



**Disability
Equality
Scotland**

Cost of Living Research 2025

**The true picture of being
disabled in Scotland**



Please flip this document over to read the Easy Read version.

Contents

Foreword	3
Executive Summary	4
Summary Report Recommendations	7
How did we get here?	9
Household finances	10
Getting around (including transport)	20
The housing emergency and disabled people's housing	28
Disabled people's employment and education	33

© Disability Equality Scotland, 2025. No part of this report may be reproduced or transmitted in any form or by any other means, electronic or mechanical, including photocopying, or by any information storage or retrieval system without the express permission in writing from the authors. Published by Disability Equality Scotland

e: admin@disabilityequality.scot • w: www.disabilityequality.scot

Foreword

Austerity measures and the impact of cuts to services, benefits and budgets - together with the Covid-19 pandemic - have had a disproportionate effect on disabled people.

They have experienced increasing poverty, inequality and human rights regressions and have – in effect - largely been forgotten by Governments and left behind by those in power.

In 2024, a majority of our members told us that they had to use some or all of their savings to pay their mortgage or rent in the last 18 months. Others told us that they have had to choose between eating, heating and using their independent living equipment. Regardless of your political standpoint or persuasion, it is really not a good time to be a disabled person in the United Kingdom.

For too long now, disabled people have been denied basic rights that everyone else takes for granted because the vital support(s) they need are missing and that policy incoherence deepens the poverty and inequality that disabled people face. But how bad is it really?

What is it like to live in Scotland, as a disabled person, in 2025? We decided to find out. We asked disabled people about their lives and this report collates their responses and presents their lived experiences as disabled people in Scotland in 2025.

Disability Equality Scotland and our members look forward to the Scottish Government taking urgent and bold action - so that disabled people get the essential support to which they are entitled.

On behalf of Disability Equality Scotland, I commend this report to you.

A handwritten signature in black ink, reading 'Lyn Pornaro'. The signature is written in a cursive, flowing style.

Lyn Pornaro

Chief Executive Officer

Disability Equality Scotland

Executive Summary

We live in a society where disabled people face many barriers to their independence through the design of services, the built environment and wider prevailing attitudes. In recent years, disabled people in Scotland have had to face a pandemic and a cost-of-living crisis with rising costs of essential goods, household bills and access challenges to the services they need.

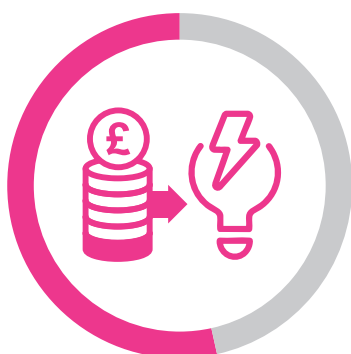
Our report seeks to examine the impact of the ongoing cost-of-living crisis on disabled people and their personal independence. We sought to find out the impact of the crisis on household finances, how disabled people travel around, housing and disabled people's experiences in the workplace or in education over the previous 12 months. While other organisation's have focused on a financial price tag, our approach seeks to understand the real-world impacts of the cost-of-living crisis on disabled people.

We found that the cost-of-living crisis has resulted in deeply concerning impacts on disabled people in the last 12 months including:

Behind each of these findings are disabled people and their loved ones, seeking to maintain their personal independence in the face of growing financial pressures, similar to households across the country. These quotes show the challenges facing disabled people due to the cost-of-living crisis:



43% of disabled people said it costs a lot of money to run their independent living equipment that they need to survive;



55% spend more than 20% of their net income on their energy bill. This means that as a measure of fuel poverty these people would be defined as experiencing extreme fuel poverty;



27% of disabled people have had to choose between paying their energy bill or using the independent living equipment they need to survive;



43% have had to use some or all of their savings to pay their rent or mortgage, reducing their long-term financial stability;



Due to rising household living costs 33% of disabled people said they'd thought about moving house to reduce them;



When it comes to the suitability of their home to meet their needs, 23% said their home wasn't very suitable and more worrying 9% said their home wasn't suitable at all;



Almost 37% used their own money to pay for the adaptations they needed for their home. Rooms such as adapted kitchens or bathrooms are essential for independent living, however many disabled people do not have these due to costs.

“I’m relying on a shower chair, I have a manual wheelchair on standby for bad days. OT will not give me grabrails. I need to do this myself they think I’m acting it. My disability is partially hidden now. I’m having arthritis treated with orthopedic surgeon but I’m in lots of pain daily.”

“I’ve not had my equipment serviced to save costs and I have stopped going out as much, so I don’t need to recharge my power wheelchair as often.”

“Try and use heating at a lower temperature and wear extra clothes [after losing my winter fuel payments.]”

“I had an Entitlement Card with Companion, however my PIP award recently expired and so did the card.”

“Train access is next to impossible as the majority of stations remain inaccessible.”

The overriding consensus from disabled people is that due to the additional costs which they incur because of their impairments, this has resulted in a greater exposure to financial instability and challenges.

Moreover, the lack of an appropriate regulatory environment to control energy prices and lack of adequate social security payments has exacerbated the choices which disabled people face. The housing emergency and the fact that many disabled people have paid for the adaptations they need out of their own pocket makes the choices required even tougher. This has led overall to a cost-of-independence crisis, in which disabled people need to choose between their lives and independence, or paying their bills. A choice which is grossly unfair and acts as a barrier to the inclusive economy and society that we envision for Scotland.

This report reflects what it is like to live in Scotland, as a disabled person, in 2025 from the most important stakeholders – disabled people themselves. It collates their views and their contemporary lived experiences - as disabled people - on a daily basis. It recognises the additional costs and associated ‘impairment energy penalty’ for some, associated with being a disabled person.

We have produced this report to both educate and influence respective governments to take both urgent and bold action, so that disabled people in Scotland receive the essential support to which they are entitled and so desperately need.

Summary Report Recommendations

Household Finances

To improve disabled people's household financial circumstances, Disability Equality Scotland recommends:

1. UK and Scottish Government to develop an 'essentials guarantee' for disabled people which covers the additional daily living costs of disabled people, including development of an Independent Living Equipment Fund;
2. The United Kingdom (UK) Government introduce a Social Tariff, with fair eligibility criteria for disabled people;
3. The Office of Gas and Electricity Markets (Ofgem) should undertake an independent review of standing charges with a view to reforming them to reduce their costs further. We do not recommend that they should be rolled into the unit rate of energy and would advocate for the abolition of standing charges;
4. Fundamental reform of the energy market by the UK Government to ensure a fair and sustainable pricing structure to eliminate the impairment energy penalty;
5. The creation of a specific top-up heating payment for disabled people in receipt of Pension Age Winter Heating Payment, Adult or Child Disability Payment.

Getting Around (including Transport)

To support disabled people when travelling and getting around Disability Equality Scotland recommends:

1. To improve the existing vehicle tax exemption scheme for disabled people, the DVLA and DWP should introduce a simplified application process with clear guidance, so that more disabled people can use the scheme;
2. Scottish Government to ensure that disabled people are not materially disadvantaged by ticket office hour reductions and re-deployment of rail station staff;
3. Scotrail should enable disabled people to use their national entitlement card (NEC) at electronic ticket machines;
4. The Scottish Government introduce free inter-island ferry travel for disabled people, subject to a successful pilot.

