



Coping financially following the cost-of-living crisis

**Consumer Council for
Northern Ireland**

**Research paper
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Executive Summary

The Consumer Council commissioned Social Market Research (SMR) to undertake research to explore how consumers, and particularly those with a disability, are coping financially during the current cost-of-living crisis. This report presents the findings from this research and is based on three complementary elements: depth interviews with stakeholder organisations active in the field of disability; a nationally representative survey of 1004 consumers; and depth interviews and case studies with consumers with a disability. The research was conducted between September and December 2022 and in accordance with the ISO20252 Standard.



Key findings

Key points from the depth interviews with stakeholder organisations

Key stakeholders working in organisations active in the disability field made the following key points about the higher costs that face people with disabilities:

- Home heating costs can be higher because many disabilities and health conditions require the person's home to be well heated and continuously heated.
- Because disability benefits do not cover all costs of living, people with disabilities are now borrowing to make ends meet.
- People on benefits have difficulty accessing traditional lending routes because they are seen as a bad risk. This can lead them into the hands of illegal or unlicensed lenders.
- Disabled people can be targeted and be more vulnerable to scammers and those seeking to exploit them financially.

Furthermore, energy consumption is higher amongst disabled households because of the use of specialised equipment and the costs of longer shower times and extra laundry. Many disabled people need extra therapies, supports and adaptations that are not covered by their Health Trust. Special diets might be needed for people with digestive disorders, food intolerances or the need to avoid certain additives. Special diets can be expensive and can restrict the ability to save money by buying cheaper or processed foods.

Personal care costs are also higher because of the need for specialised products and transport costs are higher because of the reliance on private cars where people have mobility problems or disabilities that mean they cannot use public transport. Limited mobility and the cost of transport restricts the ability to shop around for better deals.

Key points from a survey of Northern Ireland consumers (including those with a disability)

The survey findings provide robust evidence that consumers with a disability are being disproportionately impacted by the cost-of-living crisis. For example, consumers with a disability are more likely to report that the cost-of-living crisis has had a negative impact on their household income. It is consumers with a disability who are more likely to have taken on additional debt to cope with the financial impact of the cost-of-living , but at the same time are less able to manage this extra debt. The survey also shows that households with someone with a disability have incurred additional costs because of the cost-of-living crisis with most of these households struggling to manage these costs.

As well as consumers with a disability, the survey findings also show that other consumer groups have also been significantly impacted by the current cost-of-living crisis, with these groups most commonly being low income households, those living in the private rented and social housing sectors, and households in receipt of Universal Credit. As a consequence of the current cost-of-living , it is these consumer groups that are more likely to have had to take action to reduce household costs, incur greater levels of debt, and to be struggling with the repayments on this debt.

Current financial situation

- 42% of all consumers say they are living comfortably (10%) or doing alright (32%), 31% are just about getting by, and 26% are finding it either quite difficult or very difficult financially.
- Consumers with a disability (31%) were less likely to say they are living comfortably compared with the general population (42%) or non-disabled consumers (38%).
- As well as those with a disability a number of other groups were also less likely to say they are living comfortably and these groups include those living in low income households (16%) and tenants living in the private rented (18%) and social housing (18%) sectors.
- 64% of all consumers say that the cost-of-living has negatively impacted on their household income.
- Consumers with a disability (70%) were more likely to say to say the cost-of-living has negatively impacted on their household income compared with the general population (64%) or non-disabled consumers (62%).
- Other consumer groups more likely to say that the cost-of-living has negatively impacted on their household income include those in lower socio-economic groups (69%) and those living in social housing (72%).

- 68% of those in receipt of Universal Credit (180 respondents) say that the removal of the £20 uplift has negatively impacted them.
- Compared with all consumers, those with a disability were less likely to say they either have no debt or they can easily manage their debt (48% vs. 55%).
- Other consumers groups less likely to be able to manage debt include those living in private rented sector accommodation (40%) and those living in households in receipt of Universal Credit (34%).
- Among consumers with debt, 18% say their debt is becoming difficult to manage or they are unable to manage their debt (consumers with a disability, compared with non-disabled consumers, were less likely to say they have no debt or have debt they can easily manage: 48% vs. 59%).
- 51% of all consumers had sought help and advice to cope with the rising cost-of-living, with particular groups more likely to have sought help and advice including social housing tenants (70%) and those living in low income households (73%).

Consumer behaviour changes in response to the rising cost-of-living

- 71% of all consumers have taken steps as a result of a rise in the cost-of-living (48% have cut back on essentials such as food, clothing, heating and cooking).
- Consumers with a disability (85%) were more likely to have taken some action as a result of the rise in the cost-of-living compared with the general population (71%) and non-disabled consumers (65%).
- Other groups also more likely to have taken steps as a result of a rise in the cost-of-living included those living in low income households (86%), those living in households in receipt of Universal Credit (85%) and social housing tenants (85%)
- 13% of all consumers had stopped or missed a payment to a lender / credit provider.
- 54% of consumers who have stopped or missed a payment to a lender / credit provider (134 respondents) had contacted their lender, with 80% reporting that their lender had been sympathetic to their circumstances.

Borrowing or considering borrowing money

- 16% of all consumers had borrowed money because of the cost-of-living (13% have considered borrowing money).
- Consumers with a disability, compared with non-disabled consumers, are more likely to have both borrowed money (20% vs. 14%), as well as being more likely to consider borrowing money (18% vs. 11%).
- Compared with all consumers, those with a disability were more likely to have borrowed money, or have considered borrowing money, as a result of the cost-of-living crisis (38% vs. 29%).
- As well as consumers with a disability, other groups more likely to have either borrowed or considered borrowing money because of the cost-of-living crisis included younger consumers (40%), those in lower income households (37%), and those living in in households in receipt of Universal Credit (53%).

- Among those consumers who have borrowed money, or have considered borrowing money, because of the cost-of-living, family and friends is the most common source of this borrowing (76% and 52% respectively).
- 65% of those borrowing because of the cost-of-living have borrowed £1000 or less, with 62% considering borrowing £1000 or less.
- 24% of consumers borrowing money because of the cost-of-living did so to pay for household essentials/ daily expenses, with 24% borrowing to pay for food and 18% borrowing to pay household bills.
- 46% say they are able to manage the repayments associated with their additional borrowing, with more than a quarter (27%) unable to manage (consumers with a disability, compared with non-disabled consumers, were significantly less likely to say they will be able to manage the repayment on their additional borrowing: 42% vs. 48%).
- Consumers with a disability, compared with all consumers, were less likely to say they will be able to manage the loan payments on additional borrowing (42% vs. 46%).
- Other groups less able to manage the repayments associated with additional borrowing due to the cost-of-living included consumers in lower socio-economic groups (35%), economically inactive consumers (39%), those living in low-income households (27%), and social housing tenants (19%).

Unauthorised or Illegal Money Lenders

- 17% of all consumers are aware of unauthorised or illegal money lenders in their area (2% have used them)
- Awareness of unauthorised or illegal money lenders is higher among consumers with a disability compared with non-disabled consumers: 25% vs. 13%, with no significant difference in terms of use of unauthorised money lenders between consumers with a disability and non-disabled consumers: 2% vs. 1%].

Prevalence of disability and household costs associated with disability

- 32% of all consumers reported having a disability with 17% having someone else in their household with a disability (note that 40% reported that either they or someone in their household has a disability).
- Among households where someone has a disability, physical disability (62%), mental health conditions (49%), and long-standing illness (33%) were the most commonly reported disabilities.
- 67% of consumers reported additional household costs because their household has someone with a disability.
- The most common costs for households with someone with a disability are additional heating/energy costs (42%), costs associated with greater use of electrical appliances (22%), extra laundry costs (21%) and increased costs associated with having to shop locally because of a disability/not being able to shop around (20%).
- 38% of those with additional costs because someone in their household has a disability say it will be difficult to cope with the additional costs (33% say they will struggle and 11% say they will be unable to cope).

- 43% of consumers living in households where someone has a disability said that the current cost-of-living crisis affects them in other ways, the most common of which include concerns about additional heating (18%), increased stress, worry and anxiety (14%), and the impact on their mental health (13%).

Helping consumers with the cost-of-living

- The most common suggestions for helping all consumers with the cost-of-living included a reduction in the cost-of-living, lower prices and lower bills (22%), an increase in pay/wages in line with inflation (12%), and a reduction in energy costs (10%).
- Among consumers with a disability, the most common suggestions for support with the cost-of-living included a reduction in the cost-of-living (22%), an increase in pay/wages in line with inflation (11%), and a reduction in energy costs (9%).

Key points from the depth interviews with consumers with a disability

Interviews with consumers with a disability were conducted to better understand their lived experience of coping financially with disability. The findings from these interviews mirror those above identified by stakeholders. The following additional points emerged:

- With savings being run down, financial resilience amongst disabled people is low.
- Those who have no savings are building up credit card debts but are resisting other borrowing where possible.
- Disabled people are drawing heavily on their savings to buy everyday essentials.
- Many are cutting back on socialising, which is having negative impacts on their mental health.

The survey, stakeholder interviews and case studies all found strong evidence that consumers with a disability are facing higher costs than the rest of the population during the current cost-of-living crisis. Some can manage the extra costs, but consumers with a disability are less likely than others to say that they are managing to get by and more likely to say that the cost-of-living is having a negative impact on them.

Keeping their homes warm is a major priority for all consumers and even more so for those with a disability. Many disabilities and health conditions require homes to be heated continuously and turning the thermostat down is not an option. Disabled households also face higher energy bills through heavier use of electrical equipment, hot water for longer showers and more frequent laundry.

High fuel prices add to the cost of getting to medical appointments and to the cost of shopping trips because people with disabilities are more likely to rely on their car. Those who cannot afford to shop around are paying more for shopping because they shop locally or shop in just one store. Other areas where consumers with disabilities

face higher costs are in personal care, special dietary requirements, upgrades to aids and adaptations and extra therapies.

The level of stress, worry and anxiety caused by financial pressures is relatively high amongst those with disabilities. In many cases the person's disability is related to poor mental health in the first place, so additional stress and anxiety are often stretching their mental resources to the limit.

Some of those who had savings were dipping into them to cover everyday expenses. This was almost twice as prevalent amongst people with disabilities. There is some evidence that "rainy day" savings are being depleted and financial resilience is getting weaker.

Borrowing just to get by or to pay for everyday items was more prevalent amongst households with a disability than other households. Mostly this borrowing was informal from family members and, in some cases, did not need to be repaid. Where borrowing did need to be paid back, households with a disability are less likely to be able to afford the repayments.

Borrowing from illegal lenders was rare in the research, but this is likely to be under reported because of a reluctance to admit it. People with disabilities were more aware of the existence of unauthorised lenders in their area and the consequences of not being able to repay illegal lenders. It is possible, some suggested, that households with a disabled person may be less able to access traditional lending because they are seen as a lending risk. This may persuade people with disabilities to look to less traditional sources for borrowing.

In conclusion, it is clear that households with a disabled person or someone with a long term illness are experiencing the cost-of-living crisis more severely than the rest of the population. The extra costs of disability are often related to their higher levels of energy consumption, but there are many other factors that stretch the budgets of consumers with a disability. Savings are being depleted and borrowing is rising, though this is often on an informal basis from family sources. With costs rising in general and the costs associated with disability rising also, this is a segment of the population that appears to be facing a "cost-of-living crisis plus".

Introduction

In July 2022, the Consumer Council commissioned Social Market Research (SMR) to undertake research on how consumers are coping financially in the wake of the cost of-living crisis, with a particular emphasis on those with a disability.

Northern Ireland context

The rising cost-of-living is having a significant impact on Northern Ireland consumers, with the financial resilience of households under enormous strain. There is also concern that the current cost-of-living is adversely impacting on consumers who may be vulnerable for reasons such as disability, age, being on a low-income and living in a rural area. There is concern that Northern Ireland consumers were already ill equipped to deal with the current income shocks before the impact of the

COVID-19 pandemic and the subsequent rising cost-of-living, with our levels of discretionary income lower than other UK regions and our level of savings the lowest across the UK.

Low income and poverty

The relationship between low-income and poverty in Northern Ireland has been well documented with Northern Ireland's lowest earning households having a lower gross weekly income vs the UK at £241.12 (£271.30 is the UK average). Also, the discretionary income for Northern Ireland's lowest-earning households has fallen by 47.2% over a one-year period from Q4 2021 to Q4 2022, leaving vulnerable households with a discretionary income of £18.63 to spend per week.¹

The cost-of-living crisis impacts these households most, as they spend 54% of their income on housing, utilities, food, and transport, with neither wage growth nor welfare benefits compensating for the rise in inflation and interest rates.

The Consumer Council conducts regular temperature checks of consumer experience and sentiment. Our Q3 2022-2023 Consumer Pulse Survey of over 1,000 consumers found:

- 74% believed their household financial position was worse compared with 12 months before.
- 24% had £50 or less left in a typical month after paying their mortgage/rent and essentials.
- 41% had £150 or less left in a typical month after paying their mortgage/rent and essentials.
- 50% said their mental health had been negatively impacted by their financial situation.

The December 2022 Asda Income Tracker found that the weekly discretionary income of all Northern Ireland households averaged £93.37 compared to the UK's £208.76, the lowest value since Q2 2015.

According to the Joseph Rowntree Trust, 22% of the UK population (14.3 million people) live in poverty and in-work poverty has been rising². In Northern Ireland, the figure is 370,000 people living in poverty of which 110,000 are children, 220,000 are working-age adults and 40,000 are pensioners³.

Increased borrowing

The annual growth rate for all consumer credit in the UK increased slightly from 7.5% in January 2023 to 7.7% in February 2023, the highest rate since November 2018. The annual growth rate of credit card borrowing fell slightly from 13.5% to 13.1% in February 2023, while for other forms of consumer credit the growth rate rose from 5.1% in January 2023 to 5.4% in February 2023⁴. Informal borrowing, from family

¹ Q4 2022 (Oct-Dec) Northern Ireland Household Expenditure Tracker | Consumer Council

² UK POVERTY 2018 Joseph Rowntree Trust

³ Poverty in Northern Ireland 2018 Joseph Rowntree Trust

⁴ <https://www.bankofengland.co.uk/statistics/money-and-credit/2023/january-2023>

and friends, has also increased since the COVID-19 pandemic, with low-income households borrowing more often in this way to buy essentials⁵.

Borrowing from illegal lenders and loan sharks

As well as the use of legitimate lenders by consumers, there is concern that those consumers without access to authorised lenders are using unauthorised lenders with some evidence to suggest that these unlicensed money lenders are targeting families on low-incomes or those who find themselves in difficult times. Consumer Council research shows⁶ that illegal lending continues to be an issue in Northern Ireland and that consumers with a disability were likely to have a much higher awareness of illegal lending happening within their local area with 28% compared to 17% for non-disabled respondents, there was also an awareness of illegal money lending outside of their area, again with 47% compared to 36% for non-disabled respondents. The *Swimming with Sharks* report produced by the Centre for Social Justice⁷, has suggested that as many as 1.08 million people in England could be borrowing from an illegal lender, with most (65%) reporting that they have a long-term health condition/disability. Overall, the report from the Centre for Social Justice determined that 90% of respondents would find it difficult to raise £200-£300 in an emergency.

Consumers with a disability

The impact of the current cost-of-living can have a disproportionate impact on consumers who may be vulnerable. For example, consumers with a disability are more likely to be in receipt of lower incomes, but at the same time face higher costs compared with non-disabled consumers.

Research undertaken by the New Policy Institute found that 18% of working-age disabled people were unable to afford basic items because of their cost⁸. Similarly, according to the Trussell Trust⁹, more than six in ten (62%) working-aged people referred to food banks in early 2020 were disabled. This was more than three times the rate in the general population.

⁵ *SMR report to Consumer Council (2022) Cvine1951yardonsumer vulnerability research: low-income households*

⁶ [Lending Savings Debt Report.pdf \(consumercouncil.org.uk\)](https://www.consumercouncil.org.uk/research/lending-savings-debt-report)

⁷ www.centreforsocialjustice.org.uk/library/swimming-with-sharks

⁸ <https://www.npi.org.uk/publications/income-and-poverty/disability-and-poverty/>

⁹ *State of Hunger - The Trussell Trust*

Research findings

Interviews with stakeholders

The first stage of the research was to conduct interviews with key stakeholders in order to identify the key issues on which to base the survey instruments. The following section summarises the key themes of the discussions with the stakeholders and highlights the main points that were made.

Extra costs faced by households containing a person with a disability

Heat and Energy Use

Disabled households face higher costs for heat. Some types of disability mean that a person needs more heat in their home, so turning it down or off is not an option. Colder houses can lead to or worsen respiratory problems and keeping warm helps mobility and reduces the incidence of falls. Heat that has been turned off for some time in many homes may not work when turned on again, resulting in further expense to have it repaired.

Disabled households often use more energy. Frequent changes of bedding and clothing often mean that disabled households may need to use a tumble dryer more often. There may be extra costs for bathing and showering either more frequently or for longer. Showering can take more time if the person has mobility problems or where showering is assisted. Running specialist machinery in the house can be expensive and using household equipment such as dishwashers may be necessary if a disabled person finds difficulty doing things manually.

Therapies, supports and adaptations

There are extra costs for aids and adaptations which are not covered by the Trust. There are often care needs over and above what is provided by the Trust, e.g., paying for care from agency workers or paying for house cleaning.

Extra costs are incurred for therapy, speech, hydrotherapy and physiotherapy, if people need more than the Health Trust provides, and specialist toy and play equipment for children with sensory disabilities is expensive. Whilst people can get help for specialist equipment they often have to pay up front and claim it back, not everyone can do that.

Extra shopping and transport costs

Special diets required by some disabled people are expensive and those who need them are less able to buy cheap brands of food. Some disabled people may be less able to shop around because of mobility or sight problems and are more likely to shop locally where prices may be higher. Taxi costs can be a financial burden where a disability makes using public transport difficult.

Shopping around for best deals, say on energy, is more difficult for disabled people and it is difficult to negotiate over prices for specialist equipment as there are so few providers.

Exploitation and scamming

Criminal exploitation of disabled people is on the rise.. One example given by a stakeholder is charging £200 to fill in a Personal Independent Payment form. There has been a rise in cuckooing (where strangers move into the homes of vulnerable people) There are financial consequences of this for the homeowner or tenant with extra bills, loss of credit rating and so on. People with mental health issues can be more easily swayed by “too good to be true” deals or scams.

