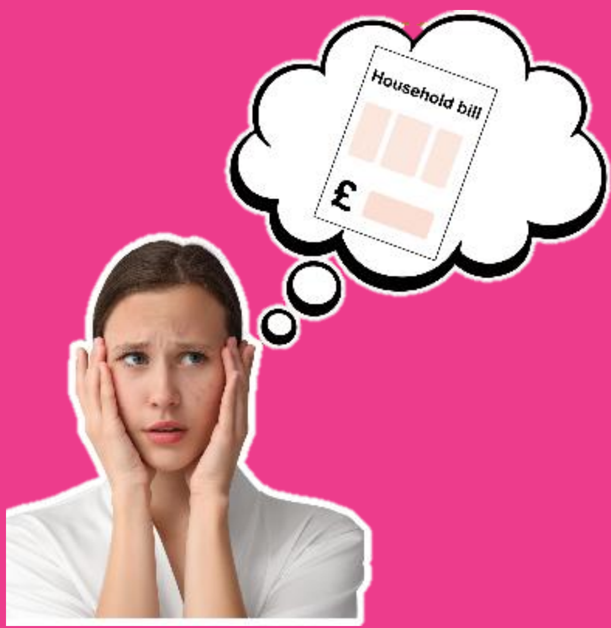
Disability Equality Scotland

Cost of Living Research:

What it is like to live in Scotland as a disabled person in 2026



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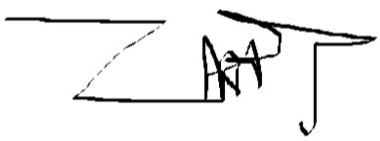
Foreword

As a member-led organisation and a Disabled People's Organisation (DPO), Disability Equality Scotland (DES) looks to share the collective voices of disabled people and to inform and influence policy makers. We believe that this report firmly adds to that collective voice and influencing role.

Following last year's initial research, this second annual cost-of-living audit reflects the ongoing financial challenges that disabled people face in Scotland every single day of their lives. Building on last year, this report also provides some badly needed perspective concerning the impact on disabled people. What has improved for disabled people over the last 12 months? What has remained largely unchanged? Could anything have actually got worse?

The report findings show the impact of the cost-of-living crisis on the decisions disabled people are having to make to afford their bills, use the services they need and to maintain their personal independence. The publication of this report will coincide with Scotland's new Members of the Scottish Parliament arriving at their parliamentary offices. Regardless of your political standpoint or persuasion, Disability Equality Scotland - and our members - look forward to the new Scottish Government and parliament 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 both commend this report to you and seek to work with you in addressing the poverty, inequality and human rights regressions that have such a disproportionate impact on disabled people in Scotland.



Zara Todd
Convenor
Disability Equality Scotland

Executive Summary

In 2025 Disability Equality Scotland (DES) carried out its initial research to find out how the cost-of-living crisis was impacting disabled people in Scotland.

Our previous research focussed on: household finances; transport; housing; and education and employment. Given that DES had recently conducted research for Transport Scotland concerning the Accessible Travel Framework (ATF) in autumn 2025, we decided that our 2026 surveys would include two surveys on ‘essential services’ and ‘local services,’ to replace our transport surveys and to avoid repeating existing work.

Our 2026 research continued to focus on the real-world impacts and lived experiences of disabled people, rather than estimating a financial price tag of a disabled person’s impairment(s).

Our headline findings showed that in 2026 the cost-of-living crisis is having the following impacts:

- 1 in 6 disabled people are having to choose between keeping warm and using their independent living equipment;
- More than half respondents who have both electricity and gas to power their home are living in extreme fuel poverty. For this fuel mix, 9 out of 10 disabled people are living in some form of fuel poverty;
- 6 out of 10 disabled people said that energy bills were the most difficult to pay;
- Nearly 4 in 10 disabled people (37%) have thought about moving house to cut their household bills;
- A majority of disabled people use a car to travel to their healthcare appointments;
- 55% of those who answered our survey are on an NHS waiting list;
- 4 out of 5 disabled people who answered our survey found the form from the Department for Work and Pensions (DWP) to be inaccessible. When disabled people applied to Social Security Scotland (SSS), 3 out of 4 people said the application was accessible;
- More than 4 in 10 respondents said their social care costs have got a lot more expensive in the last 12 months;

- 1 in 4 disabled people are getting less social care support, or have lost the support they need altogether;
- Almost 4 out of 10 disabled people who made an adaptation to their home, used their own money to pay for it;
- 1 in 3 disabled people said their home doesn't work very well for them and 1 in 12 said their home doesn't work at all for them.

These findings show the impact of the cost-of-living crisis on the decisions disabled people are making to: afford their bills; use the services they need and; maintain their personal independence.

Although we can quantify this impact using numbers, this provide the full picture of what this means in the daily lives of disabled people. The research also uncovered the following descriptions about living as a disabled person in Scotland in 2026:

> "We have not put the heating on at all because you can always add another layer but charging a wheelchair is non-negotiable."

> "I have to choose between eating, heating or paying for independent equipment, eating has won each time."

> "My energy bills are really high because my son only sleeps for a few hrs per night. When hes (sic) awake we need to be warm so my heating is on 20+ hrs a day."

> "My son was able to wear clothes that he didn't feel uncomfortable in as he struggles with wearing layers in the winter as he gets "suffocated" by them."

> "You live with constant fear that the one benefit that helps with the extra costs of raising a disabled child will be cut and you won't be able to eat."

> "I do not trust the DWP so was very stressed and then distressed to be made to attend an interview with bank statements."

> “just (sic) awful, many visits to DWP offices, forms to be completed, telephone calls to be made, taking up an enormous amount of time and often with no real help or information given to me, in spite of explaining many many times the situation and my nervous disposition. Very unhelpful and often cut off if I repeated questions to them as I had not had an answer, very unhelpful and unkind.”

> “It's an unfair processes, my medical documents were ignored and Social Security Scotland only look at evidence which suited them. It made my mental health worse.”

> “I pay almost £300 per month for support this has impacted on my money and M (sic) parents need to pay it.”

> “I had to stop getting outside carers and my daughter has become my full-time carer.”

> “I've mentioned ramp as the ramp currently installed is too steep and narrow. I have fallen off it several times.”

Disabled people’s experiences make clear that our society is not as accessible as it should be, nor are the systems on which disabled people rely anywhere near the level they should be.

The cost-of-living crisis has exposed the financial challenges facing disabled households. Having conducted similar work in 2025, we were able to observe what has changed in the last 12 months:

- Last year, 1 in 5 told us they were worried all the time about being able to pay their rent of mortgage. In the last 12 months there has not been any change;
- In 2025, the most difficult bill for disabled people to pay was their energy bill and in 2026 this is still the hardest;

- Last year 4 out of 10 disabled people said they'd used their savings to pay their rent or mortgage. There has been no change to this in the last 12 months;
- In 2025, 8 out of 10 disabled people said they were in fuel poverty, with a majority saying they experienced extreme fuel poverty. Twelve months later, more than 4 in 10 disabled people said they were living in extreme fuel poverty. This year the number of disabled people experiencing some form of fuel poverty is roughly 3 out of 4 disabled people;
- In 2025, 1 in 3 disabled people told us they had thought about moving house to cut their household bills. In the last 12 months this has increased slightly to 37%, which is closer to 2 in 5 disabled people;
- Comparing last year (2025) and this year (2026), the number of people who said their home was not very suitable to their needs has increased from about 1 in 4, to 1 in 3;
- When paying for adaptations, there has been no change in the last year in the number of disabled people having to use their own money to pay for them.

In the last 12 months, the cost-of-living crisis has in some ways deepened the financial barriers facing disable people. While there have been marginal improvements in some areas, there has been a lack of action to fully address the fundamental, underlying challenges which disabled people have to live with every day as a result of the societal barriers they face.

Recommendations

Household Finances

- The link between gas prices and the price cap are severed when calculating the energy price cap, with a presumption in place on how energy is generated. By removing the link to gas prices disabled people are likely to have cheaper bills.
- That the Scottish Government develop a top-up payment to support disabled people in paying the additional energy costs incurred because of their impairments.
- The UK Government undertake fundamental reform of the energy market to end the 'impairment energy penalty' through tariff reform including a social tariff for disabled people.
- The Scottish Government and UK Government should develop top-up payments to help ensure that key independent living equipment running costs are borne out in social security payments, to assist disabled people to maintain their independence.
- The UK and Scottish Government develop an essentials guarantee for disabled people. This must contain the following elements:
  - 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;
  - Introduction of a fair rent settlement across both the social housing and private rented sector making use of rent controls;
  - Development of a reasonable retail price calculation for foodstuffs at larger supermarkets, taking into account cost of supply and allowing for a profit margin that is fair to consumers similar to that employed by the Living Wage Foundation, (subject to feasibility).
  - 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.

Essential Services

- DES would strongly recommend that Transport Scotland, transport companies, and disabled people work together to develop a plan to increase accessibility of transport links to healthcare settings, with further modal investigations undertaken to understand why disabled people feel they need to take the car to their important healthcare appointments.

- The Scottish Government should abolish non-residential care charges as an urgent priority.
- The Scottish Government and Local Authorities should undertake a review of current funding and eligibility criteria to ensure disabled people can access the social care they need.
- As far as is practical, the Scottish Government should introduce clear, nationwide standards for social care to ensure universal access.
- Consideration of support to ensure that disabled people do not need to use their savings to pay for increased care costs, with these borne by Government.
- A co-designed reassessment process for care reviews, so that disabled people are fully involved in decisions about their social care and that their needs are fully met.

DWP Benefit Application and Re-assessment Process

- We would strongly urge the DWP to undertake a full review of all their application forms and to co-design any replacement - or simplified form - with disabled people and Disabled Peoples Organisations (DPO).

Social Security Scotland Benefit Application and Re-eassessment Process

- Social Security Scotland to undertake a re-evaluation of the application process so that all forms are co-designed and accessible to disabled people.

