SCOPE = Equality for disabled people

The Disability Price Tag 2019

Policy report

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Introduction

In 2019, disabled adults and families with disabled children continue to face unfair extra costs.

Last year, we measured these extra costs [1]. Using a groundbreaking approach, we calculated the average additional monthly income a disabled person would need in order to enjoy the same standard of living as a non-disabled person.

What we uncovered was startling inequality, driven by the excessive payments that disabled people end up making for essential goods and services. The pressure of trying to meet these extra costs hinders disabled people's ability to move into work. It makes it harder to build savings and plan for the future. In short, it makes it harder for disabled people to participate fully in society.

This new report provides updated calculations of the extra costs faced by disabled people. Our new model also includes, for the first time, a breakdown of the extra costs faced by families with disabled children.

Government and businesses need to do more to ensure disabled people have fair and affordable access to the goods and services they need to enjoy an equal standard of living. It is inequality, rather than disability, that makes life more expensive if you are disabled – this is unacceptable.

Since our last publication, there have been some positive steps aimed at reducing this inequality. Government has made small but important changes to Personal Independence Payment [2], and has also introduced an energy price cap [3]. But the extra costs remain, and their damaging impacts continue.

More than ever, we need an approach which involves all groups playing their part, from government and regulators to businesses and disability organisations such as Scope.

This report sets out how we can redouble our efforts to tackle extra costs, with a focus on how government policy can address the issue. As we enter a period of significant welfare reform involving the full roll-out of Universal Credit, it's vital that disabled people receive the support they need and do not end up worse off.

It is time, once and for all, to **end the financial inequality** experienced by disabled people and families with disabled children.

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1. Scope (2018). The Disability Price Tag.

2. Department for Work and Pensions and Sarah Newton MP. Government to end unnecessary PIP reviews for people with most severe health conditions [press release].

3. Ofgem. Energy price caps [web page].

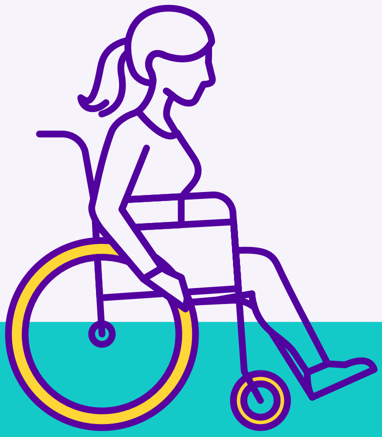
Key findings

For this 2019 Disability Price Tag report we have updated our measure of extra costs for disabled people based on the most recent data available. For the first time, we are also able to report on the extra costs faced by families with disabled children.

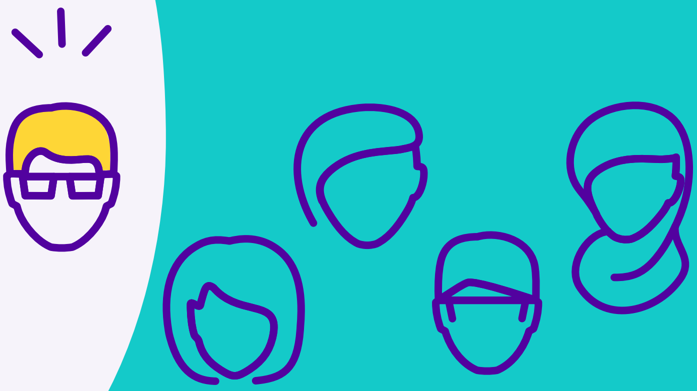
We define extra costs as the additional amount of money a disabled person (or family with disabled children) would need to spend in order to enjoy the same standard of living as a non-disabled person (or family with non-disabled children). This doesn't only relate to money that has actually been spent, but also to purchases and services that disabled people and their families have had to go without as a result of making choices and trade-offs. In other words, not every disabled person – or family with disabled children – can meet their extra costs. This, of course, has a negative impact on their quality of life.

Our new findings are striking and concerning. We have found that:

On average, disabled adults face extra costs of **£583 per month.**

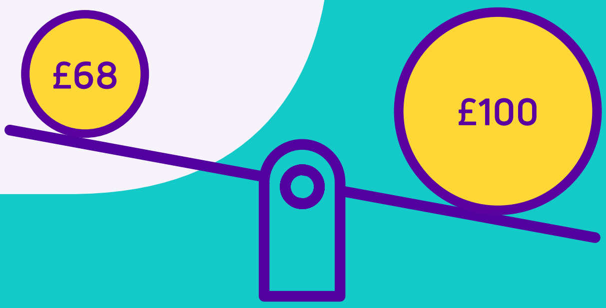


One in five disabled adults faces extra costs of over **£1,000 a month** even after they have received welfare payments designed to meet those costs.