Housing

To support disabled people to live in a home which suits their needs and to tackle the housing emergency Disability Equality Scotland recommends:

1. To establish a national accessible housing target – similar to affordable housing targets;
2. That all future housing developments should set a mandatory condition to have a minimum quantum of accessible, affordable housing, which reflects the needs of disabled people;
3. The creation of a clear definition of accessible housing to ensure that there is uniformity across the country. This will link to the creation of clear guidance with respect to the National Planning framework;
4. Local Authorities to undertake a full investigation to find out missing housing adaptations needed by disabled people in their local communities and ensure disabled people can access grants to assist them to pay for the adaptations they need.

Education and Work

To cut the disability employment gap and to help support disabled people in the workplace or education Disability Equality Scotland recommends:

1. That the UK and Scottish Government, regulators and employers to work in partnership to eliminate the disability pay gap;
2. That the UK Government and employers undertake an independent review of employment practices to ensure equal access to work for disabled people in a way which realises disabled people's rights;
3. The UK Government eliminate the existing Access to Work backlog;
4. The UK Government work with DPOs prior to implementing any changes for disabled people in their 'Pathways to Work' Green Paper;

The Scottish Government undertake a specific disabled students survey, to fully understand disabled student's experiences when accessing support and disabled student's allowance (DSA).

How did we get here?

As the global economy emerged from the COVID-19 pandemic there were multiple economic shocks, including a global inflationary wave which, coupled with Russia's invasion of Ukraine, has resulted in a global cost of living crisis.

In 2022 the cost of key essentials like food increased by 9.6% in the UK.¹ For energy bills the rise was stark, with large increases in the wholesale energy price which was mirrored in the energy price cap with a 54% rise in April 2022. The overall rise in energy prices would culminate in an 80% rise in energy bills, if no actions were taken by the UK Government to regulate the energy market via the energy price guarantee.² All these factors created a cost-of-living crisis, the depths of which had not been seen in Scotland since the 1970's.

Disabled people face additional costs because of their impairments and previous research by Disability Equality Scotland shows that despite a £150 cost of living support payment, disabled people were worse off - in real terms - due to the rise in prices. By March 2024 this had led to the following impacts on disabled people:

- In the previous 18 months, 69% of respondents said they had used some, or all of their savings, to pay their mortgage or rent;
- 27% of respondents said they were very worried about being able to pay their rent/mortgage, with a further 17% being worried a lot of the time;
- 24% of respondents had used a food bank in the previous 18 months;
- 51% of respondents said they had to choose between heating their home or using their independent living equipment, prior to the January 2024 energy price cap rise;
- 37% of people sought advice from Citizen's Advice Scotland or the Money Advice Service in the previous 18 months.³

These findings and work conducted by Scope on the Disability Price Tag led us to develop our big 'disabled people's cost of living survey.' Our survey does not attempt to put a price tag on people's living costs as this will vary from person to person and the impairments they live with. Instead, we wanted to know the real-life impacts of the cost-of-living crisis on disabled people in Scotland in their own words.

When asking respondents to complete our survey we asked key demographic questions such as household type, the number of disabled people in the household and local authority to enable us to build up a national picture.

¹Cost of living latest insights - Office for National Statistics Access date 13 March 2025

²House of Commons Library, "Gas and Electricity prices during the "energy crisis" and beyond," Pg 5, CBP-9714. pdf Access date 13 March 2025.

³General Election Briefing #1 - Disability Equality Scotland

Household Finances

Disabled people, like all others in society, have experienced increased food prices and higher household bills because of the cost-of-living crisis.

We know from evidence that the poverty rate for households which contains a disabled person is at least 10 percentage points higher than households with no disabled people.⁴ Where the household has both a disabled child and adult that the poverty rate is 36%. When placed into the context of rising prices DES was greatly concerned about the impact of the cost-of-living crisis on disabled people across Scotland.

Based on our respondent profile for our household finances survey, we found that those answering our survey fell into the following housing arrangements:

- Just over half of respondents lived on their own;
- A quarter lived with their partner or spouse;
- 9% lived with their friend or flat mate;
- 7% lived with their partner/ spouse and a child;
- Just over 5% said they lived with their parents;
- 3.5% said they lived with more than one child.

In terms of living with a person or being a disabled person themselves:

- Over 80% of respondents said they were the only disabled person in their home;
- 10% said their partner or spouse was a disabled person;
- 5% said only one of their children was disabled;
- 7% said more than one of their children were disabled.

On grounds of housing tenure:

- 29% said they owned their home;
- Over half rented their home from either the council (36%), or via private rent (19%);
- All other respondents said they had a mortgage that they paid.

⁴ Joseph Rowntree Foundation, Poverty in UK, 2025, page 67

While we are not considering monetary costs for housing in this context, our respondent profile emphasises that of those surveyed, the vast majority were disabled people and that they were less likely to own their own home, when compared to their non-disabled peers. According to the Office for National Statistics (ONS) data from 2021, disabled people were 3 times more likely to rent a social housing property, compared to those who were non-disabled.

For home ownership, there was a 14% gap when comparing disabled people's rate of ownership to their non-disabled peers.⁵ In this context it is important to consider the impact of tenure type when considering the housing costs which disabled people face beyond the additional costs which disabled people have by virtue of their impairments.

Keeping a roof over your head

We found that when it came to paying the rent or mortgage:

- 20% disabled people were worried all the time at being able to pay their rent or mortgage;
- 11% of disabled people told us that they were worried most of the time;
- 33% of disabled people said that they were worried some of the time.
- When it came to paying the rent or mortgage on time:
- Almost three quarters (74%) of disabled people said they were able to pay on time;
- However, 43% of disabled people said that they had used some of their savings to pay their rent or mortgage.

When asked if they received housing benefit or universal credit, 54% said they did. Given that inflation has eroded the purchasing parity of households, when asked how far this support went to pay the rent:

- 30% of disabled people said that this covered their entire monthly rent and;
- 37% of disabled people said it covered most of their rent.

While we did not ask about discretionary housing payment applications to help cover the rent, it is important to note that for disabled people in Scotland money is allocated to mitigate the spare room subsidy, more commonly known as the "bedroom tax." While this is mitigated by a qualifying disability benefit, if a disabled person is not eligible, it would increase housing benefit costs by 14% for homes with a single bedroom and 25% for two or more additional bedrooms.

⁵Outcomes for disabled people in the UK - Office for National Statistics Access Date 17 March 2025

Keeping Your Home Warm

While it is essential for everyone to have a home to stay in, it is equally important that they can keep their home warm.

Previous research by Disability Equality Scotland showed that throughout the cost-of-living crisis, disabled people have faced ever increasing energy bills. From our work in 2024, we also found that some disabled people had reduced the use of their independent living equipment, or lifesaving equipment. This means disabled people could have had to choose between turning on the heating within their home or using their electric wheelchair/ electric bed.

However, if a disabled person has a nebulizer to help them breathe, or a fridge to store their medication, then they will have automatically faced increased energy bills. This has created what we have termed an “impairment energy penalty” for disabled people - where they have had to choose between keeping warm and using their independent living equipment.