Borrowing

Incidence of borrowing

Disabled people are now borrowing to just make ends meet and disability benefits do not cover all the costs of disabled living. More and more are using “spread out” credit like Klarna and Clearpay which can store up debt.

More and more are getting into debt and borrowing by disabled people is probably higher than estimated because people don't always want to admit it. Parents have bailed their offspring out in the past, but these savings are now gone and there is lower financial resilience amongst both parents and offspring.

Borrowing from illegal or unlicensed lenders

Stakeholders commented that disabled people who rely on benefits have difficulty accessing traditional lending routes because they are seen as a bad risk. That can lead them into the hands of illegal lenders. Sometimes illegal lending is run by organised crime but sometimes it is just local “opportunistic individuals”. Two stakeholders reported doorstep borrowing amongst their clients. In one case illegal lending was for heating oil and in another it was for food.

Extra costs faced by people with specific disabilities or health problems

Sightedness

People with sight problems may need extra lighting and may need to leave lights on all the time. They are also more likely to leave the hob or oven on accidentally. People with sight difficulties will often use a landline in preference to a mobile because it is easier to dial and this can be more expensive. Computer software to adapt for disabled use can be expensive and door cameras so that people with sight or hearing difficulties can find out who is at the door, are very expensive. The best deals on many goods and services are often online, but this is a problem for blind or partially sighted people so they end up paying more than those who are sighted. People with sight difficulties often have to take a “minder” when they go out and pay for their time and transport.

Hearing loss

Trust-provided hearing equipment often only covers the basics and people with hearing disabilities often spend money on more sophisticated devices such as Roger

pens. They also incur extra costs for interpreter services for deaf people and the cost of taking them to meetings and appointments.

Mental health

Many people with mental health issues are trying to find a place of calm both literally and figuratively. They want to be in a space where they feel that a responsible adult will sort out any crisis. Uncertainty about the cost-of-living crisis or not having an NI Assembly or war in Ukraine makes it harder for them to feel less anxious, calm and stable. One stakeholder said that, where lack of money leads to a poor-quality diet, it can have a negative impact on mood.

Prioritising and coping mechanisms

To cope with these extra and rising costs, disabled people often eat cold food to avoid using hobs and ovens. They are ordering water bottles and blankets for the winter and are cutting down to one meal a day. More and more disabled people are opting for institutional care as being a cheaper option than staying in their own homes even though they do not feel ready for that option. Others fear institutional care even though their circumstances make institutional care appropriate, but they continue to live in cold houses to avoid it. Smoking and buying cigarettes or a couple of beers might be coping mechanisms whether society frowns on it or not. They can make life bearable in the moment.

Universal credit and other benefits

The benefits system is too complex especially for disabled people and also quite stigmatised. Many disabled people don't understand what they are entitled to. Disabled people on non-means tested benefits miss out on support applied via Universal Credit, they need to be targeted in other ways.

The temporary uplift in Universal Credit gave disabled people some breathing space to get on top of bills and stock up on essentials. The withdrawal of the uplift left disabled people back below the amount they need and any benefit from having stocked up or pre-paid their meters has since disappeared.

Survey findings

This section of the report is based on a survey of 1,004 Northern Ireland consumers on issues related to coping with the cost-of-living crisis, with a particular focus on the experience of consumers with a disability compared with the general population. The findings from the stakeholder interviews were used to develop the questionnaire.

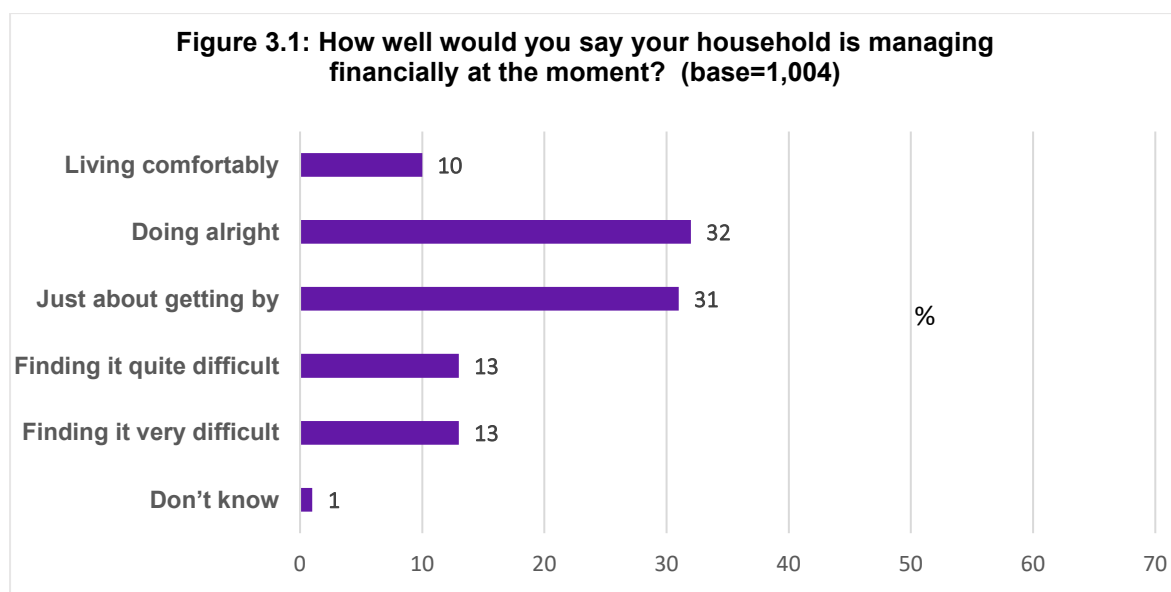
Financial situation of households

Managing financially at the moment

Consumers were asked how their households were coping financially at the moment. Figure 3.1 shows that 10% of consumers said their household is living comfortably, 32% said their household is doing alright and 31% said they are just getting by. Approximately one in four (26%) consumers said that they are finding it difficult (quite difficult, 13%: very difficult, 13%). One percent were unsure.

Consumers with a Disability

The analysis shows that consumers with a disability are being disproportionately impacted by the cost-of-living crisis, with those with a disability significantly less likely to say they are living comfortably or doing alright compared with the general population (31% vs. 42%). The difference in experience is even more dramatic when compared with non-disabled consumers (31% vs. 48%).



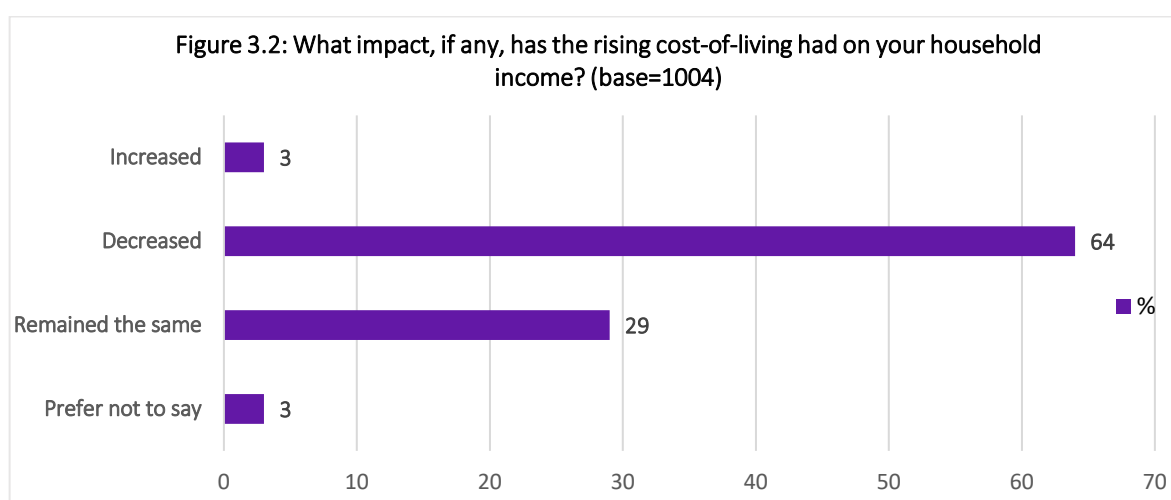
Not only is it consumers with a disability who are finding it difficult to manage financially at the moment, the same is true for other key consumer groups when compared with the general population (42%). These groups include women (38%), those in low income households, consumers in lower socio-economic groups (16%) and those living in the private rented sector (18%) (please see Appendix 4 for the statistical differences between different groups).

Impact of rising cost-of-living on household income

Consumers were asked what impact the rising cost-of-living has had on their household income. Figure 3.2 shows that 3% of consumers said that the rising cost-of-living has led to an increase in their household income, whereas most consumers said that their household income has decreased (64%). Twenty-nine percent (29%) said their household income has remained the same. Three percent preferred not to answer this question.

Consumers with a disability

In relation to consumers with a disability (70%) are significantly more likely to report that their household income has been negatively impacted by the rising cost-of-living compared with the general population (64%). The same holds true when consumers with a disability are compared with non-disabled consumers (70% vs. 62%).



As well as consumers with a disability the research also confirms that compared with the general population (64%) other consumer groups are also more likely to say that their household income has fallen because of the cost-of-living, with those more likely to be adversely impacted including women (69%), consumers in lower socio-economic groups (69%), low income groups (74%) and tenants in the private rented (71%) and social housing (72%) sectors (please see Appendix 4 for the statistical differences between these groups).

Reasons why rising cost-of-living has negatively impacted on household income

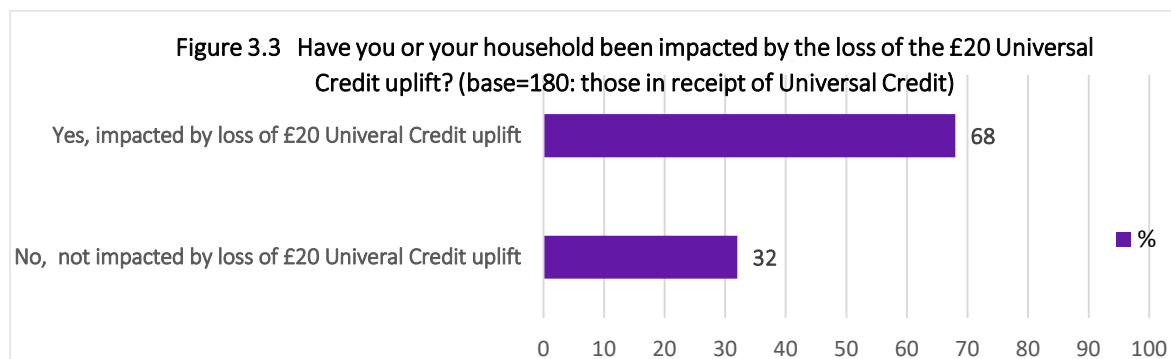
Consumers who indicated that their household income had decreased as a result of the rising cost-of-living were more likely to attribute this to: a general increase in the cost-of-living (42%); an increase in the price of food/ groceries (21%); an increase in the cost of petrol and diesel (11%); and, inflation negatively impacting on the value of household income (11%) [see Table 3.1 in Appendix 4].

Impact of the loss of Universal Credit £20 top up

Among consumers who said that either they or someone in their household is in receipt of Universal Credit (n=180), 68% said they or their household have been impacted by the loss of the £20 uplift.

Consumers with a disability

Although not statistically significant, consumers with a disability living in households in receipt of Universal Credit were more likely to say they have been impacted by the loss of the £20 uplift (consumers with a disability compared with the general public, 71% vs. 68%: consumers with a disability compared with non-disabled consumers, 71% vs. 66%).



How consumers have been impacted by the loss of Universal Credit £20 uplift

Those impacted by the loss of the £20 Universal Credit uplift were most likely to say they have been affected due to having less income to cover rising prices (21%), with 16% saying they had got used to it and that it's been difficult to readjust without it (see Table 3.2 in Appendix 4).

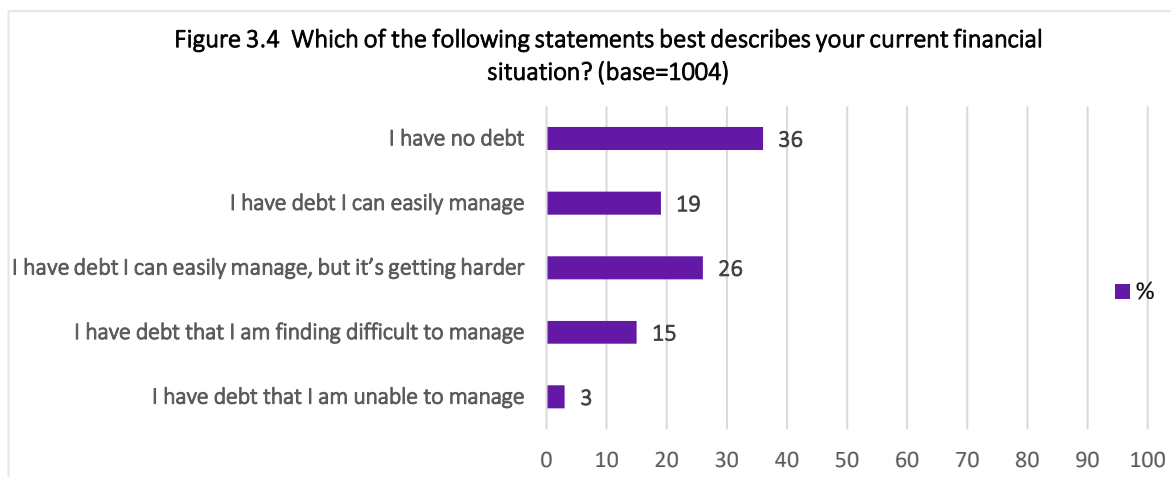
Current financial situation

Consumers were asked to describe their current financial situation.

Figure 3.4 shows that 36% of consumers said they have no debt, 19% have debt they can easily manage, and 26% have debt they can easily manage, but it's getting harder. Fifteen percent (15%) have debt that they are finding difficult to manage, and 3% have debt they are unable to manage.

Consumers with a disability

Compared with the general population, consumers with a disability were significantly less likely to have no debt or say they can easily manage their debt (48% vs. 55%), with the same true when compared with non-disabled consumers (48% vs. 59%).



The management of debt is also a significant issue for some other consumer groups compared with the general population (55%), including those living in households in receipt of Universal Credit (34%) and tenants in the private rented sector (40%) (please see Appendix 4 for the statistical differences between these groups).

Consumer actions as a result of the rising cost-of-living

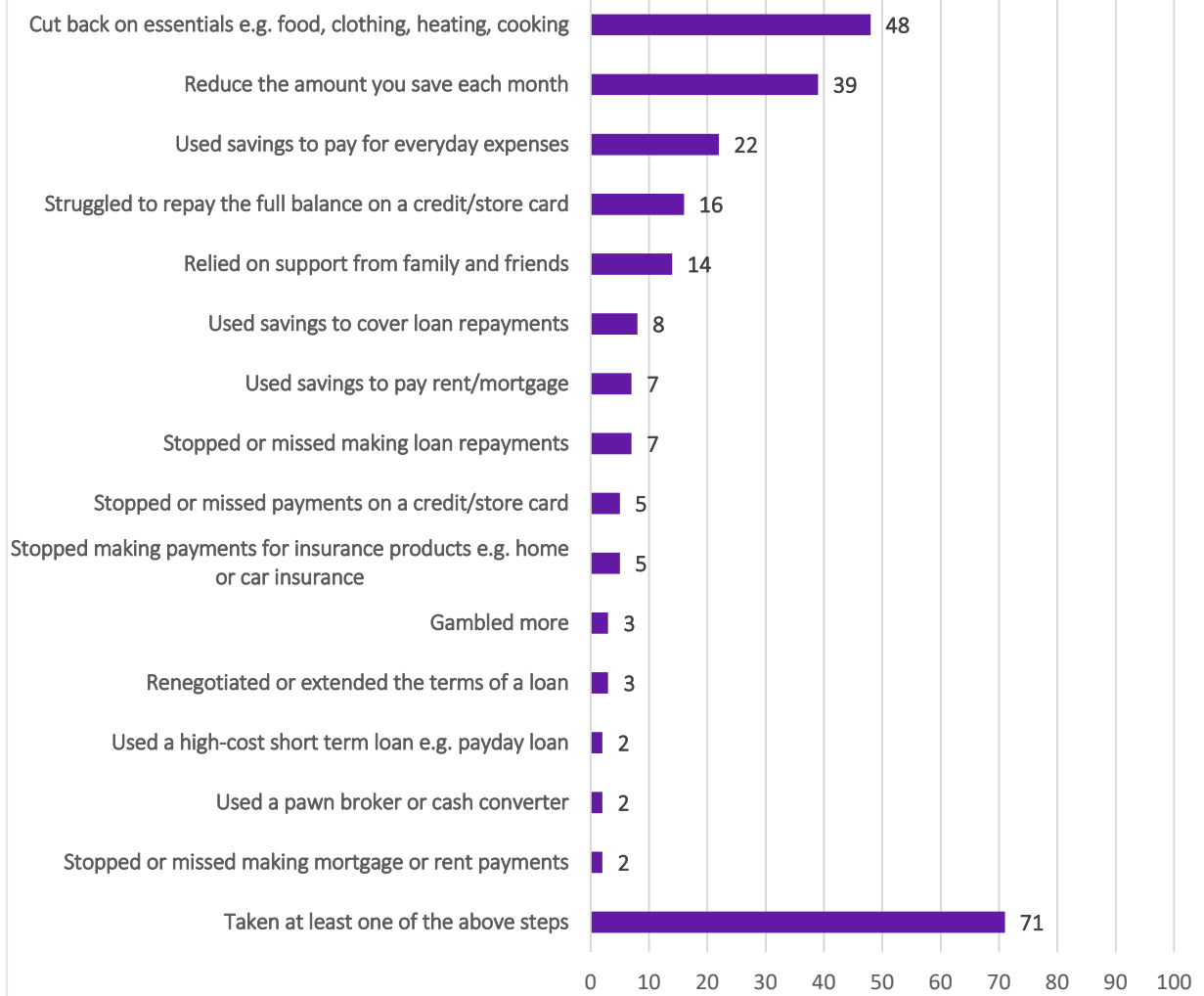
Consumers were asked if they have taken different steps as a result of the rise in the cost-of-living. Figure 3.5 shows that consumers most commonly reported cutting back on essentials such as food, clothing, heating and cooking (48%), with 39% reducing the amount they save each month.