On average, a disabled adult's extra costs are equivalent to **almost half of their income** (after housing costs).

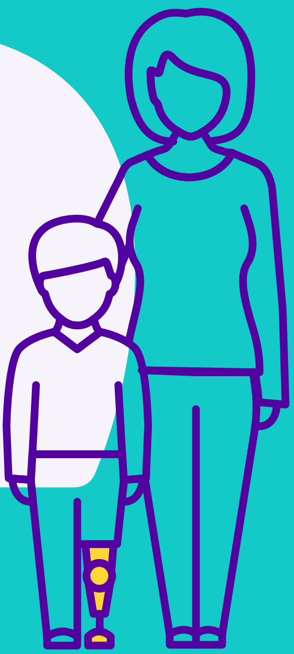
Disabled people's money doesn't tend to go as far: on average, **£100 for a non-disabled adult is equivalent to just £68 for a disabled person.**



Using our new measure for costs associated with raising a disabled child, we have found that:

Families with disabled children face average extra costs of **£581 per month.**

For almost a quarter of families with disabled children (24 per cent), extra costs amount to over **£1,000 per month.**



Recommendations

We need action from government, regulators and businesses to tackle the disability price tag. In this report we look at the role of government. Scope will publish new research and recommendations on how markets should respond later this year.

Universal Credit

The Department for Work and Pensions should:

- use the initial trial of “managed migration” for Universal Credit to ensure that disabled people do not lose access to financial support as they move on to the benefit
- work with disability organisations and disabled people to develop new components within Universal Credit to offset the loss of support for disabled people through the removal of disability premiums
- work with families and disability organisations to ensure that all families with disabled children receive support under Universal Credit to help meet extra costs.

Personal Independence Payment (PIP)

The Department for Work and Pensions should:

- reform the PIP assessment process to ensure that it accurately captures the full range and type of extra costs faced by disabled people.

Warm Home Discount

The Department for Business, Energy and Industrial Strategy should:

- reform the "core" eligibility criteria for the Warm Home Discount to ensure support is targeted more effectively at disabled people who face extra energy costs.

Early Intervention and Family Resilience Fund

Government should:

- adopt the Disabled Children's Partnership's recommendation to set up an Early Intervention and Family Resilience Fund, investing in emotional support for the whole family during the diagnosis journey, such as counselling, advocacy, and relationship advice.

Our measure of extra costs

In 2018, Scope developed a new way of estimating the extra costs faced by disabled people [4]. Our accompanying technical report includes further details and updates on our analysis and findings [5].

The extra costs disabled people face are measured by comparing the difference in the standard of living experienced by disabled people and non-disabled people. We have measured a disabled person's standard of living based on their ability to afford various items and perform certain everyday tasks. For example, we have considered whether they can replace worn-out clothes, purchase household contents insurance, and replace broken electrical goods (see technical report for full list) [6].

Our analysis also accounts for other factors that can impact on standard of living, such as age, employment situation, income level and geographical location.

This means we are confident that the differences we have found in standard of living between disabled and non-disabled people are specifically to do with disability-related costs.

We have used a similar approach to work out the extra costs faced by families with disabled children. Focusing on the extra costs faced by parents or guardians with disabled children, we compared their standard of living to that of non-disabled parents with non-disabled children. In our technical report we also acknowledge different family types, including those with one or more disabled children, and report on the different levels of extra cost they face.

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4. Scope (2018). The Disability Price Tag.

5. Scope (2019). The Disability Price Tag: Technical report.

6. For the purposes of this analysis we have looked at the overall amount of money disabled people have to spend, which includes Personal Independence Payment and Disability Living Allowance.

Extra costs for families with disabled children

Figure one:
Monthly average extra cost for families by the number of disabled children

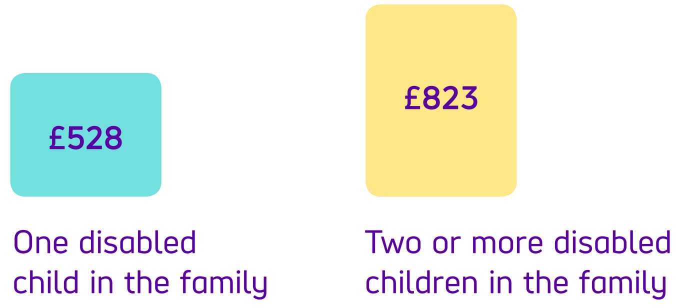

Figure one shows that families with disabled children face more extra costs as the number of disabled children increases. Families with at least two disabled children experience greater levels of deprivation on average than families with one disabled child. This could be explained by the greater need for support from parents, who are more likely not to work as a result. However, extra costs don't increase proportionally with the number of disabled children. This may be because part of the cost of raising the second child is already met through caring for the first.