Local Services and Getting Around

To improve the application process for the disabled persons bus pass:

- Transport Scotland and the Scottish Government should ensure that the online portal is accessible and functioning;
- To develop - with disabled people - a co-designed application process which is accessible;

- To encourage data sharing between agencies and arm's length bodies to assist applicants in providing proof of eligibility for the disabled persons bus pass.

Improving Experiences Using the NEC On Trains

- We recommend that ScotRail and Network Rail make sure that disabled people can get their ticket using the electronic ticket machine if the ticket office is closed.

Improving Passenger Assist When Ticket Offices Have Closed

- Scotrail to take all possible steps to ensure that when a person has booked Passenger Assist at an unmanned station, that an alert is sent to staff on the train that the passenger is going to board - so that assistance can be provided by on train staff.

Improving Banking Services

- DES would recommend that banks investigate the confidence levels that their disabled customers have when using online banking. As part of this, a full accessibility audit should be undertaken to ensure that disabled people can access their money online at a minimum.
- Amendment of banking rules to ensure that there is a maximum distance a disabled person must travel to get to a bank.
- If the last bank in an area is due to close there should be a service agreement or creation of a banking hub which protects vital financial services for the community.
- Accessibility regulations should be updated to require all bank branches to be fully accessible to disabled people.

Priority Services Register

- DES would recommend that the Scottish and UK Governments bring forward legislation to make provision of accessible information a statutory requirement for all essential services.

Housing

- To create a clear and unambiguous definition of accessible housing, which is agreed with Convention of Scottish Local Authorities (COSLA) and DPOs to ensure that there is uniformity across Scotland.
- That the Scottish Government establish a national accessible housing target, like affordable housing targets.
- That the Scottish Government ensure that all future housing developments should - as a mandatory condition - have a minimum quantum of accessible affordable housing, which reflects the needs of disabled people.
- To consider the creation of clear guidance with respect to the National Planning framework on the delivery of adapted and accessible homes.

Education and Employment

- That employers should be supported to make reasonable adjustments. The UK Government should expand the mandate of ACAS to provide independent advice services to employers about reasonable adjustments and the Access to Work Scheme, with support available at all stages of the process.
- That all partners work together to increase awareness of the Disabled Students Allowance (DSA), so that disabled people know what they can receive in terms of support whilst at university.
- DES recommends that the Scottish Government brings forward a co-designed plan with disabled students to overcome these challenges and to consider additional financial support for disabled students to assist with living costs.

Life in Scotland as a Disabled Person: A Review

In 2025, Disability Equality Scotland (DES) published our original Cost-of-Living research, focused on the cost-of-living crisis and how it impacted disabled people living in Scotland.

We know that every day disabled people face societal barriers from: the design of services; the built environment and; other people's attitudes towards disabled people. These barriers were compounded by the additional costs of impairments and the rising costs of essential items.

In 2025 we found that 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;
- To pay for adaptations to their home, almost 37% used their own money to pay for the adaptations they need to live independently.

In the intervening year, we have seen prices in shops continue to rise and with an election for the Scottish Parliament on the horizon, DES decided we should update our work. Our aim was to find out what has happened to disabled people's cost of living during the last year.

We pursued the same approach as our 2025 report, with a clear focus on the real-world impacts and lived experience, rather than putting a price tag on a disabled persons impairment(s).

Similar to last year, our 2026 cost-of-living research included surveys covering: household finances; housing and; education and work. To expand the picture further, we sought to understand how the cost-of-living crisis affected the services that disabled people rely on. These services were broken down into:

- Essential services (i.e. National Health Service; Social Security) and;
- Local services within the community.

Our service surveys enabled us to learn about the impact of NHS waiting lists, social care costs and experiences when applying for social security payments. While not all of these have a direct financial impact on disabled people, the indirect impact(s) in terms of cost and time meant they merited further investigation.

Our 2026 report presents the findings of the surveys but also enables us to find out what has changed for disabled people and their living standards.

Household Finances

Respondent Profile

To understand the impacts the cost-of-living crisis has on disabled people we need to know: who they live with; who is/are the disabled people they live with (including themselves); housing tenure type and; in what local authority area in Scotland the person lives.

Who do you live with?

- Half of all respondents said they lived alone;
- Almost 1 in 4 live with their partner or spouse;
- 1 in 10 are a single parent;
- 1 in 14 live with their partner/ spouse and child;
- 1 in 25 live with their partner/ spouse and children;
- 1 in 33 live with their parents and;
- 1 respondent lived with their flatmate.

When asked what members of their household were disabled:

- over 3 out of 4 people said they were a disabled person themselves;
- 1 in 8 said that their partner or spouse was a disabled person;
- 1 in 14 said that one of their children was a disabled person;
- 3 respondents said that more than one of their children were disabled and;
- 2 of our respondents said that their parent was a disabled person.

Where do you live?

The locality type where someone lives and their tenure type could influence how the cost-of-living crisis impacts a disabled person. When considering the type of tenure:

- 37% of respondents said they lived in a council house;
- 19% lived in the private rented sector;
- 18% lived in a home where someone is a mortgage holder and;
- 27% lived in a home which they own and the mortgage is paid off.

When we asked respondents what best describes the area they lived in:

- 2 out of 5 lived in a city;
- Over 1 in 3 lived in a town;
- 1 in 6 lived in a village;
- 1 in 14 lived in a rural area and;
- 1 in 25 lived on an island.

Disabled people and paying their rent or mortgage

The cost-of-living crisis has in the past seen rising mortgage costs and rent rises. In 2026, we wanted to learn how disabled people are able to pay their rent or mortgage: 4 in 5 disabled people said that they were able to pay their mortgage or rent on time in the last year; 1 in 10 said they weren’t able to do this and; the rest said they would prefer not to say.

While the overwhelming majority of respondents said they were able to pay on time; it was important to find out if people were worried about being able to afford their rent or mortgage:

- 1 in 5 said they were worried all the time about being able to pay their rent or mortgage;
- 1 in 7 said they worried most of the time and;
- 1 in 5 said they were worried some of the time.

Most people who responded (45%) said they weren’t worried about being able to pay. There has been no change in the percentage of people who are worried all the time about being able to afford their rent or mortgage. The continuity of this figure reflects that some disabled people continue to face considerable financial challenges and are worried about being able to keep the roof over their head.

In the 2025 report, we asked disabled people about whether they had to use their personal savings to pay their rent or mortgage. In 2026 over 4 out of 10 said they had done this. When comparing to last year, there has been no significant change in this number which highlights the financial challenges which disabled people are still experiencing in 2026.

Disabled people can claim housing benefit or Universal Credit to help them pay their rent. Most respondents told us they didn’t get these payments

(56%). However, when someone did, we asked how much of their rent their Universal Credit, or Housing benefit covered:

- Over 1 in 5 of all respondents who answered said this covered all their rent;
- 1 in 10 said it covered most of their rent;
- 1 in 10 said it covered some of their rent.

Keeping your home warm

Being able to live in a warm heated home is essential for people to maintain their heath. In our 2025 report, we found that a majority of disabled people were experiencing extreme fuel poverty and that energy bills were the most difficult to pay. Over 1 in 4 disabled people had to choose between keeping their home warm and using the independent living equipment they need to survive. For our 2026 survey we repeated the same questions to find out what has changed. To further develop the picture, we sought to apply an urban and rural split and differences in fuel type to learn how this influenced disabled people's living standards and the impact of the cost-of-living crisis.

How fuel type influences your energy bills and personal independence

In the last year, fuel bills have increased under the Office of Gas and Electricity Markets (OFGEM) price cap. Given that energy bills are the most difficult bill to pay, we needed to find out what influence fuel type had on the level of worry disabled people have about being able to afford to pay their bill. The results of this are shown in table 1.

If someone only has electricity in their home, almost 4 in 10 disabled people are worried all the time, compared to roughly 3 in 10 if they have both gas and electricity. If someone has gas only, it is over 1 in 5 people. Interestingly, where people have both gas and electricity, they are worried at least some of the time.

In the last year how worried have you been about being able to afford to pay your energy bills?

	Electricity only	Gas and Electricity	Gas only
All of the time	38%	28%	21%
Most of the time	17%	25%	29%
Some of the time	33%	40%	29%
Not been worried	13%	8%	21%

Table 1: Worry about being able to pay by fuel type

At least half of disabled people are worried either all of the time, or most of the time - irrespective of the fuel type. We know that disabled people face additional energy costs due to their impairments, which leads us to ask does fuel type influence this?

While we don't quantify in financial terms these additional costs, we are able to conduct a subjective check on how disabled people feel this is influenced. The results of this are shown in table 2.

How much extra money does it usually cost to run your equipment or keep warm because of your health condition or disabilities?

	Electricity only	Gas and electricity	Gas only
A lot of extra money	53%	32%	18%
Some extra money	26%	51%	45%
A little extra money	21%	17%	36%
Total:	100%	100%	100%

Table 2: impairment induced extra costs vs fuel type.

When we compare these results, we see that for those with electricity only at home, impairments cost "a lot of extra money." For mixed fuel types, a majority of disabled people think it costs them "some extra money" because of their impairments, with more than 4 out of 10 disabled people who have gas only in their home thinking the same.

The cost of electricity is directly impacting both worry about being to pay and impairment induced energy costs.

Such comparisons demonstrate a mixed picture of how fuel type influences worry and impairment costs. Last year a majority of disabled people told us they were experiencing extreme fuel poverty, as set out in Scottish legislation. In 2026, we found overall that this had dropped to over 4 in 10 - but we needed to know how does fuel type change this.

If someone has both gas and electricity in their home, then a majority are experiencing extreme fuel poverty (53%). When someone uses only gas as their energy source, half of respondents are living in extreme fuel poverty and for those with electricity only this figure is 4 out of 10.

This data demonstrates the need to fundamentally reform the energy price cap and that government needs to act to reduce fuel poverty.

