

Cost of Living Research:

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



Our research



The **cost of living** is the cost of everyday things we need like:

- food
- clothes
- heating



The cost of living has become more expensive.

It is difficult to afford for many people.

This is called the **cost of living crisis**.



Many disabled people have a higher cost of living because they also pay for things like:

- care
- medical equipment
- **independent living equipment**
- **adapted housing**



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

- baths
- lifts
- mobility scooters
- flashing doorbells



Adapted housing means changes to a home to help a person live safely and comfortably like:

- wider doors
- stairlifts
- more handrails
- lower light switches



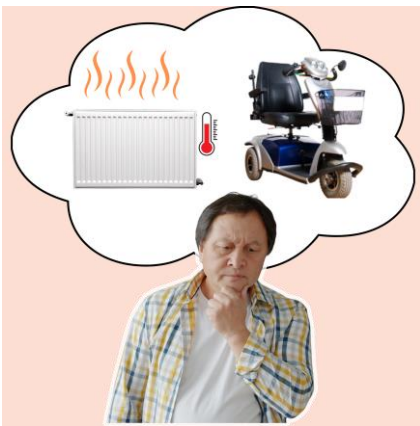
Disability Equality Scotland (DES) wanted to find out how the cost-of-living crisis affected disabled people in Scotland.



We asked our members about it in 3 surveys.

This is what they told us.

What people said in the survey

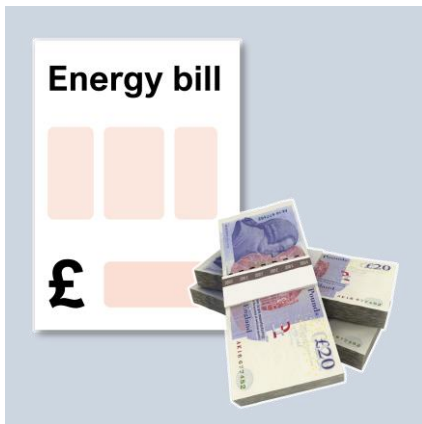


1 out of 6 disabled people have to choose to either keeping warm or using their independent living equipment.



9 out of 10 disabled people who use both gas and electricity are living in **fuel poverty**.

Fuel poverty means that it is very difficult to afford to heat your home.



6 out of 10 disabled people said that their energy bills were the most difficult bill to pay.



Almost 4 out of 10 disabled people have thought about moving house to lower their household bills.



Most disabled people use a car to travel to their healthcare appointments.

Over half of those who answered our survey are on an NHS waiting list.



4 out of 5 disabled people thought the form from the Department for Work and Pensions (DWP) was not **accessible**.

Accessible means that everything should be easy to use and take part of by everyone.



3 out of 4 people thought the Social Security Scotland (SSS) application was accessible.

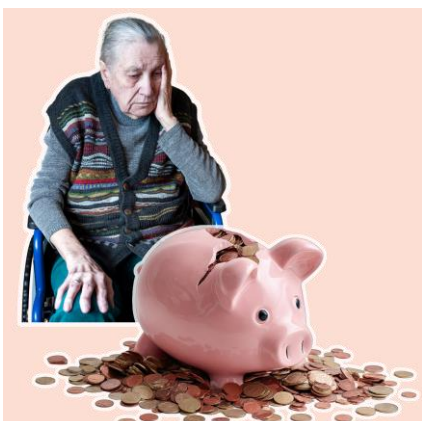


More than 4 out of 10 people said their social care costs had got a lot more expensive in the last year.



1 out of 4 disabled people:

- are getting less social care support
- or
- have lost the support they need

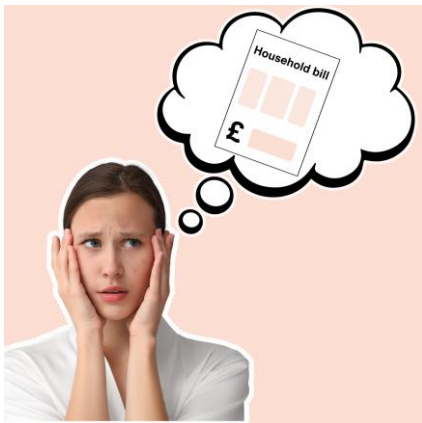


Almost 4 out of 10 disabled people who made an adaptation to their home used their own money to pay for it.



1 out of 3 disabled people said their home does not work very well for them.