Figure two: Monthly average extra costs by employment situation of families with disabled children

Figure two shows that families with disabled children where both parents are out of work faced higher extra costs than those with both parents are in work. Families in which both parents are out of work have, on average, significantly lower incomes than families with at least one adult in work: £814 per month compared to £1,576 per month. The fact that they face both higher extra costs and lower income levels leads to significantly lower standards of living.

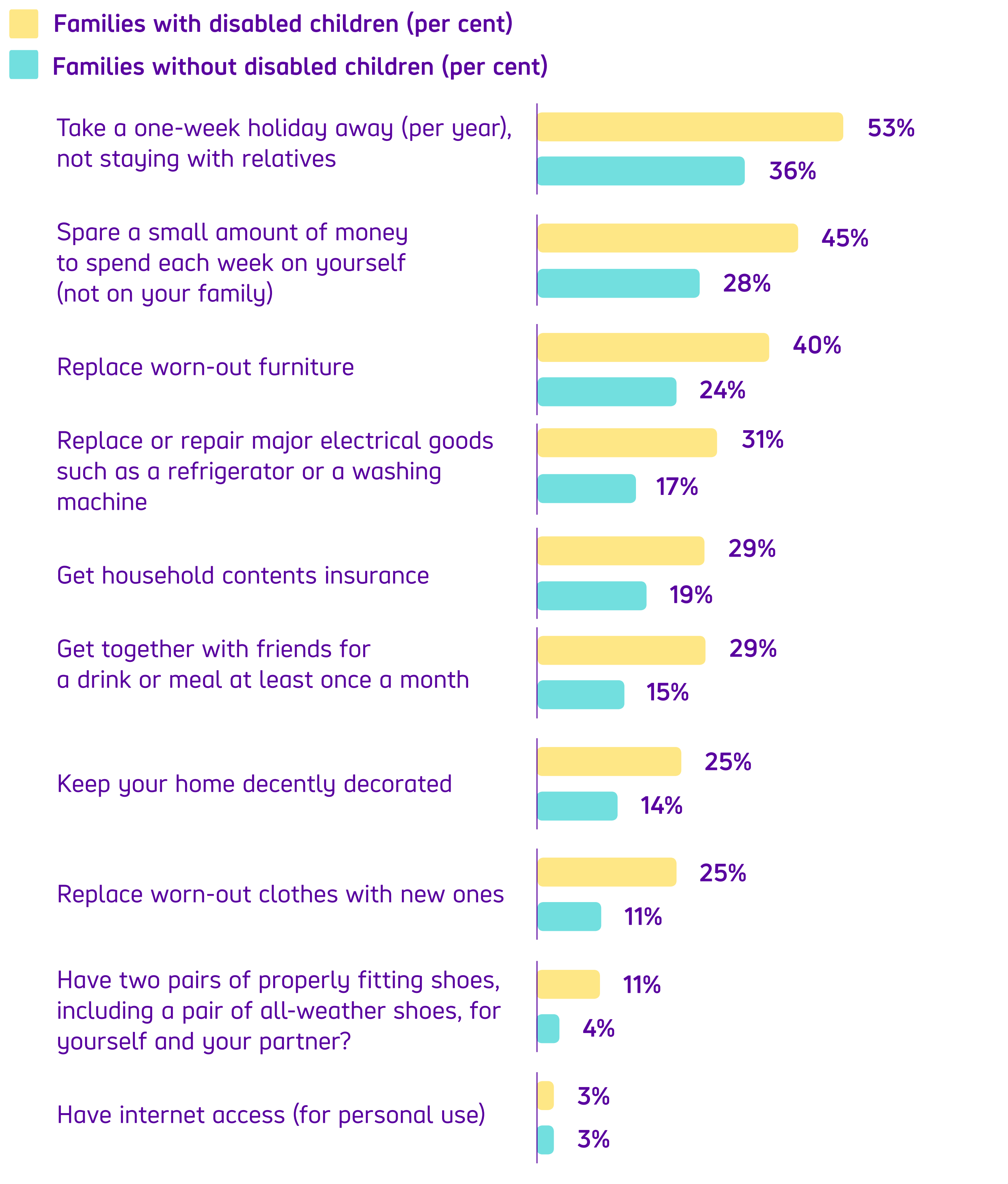

Figure three: Adult deprivation indicators by family type.
Would you (and your family or partner) like to, but cannot afford:

Figure three shows that families with one or more disabled children face greater levels of deprivation on average than families with non-disabled children. The trade-offs involved in trying to meet extra costs mean that families with disabled children are less likely to be able to undertake essential activities such as replacing clothes and electrical items. Figure three also shows that parents with disabled children are much less likely to have money to spend on themselves. This partly goes to show how the deprivation experienced by families with disabled children impacts on quality of life for parents.