If someone spends more than 10% of their income (but less than 20%), they are considered to be in fuel poverty. In our research - across all fuel types - a significant number of disabled people are experiencing fuel poverty, with results shown in table 3.

How much of your income do you spend on paying your energy bill?

Income (%)	Electricity Only	Gas and Electricity	Gas Only
20%+	45%	53%	50%
10-20%	41%	38%	30%
<10%	14%	8%	20%
Total:	100%	100%	100%

Table 3: Fuel Type vs Fuel Poverty levels

The conclusions we can draw are.

- If a disabled person's home has electricity only, more than 8 out of 10 disabled people are in varying levels of fuel poverty;

- If a disabled person's home has gas only, then 8 out of 10 are living in some type of fuel poverty and;
- If a disabled persons home has both gas and electricity, then 9 out of 10 respondents live in differing degrees of fuel poverty.

In light of these findings DES recommends that:

- The link between gas prices and the price cap are severed when calculating the energy price cap, with a presumption in place on how energy is generated. This would mean that if someone gets their energy from a renewable source, they will have lower bills. Also, the current mechanism of using the natural gas price means that people's tariffs are based on the most expensive type of fuel.
- That the Scottish Government develop a top up payment to support disabled people with to pay the additional costs of derived because of their impairment(s).

How does where disabled people live influence energy bills?

Our work shows the influence of fuel type on energy bills but how does where a disabled person lives impact energy bills? We grouped together if someone lived in a town or city and defined this as urban. For rural areas we grouped villages and rural areas to define rural.

If we compare the urban/rural split and being worried about being able to pay, we find that almost half of respondents who live in a rural setting (49%) said they were worried all the time, with this dropping to just over 1 in 4 for those living in an urban setting.

If a disabled person is worried most of the time and they live in an urban setting, this equates to roughly 3 in 10 people. However, for a rural setting this drops to less than 1 in 20. Being worried some of the time is roughly 4 out of 10 for those who live in an urban setting and just over 1 in 3 disabled people who live in a rural setting. Not being worried at all applied to less than 1 in 10 disabled people living in an urban setting and for those living in a rural setting this was 1 in 7.

When assessing the urban/rural split and additional energy costs due to people's impairments, we find a mixed picture. Over 4 out of 10 disabled people say this costs them some extra money. Just under a third of disabled people who live in an urban setting say their impairments cost them a lot extra but for those in rural settings this climbs to almost 4 in 10. The results of this are shown in table 4.

This increased impairment cost for disabled people living in rural communities correlates with higher gas bills and mixed fuel sources, which perhaps is the influence of available fuel types. We have not included heating oil or wood-based energy sources which are more prevalent in rural communities.

How much extra money does it usually cost to run your equipment or keep warm because of your health condition or disabilities?

	Urban (City & Town)	Rural (Rural & Village)
A lot of extra money	32%	39%
Some extra money	44%	46%
A little extra money	24%	15%
Total:	100%	100%

Table 4: Impairment extra costs vs urban/ rural

For all disabled people - irrespective of locality or fuel type - the Government should introduce (via OFGEM) a social tariff which is applied to disabled people, older people and those experiencing fuel poverty. This would help reduce fuel bills and people’s worries about being able to pay.

Personal Independence or Keeping Warm: The Choice Disabled People Have to Make

In 2025 we asked disabled people if they had to choose between keeping their home warm or using the independent living equipment they need to survive.

Last year the number of people who said they made this choice was over 1 in 4 people. In 2026 this has dropped to 1 in 6. However, while this shows an improvement this could be an adjustment to circumstances as people get used to higher energy bills, but the fact remains that 1 in 6 respondents is a significant number of disabled people who are having to make this choice.

We asked what people have done to help them keep warm if they've had to make this choice. The results were eye-opening:

> "I put heating off wrap in blankets which means I am not moving around effectively losing muscle mass."
>
> "I've been reluctant to use my electric recliner and proper up with more pillows which doesn't help." (Sic.)
>
> "We have not put the heating on at all because you can always add another layer but charging a wheelchair is non-negotiable."
>
> "I have to choose between eating, heating or paying for independent equipment, eating has won each time."
>
> "I require an electric bed due to my mobility deteriorating but as energy costs are so high I can't afford it. I also require trough crutches and the NHS ones are too heavy. I have been unable to purchase them either due to household bills."
>
> "We turned off the central heating and wore extra layers around the house and to bed so my husband and I could use our electric beds and charge his power wheelchair."

Disabled people having to use blankets, turning off the heating and losing their personal independence is not a choice any disabled person should have to make. We therefore recommend that the UK Government undertake fundamental reform of the energy market to end the 'impairment energy penalty' through tariff reform.

The Scottish and UK Government should develop top-up payments to help ensure that key independent living equipment running costs are borne out of social security payments, to assist disabled people to maintain their independence.

Social Security

When understanding the financial challenges facing disabled people, we sought to find out what social security payments they received and which they use to help make ends meet and maintain their independence.

Social Security Payment	% Respondents
Adult Disability Payment	84%
Universal Credit	38%
Cold Weather Payment	22%
Employment and Support Allowance	17%
State Pension	16%
Pension Age Winter Heating Payment or Winter Fuel Allowance	16%
Carer's Allowance or Carer Support Payment	13%
Child Disability Payment	8%
Child Winter Heating Payment	6%
Pension Credit	4%
Scottish Child Payment	3%
Attendance Allowance	2%
Income Support	1%
I do not get any of these benefits.	6%

Table 5: Social Security Payments respondents receive

Most of our respondents receive Adult Disability Payment (ADP) to help them maintain their independence and we welcome that these payments continue to rise with inflation. However, with changes occurring to pension age winter heating payment in winter 2025, it was important for us to understand the impacts of the new system which was applied in Scotland.

Almost 1 in 5 respondents said they received pension age winter heating payment this winter (2025/26). Almost 7 out of 10 said they weren't old enough to receive the payment. Of those who received pension age winter heating payment, over 1 in 3 people said that it helped 'a lot during the winter', or 'a bit during the winter'. Over 1 in 5 said it didn't help at all, with the remaining 1 in 10 saying it didn't help very much.

We asked respondents how this extra money helped during the winter. Quotes included:

> "My ADP would cover my energy bills without the Winter Heating Payment. But every bit helps."
>
> "It made the difrance of heating and eating." (Sic.)
>
> "I used the extra money towards heating costs for my home."
>
> "It helped a bit but energy costs are rising higher than my income is so it is still a worry."
>
> "It's been a hard cold winter and Electric is expensive. I would have used less electricity if I had not had the allowance."

These overall themes of extra money and support with energy costs is helpful for disabled people. However, given that energy bills are still the most difficult bill to pay and that more than 4 out of 10 respondents are in extreme fuel poverty, a wider support package will be needed moving forward.

Social Security Scotland also provides Child Winter Heating Payment to those who support disabled children in receipt of the highest rate care component under Child Disability Payment. Similar rules are in place for children receiving Disability Living Allowance and Personal Independence Payment. The aim of this payment is to help children pay the additional energy costs generated due to their impairments.

Only 1 in 14 respondents said they had received this during winter 2025-2026. For those who received the payment:

- 4 in 10 said it helped a lot;
- 2 out of 10 said it helped a bit;
- 1 in 10 said it didn't help very much and;
- 3 in 10 said that that child winter heating payment didn't help at all.

We sought to learn how this payment helped disabled children maintain their independence. We found that disabled people used their payment for various reasons, such as keeping the house warm and not having to wear additional layers because you feel warmer. Comments included:

> “My energy bills are really high because my son only sleeps for a few hrs per night. When hes awake we need to be warm so my heating is on 20+ hrs a day.“ (Sic.)
>
> “My son was able to wear clothes that he didn’t feel uncomfortable in as he struggles with wearing layers in the winter as he gets “suffocated” by them.”
>
> “It meant we didn’t have to cut back on days out and fun time together.”
>
> “The heating could go on without worrying about the bill.”

Similar to Pension Age Winter Heating Payment, disabled people are using the money to help keep their home warm and pay their bills. These themes were common across both payments, in particular the need to choose between heating the house and maintaining personal independence. If people hadn’t received these payments, this would have undermined their fundamental rights.

However, in the context of rising energy bills and our findings that at least 7 out of 10 disabled people are experiencing some form fuel poverty as defined by legislation, it is incumbent on government to consider the extension of heating payments to these groups and disabled people more generally.

Social Tariffs

Companies can offer social tariffs for their mobile phone and broadband services. Our household finance survey found that over 9 out of 10 respondents either didn’t have a social tariff (4/10), or didn’t know people could access this type of tariff (5/10). Of the 1 in 10 who have a social tariff only 4% have one for their mobile phone and 6% have this for their broadband.

In terms of disabled people's experiences when using a social tariff, themes included the reduced cost, being able to afford the service and concerns about the speed of the broadband provided under the tariff. Comments included:

> "It has helped keep me connected to the Internet and Phone Calls Etc. Without the Social Tariff I would not be able to keep the service."
>
> "It is good £20 a month."
>
> "Some of us don't even get fibre broadband because of where we live, if I put my broadband onto a social tariff it would drop my speeds so low I'd never be able to use it. Some of us do not have the privilege of living in areas that have had vital updates. I was told my area will be updated in over 10 years."
>
> "Helpful but also limiting, eg it is the slowest internet package and most basic for phone/data." (Sic.)
>
> "I was given a social tariff since Sky told me ADP was a qualifying benefit. They subsequently told me it didn't and increased the price to full tariff."

Have you thought about moving home because of your bills?

Disabled People are experiencing considerable challenges with their household finances as a result of the cost-of-living crisis. When we take these concerns in the round by asking if disabled people have thought about moving home because of their bills, we see a crystallization of these concerns.

In 2026, nearly 4 in 10 disabled people (37%) told us that they have thought about moving home because their housing costs are too high. This is up slightly from 2025 where 1 in 3 disabled people said they have thought about making this choice.

