

Budget 2024-2025 Disability Wales Response

About Disability Wales

Disability Wales (DW) is the national association of Disabled People's Organisations (DPOs) striving to achieve rights, equality and independent living of disabled people in Wales.

DW promotes the adoption and implementation of the Social Model of Disability, which identifies that it is environmental, organisational, and attitudinal barriers that disable people and prevent their full participation in society not their medical conditions or impairments.

Key Points

1. The Welsh Government should commit to specific financial support for disabled people. The current provision is too short term and not targeted enough to be as effective as is required.
2. Social care charges should be reviewed, with the aim to be eventually scrapped. These charges are a blunt instrument which is preventing disabled people in Wales from accessing the support they need
3. Disabled people's organisations across Wales are experiencing financial difficulties due to the crisis and limited resources. Disabled people's organisations are vital services which need support.
4. There is a mental health crisis amongst disabled people in Wales, we have heard of many disabled people in crisis due to a lack of targeted support or pathways for mental health provision.

Introduction

Disabled people in Wales have been at the brunt of the impact of multiple crisis, both the COVID-19 pandemic and cost-of-living crisis have disproportionately impacted disabled communities. Disabled people make up a large portion of the Welsh population and disproportionately live in poverty. There are 670,000 disabled people in Wales,¹ 28% of working-age adults with at least one disabled person live in relative income poverty, for children living in a household with at least one disabled person this figure rises to 31%.² We have seen a lack of access to long-term financial support, disabled people struggling with limited access to mental health support and a sector of

¹ Census 2021, Office for National Statistics, "Disability, England and Wales: Census 2021", 19th January 2023, <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/disabilityenglandandwales/census2021>

² National Survey for Wales, Welsh Government, "Poverty and deprivation (National Survey for Wales): April 2021 to March 2022", 19th January 2023, <https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandwellbeing/bulletins/disabilityenglandandwales/census2021>

underfunded and under-resourced disabled people's organisations.³ This response goes through the need for specific payments for disabled people, our concerns over social care charges, the financial situation being faced by disabled people's organisations and the mental health crisis building amongst disabled people since the beginning of COVID-19.

Cost of Living Crisis Payments

Despite wide acknowledgement of the impact of the cost-of-living crisis on communities across Wales, particularly those of disabled people, the previous budget did not include specific financial support for disabled people.⁴ We are not alone in this, reports from the Bevan Foundation have found that disabled people are particularly impacted by the cost-of-living crisis⁵ and the Expert Panel on the Cost-of-Living Crisis has recommended specific payments to disabled people as a way of supporting them through the crisis.⁶

Disabled people are particularly impacted for a few reasons, one key reason being the additional cost of disability. These are the additional expenses that a disabled person may have due to their impairment or being a disabled person, for example, the cost of maintaining equipment or having to be on a certain diet.⁷ These expenses are an additional essential cost, which puts many disabled people's essential costs as higher than non-disabled people, leaving them financially worse off than non-disabled counterparts. In times of financial insecurity, this results in the choice for disabled people not being just heating or eating, but heating, eating or covering your access needs. These choices have severe consequences, disabled people have reported to us as having to stop going to essential therapies or dismiss support workers due to not having the funds to pay for it, or for having to use PIP for other expenses. Many people reported to us that their physical health had declined as a direct result of this as they have not been able to afford to charge equipment, maintain equipment or their cold homes are increasing pain flare ups.⁸

³ Disability Wales, "Barely Surviving the impact of the cost-of-living crisis on disabled people", 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

⁴ Welsh Government, "Wales Budget 2023-2024", 28th February 2023, <https://www.gov.wales/sites/default/files/publications/2022-12/draft-budget-2023-2024-leaflet.pdf>

⁵ Bevan Foundation, "A Snapshot of Poverty in Summer 2023", 5th September 2023, <https://www.bevanfoundation.org/wp-content/uploads/2023/08/Snapshot-of-poverty-in-summer-2023.pdf>

⁶ Wales Expert Group on the Cost-of-Living Crisis, "Wales Expert Group on the Cost of Living Crisis Summary Response and Recommendations for Action", 26th September 2023, <https://www.gov.wales/sites/default/files/publications/2023-09/report-of-the-wales-expert-group-on-the-cost-of-living-crisis.pdf>

