

# The Millions Missing Out



# 78%

In a worse financial situation than prior to the pandemic

# 46%

Falling behind on rent or mortgage payments

# Discriminatory

How 43% described the Government's approach towards people on disability benefits during the pandemic

# Life-changing

What 29% described the impact of receiving the £20 uplift would be for them

# Summary

This report builds on previous research into the experience of disabled people on legacy benefits during the pandemic. The findings highlight that the 2.4 million people claiming legacy benefits, the majority of whom are disabled people on Employment and Support Allowance, have been consistently worse off during the pandemic.

This group missed out in March 2020 when the Government announced an emergency increase of £20 a week for both Universal Credit and Working Tax Credit. 17 months on, the failure to provide this vital lifeline coupled with rising costs for essential items, spending on transport and utilities, and withdrawal of some services and support has meant disabled people on legacy benefits are missing out on much more.

From missing meals to missing appointments, disabled people are left facing considerable mental health and physical challenges as a result of the pandemic's impact on their finances. Missing payments of essential bills also means many disabled people are left increasingly anxious about financial problems that are being built up for the future, on top of having to manage the day-to-day difficulties living with the pandemic brings.

This report provides new evidence from a survey of 1,838 disabled people claiming legacy benefits on what these difficulties and increased financial costs look like, and the importance of extending the £20 per week uplift.

- **78% of disabled claimants** have found their financial situation worsen since the start of the pandemic
- This is primarily being driven by increasing basic costs. **Half (52%) are now spending 'significantly more'** on household bills and utilities
- These increased costs coupled with a lack of any extra support has had major knock on effects. **Two thirds (67%) are unable or struggling to eat a balanced diet**
- **Just under half (46%)** reported that they were now falling behind on rent or mortgage payments
- **Discriminatory was the most common view (43%)** of how the government had treated people in disability benefits during the pandemic

## Recommendations

To immediately address these increased financial costs disabled people are facing during the pandemic, we are calling for:

- **The £20 per week increase to be extended** to legacy and similar benefits (and backdated to April 2020)
- **The £20 uplift to be also renewed** in 2022-3, above the normal inflation uprating

# Life without the uplift

## Worsening finances

Almost all respondents (91%) indicated that their finances had either stayed the same or worsened since the beginning of the pandemic, as only 2% felt they were in a better position than before March 2020.

Our first survey into the financial impacts of the pandemic on disabled people in April 2020 found that increased food costs were an immediate financial hit being faced, with 92% of respondents saying they were spending more on their shopping. By the time of our second survey in January 2021, the impact of higher food costs had lessened somewhat, with 53% of respondents indicating their increased costs were being driven by this spending.

## Rising utility bills

Even prior to the pandemic a third of disabled people said that their impairment or condition has a significant effect on their energy consumption and related costs, with over a quarter of households with a disabled person spending £250 more than the UK average.

More time spent at home over the course of the pandemic has been a key factor in driving up spending for disabled claimants during the past 17 months, as 87% of respondents said that they were spending either somewhat or significantly more on their household or utility bills than prior to the pandemic.

With an increase in energy price caps of around £150 expected to take effect from October 1, it's likely that these costs faced by disabled people will only continue to rise.

## Going without

Rising costs in numerous other areas coupled with the withdrawal of some support and services has meant that choosing between heating and eating has not been an uncommon experience for disabled people on legacy benefits.