Consumers with a disability

Having to take some action because of the cost-of-living was more likely to be reported by consumers with a disability compared with the general population (85% vs. 71%) and non-disabled consumers (85% vs. 65%).

Consumers with a disability compared with the general public were significantly more likely to report: having stopped or missed making loan repayments (11% vs. 7%); renegotiated or extended the terms of a loan (5% vs. 3%); stopped making payments for insurance products e.g., home or car insurance (6% vs. 5%); used savings to pay for everyday expenses (31% vs. 22%); cut back on essentials e.g., food, clothing, heating, cooking (64% vs. 48%); used a high-cost short term loan e.g., payday loan (4% vs. 2%); and, relied on support from family and friends (20% vs. 14%).

Figure 3.5: Have you taken any of the following steps as a result of the rising cost-of-living?
(base=1004)

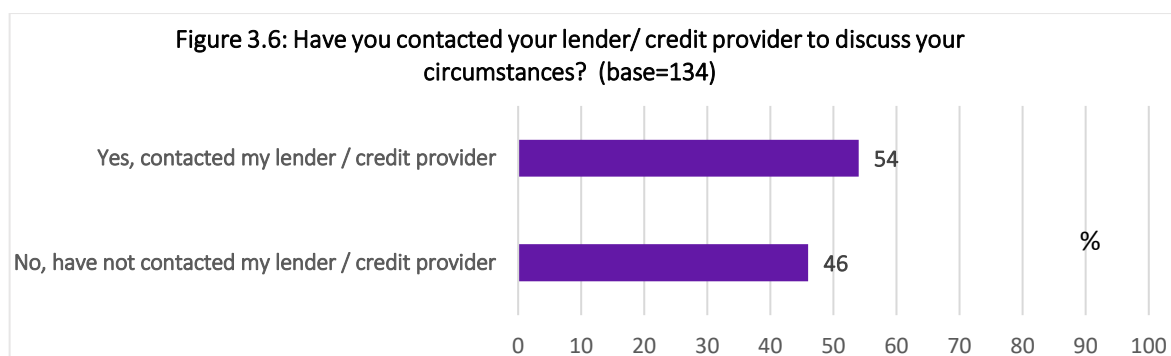


Furthermore, consumers with a disability compared with non-disabled consumers were more likely to have: stopped or missed making loan repayments (11% vs. 5%); renegotiated or extended the terms of a loan (5% vs. 3%); stopped making payments for insurance products e.g., home or car insurance (6% vs. 3%); used savings to pay for everyday expenses (31% vs. 17%); cut back on essentials e.g., food, clothing, heating, cooking (64% vs. 42%); used a high-cost short term loan e.g., payday loan (4% vs. 2%); and, relied on support from family and friends (20% vs. 11%).

Compared with the general population (71%), other vulnerable groups more likely to report having had to take action to reduce household costs as a result of the cost-of-living crisis include women (77%), those living in low income households (86%), and social housing tenants (85%) (please see Appendix 4 for the statistical differences between these groups).

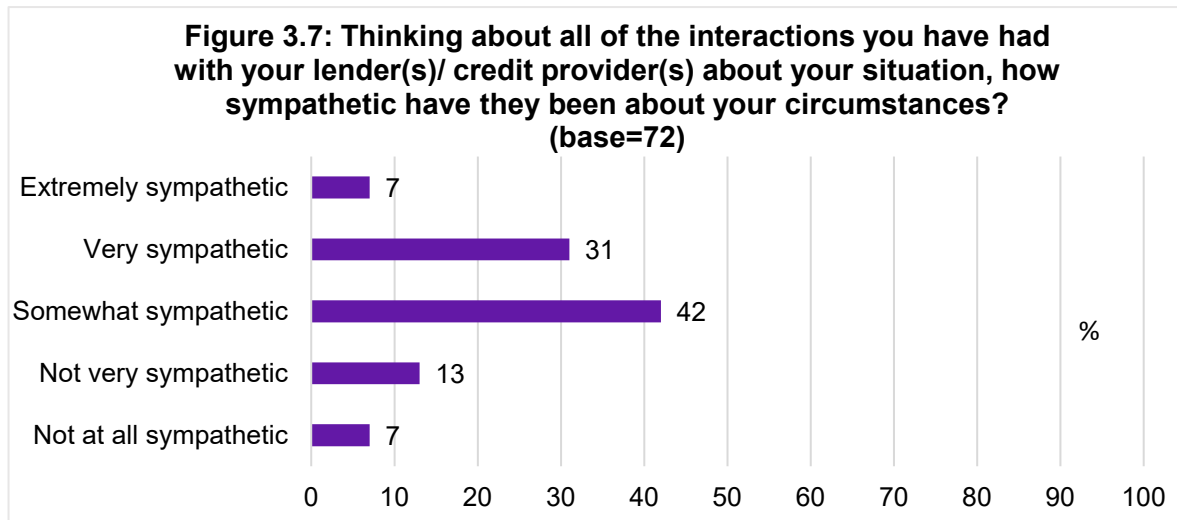
Contacting lenders/credit providers

Thirteen percent (13%) of consumers had stopped or missed a payment to a lender. Consumers who indicated that they have stopped or missed making loan/credit payments were asked if they had contacted their lender/ credit provider to discuss their circumstances. Among this group of consumers (n=134), just over half (54%) said they had contacted their lender / credit provider.



Sympathy from lenders/credit providers

Among those who had contacted their lender/ credit provider (n=72), most (80%) reported that their lender/ credit provider had been sympathetic (extremely sympathetic, 7%: very sympathetic, 31%: somewhat sympathetic, 42%), with 20% saying their lender/credit provider had not been sympathetic (not very sympathetic, 13%: not at all sympathetic, 7%).



Consumers (n=23) who reported that their lender / credit provider had not been sympathetic about their circumstances said that this affected them in different ways, with consumer’s most commonly citing negative impacts on their mental health, having an effect on their confidence and anxiety and worry (see Table 3.3a in Appendix 4).

Borrowing money as a result of the cost-of-living

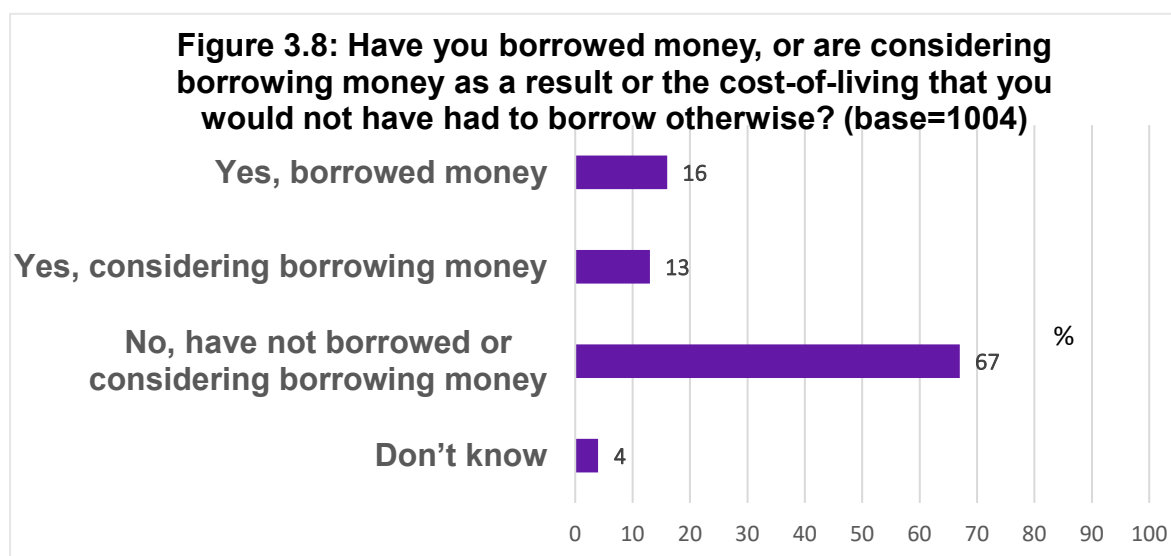
Figure 3.8 shows that because of the cost-of-living, 16% of consumers have borrowed money they would not have had to borrow otherwise. Thirteen percent (13%) said they are considering borrowing money as a result of the cost-of-living, with most (67%) saying they have neither borrowed, nor are they considering borrowing money, because of the cost-of-living. Four percent answered, 'don't know'.

Consumers with a disability

Analysis by disability status found that consumers with a disability compared with the general population were significantly more likely to say they have borrowed money as a result of the cost-of-living crisis (20% vs. 16%) with the same true when compared with non-disabled consumers (20% vs. 14%).

A similar pattern of response was evident in relation to considering borrowing money as a result of the cost-of-living crisis (18% of consumers with a disability compared with 13% in the general population and 11% of non-disabled consumers).

The likelihood of either borrowing or considering borrowing as a result of the cost-of-living crisis was also higher among consumers with a disability (38%) compared with the general population (29%) and non-disabled consumers (25%).

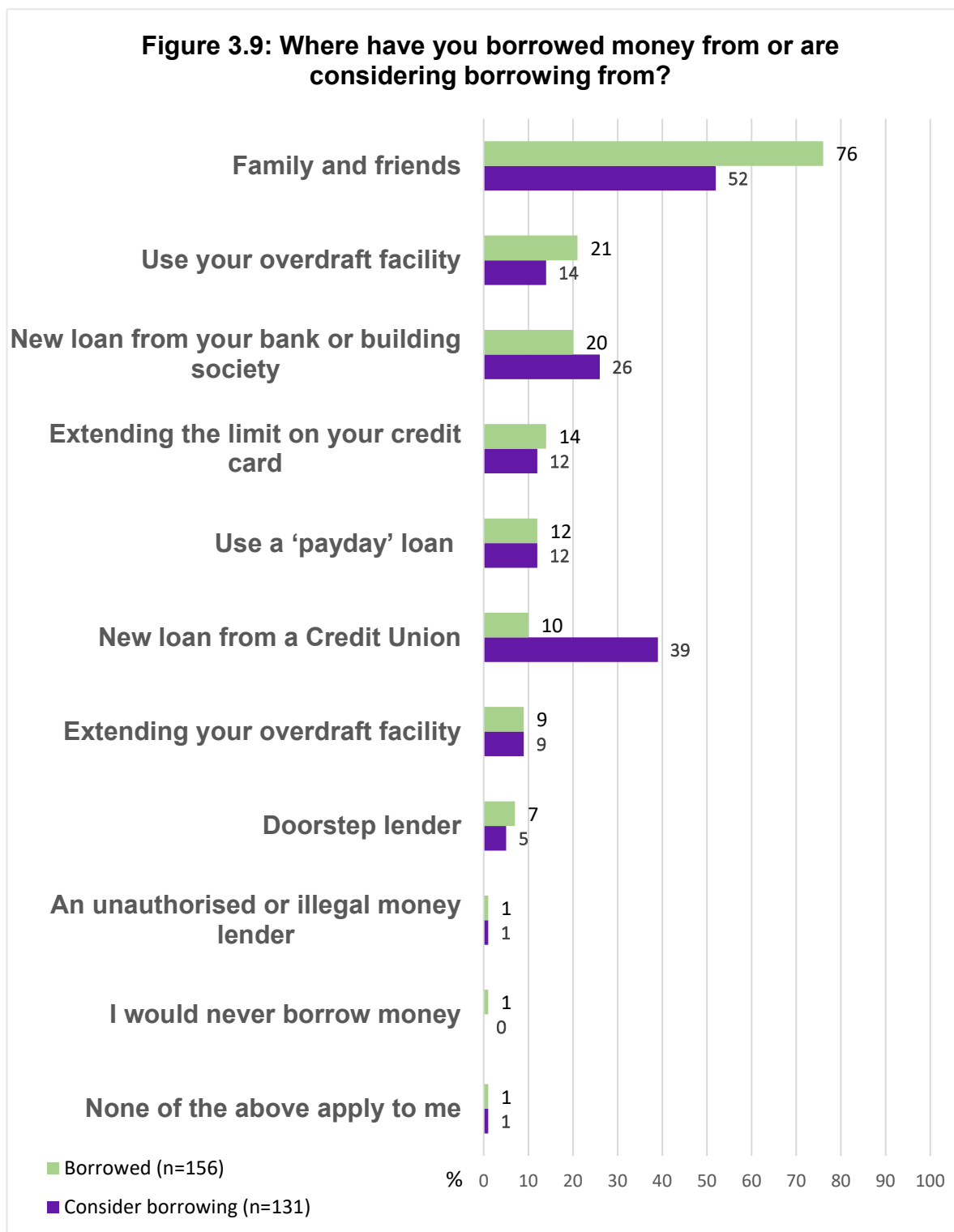


Being more likely to borrow or consider borrowing money because of the cost-of-living crisis is not only more likely to be the experience of consumers with a disability, but is also more likely to be the experience of younger consumers (40%), those living in low income households (37%) and those living in private rented sector accommodation (40%) (please see Appendix 4 for the statistical differences between these groups).

Source of borrowing

Those (n=156) who have borrowed money as a result of the cost-of-living most commonly borrowed from family and friends (76%), used overdraft facilities (21%) and took out new loans from their bank or building society (20%).

Among those (n=131) considering borrowing money as a result of the cost-of-living, 52% said they would consider borrowing from family and friend, 39% would consider



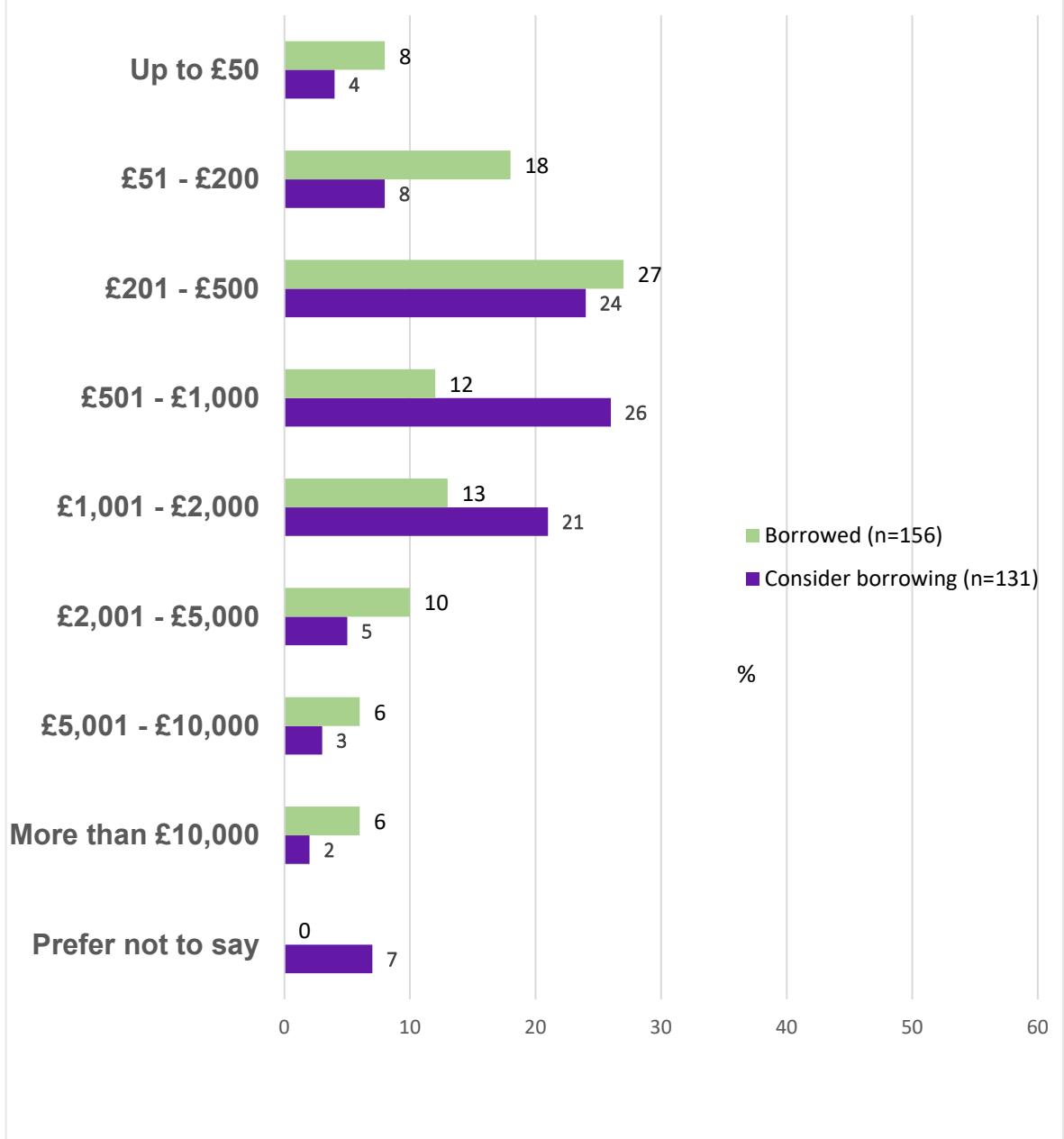
a new loan from a Credit Union and 26% would consider a new loan from a bank or building society.

Borrowing amounts

Among those (n=156) who have borrowed money as a result of the cost-of-living, approximately two out of three (65%) had borrowed £1000 or less, with around one in three (35%) borrowing more than £1000.

Among those (n=131) considering borrowing money as a result of the cost-of-living, approximately six out of ten (62%) are considering borrowing £1000 or less, with 31% considering borrowing more than £1000.

Figure 3.10: How much did you borrow or would you consider borrowing?



Using borrowed money/additional credit

Those who indicated that they have taken out additional borrowing because of the cost-of-living were asked what they had used this money/credit for, with the most common expenditures relating to basic essentials/to cover daily expenses (24%), to pay for food (24%), to pay household bills (18%) and to pay for energy/utility bills (16%) (see Table 3.3 in Appendix 4).