⁷ Scope, "Disability Price Tag 2023: the extra cost of disability, 2023, <https://www.scope.org.uk/campaigns/extra-costs/disability-price-tag-2023/#:~:text=We%20define%20extra%20costs%20as,of%20a%20non%2Ddisabled%20household.>

⁸ Disability Wales, "Barely Surviving the impact of the cost-of-living crisis on disabled people", 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

Although there is currently some support available and the Welsh Government has put funds into the Discretionary Assistance Funds,⁹ we do not believe that the support currently available is suitable for this crisis. These funds are short term and only available on a discretionary basis,¹⁰ whereas these costs are long term and consistent, we believe that the most appropriate response to this is to have specific financial support for disabled people to manage these essential expenses. This call is consistent with recommendations from the Expert Review Panel on the Cost-of-Living Crisis, which also calls for specific payments for disabled people.¹¹ Without the addition of this support, it is difficult to see how the support currently available will adequately support disabled people in this crisis.

The concerns of poverty amongst disabled people and these additional costs were not created by the crisis, but these divisions have been exacerbated by soaring living costs. Currently, inflation has dropped to 4.6%¹² but the cost-of-living is still extremely high and many still struggle to make ends meet. We agree with the Expert Panel that there must be specific long-term payments for disabled people to be able to escape from this cycle of disabled people living in poverty.

Concerns with current Support

We are concerned about the support currently available is not enough to support disabled people throughout the crisis. Warm banks were highlighted to us as a concern. Few of the respondents had used or thought about using these services, the main concerns being the accessibility of venues, lack of public transport, cost of transport and the practicalities of having to go into the cold to get to the warm bank and back into the cold to return to their residence.¹³

We were concerned at the levels of awareness of some schemes. With the caveat that many of the respondents were members of Disability Wales/ had tie to Disability Wales and had access to responding to the survey in a digital format. Although levels of awareness were slightly improved to our survey in 2022, this is still a major issue. This is echoed in the findings of other organisations. We value the support, but unless disabled

⁹ The Bevan Foundation, “Welcome for Welsh Government changes to the Discretionary Assistance Fund”, 28th February 2023, <https://www.bevanfoundation.org/news/2023/02/welcome-for-daf-change/>

¹⁰ Welsh Government, “Discretionary Assistance Fund (DAF)”, <https://www.gov.wales/discretionary-assistance-fund-daf#:~:text=From%201%20April%202023%20all,given%20to%20all%20EAP%20awards.>

¹¹ Wales Expert Group on the Cost-of-Living Crisis, “Wales Expert Group on the Cost of Living Crisis Summary Response and Recommendations for Action”, 26th September 2023, <https://www.gov.wales/sites/default/files/publications/2023-09/report-of-the-wales-expert-group-on-the-cost-of-living-crisis.pdf>

¹² Office of National Statistics, “Consumer price inflation, UK: October 2023”, 15th November 2023, <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/october2023>

¹³ Disability Wales, “Barely Surviving the impact of the cost-of-living crisis on disabled people”, 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

people are fully aware of the support options available and how to access this support, we are concerned that it is not as effective as it intends to be.¹⁴

Social Care Charges

We are deeply concerned at evidence from members that they have had to cut the support they receive due to costs. Currently social care charges are means tested, with if you have an income/ savings of £50,000 or more you must pay the full cost of your care. This £50,000 includes the income of any partner you may have and if owned can include the value of your place of residence. If you live in residential care, there is a “minimum income duty” of £35 a week to pay for expenses like clothing.¹⁵

We have been told by disabled people that they have experienced increases in their social care charges or heard of others whose care has become more expensive. In the recent circumstances, this has resulted in disabled people being unable to continue to afford their care or having to cut care hours. This harms carers as well, one disabled person reported wanting to give their support worker a raise given the financial circumstances but were unable to due to strict limits to the amount of funds provided for care.¹⁶ A disabled mother who also has disabled children told us that she was afraid for the future of her family as her child was soon to turn 18 and despite already struggling for money, they will have to start funding their care needs.¹⁷

The current system of social care charges is too blunt a tool and does not consider the significant costs that care can accumulate, or the specific circumstances of the disabled person. We support our colleagues in England’s call to scrap care charges completely and believe that Wales must review their current approach to care charges.

