

Debate Pack

19 May 2023

Number CDP-0110

By Isabel Buchanan,
Brigid Francis-Devine,
Francis Hobson,
Steven Kennedy

Debate on e-petitions relating to the cost of living and financial support for disabled people

1	Background	3
1.1	How disabled people are affected by the rising cost of living	3
1.2	Benefits support	4
1.3	Petitions Committee survey	6
2	Parliamentary material	8
2.1	House of Commons debates	8
2.2	Written questions	8
2.3	Early Day Motions	12
3	Press material	14
4	Further reading	15
4.1	Committee reports	15
4.2	Reports	15
4.3	Library briefings	15

Summary

A Westminster Hall debate has been scheduled for Monday 22 May on the cost of living and financial support for disabled people. The debate will be opened by Marsha de Cordova MP.

1 Background

1.1 How disabled people are affected by the rising cost of living

High inflation in 2022 and 2023 has been driven by high energy and food costs.¹ Disabled people spend a larger proportion of their total spending on these items, so are disproportionately affected by recent rises in the cost of living.

According to data from the Office for National Statistics, in 2021, households with a disabled member spent 14.4% of their overall spending on food, while households with no disabled members spent 12.1% of their spending on food.² Disabled people also often face higher energy costs, as many need more heating to stay warm, and others have to use extra electricity to use and charge assistive technology.³

Disabled people also have lower incomes than average: the Resolution Foundation found in January 2023 that the gap in household income between adults with and without a disability was around 30% including disability benefits and 44% excluding disability benefits in the financial year 2020-21. A third of adults in the lowest household income decile are disabled.⁴

This is important in the context of rising energy and food prices, because a higher proportion of low-income households' spending goes on essentials like food and energy, so low-income households have been experiencing a higher inflation rate.⁵ The Library briefing [Rising cost of living in the UK](#) provides more detail.

41% of disabled adults responding to a Resolution Foundation survey in November 2022 said they couldn't afford to keep their homes warm, compared to 23% of non-disabled adults. 19% were in moderate or severe food insecurity, compared to 5% of non-disabled adults.⁶

¹ The Library briefing [Rising cost of living in the UK](#) provides more information about rising prices.

² Office for National Statistics, [Household Costs Indices preliminary estimates, 12-month growth rates, expenditure shares and contributions for UK household groups and all-households](#), 4 May 2022

³ Scope, [Disability price tag policy report 2019, February 2019](#) (note that this report uses data from 2016/17), Disability Rights UK, [One-off payment not enough to end cost of living crisis – DR UK](#), 26 May 2022, MacMillan Cancer support, [Everything in our power](#) (accessed 12 May 2023)

⁴ Resolution Foundation, [Costly differences, Living standards for working-age people with disabilities](#), 4 January 2023

⁵ ONS, [Inflation and cost of living for household groups, UK: October 2022](#), 16 November 2022, Figure 1

⁶ Resolution Foundation, [Costly differences, Living standards for working-age people with disabilities](#), 4 January 2023

In February 2022, the Trussell Trust reported that 60% of food bank users have a disability.⁷ Citizens Advice reported in May 2023 that 45% of people it has helped with all issues and 60.5% of people it has helped with crisis support (including food banks and charitable support) since January 2022 have been disabled or had a long-term health issue.⁸

1.2 Benefits support

The UK benefits system provides two broad types of financial support for people with disabilities and health conditions:

- **Income-replacement benefits** intended to compensate a person because they are unable or not expected to work – such as contributory [Employment and Support Allowance \(ESA\)](#), as well as means-tested [Universal Credit \(UC\)](#) and [Pension Credit](#), which can both include extra amounts where claimants have a disability or health condition.
- **Extra-costs benefits** intended to provide for the extra costs faced by people because of health conditions or disabilities – such as [Disability Living Allowance \(DLA\)](#), [Personal Independence Payment \(PIP\)](#), and [Attendance Allowance \(AA\)](#).⁹ These benefits are not means-tested, and are tax-free.