We asked disabled people what the most difficult household bill was to pay in the last 12 months. We found that energy bills remained the most difficult, with 6 in 10 disabled people confirming this. Food bills and paying rent/mortgage were mentioned by 1 in 6 disabled people, making these the second most difficult bills to pay. The third most difficult was council tax. Compared to 2025, more respondents mentioned this year that energy bills and food bills were more difficult than last year to pay.

We also asked if disabled people had sought independent financial advice from charities like the Money Advice Service and Citizens Advice Bureau. In 2026 almost 1 in 4 disabled people (23% of respondents) said they had sought advice, compared to 3 in 4 who had not. In 2025 almost 4 in 10 disabled people said they had sought this advice. While this is a significant change it still means that 1 in 4 disabled people are seeking financial advice.

Given the growing number of disabled people thinking about moving home, intertwined with 6 in 10 saying energy bills are most difficult and the emergence of rent as an ever growing difficulty, this presents a very bleak picture.

We would recommend that the UK and Scottish Government's develop an essentials guarantee for disabled people. This must contain the following elements:

- 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;
- Introduction of a fair rent settlement across both the social housing and private rented sector;
- Development of a reasonable retail price calculation for foodstuffs at large supermarkets, taking account of cost of supply and allowing for

a profit margin that is fair to consumers similar to that employed by the Living Wage Foundation (subject to feasibility);

- 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.

Essential Services used by Disabled People

Respondent Profile

In terms of people who answered our survey, 97% of respondents were disabled people themselves and:

- 1 in 7 live with their partner or spouse who is a disabled person;
- 1 in 10 live with a child who is disabled;
- 1 in 33 people live with more than one child who is disabled and;
- 1 in 25 live with a parent who is a disabled person.

By locality type: more than 1 in 3 live in a city or town; 1 in 6 live in a village and; 1 in 13 live in a rural area. Only 1 in 25 live on an island.

Disabled people's experiences accessing the NHS

The NHS is essential to supporting disabled people to manage their impairments and health conditions. Since the COVID-19 pandemic DES has undertaken multiple pieces of research about disabled people's experiences interacting with the NHS including how they get to their appointments. We decided to investigate in 2026 how disabled people interact with the NHS and experiences of healthcare. While there is no financial impact on direct NHS appointments, there are costs associated in terms of time and if someone is waiting for a procedure this may impact the costs of maintaining their personal independence. There is also potential that some may consider seeking private treatment if they are kept waiting too long. This waiting period and loss of personal independence could influence the financial decisions which someone takes in their day to day lives.

Booking appointments and going there

To assess disabled people's experience of the NHS and how this influences the cost-of-living crisis, the first thing we need to understand is what type of appointment (s) do people attend. Respondents highlighted appointment attendance including:

- General Practitioner (GP) appointment (98%);
- Dental appointments (almost 8 out of 10);
- Hospital appointments (9 out 10);
- Opticians (4 out of 5);
- Ear or hearing appointments (1 out 4);
- Physio appointments (1 out of 3);
- Vaccination appointments (more than 5 out of 10) and;
- Mental health appointments (almost 3 out 10).

To book an appointment at their GP or dentist:

- 9 out 10 people phone the surgery to book;
- 3% of disabled people receive appointment letters and;
- 1 in 20 book online.

For vaccinations: most disabled people (6 out of 10) receive a letter from NHS; 1 in 4 book online and; 1 in 8 phone their local surgery to book.

To attend an appointment, disabled people need to travel to get there. Our survey found that:

- A majority (53%) use the car;
- Almost 1 in 5 use the bus;
- 1 in 6 said they use something else to get to their appointments;
- 1 in 14 walk;
- 1 in 25 get patient transport;
- 1% wheel to their appointment.

No one who answered our survey used the train, cycled or used community transport.

Overall, we saw that most people used a form of private transport to get to their appointments. With a majority using a car, there are fuel costs which they will bear to attend. Furthermore, given that only 1 in 5 used the bus and nobody used the train, further work is needed to understand why. In 2023 DES were asked by Transport Scotland to carry out work to understand how disabled people travelled to their healthcare appointments. When we compared these findings to our 2026 Cost-of-Living survey, we see that car usage has not changed and there has been a 3% drop in the number of people using public transport. There has been a similar drop in the number of people using community or patient transport.

Given that there has been no major change in 3 years, DES would strongly recommend that Transport Scotland, transport companies and disabled people work together to develop a plan to increase accessibility of transport links to healthcare settings, with further modal investigations undertaken to understand why disabled people feel they need to take the car to their important healthcare appointments.

Are you on an NHS waiting list?

More than half of all the people who answered our survey, told us that they were on an NHS waiting list (55%). When we break this down by waiting list type (consultant referral, operation and mental health) we see a complex picture.

The most common waiting list for disabled people is to see a consultant after a referral. The most common waiting time for most people on this type of waiting list is either between 3 to 6 months, or more than 6 months but under a year (1 in 6). Additionally:

- 1 in 10 respondents have been waiting between 1 month and 3 months;
- 1 in 10 respondents have been waiting up to 18 months;
- More than 1 in 10 people have been waiting more than 2 years to get an appointment with their consultant and;
- 1 in 25 people have been waiting 18 months to 2 years.
- 1% of people have been waiting less than a month (1%).

In terms of waiting lists for an operation or treatment, almost half of all respondents aren't waiting on this (49%). Of those waiting on an operation or treatment, most respondents (1 in 7) said they were waiting more than 2 years for their operation. Disabled people are also waiting a long time for an operation with 1 in 25 waiting between 1 and 2 years

For shorter waits for operations, we found:

- 1 in 14 are waiting between 1 and 3 months;
- 1 in 14 are waiting between 3 and 6 months;

- 1 in 10 are waiting between 6 months and a year;
- 3% have been waiting a year;
- 1% are waiting less than a month.

For those on a mental health waiting list, we found that almost 3 quarters of all respondents aren't on this type of waiting list. For those who are on a mental health waiting list we found that:

- 2% have been waiting less than a month;
- 3% have been waiting between 1 and 3 months;
- 3% have been waiting between 3 and 6 months;
- 5% are waiting more than 6 months but less than a year;
- 2% have been waiting a year;
- 2% have been waiting between a year and 18 months;
- 3% have been waiting 18 months to 2 years and;
- 8% have been waiting more than 2 years.

Of all waiting list types, the long waits for mental healthcare and operations are incredibly concerning. While we did not ask the financial impact, it is clear there will be cost implications for disabled people. Our findings concerning suitability of disabled people's homes and the fact that 7 in 10 disabled people are experiencing fuel poverty - coupled with high energy bills - are potentially influenced by these long waits for healthcare referrals and treatment.

Disabled people's experiences on a waiting list shows the challenges they face in receiving healthcare. Further work is needed to understand the impacts on personal independence and by extension their financial wellbeing.

Social Security: Waiting times and Applications

Disabled people can claim social security payments to support them to live independently - due to the increased costs of their impairments. These payments are administered by both the Department for Work and Pension (DWP) and Social Security Scotland (SSS). To establish a baseline for this we asked disabled people what payments they received. Details of this are shown in table 6.

Social Security Payment	% Respondents
Adult Disability Payment	89%
Universal Credit	41%
Cold Weather Payment	21%
Employment and Support Allowance	19%
Carer's Allowance or Carer Support Payment	19%
Pension Age Winter Heating Payment or Winter Fuel Allowance	16%
State Pension	15%
Child Disability Payment	5%
Child Winter Heating Payment	4%
Scottish Child Payment	3%
Pension Credit	3%
Income Support	1%
Attendance Allowance	1%
I do not get any of these benefits	5%

Table 6: Social Security Payments received by essential services survey respondents

In analysing the impact of the application process, waiting time for a decision notice and reassessment, we have split the data gathered by agency which administers their respective social security payments. When it comes to the real-world implications of waits and application processes on disabled people these have been treated in the round.

Disabled People's Experience Applying for Social Security: Department for Work and Pensions (DWP)

The DWP are responsible for: pensions; employment and support allowance; universal credit and; income support payments. Our survey was conducted prior to the implementation of the UK Government's cuts to the health element of Universal Credit for new claimants as set out in the Universal Credit Act 2025. With further study required to assess the impacts of these changes on people whom become disabled due to illness or a health condition in future.

Starting with the application process and the mode used to apply to the DWP:

- Almost 4 out of 10 respondents had someone else help them fill out the application form online;
- 1 out of 4 people had someone else help them fill out the paper form;
- 3 out of 10 people filled out a paper form and;
- Only 1 in 10 filled out the form online by themselves.

To better understand people's decisions on why they applied in this way, we needed to assess how accessible the application form was:

- 3 out of 5 people said that the form wasn't very accessible;
- A further 1 out of 5 said it wasn't accessible at all;
- Only 1 in 5 said it was quite accessible;
- Nobody said this was very accessible.

Overall, looking at accessibility, 4 out of 5 disabled people who answered our survey found the form from the DWP to be inaccessible.

These findings are of serious concern for DES and disabled people, because people need to be able to apply for the support they need and in a way which is accessible and with a form they can understand. We would strongly urge the DWP to undertake a full review of all their application forms and to co-design any replacement or simplified form with disabled people and DPO's.

From our survey, response times by the DWP to an application, shows that:

- In most cases (4 out of 10) it took them less than 2 months to make a decision on an application;
- In over a quarter of cases it took them less than 3 months;
- 1 in 7 disabled people were waiting either less than a month, or between 3 and 6 months to get an answer and;
- In 1 in 20 cases it took more than 6 months to provide a decision.

These numbers show that processing times do need a significant improvement.

Re-Assessment

Where disabled people experience a change in circumstances - or if someone's health condition fluctuates - they may be subject to a reassessment to ensure the amount of money they are awarded and any conditionality fits their needs. Only 17% of respondents said that they've received a re-assessment letter from the DWP.