DPOs

We are extremely concerned at the financial situation of disabled people’s organisations in Wales. Disabled people’s organisations serve an extremely important and specific purpose in the make-up of the Welsh third sector. These are organisations for disabled people, run by disabled that do all from advocacy, advice and essential services. We have seen many disabled people’s organisations struggle, Aubergine Café in Cardiff, an autistic-run disabled people’s organisation and arts organisation which provides

¹⁴ Disability Wales, “Barely Surviving the impact of the cost-of-living crisis on disabled people”, 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

¹⁵ Senedd Research, Welsh Parliament, “Paying for care and support services (adult social care) - a guide for constituents”, January 2022, <https://senedd.wales/media/qqzfkscq/paying-for-care-a-guide-for-constituents-english.pdf>

¹⁶ Disability Wales, “Barely Surviving the impact of the cost-of-living crisis on disabled people”, 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

¹⁷ Disability Wales member in response to 2023 survey

employment, community and access to the arts for autistic people, almost closed due to increased costs and dramatically increased rent.¹⁸

Disabled people's organisations step in where there is an absence and must be adequately supported, should either of these organisations have closed, there is nothing else left to fill that vacuum in support. Article 29 of the United Nations Convention on the Rights of Disabled People outlines that Government should create an environment which allows the "forming and joining organizations of persons with disabilities to represent [disabled people] at international, national, regional and local levels."¹⁹ For the Government to fulfil their commitment to this convention, they should ensure that current disabled people's organisations are appropriately resourced and that an environment is created to achieve our goal of at least one disabled people's organisation in every local authority.

Mental Health Crisis

We are concerned that the combination of the COVID-19 pandemic and the cost-of-living crisis is causing a mental health crisis amongst disabled people in Wales. Most disabled people responding to our survey reported that their mental health and wellbeing had gotten worse during the crisis. The number of people experiencing mental health issues has been increasing amongst since the beginning of the pandemic,²⁰ and our members have reported that financial worries are a key reason for their declining mental health. Some members reported that the cost-of-living crisis was the cause of them developing anxiety or other mental health conditions for the first time.²¹

There is a direct relationship between financial insecurity and poor mental health.²² This is for a multitude of intersecting reasons, including cost of treatments like talking therapy, poor access to support on the NHS, lack of affordability of food and socialising with loved ones, and housing insecurity. This was highlighted by our members who reported that key drivers in their worsening mental health were: fears over financial future, lack of access to necessities, not being able to afford to socialise or see loved ones and being unable to afford support.²³

¹⁸ Sanjana Idnani, BBC Wales, "Cardiff cafe staffed by autistic people fears closure", 23rd December (2022), <https://www.bbc.com/news/ukwales-63911682>

¹⁹ United Nations Convention on the Rights of Persons with Disabilities, "Article 29 – Participation in Political and Public Life", <https://www.un.org/development/desa/disabilities/convention-on-the-rights-of-persons-with-disabilities/article-29-participation-in-political-and-public-life.html>

²⁰ Cardiff University, "Share of people in Wales experiencing severe mental health issues more than doubled during pandemic, report finds", 16th July 2021, <https://www.cardiff.ac.uk/news/view/2534728-share-of-people-in-wales-experiencing-severe-mental-health-issues-more-than-doubled-during-pandemic-report-finds>

²¹ Disability Wales, "Barely Surviving the impact of the cost-of-living crisis on disabled people", 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

²² NHS, "Money worries and mental health", <https://www.nhs.uk/every-mind-matters/lifes-challenges/money-worries-mental-health/>

²³ Disability Wales, "Barely Surviving the impact of the cost-of-living crisis on disabled people", 10th July 2023, <https://www.disabilitywales.org/wp-content/uploads/2023/07/Barely-Surviving-cost-of-living-report.pdf>

We are concerned that there are disabled people, navigating health and social care systems who are slipping through the cracks and who's mental health challenges are going unnoticed. We need a clear plan on addressing mental health during the ongoing cost-of-living crisis, including creating more co-ordination between health and social care and the creation of clear pathways to accessing mental health support.

Conclusion

The cost-of-living crisis has been devastating to many across Wales. Although we acknowledge that efforts have been made to support disabled communities, this initial short-term financial support is not sufficient to combat the effects of this crisis. The effects of this crisis are multi-faceted, the impact of financial insecurity and material deprivation is not just physical, but also mental and can cause significant harm on disabled people's mental health. Many disabled people have more essential expenses than non-disabled people and there is not sufficient support for these costs. We need specific support for disabled people in the next budget and commits to supporting the mental impacts of the crisis and the organisations who have been supporting them throughout.