During the recent period of higher-than-target inflation, these benefits have all been increased in line with the Consumer Price Index (CPI).¹⁰

In 2022/23, the Government also introduced additional Cost of Living Payments for recipients of certain benefits and tax credits:

- A £150 Disability Cost of Living Payment for recipients of certain non-means-tested disability benefits, including PIP and AA.
- A £650 Cost of Living Payment, payable in two instalments, to recipients of certain means-tested benefits including Universal Credit, most of the legacy benefits and tax credits it is replacing (except Housing Benefit), and Pension Credit.
- A £300 Pensioner Cost of Living Payment, paid as an addition to the Winter Fuel Payment, to households with at least one person entitled to a Winter Fuel Payment for winter 2022/2023.

⁷ Work and Pensions Committee, [The cost of living - oral evidence](#), 9 February 2022

⁸ Citizens Advice, Cost of living dashboard, [How is the cost of living crisis affecting different groups?](#), slide 4, 11 May 2023

⁹ These are currently being replaced in Scotland by devolved benefits, including Adult Disability Payment. See Scottish Government, [Disability Assistance](#) (accessed 12 May 2023)

¹⁰ See Commons Library briefing CBP-9680, [Benefits uprating 2023/24](#)

A [further set of Cost of Living Payments](#) will be awarded to recipients of the same benefits and tax credits over the course of 2023/24. The payments will be made to recipients of the same benefits as the 2022/23 Cost of Living Payments, although payments for means-tested benefit recipients will total £900 rather than £650 and will be made in three instalments.

[Petition 617245](#) calls on the Government to “Make people on disability benefits eligible for the £650 one off payment”, but does not make clear exactly what disability benefits are referred to.

Most disability benefits are qualifying benefits for Cost of Living Payments of some kind. Those getting non-means-tested disability benefits can qualify for the £150 payments in both 2022/23 and 2023/24. Disabled people who get means-tested benefits could qualify for the £650/900 payments.

Some claimants of non-means-tested disability benefits have complained the support provided to them is not sufficient, or not as generous as that provided for other groups.¹¹

When asked to extend the larger amount to claimants of non-means tested benefits such as PIP, the Government has said it prioritises targeting support on low-income households who get means-tested benefits.¹² It also notes that many of those who get non-means tested disability benefits also claim means-tested support, so may qualify for more than one type of Cost of Living Payment. The Impact Assessment for the 2023/24 payments included the following analysis:

Estimates suggest nearly 60% of individuals that receive [non-means-tested] disability benefits will receive additional support through the means-tested benefit payment, and over 85% will receive either or both of the means-tested and pensioner payment. Around 50% of families that receive the means-tested benefit payment will also receive either the disability or pensioner payment.¹³

Contributory ESA, which is a benefit for people whose capability for work is affected by disability or ill health, is not a qualifying benefit for the £650 Cost of Living Payment, or indeed for any of the three Cost of Living Payments. This means those who are assessed as having a disability or health condition that affects how much they can work and get New Style ESA do not qualify for Cost of Living Payments, unless they also get means-tested benefits like UC or non-means-tested extra-costs benefits like PIP.

The Government justifies this on the grounds that the £650/£900 Cost of Living Payment is targeted specifically at those with limited resources of their own who qualify for means-tested support, whereas contributory benefits are

¹¹ See [summary of public engagement by the Petitions Committee, on the cost of living and financial support for disabled people](#), HC 73 2022-23

¹² See [PQ15400 \[Social Security Benefits: Energy\], 9 June 2022](#); and the [Government response to Petition 617245](#)

¹³ DWP, [Impact Analysis for the Social Security \(Additional Payments\) \(No. 2\) Bill \(PDF\)](#), 7 February 2023

not means-tested and claimants of these benefits may have access to other resources.¹⁴

The Library's briefing [Cost of Living Payments: Overview and FAQs](#) provides further background.