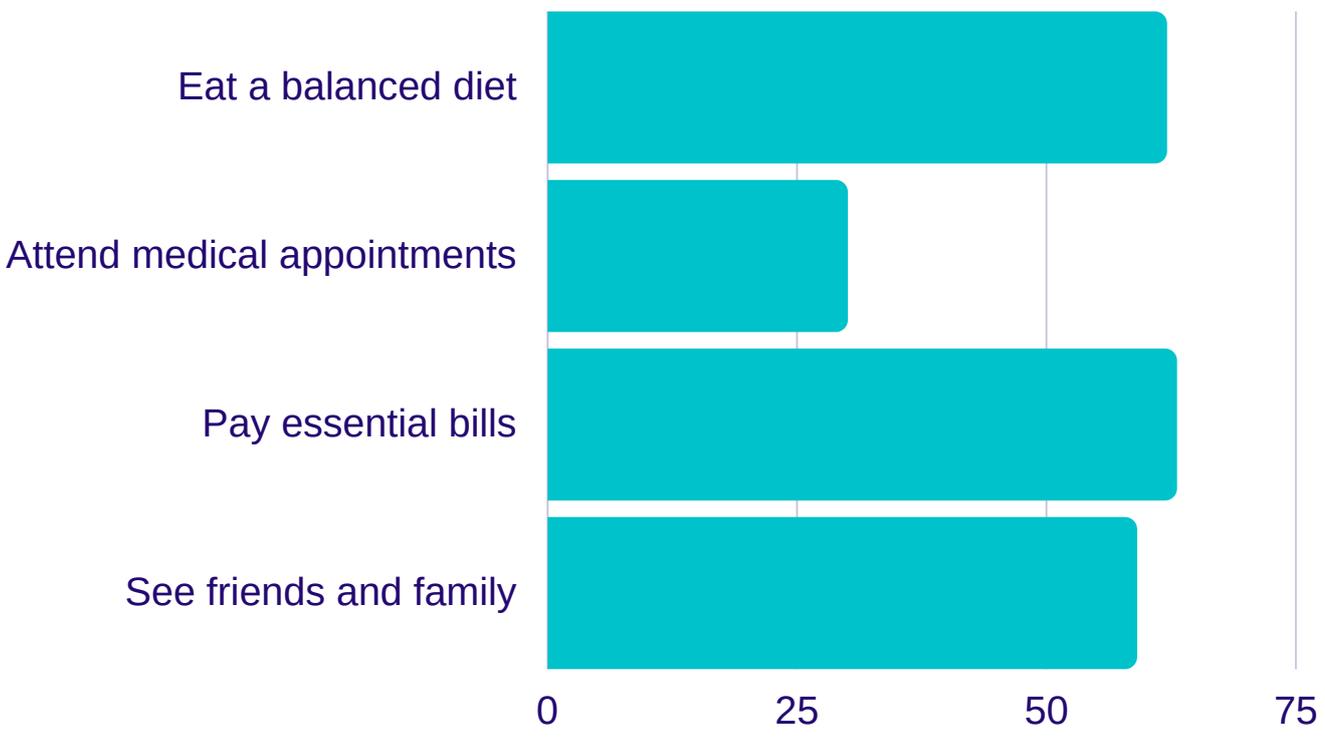
**“Due to the extra costs of everything I have to choose one essential over another. I can keep warm or have food but not both. I have to decide which essential is more of a luxury than the other”**

Our January 2021 survey found that two thirds (67%) of respondents had been forced to go without essential items at some point during the pandemic. These new findings highlight that this situation has not improved for disabled people and sheds further light on what disabled people are having to go without.

The majority of respondents are struggling or unable to eat a balanced diet (62%) and pay bills such as water, electricity and rent or mortgage (64%) due to their current weekly income. Seeing family and friends as often as they would like was another activity that the majority of respondents struggled to afford (59%).

Worryingly, almost a third (30%) of respondents told us they were sometimes or always unable to attend medical appointments due to the associated transport costs of attending, many of which have increased considerably during the pandemic.

**Figure 1: Activities disabled people on legacy benefits struggle to or are unable to afford**



**Discriminatory, cruel and unfair**  
 The pandemic was preceded by a 10-year long cut of £30 billion in expenditure on benefits and tax credits. The burden of these cuts fell most heavily on disabled people, creating an environment that is difficult and unforgiving.

Previous DBC research found that disabled people had lost benefit payments of around £1,200 on average for each of those years while non-disabled people saw a reduction of around £300 each year.

The lived experience of these changes has also created a system where disabled people feel they are constantly challenged and their word is doubted.

The past 17 months have only exacerbated this and how disabled people believe they are viewed by the Government.

**“This is a matter of equality for disabled individuals. Our costs have increased too. There is a duty to look after the most vulnerable members of society and treat them equally.”**

When asked to choose how they would describe the approach the Government has taken to disability benefits during the pandemic, the most common response (41%) was that it was simply ‘discriminatory’. This was followed by 21% in both cases saying that it was cruel and unfair.

# A life-changing impact

It was almost unanimous that extending the £20 uplift would have a considerable impact on the lives of the disabled people we surveyed. 29% said receiving that additional financial support would be life-changing, while a further 65% said that it would help them.

**“It would help reduce my anxiety & panic attacks, so I am not constantly worrying about if I can afford to travel to my appointments & eat a better balanced diet.”**

**“It would improve my quality of life and my ability to engage within my local community in order to improve my mental health and wellbeing.”**

An extra £20 a week could help ensure disabled people could afford basic needs like food and heating, meet increased transport costs, pay off outstanding bills or simply socialise more often with friends and family. The most common spending respondents told us they would use the extra £20 for was food (71%) and essential bills (69%), but just as important to many people was being able to spend that extra income on socialising (12%) and new clothes (19%).

**“It would go towards making me feel I do matter, that I am not the forgotten scrounger, the leech on government coffers. That I Matter.”**

It was also felt that this would go a significant way to helping with the anxiety and stress many respondents were having to manage while struggling with day-to-day expenses. Importantly, extending the £20 uplift to legacy benefits would show that the Government has listened to the call disabled people have made since March 2020, going some way to address the discrimination faced by many and providing additional support to the millions still missing out.