

**INQUIRY**

# The Disproportionate Impact of Poverty and Inequality on Disabled People

APPG on Poverty and Inequality's response to the *Pathways to Work* Green Paper



appg

**Poverty & Inequality**

This is not an official publication of the House of Commons or the House of Lords. It has not been approved by either House or its committees. All-Party Groups are informal groups of Members of both Houses with a common interest in particular issues. The views expressed in this Report are those of the group. This report was written by the Equality Trust, who act as an independent secretariat to the APPG on Poverty and Inequality.

# Content warning

This report mentions people who have died by suicide and contains disabled people's experiences of financial, physical and emotional distress.

If you are affected by the content of this report and would like to speak to someone about it please contact:

Samaritans – Call 116 123 or visit [www.samaritans.org](http://www.samaritans.org) (available 24/7, free and confidential)

Mind – Call 0300 123 3393 or text 86463, or visit [www.mind.org.uk](http://www.mind.org.uk)

Disability Rights UK – For support and advocacy, visit [www.disabilityrightsuk.org](http://www.disabilityrightsuk.org)



appg

Poverty &  
Inequality

# Contents

<b>Content warning</b>	<b>2</b>
<b>Contents</b>	<b>3</b>
<b>Foreword</b>	<b>4</b>
<b>Glossary of terms</b>	<b>4</b>
<b>The risk and extent of poverty among disabled people</b>	<b>9</b>
Extent of poverty among disabled people	9
Deep poverty	9
Current statistical limitations in understanding the link between disability and poverty	10
<b>How do the additional costs of disability contribute to the poverty experienced by disabled people?</b>	<b>10</b>
<b>The impact of poverty on disabled individuals and communities</b>	<b>13</b>
Food insecurity and foodbank use	13
Fuel poverty	13
Lack of affordable and accessible housing	15
Social security	16
<b>How poverty among disabled people relates to broader societal inequalities</b>	<b>19</b>
Barriers to employment	19
Social isolation and exclusion	20
Proposed changes to PIP eligibility criteria	23
Proposed changes to Limited Capability for Work and Work-Related Activity group (LCWRA)	
25	
Impact on carers	26
Other responses	26
<b>Executive Summary</b>	<b>5</b>
<b>Introduction</b>	<b>8</b>
<b>Disability, Poverty, and Inequality</b>	<b>9</b>
<b>Responses to the <i>Pathways to Work</i> Green Paper</b>	<b>22</b>
<b>Recommendations</b>	<b>29</b>
<b>Contributors</b>	<b>30</b>
<b>References</b>	<b>31</b>

# Foreword

This report draws together shocking evidence submitted to this APPG inquiry into the disproportionate impact of poverty on disabled people. What we saw from individuals and organisations was deeply distressing: disabled people going without food, unable to heat their homes, facing homelessness or being forced to use disability benefits to cover essential bills. This is the consequence of inadequate incomes, inaccessible services, and a social security system that too often fails to provide even the minimum necessary level of support. The evidence received by this inquiry makes it clear that the government's proposed reforms to disability benefits, as outlined in the '**Pathways to Work Green Paper**' will only make life more precarious for disabled people, potentially pushing hundreds of thousands of people further into poverty and will only further entrench existing inequalities.

We believe the government must abandon these proposals. We urge the government to work in genuine partnership with disabled people and disabled people's organisations to develop a co-produced social security system that is dignified, accessible and designed to support wellbeing. We hope that this report will be useful to both fellow parliamentarians and all those working to oppose these proposals. We are grateful to every individual and organisation that contributed to this inquiry.

Siân Berry MP and Baroness Lister

Co-Chairs of the APPG on Poverty and Inequality

## Glossary of terms

Disabled household - A household including at least one disabled adult or child

ESA - Employment Support Allowance

HBAI - Households Below Average Income

LCWRA - Limited Capability for Work Related Activity

PIP - Personal Independence Payment

UC - Universal Credit

WCA - Work Capability Assessment

ZHC - Zero Hours Contract

# Executive Summary

## Disabled people are significantly more likely to live in poverty

- The poverty rate among working-age disabled adults in the UK is 23%, compared to 17% for those without a disability.
- Disabled individuals are also more likely to experience deep poverty—15% of people in disabled households versus 9% in non-disabled households.
- Disabled women, children in households with a disabled member, and single-person disabled households are at an even greater risk of being in poverty.
- Poverty is often cyclical and long-term for disabled people, exacerbated by barriers to employment, insufficient social security benefits and substantial additional living costs.

## The additional costs of disability are substantial and are not adequately met by current support

- Disabled households face unavoidable extra costs averaging £1,067 per month, which equates to 67% of household income after housing costs.
- These costs include health-related equipment, transport, heating, dietary needs, social care charges and private-care services where NHS access is delayed or unavailable.
- Many essential services, such as occupational therapy or social care, are either unaffordable or inaccessible, forcing families into debt or deprivation.

## The social security system is inadequate and often causes harm

- Benefits such as PIP and Universal Credit are often too low to cover basic living costs, let alone the additional costs of disability.
- Assessment processes are frequently reported as stressful, degrading and unreliable, as evidenced by the fact that over two-thirds of PIP appeal decisions are overturned.
- The current system often causes mental distress and anxiety about losing support, with some cases tragically linked to suicide. Delayed and reduced payments leave many unable to meet essential needs like food, warmth, or shelter.

## Disabled households are being forced to choose between heating and eating

- The prevalence of food insecurity among disabled people (26%) is almost three times higher than that among non-disabled individuals (10%).
- Half of all households in fuel poverty contain someone with a long-term health condition or disability. Many disabled people report living in cold homes, being unable to cook or refrigerate medication.
- Cold homes and inadequate nutrition worsen health conditions and increase long-term healthcare costs, creating a vicious cycle of deprivation.

## Housing is often inaccessible and insecure

- One-third of disabled private renters live in unsuitable accommodation, lacking adaptations or accessibility.

- An estimated 400,000 wheelchair users live in homes that do not meet their needs with some facing waits of up to 47 years for fully accessible newbuild housing.
- Homelessness among disabled people has risen sharply as over 62,000 households with long-term health or disability needs faced homelessness in 2023/24.

### Disabled people face structural barriers to employment

- The disability employment gap remains high at 27.8% and the disability pay gap is 17.2%.
- Disabled workers are overrepresented in low paid, insecure work and are underrepresented in senior management roles.
- Access to employment schemes such as 'Access to Work' is undermined by delays and inefficiency and many employers fail to meet their obligation to make reasonable adjustments.
- People with learning disabilities, autism and complex needs face the most acute employment disadvantages, with employment rates as low as 5% for some groups.

### The proposed cuts to disability benefits in the Green Paper will deepen poverty and worsen inequality for disabled people

- Proposed cuts to PIP and the Limited Capability for Work-Related Activity (LCWRA) element of Universal Credit would reduce support for hundreds of thousands of disabled people and carers.
- The government's own impact assessment indicates that 250,000 people, including

50,000 children, will fall into poverty by 2029/30 if the reforms go ahead. However, the Joseph Rowntree Foundation (JRF) and the Child Poverty Action Group (CPAG) estimate the true impact could be significantly greater, with JRF projecting up to 400,000 people will be affected and CPAG warning that over 100,000 children could be pushed into poverty. The government claims that any increase in poverty as a result of the proposals will be offset by more people with disabilities and long-term health conditions moving into employment. This is premised on the £1 billion worth of additional planned investment in employment support. However, if the proposals go ahead, cuts to PIP are scheduled to begin in 2026, but employment support will not reach £1 billion annually until 2030. But even then any increases in employment are unlikely to compensate fully for the cuts themselves. Moreover, the loss of PIP could make employment harder for many disabled people.

- The overwhelming majority of respondents to this inquiry oppose the Green Paper reforms warning that they will worsen poverty, lead to greater housing insecurity, and will not be effective in supporting disabled people into employment.

### Carers are at risk of facing increased hardship

- Carers, many of whom are disabled themselves, may lose eligibility for Carer's Allowance under the proposals. Disabled individuals who also provide care for family members risk being affected twice, facing the potential loss of both Carer's Allowance and their own PIP entitlement.

- Over 150,000 carers could lose financial support, pushing already struggling families further into poverty.
- Carers already report being forced to make impossible choices between caring responsibilities and basic living expenses.