In 2025, our household finances survey found that 27% of respondents have had to make this choice. We asked what actions people had taken to mitigate the “impairment energy penalty” and their responses were harrowing.

“I’ve not had my equipment serviced for save costs and I have stopped going out as much so I don’t need to recharge my power wheelchair as often.”

“I am reliant on 4 air purifiers, 2 dehumidifiers and electric heating, all of which I am having to limit to save money at the significant detriment of my health.”

“Not seeing family or friends or going out as often to reduce the use of my powered chair to try and reduce energy bill.”

While these examples demonstrate the choices made by disabled people, when asked how much extra it cost each month to run the equipment they need to survive, or maintain their independence:

- 43% say it costs a lot;
- 26% said it costs some money;
- 15% said it costs a little.

What is more concerning is that 40% of disabled people are worried all the time about being able to pay their energy bill. Roughly a quarter are worried most of the time, with 28% being worried some of the time. There is no additional support available within the social security system to support disabled people to help them pay the increased cost of their energy bill due to the equipment they need to live.

Scotland has some of the highest rates of fuel poverty in the UK and given that disabled households are considerably more likely to be in deep, or relative poverty, we wanted to learn how much household income was used on paying energy bills. We used the fuel poverty benchmarks as set out in Scottish Legislation, where: more than 10% of net income is required to pay for their reasonable fuel needs after housing costs have been deducted to be defined as being in fuel poverty and; where 20% of net income is required being a definition of extreme fuel poverty.

Our survey revealed that:

- 55% of respondents said that paying their energy bills cost them 20% or more of their income;
- 35% of respondents said their energy bills cost them between 10 and 20% of their income.

The reasons for these increased costs are possibly due to the “impairment energy penalty” and the failure of government to adequately reform the energy price cap.

Research carried out by DES for the Scottish Government on disabled people’s energy costs and support found that disabled people:

- Overwhelmingly support changes to energy bills through a reform process to reduce costs and tariff changes;
- Are very supportive of the introduction of a social tariff and that there needs to be specific eligibility criteria for disabled people. When applying for this tariff a simple application process would be welcomed;
- Would support significant reform of standing charges, including reduced standing charges, to their complete abolition. Consideration should be given to ensure that the standing charge in any social tariff is also fair and proportionate.

Upon reviewing the price cap due to take effect from April 1 2025, disabled people will face a minimum 6.4% increase in their energy bills.⁶ The regional price cap published for Scotland does see a decrease in standing charge - and

⁶Energy price cap will rise by 6.4% from April | Ofgem Access Date 17 March 2025

whilst this welcome - this is offset by a higher unit price, which perpetuates the “impairment energy penalty” experienced by disabled people, due to the increased energy consumption which they incur due to their impairments.

With the consistent increases in the Ofgem price cap, it is undeniably clear the financial challenges for disabled people to pay their energy bills will increase dramatically. Therefore, it is imperative that the Scottish and UK Government introduce a social tariff, with fair eligibility criteria for disabled people. Additionally, Ofgem should undertake an independent review of standing charges, with a view to reforming them to reduce their costs further, or to abolish standing charges. Standing charges should not be rolled into the unit rate of energy. Further reforms to the energy market are required by the UK Government to ensure a fair and sustainable pricing structure to eliminate the “impairment energy penalty” in its entirety.

Given the large number of disabled people who are experiencing fuel poverty - as shown by our household finance survey - disabled people need the government to introduce a social tariff, with no standing charge. In addition, it is not credible for government at both UK and Scottish levels, to continue to disregard the “impairment energy penalty” when issuing social security payments via their respective agencies.

Since 2010, the UK Government’s welfare reforms have resulted in real term reductions to out of work benefits, which has led to benefits such as Personal Independence Payment (PIP), Adult Disability Payment (ADP) and Employment and Support Allowance (ESA) becoming lifelines for disabled people in terms of their income. For example, between 2010 and April 2024 the real term level of jobseekers allowance had fallen from £98 in 2010 to £91 by April last year.⁷ If the Department for Work and Pensions (DWP) continue on this trajectory and introduce their proposed eligibility changes to the Work Capability Assessment (WCA), it is abundantly clear that when it comes to paying their energy bills, disabled people will be plunged into deeper poverty.

Winter Fuel Payments

The UK government announced in July 2024 that they would be restricting the eligibility for Winter Fuel Payment to those on specific benefits.

Our previous survey on Winter fuel payments, carried out in August 2024, showed that disabled people overwhelmingly used the money to help keep their house warm and to pay their bills. The survey reflected that 75% of respondents said that they were very worried about older disabled people’s abilities to keep warm in winter due to the changes. As a follow-up on this topic, we used our household finances survey to find out the real-life impacts of the

⁷Joseph Rowntree Foundation, Under Strain, Pg 5, 20-Under-strain.pdf, Access date 17 March 2025

UK government's decision:

- 39% of respondents said they had stopped getting winter fuel payment and;
- 18% said they still received the benefit.

The crucial question that we wanted to answer was how had this change affected disabled people's personal independence? Half of all respondents said that the change had resulted in a loss of personal independence. When asked how, disabled people's responses included:

"I can't heat the house to the temperature needed, this makes my conditions worse. I've also had to cut back on food in particular home cooked foods."

"It just means more of our income is spent on heating cost and we fitted carpets downstairs to replace wooden floors as we were spending much more on heating bills."

"It is harder to meet the cost of heating and I rely more on hot water bottles and blankets to try to keep warm."

"I'm relying more on my ADP instead."

"Had to cut back on other things like going out and buying fresh fruit and veg."

This underscores the importance of a heating payment for disabled people. We reiterate our view that there needs to be a specific heating payment for older disabled people, which takes into account the additional costs of impairments as part of Pension Age Winter Heating Payment. For those not of pension age, but in receipt of ADP or Child Disability Payment (CDP), there should be an additional supplement to help with impairment related energy costs

The Scottish Government confirmed that in their budget for 2025-2026, they were introducing a winter heating payment for all pensioners with two rates. Those who had a qualifying benefit would receive up to £300, depending on their circumstances. For all others the payment would be £100.

In response to a question asking what one thing the Scottish Government should do in their budget, the majority of respondents said that there needed to be a universal winter heating payment for older people.

In reaction to the Scottish Government's plans, we asked what people thought the new payments would mean for disabled people:

“Hopefully they will get some additional support from the Scottish government.”

“It could be of huge benefit but I’d need to see more information to be sure.”

“Whilst any help is appreciated, with the ever increasing energy costs, sadly it’s not enough.”

“I think this will make a huge difference, I for one have gone without food, too embarrassed to go to a food bank. I had 17p left in my bank account last month with a week to go until I got more money.”

“Needs to be wider as cliff edges can prevent you getting financial support but additional costs from living as a disabled person leave you struggling.”

Disabled People’s Use of Social Tariffs

In modern society, access to a mobile phone and broadband have become essential for both work and daily living. Almost all respondents said they had broadband in their home and approximately 90% of respondents said that they had a mobile phone contract.

Due to the cost-of-living crisis and the impacts of social tariffs, we asked disabled people if they had a social tariff for broadband and their mobile phone:

- 14% of respondents said they had a social tariff;
- 54% of respondents said they did not have a social tariff;
- 43% of respondents said they were not aware that they could get such a tariff.