The time taken by the DWP to inform respondents of their re-assessment decision varied. Half of those who answered this question said it took the DWP up to 6 months to make a decision. Moreover, in a quarter of cases it took the department more than 6 months. In the remaining quarter of cases it took less than 3 months to receive a response. Given the small sample size (4) these findings should be treated with caution.

Disabled People's Experience Applying for Social Security: Social Security Scotland (SSS)

Social Security Scotland (SSS) are responsible for: Adult Disability Payment; Child Disability Payments; Scottish Child and Family Payments and; Winter Heating Payments in Scotland.

When applying for a payment from this agency:

- Most respondents (3 out of 10) received support from another person to fill out their application form online;
- Almost a quarter of all respondents (23%) said they either filled out the form online themselves, filled out a paper form themselves or got support from another person to fill out a paper form.

In terms of accessibility:

- Almost half (47%) of those who answered our survey said they found the form quite accessible;
- Almost 3 in 10 said they found the form to be very accessible;
- Only 1 in 13 said the form was not accessible at all and;
- 1 in 6 said it was quite inaccessible.

This is a significant difference when compared to the DWP but given that a minority of disabled people still find the forms inaccessible we would encourage the Scottish Government to undertake a re-evaluation of the application process so that all forms are co-designed and accessible to disabled people.

The time taken to provide a decision notice by Social Security Scotland was varied:

- In 3 out of 10 cases, it took the agency between 3 to 6 months to inform someone of the result of their application;
- In just under a quarter of cases, it took less than 3 months;
- In 1 in 5 cases, it took less than 2 months;
- In just under 1 in 5 cases, it took less than a month and;
- Most worryingly, 1 in 10 cases took the agency more than 6 months to inform a disabled person of the decision regarding their application.

Re-Assessment

Almost 3 in 10 disabled people have received a re-assessment letter, with 1 in 13 disabled people who told us they weren't sure.

On the time taken to find out the result of their reassessment, most people who answered our survey said it took Social Security Scotland:

- Up to a month to make a decision (45%);
- Just under 1 in 5 (18%) said it took up to 3 months, or up to 6 months to find out their re-assessment decision and;
- Almost 1 in 5 disabled people were still waiting to find out what their decision was.

These re-assessment figures are worrying given that while most disabled people receive a quick decision, there are considerable delays where people are waiting up to 6 months to find out the result of their reassessment and in almost 1 in 5 cases, disabled people were still waiting to find out. Where someone is still waiting to find out the result of their reassessment, it appears to be the case that the waiting period is because

Social Security Scotland are actively making a decision. Nobody who answered this question said they have waited more than 6 months for a reassessment decision.

Making The Application Process More Accessible

Almost 4 out of 5 disabled people find the DWP application form inaccessible to varying degrees. Almost 1 in 4 who filled out a Social Security Scotland Application cited similar concerns.

We asked disabled people how the application process could be more accessible. Common themes which emerged from this question were: access to welfare rights; the lack of space on the form to fill it out; the form was difficult to fill out and; the need for support to help fill out the form. Responses included:

> "A professional person trained in disability benefit matters who had all those hours to support me for free."

> "I don't think the questions are clear enough, some were very ambiguous; I felt designed to trip people up and cause confusion because different sections appear to ask very similar questions. Most people are aware there are "buzz words" administrators are looking for - if you know them great, if you're honest - no luck."

> "Someone from social security scotland helped me over the phone. She was very helpful." (Sic.)

> "I had help from a friend then had it checked at CAB before submitting it. I found it really hard to complete. It was lengthy and repetitive. I could not decide how to compete the form without help."

> "I spoke to an advisor from a third party organisation who completed the form online for me based on my answers. When social security Scotland wanted to speak to me about

> the application the same third party advisor joined the call to support me and we had a three way conversation."

Respondents also told us they faced challenges when using a screen reader to fill out their form. DES would encourage social security agencies to investigate this, so that the form is accessible for those who use a screen reader and that they can complete their application. One respondent told us:

> "i need to use technology that writes when i talk or someone else needs to write it for me." (Sic)

Overall, the approach taken by Social Security Scotland was viewed more favourably because of the flexibility of the approach. Disabled people generally had a negative view of the DWP which was summarised in a quote from a respondent who said;

> "I have hand arthritis and needed more time to complete it because I can only hold a pen for short bursts of time. The front of the form says "call this number if you need additional time" - I did and they call handler said they don't actually allocate specific extra time, e.g. you get another 4 weeks. Instead they said that the return by date is effectively a movable feast. My experience of DWP when claiming for ESA was deplorable."

Impacts On Personal Independence While Waiting On a Decision

The time taken by social security agencies to make a decision on a disabled persons application, is having an impact on that disabled people's personal independence and their ability to cope during the cost-of-living crisis.

These financial pressures mean that disabled people may need to make choices which impact on their personal independence, due to lack of additional monies. We asked people what impact the wait for a decision had on their personal independence. The results were very concerning:

> "You live with constant fear that the one benefit that helps with the extra costs of raising a disabled child will be cut and you won't be able to eat."
>
> "As above my standard of living and health were absolutely adversely affected by this. I've had several setbacks since, and I now dread any contact with them. I also have experienced that the UC department tends to be inefficient, run by abrupt, bureaucratically driven ableism. You experience that they treat you unfavourably and with disrespect, disdain etc on finding out that you're unable to work, report for work or seek work constantly."
>
> "I cut costs back to bare bones because i wasn't confident that i would be transferred to PIP." (Sic.)
>
> "Stressed. Stress sets flares off, and I've had a flare in different joints every day."
>
> "It is very impactful, my benefit is used to pay towards my car, which is essential but apparently I don't merit the 12points to be able to benefit from Motability. I used to be able to walk 50m with crutches and breaks, so my mobility is affected but not severely."
>
> "Anxiety and worry waiting such a long time for communications."
>
> "It caused me a great deal of anxiety and stress waiting so long"
>
> "Just worry I wouldn't get it."

These responses show that due to the wait to find out a result, people are naturally worried and stressed. What is more concerning is that this stress has caused people's impairments to flare up and if there are delays in getting an answer.

In terms of personal independence, there is an overriding fear for disabled people that they either would not get the benefit they had applied for, or that the support they rely on would be taken away. On top of this, disabled people have made choices to cut back (financially) so that they can absorb the additional costs of their impairments, while waiting on the result of their application with several commenting about having to choose between their personal independence and putting food on the table.

Disabled People's Experience of Re-Assessment

Our findings show that when disabled people are waiting to find out the result of an application, they feel stressed and worried about the result. When you are already in receipt of a social security payment and are required to be re-assessed due to the rules - or a change of circumstance - this entire process of worry and concern starts all over again. Disabled people told us their experiences, their comments are verbatim;

> "It's always scary not knowing if you'll be believed but the Scottish system is kinder than dwp." (Sic.)

> "just awful, many visits to DWP offices, forms to be completed, telephone calls to be made, taking up an enormous amount of time and often with no real help or information given to me, in spite of explaining many many times the situation and my nervous disposition. Very unhelpful and often cut off if I repeated questions to them as I had not had an answer, very unhelpful and unkind." (Sic.)

> "It was a long time ago but it was for PIP and it caused me some unnecessary pain whilst struggling to get around due to not having the funds to help me get the equipment I wanted. This at times even stopped me from going out to the shops and socialising."

> “It's an unfair process, my medical documents were ignored and Social Security Scotland only look at evidence which suited them. It made my mental health worse.”
>
> “Avoidable, disrespectful, humiliating, harmful, time consuming, inaccessible.”

The fear of “not being believed” comes across very clearly in what disabled people have told us. DES recognises that re-assessment is a necessary part of the social security system to make sure that people receive what they need, but every disabled person who provided us with their experience made it clear that they were worried and that they would lose important financial support. These experiences show that both the UK and Scottish Government need to reform the re-assessment process so that it is accessible but also supportive in terms of attitude.

The perception of not being believed is pertinent irrespective of the social security agency conducting the reassessment. To address this there needs to be a culture shift which helps to rebuild the trust of disabled people.

However, given that the DWP has previously not adhered to its own rules and processes, such as when people report they are intending to commit self-harm or suicide, or the department’s failure to meet its safeguarding responsibilities, regaining trust without fundamental reform may make a culture change impossible.

We would urge in the strongest possible terms the entire restructuring and redesign of the re-assessment process by the DWP, which is co-designed with disabled people. While this does not remove the requirement of re-assessment, it would enable the rebuilding of trust and help ensure disabled people can maintain their personal independence throughout the re-assessment process.

Self-Directed Support

Disabled people in Scotland can receive self-directed support to aid their personal independence and provide the social care someone needs at home. We asked respondents what type of care people got at home and were informed that.

- Significantly more than 4 in 10 respondents (46%) get social care that they organise themselves;
- Over 1 in 10 get support from an agency;
- Over 1 in 5 get support from their local council;
- Over 1 in 5 get support from different places.

Due to the economic impact of the cost-of-living crisis and spending decisions relating to local government and Health and Social Care Partnerships (HSCP) budgets, there has been additional cost pressures placed on care providers. When there is less money to go around, disabled people can see changes being made to their care package and the cost of care may have changed.

Taking the latter into consideration, we asked disabled people how much their cost of social care has changed in the last 12 months:

- More than 4 out of 10 people said it is “a lot more expensive”;
- Over 1 in 4 said it is “a little more expensive”;
- Almost 1 in 5 said it had stayed the same and;
- 1 in 13 said it has got a little less expensive.

This data reflects that disabled people perceive that their social care costs are going up a lot and that care is becoming more expensive.

If disabled people are saying their social care costs are increasing we wanted to know if people have had to pay more for the support they need and how did they pay for this. We asked if they have had to pay more towards their support:

- 1 in 7 say they’ve had to pay a lot more;
- Over 1 in 4 told us they’ve had to pay a little more;
- Over 1 in 3 said “everything is okay”;
- 1 in 7 said they now have less support because they can’t afford it;
- 1 in 13 said they have no support anymore as they can't afford it.