### **Social isolation and exclusion are pervasive**

- Disabled people are more likely to experience loneliness, with over 15% reporting frequent feelings of isolation.
- A lack of accessible and affordable transport creates significant barriers to independence, healthcare access, social inclusion, mental wellbeing and employment opportunities.
- Social exclusion is exacerbated by inadequate housing conditions, limited employment opportunities and a lack of access to community participation.

# Introduction

The All-Party Parliamentary Group (APPG) on Poverty and Inequality aims to provide awareness of the impact of poverty and inequality, its causes and consequences, and to encourage the spread of good practice to alleviate and eliminate both.

In March 2025 the APPG launched a short inquiry into the disproportionate impact of poverty and inequality on disabled people. The inquiry sought pre-existing secondary evidence rather than newly commissioned research. This report aims to inform the discussion relating to the government's recently published 'Pathways to Work: Reforming Benefits and Support to Get Britain Working Green Paper'.

This inquiry received a total of 74 evidence submissions from a range of organisations and individuals. 26 of the submissions came from individuals speaking directly from their own lived experience. A number of the submissions from organisations also included lived experience testimonies as well as independently produced survey data.

The vast majority of submissions raised concerns and criticisms of the proposals laid out in the government's Green Paper, warning that the planned reforms to disability benefits would have severe and far-reaching consequences. Respondents expressed fears that the proposals risk deepening poverty, increasing inequality, and further marginalising disabled people, particularly those already facing multiple forms of disadvantage. This report draws on the evidence submitted to examine the likely impact of the proposed reforms and to highlight the urgent need for a more inclusive, just, and equitable social security system. We are very grateful to all who took the trouble to submit evidence.

# Disability, Poverty, and Inequality

## The risk and extent of poverty among disabled people

### Extent of poverty among disabled people

An estimated 16.1 million people in the UK had a disability in 2022/23. This represents 24% of the total population. Around 11% of children were disabled, compared with 23% of working age adults and 45% of adults over State Pension age.<sup>1</sup>

Households Below Average Income (HBAI) data published by the Department for Work and Pensions (DWP) consistently shows disabled people are at greater risk of living in poverty. Overall, 21% of the total population are in relative poverty after housing costs deducted from income, i.e. from households with income of £337 a week or less. When the total population is grouped into families, where someone is disabled, this poverty rate is 23%, compared to 20% for families where no-one is disabled. In terms of the working-age population, 23% of working-age people are in poverty if someone in their family is disabled, compared to 17% of working-age people if no-one in the family is disabled.<sup>2</sup>

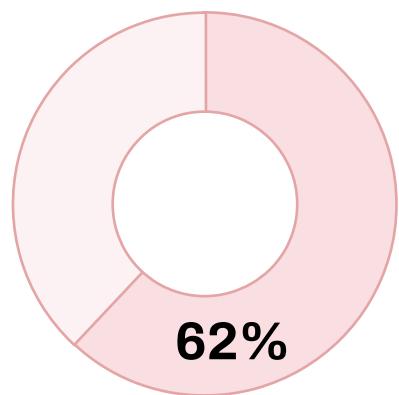
The Women's Budget Group (WBG) points out in its evidence submission that disabled women are likely to face even higher rates of poverty, as they are more likely to be in low-paid or insecure work<sup>3</sup>, rely on social security benefits for more

of their income, and face higher living costs. According to the Office for National Statistics (ONS) and official government health statistics, women represent 55% of disabled people in England and Wales<sup>4</sup> and women spend a greater proportion of their life in ill health or disability, despite living longer than men.<sup>5</sup> 33% of children with a disabled family member were in relative poverty after housing costs in 2023/24, compared with 29% of children with no disabled family members.<sup>6</sup>

### Deep poverty

Crisis Against Cuts cite JRF research which shows that disabled people are also more likely to experience deep poverty compared to non-disabled people. Deep poverty is defined as having an income below 50% of the median income after accounting for housing costs. Around 15% of people in disabled households are in deep poverty compared with 9% of people in non-disabled households.<sup>7</sup> In 2022, 62% of people in destitution have a disability which limited their day-to-day activities, growing from around 50% in 2019.<sup>8</sup>

**62% of people in destitution have a disability which limited their day-to-day activities**



1 House of Commons Library (2024) UK disability statistics: Prevalence and life experiences

2 Department for Work and Pensions (DWP) (2025) Households Below Average Income 2023/24

3 Women's Budget Group (2021) Spring Budget 2021: Covid-19 and economic challenges for Disabled women

4 Office for National Statistics (ONS) (2023) Age (d), disability, ethnic group and sex. Census 2021

5 Department for Health and Social Care (DHSC) (2024) Women's Health Hub: cost benefit analysis

6 House of Commons Library (2025) Which children are most likely to be in poverty in the UK?

7 Joseph Rowntree Foundation (JRF) (2022) From disability to destitution

8 JRF (2023) Destitution in the UK 2023

WBG point out that while deep poverty is increasing, many people move out of it within a year. However, disabled people are more likely to experience both deep and persistent poverty, i.e. remain in poverty across multiple and consecutive years. Persistent poverty is defined as experiencing relative low income not just in the current year, but also in at least two of the three preceding years. Access to social security, such as Personal Independence Payment (PIP), significantly reduces the risk of very deep poverty for newly disabled individuals.<sup>9</sup>

The Child Poverty Action Group (CPAG) also notes that of the 3.1 million children living in deep poverty in 2023/24, 1.4 million were living in a household where someone self-reported as having a disability and 500,000 children living in poverty in 2023/24 were in households receiving disability benefits.<sup>10</sup>

### Current statistical limitations in understanding the link between disability and poverty

In its evidence submission, CPAG highlights the limitations in how current poverty measures account for the additional costs associated with disability. Currently, household income surveys do not collect data on the additional costs associated with disability, creating a significant gap in understanding the true living standards of disabled people.

The HBAI metric includes disability benefits as income but fails to account for the additional costs of disability, thereby overstating the living standards of disabled households. The Social Metrics Commission (SMC) measure tries to address this limitation by treating disability benefits as a proxy for extra disability costs,

effectively deducting them from income. This approach reveals a more severe picture of poverty among disabled people. According to the SMC, over half (54%) of people living in poverty are disabled or live in a household that includes a disabled person, equating to over 8.7 million people. It also estimates that three in ten (31%) of those in poverty are themselves disabled, a total of 4.9 million people.<sup>11</sup> By adjusting for disability-related costs in this way, the SMC measure shows a greater depth and extent of poverty. However, the measure assumes that any change in disability benefits reflects a corresponding change in disability-related costs. This means that benefit cuts are interpreted as a reduction in costs, which masks the real impact of cuts on living standards and poverty. CPAG urges the government to collect more data on disability related costs in household income surveys to better capture the true living standards of disabled households.

## How do the additional costs of disability contribute to the poverty experienced by disabled people?

Disability charity Scope estimates that on average, a disabled household (with at least one disabled adult or child) needs an additional £1,010 a month to have the same standard of living as non-disabled households. If this figure is adjusted for inflation over the current period of the 2023/24 financial year, these extra costs rise to £1,067 per month. On average, the extra cost of disability is equivalent to 67% of

<sup>9</sup> JRF (2023) Poverty and Destitution

<sup>10</sup> DWP (2025) Households Below Average Income 2023/24

<sup>11</sup> Social Metric Commission (2024) Measuring Poverty 2024

# Over half of people living in poverty are disabled or live in a household including a person with disabilities

*Equating to over 8.7m people*

household income after housing costs.<sup>12</sup>

Disabled households face a broad range of unavoidable additional expenses related to managing health conditions and ensuring accessibility. They also spend significantly more on everyday essentials such as food, water and energy, compared to non-disabled households. Inescapable additional costs can include powered wheelchairs, expensive home adaptations, sensory aids, screen readers, voice recognition software, specialist lighting for visual impairments and weighted blankets and compression vests to name a few. Salford Poverty Truth Commission describes these additional costs as a 'disability premium' and go on to say that these additional expenses "are not extravagant luxuries but are necessary essentials" and the solution is not "a case of people needing to spend their money more wisely, budget better or make better financial decisions."

***"All of my money goes on disability adaptations, and even then I cannot buy them all." (Lived experience submission)***

Many disabled people depend on powered medical equipment and require additional heating to maintain their health, yet receive limited support amid rising energy prices. For households with disabled members, many essential expenses are non-negotiable, for

instance heating for those who cannot regulate their body temperature, cutting down on energy usage can be life-threatening. Special dietary needs also make increasing food costs particularly challenging to manage.

