



BRIEFING

PUBLIC ATTITUDES

INCOME, SAVINGS AND DEBT

Action needed now for economically insecure disabled people in Scotland

Any serious attempt at reducing economic insecurity must consider its disproportionate impact on disabled people.

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Written by: Annie McKenzie, Scot Hunter

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Introduction

Disabled people in Scotland continue to face inequality linked to poverty. There is an abundance of evidence pointing to the barriers disabled people experience in areas such as employment, housing, transport and care. It is equally well known that, because of these barriers, disabled people face additional costs, meaning they are much more likely to have a lower standard of living than non-disabled people. Yet there has been little meaningful progress in addressing these challenges.

Our latest poll finds that disabled people are at greater risk of feeling economically insecure and are disproportionately represented among those facing the greatest financial strain. Disabled people account for almost a third (30%) of all people who were feeling economically insecure and 36% of those who are **very** economically insecure. These are large shares, well above the proportion of disabled people in the national population (21%), and highlight that economic insecurity cannot be tackled without addressing the financial pressures disabled people face. These findings should act as a warning for all political parties standing in May's Scottish Parliament election, and for the next Scottish Government they aspire to lead; this inequality is far too significant to ignore.

Building on our recent analysis (Cebula and McKenzie, 2026a), we explore the different challenges faced by disabled people experiencing economic insecurity in Scotland. We examine what may be driving these patterns by looking at how disability intersects with factors such as housing and income. Importantly, we consider the solutions disabled people say would help them feel more secure and

improve their perceptions of Scottish politics.

1. Disabled people face a greater risk of economic insecurity

Our polling shows that nearly 3 in 5 (57%) disabled people were feeling economically insecure, meaning they either strongly or somewhat agreed that they are worried about their family's economic security. In comparison, we see lower rates of economic insecurity (44%) for people who are not disabled or preferred not to say (hereafter 'non-disabled').

To identify people who are very economically insecure, we measured respondents' answers to a number of questions covering worries about their income, savings, debts, housing and work. One third (33%) of disabled people are very economically insecure, compared to only 19% of non-disabled people.

This story is not new. Disabled people and their families have consistently experienced higher rates of poverty and economic insecurity (Birt et al., 2022). Yet a backdrop of rising costs and stagnant incomes has meant that disabled people's financial stability has been further stripped away. Instead of seeing bold political action taken to support disabled people, we hear tired and harmful rhetoric that threatens to make disabled peoples' lives significantly harder, not least during the recent debate about proposed changes to disability benefits by the UK Government.

We know that economic insecurity and political disaffection go hand in hand, and both issues are prevalent in Scotland (Cebula and McKenzie, 2026a). People have a

