**Cost of Living Crisis The true cost**

Surrey Coalition of Disabled People

**Who we are**

The Surrey Coalition of Disabled People is run and managed by Disabled people for Disabled people. The aim of the Surrey Coalition is to campaign and promote the rights of Disabled people to have equality of opportunity and to live independently. We feel it is vital that disability is on everyone’s agenda when decisions are being made.

**Tough times ahead**

The Coalition has been gathering feedback from Disabled people across Surrey about how the current cost of living crisis is impacting them. The results paint a bleak picture.

**Surrey Coalition of Disabled People members told us...**

* 97% Said the Cost of Living has impacted them
* 76% Have not turned their heating on
* 45% Had gone without food
* 43% No longer able to meet the additional costs for a Disabled person

“I use a CPAP machine, and this is plugged in constantly. I can not find any information on how much the cost of electric is for this. I have a heated blanket for my bed. I know this is not cheap to run but I have no choice, if I get too cold my joints seize up, including my back. I cannot afford to put fuel in the car and my disability makes it hard to get to a bus stop”

“The food vouchers you sent me were a lifeline. Now sadly all used up. For a double amputee with Renal Failure, they were great.”

“Although I have changed my diet and eat foods that are cheaper to heat, I have not drunk hot drinks at home this year due to cost of boiling kettle.”

“I never asked to borrow money, I have my pride, but a Parish Priest in Woking gave me £50. It was an embarrassment, but I took it. Later I cried in my car. I am not able to access things like warm banks because I struggle to sit upright for long and would be in excruciating pain. I can't use food banks because I can’t be jumping through the hoops required to access them. Even with my car, I only drive for groceries or medical/health related reason - scared to go out if I won't be back by 3pm because I'll lose the closest parking space and I don't have the electric wheelchair I need because I can't manually propel. I basically stay in bed 90-95% of the time now as I can barely stand or walk for more than a few minutes, even inside my home. I can't see a way out of this and my life isn't worth living anymore.”

“I spend most of the day in bed as I have an electric blanket. I’m also living on toast and porridge, so that I can pay all my bills without getting into debt.”

“I worry about using my CPAP machine all night because of the cost so have started only using it half the night.”

“I can’t afford the money for extra care I need. So, I can only have 2 hours a week.”

Things that are having the most financial impact include:

* Bills (electricity, gas and fuel)
* Food
* Transport
* Care costs

62% of people have not made use of community fridges, warm hubs and foodbanks

35% Have borrowed money to pay bills

“Sense of helplessness bills out of control, no matter what you do. No end in sight. Hope seems a long way away. Try to remain positive, but underneath, what is the point ...”

“We will run out of life savings at some stage and not sure what to do after that... discussed selling our house and renting after that.”

**How our members are trying to save money**

* Using libraries as warm spaces to work or spend time in
* Wearing more clothes/blankets/scarves etc in the house
* Turning off electrical appliances not needed at night
* Only heating the water that they need in the kettle or boiling enough water for a flask and using that throughout the day
* Use off-peak power for washing machines and dishwashers
* Using an air fryer
* Changing light bulbs to energy saving ones
* Choosing clothes that are quick drying
* De-scale your kettle so that it works more efficiently
* Exercising (where possible) to keep warm
* Using a microwave instead of a cooker because its cheaper
* Turning off the internet during the day

**Members told us how we can help**

* Providing information and signposting
* Campaigning
* Providing Direct Funding
* Providing Technical Support, devices and training
* Develop Partnerships with other organisations
* Education

In addition, three wider areas of concern also came across strongly in the feedback and, although they are probably not issues we can tackle as part of our Cost of Living crisis response, we should consider how we address them in due course.

* Transport
* Increase in care costs
* Issues around the accessibility of technology e.g. smart meters not being accessible to the visually impaired

“I had the heating off at first, but my home has some mould and lots of condensation. I was told to heat my home to reduce mould / condensation, but this is a cost I had tried to avoid. Had cold showers until 8/12 as it costs half the amount of a hot one.”

**The National Picture**

The Costly Differences Report

The Costly Differences Report published by the Resolution Foundation on 4th January 2023 found that Disabled people are more vulnerable to rising costs of essentials because energy and food make up a greater share of their budgets, on average, than for the non-disabled, in part because of additional needs caused by underlying health problems.

Disposable income gap

The underlying disposable income gap between the disabled (£19,319) and non-disabled population (£27,766) was 44 per cent in 2020-21: down from 54 per cent a decade ago, but still hugely significant.

People with a disability are far more likely to be poor than the rest of the population. One-in-three (33 per cent) adults in the lowest household income decile have a disability, compared to fewer than one-in-ten (9 per cent) of adults in the highest household income decile.

Even after accounting for employment status, over half of the original income gap remains – showing that in-work disabled people face an increased risk of being on lower incomes too.

People with a disability are almost three times as likely to live in material deprivation than the rest of the population (34 per cent vs 13 per cent).

Around two-fifths of people with a disability (41 per cent) said they couldn’t afford to keep their homes warm, compared to under one-fifth (23 per cent) of the non-disabled population.

Almost one-in-three (31 per cent) people with a disability say they have had to reduce their expenditures on food, compared to 18 per cent of the non-disabled population.

The full report which includes recommendations can be found here: <https://www.resolutionfoundation.org/publications/costly-differences/>

**The Scope Report**

51% of disabled people are concerned about affording the rising cost of food over the next few months.

71% Of disabled people who need to use more heating because of their long-term condition or impairment are concerned that they will not be able to heat their home this winter.

57% of disabled people say their income does not, or only just, covers their bills.

50% of disabled people say they will struggle financially this winter, unable to afford essentials.

40% Said that going without heating would cause them to be uncomfortable or in pain.

They heard from Disabled people who are:

* only heating 1 room
* only eating 1 meal a day
* only watching TV for an hour
* 48% plan on skipping meals
* 22% will not be able to afford food due to dietary needs, such as gluten free

52% of disabled people say that increasing costs are negatively affecting their mental health.

9% Said that going without heating could put their lives at risk.

31% Said it would severely affect their health.

The full report along with their recommendations can be found here: <https://www.scope.org.uk/campaigns/research-policy/cost-of-living-report/>

**Recommendations**

* Recognise that Disabled People have been impacted most by the cost-of-living crisis.
* Provide more funding such as Household Support funding for Disabled people in need.
* Campaign against the forced introduction of pre-payment meters.
* Ensure all Energy providers have accessible contacts so Disabled people can talk to them if they are struggling.
* Ensure all warm hubs are accessible and publicise their locations as widely as possible.
* Make it easier to access foodbanks, less bureaucratic referral. Assist with the recruitment of volunteers who can deliver food from foodbanks to those unable to leave their homes.
* Publicise the location of Community Fridges.

**Get in touch**

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This report is based on 63 respondents to a survey distributed by Surrey Coalition of Disabled People.