Research by Dr Chloe Blackwell and the Family Fund found that families with autistic children face substantial additional costs—over £50 per week—on everyday items like furniture, clothing, energy, and bedding. These costs arise from the need for higher-quality goods, more frequent replacements, and specific accommodations for sensory, emotional, and developmental needs.

The financial strain of additional costs is especially acute when disability is sudden or severe. For instance, Young Lives vs Cancer reports in its evidence that families of children with cancer face £700 in extra monthly costs, while also losing income due to parents/guardians having to reduce or leave work. One third of families fall behind on bills, and 10% delay or miss treatment due to unaffordable transport.

Due to long NHS waiting lists, many disabled people are forced to pay privately for services like occupational health, mental health, and speech therapy. The Centre for Research in Social Policy points out in its evidence that a 12-week occupational therapy programme can cost £3,000 or more.

***"It is very hard to access treatment on the NHS for my physical health condition and mental health. I live in a rural location. I have to pay for any treatment I can find privately. This takes a large chunk of my benefits. Without treatments that help me manage I would become much worse." (Lived experience submission)***

**“Non-disabled people aren’t charged to use their own bathrooms, so disabled people shouldn’t be charged for essential daily care either.”**

Social care is essential for many disabled people, to manage personal care, access the community, work, and live independently. High social care charges often create impossible trade-offs between accessing care and meeting basic needs like food or heating. A member of the Glasgow Disability Alliance, speaking as part of the #DisabledPeopleDemandJustice campaign, supported by Inclusion Scotland, highlighted the unfairness by noting that non-disabled people aren’t charged to use their own bathrooms, so disabled people shouldn’t be charged for essential daily care either. These charges are effectively a penalty for simply meeting basic needs.

*“To be a disabled person – especially one needing social care support – is to live a life without choices or any sense of personal autonomy. The financial context determines whether disabled people have human rights and are even able to be in charge of our own life. We need to start from understanding of this as a fundamental injustice when planning how we might be heard or even dare to complain.” (Glasgow Disability Alliance submission)*

Public transport is often either very difficult to access or completely inaccessible for disabled people. This structural inequality forces disabled people to pay for costly taxi

journeys. This additional cost is compounded by the fact that many disabled people have to attend regular medical appointments where traveling by taxi may be their only option. A lived experience submission notes that wheelchair-accessible taxis often charge a premium making them unaffordable.

Transport For All’s submission includes results of a survey it conducted of 521 disabled people, which found that 64% of respondents could not afford taxis as often as they needed. Disabled people make 38% fewer journeys than non-disabled people, a statistic that has remained stagnant over the past decade.<sup>13</sup> The impact of the additional cost of transport for disabled people can be devastating as evidence from the Cystic Fibrosis Trust found that 1 in 5 people with Cystic Fibrosis missed hospital appointments due to unaffordable transport costs.<sup>14</sup>

*“A taxi from my house to hospital appointments and back currently costs £250. I generally have two such appointments per month, sometimes more” (Lived experience submission)*

*“Taxi prices are rising steeply and if I could get to locations for hospital appointments I would. Patient transport is non-existent at the moment. It’s 26 miles to my allocated hospital and it is costing me a fortune.” (RNIB submission)*

A report published by the University of Bristol and the Research Institute for Disabled Consumers found that transport costs were the second-most common extra costs for disabled people (incurred by 66% of respondents), second only to the extra costs of energy or utility bills (incurred by 78% of respondents).<sup>15</sup>

<sup>13</sup> Motability (2022) The Transport Accessibility Gap

<sup>14</sup> Cystic Fibrosis Trust (2024) Cost of CF 2024

<sup>15</sup> Personal Finance Research Centre (PFRC) and Research Institute for Disabled Consumers (RiDC) (2023) The Financial

# The impact of poverty on disabled individuals and communities

## Food insecurity and foodbank use

According to Trussell “Disabled people face unacceptable and disproportionately high levels of hunger and hardship and significantly higher levels of food insecurity and poverty compared to non-disabled people.” Trussell notes that disability and ill-health greatly increase the risk of food insecurity and reliance on food banks, especially among low-income households where health conditions are often more severe. Poverty worsens health outcomes, creating a harmful cycle that affects individuals, families, and communities.

- 75% of people referred to food banks in the Trussell community report that they, or a member of their household is disabled. This is significantly higher than the level seen in the general population (34%).<sup>16</sup>
- 26% of disabled people experience food insecurity, nearly three times the rate of non-disabled people (10%).<sup>17</sup>
- The government’s own statistics for 2023/24 show that 1.2 million disabled people had to use a food bank in the past 12 months.<sup>18</sup>

Dr Hilda Mulrooney notes in her evidence submission that the Food Foundation found that between January to February 2025, 34.6% of households with an adult limited a

lot by disability experienced food insecurity, compared with 18.3% of households with an adult limited a little by disability, and 9.9% of households without disability.<sup>19</sup> This demonstrates that even small limitations caused by disability increase the risk of experiencing food insecurity, and that the two are directly proportional.

She goes on to state that food insecurity is associated with lower quality diets with worse dietary intakes. An unhealthy diet increases the risk of chronic diseases such as type 2 diabetes, obesity, hypertension and heart disease. This creates an additional physical health risk in those with a disability. Chronic diseases such as cardiovascular disease and obesity are known to be inversely associated with income.<sup>20</sup>

Positively UK notes in its evidence that people living with HIV often have co-existing health conditions like diabetes or heart disease and require nutritious or specialised diets. However, due to low income and reliance on food banks where fresh produce is limited, they are frequently forced to consume cheaper filling foods like bread and pasta, increasing their risk of poor health outcomes.

## Fuel poverty

Mencap notes that half of all fuel-poor households contain someone with a long-term health condition or disability, compared to under two in five households within the wider population.<sup>21</sup> Last year, 44% of respondents to a Mencap survey had not turned their heating

Wellbeing of Disabled People in the UK: The Extra Costs of Disability

16 Trussell (2023), Hunger in the UK

17 Ibid

18 DWP (2025), Family Resources Survey - GOV.UK

19 Food Foundation (2025) Food insecurity tracking. Round 16

20 House of Commons Library (2019) Health inequalities: Income deprivation and north/south divides/Food Foundation (2022) Dietary Health Disparities Across Socio-economic Groups: A Data Story

21 Department for Energy Security & Net Zero (2025) Fuel Poverty Technical Annex: Summary of Analysis in the Fuel

on despite being cold. Just Fair points out that the effects of underheating may be substantially worse for some disabled people, yet 62% of people seen by Citizen's Advice who could not afford to top up prepayment meters are disabled. A survey conducted by the University of Bristol found that 52% of respondents had been unable to keep their home warm and comfortable.<sup>22</sup>

*"I knew this winter would be tough, but it was much harder than I thought. My adult son, who has Down's Syndrome and Autism, needs the heating on more often to stay warm. When the energy runs out, I've had to ask neighbours to store his arthritis medication in their fridge. I've also had to go without gas for long periods of time so I can't cook the dinner or shower my son." (Mencap submission)*

*"We have no savings to fall back on... we have spent the winter feeling cold, only being able to afford to heat the bungalow in the evenings." (Zoe Franklin MP submission)*

This increased risk of fuel poverty also extends to carers, as the Carers Trust calculates that 1.8 million unpaid carers live in fuel poverty.<sup>23</sup> Many of them care for disabled family members and face increased heating and energy costs due to the nature of their caring responsibilities.

Joint research produced by Marie Curie and Loughborough University's Centre for Research in Social Policy shows that a person with a terminal illness may face financial losses of up to £16,000 per year, with increased energy

use adding significant strain during end-of-life care.<sup>24</sup> In 2023, around 128,000 people in the UK were in fuel poverty at the end of life.<sup>25</sup> Among those who are long-term sick or disabled, the risk of fuel poverty rises to nearly 35% in their final year, up from an already high rate of over 30% if they are not at the end of life.

Underheating homes can lead to mould and damp, creating a greater risk of worse health outcomes. For disabled people, who often have higher energy needs and lower incomes, the inability to afford adequate heating exacerbates this issue. Living in a cold home can make it harder to manage pain, delay recovery from severe illness, worsen respiratory conditions, and increase the amount of healthcare needed. Many disabled individuals rely on specialist equipment or require consistently warm environments for medical reasons, making fuel poverty especially dangerous. The stress of choosing between heating and other essentials such as food or medication can also severely impact mental health. Additionally, cold and inaccessible homes reduce independence and can force greater reliance on carers. Despite this, current energy support schemes often fail to account for the unique needs of disabled people, leaving many without adequate assistance.