This paints a very stark picture because over 4 in 10 disabled people are paying more for their care - but most worryingly - nearly 1 in 4 disabled people are receiving less care or have lost the support they need altogether. DES is extremely concerned at the finding that almost 1 in 4 disabled people are getting less support or have lost the support they need altogether. This isn't just a financial cost, it has real implications for disabled people's wellbeing and their personal independence.

> "I had to stop getting outside carers and my daughter has become my full-time carer."
>
> "More pressure on my son and Dad to help me. My son has to take unpaid leave from work to help me. Or I don't attend and I am stuck in the house."
>
> "I couldn't, since I have no earned income. The council reassured me that I can just use less of my hours, it's up to me, if that enables me to buy the care I need. Now they might take me to court for allegedly spending 'their money unauthorized' since they told me much later that they "misinformed" me. I don't have thousands of pounds to pay them back."
>
> "I pay almost £300 per month for support this has impacted on my money and M parents need to pay it." (Sic.)
>
> "I have less money for food shopping and rely more on my son."

These comments represent the real-world experience of disabled people because of increased costs. No disabled person should be made to feel like a burden, trapped in their home, or have to cut back on food because the care they can't afford to pay for the care they need.

In 2021, the Scottish Government promised to abolish non-residential care charges. DES calls on the Scottish Government, elected at the 2026 election, to urgently commit to implementing this as part of their program for government for the coming financial year.

If care costs have gone up, how have disabled people paid for this?

- 7 out of 10 people told us they'd used their own savings to pay for this;
- For 1 in 4 disabled people, the local council paid the extra cost and;
- 1 in 10 either took out a loan, or borrowed money from a friend.

Evidence from the Joseph Rowntree Foundation published in April 2026, found that when compared to their non-disabled peers disabled people in Scotland feel that local authorities are more responsible for the changes in economic insecurity they experience. This finding is not surprising, given the direct role local council's have in running the services that disabled people rely on - especially social care.

This lack of security manifests in direct changes to care packages. In 2026, almost 3 in 10 disabled people told us that in the last 12 months there have been changes made to their care packages, compared to over 1 in 4 who said there hadn't been any changes. Almost 4 in 10 weren't sure.

When someone answered that there had been a change, we asked them what had happened. The experiences we found showed a real impact on people's personal independence.

> "They took hours away so now i am clean in a house i cant get out of. I cant get help to help me keep my independence as they say get a cleaner i cant afford. I got told tough so now i have no reason to get up and cleaned. I cant do my house without support so everything is on top of me. i have to do without as i dont have the money to pay for help." (Sic.)

> "Housing support has been reduced without any consultation due to staff shortages. Have had to request extra emergency nhs help due to social care staff shortages."

> "My SDS payment has been reduced."

> “Although my wife is disabled, she is not as severely disabled as I am and as such I depend on her for all my care needs. Without her, I would need a live in carer.”

> “I am not allowed to use my support funding to attend medical appointments, for voluntary work, attending social events. I'm only allowed to use it for personal care.”

These experiences from disabled people and the fact that 7 out of 10 respondents used their savings to pay for the increased costs, shows there is a need for real reform in how social care costs are paid and that the system works for every disabled person. We would recommend:

- The Scottish Government and Local Authorities undertake a review of current funding and eligibility criteria to ensure disabled people can access the support they need;
- As far as is practical, the Scottish Government should introduce clear nationwide standards for social care to ensure universal access;
- Consideration of a scope of costs to ensure that disabled people do not need to use their savings to pay for increased care costs with these borne by Government and;
- A co-designed reassessment process for care reviews so that disabled people are fully involved in decisions about their social care and that their needs are fully met.

Local Services Used by Disabled People

Respondent Profile

We asked respondents who they lived with:

- 4 out of 10 people lived on their own;
- Almost 3 out of 10 lived with their spouse or partner;
- 1 in 8 were a single parent and;
- 1 in 20 people live with their spouse/partner and a child, or with their spouse/partner and children, or with their parents;
- Only 1% live with their flatmate.

In terms of who the disabled people were in the home:

- In more than 8 out 10 of cases the person who responded is the only person in their home;
- In 1 in 10 cases, either a person’s spouse/ partner was a disabled person, or their child is a disabled person;
- 1 in 20 said their friend or flatmate was a disabled person and;
- 1 in 25 said more than one child in the household is a disabled person.

Describing the type of area respondents live: 4 out of 10 live in a town; almost 1 in 3 live in a city; almost 1 in 5 live in a village; 1 in 14 live in a rural area and; 1 in 33 live on an island.

How Do Disabled People Travel About?

Disabled people often use public transport to travel. We found out that at least 6 out of 10 disabled people use the bus, more than a third of people who answered use the train, and 1 in 20 either use the ferry or a plane. In terms of private transport, more than 7 in 10 use a car, 1 in 10 walk or cycle and roughly 3 in 10 walk.

Applying For Your National Entitlement Card (Disabled Person's Bus Pass)

Two thirds of all respondents had a National Entitlement Card (NEC) - also called the disabled persons bus pass - with 3 in 10 disabled people saying they did not have one.

Given so many respondents had got their NEC card/bus pass, we wanted to find out people's experience when applying. The majority of respondents said they did not experience problems when applying for their card.

Where people did experience problems, feedback included;

> "The website made it difficult because the evidence didn't have name, date and award on each page so app kept getting rejected. I had to get MSP to intervene on my behalf."

> "Yes, online application never works it always has to be done via email."

> "I am unable to get a bus pass despite wanting one as my mobility impairments 'aren't severe enough' to entitle me to one."

> "I feel it is difficult to complete for someone with disabilities, especially trying to frame their face on the screen to take a photo. There seems to be no easy way to complete the application."

> "I have applied for one but was turned down for proof. Waiting on paperwork from ADP so I can reapply."

Disabled people are experiencing issues applying for their bus pass online and getting the right documentation to prove they are eligible. We would recommend that:

- Transport authorities to ensure that the online portal is accessible and working;
- Develop with disabled people a co-designed application process which is accessible;

- Encourage data sharing between agencies and arm's length bodies to assist applicants in providing proof of eligibility.

Impacts Of Change to Train Station Ticket Office Opening Hours

Research responses reflected that almost 4 in 10 disabled people use the train to travel. Furthermore, 7 out of 10 disabled people go into the ticket office to use their NEC card when travelling by train, compared to 3 in 10 who get their ticket once they get on the train.

Scotrail have recently announced changes to ticket office opening hours. In the last year: 1 in 7 disabled people said they had noticed a change in the ticket office opening hours at their local station; 4 out of 5 people said they weren't sure and; 1 in 16 said they hadn't noticed any change. Taken in context, we wanted to learn what impact the changes in ticket office hours meant for disabled people when getting their ticket and any knock on effects when using passenger assist.

Feedback from disabled people on how changes to ticket office opening hours influenced their ability to get a ticket included:

> "I have to wait til I get to my destination, then queue; usually in a long line, then insert ticket into secured gate before being allowed to continue with my day." (Sic.)
>
> "Often have to buy ticket at the gate at Glasgow central."
>
> "The Nec is not recognized on your e ticket machines."
>
> "I never knew I could use my NEC card for on trains, so have never used this service."
>
> "I instead buy online in advance but this results in booking fee/charge."
>
> "I can't get it at the platform as it's shut. This has also made it harder to get on and off the train."

These experiences show that people are either buying their ticket on the train or getting to their destination before getting their ticket. Scotrail recently announced that they will be applying a minimum fare of £10 for people who don't have a ticket. DES are concerned at the unintended consequences this could have for disabled people if they can't acquire their ticket prior to them boarding the train. We would seek clarity from Scotrail as to how this will be applied to those using their NEC on the train. We recognise that there are still challenges with using the NEC card on the electronic ticket machines and would recommend that Scotrail ensure that disabled people can acquire their ticket using the electronic ticket machine if the ticket office is closed.

When Scotrail changed the ticket office opening hours, they said this would not have a negative impact on Passenger Assist. More than 6 out of 10 disabled people who answered our survey don't use this scheme. However, 1 in 10 do use this scheme. Disabled people said that the change in ticket office hour have resulted in;

> "You can find an attendant to get the ramp on train never anyone about."
>
> "It is unmanned so no access to passenger assistance."
>
> "Stuck on thr train and missed my stop or can't get on the train as no one to help."

The changes to ticket office opening hours have meant that disabled people are unable to travel on the train as Passenger Assist has not been available. We would recommend that Scotrail takes all possible steps to ensure that when a person has booked Passenger Assist at an unmanned station, that an alert is sent to staff on the train the passenger is going to board so that assistance can be provided by on train staff.

Banking As a Disabled Person

Having access to your money is essential for disabled people to pay their bills and access the services they need. Many banks have shifted to a digital first approach and have subsequently closed branches.

We decided to investigate how disabled people used their bank and what mode they used:

- Almost 3 out of 4 respondents said they banked online;
- Approximately 1 in 5 said it "depends what [they] need to do" and;
- 1 in 16 go into the branch to do their banking.

Most respondents said they banked online. In terms of confidence to manage money online there was a varied picture with: 1 in 3 saying they felt very confident; over 4 in 10 (but less than half) saying they felt quite confident; but nearly 1 in 4 saying they didn't feel confident.

Further research is needed to understand why disabled people don't feel confident using online banking. DES would recommend that banks investigate the confidence levels that their disabled customers have when using online banking. As part of this, a full accessibility audit should be undertaken to ensure that disabled people can access their money online at a minimum.

In the move towards a more digital banking approach, banks have closed branches in local communities:

- 3 out of 10 disabled people said their local branch had shut in the last 3 years;
- 1 in 20 said the branch they use is going to close soon and;
- 1 in 8 said their branch closed more than 3 years ago.

The impact of branch closures can mean that people cannot access their money - or the banking services they need. We asked disabled what the closures meant for them. They told us:

> "Closest is Dundee, 2 hrs trip each way."
>
> "It is inconvenient as there are issues I would like to discuss in person with my local branch bank."
>
> "I liked to go to bank to get a mini statement as my local branch has closed I can no longer do this. I have to travel about 4-6 miles."