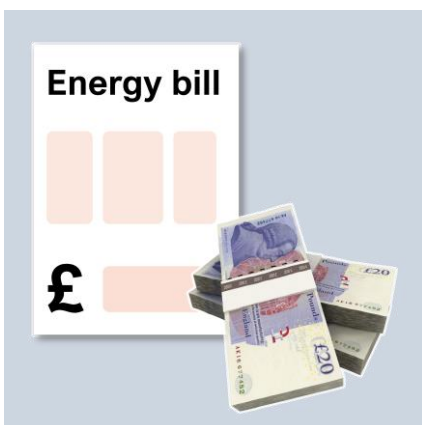
1 out of 12 said their home does not work at all for them.



This shows that the cost of living crisis is forcing disabled people to make difficult decisions about:

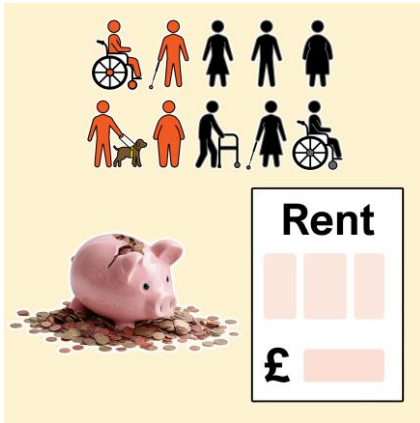
- paying their bills
- using the services they need
- keeping their personal independence

What has changed from last year



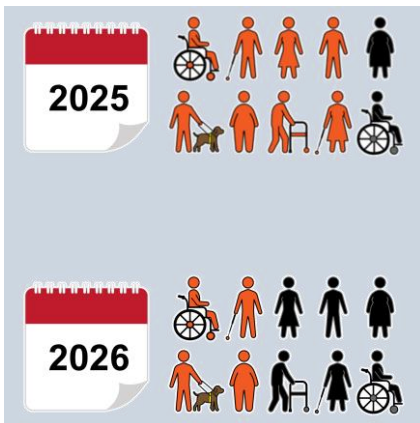
Last year the most difficult bill for disabled people to pay was their energy bill.

This has not changed.



Last year 4 out of 10 disabled people said they had used their savings to pay their rent or mortgage.

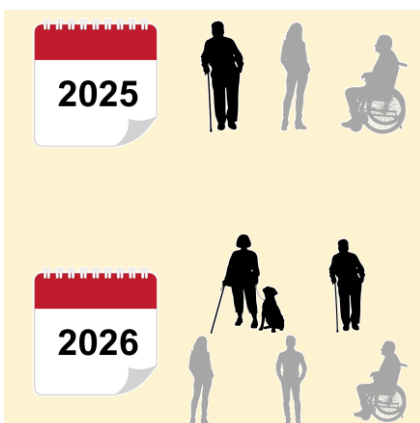
This has not changed.



Last year 8 out of 10 disabled people said they were in fuel poverty.

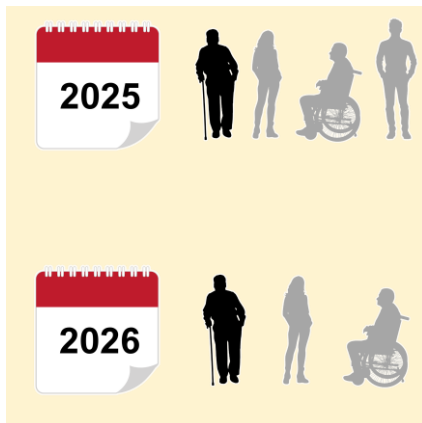
Most of them said they experienced extreme fuel poverty.

This year 4 out of 10 disabled people said they were living in extreme fuel poverty.



Last year 1 out of 3 disabled people told us they had thought about moving house to lower their household bills.

This year 2 out of 5 people told us they have thought about moving.



Last year 1 out of 4 people said their home was not suitable for them.

This year 1 out of 3 people said the same thing.



The number of people who said they had to use their own money for adapting their home is the same as last year.



In the last year the cost of living crisis has made things more difficult for disabled people.

There have been some small improvements but this is not enough.

More should be done to help disabled people in the cost of living crisis.

What we think should be done



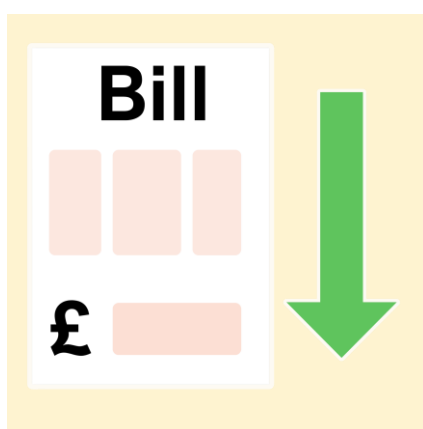
We have recommendations for what the Scottish and UK Government should do to help people in the cost of living crisis.

Our recommendations for household bills



The Scottish Government and UK Government should do the things below to support disabled people with their household bills.