*"That's why I had to go to a food bank. Because we never had enough money to provide us with the food and it was basically pay for gas or electrics or have nothing." (Trussell submission)*

#### Poverty Strategy Call for Evidence

- 22 PFRC and RiDC (2023) The Financial Wellbeing of Disabled People in the UK: The Extra Costs of Disability
- 23 Carers Trust (2024) New price cap on soaring energy bills will have devastating effect on 1.8 million carers already living in fuel poverty
- 24 APPG for Terminal Illness (2019) Six Months To Live? Report of the All-Party Parliamentary Group for Terminal Illness inquiry into the legal definition of terminal illness
- 25 Marie Curie (2024) Dying in Poverty 2024

# 1 in 3

*people with disabilities in private rented homes are living in unsuitable accommodation*

## Lack of affordable and accessible housing

According to evidence submitted by Just Fair, disabled people have historically been overrepresented in social housing, the most affordable and secure form of tenure. However, due to a chronic shortage of social housing, disabled individuals are increasingly reliant on the private rented sector, with 18.8% currently living in privately rented homes. Alarmingly, one in three disabled tenants in the private rented sector are living in unsuitable accommodation that does not meet their needs. The consequences of unsuitable housing are far-reaching: disabled people in such conditions are less likely to be employed; more prone to declines in physical and mental health; at greater risk of hospitalisation due to falls; more dependent on social care services; and face significant challenges to living independently. Inclusion Scotland includes an example in its evidence of a speaker at one of its recent events who spoke about having to use online platforms such as GoFundMe to raise money for the costs of adapting their house.

LSE Housing and Communities highlights that an estimated 400,000 wheelchair users in England are living in unsuitable accommodation, with around 20,000 on local authority waiting lists specifically for wheelchair-accessible homes. In some cases, waits for appropriate newbuild properties are up to 47 years. The lack of accessible housing severely limits disabled people's ability to work, maintain health, and participate in community life. LSE's evidence also showed that investing in accessible housing can result in substantial social and economic benefits such as reduced care costs, improved health outcomes, and greater employment opportunities.

One lived experience submission came from a disabled parent and carer for their disabled

child, who described how her family was made homeless due to a combination of unforeseen trauma and the local authority's failure to maintain a council property. The family lost nearly all their possessions after being forced to vacate an unsafe home, and were placed in unsuitable emergency accommodation – a top-floor B&B room without accessible facilities, private bathroom, or cooking equipment. The lack of accessible housing, combined with her mobility issues, led to a significant deterioration in her health. Despite repeated pleas to the local authority, the family was initially met with indifference, receiving only minimal food support and no practical help in replacing essential belongings. The parent had to fight persistently for safer accommodation and basic furnishings for a new home, while also navigating the delays and stresses of the social security system in order to receive disability benefits.

She reported that this period caused lasting trauma for her and her family, especially her children, and only through relentless self-advocacy did they eventually secure stable housing. Her experience starkly illustrates how austerity, inaccessible housing, and a fragmented social security system combine to place disabled households at heightened risk of homelessness, declining health, and long-term instability.

*"We should never have been made homeless. Everything we experienced was preventable. The neglect the council showed in understanding our needs as a disabled family was shocking." (Lived experience submission)*

The University of Bristol highlights that disabled people encounter additional obstacles when attempting to exit homelessness. It notes that accommodation duties set out in the Care Act 2014 are subject to an exemption for the provision of housing. As a result, responsibility for meeting the housing needs of disabled people is often passed between housing and social care departments, leading to gaps in support. The evidence submission also notes the significant intersection between disability and homelessness. It cites studies which show people with neurodevelopmental conditions are overrepresented in the homeless population – autism is recorded in 12% of homeless individuals compared to 1–2% of the general population<sup>26</sup> and learning disabilities in 13% compared to 2%.<sup>27</sup> The submission concludes that prolonged episodes of homelessness can exacerbate existing conditions and lead to new health issues, further complicating the challenges faced by disabled people.

A recent analysis by homeless charity Crisis revealed a concerning trend: in 2023/24, 62,040 households with physical ill health and disability needs faced homelessness, marking a 73% increase from 35,860 in

## 73% increase

*in homelessness among households with a disability since 2018/19*

2018/19. Households with physical ill health and disability needs now represent 19% of all households facing homelessness, up from 13% from five years ago. The analysis also found that in 2023/24, only 16% of new social housing lettings were allocated to households with a disability or access-related needs, down from 20% in 2022/23. Despite an overall rise in new tenancies, nearly 5,000 fewer disabled or access-need households secured social housing compared to the previous year, decreasing for the second year in a row.<sup>28</sup>

## Social security

The social security system, rather than protecting disabled people from poverty, has increasingly become a driver of it. Inadequate benefit levels, complex and often inaccessible application processes, and punitive assessment regimes mean that many disabled individuals are either excluded from support or receive too little to meet even their basic needs.

Evidence from Trussell shows that 43% of people claiming Universal Credit and disability social security skipped meals to keep up with other essential costs in the last three months, while more than a third (37%) said they could not keep their home warm enough last winter.<sup>29</sup> They also found in 2023–24, more than 307,000 households receiving the PIP Daily Living component needed to use a food bank.<sup>30</sup> This represented one in eight (12%) households receiving PIP daily living payments, meaning these households are three times more likely to have used a food bank than the average UK household (4%). The Royal National Institute of

26 Churchard, A., Ryder, M., Greenhill, A. and Mandy, W (2019) The prevalence of autistic traits in a homeless population - Volume 23, Issue 3, pp.665-676

27 Homeless Link (2021) Support for Single Homeless People in England - Annual Review 2021

28 Crisis (2025) People with physical ill health and disabilities representing increasing proportion of people facing homelessness

29 Trussell (2025) Almost one in five people receiving Universal Credit and disability benefits used a food bank in the last month

30 DWP (2025), Family Resources Survey - GOV.UK

Blind People (RNIB) included a 2023 survey in its evidence submission which found that due to the inadequacy of the wider benefit system, some 50% of blind and partially-sighted people were having to use their disability benefits to cover essential bills, rather than meet the extra costs of sight loss.

Mencap points to the fact that 40% of PIP claimants are in the bottom fifth of the income distribution as evidence that the current system is failing to meet the basic needs of disabled people.<sup>31</sup> Just Fair points to the Greater Manchester Disabled People's Panel assessment that the current social security provision is keeping disabled people in poverty. The Bassetlaw Food Bank stated in their evidence that the “biggest overarching reasons households find themselves in crisis and reach out for support is due to the inadequacies of the benefits system, which of course is heavily relied upon by disabled individuals.” One respondent to a survey conducted by Inclusion Barnet on behalf of the Campaign for Disability Justice (CDJ) said that any changes to their benefit entitlement could mean losing their home because all of their PIP was already used on rent and bills rather than on disability-related costs.

*“Disability benefits, such as Personal Independence Payment (PIP) and Universal Credit, are insufficient to cover essential living costs. With the rising cost of living, I am frequently forced to make impossible choices between food, heating, and medical expenses.” (Lived experience submission)*

Basic Income Movement UK's evidence describes the social security system as complex, punitive, and deeply stigmatising. Disabled people report experiencing fear, shame, and confusion when interacting with

the system, which contributes to worsening physical and mental health, social isolation, and a diminished sense of self-worth.

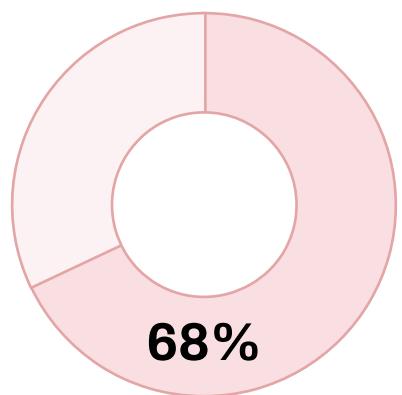
*“The process of accessing disability benefits is deeply flawed. Long delays, arbitrary decisions, and the constant requirement to prove my condition worsen my mental health. The stress of repeated PIP assessments has had a profound negative impact on my well-being.” (Lived experience submission)*

*“The process for LCWRA is so convoluted I couldn’t actually apply... my case was closed.” (Zoe Franklin MP submission)*

*“Disabled people do not get fairly treated... Access to benefits is difficult, stressful, and dehumanising. We struggle with self-worth due to the State view of disabled people being a burden.” (Glasgow Disability Alliance submission)*

The unpredictability of benefit assessments and fear of sudden income loss causes chronic stress. Basic Income Movement UK's evidence references studies where participants reported extreme anxiety, fear of becoming a burden, and even cases of suicide linked to the fear of benefit cuts. Stereotypes of benefit claimants as “scroungers” or “less worthy” were

*68% of PIP appeals that reach the tribunal stage are overturned in favour of the claimant*



internalised by some disabled people, leading to feelings of guilt and reduced self-worth. Autistic claimants, in particular, described the assessment process as hostile and emotionally damaging. Trussell also points out that 68% of PIP appeals that reach the tribunal stage are overturned in favour of the claimant.<sup>32</sup> Which shows that the assessment system is fundamentally flawed by routinely denying disabled people the support they are entitled to and forcing them through a stressful and often inaccessible appeals process to correct errors that should not have occurred.