> "Stopped me from sorting issues, and just left them because of executive functioning to go elsewhere, plus the actual travelling elsewhere (unfamiliar etc)"

> "I need to take a bus to the next town. The bank has stairs which I have to lift my walker up or go to another branch in the city over an hour away. There are no banks left in my town."

> "From being around the corner from my bus stop they opened up a pop up bank but it is now away on the outskirts of the town in the local library, too far for me to be able to walk to."

> "Had to learn to bank online and at post office; Can take longer to get payments in account if I have to post cheques."

These closures have meant disabled people either have no bank in their community, have to travel long distances, or are unable to do what they want. If disabled people cannot access essential banking services then their personal independence will be very much taken away. If the last branch in an area closes, then disabled people may not being able to access their money. Therefore, where possible a co-location approach such as creating a Banking Hub which is operated by Cash Access UK may be a sustainable option for disabled people as an alternative measure.

DES would recommend the following steps are taken to ensure disabled people can access the banking services they need:

- Amendment of banking rules to ensure that there is a maximum distance a disabled person must travel to get to a bank.
- If the last bank in an area is due to close there should be a service agreement or creation of a banking hub which protects vital financial services for the community
- Accessibility regulations should be updated to require all bank branches and banking hubs to be fully accessible to disabled people.

The Energy Priority Register and Accessible Information

Disabled people and older people can access a priority register to assist them to access electricity and gas. Our respondents indicated that 3 out of 4 people said they were on such a register, compared to 1 in 6 who weren't. The priority service register helps provide disabled people with information and advice. Our question was simple. Can you get this information in an accessible way?

- Almost half (47%) of disabled people told us that when contacting their energy supplier, they couldn't get information in an accessible way;
- Almost 1 in 4 (23%) said they were able to and;
- 1 in 3 said they were not sure.

When someone asks their supplier for information in an accessible format, we found that: 1 in 5 ask for Easy Read; 1 in 10 ask for large print; 2% use textphone and; almost 3 out of 4 do not ask for accessible information.

The fact that disabled people cannot access the information they need points to a clear challenge for disabled people to make decisions about their energy use. DES would recommend that the Scottish and UK Governments bring forward legislation to make provision of accessible information a statutory requirement for all essential services.

Under the terms of the priority register, those who are on it should get priority access to emergency power in event of a power cut. We asked disabled people when they experienced problems if they were able to get this support:

- 2 out of 5 disabled people said they couldn't get access to emergency power;
- 1 in 6 said they got this help and;
- More than 4 out of 10 said they were not sure.

DES are incredibly worried that 2 in 5 disabled people could not access the emergency power they needed. Being unable to keep your home warm, or to run essential equipment, fundamentally denies disabled people their rights and personal independence. In practice this means disabled people can’t access their medication and at worst disabled people could die if they can’t use the equipment that they need to survive.

Therefore, DES calls on regulatory bodies and energy companies to review current arrangements to ensure that no disabled person on the priority register is left without power.

Warm Spaces

Warm spaces are places in local communities where people can go to keep warm and to help them reduce their energy bills. These are very often run by community groups or local councils and our feedback highlighted that:

- 1 in 4 people said there was a warm space in their community;
- 1 in 8 said there was not one and;
- More than 6 out of 10 said they were not sure.
- 9 out of 10 disabled people said that if there was a warm space in their local area they never used it;
- A small minority of disabled people used their warm space;
- 1 in 16 said they used the warm space a few times a week and;
- Only 1 respondent used the warm space every day.

We asked people why they go to the warm space or why there isn’t one in their area:

> “West dunbartonshire council turned down the warm space fund and shut the libraries and community hubs.” (Sic.)
>
> “It social it in the Library so no social stigma. Always a welcome and a friendly face. Free hot drink and you donate a contribution if you desire. I always do as I like to pay.” (Sic.)
>
> “I go to a couple of warm spaces during the daytime to try and keep my own heating off. I live with OA and Raynaud's so not being warm really affects my ability to pain manage.”
>
> “To get warm and not have to keep using extra clothing, blankets and electric fires.”

Some warm spaces offer food to attendees so that they don't need to choose between heating and eating. Only 1 in 33 people said they were offered food, compared to 1 in 5 who said they were not able to get food, with nearly 8 out of 10 saying that they were not sure.

Warm spaces were additionally designed to combat loneliness and encourage social interactions:

- 7 out of 10 disabled people said attending a warm space does not affect how they feel;
- More than 1 in 5 said it helped them feel a lot less lonely;
- 1 in 25 said it either made them feel a bit less lonely or a bit more lonely respectively.

Housing

Respondent Profile

In terms of who respondents live with, half of all respondents lived on their own, almost 1 in 4 lived with their partner or spouse, 1 in 10 were a single parent, 1 in 12 lived with their partner or spouse and a child, 1 in 16 lived with their partner or spouse and children, with the remainder living with their parents.

In terms of who the disabled people were in a household:

- More than 9 out of 10 respondents were a disabled person;
- 1 in 6 people had a partner or spouse who was a disabled person;
- 1 in 13 people had a disabled child who they lived with and;
- 1 in 20 households had more than one disabled child and;
- 2% of respondents said they lived with their flatmate who was a disabled person.

What is your home like?

Most people who responded (45%) lived in a flat, 1 in 4 lived in a semi-detached property, 1 in 6 lived in a single story house, 1 in 10 lived in a terraced house and 1 in 20 live in a detached house. When considering housing tenure type the results are shown in table 7.

Tenure Type	% respondents
I rent from a housing association.	26%
My home is rented privately.	21%
I live in a home that I or someone else owns and there is no mortgage on the home.	19%
My home is a council house.	18%
I live in a home that I or someone else owns and there is a mortgage on the home.	16%
I rent in student halls.	0%

Table 7: Housing survey tenure type.

If we look at how someone would describe where they lived:

- Most people (37%) said they lived in a city;
- 3 in 10 said they lived in a town;
- 1 in 10 lived in a rural area;
- Under 1 in 5 lived in a village and;
- 1 in 16 live on an island.

What Adaptations Have Disabled People Made to Their Home?

Some 48% of disabled people have changed their home in order to support their needs, compared to 52% who have not. We asked people what adaptations they had made to their home. The results of this are shown in table 8. The most common adaptations people have made is an adapted bathroom or shower room, handrails and an adapted toilet.

Adaptation Type	% respondents
Bathroom or shower changed to meet your needs	44%
Handrails	40%
Toilet changed to meet your needs	35%
Wider doors	21%
Light switches or plug sockets moved to easier places	18%
Ramps	16%
Special furniture	13%
Personal alarm system	10%
Extra room or extension to meet a disabled person's needs	10%
Door entry phone	6%
Kitchen changed to meet your needs	6%
Stairlift	3%
Lift between floors	2%
Other	8%
None of these	37%

Table 8: Adaptations disabled people have made to their home.

In the last year just over 4 out of 10 people have made adaptations to their home. We asked people how they paid for the adaptations they made in the last year:

- 37% of respondents said they used their own money to pay for it;
- 15% said their landlord pay for adaptations;
- 3% took out a loan;
- 5% said they got a grant to pay for it;
- 43% who answered this question said they haven't made any changes to their home in the last year.

What Adaptations Do Disabled People Need to Their Home?

Table 9 shows the adaptations to their home that disabled people need - but do not have. The key adaptations disabled people needed was:

- an adapted kitchen;
- an adapted shower room/ bathroom or;
- something else.

Other things respondents said they needed to change in their home included responses from disabled people telling us:

> "Sliding internal doors; a back door in case of fire, lower windows, soundproofing, underfloor and cavity wall insulation, privacy, energy efficient heating."
>
> "Better insulation and help keeping warm."
>
> "External door alteration so can use it independently."
>
> "I've mentioned ramp as the ramp currently installed is too steep and narrow. I have fallen off it several times."

Missing Adaptation	% Respondents
Kitchen changed to meet your needs	31%
Personal alarm system	19%
Bathroom or shower changed to meet your needs	19%
Light switches or plug sockets moved to easier places	18%
Handrails	15%
Ramps	13%
Toilet changed to meet your needs	13%
Special furniture	13%
Extra room or extension to meet a disabled person's needs	11%
Wider doors	10%
Stairlift	10%
Door entry phone	8%
Lift between floors	5%
Other	19%
None of these	44%

Table 9 Shows the adaptations that disabled people need

How Suitable Is Your Home to Fit Your Needs?

With disabled people making adaptations to their home, it was important to find out how accessible (or suitable) someone's home was to their individual needs. We asked how well their house works for them.

- 1 in 6 disabled people said their home worked very well for them;
- More than 2 in 5 people said it works quite well;
- 1 in 3 said their home does not work very well;
- 1 in 12 said their home doesn't work at all for them.

Overall, with 1 in 3 saying their home doesn't work well and 1 in 12 saying their home doesn't work at all, it paints a sobering picture for disabled people. In the last year there has been a slight increase in the number of people saying their home doesn't work for them at all.

Disabled people in 2026 need adapted and accessible homes. Not only do we need to see changes in eligibility criteria and financial support to improve the ability of disabled people to make the adaptations they need, we also need a step change in homebuilding rules.

DES would recommend:

- 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 aa 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.

Education and Employment

Respondent Profile

For our education and employment survey we sought to find out where disabled people work or study and if they can't do so because of their health or impairments:

- 1 in 7 respondents work full time;
- 1 in 9 respondents work part time;
- 1 in 50 respondents study at university full time or part time;
- 1 in 5 respondents are retired;
- 1 in 10 respondents are not working at the moment;
- 2 in 5 respondents aren't able to work because of their impairments or health conditions.

Working As a Disabled Person in Scotland

Disabled people who told us that they work, are engaged in a variety of different jobs, including support workers, social work, working in the charity sector and a therapy support worker.