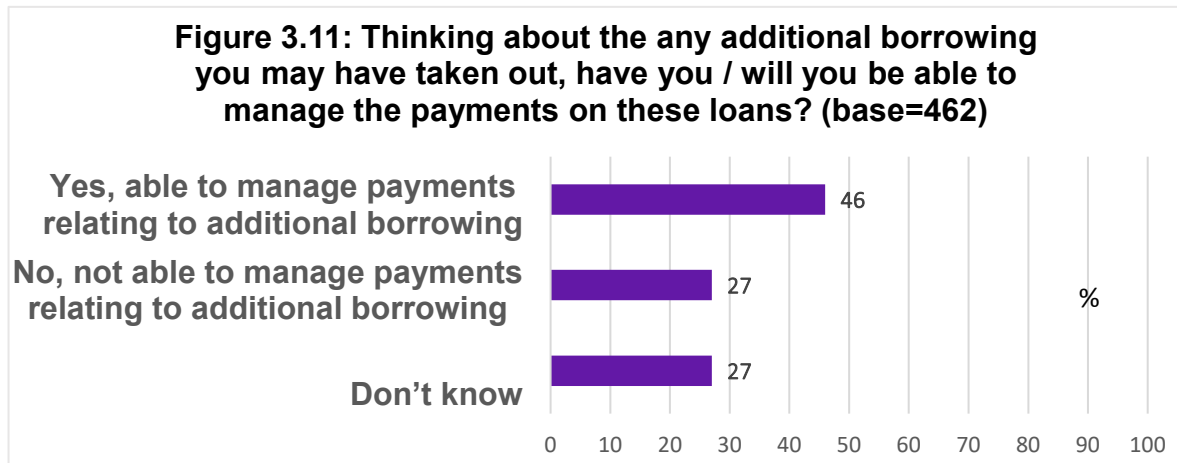
Managing payments on additional borrowing

Again, those indicating that they have taken out additional borrowing were asked if they are or will be able to manage the payments on these loans. Figure 3.11 shows

that just under half (46%) of those who have taken out additional borrowing said they are able to manage payments, with 27% unable to manage payments and 27% undecided.

Consumers with a disability

Analysis by disability status found that consumers with a disability compared with the general population were significantly less likely to say they will be able to manage the additional borrowing they have taken out (42% vs. 46%) with the same true when compared with non-disabled consumers (42% vs. 48%).



Compared with the general population (46%), those less likely to be able to manage payments relating to additional borrowing because of the cost-of-living crisis included women (39%), those living in low income households (27%), those living in households in receipt of Universal Credit (33%), and social housing tenants (19%) (please see Appendix 4 for the statistical differences between these groups).

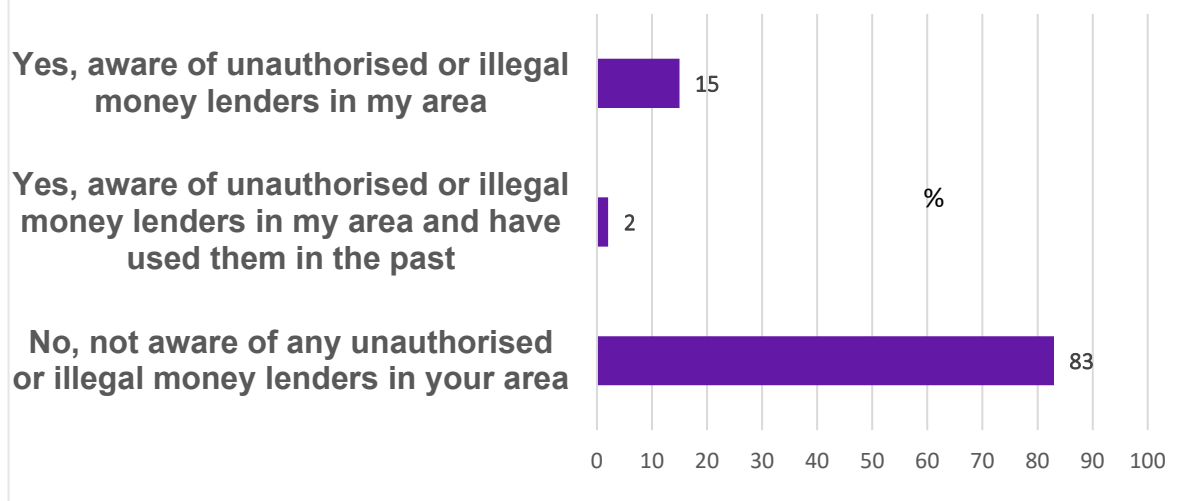
Awareness of unauthorised or Illegal Money Lenders

Figure 3.12 shows that 17% of consumers are aware of unauthorised or illegal money lenders in their area (15% aware but not used one and 2% aware and used one in the past).

Consumers with a disability

Compared with the general population (17%) and non-disabled consumers (13%), those with a disability (25%) were more likely to be aware of unauthorised or illegal money lenders in their area. There was no significant difference in the likelihood of having used an unauthorised or illegal money lender between those with a disability and the general population or non-disabled consumers.

Figure 3.12: Are you aware of any unauthorised or illegal money lenders in your area? (base=1004)



Compared with the general population (17%), awareness of unauthorised or illegal money lenders was more common among lower socio-economic groups (19%) and those living in social housing (26%). Again, compared with the general population (2%), those more likely to have used an illegal or unauthorised lender included tenants in private rented accommodation (4%) (please see Appendix 4 for the statistical differences between these groups).

Seeking help and advice to cope with the rising cost-of-living

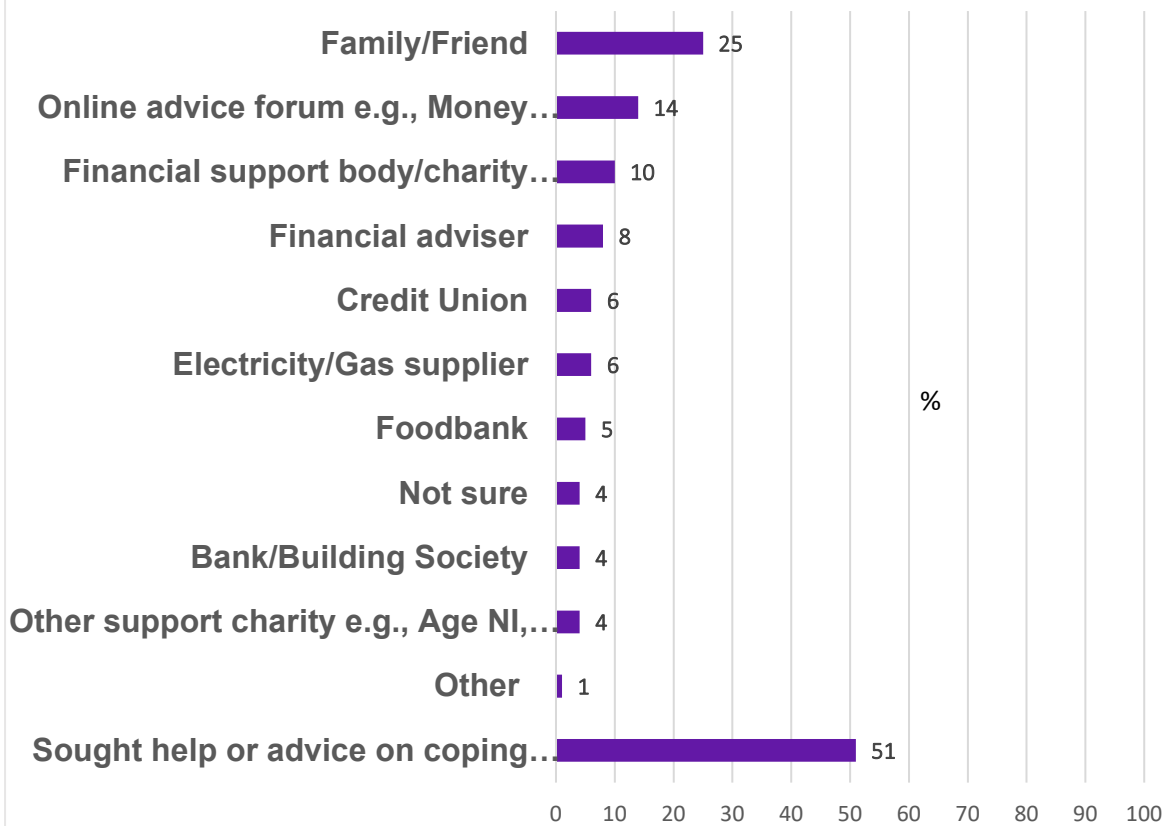
Consumers were asked if they had sought help and advice to cope with the rising cost-of-living.

Figure 3.13 shows that just over half (51%) of consumers reported seeking help and advice to cope with the rising cost-of-living, with the most common sources being family and friends (25%), online advice forums (14%), and financial support bodies / charities (10%).

Consumers with a disability

There was no significant difference in the likelihood of having sought help and advice to cope with the rising cost-of-living between those with a disability and the general population or non-disabled consumers.

Figure 3.13: If needed, where have you sought help and advice to cope with the rising cost-of-living? (base=1004)



Consumers with a disability compared with the general population (51%) were no more likely to have sought help and advice to cope with the rising cost-of-living, younger consumers (66%), those living in households in receipt of Universal Credit (68%) and social housing tenants (62%) were more likely to have sought help (please see Appendix 4 for the statistical differences between these groups).

Disability and Coping Financially

The survey also sought to measure the prevalence of disability among consumers as well as the prevalence of disability among consumer households. The definition of disability used in the Disability Discrimination Act was used for the purposes of measuring prevalence:

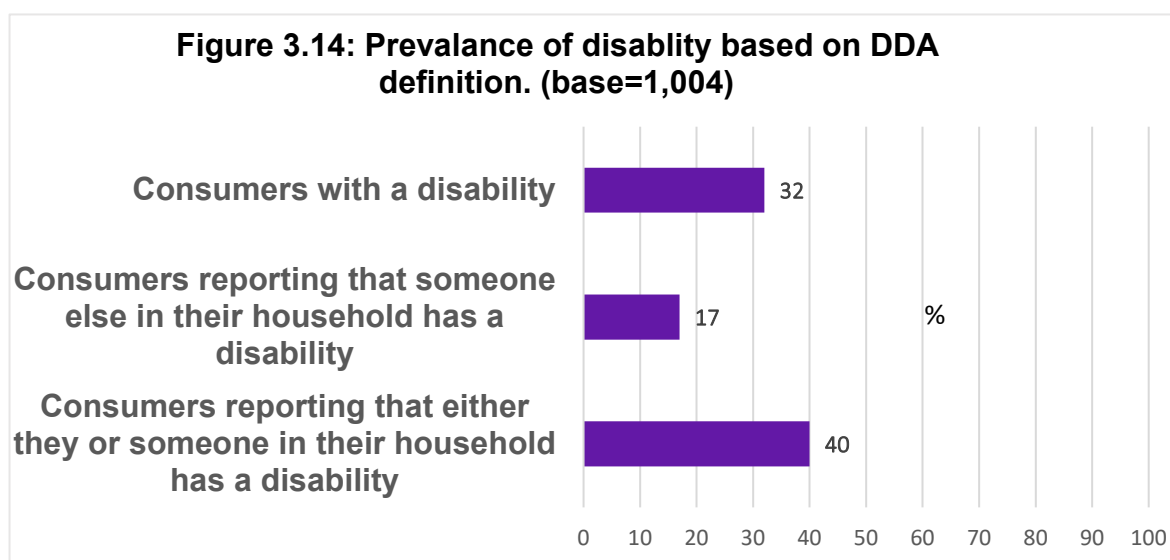
The Disability Discrimination Act (DDA) defines disability as a physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities.

Physical impairment includes a weakening of part of the body (eyes, ears, limbs, internal organs) caused through illness, by accident or from birth. **Mental impairment** includes mental health illness, or a learning disability.

*People who are diagnosed with **Cancer, HIV and MS** are deemed disabled from the point of diagnosis rather than from the point from when the condition has an adverse effect on the person.*

Given the above definition, 32% of consumers said their day-to-day activities are limited because of a health problem or disability which has lasted or is expected to last, at least 12 months (includes problems which are due to ageing), with 17% saying that someone in their household has a disability based on the DDA definition.

Note that 40% of consumers reported that either they or someone in their household has a disability.

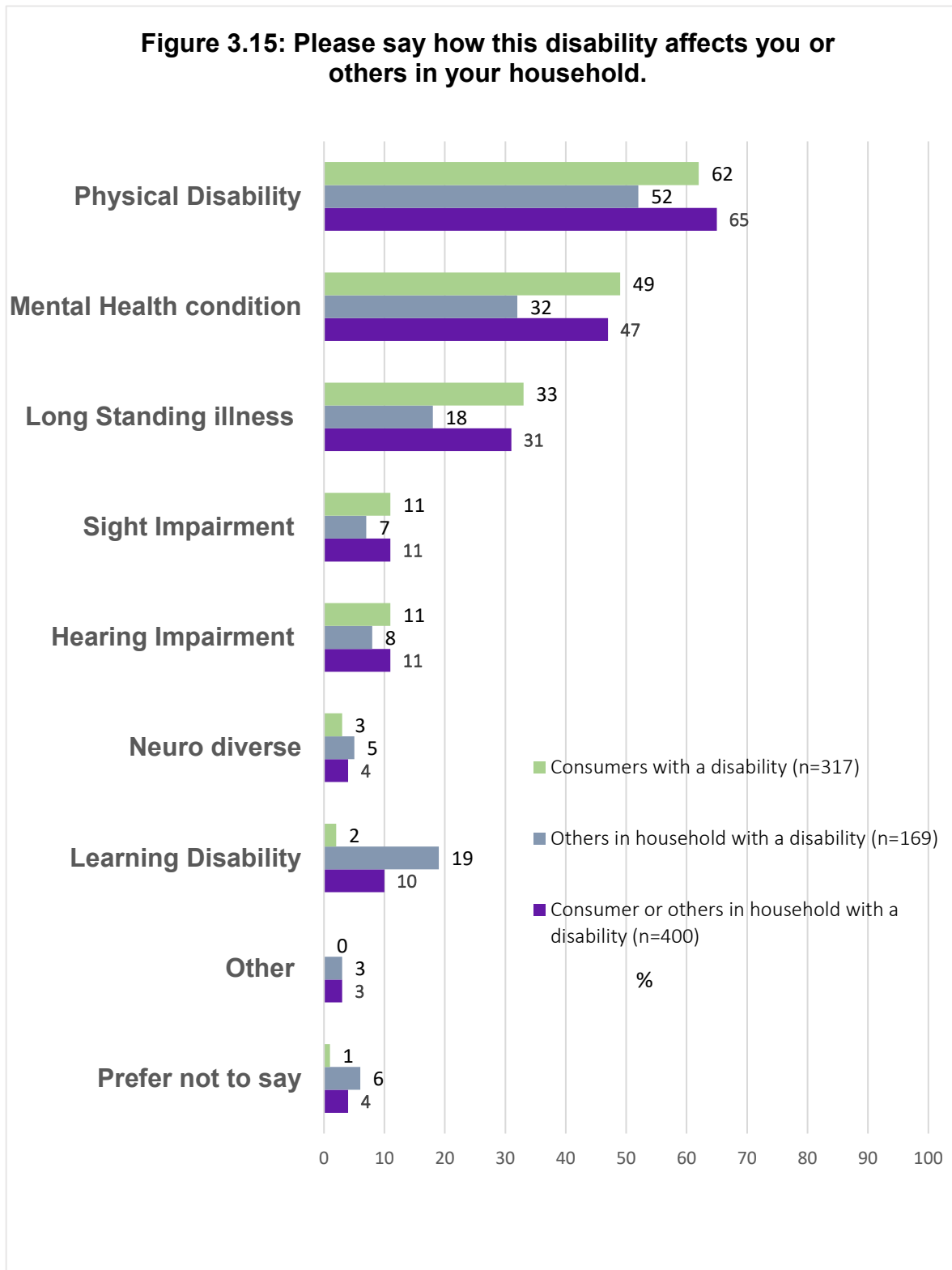


Compared with the general population (40%), those more likely to say that someone with a disability lives in their household included those in lower socio-economic groups (50%), those living in low income households (55%) and social housing tenants (67%) (please see Appendix 4 for the statistical differences between these groups).

Nature of Disability

The most common disabilities reported by consumers with disabilities were physical disability (62%), mental health conditions (49%) and long-standing illness (33%).

Among others in the household with a disability, the most common conditions included physical disability (52%), mental health conditions (32%) and learning disability (19%).



Finally, among households where the consumer or someone else in the household has a disability, the most common conditions reported were physical disability (65%), mental health conditions (47%) and long-standing illness (31%).