*“[Having transitioned from Employment Support Allowance (ESA) to Universal Credit] I have had no benefit money from 12<sup>th</sup> February to 5<sup>th</sup> March... In a cost-of-living crisis, when those who have full time work are struggling, how on earth do you expect those who are long term sick to cope.” (Zoe Franklin MP submission)*

*“I am absolutely terrified and traumatised by any contact with the DWP at this point, and so I have to navigate this change with the help of my care worker” (Lived experience submission)*

*“The regular text messages saying that payments may be stopped isn’t just a case of “pocket money” being stopped or something like that - it means that I will not be able to pay my rent or feed myself, and will end up homeless and then die on the streets. It is like getting a regular death threat every week.” (Lived experience submission)*

The work of Healing Justice LDN further exposes the severe consequences of the social security system. Through its Deaths by Welfare project, it has documented how the

UK’s welfare reforms, particularly since 2008, have contributed to the deaths of disabled people, including by suicide. The research identifies a consistent pattern of systemic harm where disabled people are framed as ‘burdens’ and subjected to a welfare regime that fosters poverty, psychological distress, and social abandonment. Cases like those of Errol Graham, David Clapson, and Christian Wilcox highlight how benefit cuts, sanctions, and neglect have led to starvation, untreated medical conditions and loss of life. These are not isolated incidents but reflect a systemic failure that continues to put lives at risk. As Healing Justice LDN concludes, “One death is too many.”

The recent Work and Pensions Committee report on Safeguarding Vulnerable Claimants calls for a legal duty to be placed on the DWP in order to safeguard claimants. The duty would require the DWP to refer vulnerable claimants to appropriate agencies that have a duty of care. The committee also recommends that all major changes to social security policy undergo a formal safeguarding assessment carried out by the DWP’s Chief Medical Adviser’s team, to ensure potential risks to claimant health and wellbeing are properly assessed.

# How poverty among disabled people relates to broader societal inequalities

## Barriers to employment

Disabled people continue to face persistent and systemic barriers to entering and remaining in employment. The disability employment gap is 27.8%, with 54.2% of disabled people in employment compared with 82% of people who are not disabled.<sup>33</sup> According to the Trades Union Congress (TUC) the disability pay gap is now 17.2% meaning non-disabled workers earn on average £2.35 per hour more than disabled workers. Disabled workers are more likely to be employed on a Zero Hours Contract (ZHC): 4% compared to 2.9%. Disabled Black and minority ethnic women are three times more likely than non-disabled white men to be employed on a ZHC, 7% compared to 2.3%.<sup>34</sup>

Evidence from the University of Bristol notes that learning disabled people face particularly acute barriers to work. In 2022–23, just 30.8% of people with “severe or specific learning difficulties” and 30.6% of autistic people were

## Disability pay gap of 17.2%

*equal to £2.35 per hour*

employed. When looking at people accessing long term social care, only 5% of people with a learning disability were in paid work.<sup>35</sup> In 2023, the relative poverty income threshold was £373 per week. Disabled people made up 33% of the people earning between £300 - £400 per week, and 25% of people earning between £400 - £470 per week, amounting to over 1.6 million disabled people with incomes approaching poverty levels.<sup>36</sup>

Trussell points out that disabled people often work part-time to help manage their health condition, but this tends to restrict disabled people to lower-paid jobs such as care work and work in the service sector. Disabled people are under-represented in senior and managerial roles.<sup>37</sup> There is also a significant educational attainment gap. Advice NI cited ONS figures which show 21.8% of disabled people had a degree in 2019 compared with 38% of non-disabled people; this gap has remained consistent over the period 2013 to 2019.

Disabled people aged 60 to 64 years were almost two and a half times more likely to have no qualifications than non-disabled people: 24.1% compared with 10.4%.<sup>38</sup> Qualitative research from Inclusion Scotland found that many disabled people wanted to work but were unable to due to the punitive benefit system, discriminatory employers, and a lack of flexibility to allow them to attend appointments or care for other disabled family members or partners. Buildings are still largely inaccessible for disabled people, limiting their opportunities for employment as well as leisure or other social engagement.

<sup>33</sup> House of Commons Library (2024) Disabled people in employment

<sup>34</sup> Trades Union Congress (TUC) (2024) TUC – disability pay gap reaches staggering level of £4,300 a year

<sup>35</sup> House of Commons Women and Equalities Committee (2024) Equality and disability: The role of reasonable adjustments - Access to Employment

<sup>36</sup> Resolution Foundation (2023) Costly differences: Living standards for working-age people with disabilities

<sup>37</sup> TUC (2020) Disability pay and employment gaps 2020

<sup>38</sup> ONS (2019) Disability and education, UK: 2019

A number of submissions note that there are significant difficulties and delays when trying to access disability support schemes such as “Access to Work”. Just Fair cites evidence from The Big Issue which found that significant delays of over six months for assessments (and longer still for implementation of adjustments) are reported, which raises serious questions about the adequacy of inclusive planning for new government proposals to encourage more people into work.<sup>39</sup> Recent data underscores these issues. As of February 2025, there were 62,000 Access to Work applications still waiting to be processed. Average processing times for new applicants had increased from 46 days to 85 days over the previous year, while reconsideration requests were taking nearly 100 days.<sup>40</sup> These delays have continued to rise under this government, exacerbating challenges for disabled people seeking employment support.

According to evidence provided by the RNIB, 25% of surveyed employers would not be willing to make workplace adaptations and adjustments in order to employ a blind or partially sighted person.<sup>41</sup> RNIB goes on to note that just one in four registered blind and partially sighted people of working age is in employment. These intersecting barriers, ranging from inaccessible workplaces and discriminatory hiring practices to gaps in education and inadequate state support, highlight how poverty among disabled people is both a consequence and a driver of broader structural inequalities across society.

**“Countless governments have said we’re going to provide work coaches and get disabled people into work. It never works.”**

**A small minority of people may get into a job, but most employers do not want us.”**  
(Crips Against Cuts Brighton submission)

**“Even prior to my diagnosis, I would apply constantly for jobs, and I would never be able to receive them... the chances of being hired lower dramatically once employers find out that the candidate is disabled.”** (Zoe Franklin MP submission)

**“There is a common sentiment that ‘jobs do not want to hire’, and I cannot help but agree with that statement.”** (Zoe Franklin MP submission)

## Social isolation and exclusion

Advice NI highlights the Annual Population Survey from the ONS, which shows that disabled people report higher levels of loneliness: 15.1% of disabled people reported feeling lonely “often or always” in 2020/21, compared with 3.6% of non-disabled people.<sup>42</sup> A survey conducted by the Glasgow Disability Alliance (GDA) of 600 disabled people, found that 91% of respondents chose “Social isolation and loneliness” as a key concern. This was the third highest concern behind “Money” (93%) and “Being forgotten in government priorities and plans” (97%).

Inaccessible public transport is a significant driver of social isolation and exclusion for disabled people as it limits the ability to fully participate in society. A Transport For All survey shows 65% of respondents could not afford train travel, with inaccessible stations and rising fares compounding their isolation. In many

39 The Big Issue (2024) Disabled people losing jobs and ‘falling out of work’ due to months-long waits for DWP support

40 Disability News Service (2025) Access to Work delays shoot up, just as government is trying to address disability employment

41 APPG on Eye Health and Visual Impairment (2024) Changing Attitudes, Changing Lives: An Inquiry into Employer Attitudes and the Employment of Blind and Partially Sighted People

42 House of Commons Library (2024) UK disability statistics: Prevalence and life experiences

cases, people are forced to abandon social and even medical trips due to unaffordable or inaccessible transport, deepening the cycle of exclusion and mental distress.