Extra costs for disabled adults

Figure four:
Monthly average extra cost of disabled adults and disability benefits by income quintiles.

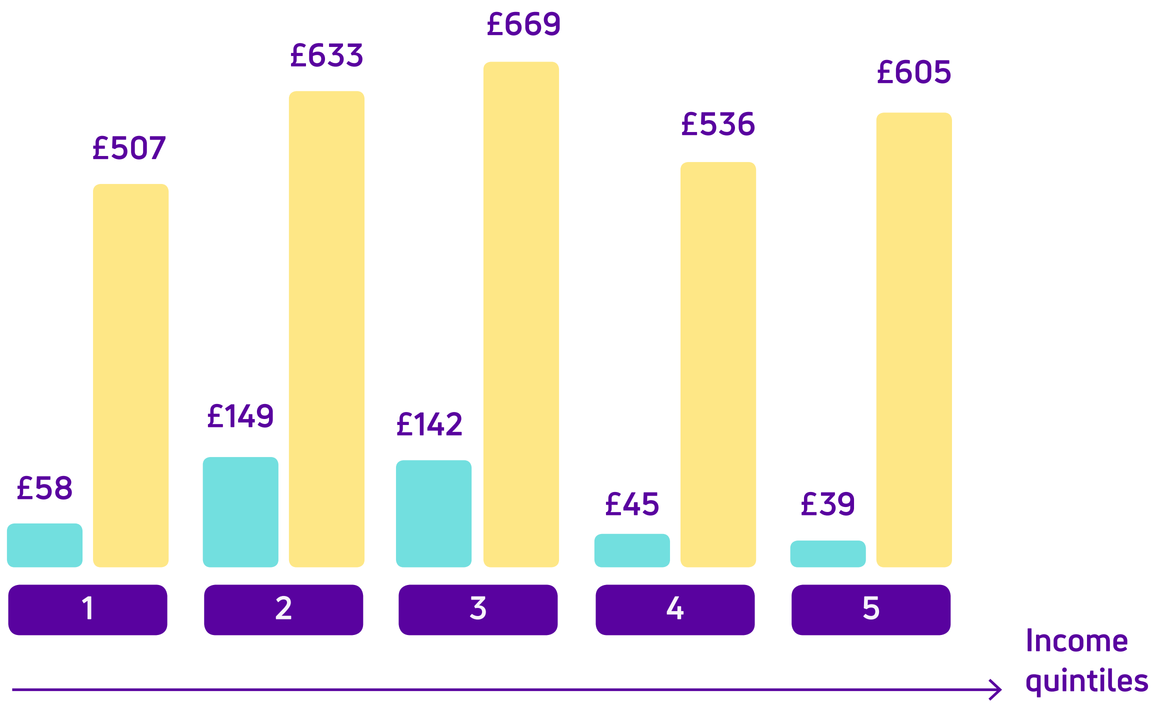

Figure four shows the average extra costs faced by disabled adults relative to the disability benefits they receive. We have divided people into five groups (or quintiles) based on their average monthly income. Across the whole spectrum of incomes, the extra costs faced by disabled people are high, and disability benefits are nowhere near covering them.

Poverty and extra costs

Extra costs are a serious source of economic stress. In fact, a recent report by the Social Metrics Commission (SMC) found that around half of the 14 million people in poverty in the UK are living in families with a disabled person [7].

The SMC has looked at the impact of extra costs on the deprivation experienced by families with disabled members, using receipt of benefit payments designed to meet these costs [8] as a proxy for the costs themselves. While this partly accounts for the extra costs faced by disabled people and families with disabled children, our research shows that extra costs focused benefits only go a small way towards meeting disability-related costs.

It's vital that policy-makers have access to the most accurate possible information on the relationship between disability and poverty. We welcome the SMC's decision to investigate that relationship more thoroughly. However, we would encourage the SMC to look beyond extra costs payments, and opt for a standard of living-based measure of poverty to reflect the true impact of extra costs.

We believe that we have a robust and accurate measure of extra costs devised in this way, and we would be happy to support the SMC in adopting a similar approach in constructing its new poverty measure.

Around half of the 14 million people in poverty in the UK are living in families with a disabled person.

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[7] Social Metrics Commission (2018). A new measure of poverty for the UK.

[8] These include Disability Living Allowance, Personal Independence Payment and Attendance Allowance.

The drivers of extra costs

Extra costs are caused by inequality, not by disability itself. Nonetheless, disabled people are likely to have a lower standard of living as a result of trying to meet these costs. Research shows us that disabled people on average have fewer savings and assets than non-disabled people, and are more likely to live in households with high levels of unsecured debt [9]. They are also disproportionately likely to experience deprivation, with 27 per cent of families with a disabled child or adult living in poverty [10].

