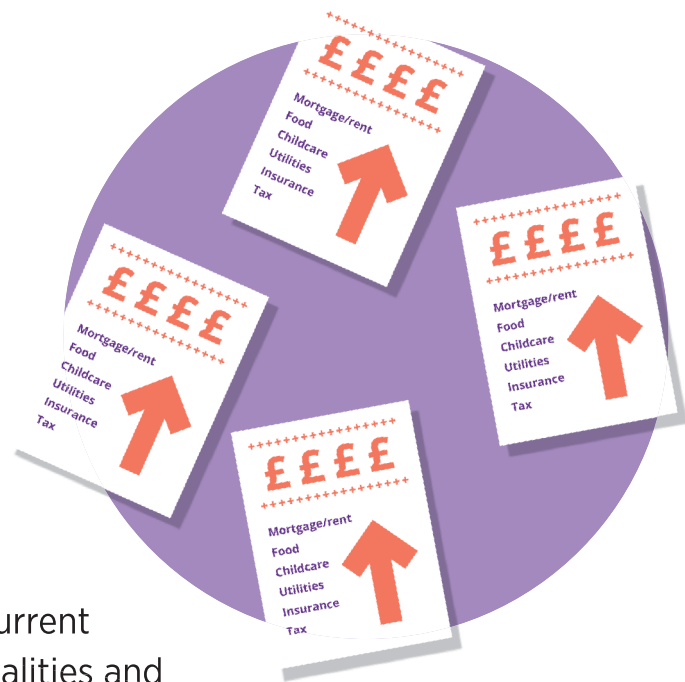


'Feel my life is ever diminishing – the pressures build and life gets smaller.'



Glasgow Disability Alliance's Triple Whammy report showed that *'For disabled women, the inequality, exclusion and discrimination already faced as a disabled person, and as a woman, have been triple-charged by the unequal impacts of Covid-19'*¹. The Scottish Women's Budget Group have worked with members of Glasgow Disability Alliance to use gender budgeting tools to look at how these structural inequalities impact disabled women, how the current cost of living crisis is exacerbating these inequalities and how the actions taken to address the crisis are impacting.



Between May and July 2023 SWBG & GDA carried out a survey with GDA members to identify how they were being impacted by rising costs. In total, 103 disabled women responded to the survey.

The findings show that disabled women continue to feel the strain of the situation created by the pandemic while simultaneously experiencing the unequal impact of the cost-of-living crisis.

Demographics

60% of respondents lived alone, 14% of respondents were in employment, while 59% were unable to work due to barriers faced because they are disabled or have a long term health condition or impairment. 78% of respondents were White Scottish/British.

¹ <https://gda.scot/resources/triple-whammy-disabled-womens-lived-experiences-of-covid-19-voices-priorities-and-actions-for-change-full-report-pdf/>

These stats are reflected in other evidence sources including research conducted by the Joseph Rowntree Foundation (April 2023): this highlights that single people without children are over-represented in households in the deepest poverty. This Briefing also evidences that disabled people are one of the groups at risk of very deep poverty.²

Similarly, we know that disabled women are under-represented in employment, as demonstrated by the 28.2% disability employment gap between disabled and non-disabled women.³

85% of survey respondents had a household income of less than £19,999 (this compares to 42% of those who completed SWBG's Scotland-wide women's survey between February and March 2023).⁴ Those who had a household income of over £20,000 were more likely to live in a 2 person household, be in work and be White Scottish/British.

Ability to Manage Household Costs

This research can be compared to wider SWBG research which asked women how they were managing basic living costs. In all areas disabled women are struggling to manage basic living costs at a higher rate than those who are not disabled or do not have an impairment or long term health condition.