***“I can’t live a normal life unless I pay for taxis to take me everywhere” (Transport For All submission)***

***“Being trapped at home has a big impact on my mental health. I am no longer socialising as most trips are for either hospital appointments, food shopping or to collect my medication, which costs more as I need a taxi as I can’t get on a bus with my wheelchair at times at all as it’s taken by a pushchair.” (Transport For All submission)***

# Responses to the *Pathways to Work* Green Paper

The overwhelming majority of submissions to this inquiry express strong concerns or outright opposition to the government's 'Pathways to Work' Green Paper. Respondents include national organisations such as Z2K, Women's Budget Group, Sense, RNIB, and the National Autistic Society. The vast majority of submissions from individuals with lived experience convey a deep sense of fear, anger, and despair at the proposed changes.

*"The cuts/changes to eligibility for PIP will decimate my life if they go ahead. It will cost me £8,400 a year. How am I meant to survive? (Lived experience submission)*

*"A lot of people that I know that are on PIP are worried and anxious and scared. [The changes would] hurt people [and] cause a crisis." (Crips Against Cuts Brighton submission)*

*"It's going to reduce my ability to go out and afford to live." (Crips Against Cuts Brighton submission)*

*"It feels like it affects the value of my life, like my life isn't worth paying for" (Crips Against Cuts Brighton submission)*

*"The proposals in the Green Paper would be a catastrophic additional blow, increasing ours and other disabled people's poverty and inequality exponentially" (Lived experience submission)*

*"Every Autistic and disabled person I know is currently living in a state of deep fear, not knowing if this will be the end for us." (Lived experience submission)*

*"To be blunt, some people are going to die and some people are going to become homeless" (Crips Against Cuts Brighton submission)*

*"In short: people will die. It remains to be seen if I'll be one of them because, if things go ahead as planned, I don't see a way forward." (Lived experience submission)*

Citizens Advice Liverpool describe the proposals as the "biggest cut to disability benefits in a generation", with the government estimating a net reduction in social security spending of £5 billion by 2029/30. A number of organisations cite the government's own impact assessment which estimates that a fifth of all families containing a disabled person in the UK will be financially worse off as a result of the proposals.<sup>43</sup> The government also estimates that as a result of the proposals an additional 250,000 people (including 50,000 children) will be in relative poverty after housing costs by 2029/30. The National Autistic Society points out that government figures factor in the reversal of the previous government's changes to the Work Capability Assessment - which were never implemented. They note that economists at JRF estimate that these reforms will impact 400,000 families in total, 150,000 more than the government's own estimates.<sup>44</sup>

CPAG notes that the cuts will only be partially rolled out by 2029/30 and the impact on child poverty is likely to be much greater than the official estimate of 50,000. Its analysis shows that an increase to the Universal Credit standard allowance may reduce child poverty by 80,000, but this will mostly impact non-disabled households. CPAG warns that this is only a partial picture, as most existing Universal Credit health element claimants will face a

<sup>43</sup> Department for Work and Pensions (2025) Spring Statement 2025 health and disability benefit reforms – Equality Analysis

<sup>44</sup> Disability Rights UK (2025) 400,000 people to be pushed into poverty by health and disability benefit cuts

# Official estimate: 50,000 children pushed into poverty.

## The real impact will be worse.

benefit freeze by 2029, while new claimants will experience much deeper cuts. Over time, CPAG estimates that these changes could result in a further £5 billion cut to social security spending which could push an additional 100,000 children into poverty. It states that the impact of PIP reforms remains uncertain but is likely to worsen child poverty further beyond 2029/30. Leeds City Council points out that the impact of the proposed cuts on families with children “will directly contradict the Government’s aim of reducing child poverty”.

The Resolution Foundation estimates that between 800,000 and 1.2 million individuals could lose £4,200 to £6,300 a year due to the tightening of PIP daily living eligibility.<sup>45</sup> PIP is often crucial in helping disabled people both enter and remain in work. The proposed cuts will make it significantly harder for disabled people to access and maintain work.

While the government emphasises that the reforms will “get people into work”, the effectiveness of the proposed £1 billion employment support package remains uncertain. The Resolution Foundation estimates that the Government’s cuts to disability and incapacity benefits will lead to between 38,000 and 57,000 more people in paid work by 2029-30, while additional employment support delivers extra employment of between 23,000 and 48,000. It states

that under a best case scenario 105,000 more people would be in work by the end of Parliament. It warns that ‘even if each and every one of the extra jobs were to prevent people from crossing the poverty line, the increase in poverty would not be halved’.<sup>46</sup> The Office for Budget Responsibility (OBR) has not yet provided an assessment of the employment impact of the Green Paper, with a forecast expected later in the year. PIP supports individuals in both employment and daily living. Reducing or eliminating this vital support will undermine the government’s main aim of increasing employment among disabled people.

### Proposed changes to PIP eligibility criteria

The proposed change to the 4-point threshold in assessing eligibility for the daily living component of PIP is one of the most widely criticised elements of the Green Paper. The government is proposing to tighten eligibility for PIP by requiring disabled people to score at least four points in at least one of the daily living activities to qualify for the daily living component. Z2K points out that implementing the 4-point rule will mean 800,000 disabled people losing out on an average of £375 per month.<sup>47</sup>

For disabled people who are set to lose entitlement under the proposed PIP changes and who also receive the LCWRA element of Universal Credit, a group likely to make up a significant proportion of those affected, the financial impact will be even more substantial. A single disabled person in this position who would otherwise qualify for the standard rate of the daily living component could face losses

<sup>45</sup> Resolution Foundation (2025) Green Paper delivers tiny income gains for up to four million households

<sup>46</sup> Resolution Foundation (2025) No Work Around: Assessing the impact of the Spring 2025 disability and incapacity benefit reforms on employment

<sup>47</sup> Department for Work and Pensions (2025) Spring Statement 2025 health and disability benefit reforms - Impacts

of up to £800 per month.<sup>48</sup> For individuals with more severe disabilities who currently receive the enhanced rate of the daily living element the reduction in income could be even greater, as illustrated by Steve's story, provided by Z2K, below:

*"Steve has a brain injury following a serious car accident. Steve's income is made up of the standard allowance of UC (£393/month) and the LCWRA element of UC (£416/month). Because he is severely disabled, he also receives the enhanced rate of the daily living component of PIP (£470/month). Steve says that at his current income level he finds it difficult to get by. The housing support he receives by Universal Credit does not cover his full rent, so he has to pay some of his living income towards the £450/month shortfall. All of his remaining money is spent on essentials like food and bills, and he relies on donations to afford other essentials like furniture.*

*Because Steve does not score 4 points or higher under any of the PIP daily living activities, under the government's plans he would lose his entire PIP award, which would mean an income reduction of £470/month. As a result of losing entitlement to the daily living component of PIP, under the plan to abolish the WCA he would then also lose entitlement to the LCWRA element, meaning a further income reduction of £416/month. In total, this would mean Steve's income will drop by £886/month. Even taking into account the plan to increase the standard allowance to at least £480/month by 2029/30, this would still mean that Steve's non-housing cost income would drop by 65% as a result of the government's plans.*

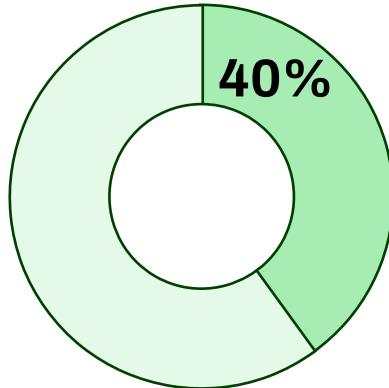
*Steve is extremely worried about the proposals and says he does not know what he will do if they go ahead. He expects he will become homeless as a result of the plans, as he will not be able to afford continuing to pay rent if he experiences such a sharp cut in his income. Steve said: 'I've cut where I can, but I can't cut out my electricity, I can't cut out my gas, and I can't cut out my food.'*

Leeds City Council cite an example provided by Leeds Citizens Advice & Law Centre of "Client A" who would also stand to lose the entirety of their PIP daily living component under the new proposals.