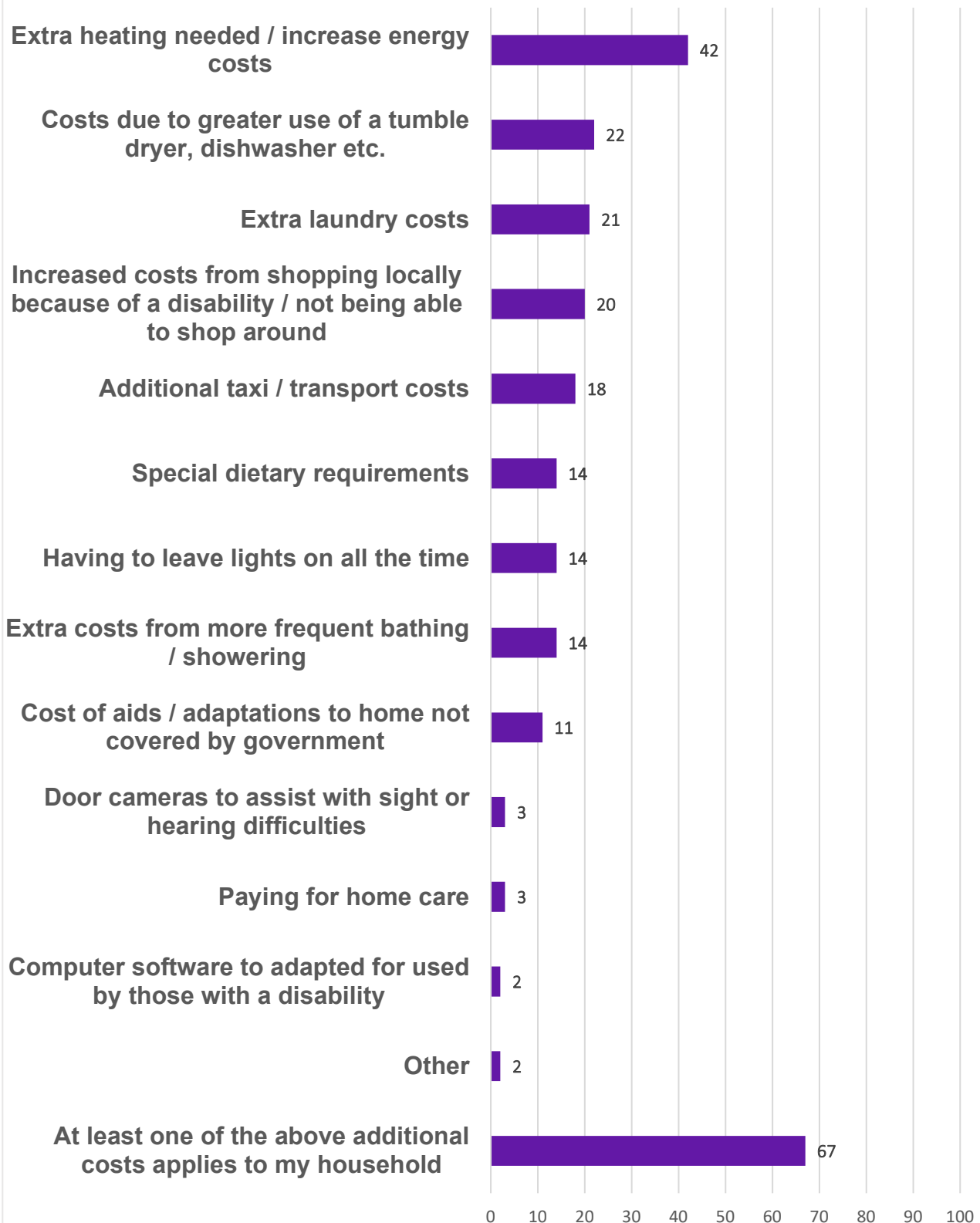
Additional costs for households with someone with a disability

Those living in households where someone has a disability (consumer or someone else) were asked if a number of additional costs apply to their household because of this.

Figure 3.16 shows that the most common additional costs faced by households with someone with a disability were extra heating needs / increased energy costs (42%), costs due to great use of a tumble dryer, dish washer etc. (22%), extra laundry costs (21%) and increased costs from shopping locally because of a disability / not being able to shop around (20%).

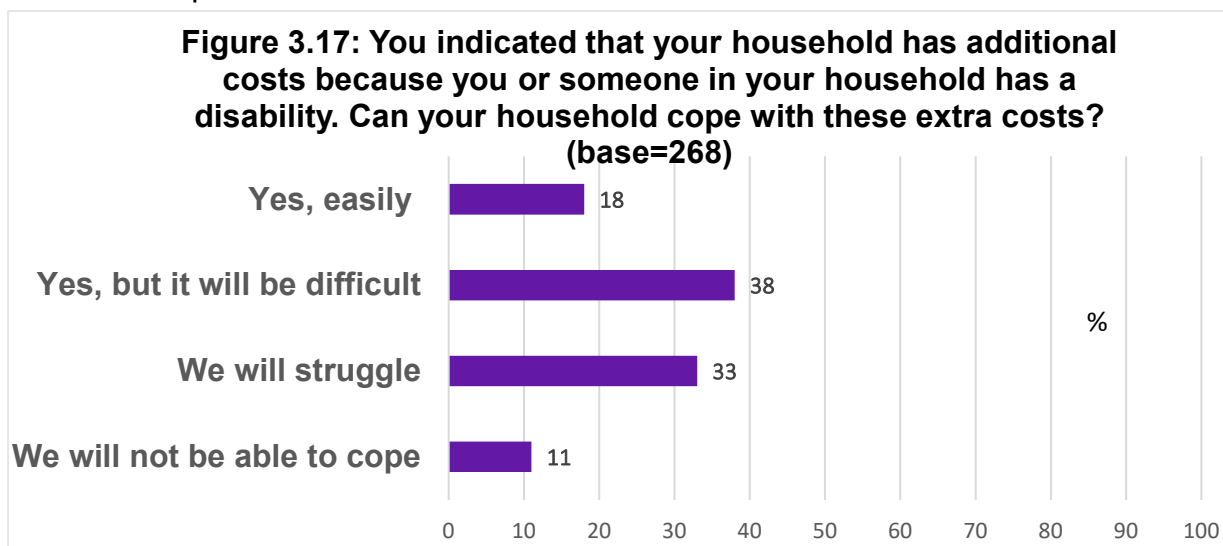
Please note that most (67%) households with someone with a disability said they have at least one of the additional costs listed in Figure 3.16.

Figure 3.16: Please say if any of the following additional costs apply to your household because you or someone in your household has a disability? (base=400)



Coping with additional costs associated with disability

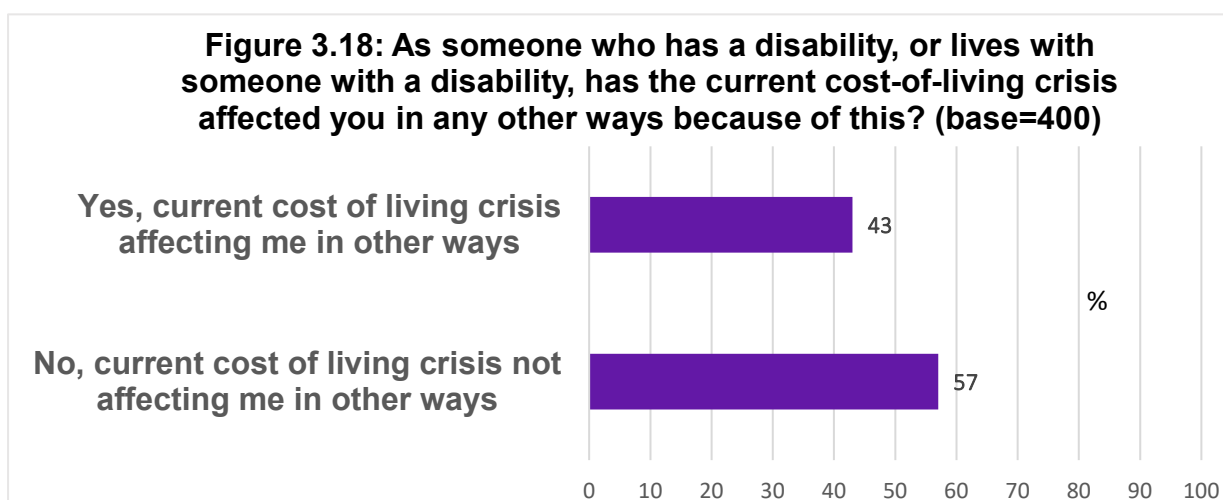
Among those who said their household has additional costs because someone has a disability, 18% said they can easily cope with these additional costs, 38% said they can cope but it will be difficult, 33% said they will struggle and 11% said they will not be able to cope.



Particular groups of consumers more likely to say they are either struggling or unable to cope with additional costs because someone in their household has a disability included women (53%), lower socio-economic groups (50%), consumers living in low income households(73%) and social housing tenants (70%) (please see Appendix 4 for the statistical differences between these groups).

The current cost-of-living affecting households with someone with a disability

Approximately four out of the (43%) consumers who have a disability themselves, or have someone else in their household with a disability, said that the current cost-of-living is affecting them in other ways.



Other impacts related to disability and reported by those living in households where someone has a disability, included: additional heating concerns/requirements/had to cut back or not turn it on (18%), increased stress, worry and anxiety (14%), impacts on mental health (35%) and just being worried about the cost of everything (13%) (see Table 3.4 in Appendix 4).

Single most important thing that would help consumers with the cost-of-living

All Consumers

All consumers were asked to say what they believe to be the most important thing that would help them with the cost-of-living, with the most common suggestions including: a reduction in the cost-of-living / prices / bills (22%), an increase in wages / pay rise in line with inflation (12%), a decrease in energy cost (10%) and cheaper food (7%) [see Table 3.5 in Appendix 4].

Consumers with a disability

The pattern of response to this question was similar to the general population, with consumers who have a disability, or live with someone with a disability, with 22% saying a reduction in the cost-of-living / prices / bills would help them with the cost-of-living. Eleven percent (11%) said that increase in wages / pay rise in line with inflation (12%) would help them with 9% saying that a decrease in energy cost would help them [see Table 3.6 in Appendix 4].

Depth interviews with consumers with a disability

Following the survey stage, 16 disabled members of the public were recruited for one-to-one depth interviews. This enabled a drill down into the main issues identified from the survey. The findings from these 16 interviews appear below.

Heating and energy

Disabled people often need extra heat in their homes because of their condition. For example, those with mobility issues experience stiff joints if they get cold and this can lead to further reductions in mobility and falls. People with heart problems and those taking blood thinners also need to keep warm as do most others with a disability or long-term illness. People with disabilities, therefore, cannot take the same measures as others to reduce their heating or energy use.

"Heating is very important because I need the house to be warm when I get up as I am very stiff in the morning, and it takes my body a long time to heat up."

"I need heat to keep mobile, otherwise I can't get out of the chair, and I worry about falling."

"When you are on blood thinners you really feel the cold, so I have to have the heat on all the time."

Medical insurance and private medical care

Some interviewees said that they like to have private medical insurance in case they have difficulty getting the treatment they want on the NHS. Some also said that the cost of such insurance is higher for them because of their condition.

"I have to pay a lot more for private medical insurance because my health problems came on when I was a child, and the insurers treat that as a pre-existing condition."

"Long term I will have to have operations. Any treatment for my hearing condition on the NHS is very basic, so I will be trying to fund my operations privately. This is because sensory degeneration such as mine can increase if untreated, so as there are waiting lists on the NHS and my condition is getting worse, I will have to pay for it."

Transport

Rising energy costs are impacting on the cost of transport for people with disabilities. Many people with disabilities are not able to walk or use public transport because of mobility issues, sight or hearing impairments or because they are unable to drive.

"My husband can't use public transport; he needs to use the car because he can't walk far."

"My wife has frequent medical visits which have to be taken by car. Diesel is so expensive."

"I cannot use public transport and I can't drive, so I have to get taxis everywhere. I can't walk to the bus or from the bus on into the shops."

“When I use public transport, I have to walk a bit more and the traffic noise is very uncomfortable for me, I feel disorientated and panicky.”

Special diets

Many interviewees said that they must have a special diet or have to eat good quality food.

“Then there is the cost of my diet. I have a lot of food intolerances, so I have to be careful about additives and so on. Organic is best for me, but that is so expensive now.”

“The food I need to eat is more expensive. I can't eat dairy, or most meats and a special diet is not cheap.”

“I have to eat a special yoghurt which is expensive at £1 a pot. I can't eat the 4 for a pound stuff.”

“My husband has type 2 diabetes and he has to have a particular diet. Our two special diets cost us £25 each per week extra.”

Extra personal care costs

A number of interviewees said that they incur higher costs for personal care or special products for bathing and showering.

“The cost of incontinence pads has increased substantially by a good 30%. It's also more difficult to source them than it used to be. Even paracetamol has increased in cost which I use for the pain”.

“My daughter also suffers allergies and needs special shampoos and creams which are very expensive.”

Therapies and aids not available from the Health Trust/NHS

Whilst many aids, adaptations and therapies are available free for people with disabilities and long-term illness, those interviewed often said that they paid for extra help or more sophisticated aids over and above what is available from the Health Trust.

“My daughter has low muscle tone and we used to go swimming 3 times a week, now we can only afford to go once. This makes her more agitated when she can't exercise. She used to go to disabled dance classes once a week, but that is too expensive now, so we try to exercise together in the house.”

“I have to pay extra for a good hearing aid, the free ones are out of the 1950s. The best aids are not available on the NHS.”

“I do need to have adaptations done to the house, but I can't afford them and in my head that would be beginning to give up.”

Other extra household costs

Many other everyday household activities cost more for disabled people. This ranges from extra laundry costs, having to employ help, and extra shopping costs when it is impossible to shop around for the best prices.

"I estimate that 95% of shopping is done online by delivery which is an added cost for everything."

"It is very hard to shop for bargains. We have to take the car because of my disability, and we can't afford the petrol costs or parking charges."

"The washing machine is never off. She is incontinent and her bedding and clothes have to be changed daily."

Coping with extra costs

Cutting back on food

As noted above, many disabled people are coping with extra costs by doing without where possible or cutting back on the essentials that are not related to their disability. Many said that they are having to make food go further.

"I am more aware of everything and the costs of basics. I try to make more meals out of the same amount of food that I buy, but I can't do without heat."

"I bulk things up with more carbs so that I can get more than one meal out of it."

Cutting back on heating

As noted above, many disabled people need to have extra heat or need to have their heat on all the time. Those for whom heating is not essential to their health are cutting back to save money.

"We have a prepay meter and try to load the card when we can afford it, but we still have to ration the use of electricity and gas."

"The oil is up so much in price we can't afford it; my husband gets free pallets and we burn those. As a bit of a treat, I put the heat on in the bedrooms now and again."

Cutting back on socialising

Most said that they can no longer afford to go out or see friends and socialise. Whilst this is a choice to save money, it is having an impact on mood and social isolation.

"Any socialising is done at home now, we just can't afford to go out like we used to. We visit family and do things at home instead."

"We are very careful now, whereas before we had a good social life before the cost-of-living crisis."

"I don't just go out for a spin or meet up with friends for a coffee anymore because the cost of petrol is so high, so I do feel more isolated these days without the support of my friends".

Coping financially

Financial Planning

Most interviewees said that they plan carefully, especially recently, in order to ensure that they can afford the basics and have all they need for good health.

"You have to plan well. I try not to use credit cards and pay them off at the month end if I do."

"I have consolidated all my debts to manage them better."

"I plan all my spending carefully. If I am doing a long trip to the hospital, I won't go anywhere else that week."

"I used to work in banking, so I am very good at planning and getting the best out of our money."

Savings

Many interviewees had some savings, but some had none at all. These are mostly intended as "rainy day" savings to be used in the event of unforeseen expense. However, a number said that they were having to dip into their emergency funds just to make ends meet and others said that their savings were being depleted because of the cost-of-living.

"We have a small amount of savings, but three white goods broke in the summer, so that drained nearly all our savings."

"If the cost-of-living crisis stopped in the new year, we will probably be okay, otherwise the savings will be gone and then what?"

"There will be nothing left in the savings after Christmas, so if something else breaks it will be a crisis."

"We have a small amount of savings, but we have dipped into these and it is being whittled down."

Borrowing

Some said that they have to borrow for everyday essentials or to make ends meet. Often this is from family, some of whom gift the money and do not ask for it to be repaid. Others report having used payday loans or are building up debt on their credit cards without a plan to pay off the balance. Whilst none of the interviewees had used illegal lending, some were aware of it or had friends who had fallen foul of excessive interest charges.

"I do have to borrow for basics when I don't have enough money. I borrow from my brother; he doesn't always ask for it back."

"I had a credit card and paid it off a year ago and put the card away. But I've had to use it in the last three months because of the cost of everyday things. Now there is a couple of grand on it."

I used to get paid monthly and would run out a few days before so I would take payday loans. It was easy and the money is in your account in minutes."

"I have a £1000 loan from the Credit Union to pay for things for my disabled son. I have been offered from doorstep lenders, but I won't take that money, it is too dangerous if you can't pay it back. My neighbour ended up paying 6 times what he borrowed. They are not the sort of people I want to associate with."

Paying back loans

Some interviewees had difficulties paying back loans in the past. These were all loans from genuine providers and the debt was either consolidated or paid off under an agreement between lender and borrower.

"I had successive payday loans and the bill was mounting up. It cost me a lot in the end to pay it back, but I got a new job and I made it a priority to get the loan paid."

"We are the working poor and have had to pay everything in the past. We have had to elongate a payment period in the past, so the debt lasted longer and cost us more overall. We are just above the level of benefit help but yet don't have enough to do what we need."

"I did consider an IVA (Individual Voluntary Arrangement) but didn't pursue it in the end because I was able to renegotiate my debt payments."

Case studies

Six of the 16 one-to-one interviews reported on above, were written up as individual case studies and these appear below.

Case study B

B is 67 and has a long-standing history of heart problems. She also has type 2 diabetes. Energy costs are her biggest concern at the moment. She has to keep her house warm at all times. B says that she cannot afford to use so much heat, so she tries to find the balance between warmth for her health and the cost of running the heating.

Bs last fill of oil cost her £1,880 as she had let the tank run down and had to completely fill it. In the past she tried to keep the tank topped up and the fills would have been £300 to £400 but she delayed hoping the price would come down.

"I have to keep the heating on as I can't stick the cold. I have to take so much medication to thin my blood so my heat should be on 15 hours a day but I do find that very expensive"

"I do ration the heat more than I used to, once I build the heat up, I turn it off for a while. I switch it on and off, I used to have it on a timer but now I switch it on and off manually, so I have more control. I would say we have cut it back about 50% as I used to have it on low all the time. I wear more clothes now; I wear more jumpers and a body warmer."

B is also finding it difficult to pay for transport with diesel costs so high.

"The cost of diesel is also a big concern as I need to travel from North Down to hospitals in both Belfast and Derry to see consultants. Going to Derry uses a full tank of diesel which costs us £80 to £90."

Bs energy levels vary from day to day which means that she needs help with everyday living.

"I can't clean the house anymore. We run a farm, so my husband can't take on household things and I have to employ a cleaner. I used to pay around £6 an hour for my cleaner but that is now £12.50 because my cleaner has her bills to pay too."

B goes to classes and therapy sessions and these have gone up in price recently too. These sessions were to build up her strength, but they also provided much needed social contact and emotional support.

"The cost of my heart therapy Classes has also increased. I had to do the classes to build me up again and to get me out because when you have had a job that takes up all your time and then you retire you are really a bit lost so I have been trying to get myself into things. However, if my diesel is down to a quarter of a tank I just wouldn't go."

Food shopping has gone up for B over and above the price rises experienced by everyone.

"I have to spend to eat healthily because of my health issues, I need fresh food and have to avoid processed food, so this is not something I can cut back on. It has forced me to look for more deals - I now go to Dunnes more and shop online more to get the best deal." But still, the cost of weekly shopping has gone up from £70 to £120 per week."