From those who used a social tariff, multiple comments expressed concerns at how difficult it was to qualify for a social tariff and the need for expanded criteria.

For disabled people to financially benefit, we would suggest that the UK and Scottish Governments investigate the introduction of a social tariff model, subject to negotiation with broadband and mobile phone companies. Furthermore, given the lack of awareness of social tariffs we would urge Ofcom as the regulatory body to undertake further public information campaigns and investigations, so that consumers have a full understanding of the options they may have.

Financial Pressures on Disabled Households

We can see from our findings that disabled households across Scotland face:

- increased energy costs;
- concerns about paying their rent/ mortgage and;
- the additional costs of their impairment(s).

In order to fully understand the financial pressures facing respondents, we sought to find out whether they received social security payments to help them cope with these costs. The breakdown of this is outlined below:

Social Security Payment	Percentage of respondents
Adult Disability Payment	88%
Child Disability Payment	9%
Pension Age Winter Heating Payment/ Winter Fuel Allowance	4%
Universal Credit	34%
Employment and Support Allowance	27%
Income Support	0%
Cold Weather Payment	29%
State Pension	23%
Pension Credit	2%
Attendance Allowance	4%
Carers Allowance	21%

Summary response data on social security payments received by respondents. Respondents asked to tick all that applied.

As outlined earlier in this report, disabled people have told us that they have had to use some of their ADP to meet essential bills. In terms of pressures on household budgets, we found that over a quarter of respondents had sought advice from the Money Advice Service in the last 12 months, as a direct consequence of the cost-of-living crisis.

When asked what the most challenging bill was to pay, the majority of disabled people (54%) cited their energy bill. Concerningly, 12% of respondents said that paying for food was the most difficult. Other household bills which people struggled to pay included the council tax and their rent or mortgage. Noting that 43% of respondents said that their impairment(s) cost them a 'lot of money' to keep warm though the impairment energy penalty, it is clear that reform of social security is an essential approach.

Our previous work conducted in December 2023, found that 89% of disabled people felt that the disabled persons cost-of-living payment was not enough money to help with the cost-of-living crisis.⁸ These findings complement those contained in our household finances survey and underscore the financial challenges disabled people have faced during the current cost-of-living crisis.

Being able to understand your bills is essential when working out what you need to pay and your household budget. To better support disabled people in this context, we recommend that all utility bills, social security award letters and any other household bills including rent and mortgage letters are written using plain number principles.⁹

Disabled People Say, “I Need to Move Home!”

We asked disabled people whether they would consider moving home because of the costs of all their essential bills and housing costs. 33% of all respondents said they would have to consider moving house as a result of the cost-of-living crisis.

The combination of high inflation, rising cost of essentials and the energy impairment penalty have resulted in a perfect storm. Disabled people are now being made to choose between their independence and moving home, because they cannot afford their essential bills. To reduce the financial pressures on disabled people, respondents have previously expressed support for an 'essentials guarantee.'

We recommend that the UK and Scottish Government develop an 'essentials guarantee' for disabled people, which contains the following:

⁸Fact Sheet: Energy Price Cap and Cost of Living - Disability Equality Scotland

⁹ What is Plain Numbers — Plain Numbers Access Date 19 March 2025

- The basic allowance for universal credit to be set at an appropriate level, which considers the daily living costs of all citizens to cover essential goods and services;
- A specific, disabled persons energy supplement which considers the costs of the 'impairment energy penalty'. This supplement should be applied in the form of a top-up to Adult Disability Payment (ADP) as part of heating costs;
- The development of an "independent living equipment fund" to ensure disabled people can repair - or purchase - required independent living equipment free of charge. This should be maintained at an adequate level to help cover the costs of adaptations;
- To replace the current approach to servicing independent living equipment every 5 years, to an annual service to make sure it's working and people have the support they need;
- The automatic, statutory linkage of benefit uprating by Consumer Price Inflation (CPI), for all social security payments used by disabled people - including all working age benefits.

Getting Around (including Transport)

All citizens need to travel around as a means of maintaining their independence.

We conducted a survey concerning people's use of transport, to find out the impact of the cost-of-living crisis and what it is like to get around as a disabled person in Scotland in 2025. The most common means of transport for disabled people are:

- Car: 67% of respondents;
- Bus: 45% of respondents;
- Train: 26% of respondents;
- Walking: 17% of respondents;
- Community Transport: 10% of respondents;
- Ferry: 5% of respondents;
- Cycle: 0% of respondents.

Of those who used a car, just over 30% said their car was a Motability vehicle, with a third (33%) of disabled people saying they did not have a car at all. During the cost-of-living crisis, petrol and diesel prices increased dramatically with prices peaking at 191.43p for one litre of unleaded petrol and 199.05p for one litre of diesel in July 2022 (according to the RAC foundation).¹⁰ These increases in fuel costs, coupled with higher car insurance premiums for UK drivers (compared to the European Union) has further negatively impacted the costs of running a car.¹¹

When asked whether they have a 'blue badge' two thirds (67%) of respondents said that they did. On finding an accessible parking space to use their blue badge:

- 4% of respondents said they could find a space all of the time;
- 43% of respondents said they could find a space most of the time;
- 54% said they could only get a space some of the time.

¹⁰UK pump prices over time

¹¹The rising cost of UK car insurance

When it came to locality and transport links, respondents outlined that:

- 24% lived in a city that had lots of transport links;
- 19% lived in a town which had a lots of transport links;
- 19% lived in a village that did not have many transport links;
- 17% lived in a town which did not have many transport links;
- 7% lived in a city which did not have many transport links;
- 7% lived on an island that did not have many transport links;
- 5% lived in a village that had lots of transport links;
- 2% lived on an island that had lots of transport links.

Car Usage and Vehicle Tax Exemption

With 67% of disabled people regularly using the car, access to an accessible parking space is important for blue badge users.

Our previous research on the vehicle tax exemption shows that not all disabled people - who are eligible for the scheme - are using it. 40% of disabled people told us that they had not applied for free vehicle tax, or a partial reduction.¹²

People are able to apply for vehicle tax exemption at the post office, or online. The main challenge for disabled people when renewing at the post office, was having the appropriate documentation to make their application. The main challenge when applying online was again the amount of documentation and providing the correct information. Respondents also mentioned the time taken to do this was considerable. The complexity of the process and the long response times to get a decision on whether an exemption had been granted, shows that the current scheme needs to be made more efficient and user friendly for disabled people.

We would urge the creation of a public information campaign to help increase awareness and uptake of an entitlement which directly assists disabled people to maintain their independence when travelling. The Driver and Vehicle Licensing Agency (DVLA) and DWP should also introduce a simplified application process with clear guidance so that disabled people can use the scheme.

¹²General Election Briefing #3 - Disability Equality Scotland

National Entitlement Card Use

Some disabled people living in Scotland can access a National Entitlement Card (NEC) to access reduced cost train travel within their local area and free bus travel across the country.

A majority (52%) of disabled people told us that they have a NEC. At present, disabled people can order bus tickets online using their NEC card number, or by scanning their pass on the bus.