*"Client A has anxiety, depression, learning difficulties and a personality disorder as well as mobility problems related to physical disability. Following a violent sexual assault she was sectioned. After her release she attended a mental health hospital daily for 2 years and was then discharged under the care of a Community Practice Nurse for 6 years - she lost all support during the pandemic despite ongoing acute needs. We helped client A appeal a PIP decision after being awarded 4 points for daily living and 0 for mobility. At the appeal, she was awarded 9 and 8 points. Under the proposed Green Paper changes Client A will lose the daily living component entirely - cutting her income by £315 pcm, resulting in a deficit budget of £104 pcm."*

Z2K goes on to say that "the government has said that the changes have been designed to ensure that disabled people with 'lower needs' are no longer eligible. But people who are deemed to be the most severely disabled,

*40% of disabled people with complex needs on PIP said that benefits helped them to access employment*



those receiving the 'enhanced' rate of PIP, will be among those who lose out as a result of the plans. Evidence from Z2K's advice services shows double amputees, stroke survivors, and people with psychosis will be among those denied support."<sup>49</sup> The Women's Budget Group, "reject the cuts to PIP and incapacity benefits proposed in the Green Paper, that will see over 300,000 disabled people pushed into poverty, including 50,000 children. Any reforms to PIP should ensure they are not pushing disabled people into poverty."

Sense raises concerns that the proposed reforms will increase the barriers to work disabled people face. Their polling has found that 40% of disabled people with complex needs on PIP said that benefits helped them to access employment. The organisation has been contacted by large numbers of disabled people who are worried that losing access to PIP would make it hard for them to stay in work.

The National Autistic Society is concerned that the proposed changes to PIP eligibility criteria will "disproportionately affect certain types of disabilities more than others – namely those that affect claimants' capacities across multiple 'daily living' areas – such as preparing food or washing and bathing – at a moderate level." They believe the proposals "target autistic, neurodivergent, mentally ill and mild to

moderately learning-disabled claimants, and will exacerbate rates of poverty for many autistic families."

Marie Curie warns that the proposed reforms could severely harm people living with a terminal illness, particularly those not covered by the Special Rules for Terminal Illness (SRTI). Tightening eligibility for PIP may lead to the loss of crucial benefits such as Carer's Allowance and the Universal Credit health element, resulting in significant financial hardship. Marie Curie also highlights the lack of clarity around how terminally ill people will be treated under changes to LCWRA and the abolition of the Work Capability Assessment. They stress that protections must extend beyond those under SRTI, and that no terminally ill person should be subject to work-related conditionality or risk sanctions.

### **Proposed changes to Limited Capability for Work and Work-Related Activity group (LCWRA)**

The Green Paper outlines significant changes to the LCWRA element of Universal Credit. The rate of LCWRA will be reduced from £97 per week to £50 per week for new claimants from April 2026, and this rate will be frozen until 2029/2030. Sense states that the decision to cut the support offered to disabled people in the LCWRA group will have devastating consequences for disabled people. The rate for existing claimants will remain at £97 per week but this will be frozen for four years. Sense cites data from the OBR which shows that the changes to the LCWRA rate will cut support for 3 million households, with the average loss coming to £1,100 a year.<sup>50</sup> Many of these families are already struggling as almost half (49%) of disabled people with complex needs in the LCWRA group already regularly go

<sup>49</sup> Z2K (2025) Z2K's View on the Health & Disability Benefits Green Paper

<sup>50</sup> Office for Budget Responsibility (2025) Economic and Fiscal Outlook

without the support and equipment they need because they cannot afford it, according to Sense's own research.<sup>51</sup> The combined impact of cutting the LCWRA rate alongside tightening the eligibility criteria for PIP, will make it even harder for disabled people to make ends meet, while doing nothing to help them overcome the barriers to employment they face.

***“The reduction in the LCWRA element of UC and introduction of even more barriers than there currently are for disabled people to be in receipt of PIP is an attack on the equal human rights of disabled people.” (Crips Against Cuts Brighton submission)***

***“If these costs are no longer covered by PIP or UC health, people’s health will rapidly deteriorate. Inevitably these punitive cuts will drive people out of work and education and into poverty, homelessness, and in some cases will result in a loss of life.” (Lived experience submission)***

## Impact on carers

The proposed changes to the PIP eligibility criteria will also have a deeply detrimental impact on unpaid carers. As PIP is a “passport” benefit for claiming Carer’s Allowance, some carers will lose their eligibility for Carer’s Allowance. The Carers Trust states that around half of all Carer’s Allowance recipients care for someone who receives PIP. The government’s own impact assessment estimates that 150,000 carers will lose financial support by 2029/30, resulting in a £1.1 billion reduction in direct support<sup>52</sup> which is likely to be an underestimate since, as the Carers Trust points

out, it excludes cuts to other social security benefits received by disabled carers. The Trust also cites evidence that 150,000 carers claim both PIP and Carer’s Allowance, as a result many carers may be at risk of losing not just one, but both benefits under the new rules. This is especially concerning given that 28% of carers are disabled themselves and may be reliant on PIP, even if they are not receiving Carer’s Allowance.<sup>53</sup>

Many carers already face financial hardship as 28% of carers live in poverty, compared to 20% not in a caring role.<sup>54</sup> A survey conducted by the Carers Trust of 1,560 unpaid carers found that 87% who received Carers Allowance said that it was not enough to meet their needs as a carer.

The Carers Trust urges the government to look very closely at the impact of these proposals on carers. Carers and the people they care for are at a high risk of being further pushed into financial hardship and poverty.

## Other responses

Z2K states that “pushing 300,000 more disabled people into poverty is not going to reduce the disproportionate impact of poverty on this group.” They urge the government to abandon the 4-point PIP rule in its entirety and they believe the government should focus on “careful reform of disability benefits and meaningfully address barriers to work for disabled people.”

The RNIB strongly opposes tightening disability benefits and Universal Credit criteria, arguing it would worsen financial hardship for blind and partially sighted people rather than help them into work. It urges the government to not

<sup>51</sup> Sense (2024) Putting disabled people at the heart of the benefits system: A charter for fairer access, design and provision

<sup>52</sup> Carers UK (2025) Disability and health benefits cuts: what they mean for carers

<sup>53</sup> Carers UK (2024) Facts about Carers (last updated December 2024)

<sup>54</sup> JRF (2024) UK Poverty 2024

## **“Pushing 300,000 more disabled people into poverty is not going to reduce the disproportionate impact of poverty on this group”**

take forward the welfare reform proposals in their current form and instead conduct a full and independent review of the social security system and its adequacy. Benefit levels must be set at a level that enable disabled people to afford essentials and the extra costs associated with a disability.

Leeds City Council state that “it has been noted locally that while the ‘Pathways to Work’ Green Paper recognises ‘many people do not feel heard, do not trust the system and feel that their voices, views and evidence are not truly taken into account,’ of the 19 policies relating to welfare benefit changes, only 8 are open to consultation.”

The Glasgow Disability Alliance says that “the proposed changes and cuts to disability benefits, as proposed in the Pathways to Work Green Paper, would penalise disabled people further and push them into deeper poverty and inequality.”

CPAG notes that the main objective of the Green Paper is to move a substantial number of sick and disabled people into work. They are extremely concerned that the proposals in the Green Paper will result in disabled people feeling forced into work, out of financial necessity or as a result of an increase in conditionality, with negative consequences for themselves and their families.

Trussell notes that “the risk and extent of hunger and hardship among disabled people will increase with cuts to disabled people’s social security, leaving people in the most

precarious financial positions and at the sharpest end of inequality with the greatest burden to bear.”

The Campaign for Disability Justice (CDJ) spokesperson Caroline Collier, warned politicians that if the aim of the proposals is to get people back into work then “there couldn’t be a more counterproductive way to go about it.” Through its survey CDJ heard from people who are fearful of losing their home, experiencing food insecurity and suffering from declining health. Caroline goes on to say that “not one of those who responded said cuts to their benefits would motivate them to get a job. Where people experience barriers to entering the workplace, you don’t solve that by driving them into destitution.” CDJ also provides examples of disabled people who are fearful that losing PIP will result in them having to reduce their working hours or give up work entirely.

*“Stopping me – and people like me – from getting daily living PIP is not going to get young people back to work, it’s not going to get people with anxiety back to work, and it’s not going to allow me to get back to work. It’s going to make people sick. Maybe worse.” (Lived experience submission)*

The APLE (Addressing Poverty through Lived Experience) Collective raised its concern for

**There are 19 policies relating to welfare benefit changes.**

**Only 8 are open to consultation.**

the physical and mental wellbeing of those in receipt of social security. It underlined the fear and anxiety the proposals in the Green Paper have caused. It calls for empathy, respect and practical care for those who are reliant on social security. APLE calls on the government to work with organisations led by lived experience.

A number of submissions from lived experience suggested that the government seek alternative revenue raising measures such as increasing taxes on the wealthiest in society in order to fund a fully functioning and adequate social security system.