1.3 Petitions Committee survey

To inform the debate on the petitions, the [Petitions Committee ran an online survey](#) asking respondents about their experiences of financial support for disabled people and the increase in the cost of living.¹⁵

The survey received 10,854 responses. Two thirds of the respondents said they were a disabled person or had a long-term health condition. Of the remainder, 8% were an unpaid carer of a disabled adult, 7% were a parent or guardian of a disabled child, and 16% were in multiple categories.

While emphasising that the results should be interpreted as reflective only of the experiences of those who responded to the survey, the [summary of the survey findings](#) states that the general tone of text responses was negative. Many felt disabled people have been ignored and that financial support has never fully reflected the additional expenses they faced – and that this became a particular issue during the pandemic and subsequent cost of living increases. Some described feelings of despair, and some said they had considered suicide.

As regards the impact of the increase in the cost of living on them, or on the disabled person they know or care for:

- 97% of respondents were concerned about the impact on physical health, and 72% were “extremely concerned”
- 94% were concerned about the impact on mental health, and 69% were “extremely concerned”
- 97% were concerned about the impact on quality of life, and 77% were “extremely concerned”

There was little difference between the responses of those who had received the £650 Cost of Living Payment for recipients of means-tested benefits and those who hadn't.

¹⁴ [PQ14603 \[Cost of Living Payments: Employment and Support Allowance\], 17 June 2022](#)

¹⁵ [Summary of public engagement by the Petitions Committee, on the cost of living and financial support for disabled people, HC 73 2022-23](#)

The majority of respondents said that they, or the disabled person they know or care for, had been forced to cut back on things essential for their health and wellbeing:

- 93% had limited their use of energy (such as heating or hot water)
- 76% had limited their use of transport
- 70% had had to limit access to medical appointments
- 60% had limited their use of specialist equipment (for example home oxygen, dialysis machine, electric wheelchairs, hoists, or sensory equipment)
- 60% had limited their use of personal care products (for example incontinence pads, dressings, specialist toiletries or cleaning products)
- 59% said they or the person they care for/know had had to limit access to mental health support
- 53% had limited their use of specialist food needed for dietary requirements
- 51% had had to limit access to medication
- 44% had had to limit access to therapies (such as speech and language, physiotherapy, or hydrotherapy)
- 44% had had to limit access to specialist clothes and/or shoes
- 43% had had to limit access to carers

Many respondents mentioned specialist equipment they had to run at home. A small number had received reimbursements for home oxygen concentrators, but not for other equipment. Some who had received reimbursements said it was not sufficient, or that to afford to use specialist equipment was still challenging because support was paid in arrears. Many said they were limiting the use of their specialist equipment due to energy costs.

3% said they had had to go into hospital or care because they could not afford to run specialist equipment at home, and 9% said they were thinking about going into hospital or care for this reason.

77% of respondents did not agree that the Government's financial support for disabled people in receipt of benefits was adequate. Many said the eligibility criteria for Cost of Living Payments were "unfair", with many disabled people missing out on support. Some also mentioned that they were no longer eligible for the [Warm Home Discount](#), which provides a £150 discount on electricity bills for certain low-income households.

2 Parliamentary material

2.1 House of Commons debates

[Cost of Living: Support for Disabled People](#)

6 March 2023 | House of Commons | 729

[Cost of Living: Disability Benefit Claimants](#)

11 July 2022 | House of Commons | 718

2.2 Written questions

[Cost of Living Payments: Disability](#)

18 April 2023 | HC 904579

Asked by Sarah Olney

To ask the Secretary of State for Work and Pensions, what recent assessment he has made of the adequacy of the Disability Cost of Living Payment.

Answering member: Mims Davies | Department: Work and Pensions

The Government understands the pressures people are facing with the cost of living and has taken further, decisive action to support them providing total support of over £94bn over 2022-23 and 2023-24 to help households and individuals, including disabled people, with the rising cost of living.