When using the train however, disabled people are unable to use online booking systems in the same way and similarly cannot use the ticket machines at stations to access their disabled persons discount, via their NEC. Instead, disabled people have to purchase their train tickets:

- at the ticket office or;
- when they get on the train.

Our survey found that 67% of disabled people use the ticket office to get their tickets.

Using the Train and Assistance Requirements

We are aware that Scotrail has announced that at some point in 2025, there will be changes to the opening hours of some ticket offices,¹³ which will translate to a change in ticket office opening hours at 95% of stations to varying degrees. That said, Scotrail have confirmed that for a majority of cases, staff will be present onsite and people can still buy tickets. However, what is of significant concern is that at 31 railway stations, there will be no staff present to enable disabled people to use their NEC to purchase tickets prior to boarding the train.

Given that 67% of disabled people use the ticket office to get their tickets when travelling by train, we would urge the Scottish Government to intervene on behalf of disabled people, to ensure that the redeployment of station staff to other parts of the rail network - as outlined by ScotRail - does not occur. If Scotrail do proceed with changes to ticket office hours, it would be safer that staff are present at the station to fully support disabled customers to access the train. Furthermore, we would urge Scotrail to take steps to enable disabled people to use their NEC on the electronic ticket machines irrespective of changes to ticket office hours.

¹³ScotRail to implement frontline customer service improvements | ScotRail Access Date 19 March 2025

Due to disabled people's impairment(s), they may require assistance to get on and off the train:

- 34% of respondents said they did not use the train to travel;
- 47% of those who did use the train said that they needed assistance when travelling.

This reinforces that it is essential that station staff are present to help disabled people when travelling by train. If Scotrail implements the proposed changes to staffing hours and ticket office hours, there is a clear and significant concern that disabled people will be unable to travel by train - as no appropriate passenger assistance will be available. We have written to Scotrail to seek clarity on what the implementation of the proposed changes to ticket office and staffing hours will mean for disabled people who need assistance when travelling by train.

Given that more people travelled by train than did not, we wanted to learn why disabled people chose to travel by train. Our respondents highlighted:

“The bus takes too long and I cannot sit for that amount of time.”

“I can't climb the stairs in coaches. There are no accessible toilets on coaches. For long distances I have to take a train.”

“I travelled to Edinburgh and the journey from Glasgow to Edinburgh was much shorter than travelling by bus.”

Disabled people are also able to get a disabled persons railcard when travelling by train:

- 14% of respondents said that they had a railcard and;
- 83% of respondents said that they did not have a railcard.

The disabled persons railcard can reduce ticket costs by a third and can be used across the UK. Further work is needed to understand why disabled people are more likely to have a NEC card compared to a railcard.

Peak fares on trains

The Scottish Government announced in September 2024 that they were ending their peak fares pilot and making changes to season passes and flexi-tickets, instead of scrapping peak fares.

As travelling during peak times is more expensive, we wanted to find out the impact that the end of the pilot has had on disabled people.

- 87% of disabled people said that they agreed to varying degrees that peak fares should be scrapped with a clear majority saying they strongly agreed with this proposal;
- 8% disagreed;
- 5% strongly disagreed.

Since peak fares have returned only 20% of respondents said they had taken a train during peak times.

We know that travelling by train can be challenging for some disabled people and we wanted to find out what the impact of peak fares was. The quotes below are genuine responses from disabled travelers:

“No peak fares meant some fares became much cheaper for wheelchair users all day e.g. 50% off anytime day returns. Edinburgh-Glasgow became much more affordable.”

“Very busy, hard to find a seat at both the train station and on the train.”

“Too difficult to get a seat, trains cancelled too often, disabled carriage too far away to use.”

Where respondents said that they had used a peak rail service since the return of peak fares, we wanted to learn how big an influence the increased fare had on their decision to take the train:

- 64% said the change in ticket price had no effect on their decision to take the train;
- 27% said it had a big influence on their decision;
- 9% said it had a small impact.

To provide some context, while disabled people overwhelmingly believe that peak fares should be scrapped in principle, further work is needed to determine the full influence of the increased cost of peak fares on disabled people. The Scottish Government's report on the pilot did not consider disability as a factor in their analysis when determining the schemes effectiveness.

Disabled People's Experience using their NEC on the Bus

We know that a majority of respondents have their NEC card and that 45% have said that they regularly use the bus. Our survey sought to understand any difficulties or challenges when disabled people used their NEC whilst using the bus.

Some respondents identified a specific challenge when applying, or renewing, their NEC card through the need for photographic identification. Respondent comments included:

"I had an Entitlement Card with Companion, however my PIP award recently expired and so did the card."

"Impossible to get NEC without photo ID Impossible to get verification without travelling to an office (too ill too, no transport too) Not allowed Drivers license or passport (can't travel for interview) so stuck."

"Yes, applied but didn't go through. Told needed ID to apply but I have nothing in date."

Disabled people are less likely to have photographic identification, compared to their non-disabled peers. Where an individual has a severe impairment, they are even less likely to have photographic identification.¹⁴

When travelling using their NEC, disabled people have told us that there were occasional problems. When this happens, it can cause anxiety and concern. One respondent told us:

"It wouldn't work properly once and the driver gave me severe anxiety by trying to dismiss my plight, and I was very upset, then it suddenly just worked but I'm worried about his attitude perhaps affecting others not so fortunate."

¹⁴UK Government, 2021, Photographic ID Research - Headline Findings Access Date 21 March 2025

The accessibility of buses was also pointed out as a challenge when travelling for disabled people. Respondents mentioned that due to their impairments, they chose not to use the bus. However, when people do, they can face challenges due to the bus not being accessible. Some experiences included;

“Boarding bus ramps while a manual wheelchair user and driver hostility about not being able to have pass to hand-pushing chair with thick gloves on. 99% of the time not asked for it as it’s quicker for everyone but the 1% who ask it becomes almost harassing.”

Disabled People’s Ferry Use

As a national disabled people’s organisation (DPO), we wanted to learn about disabled people’s experience when travelling by ferry.

Respondents told us about accessibility challenges and the reliability of the service. In particular respondents told us:

“No ferry travel good especially to Orkney.”

“Often link spans and lifts are faulty. Often there is no seating available. Cramming in as many vehicles as possible making get in/out vehicles and gaining access to mobility aids, wheelchair, etc. a nightmare”

“Having to walk a long distance to get on the ferry. Also, steps on the ferry and narrow passageways.”

“Longer journeys such as from Oban to Barra getting a suitable seat has been difficult when it is busy. Also I have had problems being able to read and understand the timetables.”

“Ferry between the islands and mainland Scotland are very accessible, however, the inter island ferry service, is completely inaccessible. Steep, narrow stairs, and heavy doors, mean I can’t use them. Foot passengers are not allowed to stay on the car deck level...If you have a wheelchair or use a rollator as a walking aid, it’s nearly impossible to maneuver between vehicles or the safety hatches on the flooring.”

These challenges of accessibility require to be addressed and the reliability of service improved.

Free Inter-Island Ferry Travel for Disabled People

In the Scottish Budget (2025-2026), ministers announced the intention to introduce a pilot of free inter-island ferry travel for those aged under 22 years of age.