B says that she finds it difficult not being able to socialise anymore and living on the basics without any luxuries or treats. She experiences loneliness and isolation which affects her mood.

"I feel very isolated, I am very close to my family but they live in Tyrone and places like that so I am not seeing them as often as I would like because of the cost of diesel."

"Life is more difficult now; we don't get out and we don't see friends. We don't have the money for food and wine like we used to before prices went so high. It's terrible as we were so social before and I miss that so I would have a lot of down days."

Case study C

C is 25 and has mental health issues. Energy costs are a major issue for him.

"Heating the place I am in at the moment is difficult. It has Economy 7 and during the day

It's difficult. When I am out during the day I don't like leaving it on so I got myself a portable oil heater. We pay nearly twice what everyone else pays per kilowatt. This is only a two bed apartment and last week we went through £40 in electricity just to keep the place warm."

"I try to keep the lights off to save money and then you are cutting back on the heating as well so you are sitting in the dark and cold most of the time which is very depressing in itself. It feels like you are living in a cave, you have no comfort. It has massively increased my anxiety levels."

C was paying for extra counselling that is not available to him through the Trust. The cost of this went up over the past year, so he has cut back the number of sessions that he attends. He finds that this has had a negative impact on his mood.

"I pay for my counselling and that has gone up. It went up from £30 to £40. That might not seem much, but it is a hike of one third. I have had to cut back on it, and I haven't been for a wee while. My depression is worse since I have not been going."

C has a car, but he cannot afford to put fuel in it. As a result, he feels isolated from sources of support.

"I feel that not being able to afford to drive has had a detrimental effect as you feel more isolated as I can't afford to go and see friends as much or just escape for a drive. And not been able to see family is hard, my Dad lives in Cork so it's a 5 hour drive and takes a serious amount of fuel to get there so I can't afford to be able to do that. It doesn't help my depression, my Dad is great support, but I just can't afford to go there."

Even shorter trips are off the agenda for C. He and a friend, who also has mental health problems, used to meet for mutual support, but the cost of transport now makes that unaffordable.

"My best friend lives a bit away from me and he struggles with mental health too. I have not seen him in ages, he is my best friend we can talk together about anything. We get so much support from each other; texting so is not the same."

C says that he now buys food in bulk to save money. He buys cheaper cuts of meat and prioritises quantity over quality.

"We used to be able to get a pizza one night or a takeaway or make a nice one off dinner like a roast, but we just can't afford to do this anymore. You miss out on those things."

C thinks that his quality of life has suffered since the cost-of-living crisis and this, in turn, adds to his depression.

"It's not ideal, it's hard when the things you enjoy in life are now deemed as luxuries. The quality of life we had before is now not attainable anymore. I mean go for a wee drive, an ice cream or coffee as the cost of those wee treats are an extra £10 and you could put on the electricity to keep the house warm for that tenner."

C feels that mental health issues are a hidden disability. He referred to others dying from suicide, but asserts that he, himself, does not have suicidal thoughts.

"Somebody needs to be made aware that a lot of people struggle from stress, depression and anxiety which can lead to suicidal tendencies so a lot more lives are lost at this time of year. No, I wouldn't be capable of that sort of thing, but I think that is really important and something that should be said about people taking their own lives."

Case study D

D is 64. He has long-standing heart problems that reduce his ability to walk and undertake physical work. D needs to keep his home warm because he takes blood thinning medication, but he cannot afford as much heat as he would like.

"I get very cold very quickly in my hands, feet and legs so I am very reliant on heating. My daughter bought me a snoodie to keep warm as I have to cut back on the heating. I am on a lot of drugs which thin my blood. We rely on oil; I don't have it on as much during the day, but you need it on during the day at the moment. I'd say we have cut back about 4 or 5 hours per day."

D tries to shop around for the best price in heating oil but finds it hard to make savings at the moment. He is grateful to have just received the first of the winter fuel payments.

“We just got our allowance for the heating so that is going to help. You have to really shop around for oil, but we get a fill at the cheapest rate and we would try to make it last. We will try to buy a top up when the rate goes down, but there is not much competition at the moment and it’s hard to make a saving.”

D says that he is on a lot of prescribed medications at the moment to control his heart condition. He worries when he hears news items about prescription charges being re-introduced.

“I am very worried we might have to start paying for prescriptions soon which is a big concern. That would be a disaster.”

Transport costs are also affecting D. He finds that he has to use his car for even short journeys now. To keep his overall transport costs down, he has stopped looking around for bargains by going to different locations for his shopping.

“If I walk the dogs at all now, I need to take the car up to the park as I just can’t do it anymore.

“I use the car everyday now which I wouldn’t have in the past. I have cut back on some mileage. I used to go to Aldi once a week in Dundalk, but I now only go once a fortnight.”

D says that he is no longer able to afford extras or treats

“We used to get Chinese every Friday but we don’t do it anymore. I just make me own now. We have cut back on little treats, I used to buy cakes and that from the local bakery on a Friday and I have cut back on that too.”

“We don’t really do a day out anymore so we have also cut back on that. I miss my wee trips out a bit we just have to spread things out a bit more. I try to look at the positive in life.”

D says that he manages his money well and does not run out of everyday things. He does not like incurring debt and pays everything off as soon as he can. He has a small amount of savings that he is determined to protect.

“We don’t run out of things and I have never had to borrow to pay for essentials. If we get something on the credit card, I will pay it off straight away. If I had to buy a washing machine or something I would buy it on interest free deal. I would try to avoid using my savings.

“We have everything on a Direct Debit and we change the direct debits to suit. We used to be in credit a lot but the cost-of-living increases have eaten up a lot of credit we had built up.”

D has not had a benefits check and it is possible that he is missing out on financial help.

“I have not applied for any disability benefits yet even though my daughter is always on at me. She is sure that I would be entitled to something, but I don’t like the thought of relying on benefits. I feel once I do that it will be the final nail in my coffin. I just feel embarrassed about it.”

Case study E

E is 51. He is off work long term because of anxiety and depression. His son lives at home and has asthma and Asperger's syndrome.

Like so many, E is finding it hard to heat his home. He has a prepay meter and uses the emergency credit facility regularly.

"Oil is very expensive, so basically, I keep the central heating off when my son is not here. I try to use as little electricity as possible too. I used it last weekend because he was here with me and on Monday I had a £15 bill, so I actually had just £3 credit left and no more money for the meter."

Es son attends a variety of therapy sessions. Most of these are free or available with a voluntary contribution. For E, the main issue is transportation to take his son to therapy sessions.

"My son has to be driven to asthma clinic and the psychologist, but it is very difficult to get the money together for diesel. The car needs 3 new tyres for car for MOT and I don't have the money for that either."

"If the car goes I don't know how to get him to the psychologist or asthma clinic, I certainly can't afford taxis."

In the past, E would have taken his son to football matches and outdoor events which help him socialise and which improved his son's mood. E cannot afford those trips anymore. He had been saving for over a year to take his son on holiday in 2023, but he has had to use those savings to cover his everyday needs over the last few months.

E tries not to borrow money to cover essentials, but he has been running up the balance on his credit card of late. He has not borrowed from illegal lenders but has been approached by them and some of his friends have taken doorstep loans.

"I had a credit card balance and paid it off a year ago and put the card away, but I've had to use it in the last three months because of the cost of everyday things. Now there is a couple of grand owing on it. I had to pay for the removal of a tree and get a new pump for the central heating, which is ironic really, because I can't afford to run the heating at the moment."

"I have been offered money from doorstep lenders, but I won't take that money, it is too dangerous if you can't pay it back. My neighbour ended up paying six times what he borrowed. They are not the sort of people I want to associate with."

Instead, E relies on shuffling his credit card balance between interest free offers and taking on small loans from the Credit Union. He also uses his credit card for cash withdrawals.

"With the Credit Union you can pay off your loan and have some savings too. I don't know the borrowing rate with the Credit Union, but it is a bit higher than a bank. My

credit card is 15.5% and I am very aware of that. I have taken advantage of balance transfers, but you can't go on doing that forever. I am taking cash out of the machine on my credit card at the moment too. You are charged £2 per transaction, so I take out more than I need and then end up spending it."

Case study M

M is 53 and has anxiety and depression. She has a daughter who is severely disabled. Ms daughter needs to have her room kept warm at all times. M has oil fired central heating and is finding the cost of oil prohibitive.

"My daughter is in a wheelchair, she has scoliosis and a heart condition, she needs to keep warm as her circulation is not good. I bought oil in the summer, but it is very expensive at the moment and I am holding off hoping that the price comes down."

"I am my daughter's carer; I get carers allowance and she gets DLA."

On top of extra heating costs, M has higher than normal electricity costs associated with her daughter's illnesses.

"My electricity bill has quadrupled in the last year. My daughter has a CPAP machine which needs to run constantly during the night to ensure that she keeps breathing. And the washing machine is never off. She is incontinent and her bedding and clothes have to be changed daily."

M also faces higher costs for other aspects of her daughter's care. Her daughter needs assisted showers which take much longer than other members of the household. She also suffers allergies and needs special shampoos and creams which, M says, are very expensive. M also has to buy new bedding for her daughter every six weeks because things are washed daily, and they wear out.

M has had to stop taking her daughter to some therapies because of fees and the cost of transport.

"Some of her therapies I have had to drop, partly because of the cost and also the cost of transport. She used to go to massage and physiotherapy once a month which we can't afford at the moment."

"My daughter has low muscle tone and we used to go swimming 3 times a week, not we can only afford to go once. This makes her more agitated when she can't exercise. She used to go to disabled dance classes once a week, but that is too expensive now, so we try to exercise together in the house."

Other members of the household sometimes suffer because Ms disabled daughter is the top priority (for all the family) when there is not enough money to go around.

"In my household, the impact is great on my other children as they don't get to do the things they used to. The rest of the family get cheaper products so that we can afford the best we can afford for our disabled sister and daughter."

M has some savings that she can fall back on and does not have any debt.

"I can't afford to have debt. We manage things very tightly and if we can't afford something then we do without. That is easier for the rest of us than is for my disabled daughter. She can't understand when she has to do without things."

Ms anxiety levels rise when she thinks about her daughter's future. Up until a year ago, she was saving for her disabled daughter's future, but she is not able to save now and has started to use the savings to keep going day to day.

"I overthink things, worrying about my daughter and her needs in the future. I worry about being able to access the doctor for her. I worry about her having access to hospital care. I worry about everything to do with her all of the time."

Case study S

S is 60 years old. She has Multiple Sclerosis. Her illness restricts her mobility severely. One of the major extra costs for S is keeping her house heated to a temperature that supports good mobility.

"Heating is very important because I need the house to be warm when I get up as I am very stiff in the morning, and it takes my body a long time to heat up."

S has paid to have a heating booster installed to make it easier for her to turn the heating on and off from the house without having to go into the garage. This means that she can turn it off for a few hours to save money but can easily turn it back on when she needs to. S had to bear the cost of this installation herself, but even with this efficiency device, keeping warm remains a challenge because of the cost of heating oil.

"When the heating is off I just wear more layers to keep warm. We have to be very aware of how we spread our money around, if I need £400 to pay for the oil then we have to find it from somewhere."

High energy costs are also making transport more expensive for S. This is impacting on the cost of essential trips for shopping and healthcare appointments.

"I have a mobility car which I take everywhere as I cannot walk for long periods of time. So the increase in the cost of petrol has impacted me hugely as I can't afford to go out. I have to plan when to use the car more nowadays and only drive on essential journeys."

The cost of some personal care items, pain relief and therapy have also increased.

"The cost of incontinence pads has increased substantially by a good 30%. It's also more difficult to source them than it used to be. Even paracetamol has increased in cost which I use for the pain."

"The cost of my chair aerobics has increased by over 30% from £2.00 to £3.30. I think they have had to increase the cost due to the increase in heating costs."

The cost-of-living crisis is also limiting Ss spending on small luxuries and social contact, things which S says make life worth living. This is placing a strain on her mental health.

"We have cut back on the treats and takeaways. We have to plan more how we spend our money; nothing is done on impulse anymore."

"I don't just go out for a spin or meet up with friends for a coffee anymore because the cost of petrol is so high, so I do feel more isolated these days without the support of my friends".

S does not have to borrow to make ends meet but has borrowed recently from family to replace her oven instead of using her emergency savings.

"We had some money set aside but we spent over half of that putting in a new wet room so that I can shower more easily. So, our savings are well down, that is why we got the family to help buying the oven when we needed it as we did not want to eat into our savings more."

S says that more help is needed for transport costs because of the rise in fuel prices.

"I think people who qualify for mobility vehicles should receive a boost in payments to cover the additional petrol costs as the whole idea of having a mobility vehicle is to be able to be more mobile. But this does not work if you cannot afford to put petrol in the car."

Conclusion

In many ways the financial difficulties faced by people with disabilities mirror the challenges faced by other parts of the community. However, drilling down into the detail shows consumers with a disability are more likely than the rest of the population to report that the rising cost-of-living has had a negative impact on their household income (70% vs. 64%). Consumers with a disability also evidence greater financial stress than non-disabled households in other areas, being more likely to report cutting back on essentials (64% vs. 48%) and having to rely on support from family and friends (20% vs. 14%).

Whilst heating the home has been a major difficulty for most of the population, for disabled people and those with certain health conditions a properly heated home is vital to maintaining their health and wellbeing. Furthermore, energy use in general is likely to be higher in homes where there is a person with a disability. This can be because of higher laundry costs, running specialist equipment or running hot water for longer because it takes longer to shower. Indeed, 42% in the survey faced extra costs associated with heating / energy and greater costs associated with electrical appliances (22%) and laundry (21%), with a majority of these households (82%) saying they find it difficult, struggle or are unable to cope with these additional costs.

The high price of fuel is also affecting disabled people's motoring costs more severely than the rest of the public. This is because of a greater reliance on private cars for people who have mobility problems or whose disabilities mean that they cannot use public transport. Those who cannot use buses and trains and who are without access to a car, incur the costs of taking taxis.

People with disabilities say that they are generally well supported by their local Health Trust. However, they also say that the level of support, whether for therapy, help in the home or for aids and adaptations, is inadequate. Many are having to bear the costs of higher-grade equipment and extra or alternative therapies. Others are paying high health insurance / premiums to protect them if they need help that is not available on the NHS. Extra expenditure is also incurred by disabled people on personal care items. This can be anything from incontinence pads to special toiletries and special types of clothing. Special diets are often expensive and those who need them are not able to benefit from the cheaper brands and marked down items in the same way as the rest of the population.

Whilst the majority of the population are able to go to different shops or shop online to get the best bargains, people with disabilities are often prevented from doing so. This can be due to mobility problems, transport costs or having an impairment that makes online activity difficult.

Many of the people that took part in the depth interviews either have no savings or are finding that their savings are being rapidly depleted in order to pay for everyday things. Whilst drawing on savings is helping some to get by in the meantime, this is not sustainable for them in the long run. Indeed, the financial resilience of the disabled people that responded to the survey is particularly low. Consumers with a disability are less likely to report either having no debt or being able to easily manage the debt they have (48% vs. 55%), and to be more likely to have borrowed

(20% vs. 16%) or considered borrowing money (18% vs. 11%) as a result of the cost-of-living . Indeed, among those who have taken out additional borrowing because of the cost-of-living , it is those with a disability who are less likely to be able to manage this additional borrowing (42% vs. 46%).

Whilst the depth interviews did not uncover instances of illegal lending/borrowing amongst the interviewees, some were clearly aware of it and knew of people in similar circumstances who had fallen victim to it. There is a view that it is possible disabled people look to unregulated lenders because they have difficulty accessing more traditional lenders. There is also the fact that the level of awareness of illegal lenders is significantly higher amongst those with a disability compared to those without a disability. Although consumers with a disability, compared with the general population, are more aware of unauthorised or illegal money lenders in their local area (25% vs. 17%), the survey found no difference in the use of unauthorised or illegal money lenders between consumers with a disability and other consumers.

In terms of other borrowing, it is clear that many are just getting by and do have to resort to credit or borrowing to make ends meet. Some interviewees were borrowing on their credit cards for everyday expenses without a plan by which they could pay off the debt. Some were using the spread payment services of Buy Now Pay Later credit providers such as Klarna or Clearpay. Others relied on friends or family to help them out when they ran out of money.

People with disabilities are mostly using the same coping mechanisms as the rest of the population; eating cheaper food where dietary requirements permit, using less heat where health needs permit and cutting out the little pleasures of life. Socialising, in particular, has reduced for many because of the cost of transport or eating out. This means that many are experiencing feelings of isolation. This is a negative consequence for all and particularly for those with mental health issues.

The ability of disabled people to cope in these ways is limited by their individual circumstances and some suggested that disabled people are entering institutional care because it is cheaper than paying the cost of remaining in their own homes.

The findings from the interviews and case studies resonate strongly with the findings from the quantitative survey (e.g., consumers with a disability, compared with non-disabled consumers, were less likely to say they are currently living comfortably [31% vs. 38%], and were more likely to say that the cost-of-living crisis has had a negative impact on their household income [70% vs. 62%]).

It is clear that households with a disabled person or someone with a long-term illness are experiencing the cost-of-living crisis more severely than the rest of the population. The extra costs of disability are often related to their higher levels of energy consumption, but there are many other factors that stretch disabled people's budgets, from personal care to the cost of therapies and adaptations.

Although this research had a focus on the issues facing those with a disability, the quantitative survey has also identified particular groups in the general population that are finding coping with the cost-of-living more difficult than others. Typically these consumer groups include women, low income households, those living in private

rented and social sector housing and households in receipt of Universal Credit. Regardless of the measure used, the survey points to a situation where these groups consistently perform worse than the general population as a whole with regard to coping with the increase in the cost-of-living.

In conclusion, financial resilience is reducing, with savings being relied upon as well as support from friends and family as well as borrowing money for some consumers. There is a higher reliance by consumers with a disability on credit such as borrowing from friends and family, and a higher awareness of illegal lending, although no evidence of significantly higher usage.

The challenges that are faced by the consumer groups that are struggling to cope with the increase in the cost-of-living are difficult to address, as the solutions to the problems are often beyond their control. Many of the steps that consumers can take (cut down on essential spending, socialising, etc) have already been taken, or cannot be taken due to the nature of their disability.

