax and enjoy life at all. Moreover, it’s ironic that the only way benefits are increased, is if people get even more ill and disabled - if people were given adequate financial support in the first instance, lots of subsequent strains on NHS budgets would be greatly reduced, and a possible quality of life would be possible.”

“I have the highest level of benefits, where I am very grateful for this indeed, it is not meeting my needs due to the excessive cost of living.”

“Although we get benefits, my gas and electric is three times more than what it was when I became disabled. Yet our benefits have not kept pace. Meaning less disposable income. I find every month I’m just surviving. I’ve had to cut down.”

“These things really concern me because there isn't any financial support for the cost of living if you're not on means tested benefits, and there are longer waiting times to get appointments at advice centres. That's what is so good about GDA's welfare rights project.”

“I cannot access any services for my mental health. Nobody is answering to me or my doctor and she has referred me on numerous occasions. I can't even get an appointment with anyone.”

“It's difficult to find out about where to get the right info and support. I don't know anything about social care. Mental health wise, I think [my son] would benefit with having someone to talk to as he gets quite upset sometimes but I don't know how to go about it.”

“There should almost be a disability handbook offering initial advice, connecting the dots between services for disabled / newly disabled people. Accessing services is not user friendly at the moment. It shouldn't fall to charities to plug the gap, advice should be offered at state level.”

## Impact of GDA Support

“If it wasn't for GDA I would feel I was sinking in this world. They definitely threw you a life line. It would be a frightening world to be disabled without being a member of such a caring group of people who do not judge or ask questions about your disability- it's like a family”.

“Regards money advice and advocacy, I know that I can call on GDA's support to help with that. Local services are not accessible to me. Also it's important to point out that I feel comfortable and safe with GDA supports as taxis are provided and I don't need to explain every time.”

“Local welfare rights services do not provide face to face support and advice in an accessible way. GDA Welfare Rights Services were excellent and easily accessible face to face.”

“Without GDA activities I would be isolated with no sense of purpose or belonging to anything. Access needs are sorted and talking with people in the same boat and planning action is so empowering- it gives a sense of control when everything else is spiralling.”

# Disabled People Challenging Poverty

We are asking the government to deliver the following calls to actions:

1. **Commit to re-energising the long awaited Disability Equality Plan**, including meaningful actions and an effective accountability and governance framework, embedding the following core actions:
  - Maximise disabled people's income by increasing investment in the Advice in Accessible Settings Fund to enable a focus on accessibility **of existing projects** providing welfare rights, representation and debt information and support.
  - Invest in social care and Scrap Social Care Charges including charges applied to recipients of the Independent Living Fund.
  - Resource and sustain investment in Disabled People-Led Organisations to enable ongoing sharing of lived experience, representation and co-design of policies and services which lead to improvements in the lives of disabled people. DPOs are plugging gaps in services and shoring disabled people up at this time and must be sustained.
2. **Create and deliver a fair and progressive tax system** to reduce inequality and poverty within devolved competence, maximising use of devolved powers e.g. wealth tax; comprehensive reform of property taxes; measures to tax capital income at the same level as income from labour; and a crackdown on tax abuse by wealthy individuals and multinational corporations including new transparency measures.
3. **Increase non-means tested disability benefits**, e.g. ADP, AA, Child and Older People Disability Payments to meet the true extra costs of disability.
4. **Establish schemes to provide disabled people with affordable Fuel, Energy and Broadband social tariffs and cash support** for those using dialysis and other independent living equipment such as electric wheelchairs, mattresses etc.
5. **Establish a Minimum Income Guarantee** – a level beneath which no-one falls – including a Disability Premium which takes account of longer periods out of work, extra costs and less financial resilience.
6. **Use all powers and influence to pressure UK Government to uprate disability means tested benefits** to meet costs of long periods of unemployment, extra costs and costs of living.



## Survey Demographics

**94% of survey respondents were disabled or have a long term condition.**

**52% of survey respondents were disabled women.**

**41% were disabled men.**

**2% of survey respondents were trans or non-binary.**

**5% did not answer or comment.**

**22% were disabled and aged over 65.**

**4% were disabled and aged under 25.**

**11% identified as disabled and Black, Asian or Minority Ethnic (BAME).**

**12% identified as disabled and LGBTQ+.**

**5% were a parent/carer of a young disabled person.**

**6% were a disabled parent.**

**6% were a carer of a disabled adult.**

GDA thanks all the members who took time to share detailed and sometimes intimate and painful experiences of poverty, struggling with mental health, inadequate or inaccessible services and social isolation and loneliness amongst other impacts.

**The lived experience shared by our members every day is a vital tool in helping us drive forward the changes need to improve the lives of even more disabled people at GDA and beyond.**