Given that disabled people already enjoy free bus travel and reduce cost rail travel, for island communities access to the ferry is just as important. We asked respondents whether the government should extend this scheme to disabled people:

- 98% of respondents said this should happen.

Therefore, we would urge the Scottish Government to introduce free inter-island ferry travel for disabled people, subject to a successful pilot.

Respondents felt the impact of free inter-island ferry travel would be positive and commented:

“Making it easier for disabled people to travel across the country when we are one of the least well-off groups in society.”

“It would save them money and allow them to travel to medical appointments, for shopping and to visit friends and family without large expense”

“Be able to have more choice of travel while maintaining their independence.”

“Free ferry travel or at least reduced fares would enable me to visit friends, family & potentially increase my sphere of employment.”

“Especially for those living on islands, it would mean freedom/independence, new connections, new communities, new experiences, more educational and job opportunities, new holiday destinations, access to more/better healthcare, etc It allows for moving away from home knowing that there is free transport back whenever needed.”

The Housing Emergency and Disabled People's Housing

In May 2024, the Scottish Parliament declared that there was a housing emergency in Scotland due to the impacts of austerity, construction costs and lack of supply.

According to Shelter Scotland, 1.5 million people in Scotland are living in a home which is overcrowded, unstable, or unaffordable for the person living there.¹⁵ As cited earlier in the report, being a disabled person means that you are less likely to be a mortgage holder and are more likely to rent your home.

Furthermore, the Scottish Government's Housing Strategy to 2040, cites an ambition to build 100 thousand affordable homes by the financial year 2031/2032. Under the Scottish Government's own strategy they say that they will work towards creating a Scottish Accessible Homes Standard with an intention of making this a requirement under building standards by 2025/2026.

Considering the housing emergency in Scotland, coupled with the cost-of-living crisis, we wanted to know what this meant for disabled people, beyond paying their bills. Specifically, we asked if their home was suitable for their needs due to the varying impairments disabled people have?

As part of our research, we conducted a specific housing survey to ascertain this information. In terms of housing tenure type:

- 39% of respondents said they rented a council house;
- 32% said they owned their own home;
- 23% said they rented a property in the private rented sector;
- 7% said they had a mortgage that they pay.

Overall, more disabled people who answered our survey rented their home rather than owned it.

When asked what type of accommodation respondents lived in, we found that;

- 37% live in a flat;
- 23% live in a semi-detached house;
- 23% live in a terraced house;
- 12% live in a bungalow;
- 5% live in a detached house.

¹⁵What is the housing emergency in Scotland - Shelter Scotland Accessed 23 March 2025

With the Scottish Government looking to bring in the accessible housing standard, we also wanted to find out how suitable disabled people's homes were to their needs. Our housing survey showed that a slim majority of people had adapted their home (52%) compared to those who had not (46%).

What adaptations do disabled people have now?

We asked disabled people what adaptations they had in their home to assist them to live independently:

- Specially designed/adapted bathroom/shower: 68%;
- Handrails: 51%;
- Specially designed/adapted toilet: 32%;
- Ramps: 27%;
- Special furniture: 27%;
- Moved light and power switches: 22%;
- Individual alarm system: 19%;
- Door widening: 16%;
- Stairlift: 16%;
- Specially designed/adapted kitchen: 8%;
- Door entry phone: 5%;
- Through floor lift: 3%;
- A home extension: 3%;
- Other: 14%.

The most common adaptation disabled people have at home is a specifically adapted bathroom or shower room. A majority also have handrails of some form in their home and almost a third have a specially designed or adapted toilet.

When citing other adaptations, responses included a wheelchair and an electric door button. The large spread of different adaptations demonstrates the wide and varying nature of impairments affecting disabled people. However, it should be noted that the responses received primarily focus on physical adaptations - in the way of equipment - to help people live independently.

In addition to installing adaptations at home, disabled people may also use additional items of independent living equipment at home, or in their daily life, to support them. Respondents identified the following common pieces of independent living equipment that disabled people also utilise at home:

- Walking sticks/ crutches;
- Rollator or walker;
- Grabrails (including for toilet);
- Toilet raiser seat;
- A wheelchair or powerchair;
- Stool in kitchen or bathroom;
- Trolley and;
- Adapted bed.

What adaptations do disabled people need - but do not have?

Several respondents told us that there were adaptations that they needed for daily independent living, but these were missing from their home.

These missing adaptations (and percentage of responses) included:

- Specially designed/adapted kitchen (50%);
- Handrails (37%);
- Specially designed/adapted bathroom/shower (37%);
- Moved light and power switches (27%);
- Ramps (23%);
- Door entry phone (23%);
- Specially designed/adapted toilet (20%);
- Stairlift (20%);
- Door widening (13%);
- Individual alarm system (10%);
- Through floor lift (10%);

- A home extension (10%);
- Special furniture (7%);
- Other (23%).

In the 'other' category, respondents said that they needed grabrails and a few said that structural changes would be needed for their home.

When comparing both what people have and what they need, there are similarities between both lists. We are very concerned that disabled people do not have the adaptations that they need to live independently.

In response to this finding, we urge the Scottish Government and Local Authorities to undertake a full investigation to identify any missing adaptations needed by disabled people in their local communities.

Paying for adaptations

Given the finding that disabled people are experiencing missing adaptations, we wanted to know how respondents paid for their adaptations. When asked:

- 11% said they received a grant to pay for the adaptation required

and;

- 30% said that their landlord had paid for it.

Of significant concern was that 37% said that they used their own money to pay for their independent living adaptations.

Disabled people should not have to use their own money to cover essential adaptations to help them live independent lives. We propose that the Scottish Government undertake a review of funding and to ensure that more disabled people can access grants to assist them to purchase the adaptations they need for independent living. Any grant or funding settlement to local authorities should also be baselined appropriately so that disabled people can receive a grant from the council's health and social care partnership (HSCP) where required.

Do you have a suitable home?

Due to their impairments, disabled people might need their home to be adapted so they can live independently.

A majority of our respondents told us that their house was quite suitable with respect to their needs:

- 16% said it was very suitable;
- 52% said it was quite suitable;
- 23% said that it was not very suitable;
- 9% said their home was not suitable at all.

There is no statutory target - or clear definition - of what is to be considered an accessible house. At present the Scottish Government has a Wheelchair Accessible Housing Target in the form of guidance.¹⁶

Additionally, the Scottish Government's own data shows that there are not enough accessible houses in Scotland. There is a current housing emergency, but there is a deeper accessible housing emergency, which must be addressed as a priority to end the cost of independent living crisis -which disabled people are experiencing today.

With the multiple issues identified in this report we call on the Scottish Government to:

- Create a clear and unambiguous definition of accessible housing, which is agreed with COSLA and DPO's to ensure that there is uniformity across Scotland;
- Establish a national accessible housing target, similar to affordable housing targets;
- Ensure that all future housing developments should - as set out as a mandatory condition - have a minimum quantum of accessible affordable housing which reflects the needs of disabled people;
- Consider the creation of clear guidance with respect to the National Planning framework on the delivery of adapted and accessible homes.