***“I think instead the government needs to tax the rich. The rich have far too much, and those of us at the bottom have far too little” (Crips Against Cuts Brighton submission)***

***“If money is needed to be raised by the state it should be obtained by a small increase in tax for the millionaires and billionaires who are thriving more than ever and can afford to bear the cost of slightly higher taxes.” (Lived experience submission)***

***“Why are the Labour government taking what little money the disabled and vulnerable have, why not start from the top?” (Lived experience submission)***

The overwhelming consensus among inquiry respondents is that the proposals set out in the Green Paper represent a profound threat to the financial security, dignity, and wellbeing of disabled people, carers, and their families. Across the submissions from charities, campaign groups, experts, and individuals with lived experience, there is deep concern that these reforms will drive hundreds of thousands further into poverty, deepen inequality, and undermine the government’s stated aim to support disabled people into employment.

There was strong support for alternative approaches to funding reforms, including taxing the wealthiest in society to ensure a sustainable, compassionate system that meets the needs of all.

The message across the evidence submissions is clear: these proposed cuts must be abandoned. Any future reform of the social security system must be rooted in fairness, lived experience, and the fundamental human rights of disabled people.

# Recommendations

## Abandon the proposed cuts to disability benefits in the Green Paper

The government must withdraw the proposed cuts to disability benefits set out in the Pathways to Work Green Paper. Evidence submitted to this inquiry shows that these changes would push hundreds of thousands of disabled people and carers into deeper poverty, with no evidence that the changes would support people into work. Critically, while major benefit reductions are planned from 2026, the proposed £1 billion employment support package will not be fully implemented until 2029, leaving a damaging three-year gap in support. The government should address this urgently.

## Increase rates for all social security benefits

Raise the level of all social security benefits, including disability related benefits, to ensure that the cost of essentials and the additional costs associated with disability are guaranteed. Our APPG report, [“Enough to be able to live, not just survive”](#) on social security adequacy published in June 2023, recommended the establishment of an independent statutory body, similar to the Low Pay Commission, to advise on the adequacy of social security rates. The report also endorsed, as a first step, the JRF and Trussell’s call for an ‘Essentials Guarantee’ which would ensure that the Universal Credit standard allowance would always be sufficient to cover life’s essentials such as food, heating, and basic household goods.

## End the pernicious reassessment model

End repeated and distressing reassessment processes that harm disabled people’s mental and physical health. For people with lifelong or degenerative conditions, continual

reassessments are not only unnecessary but also degrading.

## Redesign the social security system alongside those affected

Co-produce a new social security system with disabled people and disabled people’s organisations, to ensure it is fair, humane and accessible.

## Introduce a joined up system of support to help disabled people with additional costs

Support for the additional costs associated with disability is currently fragmented, inconsistent, and difficult to access. While various schemes and social tariffs exist, they are often not well publicised, difficult to apply for and insufficiently coordinated, leaving many disabled people without the support they need. The government should develop a joined-up system of support to address the significant additional costs and ensure access to essential services.

## Increase provision of accessible social housing

Expand the availability of affordable and fully accessible housing to meet the needs of disabled people and reduce housing insecurity and homelessness.

## Invest much more in fully accessible public transport

Inaccessible transport is a major driver of social exclusion, higher living costs, and missed medical appointments and work opportunities.

# Contributors

We would like to thank those who submitted written evidence to the inquiry from lived experience. We greatly appreciate the honesty, candour and trust with which you shared your personal stories. Your contributions have been invaluable and your voices have been crucial in shaping the findings and recommendations of this report.

We are also grateful to the following organisations and individuals for contributing written evidence to this inquiry:

- Advice NI
- APLE Collective
- Armed Forces Covenant Fund
- Basic Income Movement UK
- Bassetlaw Food Bank
- Campaign for Disability Justice
- Carers Trust
- Centre for Research in Social Policy at Loughborough University
- Child Poverty Action Group
- Citizens Advice Liverpool
- Crips Against Cuts
- Crips Against Cuts Brighton
- Disability Rights UK
- Dr Deborah Lawson
- Dr Dylan Murphy
- Dr Hilda Mulrooney
- Family Fund
- Glasgow Disability Alliance
- Good Things Foundation
- Healed by Compassion
- Healing Justice LDN
- Inclusion Scotland
- Just Fair
- Kim Johnson MP
- Leeds City Council
- LSE Housing and Communities
- Marie Curie
- Mencap
- National Autistic Society
- Positively UK
- Preventable Harm Project
- Royal National Institute of Blind People
- Salford Poverty Truth Commission
- Sense
- Snowdon Trust
- Surrey Coalition of Disabled People
- Toxteth Town Hall Community Resource Centre
- Transport For All
- Trussell
- University of Bristol
- WinVisible
- Women's Budget Group
- Workers' Educational Association
- Young Lives vs Cancer
- Z2K
- Zöe Franklin MP

# References

All-Party Parliamentary Group on Eye Health and Visual Impairment (2024) [Changing Attitudes, Changing Lives: An Inquiry into Employer Attitudes and the Employment of Blind and Partially Sighted People](#)

All-Party Parliamentary Group for Terminal Illness (2019) [Six Months To Live? Report of the All-Party Parliamentary Group for Terminal Illness inquiry into the legal definition of terminal illness](#)

The Big Issue (2024) [Disabled people losing jobs and 'falling out of work' due to months-long waits for DWP support](#)

Carers Trust (2024) [New price cap on soaring energy bills will have devastating effect on 1.8 million carers already living in fuel poverty](#)

Carers UK (2024) [Facts about Carers \(last updated December 2024\)](#)

Carers UK (2025) [Disability and health benefits cuts: what they mean for carers](#)

Churchard, A., Ryder, M., Greenhill, A. and Mandy, W (2019) [The prevalence of autistic traits in a homeless population](#) - Volume 23, Issue 3, pp.665-676

Crisis (2025) [People with physical ill health and disabilities representing increasing proportion of people facing homelessness](#)

Cystic Fibrosis Trust (2024) [Cost of CF 2024](#)

Department for Energy Security & Net Zero (2025) [Fuel Poverty Technical Annex: Summary of Analysis in the Fuel Poverty Strategy Call for Evidence](#)

Department for Health and Social Care (DHSC) (2024) [Women's Health Hub: cost benefit analysis](#)

Department for Work and Pensions (DWP)

(2025), [Family Resources Survey - GOV.UK](#)

DWP (2025) [Households Below Average Income 2023/24](#)

DWP (2025) [Personal Independence Payment Official Statistics to January 2025](#)

DWP (2025) [Spring Statement 2025 health and disability benefit reforms – Equality Analysis](#)

DWP (2025) [Spring Statement 2025 health and disability benefit reforms - Impacts](#)

Disability News Service (2025) [Access to Work delays shoot up, just as government is trying to address disability employment](#)

Disability Rights UK (2025) [400,000 people to be pushed into poverty by health and disability benefit cuts](#)

Food Foundation (2022) [Dietary Health Disparities Across Socio-economic Groups: A Data Story](#)

Food Foundation (2025) [Food insecurity tracking. Round 16](#)

Homeless Link (2021) [Support for Single Homeless People in England - Annual Review 2021](#)

House of Commons Library (2019) [Health inequalities: Income deprivation and north/south divides](#)

House of Commons Library (2024) [Disabled people in employment](#)

House of Commons Library (2024) [UK disability statistics: Prevalence and life experiences](#)

House of Commons Library (2025) [Poverty in the UK: Statistics](#)

House of Commons Library (2025) [Which children are most likely to be in poverty in the](#)

## The All-Party Parliamentary Group on Poverty and Inequality

The APPG aims to provide awareness of the impact of poverty and inequality, its causes and consequences, and to encourage the spread of good practice to alleviate and eliminate both.

### Contact us

Equality Trust acts as an independent secretariat to the APPG.

- [info@appgovertyinequality.org.uk](mailto:info@appgovertyinequality.org.uk)
- [appgovertyinequality.org.uk](http://appgovertyinequality.org.uk)

You can [subscribe to our mailing list by clicking here](#)

Follow us on X/Twitter [@APPGPoverty](#)

[www.appgovertyinequality.org.uk](http://www.appgovertyinequality.org.uk)



This is not an official publication of the House of Commons or the House of Lords. It has not been approved by either House or its committees. All-Party Groups are informal groups of Members of both Houses with a common interest in particular issues. The views expressed in this Report are those of the group. This report was written by the Equality Trust, who act as an independent secretariat to the APPG on Poverty and Inequality.