The Energy Price Guarantee is supporting millions of households with rising energy costs in addition to other cost of living support delivered last year, which includes:

- the £400 non-repayable discount to eligible households provided through the Energy Bills Support Scheme;
- a Disability Cost of Living Payment of £150 to six million people in recognition of the extra costs they face, including with energy costs;
- up to £650 in Cost of Living Payments for the eight million households in receipt of a means-tested benefit;
- a one-off payment of £300 through, and as an addition to, the Winter Fuel Payment from November to pensioner households.

For those who require additional support the current Household Support Fund, running in England from 1 October 2022 to 31 March 2023, is providing £421 million of funding. The devolved administrations have been allocated £79 million through the Barnett formula.

The Household Support Fund will continue until March 2024. This year long extension allows Local Authorities in England to continue to provide discretionary support to those most in need with the significantly rising cost of living. The guidance for Local Authorities for this next iteration has now been published and can be found here: [1 April 2023 to 31 March 2024: Household Support Fund guidance for county councils and unitary authorities in England - GOV.UK \(www.gov.uk\)\(opens in a new tab\)](#). The Devolved Administrations will receive consequential funding as usual to spend at their discretion.

This month we uprated benefit rates and State Pensions by 10.1%. In order to increase the number of households who can benefit from these uprating decisions, the benefit cap levels are also increasing by the same amount.

In addition, for 2023/24, households on eligible means-tested benefits will get up to £900 in Cost of Living Payments. This will be split into three payments of around £300 each across the 2023/24 financial year. The first payment is due to be paid to eligible households from tomorrow (25th May). A separate £300 payment will be made to pensioner households on top of their Winter Fuel Payments and individuals in receipt of eligible disability benefits will receive a £150 payment. Further to this, the Energy Price Guarantee will be extended from April 2023 until the end of March 2024, meaning a typical household bill will be around £3,000 per year in Great Britain.

Cost of Living Payments: Disability

8 March 2023 | HC 161322

Asked by Cat Smith

To ask the Chancellor of the Exchequer, on what evidential basis his Department set the disability cost of living payment at £150.

Answering member: John Glen | Treasury

At Autumn Statement 2022, the Government announced it will provide a further Disability Cost of Living Payment of £150 in 2023/24. This was on top of the previous one-off Disability Cost of Living Payment, worth £150, announced in May 2022.

Cost of Living Payments, available to those on means-tested benefits, are also designed to support those on low incomes with the rising cost of living, with a £650 payment announced in May and a £900 payment announced at Autumn Statement 2022.

Disabled people and those with long-term health conditions will also benefit from other forms of Cost of Living support. This includes the Energy Price Guarantee, Energy Bills Support Scheme and the Council Tax rebate.

Cost of Living Payments: Disability

25 January 2023 | HC 132516

Asked by Margaret Greenwood

To ask the Secretary of State for Work and Pensions, if he will take steps to provide an additional Cost of Living Payment to disabled people before April 2023.

Answering member: Tom Pursglove | Department: Work and Pensions

The Government announced in the Autumn Statement that it will provide a further Disability Cost of Living Payment of £150 in 2023/24 to people in receipt of certain disability benefits such as Personal Independence Payment (PIP) or Disability Living Allowance (DLA). This is in addition to the £150 payment already paid during 2022.

The Disability Cost of Living Payment can be received in addition to the other Cost of Living Payments of up to £900 for households on means-tested benefits and £300 for pensioners.

Preliminary guidance on when these Cost of Living Payments will be made have been published on GOV.UK: [Cost of Living Payment 2022 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/cost-of-living-payment-2022)[\(opens in a new tab\)](#).

Cost of Living: Disability

7 November 2022 | HC 80920

Asked by Fleur Anderson

To ask the Secretary of State for Work and Pensions, what steps the Government is taking to ensure people with disabilities are not disproportionately affected by the cost-of-living crisis.

Answering member: Tom Pursglove | Department: Work and Pensions

The Government is providing extensive support to disabled people and those with a health condition to help them live independent lives.

In 2022/23 we will spend over £64bn on benefits to support disabled people and people with health conditions in Great Britain.