¹⁶Scottish Government, Wheelchair accessible housing target: guidance note: MHDGN 2019/02 - gov.scot, 2019, Accessed 24 March 2025

Disabled People's Employment and Education

Throughout the cost-of-living crisis, high inflation has resulted in reduced purchasing parity for households. According to the Scottish Trades Union Congress (STUC), between June 2021 and June 2023, real wages fell faster in Scotland compared to the UK, with the average worker losing £1,448, or 3% of real wages.¹⁷

In 2024, median average weekly earnings in Scotland had increased by 4.3% over the year, but when accounting for inflation, this equates to 1.2%.¹⁸ However when comparing this to actual monetary value, workers in Scotland are still £708 worse off when compared to before the crisis.

In terms of employment, the disability employment gap fell by 9% in the period 2014 to 2022.¹⁹ The Scottish Parliament Information Centre found that disabled people were more likely to work in certain sectors compared to their non-disabled peers. In particular: health and social care; wholesale; retail; vehicle repair; and public administration. Moreover, where a disabled person is in employment they are more likely to be working part-time.

We wanted to look beyond the financial statistics and to find out what it is like to work in Scotland as a disabled person today.

Our work and education survey found that 78% of respondents were unable to work due to their impairments. Where a respondent was able to work or study:

- 13% said they worked full time;
- 15% worked part time;
- 5% were studying at university full time;
- 3% were part time at college.

In terms of those in employment, respondents indicated the number of hours that they worked per week:

- 22%: Less than 8 hours;
- 22%: 8 to 16 hours;
- 11%: 17 to 25 hours;
- 17%: 26 to 37 hours;
- 28%: In excess of 37 hours.

¹⁷STUC, [analysis-of-real-wages-using-scottish-pay-data.pdf](#) Access date 25 March 2025

¹⁸Scottish Government, [Employee Earnings - Annual survey of hours and earnings: 2024 - gov.scot](#), 2025 Access date 25 March 2025

¹⁹Scottish Parliament, [Research briefing The declining disability employment gap in Scotland: Understanding the reasons behind the increasing number of disabled people in employment](#) | Scottish Parliament Access date 25 March 2025

When comparing hours worked by disabled people to a full-time equivalent, the above highlights that disabled people were more likely to work part-time.

Our survey sought to find out what jobs disabled people did and our results mirror the trends identified by the Scottish Parliament's information centre. If we were to undertake further research in this area, further refinement would be needed as there was no option choice of volunteering or working as an unpaid carer - which some respondents said they did.

As well as improving working conditions, disabled people need to be supported into a sustainable job with fair employment conditions. We urge Government, regulators and employers to work in partnership to eliminate the disability pay gap and to undertake an independent review of employment practices, to ensure equal access to work for disabled people in a way which respects disabled people's rights including those within the UN charter on the Rights of Persons with Disabilities.

Work location

The COVID-19 pandemic saw a shift towards home working. Our survey reflected the current working patterns of disabled people, with respondents highlighting that:

- 25% of respondents said they worked from home only;
- 38% worked in their workplace only;
- 38% worked through a hybrid of the two.

Taking the above into consideration, the assumption put forward by the UK Government regarding homeworking, is not borne out in reality for disabled people. The previous UK Government's green paper on disability employment, suggested that most jobs would be home working and this was the rationale for its proposed changes to the Work Capability Assessment (WCA) - which would help disabled people into work.²⁰ The previous UK Government consulted on these proposals and they were adopted by the current UK Government in the 2024 autumn budget.

However, as stated in the case 'R vs Secretary of State for Work and Pensions', the judge ruled that the government's premise of their consultation was unlawful, insofar that the motivation for the WCA changes was not to help disabled people into work, but to save money and this had not been sufficiently been made clear.²¹ The judge also found that the Secretary of State had failed to provide clarity on the real world impact of the changes on disabled people.

²⁰Shaping future support: the health and disability green paper - GOV.UK, Access Date 28 March 2025

²¹HM Courts and Tribunal Service, R -v- Secretary of State for Work and Pensions - Courts & Tribunals Judiciary Access Date 28 March 2025

In light of the verdict of the court, we would reiterate the position of our members, that the UK Government should abandon their proposed changes to the WCA, due to the impact these changes would have on disabled people's independence and financial security.

Reasonable Adjustments

Under the Equality Act 2010, a disabled person may ask for their employer to make a reasonable adjustment to their working environment in the form of support or equipment, to help a person to do their job.

Our work and education survey sought to learn the experiences of disabled people in requesting a reasonable adjustment. Three quarters of respondents said they had asked for an adjustment to help them do their job. Our survey found that there were mixed results in terms of implementation of disabled employee requests:

"I work in council owned community centres, schools and colleges. I did not need to ask for adjustments as these were already in place."

"Had to take out grievance at first but now it's generally better."

"Hit and miss. Some have been easily obtained but others harder. Building accessibility has been a problem at both my current and last jobs (both public sector)."

"I worked for the NHS who were horrendous and never made any allowances for my disability, I was bullied for it. Same experience with Iqvia was a horrendous experience. Now I work part time on a self-employed basis delivering food. My boss has ensured all my delivery bags are put in the car for me, if a delivery is a flat above ground floor, I have another staff member come with me and take the delivery to the customer...It's utterly disgusting that blue chip organisations like Iqvia and the NHS have bullied us out of our careers... My previous employers nearly destroyed me... one time asking my overall manager for

help to be able to return to work after having Covid-19-19 & just being left with no contact whatsoever & no one returning calls... I was just pleading for information and guidance... I was told I was being cheeky & she didn't have time for my drama. I have adhd, anxiety & probably mild autism."

It is important to note that these comments are not necessarily reflective of the views of Disability Equality Scotland (DES) but do reflect the lived experiences of disabled people.

While employers are required to make reasonable adjustments by law, there are clauses which allow them to reject such an adjustment as being unreasonable - including on grounds of cost. However, to support more disabled people into work, we would recommend a public information campaign on access to work and the benefits of the programme to support accessible working environments. This campaign should be aimed at employers and disabled people, so they are aware of the opportunities which exist.

We are very concerned that the current reported backlogs in the Access to Work (ATW) scheme mean that disabled people are not receiving the support they need in a timely manner. When the matter was raised in the House of Commons, ministers stated that on 7 October 2024 - across the UK - there were 55,000 outstanding applications to the ATW scheme.²² The government should eliminate this backlog as quickly as possible.

Studying in Scotland as a Disabled Person

In Scotland, disabled people can access support as a student via Disabled Students Allowance (DSA) and not to pay tuition fees in almost all circumstances up to a person's first degree.

Only 14% of respondents said that they received disabled students' allowance, compared to 71% who did not. However, given the small sample size for this part of our survey it is difficult to ascertain if this is a wholly representative sample.

Besides financial support, we wanted to find out about the barriers disabled students may face in their studies either at college or university. Responses to this question included:

²²Written questions and answers - Written questions, answers and statements - UK Parliament, Access Date 28 March 2025

“I tried studying with the OU. I didn’t get any support or even responses to normal questions from the tutor... I was left to flounder without support and had to drop out.”

“Occasionally we are allocated rooms which are inaccessible, but my course leadership team is quick to request alternative rooms.”

“I am lucky that my tutor is very understanding and quick to accommodate me. When I was at university I really struggled when they tightened the accessibility adjustments on offer.”

