

# Disabled households twice as likely to be struggling with cost of living crisis

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New research shows that nearly half of disabled households (48%) have

struggled to keep their home warm and comfortable at some point this year, compared to 30% of non-disabled households.

In addition, two-thirds (66%) of disabled households have avoided turning on their heating (vs 58% of non-disabled households), half have reduced the use of their cooker/oven (48% vs 30% of non-disabled households), and two-in-five (44%) have reduced the number of showers or baths they take (28% of non-disabled households).

The research has found over a quarter (29%) of households where someone is disabled are in "serious financial difficulty" (1.5 million households) compared with 13% of other households. This means that one-in-three households (34%) in serious difficulty have someone disabled, despite disabled households accounting for less than one-in-five households overall (18%).

Facing Barriers was commissioned by the abrdn Financial Fairness Trust and analyzed by a team at the University of Bristol. It is a part of a series of reports which have been tracking the personal finances of households since the start of the pandemic (using a sample of around 6,000 people, including 1,047 households in which someone was living with a disability that limits their activities "a lot").

More disabled households have no savings (38% vs 22% of households where no one is disabled), find it a constant struggle to pay bills (30% vs 13%) and owe money on four or more credit cards (11% vs 7%). To cope with increasing [financial pressures](#), disabled households were more likely to have received [financial help](#) from friends and [family](#) (15% vs 7%), pawned or sold possessions (9% vs 5%) or borrowed from illegal lenders (1.5% vs 0.6%).

Diet has been severely impacted: 43% have eaten lower quality food than usual, compared to 25% of non-disabled households; and 1 in 3

(31%) disabled households have seen changes in the number of meals they eat (12% non-disabled). Nearly double the percentage of disabled households had tried to cut back their overall spending "a lot" (40% compared to 22% of non-disabled households) to cope with the cost of living crisis. This rises to nearly three-quarters among disabled households in serious financial difficulty (74%). This comes despite the fact that expenditure is already severely curtailed for many disabled households: for example, 35% said they don't spend money on leisure and entertainment, such as trips to the cinema or eating at restaurants, compared to just 17% of households where no one was disabled.

At all ages, disabled households are more likely to be in serious financial difficulty—generally twice more likely. But for 60- to 69-year-olds, those in a disabled household were four times as likely to be in difficulty (21% vs 5%).

Unsurprisingly, nearly half (47%) of disabled households have low confidence in their [financial situation](#) in the next three months (compared to 28% of non-disabled households).

Disabled households' advice and guidance needs are not being met. Only 1 in 5 (21%) of advice-seeking disabled households in serious financial difficulty received all the help or information they needed about their finances (lower than the 29% reported by non-disabled households).

Mubin Haq, CEO of abrđn Financial Fairness Trust, said, "Millions of families are being hit by the cost of living crisis, but our analysis highlights the very severe impact on disabled households. On every measure disabled families are more likely to face hardship. Of great concern are cutbacks these families are making to everyday essentials such as food and energy use. It is hard now to see what else these families can cut back on especially as energy bills are set to rise further and pressures will continue for some time. It is essential the new Prime

Minister provides targeted help to this group and others who are particularly vulnerable to avoid more disabled families being pushed into serious financial difficulties."

The analysis is based on data taken from a YouGov survey of 5,716 people including both [households](#) with and without someone living with a disability. It was commissioned by abrdrn Financial Fairness Trust for its financial impact tracker series, conducted in 25 May to 6 June 2022 and analyzed by the University of Bristol Personal Finance Research Center.

Professor Sharon Collard, chair in [personal finance](#) at the University of Bristol, said, "The research shows that disproportionate numbers of disabled people are finding it ever harder to make ends meet. Many face difficulties accessing well-paid jobs or sufficient financial support, and this is often compounded by the higher everyday costs that are necessary for disabled people to meet the same or equivalent living standards as non-disabled people. While the Government has provided some support to tackle the rising cost of living for disabled people, it is unlikely to be sufficient and longer-term solutions are certainly needed."

Provided by University of Bristol

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