In response to cost of living pressures, the Government announced over £37bn of cost of living support earlier this year, which includes:

- A Disability Cost of Living Payment of £150 to six million people in recognition of the extra costs they face, including with energy costs;
- Up to £650 in Cost of Living Payments for the eight million households in receipt of a means-tested benefit;
- A one-off payment of £300 through, and as an addition to, the Winter Fuel Payment from November to pensioner households;
- The £400 non-repayable discount to eligible households provided through the Energy Bills Support Scheme in addition to the Energy Price Guarantee from now, until April next year.

Cost of Living: Disability

7 November 2022 | HC 80790

Asked by Vicky Foxcroft

To ask the Chancellor of the Exchequer, what plans he has for tackle the disproportionate impact of increases in the cost of living on young wheelchair users.

Answering member: John Glen | Treasury

The Government recognises that the rising cost of living has presented additional financial challenges to many people, and especially to the most vulnerable members of society, such as disabled people and wheelchair users. That is why the Government is taking decisive action to get households through this winter, while ensuring we act in a fiscally responsible way.

Disabled people who are in receipt of extra-costs disability benefits such as Personal Independence Payment (PIP) or Disability Living Allowance (DLA) will receive a one-off Disability Cost of Living Payment of £150 from 20th September, to help with the rising cost of living. The DWP has already processed around 6 million such payments. This payment can be received in addition to the other £650 Cost of Living Payment for households on means-tested benefits that was announced as part of the same package. Individuals who have limited or no ability to work because of their disability or health condition, and are in receipt of means-tested benefits such as income-related Employment and Support Allowance or the Universal Credit Health top up, are eligible for this support.

Disabled people and wheelchair users will also benefit from other forms of non-means-tested support which the Government is providing to assist with household energy bills. We have taken decisive action to support millions of households with rising energy costs this winter through the Energy Price Guarantee, which limits the price suppliers can charge customers for units of gas and electricity. In addition to the Energy Price Guarantee, millions of the most vulnerable households will receive further support this year through the

£400 Energy Bills Support Scheme. The £150 Council Tax rebate will also mean that all households in Council Tax bands A-D will receive a rebate, and 99% of eligible households have already received this. Lastly, to support households who need further help or who are not eligible for elements of the wider package of support, the Government is also providing an extra £500 million of local support to help with the cost of essentials until the end of March 2023, via the Household Support Fund.

We are continuing to keep the situation under review and are focusing support on the most vulnerable whilst ensuring we act in a fiscally responsible way.

2.3 Early Day Motions

Scope Disability Price Tag research

EDM 1103 (session 2022 – 23)

26 April 2023

Marion Fellows

That this House acknowledges disabled people face higher costs than non-disabled people, with Scope's new Disability Price Tag research showing the average disabled person household facing extra costs of £975 per month compared to non-disabled households; notes that this implies disabled households need to find almost £12,000 more a year to achieve the same standard of living as non-disabled households; further notes concerns that disabled people are facing spiralling additional costs, which have been exacerbated by the cost of living crisis; and calls on the Government to work directly with disabled people and charities to tackle the inequality of extra costs.

Disability and cost of living

EDM 752 (session 2022 – 23)

12 January 2023

Christine Jardine

That this House recognises that there is often a significant income gap between disabled and non-disabled people; further recognises that disabled people are being hit hard by the current cost of living crisis and are much more likely to struggle to heat their homes and cut back on food over the winter; notes that the Resolution Foundation has found that people with disabilities have an available amount to spend that is around 44 per cent lower than that of other working-age adults; further notes that people with a

disability are far more likely to be poorer than the rest of the population, with up to a third of adults in the lowest-income households having a disability; notes that almost half of disabled adults said they had to cut back on energy use this winter, compared with almost one-third of people without a disability; and calls on the Government to provide further support for disabled people including financial assistance to help with the cost of living crisis.