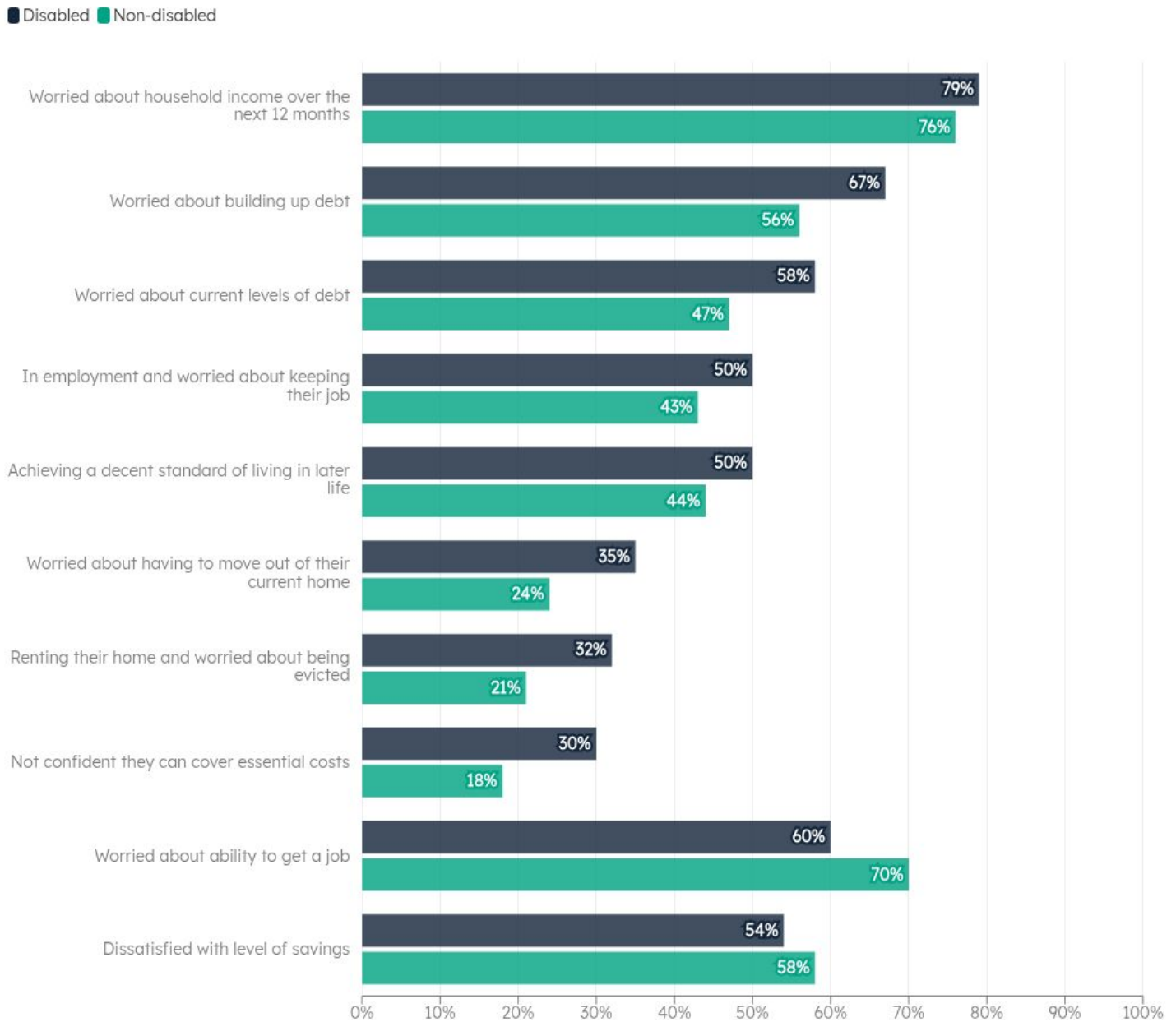
deepening scepticism around politics' ability to create meaningful change. But rather than feeding this distrust, it is the responsibility of politicians and political systems to show the Scottish public that change is possible. As we set out here, taking action to improve living standards for disabled people must be part of any efforts to tackle economic insecurity.

2. What is driving insecurity for disabled people?

When asked about the main sources of their family's economic insecurity, disabled people who were feeling economically insecure were more likely than non-disabled people in similar economic circumstances to report concerns across a range of issues, particularly those relating to immediate financial stability.

The remainder of the analysis focuses on respondents who report feeling economically insecure, comparing outcomes between disabled and non-disabled people within this group.

Figure 1: Proportion of people who feel economically insecure agreeing with main concerns in relation to their family's economic security



Source: JRF analysis of economic insecurity and political disaffection in Scotland survey, conducted by the Diffley Partnership on behalf of JRF. Note: Representative survey of 3,052 adults (16+) in Scotland conducted between 3 and 27 November, 2025.

The highest level of concern is around household income over the next 12 months, with a similar proportion of disabled people (79%) and non-disabled people (76%) saying they were worried about this. However, we see greater variation in the next top concerns, with 67% of disabled people saying they were worried about building up debt compared to 56% of non-disabled people. This was followed by concerns of current levels of debt (58% vs 47% respectively). Worries over housing were also notable, with 35% of disabled people worried about having to move out of their current home (vs 24% non-disabled), and 37% of disabled renters worried about being evicted (vs 30% non-disabled).

It is not surprising that disabled people in employment were more likely to be worried about keeping their job (50% vs 43% non-disabled) when we consider the barriers many disabled people face at work. We also see that disabled people were slightly less likely to be dissatisfied with their level of savings (54% vs 58% non-disabled), although these still affect a substantial proportion of both groups.