Over double the number of disabled women in this study, compared with non-disabled women in related studies, disclosed they were struggling to manage food costs. This totalled **63%** compared with **31%** of non-disabled women. Similarly, a higher number of disabled women were struggling to manage transport costs - **48%** compared with **23%** of non-disabled women. **60%** of disabled women were struggling with energy costs compared with **31%** of non-disabled women. Women in the survey told us they were struggling at higher levels because they often had higher day to day costs as a result of being disabled or having an impairment or long term health condition, even before the price increases experienced over the last 12-18 months.



² <https://www.jrf.org.uk/report/deepening-poverty-scotland-no-one-left-behind>.

³ (Scottish Gvt 2022 <https://www.gov.scot/publications/labour-market-statistics-for-scotland-by-disability-january-to-december-2022/pages/equality-characteristics/>)

⁴ <https://www.swbg.org.uk/content/publications/SWBG-Cost-of-Living-report-proof-06.pdf>

‘It is hard to explain to friends that although we are all affected right now, the costs regarding disability are catastrophic. It’s not just food and energy costs that we face. We can be housebound, and made much more disabled by the ongoing financial losses. Our equipment and care costs are vital to being engaged in life.’

The financial support provided by all levels of government has failed to take into account the additional costs that disabled people have and as a result larger numbers of disabled women are struggling to manage their costs and are having to utilise strategies to manage this which impacts negatively on their health, wellbeing and life chances.

Type of Costs	I struggle to manage these costs		I have had to make changes to other household spending to manage these costs		I manage these costs	
	Disabled Women	Women who do not identify as disabled*	Disabled Women	Women who do not identify as disabled*	Disabled Women	Women who do not identify as disabled*
Food Costs	63%	31%	30%	44%	7%	25%
Energy Costs	60%	43%	34%	41%	6%	16%
Housing Costs	48%	23%	36%	39%	16%	38%
Transport Costs	51%	43%	31%	36%	18%	21%
Childcare Costs	67%	36%	33%	30%	0%	34%
Social Care Costs	63%	38%	26%	40%	11%	22%

Table 1 Percentage of women respondents and their ability to manage household costs.*as compared to those who did not disclose being disabled in SWBGs Women’s Survey 2023.

Women told us about the strategies they are using to try to manage increased costs and how these strategies are impacting on their health and wellbeing with:

- **74%** telling us it has affected their mental health
- **56%** telling us it has affected their physical health
- **24%** telling us they have had to see their doctor more
- **22%** telling us it has impacted on their ability to take their medication properly.

70% of women who completed the survey are cutting back on using their heating.