Extra money for disabled people who need it to pay their bill.



A **social tariff** for disabled people.

A **social tariff** means a cheaper rate for things like:

- internet
- gas
- electricity



Make renting a home more affordable.

Higher **benefits**

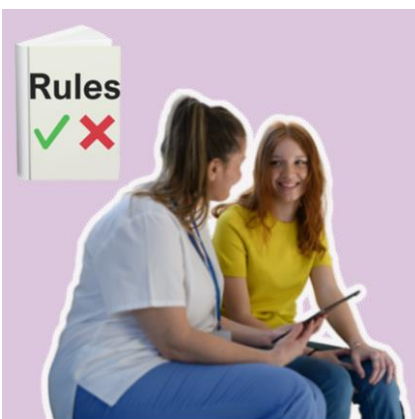
Benefits means money the government gives you like pension, unemployment support and universal credit.

Our recommendations for essential services



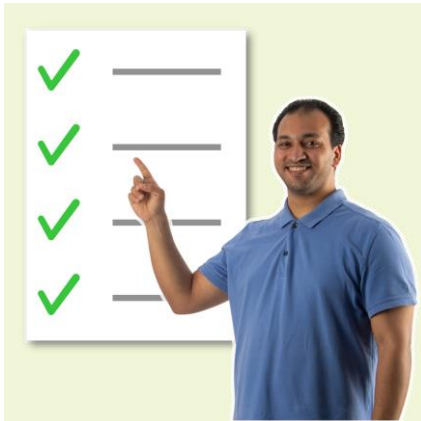
The Scottish Government should work together with Transport Scotland and local services.

Make transport links to healthcare better.



Stop charges for care and support at home.

Look at funding rules and who can get social care so disabled people can get the support they need.



Make clear national standards for social care so access is the same everywhere.

Make sure disabled people do not have to use savings to pay for higher care costs.

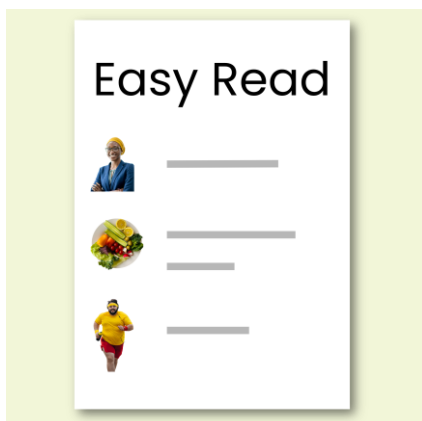


Plan **care reviews** together with disabled people so they are involved in decisions about their care.

A **care review** is a meeting to talk about the support a person gets.

The review checks if the support is right for their needs.

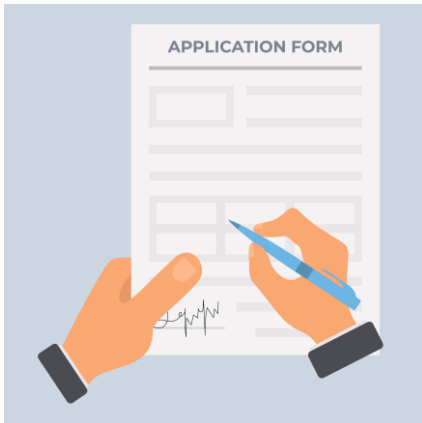
Make sure **accessible information** is available for all essential services.



Accessible information means getting information in a way you understand like:

- easy read
- large print
- braille

Our recommendations for DWP and SSS applications



The DWP and SSS should:

- work together with disabled people
- look at their bus pass forms
- change their forms to make them easier

Our recommendations for local services and getting around



They should make it easier to get a bus pass by working with disabled people to:

- make sure the website works well and is accessible
- make the form simple and accessible
- make it easy to prove that you are allowed a bus pass



They should make sure that disabled people can get a train ticket using a machine if the ticket office is closed.

They should make sure train staff know when a passenger needs assistance.

Our recommendations for education and jobs



They should make sure **accessible housing** means the same thing to everyone in Scotland.

Accessible housing means homes that are built or changed to suit a disabled person.



They should make sure that any new housing that is built includes accessible housing that is affordable.

They should think about making guides for building accessible housing.



They should support workplaces to make **reasonable adjustments**.

Reasonable adjustments are changes workplaces make to give a person who is disabled the same chance as anyone else to get and do a job.



They should let more people know about the Disabled Students Allowance.

This will help disabled people know what support they can get when they are at university.



They should think about giving disabled students more money.

And finally...



You can find the full version of the report here: <http://disabilityequality.scot>

It is not in Easy Read.



To find out more email:

research@disabilityequality.scot



This is the end of this Easy Read document.