Starkly, 30% of disabled people were not confident they can cover essential costs, nearly twice the proportion of non-disabled people (18%), making this one of the most significant disparities observed. This finding is supported by the shared sentiment of the majority (89%) of this group who agree that the cost of living has hit some people harder than others. An opinion that is also expressed by a similar proportion of non-disabled people (87%).

To understand these drivers in more detail we have looked at which housing tenures disabled people who are feeling economically insecure are most likely to live in, as

well as their employment status and income quintile.

Income insecurity

Having a sufficient and reliable income is a fundamental part of feeling secure. But we know that for many disabled people it is incredibly difficult to have an income that provides day-to-day stability, never mind future security. This is driven in part by deep rooted inequity in the labour market, where disabled people are both less likely to be in employment and more likely to be paid less than non-disabled people (JRF, 2026). We have seen limited progress in ensuring that jobs are flexible, accessible and well paid for disabled people who can work.

At the same time, the social security system is doing an inadequate job of supporting disabled people to have a decent income that covers their essential, and crucially additional, costs. Work by Scope (2025) has highlighted that disabled households need an extra £1,095 each month on average to have the same standard of living as non-disabled households, yet social security payments that are designed for this purpose are falling short.

In this context, it is shocking but not surprising that half of disabled people in our polling are in the bottom 2 income deciles (compared to only 40% of non-disabled people). When we look at employment status, we can see that over half (55%) of disabled people are working (vs 70% of non-disabled people), while 27% are carers or unable to work (vs 6% non-disabled people).

Previous research has told us that households where someone is disabled and/or someone is a carer are more likely to experience persistent low pay and are at a greater risk of experiencing in-work poverty (Birt et al., 2023). The large share of disabled people who are carers or are unable to work, highlights that many are facing financial vulnerability and reliance on a limited income via social security.

It is evident, and has been for some time, that disabled people are facing discrimination when it comes to accessing a sufficient income. There are well understood systemic reasons for this; a combination of an inadequate social security system, the disability employment gap and the disability pay gap. Reducing economic insecurity must involve tackling the income discrimination disabled people face.