These examples demonstrate that while some students may have a very positive experience, ensuring that there is accessibility and support available to all disabled students is essential.

According to the Student Awards Agency for Scotland, 5,855 full-time students received DSA in the academic year 2023-2024. On average this meant that students received £2,410 in support via DSA.²³ It is important to note that these numbers do not include students who are self-funding and not accessing any other student support, or those who are studying part-time. Due to the small sample size of our results, further investigation is required to fully understand the experience of disabled students when accessing support via DSA.

We urge the Scottish Government to undertake a specific disabled students survey to fully understand disabled student’s experiences when accessing support.

²³Scottish Government, SAAS Statistics, 2025, Page 9, [saas-statistics-higher-education-support-for-scotland-2023-24.pdf](#) Access date 28 March 2025



This means that disabled people are finding it harder than ever to live well with as much independence as possible.

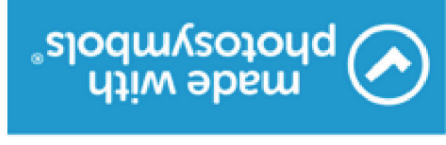
They are having to choose between:

- living independently
- staying alive
- paying their bills



We are calling it a **cost of independence crisis.**

It is not fair.





One disabled person told us that it is nearly impossible for them to travel by train because so many train stations are not accessible to them.

More information



People's answers told us that disabled people are more likely to have long term money challenges – like less savings, less income and the stress of money worries.

There are other problems, like:

- not enough rules to make energy bills fairer
- social security payments not paying enough
- **the housing emergency** – this means that many people in Scotland are struggling to find safe, affordable and suitable homes



Some of the things disabled people told us

One person told us that they have stopped paying to get their independent living equipment safety checked because they need to save money.



They also said they have stopped going out as much as they once did, to save money on charging their power wheelchair.



One disabled person told us that they have turned down their heating and they are wearing extra clothes.



This is because they stopped getting the Winter Fuel Payment.

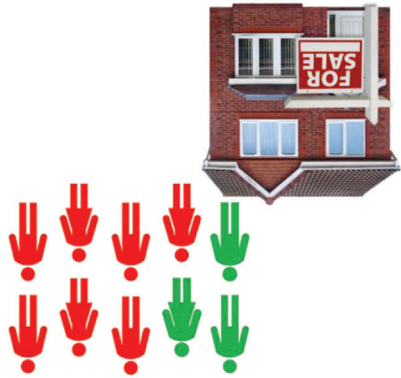


- 4 out of every 10 people said they need an **adapted** bathroom but do not have one

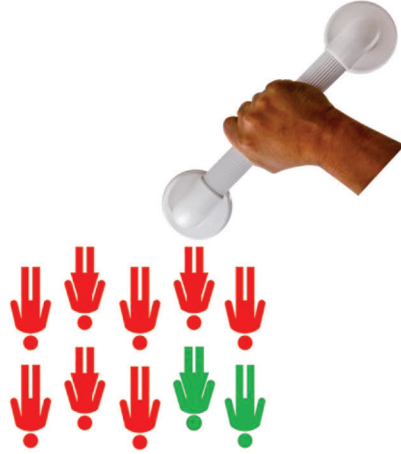
In this document, **adapted** means having design changes like:

- wider doorways
- lower sinks and worktops
- adding a bath lift or level-access shower
- non-slip flooring
- taps and switches that are easier to turn or press





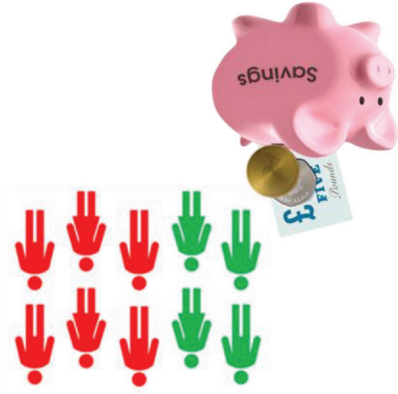
- 3 out of every 10 people said they had thought about moving house because of their bills



- 2 out of every 10 people said their home did not meet their needs – this means not having the right layout or equipment that they need



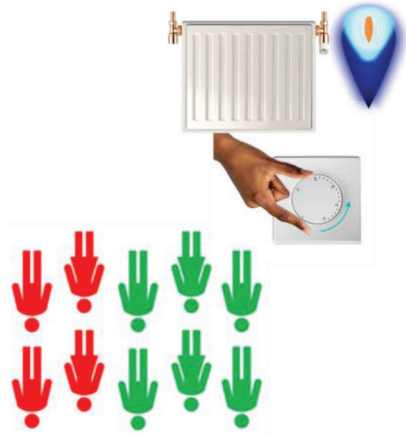
- 5 out of every 10 people said they need an adapted kitchen but do not have one



- 4 out of every 10 people said they have had to use their savings to pay for their rent or mortgage



- 3 out of every 10 people said they have to choose whether to spend their money on their energy bill or their independent living equipment because they cannot pay for both



- 6 out of every 10 people said they have to spend 20 percent of their income on gas and electricity – this is called **extreme fuel poverty**

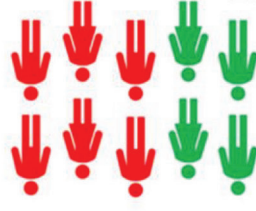


We wanted to find out how the cost of living crisis affects disabled people's:

- household finances
- travel
- housing
- work and education



We found out these important thing



- 4 out of every 10 people who answered said it now costs a lot of money to run their independent living equipment

What we found out

Some of the things that make life harder for disabled people are:

- how services, like health care, are organised
- the buildings, roads and paths they use
- people's attitudes to disability
- the COVID 19 pandemic
- the **cost of living crisis** – this means the ways that so many bills have gone up at the same time



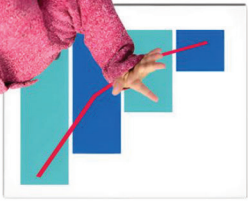


We wanted to find out what it is like to live as a disabled person in Scotland in 2025.



We made a set of questions called a **survey**..

We shared the survey with our members.



We collected people's answers.
This report will tell you what we found out.



Some disabled people are telling us that they cannot afford to:

- buy food and
- keep their home warm and
- use their **independent living equipment**



Independent living equipment means all the things that help disabled people to live safely and comfortably.

For example:

- bath lifts
- mobility scooters
- flashing doorbells



It is not a good time to be a disabled person in the UK.

Introduction by Lyn Pornaro

Disabled people in Scotland and the UK have been unfairly affected by:

- some services being stopped
- some **benefits** being stopped
- less money for funding
- the Covid 19 pandemic



Benefits mean money that is paid to people who need it.

Disabled people have been forgotten about by the Scottish Government and the UK Government.





The first part of this document is an introduction from our Chief Executive Officer Lyn Pornaro.



The second part of this document is what we found out.



There is also another Easy Read document with a list of the things that we believe need to happen next.

About this document



This is an Easy Read document.

It is a **report**.

A **report** tells us what was found out about something.



This report tells us what we found out when we asked our disabled members about their costs for day to day life.



The costs we have to pay for day to day things like food, heating and travel are also called the **cost of living**.



Cost of Living Survey report

Disability
Equality
Scotland