This research shows that consumers continue to need support to cope with the cost-of-living crisis and that this support needs to be effectively targeted at those groups that are being disproportionately impacted. This research shows that typically it is consumers with a disability, those in low income households, and those living in social and private rented sector accommodation, who are most vulnerable to the cost-of-living crisis and who are struggling to cope. It is these groups that require targeted interventions to help cushion the negative impact of the ongoing cost-of-living crisis.

Appendices

Appendix 1 Technical details of the research

Research Aim and Objectives

Given the very challenging financial circumstances that many consumers find themselves, the main focus for this research is on low-income, high outgoings (particularly within households with a disabled person) and increased borrowing (including borrowing from illegal sources). Given this, the Consumer Council wants to understand how consumers are coping financially as we emerge from COVID-19 and the current impacts of the cost-of-living crisis.

Research Aim

The research aim is to:

“To understand how consumers are coping financially as we emerge from COVID-19 and the impact of the rising cost-of-living, with a particular focus on consumers/households with a disability.”

Research Objectives

Within this overall aim, the research sought to understand:

- How consumers are being impacted financially by the rising cost-of-living with regard to the increase in the price of oil, electricity, gas, motor fuel, food and other household costs;
- If consumers have been impacted by the loss of the Universal Credit Uplift;
- If consumers have had to borrow money or are considering borrowing money to cope with the rising cost-of-living;
- Where consumers have borrowed money from, and the amount of money consumers have had to borrow;
- What consumers have had to borrow money for;
- The choices households are having to make, what coping mechanisms are employed, and what choices they are excluded from making (opportunities lost); and
- Where consumers sought advice and support from, if needed.

Research elements

The research was based on three complementary elements:

- Depth interviews with key stakeholders in the disability sector;
- A survey of the Northern Ireland general public with a focus on the impact of the cost-of-living on those with a disability; and,
- Depth interviews and case studies with consumers with a disability.

Copies of the research materials (i.e., interview schedules, questionnaire etc.) are included as Appendices. research was conducted in line with ISO20252 of which Social Market Research is fully accredited.

Depth Interviews with stakeholders working in the disability field

One to one in-depth interviews were carried out with representatives of stakeholder organisations. The interviews were designed to identify, from a stakeholder perspective, the extra costs faced by households containing a person with a disability. Interviews were conducted between 16 September and 19 October 2022 and with the following:

- Action on Mental Health.
- Belfast City Council.
- Deaf Blind Association, Northern Ireland.
- North West Disability Forum.
- Disability Action.

Survey of Northern Ireland consumers

The survey is based on 1,004 interviews with the Northern Ireland general public aged 18+. The survey was conducted using an online panel methodology with results representative of the NI adult population. The survey has a margin of error of +/-3.1% (at most). Fieldwork was conducted between 15th and 30 November 2022. A profile of the sample is presented in Table 1.1.

		Weighed Sample	
		%	n
Sex	Male	47	488
	Female	53	516
Age	18-34	28	284
	35-59	43	429
	60+	29	292
SEG ¹⁰	ABC1	47	473

¹⁰ Used as an indicator of social class with ABC1 grades including: higher managerial, administrative or professional; intermediate managerial, administrative or professional; and, supervisory or clerical, junior managerial, administrative or

	C2DE	53	531
Local government district	Antrim and Newtownabbey Borough Council	8	80
	Ards and North Down	9	91
	Armagh City, Banbridge and Craigavon	10	100
	Belfast	18	181
	Causeway Coast and Glens	8	80
	Derry and Strabane	8	80
	Fermanagh and Omagh	6	60
	Lisburn and Castlereagh	8	80
	Mid and East Antrim	7	71
	Mid Ulster	8	80
	Newry, Mourne and Down	10	100

Depth Interviews and Case Studies with those with a Disability

Sixteen members of the public were interviewed in depth about the costs of living in a household where there is a person with a disability or long-term illness. Six of these interviews are written up as individual case studies. The profile of the in-depth interviewees is shown in Table 1.2. Interviews were conducted between 28 November and 7 December 2022.

		n
Sex	Male	8
	Female	8
Age	18-34	4
	35-59	10
	60+	2
SEG	ABC1	9
	C2DE	7
	Physical disability	5

professional. C2DE social grades include skilled manual workers; semi and unskilled manual workers; and, state pensioners or widows (no other earner), casual or lowest grade workers.

Type of disability	Hearing impairment	1
	Sight impairment	1
	Mental health condition	6
	Long standing illness or other health problem	3

Notes on survey reporting

Please note that due to rounding, row and column totals in tables and figures may not sum to 100. Also, please note that any differences between sample subgroups (e.g. age, gender, social class etc.) alluded to in the report commentary are statistically significant to at least the 95% confidence level. The use of [-] within tables denotes less than 1%. Prior to analysis the data have been weighted by social class and local government district, and in line with NI census estimates.

Appendix 2 - Stakeholder Questionnaire

1. Introductions, explanation of research and GDPR
2. What kind of help or support do you provide for disabled people?
3. What kinds of extra costs are faced generally by households containing a person with a disability?
4. In what ways does the high cost-of-living, for example, energy prices, affect people with a disability over and above those who are not disabled?
5. What costs/bills do households with a disability prioritise?
6. In your view, did the withdrawal of the £20 per week uplift in Universal Credit have extra impacts on disabled people? If so, what are these impacts, and have they been lasting?
7. Are you aware of any specific coping mechanisms that are used by disabled consumers to cope with rising prices?
8. Are you aware of disabled people having to borrow or considering borrowing to make ends meet?
9. What things have your service users borrowed for or are considering borrowing for e.g., to pay for everyday items or general living expenses?
10. Where are your service users likely to borrow from? (If not forthcoming researcher to use prompts that can be agreed with CCNI)
11. In your view do disabled people experience relatively high levels of debt?
12. How are disabled people coping with paying back debt whilst facing rising prices across the board?
13. In your view do your service users have an awareness of illegal lending?
14. Are you aware of an increase in disabled people using illegal lenders?
15. Are you aware of an increase in disabled people using the services of foodbanks?
16. Was there an additional impact of COVID-19 on disabled people's finances? Is there an ongoing financial legacy of COVID-19 on disabled people?
17. Do you think there is generally enough awareness and uptake of help and support for disabled people? Where would the people you support go to for help if they were in debt?
18. Are there any specific access issues that impact your service users ability to access these support services?
19. Finally, is there anything else you want to add about the lived experience of disabled people during this period of rising prices and financial stress?

Potential stakeholder organisations to be contacted:

1. Disability Action
2. Action Mental Health
3. RNID
4. RNIB
5. Autism NI
6. Macmillan
7. Dementia NI
8. Alzheimer's NI

- 9. Versus Arthritis NI
- 10. Employers for Disability NI
- 11. Cedar Foundation
- 12. Orchardville Society
- 13. MS Society
- 14. ME Support NI
- 15. Guide Dogs NI
- 16. Sense Northern Ireland
- 17. SHINE
- 18. WAVE

Appendix 3 - Survey Questionnaire

Pre-amble

The following questions relate to how you and your household is coping financially with what has been commonly termed ‘the cost-of-living crisis’.

Section A: Financial Situation of Your Household

- A1. How well would you say your household is managing financially at the moment? **(Single code)**

Living comfortably	1
Doing alright	2
Just about getting by	3
Finding it quite difficult	4
Finding it very difficult	5
Don't know	6

- A2. What impact, if any, has the rising cost-of-living had on your household income? **(Single code)**

Increased	1
Decreased	2
Remained the same	3
Prefer not to say	4

ASK IF A2 EQ 1 OR 2

- A3. If increased or decreased, why?

- A4. Are you or anyone in your household in receipt of Universal Credit? **(Single code)**

Yes	1
No	2

ASK IF A4 EQ 1

A5. have you or your household been impacted by the loss of the £20 Universal Credit Uplift? **(Single code)**

Yes	1
No	2

ASK IF A5 EQ 1

A6. How have you been affected?

--

A7. Which of the following statements best describes your current financial situation? **(Single code)**

I have no debt	1
I have debt I can easily manage	2
I have debt I can easily manage, but it's getting harder	3
I have debt that I am finding difficult to manage	4
I have debt that I am unable to manage	5

A8. Have you taken any of the following steps as a result of the rising cost-of-living? **(Select all that apply)**

Stopped or missed making loan repayments	1
Renegotiated or extended the terms of a loan	2
Stopped making payments for insurance products e.g. home or car insurance	3
Stopped or missed making mortgage or rent payments	4
Struggled to repay the full balance on a credit/store card	5
Stopped or missed payments on a credit/store card	6
Reduce the amount you save each month	7
Used savings to cover loan repayments	8
Used savings to pay rent/mortgage	9
Used savings to pay for everyday expenses	10
Cut back on essentials e.g. food, clothing, heating, cooking	11
Gambled more	12
Used a pawn broker or cash converter	13
Used a high-cost short term loan e.g. payday loan	14
Relied on support from family and friends	15
None of the above	16

ASK IF A8 EQ 1, 3,4 OR 6

A9. If you have indicated that you have stopped or missed making loan/credit payments, have you contacted your lender/credit provider to discuss your circumstances? **(Single code)**

Yes	1
No	2

ASK IF A9 EQ 1 OR A8 EQ 2

A10. Thinking about all of the interactions you have had with your lender(s)/credit provider(s) about your situation, how sympathetic have they been about your circumstances? **(Single code)**

Extremely sympathetic	1
Very sympathetic	2
Somewhat sympathetic	3
Not very sympathetic	4
Not at all sympathetic	5

ASK IF A10 EQ 4 OR 5

A11. If you have indicated that your lender has not been sympathetic, how has this affected you?

--

Section B: Borrowing

- B1. Have you borrowed money, or are considering borrowing money as a result of the cost-of-living that you would not have had to borrow otherwise? **(Single code)**

Yes, borrowed money	1
Yes, considering borrowing money	2
No, have not borrowed or considering borrowing money	3
Don't know	4

ASK IF B1 EQ 1 OR 2

- B2. Where have you borrowed money from or are considering borrowing from? **(Select all that apply)**

	B2A Borrowed	B2B Considered borrowing
Family and friends	1	1
New loan from your bank or building society	2	2
New loan from a Credit Union	3	3
Use a 'payday' loan	4	4
Doorstep lender	5	5
Use your overdraft facility	6	6
Extending your overdraft facility	7	7
Extending the limit on your credit card	8	8
I would never borrow money	9	9
An unauthorised or illegal money lender	10	10
None of the above apply to me	11	11

- B3. How much did you borrow or considering borrowing? **(Select all that apply)**

	B3A Borrowed	B3B Considered borrowing
Up to £50	1	1
£51 - £200	2	2
£201 - £500	3	3
£501 - £1,000	4	4
£1,001 - £2,000	5	5
£2,001 - £5,000	6	6
£5,001 - £10,000	7	7
More than £10,000	8	8
Prefer not to say	9	9

ASK IF B2A LE 11 OR A8 EQ 8, 9 OR 10

B4. If you indicated that you have either borrowed money, taken out additional lending, used or extended your overdraft, extended the limit on your credit card or used your savings because of the cost-of-living crisis. What have you used this money / credit for?

B5. Thinking about the any additional borrowing you may taken out, have you / will you be able to manage the payments on these loans? **(Single code)**

Yes	1
No	2
Don't know	3
Not taken out any additional borrowing	4

B6. Are you aware of any unauthorised or illegal money lenders in your area? **(Single code)**

Yes, aware of them	1
Yes, aware of them and using them now or have used them in the past	2
No	3

B7. If needed, where have you sought help and advice to cope with the rising cost-of-living? **(Select all that apply)**

Financial adviser	1
Financial support body/charity e.g. Advice NI, Money Advice Service, Christians Against Poverty	2
Other support charity e.g., Age NI, Disability Action, MacMillan	3
Online advice forum e.g., Money Saving Expert	4
Electricity/Gas supplier	5
Bank/Building Society	6
Credit Union	7
Family/Friend	8
Foodbank	9
Not sure	10
Other please specify	11
Not sought help or advice on coping with the rising cost-of-living	12

Section C: Disability

The Disability Discrimination Act (DDA) defines disability as a physical or mental impairment which has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities.

Physical impairment includes a weakening of part of the body (eyes, ears, limbs, internal organs) caused through illness, by accident or from birth. **Mental impairment** includes mental health illness, Autism or a learning disability.

People who are diagnosed with **Cancer, HIV and MS** are deemed disabled from the point of diagnosis rather than from the point from when the condition has an adverse effect on the person.

- C1. Based on the above definition of disability, are your day-to-day activities limited because of a health problem or disability which has lasted or is expected to last, at least 12 months? Include problems which are due to ageing. **(Single Code)**

Yes, limited a lot	1
Yes, limited a little	2
No	3
Prefer not to say	9

ASK IF C1 EQ 1 OR 2

- C2. Please say how this disability affects you. **(Select all that apply)**

Physical Disability	1
Hearing Impairment	2
Sight Impairment	3
Mental Health condition	4
Learning Disability	5
Long-Standing illness	6
Neuro diverse	7
Other (please specify)	8
Prefer not to say	9

- C3. Does anyone else in your household have a disability (e.g. spouse, son, daughter, parent, sister, brother etc.)? **(Single Code)**

Yes	1
No	2

ASK IF C3 EQ 1

C4. Please say how this disability affects others in household with a disability.
(Select all that apply)

Physical Disability	1
Hearing Impairment	2
Sight Impairment	3
Mental Health condition	4
Learning Disability	5
Long-Standing illness	6
Neuro diverse	7
Other (please specify)	8
Prefer not to say	9

ASK IF C1 EQ 1 OR 2 OR C3 EQ 1

- C5. Please say if any of the following additional costs apply to your household because you or someone in your household has a disability? **(Select all that apply)**

Extra heating needed / increase energy costs	1
Costs due to greater use of a tumble dryer, dishwasher etc.	2
Extra laundry costs	3
Extra costs from more frequent bathing / showering	4
Cost of aids / adaptations to home not covered by government	5
Additional taxi / transport costs	6
Increased costs from shopping locally because of a disability / not being able to shop around	7
Paying for home care	8
Having to leave lights on all the time	9
Computer software to adapted for used by those with a disability	10
Door cameras to assist with sight or hearing difficulties	11
Special dietary requirements	12
Other (please specify)	13
None of the above apply	14

ASK IF C5 LE 13

- C6. You indicated that your household has additional costs because you or someone in your household has a disability. Can your household cope with these extra costs? **(Single Code)**

Yes, easily	1
Yes, but it will be difficult	2
We will struggle	3
We will not be able to cope	4

ASK IF C1 EQ 1 OR 2 OR C3 EQ 1

C7. As someone who has a disability, or lives with someone with a disability, has the current cost-of-living crisis affected you in any other ways because of this?
(Single Code)

Yes	1
No	2

ASK IF C7 EQ 1

C8. How has your household been affected?

D: Miscellaneous

I now want to ask you some questions about your health.

D1. As a consumer, what is the single most important thing that would help you with the cost-of-living?

Section 6: About You

X1. Are you...? **(Single Code)**

Male	Female	Prefer not to say
1	2	3

X2. What age are you?

X3. What is your employment status? **(Single Code)**

Working full-time (30+ hours per week)	1
Working part-time (8-29 hours per week)	2
Working part-time (Less than 8 hours per week)	3
Unemployed	4
Not working	5
Student (full time)	6
Retired	7
Other (please specify)	8

X4. How would you describe your parental status? (Including stepparents and guardians) **(Single code)**

Co-parent with a partner in the same household	1
Co-parent with a partner in another household	2
Parent without a partner	3
Not a parent	4

X5. Do you own or rent the home in which you live? **(Single code)**

Own – outright	1
Own – with a mortgage	2
Own (part-own) – through shared ownership scheme (i.e. pay part mortgage, part rent)	3
Rent – whole property from a private landlord	4
Rent – room in a shared house from a private landlord	5
Rent – from the Housing Executive	6
Rent – from a housing association	7
Neither – I live with my parents, family or friends but pay some rent to them	8
Neither – I live rent-free with my parents, family or friends	9
Other	10

X6. Which local council area do you live in? **(Single Code)**

Antrim and Newtownabbey Borough Council	1
Ards and North Down	2
Armagh City, Banbridge and Craigavon	3
Belfast	4
Causeway Coast and Glens	5
Derry and Strabane	6
Fermanagh and Omagh	7
Lisburn and Castlereagh	8
Mid and East Antrim	9
Mid Ulster	10
Newry, Mourne and Down	11

X7. What type of area do you live in? **(Single code)**

Urban (large town or city)	1
Suburban (residential community outside a large town/city, or a small/medium sized town)	2
Rural area or village	3

X8. Gross **HOUSEHOLD** income is the combined income of all those earners in a household from all sources, including wages, salaries, or rents and before tax deductions. What is your gross **household** income? **(Single code)**

under £9,999 per year	1
£10,000 to £19,999 per year	2
£20,000 to £29,999 per year	3
£30,000 to £39,999 per year	4
£40,000 to £49,999 per year	5
£50,000 to £59,999 per year	6
£60,000 to £69,999 per year	7
£70,000 to £79,999 per year	8
£80,000 to £89,999 per year	9
£90,000 to £99,999 per year	10
£100,000 +	11
Don't know	12
Prefer not to answer	13

X9. Finally, is anyone in your household in receipt of universal credit? **(Single Code)**

Yes	1
No	2
Don't know	3
Prefer not to say	9

Thank you and close.