We've been looking into the types of extra cost that disabled people and their families face through our ongoing longitudinal research project Our lives, our journey [11]. Based on what disabled people and parents with disabled children have told us, we have divided the sources of extra costs into three main categories.

1. **Specialist goods and services**
2. **Greater use of non-specialist goods and services**
3. **Higher costs for non-specialist goods and services**

On the next pages we have outlined some key examples of extra costs falling under each heading. These are costs which lots of disabled people and families have told us about. They also relate to areas of the market where there are real opportunities for positive change.

The list is by no means exhaustive. More detailed information about the extra costs faced by disabled people can be found in our technical report.

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9. Scope (2013). Disabled people and financial well-being – credit and debt.

10. Social Metrics Commission (2018). A new measure of poverty for the UK.

11. Our lives, our journey: parents of disabled children (forthcoming report February-March 2019).

1

Specialist goods and services

Equipment and home adaptations

Many disabled people need specialist equipment in order to live independently. This includes things like powered wheelchairs, adapted cutlery and screen readers.

In other cases, disabled people might need to adapt their homes in order to carry out everyday activities. People have told us about having to install wet rooms, for example, or put in stairlifts to get from one floor of their house to another [12].

These items often come with a hefty price tag, and costs tend to increase with the need to customise items to individual requirement.

Therapies

Disabled children may need therapies such as physiotherapy, hydrotherapy, and speech and language therapy to aid their learning and development. Parents and family members might also need therapies and support services such as counselling to help them through their child's diagnosis journey.

We've been told about long waiting-lists on the NHS for such services, and difficulties in securing ongoing appointments.

There also appears to be significant variation in the type and quality of services available depending on location.

As these therapies are often essential, many families are forced to pay high fees to access them privately.

> **"I pay probably about £600 a month in therapies for my son… I do that privately, because at the moment, the services are in such a shambles…. From doing the therapies and doing right by your child, you're immediately on the back foot. You're now worse off."**
>
> Helen, mum of Jack

Toys

Disabled children often require specialist toys and play equipment, such as sensory tents, specialist buggies and pushchairs, and items with unique physical and sensory features.

Like other specialist items, toys and play equipment of this sort can be very expensive. Parents and family members have told us that they often rely on lending libraries for short-term loans of items, or look to charities for grants to help purchase toys and equipment.

> **"You put a sensory (feature) on a toy and it seems to triple the price."**
>
> Vicki, mum of Daniel and Phoebe

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[12] Scope (2019). Our lives, our journey: parents of disabled children (forthcoming report February-March 2019). All evidence and stories referred to in our Toys and Therapies sections form part of the findings of Our lives, our journey.

2

Greater use of non-specialist goods and services

Energy

A third of disabled adults say their impairment or condition has a significant impact on their energy costs [13].

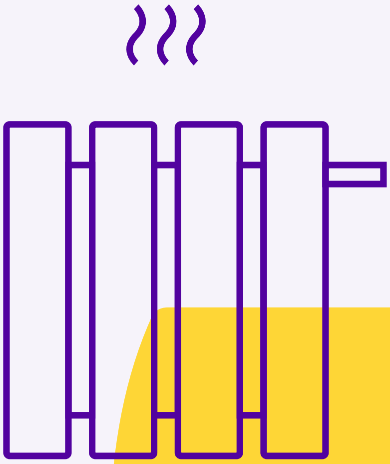
Disabled people with limited mobility, for example, might have to use more heating to keep warm, whilst people using assistive technology or electrical equipment such as powered wheelchairs will use additional electricity to charge these items.

It is no surprise, then, to find that almost two-fifths (39 per cent) of households in England living in fuel poverty include a disabled person [14].

> **"I'd say my energy bills are doubled because of my impairment, as I need to keep warm. It has a huge effect on your life. If you're worried about the costs of simple daily activities like turning the light on or running a warm bath, it's devastating. My husband is disabled as well and we have a son. High energy costs impact on all of us. Before I got support from a hardship fund, we were paying as much as £250 a month and our debt reached £16,000."**
>
> Sarah Jane

Transport

Often, the fact that public transport is inaccessible means that some disabled people have no choice but to use taxis and private-hire vehicles to get around. They may also find that they have to travel further in order to take part in accessible activities. Parents with disabled children are also affected by the costs associated with frequent hospital visits, such as the cost of parking at hospitals in England.



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13. Scope (2018). Out in the cold.

14. Department for Business Energy and Industrial Strategy (2018). Annual fuel poverty statistics report 2018 (2016 data) England.

3

Higher costs for non-specialist goods and services

Insurance

Insurance provides vital financial security for people facing unexpected costs.

However, disabled people often struggle to find insurance that they can afford. 26 per cent of disabled people feel they have been charged more for insurance or denied cover altogether because of their impairment or condition [15].