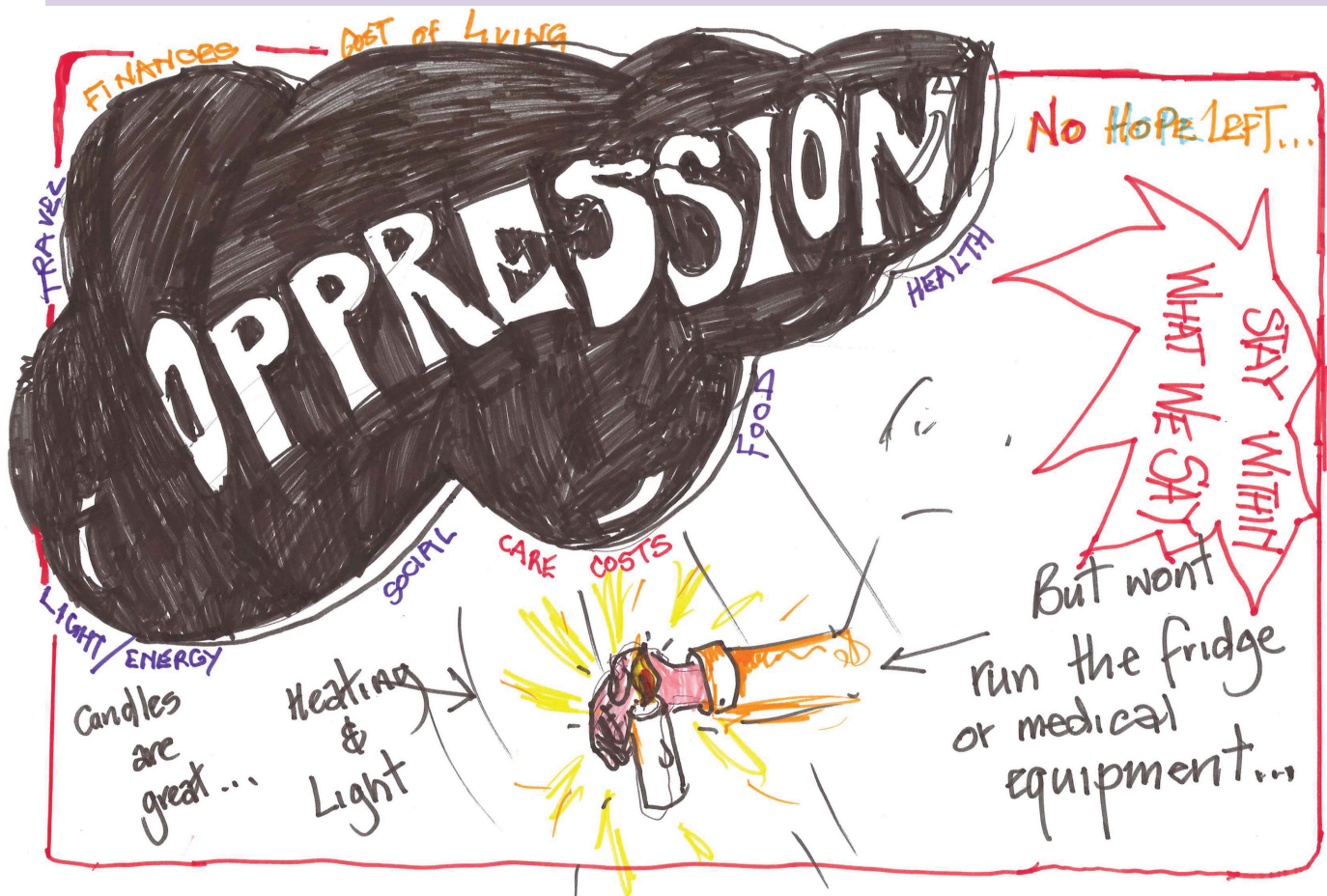
'Cold is impacting my joints stopping me doing my main hobby of knitting. This impacts my mental health as well as my social life as much is based around knitting.'

49% have skipped meals and those with children told us about how they are shouldering the burden of this crisis to try to protect their children.

'As I suffer from chronic pain I need to stay warm and this is so difficult with the energy price rises and food price increases and benefits just increasing for the first time. Bills have increased by 250% over the last 12 months and food spend in my household gone up by £40-50 a week. Still I have to go hungry to make sure there is enough food for my children. Not eating properly is making my health worse.'

46% have cut back on using taxis, which disabled women have to rely on to get about as public transport is not accessible and does not meet their needs.

'My dietary restrictions mean it's hard to get food at a food bank for myself with their limited stocks so spending twice as much on my food now due to the cost of living I have to get taxis so often miss medical appointments due to no cash on the day i am always cold due to my medication and often just stay in bed all day just to keep warm.'



37% have cut back on costs associated with meeting their care needs

'I always feel like Damocles Sword is above my head as my Care Plan has not been re assessed since July 2022 and I have had many care changes. My care contribution has been increased by £42 a week. My increase with Working Tax Credit and PIP is £18.93 p/w. I already cut my budget in half because of utility bills but now I am very stressed.'



The impact of these strategies have a negative impact on individual women in terms of their standard of living with many saying they are barely surviving and that their lives have shrunk. As well as this individual cost there are also societal costs: firstly to the wider community of women being unable to participate in their communities and, secondly, to the NHS and other services due to increased costs from a deterioration in their health and wellbeing. Above all, the cost is to disabled women who cannot participate in their own lives; contribute to their families and communities; or take up opportunities available to them.