We asked disabled people how many hours they worked every week and we found that:

- A majority of respondents work 26 to 37 hours a week;
- 1 in 7 work more than 37 hours a week;
- 1 in 7 work 8 to 16 hours a week;
- 1 in 7 work 17 to 25 hours a week;

On where people work, a majority (56%) say they work both at home and in their workplace with 3 out of 10 people working solely from home and 1 in 7 at their workplace only.

Under the Equality Act (2010), disabled people can request reasonable adjustments at work to support them to do their job, with 3 out of 4 people who answered our survey saying that they had asked for this. Disabled people's experiences of this were very varied with people telling us:

> “After meeting with my manager, things were adjusted to my needs without any hesitations.”
>
> “The employer was very supportive and the process was easy. If my reasonable adjustments would have meant additional costs for the employer, I likely would not have received the offer of employment so I tend to only mention the obvious disability and not the hidden ones.”
>
> “In my current workplace reasonable adjustments are agreed easily. I get supported well with the flexible working I need. I have twice lost jobs through lack of reasonable adjustments and bullying in the past. I now work in much less well paid work than before but have better mental health as it’s a more supportive employer.”
>
> “I was denied flexible working application.”

This feedback from disabled people shows the variety of responses from employers to reasonable adjustment requests. In the case where a respondent has felt they had to “hide” or not mention impairments - because of additional costs which would be incurred by an employer - this is not something a disabled person should need to do.

Moreover, employers would want to be confident that they are hiring the best candidate for a job. Evidence from the UK Government’s thematic review of literature on disabled people’s employment, found that employers were worried about the negative perceptions of disabled people’s impairments and reasonable adjustments heavily influenced the decision to hire a disabled person. They also found that when a disabled person told their employer about their impairment(s), this led to negative experiences for disabled employees.

These findings show not only a systemic issue, but a considerable gap in the support provided to employers so that they do not need to choose another candidate because they are worried about the costs of reasonable adjustment and how a newly hired disabled colleague may be treated in the workplace. Employers should be able to hire the best person for the job and where that is a disabled person, DES believes they should be supported to do so by statutory bodies.

The Department for Work and Pensions run the Access to Work Scheme to support disabled people in the workplace. Our survey found that only 1 in 7 disabled people have accessed the scheme. After applying, in 2 out of 3 cases, it took the DWP less than a month to provide a response; compared to other cases where it took the department between 3 to 6 months to provide a response. In terms of people's experiences, disabled people told us:

> "Still havent heard back or any acknowledgement. Applied in Nov 2025."
>
> "It was lengthy and stressful."

Further investigation is required to understand the widespread picture facing Access to Work applicants but overall, the low number of respondents who have used the scheme, perhaps highlights an awareness gap.

The awareness gap of the scheme, the worry which may exist for employers when hiring a disabled person and the potential barriers which may or may not exist, highlight the need for greater support and advice. Therefore, DES recommends that The UK Government should expand the mandate of ACAS to provide independent advice services to employers about reasonable adjustments and the Access to Work Scheme with support available at all stages of the process.

This expanded mandate would enhance the role of ACAS' in supporting industrial relations and employee rights. At the same time by providing advice and support in this way, employers would be able to have confidence in the support provided given the already established role ACAS has within the industrial relations framework.

Studying As a Disabled Person in Scotland

When assessing the experiences of disabled people studying at university or college, we added a 5 year time bar to help understand people's experiences. This meant people who had not been to university or college in over 5 years were asked not to answer these questions.

Responses received indicated that 1 in 6 people had been a student during this time, compared to 5 out of 6 who weren't. We asked what people studied and where they attended, with details shown in table 10.

What did you study?	Where did you study?
• English literature and creative writing • Teaching Qualification in Further Education (TQFE) • Nutrition • Principals of the mental health care worker • MSc Social Work • Law and International Relations • Employment Law • SQA level 3 in problem solving • Online studying, Understanding Autism, Mental Health, The Clan System • Autism studies • Social Sciences • Zoology	• Open University • University of Stirling • West of Scotland college • West College Scotland • University of Dundee • University of Edinburgh • City of Glasgow College • Portlethen Academy Community Learning and Development • Online • Online • At a UK university as a registered disabled/remote student. • New College Lanarkshire

Table 10: Subjects studied and institutions attended

To support their studies, disabled people can apply for Disabled Students Allowance (DSA) to help them with adjustments, support, and technology due to their impairments.

Some 2 out of 3 respondents told us they knew they could apply for DSA while studying to help with extra costs, with 1 in 3 disabled people not knowing that they could apply for this. The fact that 1 in 3 disabled students were not aware of DSA, means that they can't access the support they may need to complete their course. It is incumbent on the Scottish Government, the Students Award Agency for Scotland (SAAS) and academic institutions to ensure that students are aware of all the support which is available for them. We would recommend that all partners work together to increase awareness of DSA so that disabled people know what they can get in terms of support.

At university, only 1 in 4 disabled people who answered our survey received DSA. Given the low sample size, further investigation is needed to understand disabled people's experiences within the system. However, when asked what made it difficult for someone to complete their course: 1 in 12 said they:

> "did not have enough money to cover the extra costs associated with my disability."

More concerningly, 1 in 6 disabled people said their:

> "university or college did not make the accessibility adjustments I needed."

These two issues alone illustrate the financial and accessibility challenges facing disabled students due to their impairments. Additionally, some 1 in 6 respondents also said they did not have enough to live on.

In their response to the "Support for Part Time and Disabled Students" consultation analysis, these themes were prominent. Analysis of the consultation responses highlighted that:

- While adjustments and support packages were often put in place promptly; there were others who experienced delays, administrative hurdles or incomplete delivery of what an applicant required;
- Disabled students told the government about a lack of awareness of DSA and difficulties accessing or advocating for support;
- When applying for DSA disabled students need improvements in the application process including faster decision-making times, streamlining of forms and better communication.

DES recommends that the Scottish Government brings forward a co-designed plan with disabled students to overcome these challenges and to consider additional financial support for disabled students to help with living costs.

Other things disabled people told us that made it difficult to finish their course were:

- 1 in 4 found it difficult to get support with their mental health;
- 1 in 4 said they couldn't get the help they needed with their studying;
- 1 in 3 said it was something else;
- 1 in 3 said they didn't have any problems when studying.

On top of these challenges, we aimed to learn how often students worried about being able to complete their course:

- 1 in 3 people said they were very often worried about this;
- 1 in 4 said they were worried some of the time and
- 2 in 5 said they were "not at all" worried about completing their course.

University and college should be a stimulating and fulfilling experience for all students, so it is concerning to find that many students spend much of this time in a state of worry.

What's Changed Since 2025?

In the last year, we have seen prices continue to go up and changes in government policy, such as the restoration of winter heating payment. However, at the same time food has become the second most difficult bill for disabled people to pay.

This section of the report summarises what has changed in the last 12 months. This is a very complex picture as while things may look like they have improved in some areas, this doesn't negate the fact that disabled people still face systemic and structural barriers to their personal independence and financial independence.

Paying Household Bills

Being worried about being able to keep a roof over your head and paying your rent or mortgage, was an essential concern for disabled people. Last year 1 in 5 told us they were worried all the time about being able to pay. In the last 12 months there hasn't been any change.

In 2025, the most difficult bill for disabled people to pay was their energy bill and there has been no change. Last year (2025), 8 out of 10 disabled people said they were in fuel poverty, with a majority saying that they experienced extreme fuel poverty. This year (2026), more than 4 in 10 disabled people said they were living in extreme fuel poverty, with the number of disabled people experiencing some form of fuel poverty roughly 3 out of 4 respondents.

Last year, more than 4 out of 10 disabled people said their impairments cost them a lot extra in terms of energy bills. This year, this number dropped to 3 in 10. However, this doesn't negate disabled people's experience of fuel poverty.

This year, 3 in 10 disabled people said they were worried all the time about being able to pay their energy bill. This is an improvement on last year where 4 in 10 people told us this. We analysed the influence of fuel type this year on individual 'worry' or concerns and further work is needed going forward to assess the correlation over time and if there is a causal relationship.

Last year, 1 in 4 disabled people said they had to choose between keeping their home warm and using their independent living equipment. A year later, this has decreased to 1 in 7. This needs to be considered in context that disabled people may have adjusted to higher energy bills.

There has been no significant change in the number of disabled people seeking financial or debt advice from Citizens Advice or the Money Advice Service. In 2025, responses indicated this was at 26%, with our recent survey indicating a current level of 24%.

Last year, 4 out of 10 disabled people said they'd used their savings to pay their rent or mortgage, with no change to this in the last 12 months.

The hardest 3 bills to pay in 2025 were energy bills, 'other' bills, and food bills. This year, energy bills and food bills remain in the top 3 hardest bills to pay and are joined by paying the rent/mortgage.

Do you need to move to cut costs?

In 2025, 1 in 3 disabled people told us they had thought about moving house to cut their household bills. Over the last year this has increased slightly to 37%.

Changes to housing

Having a home which is suitable for your needs is essential to allowing disabled people to maintain their personal independence. Last year approximately 1 in 10 said their home wasn't suitable at all for their needs and has not significantly changed over the last 12 months.

Comparing last year and this year, the number of people who said their home was not very suitable for their needs has increased from roughly 1 in 4 to 1 in 3.

When paying for adaptations there has been no change in the last year in the number of disabled people having to use their own money to pay for these.

There has been a significant increase in the number of disabled people who have made adaptation to their home in the last 12 months.

The 3 most common adaptations people have made this year are handrails, an adapted bathroom or shower room to suit their needs, and an adapted kitchen. Last year, the 3 most common adaptations people made were an adapted bathroom or shower room, an adapted toilet, and handrails.

There are still multiple adaptations that people need but don't have at home. The top 3 missing adaptations disabled people need in 2026 are an adapted kitchen, an adapted bathroom or shower room, or a personal alarm system. Last year, the top 3 were an adapted kitchen, an adapted bathroom or shower room and handrails.