This is particularly concerning given what we know about the financial inequality disabled people already face, making access to affordable insurance all the more important.

> **"When I phone up to buy insurance, I have to go through a 30-40 minute interview. With brittle bones I get asked if I have scoliosis, a condition where the spine twists and curves to the side. My spine has been straightened and there is no issue, but this isn't taken into consideration. Then the final quote I receive is through the roof. When I went to Mexico for two weeks the quote came out at nearly £500, which was nearly as much as my flights. This is despite the fact I take extra precautions when on holiday."**
>
> Sam

In this report we're setting out a series of actions for government to help address the problem of extra costs. Adopting our recommendations would have a real and positive impact.

We also set out the need to improve how markets work for disabled people, a theme which will inform our future research and campaigning on extra costs.

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15. Scope (2017). Improving access to insurance for disabled people.

Jignesh's Story

When I was two, I contracted Polio back in Mumbai. Since then, I've been paralysed from the waist down.

I use a specially adapted wheelchair to get around. There are only three or four wheelchair companies in the UK.
If there were more options, I could haggle.
But all the companies charge between £3,000 and £4,000.

I do face extra costs. For example, if I'm going to a tube station where there isn't step-free access, say Heathrow, then I'll have to get off at the next stop. After that, I'll need to get a taxi back to Heathrow, which costs me £6.

Both my legs get cold especially in the winter. It affects my concentration and focus so I have to leave the heater on when it's the really, really cold weather.
I know that my bill will go up to about maybe £10 or £20 monthly. My Personal Independence Payment doesn't cover it.
It comes out of my wages.

The role of government in tackling extra costs

Addressing the problem of extra costs requires action on several fronts. We need a credible response from government to help tackle the financial inequality faced by disabled people, while businesses and regulators need to improve how markets work for disabled consumers.

In this report we concentrate on the role of government. Below we outline some clear and practical recommendations for tackling extra costs, focusing on welfare, energy costs and emotional support for families.

A welfare system that works for disabled people and their families

Pivotal to dealing with the issue of extra costs is a welfare system that recognises these costs, and which provides disabled people and their families with the financial support they need.

However, this is currently not happening. Many disabled people and their families face difficulties getting proper support to manage their extra costs.

Two areas where reform is needed especially urgently are around Personal Independence Payment and Universal Credit.

Reforming Personal Independence Payment (PIP)

PIP plays a vital role in levelling the financial playing field between disabled and non-disabled people. But many disabled people tell us that it does not go far enough. As our new price tag calculation shows, even after receiving disability benefits such as PIP, disabled adults face average extra costs of £583 per month.

This is largely because of an assessment process that fails to accurately identify the extra costs faced by disabled people. In polling we carried out with recipients of PIP and its predecessor Disability Living Allowance (DLA), more people disagreed than agreed (36 per cent versus 28 per cent) that the assessment process successfully captured the additional costs they faced [16].

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16. Scope (2016). Unpublished DLA/PIP poll. Survation carried out polling on behalf of Scope with 506 people who received either PIP or DLA, as research for a consultation response.

While the assessment would recognise the cost of home adaptations required by someone with cerebral palsy, for example, it wouldn't capture the extra costs they might face as a result of having to replace shoes frequently due to the nature of their movement.

Although government has made some welcome improvements to the way that PIP is delivered [17], it will take more comprehensive change to ensure that PIP is fit for purpose. Government must overhaul the assessment process so that disabled people receive awards that accurately reflect the extra costs they face.

Recommendation: The Department for Work and Pensions should reform the PIP assessment process to ensure that it accurately captures the full range and type of extra costs faced by disabled people.

Ensuring Universal Credit works for disabled people and their families

Extra costs mean that on average, disabled people and their families are unable to achieve the same standard of living as non-disabled people. For disabled people and families on lower-than-average incomes, managing extra costs becomes even harder.

Universal Credit – a benefit that provides financial support to people on low incomes, including those who are out of work – has a crucial role to play in helping disabled people and their families to build financial resilience and meet the extra costs they face.

But there are currently serious issues with Universal Credit which are preventing this from happening.

The government is planning to move all remaining claimants of "legacy benefits" over to Universal Credit through the process of "managed migration". This means that all claimants of legacy benefits will have to make a new claim for Universal Credit. If they fail to do so by the deadline – currently set at a minimum of three months – they risk losing access to their existing benefits.

We know disabled people are more likely than non-disabled claimants to experience difficulties with the application process.

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17. Department for Work and Pensions and Sarah Newton MP. Government to end unnecessary PIP reviews for people with most severe health conditions [press release].