Disability and the cost of living crisis

EDM 527 (session 2022 – 23)

2 November 2022

That this House congratulates the Greater Manchester Disabled People's Panel on their recent Big Disability Survey, the largest survey of disabled people in the UK, and the report highlighting the barriers disabled people face; notes its key findings, that disabled people in Greater Manchester are living under a threefold assault on their rights and quality of life: firstly, through austerity, then covid-19 and now as a result of the cost-of-living crisis; further notes its finding that disabled people are experiencing shocking levels of poverty; further notes disabled people are commonly often unaware of their rights under legislation and when they are aware, have little access to legal advice provision and advocacy and are often also digitally excluded and have a right to accessible information; notes its recommendations, firstly to increase disabled people's income, secondly to provide decent, affordable and accessible housing and finally to ensure the protection of disabled people's human rights, as defined under the UN Conventions of the Rights of Persons with Disabilities; and calls on the Government to recognise these findings and incorporate their recommendations into Government's spending plans.

3

Press material

The following is a selection of news and media articles relevant to this debate.

Please note: the Library is not responsible for either the views or the accuracy of external content.

['Eating or breathing': energy costs force stark choices on disabled people](#)

The Guardian

22 January 2023

[Disabled people among hardest hit by cost of living crisis, finds study](#)

The Guardian

5 January 2023

[Decisions which hurt disabled people have become a commonplace cruelty](#)

Financial Times, Lucy Webster

24 October 2022

4 Further reading

4.1 Committee reports

[Oral evidence: Cost of living: disabled people and carers](#)

1 February 2023 | HC 1037 | Women and Equalities Committee

[Extra costs and barriers faced by disabled consumers to be examined by MPs](#)

17 April 2023 | Not yet published | Women and Equalities Committee

4.2 Reports

[Spring Budget 2023 response](#)

Institute for Fiscal Studies

15 March 2023

[Costly differences](#)

Living standards for working-age people with disabilities

Resolution Foundation

4 January 2023

[How is the cost of living crisis affecting disabled people in the UK?](#)

Economics Observatory

6 September 2022

[Disability Price Tag 2023: the extra cost of disability](#)

Scope

4.3 Library briefings

[Rising cost of living in the UK](#)

House of Commons Library

25 April 2023

[Poverty in the UK: Statistics](#)

House of Commons Library

6 April 2023

Disclaimer

The Commons Library does not intend the information in our research publications and briefings to address the specific circumstances of any particular individual. We have published it to support the work of MPs. You should not rely upon it as legal or professional advice, or as a substitute for it. We do not accept any liability whatsoever for any errors, omissions or misstatements contained herein. You should consult a suitably qualified professional if you require specific advice or information. Read our briefing '[Legal help: where to go and how to pay](#)' for further information about sources of legal advice and help. This information is provided subject to the conditions of the Open Parliament Licence.

Sources and subscriptions for MPs and staff

We try to use sources in our research that everyone can access, but sometimes only information that exists behind a paywall or via a subscription is available. We provide access to many online subscriptions to MPs and parliamentary staff, please contact hoclbraryonline@parliament.uk or visit commonslibrary.parliament.uk/resources for more information.

Feedback

Every effort is made to ensure that the information contained in these publicly available briefings is correct at the time of publication. Readers should be aware however that briefings are not necessarily updated to reflect subsequent changes.

If you have any comments on our briefings please email papers@parliament.uk. Please note that authors are not always able to engage in discussions with members of the public who express opinions about the content of our research, although we will carefully consider and correct any factual errors.


You can read our feedback and complaints policy and our editorial policy at commonslibrary.parliament.uk. If you have general questions about the work of the House of Commons email hcenquiries@parliament.uk.

The House of Commons Library is a research and information service based in the UK Parliament. Our impartial analysis, statistical research and resources help MPs and their staff scrutinise legislation, develop policy, and support constituents.

Our published material is available to everyone on commonslibrary.parliament.uk.

Get our latest research delivered straight to your inbox. Subscribe at commonslibrary.parliament.uk/subscribe or scan the code below:



 commonslibrary.parliament.uk

 [@commonslibrary](https://twitter.com/commonslibrary)