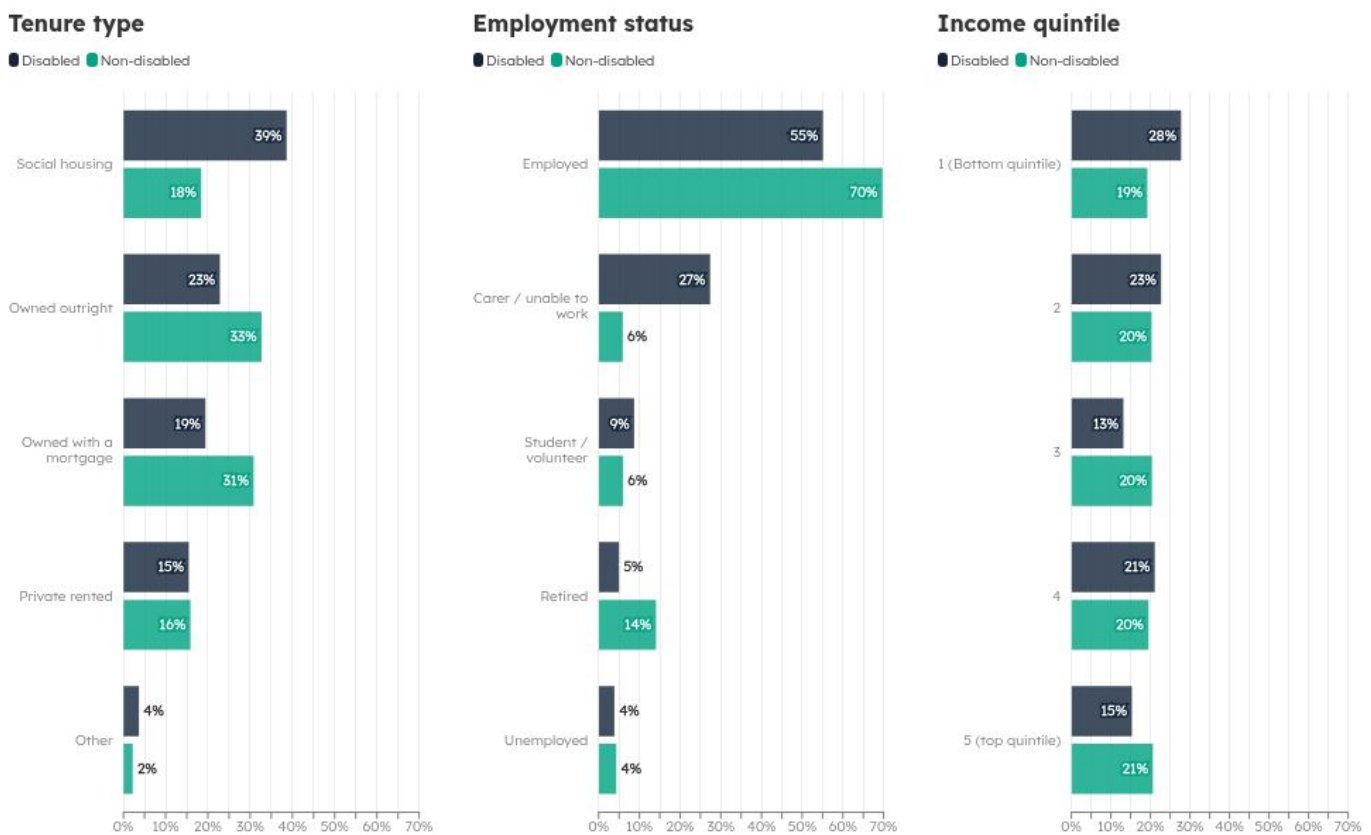
Housing insecurity

Housing tenure and housing costs are key components of economic insecurity. Both together determine the confidence with which people feel they can cover their day-to-day living costs and influence longer-term financial stability. We previously highlighted that private renters and social renters are most at risk of experiencing economic insecurity (Cebula and McKenzie, 2026b). Yet when we look at how this risk impacts disabled people, it is evident that inequality within the housing market is driving how economic insecurity presents differently for disabled people compared to non-disabled people.

Our polling analysis shows that among disabled people, a much larger share live in social housing (39% vs 18% non-disabled), pointing to a greater reliance on

subsidised housing as a financial safety net. At the same time, disabled people are less likely to own their homes outright (23% vs 33% non-disabled), suggesting more limited access to pathways for building wealth and long-term financial stability.

Figure 2: Proportion of people who are feeling economically insecure by tenure, employment status and income



Source: JRF analysis of economic insecurity and political disaffection in Scotland survey, conducted by the Diffley Partnership on behalf of JRF. Note: Representative survey of 3,052 adults (16+) in Scotland conducted between 3 and 27 November, 2025.

Disabled people are also less likely to own their home with a mortgage (19% vs 31% non-disabled). This is driven by both a lack of accessible homes on the market and the higher rates of poverty among disabled people (JRF, 2026). Factors such as low employment rates, lower rates of pay and the additional expenses associated with having a disability, reduce income and the ability to buy, leaving disabled buyers to be more frequently priced out of the market.

However, we find a similar proportion of disabled people that privately rent (15%) compared to non-disabled people (16%). This concerning trend partially reflects the limited stock of social housing and the rapid growth of the private sector in the UK (JRF, 2026). As a result, many disabled people have been pushed into more unaffordable private rents, because suitable social housing is unavailable, or because waiting times are too long.