In a survey by the Department for Work and Pensions (DWP), 53 per cent of those with a long-term health condition agreed that they needed more support than they were receiving to set up their Universal Credit claim, compared with 43 per cent of claimants overall [18]. Given that a third of claimants due to undergo managed migration will be disabled [19], there is a real risk that many of them will lose part or all of their existing financial support because they are unable to complete their claim for Universal Credit [20].

This would have a substantial impact on disabled people's finances, making it harder for them to manage day-to-day living costs and maintain a decent standard of living.

It is positive that the Department for Work and Pensions is now adopting a test-and-learn approach to managed migration, with only 10,000 claimants initially moving over to Universal Credit. During this phase, it is crucial that the DWP eliminates the risk of disabled people losing access to existing benefits as they move on the new system.

Recommendation: The Department for Work and Pensions should use the initial trial of "managed migration" for Universal Credit to ensure that disabled people do not lose access to financial support as they move on to the benefit.

Another area of concern is the removal of disability premiums under Universal Credit, which will lead to a huge number of disabled people being worse off than under the previous benefits system, making it harder for them to manage extra costs.

The Disability Premium, Enhanced Disability Premium and Severe Disability Premium are provided as top-ups to certain legacy benefits. They provide essential financial support to disabled people on low incomes. However, these payments are being removed with the introduction of Universal Credit. They will be replaced by a "Limited Capability for Work-related Activity" payment which is only available to those with the highest support needs [21].

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18. Department for Work and Pensions (2018). Universal Credit full service survey.

19. Department for Work and Pensions Universal Credit Policy Division (2018). The Universal Credit (transitional provisions) (managed migration) amendment regulations 2018.

20. Department for Work and Pensions and Amber Rudd MP (2019). Amber Rudd sets out fresh approach to Universal Credit (press release).

21. Eligibility for LCWRA payments will be based on receipt of the "support" element of Employment and Support Allowance. A smaller "Limited Capability for Work" addition is available to claimants enrolled on Universal Credit before 3 April 2017.

The DWP will provide "transitional protection" to all claimants moving on to Universal Credit through managed migration. This is intended to offset the loss of disability premiums and similar drops in income. However, transitional protection will not cover the money lost in all cases [22]. What is more, disabled people who do not receive the Severe Disability Premium – along with many other claimants – will lose transitional protection if their claimant status has changed at the time they apply for Universal Credit [23].

Extra costs are difficult enough to manage for disabled people on any income. For those on lower incomes, changes to Universal Credit could seriously affect their ability to meet those costs and to maintain financial security.

Recommendation: The Department for Work and Pensions should work with disability organisations and disabled people to develop new components within Universal Credit to offset the loss of support for disabled people through the removal of disability premiums.

Many families with disabled children will also lose out under Universal Credit. Under the current tax credits system, a parent or guardian receives an additional amount if their child receives Disability Living Allowance (DLA). This addition is paid at one of two rates, depending on the level of DLA care component (or equivalent under PIP) that the child receives. Universal Credit includes two similar rates of child disability addition, but the new lower rate is 50 per cent less than the current lower rate [24].

This will mean a significant drop in income for many families with disabled children. Government has a duty to ensure that proper financial support is provided to all of these families.

Recommendation: The Department for Work and Pensions should work with families and disability organisations to ensure that all families with disabled children receive support under Universal Credit to help meet extra costs.

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[22] For example, an individual in the Support Group of Employment Support Allowance (ESA) who also receives the EDP and the SDP will receive £830 per month under the legacy system. Their indicative allowance under Universal Credit is £646. They will be eligible for transitional protection, but their maximum allowance will be £727: a loss of £100.

[23] Department for Work and Pensions Universal Credit Policy Division (2018). The Universal Credit (transitional provisions) (managed migration) amendment regulations 2018.

[24] Contact (2018). Universal Credit & disabled children.

Reform the Warm Home Discount

Over the last year we have seen a number of welcome steps to improve the energy market for customers. This includes the introduction of a price cap on default and standard variable tariffs [25], and reforms to schemes such as the Energy Company Obligation, which will enable more disabled people to access support [26].

However, we need further changes in the energy market to ensure it works for disabled consumers. This is particularly significant given that many disabled people have no choice but to consume large amounts of energy.

Importantly, we need to ensure that existing grants and schemes to support customers with high energy bills are targeted more effectively at disabled people. The Warm Home Discount is one such scheme [27]. "Core" eligibility for this discount is based on receipt of the Guarantee Credit element of Pension Credit, so the support is chiefly aimed at older consumers.

Whilst some suppliers also offer the discount to other groups, eligibility is based primarily on receipt of out-of-work benefits such as Employment and Support Allowance, Jobseeker's Allowance and Universal Credit. This means that many disabled people who face substantial energy costs are not benefiting from the scheme.