Appendix 4 - tables from survey

Table 3.1: Reasons why rising cost-of-living has negatively impacted on household income (n=634)	
Increase in cost-of-living	42
Increased food/grocery costs	21
Increased fuel prices - diesel/petrol	11
Inflation eating away at the value of my income	11
Increased electricity costs	9
Less disposable income	8
Increased energy/utility bills	7
Increase in bills	7
Unemployment/ reduced hours/no overtime/on sick leave/less work available	7
No pay rise	6
Increased gas costs	5
Increased heating bills - nonspecific	3
Benefits not increased/cut back/ withdrawn	3
Increase in the cost of heating oil	3
Wage increase not in line with inflation	3
Difficult to budget and make ends meet	3
Can't afford to live - more money going out than coming in	2
Increased household products	1
Increased mortgage payments	1
Cut back on non-essential items /luxuries/holidays	1

Cut back on socialising	1
Can't save as much	1
On pension - limited income	1
Having to help out family members	1
Cost of commuting and travel	1
Have to work extra hours or get an extra job	1
Increased tax costs	1
Increased rent costs	1
Had to take loans out to pay bills	1
Increase in the cost of baby products	1
Have had to use savings to pay for bills	1
Can't afford to use car	1
Other	2
Don't know	1

Table 3.2: How have you been affected by the loss of the £20 uplift in Universal Credit? (n=95) [note that some consumers listed more than one impact]	
	%
Less income to cover rising prices	21
Got to use to it and it's been hard to readjust/it's made a huge negative impact	16
Can't afford to live – can't pay for everything I need	13
Have had to cut back on food	13
Can't afford to buy as much electricity or gas	11
Had to cut back (non-specific)	6
My money does not go as far	5
Can't pay as many bills	3
I have to choose between food or heat	3
Have had to cut back on heating	3
Don't have as much money to pay for fuel	1
Reduced disposable income	1
Used it for rent payments	1
I have 9 children	1
Less able to consolidate debt	1
Subject to sanctions	1
Other	8
Don't know	3

Table 3.2a Impact of lender / credit provider being unsympathetic (verbatim comments)

- Anxiety and worry
- Cut back on certain household stuff
- Depression
- I reached out for help from them like a pay holiday, but they said they did not see me struggling
- I cannot pay them and have no option but to take the consequences of this

- Impacted on mental health; made to feel like I was drowning because of pressure to help others and myself
- It is what it is I have to try and make more money to cover the costs
- It makes everything a lot more difficult
- Just not sympathetic
- Made me feel like a pauper
- Make me feel embarrassed
- Mentally, physically, emotionally.
- Mentally not great - I'm having to borrow money to pay off loans and catalogue
- Mentally not well
- More and more emails being sent
- My mental health has been affected
- My mental health isn't good
- Not confident
- Not much help has left me sad
- Stressed
- Struggling to pay
- Very badly, thought they would have been a bit more useful.
- When told that I literally do not have the money to repay them, and they were told this by a debt help charity too, they refused to stop adding interest for several months.

Table 3.3: What have you used this money / credit for? (Those who have either borrowed money, taken out additional lending, used or extended your overdraft, extended the limit on your credit card or used your savings because of the cost-of-living crisis). [base=304: multiple response question]

	%
To pay for basic essentials/daily expenses	24
To pay for food	24
To pay household bills	18
To pay for energy/utility bills	16
Heating bills - including oil, solid fuel, gas	8
To deal with an emergency/unexpected bill	5
Mortgage/Rental payments	5
Consolidate debts	5
Christmas/Birthdays	5
Fuel - petrol and diesel	5
Used my savings to pay for expenses/bills	5
Home improvements /construction/self-build	3
Clothing	2
Credit card payments	2
To buy a new or second-hand car	2
Car maintenance/repairs	2
Car Loan/HP costs	1
Buying things for children - school uniforms, clothes, school supplies	1
Commuting/transport costs	1
Loan payments	1
To pay for student halls/rent for my children	1
Big family events - Weddings/funerals etc	1
Childcare costs	1

Household goods	1
Holidays/travel expenses/flights/accommodation	1
To pay for medical treatment	1
Other	1
Don't know/prefer not to say	1

Table 3.4: Other ways households with someone with a disability impacted by cost-of-living crisis (n=154)

	%
Additional heating concerns/requirements/had to cut back or not turn it on	18
Increase stress, worry and anxiety	14
Affects my mental health/can't cope	13
Just worried about the cost of everything	13
Additional travel/fuel cost concerns/reliant on car	8
Can't afford to socialise/feel more isolated/little luxuries in life	6
I have had to cut back on everything to make ends meet	6
My cost-of-living has increased substantially - so I have less disposable income	6
Worried about electricity costs for medical/mobility equipment/use of white goods	3
Just stay in bed or wear costs to cut back/or turn off heating	3
No disposable income	3
Not enough money to pay bills	3
Can't afford to socialise or the little luxuries in life/feel more isolated	2
Working longer hours	2
Concerned about food prices as on a special diet	2
Have had to cut back on luxuries	2
I have had to cut back on medical or mental health therapies as I cannot afford them	2
My mental health impacts my physical health	2
We have not received the Government Energy payment	2
It has not affected me	2
Struggling with change in lifestyle	2
Can't afford enough food/go without food	2
Increased energy costs	1

Increased tension in the household/affects other members of the family	1
Can't shop around because of my disability so have to do without	1
Other	10

Table 3.5: As a consumer, what is the single most important thing that would help you with the cost-of-living? (n=1004)

	%
Reduction in cost-of-living/prices/bills	22
Increase in wages/pay rise in line with inflation	12
Decrease in energy costs (non-specific)	10
Cheaper food	7
Reduction in fuel costs - petrol and diesel	5
More money/cash (non-specific)	5
Financial help/grants /cost-of-living payments	4
Being able to afford heating	3
Decrease inflation	3
Government financial support for energy costs	3
Reduce the cost of gas	2
Reduce heating oil prices	2
Increase benefits	2
Reduce electricity costs	2
A functioning Executive	1
Reduce interest rates/cost of borrowing - mortgage/loans/credit card interest rates	1
Reduce VAT	1
Rise in pension rates	1
Tax cuts	1
Cap on Energy and Fuel Prices	1
End the war in Ukraine	1
Discounts/loyalty rewards/discount vouchers	1
Nothing/now	1
Price caps/freezes (non-specific)	1
A lottery win	-

Get a new or better job	-
Access to NI Energy payments	-
Cap on food prices	-
Higher saving rates	-
Advice on budgeting and money saving tips	-
Better customer service	-
More choice of cheaper brands	-
Windfall tax on energy companies	-
Reduce delivery costs	-
Return to the EU	-
Save more	-
Student grants	-
Having family/friend support	-
I don't need help/currently comfortable	-
Living within my means	-
Other	2
Don't know	2

Table 3.6: As a consumer living in a household with someone with a disability, what is the single most important thing that would help you with the cost-of-living? (n=400)	
	%
Reduction in cost-of-living/prices/bills	22
Increase in wages/pay rise in line with inflation	11
Decrease in energy costs (non-specific)	9
Reduce electricity costs	6
More money/cash (non-specific)	6
Reduction in fuel costs - petrol and diesel	5
Cheaper food	5
Decrease inflation	4
Government financial support for energy costs	4
Financial help/grants /cost-of-living payments	3
Reduce the cost of gas	2
Reduce heating oil prices	2
Being able to afford heating	2
Cap on Energy and Fuel Prices	2
A lottery win	1
Reduce interest rates/cost of borrowing - mortgage/loans/credit card interest rates	1
Reduce VAT	1
Increase benefits	1
Rise in pension rates	1
Tax cuts	1
Access to NI Energy payments	1
Discounts/loyalty rewards/discount vouchers	1
Price caps/freezes (non-specific)	1
Windfall tax on energy companies	1
Return to the EU	1
Save more	1
A functioning Executive	-

End the war in Ukraine	-
Advice on budgeting and money saving tips	-
Nothing/now	-
Reduce delivery costs	-
Living within my means	-
Get a new or better job	-
Don't know	3
Other	4

Those less likely to say they are living comfortably or doing alright included: women compared with men (38% vs. 47%); consumers aged 35-59 (18-34, 51%: 35-59, 31%: 60+, 51%); those in lower socio-economic groups¹¹ (33% vs. 54%); parents (39% vs. 48%); those living in lower income households (<=£20K, 16%: 20K-£40K, 44%: £40K+, 65%); those living in households in receipt of Universal Credit (21% vs. 47%); private rented sector tenants (owner occ., 52%: priv. rent, 18%: social, 18%: live with parent, 55%); and, those living in urban areas (40% vs. 59%)

Other groups of consumers more likely to say that the rising cost-of-living has had a negative impact on their household income: include women compared with men (69% vs. 59%); consumers aged 35-59 (18-34, 60%: 35-59, 70%: 60+, 60%); consumers in lower socio-economic groups (69% vs. 59%); parents (65% vs. 61%); those living in lower income households (<=£20K, 74%: 20K-£40K, 62%: £40K+, 60%); private rented and social housing tenants (owner occ., 60%: priv. rent, 71%: social, 72%: live with parent, 66%); and, Mid and East Antrim consumers (75%) [Ards and North Down least likely to say this is the case, 50%].

Other groups less likely to say they either have no debt or they can easily manage their debt included: those aged 35-59 (18-34, 59%: 35-59, 43%: 60+, 70%); consumers in lower socio-economic groups (53% vs. 59%); parents (50% vs. 65%); those living in households in receipt of Universal Credit (34% vs. 60%); and, private rented sector tenants (owner occ., 59%: priv. rent, 40%: social, 49%: live with parent, 64%).

Other groups more likely to say they have taken steps as a result of the rising cost-of-living included: women compared with men (77% vs. 66%); consumers aged under 60 (18-34, 76%: 35-59, 77%: 60+, 59%); consumers in lower socio-economic groups (77% vs. 65%); parents (76% vs. 64%); economically active consumers (74% vs. 66%); those living in lower income households (<=£20K, 86%:

¹¹ Lower socio-economic groups include: skilled manual occupations, semi-skilled & unskilled manual occupations, unemployed and lowest grade occupations; higher socio-economic groups include: higher and intermediate managerial, administrative, professional occupations, supervisory, clerical & junior managerial, administrative, and professional occupations

20K-£40K, 65%: £40K+, 70%); those living in households in receipt of Universal Credit (85% vs. 68%); and, social housing tenants (owner occ., 68%: priv. rent, 79%: social, 85%: live with parent, 65%)

Other groups significantly *more likely* to say they have borrowed money as a result of the cost-of-living included: younger consumers (18-34, 21%: 35-59, 17%: 60+, 8%); consumers in lower socio-economic groups (18% vs. 13%); those in lower income households (<=£20K, 25%: 20K-£40K, 11%: £40K+, 13%); those in households in receipt of Universal Credit (39% vs. 10%); and, those living in urban areas (17% vs. 12%).

Those groups were *more likely* to say they are considering borrowing money as a result of the cost-of-living included: younger consumers (18-34, 19%: 35-59, 12%: 60+, 9%); and those living in rural areas (18% vs. 11%).

Similarly groups were more likely to say they have borrowed or would consider borrowing money as a result of the cost-of-living included: younger consumers (18-34, 40%: 35-59, 29%: 60+, 18%); those with a disability compared with non-disabled consumers (38% vs. 25%); those with a disability compared with all consumers (38% vs. 29%); those in lower income households (<=£20K, 37%: 20K-£40K, 25%: £40K+, 27%); those in households in receipt of Universal Credit (53% vs. 23%); private rented tenants and those living with parents (owner occ., 23%: priv. rent, 40%: social, 34%: live with parent, 40%); and consumers living in Newry and Mourne (40%) and Mid Ulster (40%) [Ards and North Down consumers least likely to say they have borrowed, or are considering borrowing, money because of the cost-of-living, 17%].

The following groups were significantly *less likely* to say they will be able to manage the loan payments on additional borrowing: women compared with men (39% vs. 54%); consumers aged 35+ (18-34, 55%: 35-59, 40%: 60+, 40%); consumers in lower socio-economic groups (35% vs. 59%); economically inactive consumers (39% vs. 48%); those living in low-income households (<=£20K, 27%: 20K-£40K, 47%: £40K+, 67%); those living in households in receipt of Universal Credit (33% vs. 51%); social housing tenants (owner occ., 57%: priv. rent, 38%: social, 19%: live with parent, 47%); and, consumers living in Ards and North Down (24%) [Fermanagh and Omagh consumers most likely, 78%].

The following groups were also *more likely* to be aware of unauthorised or illegal money lenders in their area: men compared with women (19% vs. 14%); consumers aged 35-59 (18-34, 15%: 35-59, 21%: 60+, 12%); consumers in lower socio-economic groups (19%) [ABC1, 14%]; parents compared with non-parents (20% vs. 11%); those living in households in receipt of Universal Credit (24% vs. 15%); and social housing tenants (owner occ., 16%: priv. rent, 16%: social, 26%: live with parent, 8%)

The following groups were *more likely* to have used an unauthorised or illegal money lender in their area: economically active consumers (2.2% vs. 0.3%); private rented tenants (owner occ., 1%: priv. rent, 4%: social, 1%: live with parent, 1%); and, those living in urban areas (2.2% vs. 0.4%)

The following groups were significantly *more likely* to say they had sought help and advice to cope with the rising cost-of-living: consumers aged 18-34 (18-34, 66%: 35-59, 48%: 60+, 42%); economically inactive consumers (56% vs. 41%); those living in households in receipt of Universal Credit (68% vs. 48%); social housing tenants (owner occ., 48%: priv. rent, 51%: social, 62%: live with parent, 58%); and, consumers living in Mid Ulster (65%) [Derry and Strabane consumers least likely, 43%]

The following groups were significantly *more likely* to say that they or someone in their household has a disability: consumers aged 60+ (18-34, 29%: 35-59, 39%: 60+, 52%); consumers in lower socio-economic groups (50%) [ABC1, 29%]; parents (45% vs. 32%); those living in economically inactive households (62% vs. 30%); those living in low-income households (<=£20K, 55%: 20K-£40K, 39%: £40K+, 27%); those living in households in receipt of Universal Credit (59% vs. 36%); and, social housing tenants (owner occ., 36%: priv. rent, 40%: social, 67%: live with parent, 24%)

Particular groups of consumers were more likely to say they are either struggling or unable to cope with additional costs because someone in their household has a disability: women compared with men (53% vs. 33%); consumers aged 35-59 (18-34, 41%: 35-59, 56%: 60+, 34%); consumers in lower socio-economic groups (50%) [ABC1, 30%]; those living in economically inactive households (59% vs. 29%); those living in low-income households (<=£20K, 73%: 20K-£40K, 24%: £40K+, 27%); those living in households in receipt of Universal Credit (64% vs. 36%); social housing tenants (owner occ., 27%: priv. rent, 62%: social, 70%: live with parent, 35%); and, those living in urban areas (50% vs. 28%).

Appendix 5 - Topic Guide for Interviews and Case Studies

Questionnaire for case studies

Introductions, explanation of research and GDPR.

1. Tell me about any extra costs that you face because you or someone in your household has a disability.
 - 1.1 Prompts if needed
 - 1.1.1 Heating
 - 1.1.2 Personal care
 - 1.1.3 Running special equipment or aids and adaptations
 - 1.1.4 Household aids including using white goods more
 - 1.1.5 Transport and travel
 - 1.1.6 Costs of therapies
 - 1.1.7 Extra home insurance
 - 1.1.8 Extra costs because you can't shop around so easily
2. And is coping with these costs more difficult at the moment because of the cost-of-living crisis?
 - 2.1 Prompts if needed
 - 2.1.1 How is it more difficult?

3. How does that affect you and your household?
 - 3.1 Prompts if needed
 - 3.1.1 Are there things you can't do?
 - 3.1.2 What choices do you have to make?
 - 3.1.3 Does it restrict any other aspects of your life?

4. Do you ration things to save money?
 - 4.1 Prompts if needed
 - 4.1.1 Heating
 - 4.1.2 Food
 - 4.1.3 Usage of equipment necessary for your disability or health problem
 - 4.1.4 Travel to healthcare appointments

5. And how are you coping financially?
 - 5.1 Prompts if needed
 - 5.1.1 Enough to go around?
 - 5.1.2 Run out of things?
 - 5.1.3 Can't pay your credit card or loans?
 - 5.1.4 Have to borrow or get financial help to make ends meet?
 - 5.1.5 Have to borrow for unforeseen expenditure?
 - 5.1.6 How often would you have to borrow?

If there is no borrowing or financial help, go to question 11, otherwise, question 6.

6. If you have to borrow or are considering borrowing money to cope with the rising cost-of-living, what is it for?
 - 6.1 Prompts if needed
 - 6.2 To pay for things you need because of your disability?
 - 6.3 Food?
 - 6.4 Transport?
 - 6.5 Rent and rates?
 - 6.6 Heat, gas electricity?
 - 6.7 Paying off other borrowing or loans?

7. And where do you borrow from?
 - 7.1 Prompts if needed
 - 7.1.1 Family?
 - 7.1.2 Credit Union/bank/ another high street lender?
 - 7.1.3 Doorstep lender
 - 7.1.4 Credit or store card, overdraft, catalogues, buy now pay later offers,
 - 7.1.5 Friends (are these close friends or just people who are able to help you out?)
 - 7.1.6 People in the local community?
 - 7.1.7 People who knock on the door and offer to help?

8. Why do you borrow from that particular source?
 - 8.1 Prompts if needed
 - 8.1.1 Convenience?

- 8.1.2 Habit?
 - 8.1.3 Turned down by other lenders?
 - 8.1.4 Don't have a good credit rating?
 - 8.1.5 Was it the only source you could borrow from?
9. Do you know the interest rate or the total amount you will pay back on what you have borrowed?
- 9.1 Prompts if needed
 - 9.1.1 How much did you borrow?
 - 9.1.2 How much are you paying back?
 - 9.1.3 Have your payments gone up since you took the loan? (why?)
10. Do you have any savings to fall back on?
- 10.1 Prompts if needed
 - 10.1.1 Did your savings run out recently?
 - 10.1.2 Why was that?
11. Have you ever had difficulty paying back a loan/credit payments?
- 11.1 Prompts if needed
 - 11.1.1 What kind of lender was the loan from?
 - 11.1.2 What was the attitude of the lender when you couldn't pay back the loan?
 - 11.1.3 And what was the outcome?
12. If you did have difficulty paying back a loan/credit payments did you take any other steps as a result of facing difficulty making a payment?
- 12.1 Sought help and advice from a financial support body e.g. Advice NI, Money Advice Service, Christians Against Poverty
 - 12.2 Used a foodbank
 - 12.3 Sought support from another charity e.g., Age NI, Disability Action, MacMillan
 - 12.4 Cut back on essentials
13. Have you ever paid anyone to help you fill out forms or make an application on your behalf?
- 13.1 Prompts if needed
 - 13.1.1 Who did you pay to help you in this way?
 - 13.1.2 What was it that they did in return for payment?
 - 13.1.3 And what was the outcome?
14. Finally, is there anything else you want to add about the lived experience of disabled people during this period of rising prices and financial stress?

Thank you and close



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