Decisions taken by the UK & Scottish Government, the Health & Social Care Partnership, Glasgow City Council, Glasgow and Clyde Health Board and Housing Associations have all negatively impacted on disabled women, exacerbating the inequalities experienced prior to the covid-19 and cost of living crises. Decisions about increasing charges for services and decisions to reduce services or not returning services to pre-pandemic levels have all failed to identify the negative impact faced by disabled women and take actions to mitigate the impact on this already disadvantaged group.

'Had to remove a personal alarm due to increased costs/charges. Impacted by blue badge charges.'

'I can't have the social time added because it's not free and I can't afford to part-pay for it (it's part paid and you "top it up" but I've never found it to be fair).'



'I have to buy what food is reduced, the cheapest or go without. Have to decide what is the most important. Have many disabled aids to charge up, so cannot reduce consumption and due to having muscle wasting condition need a warm home in the winter. Rent increase, council tax increase, have to pay for gardener. Fuel prices up, but need car to take me to work, place of worship and shopping. My contribution to my care has increased by nearly 50% which has thrown me into extreme poverty despite working.'

'Limited care provision impacts on daily life options / timing of personal care prohibits me from enjoying time with friends or getting out in the community.'

What women told us would help

As experts in their own lives the women who took part in this survey made suggestions about what would help them. This included:



45% told us increased access to fully accessible foodbanks/community pantries would help.

'Free food services need to deliver- otherwise someone who can't carry over 5kg cant access.'

46% asked for access to lower priced aids/adaptions.

'Really need help to find affordable adaptions for aids required in my house to be compliant with the Scottish housing law. For example smoke, fire and carbon dioxide alarms that are for the deaf and hard of hearing community. Assistance to find companies to building new accessible stairs to get access into the property and not a GCC ramp, and a new pathway.'

66% wanted increased access to welfare rights support while **58%** wanted access to information about their rights and entitlements.

'Have an agency with responsibility for SDS assessment which is national and not local SW. We can still buy in from them if they are good value, but workers just dont have time to do the initial assessment so people are missing out. Hand it over to ILF and have them do it. Employ disabled people to be SDS assessors.'

65% asked for access to a taxi card scheme while **49%** said access to accessible public transport would help

'End the discriminatory policy that SPT have for eligibility for a bus pass if you are partially sighted. It states that person must have a qualifying benefit, yet if registered blind there is no issue with getting a bus pass. Partially sighted people cannot drive and find travel difficult as well.'

Recommendations

Based on the information gathered we are calling on the Scottish Government, Glasgow City Council and Glasgow Health and Social Care Partnership to:

- 1** Increase the use of intersectional gender budget analysis on decisions at national and local level.
- 2** Carry out an analysis of the impact of decisions to increase charges for care related costs and identifying what actions can be taken to mitigate any negative impacts.
- 3** Break free from silo thinking and silo working: “policy coherence” requiring planners, policy makers and service designers to have a good understanding and analysis of the interrelated barriers which disabled women experience.
- 4** Work with DPOs to co-design Disability Poverty Reduction Actions such as free bus pass, blue badges, taxi card scheme, and fuel poverty measures and plan strategic actions to address the specific causes and impacts of poverty on disabled women, e.g. accessible employability, fair work and more adequate disability benefits.
- 5** Take into account the additional costs faced by disabled women when designing cost of living support schemes: this will necessarily require an increased understanding of the inequalities and barriers faced by disabled women.
- 6** Reverse the increase to care charges in Glasgow which was agreed at the March IJB and GCC meetings and follow through on the 2022 commitment to work with the Scottish Government to abolish all non-residential care charges for disabled people: these are a backdoor tax on human rights, pushing disabled people into poverty and creating work disincentives for disabled people and families.



e info@swbg.org.uk
w www.swbg.org.uk



e info@gdaonline.co.uk
w www.gda.scot