> **"Access to the Warm Home Discount is a real problem, just making a phone call when you are experiencing tremendous amounts of pain and chronic fatigue can be impossible. It would help if it could be provided automatically to disabled customers."**
>
> David

Reform of the Warm Home Discount is needed to ensure that the scheme better supports disabled people facing high energy bills.

Reform of the Discount should take into account a disabled person's income as well as their rate of energy consumption, as it is likely that high energy costs will have more damaging impacts on disabled people on lower income.

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[25] Ofgem. Energy price caps [web page].

[26] Department for Business, Energy and Industrial Strategy and Margot James MP (2017). Energy reforms come into force today [press release].

[27] The Warm Home Discount scheme provides a one-off reduction of £140 on energy bills.

Government should work with Ofgem, energy suppliers, and disabled people to bring about the changes in core eligibility criteria that are needed.

Recommendation: The Department for Business, Energy and Industrial Strategy should reform the “core” eligibility criteria for the Warm Home Discount to ensure support is targeted more effectively at disabled people who face extra energy costs.

Improving support for families with disabled children

Research conducted for our Now is the time campaign showed that many families with disabled children don’t receive the right emotional support from public health services during the diagnosis journey. Without that support, caring for their children becomes that much harder.

That’s why some parents and family-members often seek private counselling, piling a further cost on top of an already challenging budget.

> **“At least in a counselling session, I can say exactly what I think, exactly what I feel. I can get it off my chest and then it allows me to be emotionally level enough to then fight those battles out with the services. It helps me moderate myself because I’ve already done my angry thing in counselling. So, I’ve found it a really good coping strategy, but I have to pay for it.”**
>
> Helen, mum of Jack

We believe that all parents and guardians with disabled children should be able to access counselling, advocacy and relationship advice without this adding to their already overstretched budgets. And we are not alone. The Disabled Children's Partnership (DCP), a coalition of over 60 organisations working to improve health and social care for disabled children and their families, has called for the establishment of an Early Intervention and Family Resilience Fund to support families with disabled children [28].

As a lead DCP member, we are calling on government to act on this recommendation. Doing so would help families with disabled children at their most vulnerable, and combat an often-hidden source of extra costs.

Recommendation: Government should adopt the Disabled Children's Partnership's recommendation to set up an Early Intervention and Family Resilience Fund, investing in emotional support for the whole family during the diagnosis journey, such as counselling, advocacy, and relationship advice.

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[28] Disabled Children Partnership (2017). Secret life of us: five steps to address the growing crisis in health and social care for disabled children.

Improving markets for disabled people

Making sure that the welfare system provides disabled people and their families with the financial support they need is only one part of the solution to extra costs.

We also need to drive down the costs disabled people and their families face in the first place.

As we have shown, extra costs often arise from the need to purchase essential goods and services, including specialist equipment and energy.

Previous Scope research has looked at ways that markets can change to reduce the extra costs faced by disabled people [29]. Since then, we have seen some welcome developments, such as government legislation preventing taxis and private-hire vehicle drivers from overcharging wheelchair users [30], and businesses such as Asos and Marks and Spencer developing affordable specialist clothing lines [31].

But businesses are still not doing enough to provide disabled people with affordable goods and services. Technology has the potential to improve the lives of disabled people, for example, but websites such as price-comparison sites are still generally not accessible. This means that disabled people often miss out on the best deals. Regulators should think about new ways to ensure that markets work for disabled people. Government should also look into whether regulators have the powers they need to do this.

Building upon our work to date in this area, we will soon be carrying out further research on how markets should function for disabled people. We want to work in partnership with stakeholders across different sectors, and we welcome insight and views from others to make change happen.

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29. See the work of the Extra Costs Commission.

30. Department for Transport and Andrew Jones MP (2017). Law change demands equal treatment for disabled taxi users [news story].

31. BBC News (2018). ASOS praised for disabled-friendly clothing. Independent (2018). Marks & Spencer launches “easy dressing” range for children with disabilities.

Next steps

Since we began campaigning on extra costs, we have seen some positive steps from government, regulators and businesses. However, as this report shows, disabled people and their families still face significant financial inequality.

We will continue to report annually on extra costs, assessing developments over time and identifying areas where change is needed. We will also be following on from this report with more detailed work on the role of markets in lowering the disability price tag.

It's already clear that further action cannot come soon enough. And government must lead the way, especially given the substantial change to our welfare system just around the corner through the full roll-out of Universal Credit.

Only by working together can we end the financial inequality experienced by disabled people and their families.

We're Scope, the disability equality charity. We're a strong community of disabled and non-disabled people. We provide practical advice and emotional support when it is most needed.

We use our collective power to change attitudes and end injustice. We campaign relentlessly to create a fairer society. We won't stop until we achieve a society where all disabled people enjoy equality and fairness.

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SCOPE = Equality for disabled people