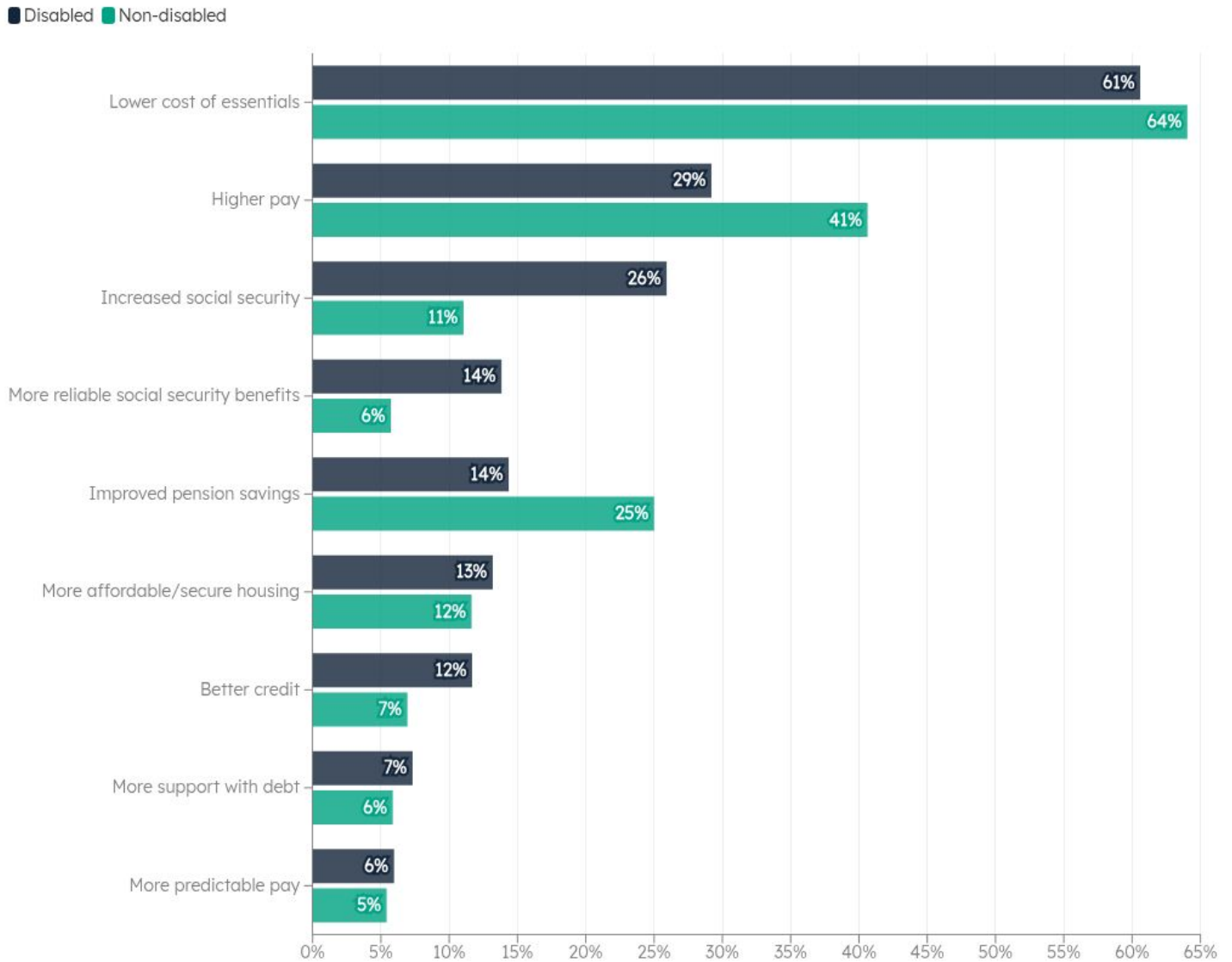
This is worrying, not only due to higher costs in the private rented sector, but also as private rentals tend to not be purpose built and lack accessible features. Previous research shows that concerns about appearing as a burden have stopped some disabled people requesting adaptations to their accommodation from private landlords (EHRC, 2018). As a result, the process of finding suitable housing can be stressful and anxiety inducing for many.

Put together, this pattern reflects the structural disadvantages that drive instability within the housing market: disabled people are more dependent on support systems, that simply don't go far enough, and less likely to benefit from the financial security that comes with homeownership.

3. How to support households to feel more economically secure

We asked a series of questions to understand what would best support households to feel more economically secure. For both disabled and non-disabled people who were feeling economically insecure, lower cost of everyday essentials is the most important factor in helping people to improve their financial situation (61% and 64%, respectively). This suggests the cost of living is being felt by both groups however, as emphasised throughout, disabled people are disproportionately feeling the strain.

Figure 3: Proportion of people who feel economically insecure agreeing on what would best support their household to feel more economically secure



Source: JRF analysis of economic insecurity and political disaffection in Scotland survey, conducted by the Diffley Partnership on behalf of JRF.
 Note: Representative survey of 3,052 adults (16+) in Scotland conducted between 3 and 27 November, 2025.

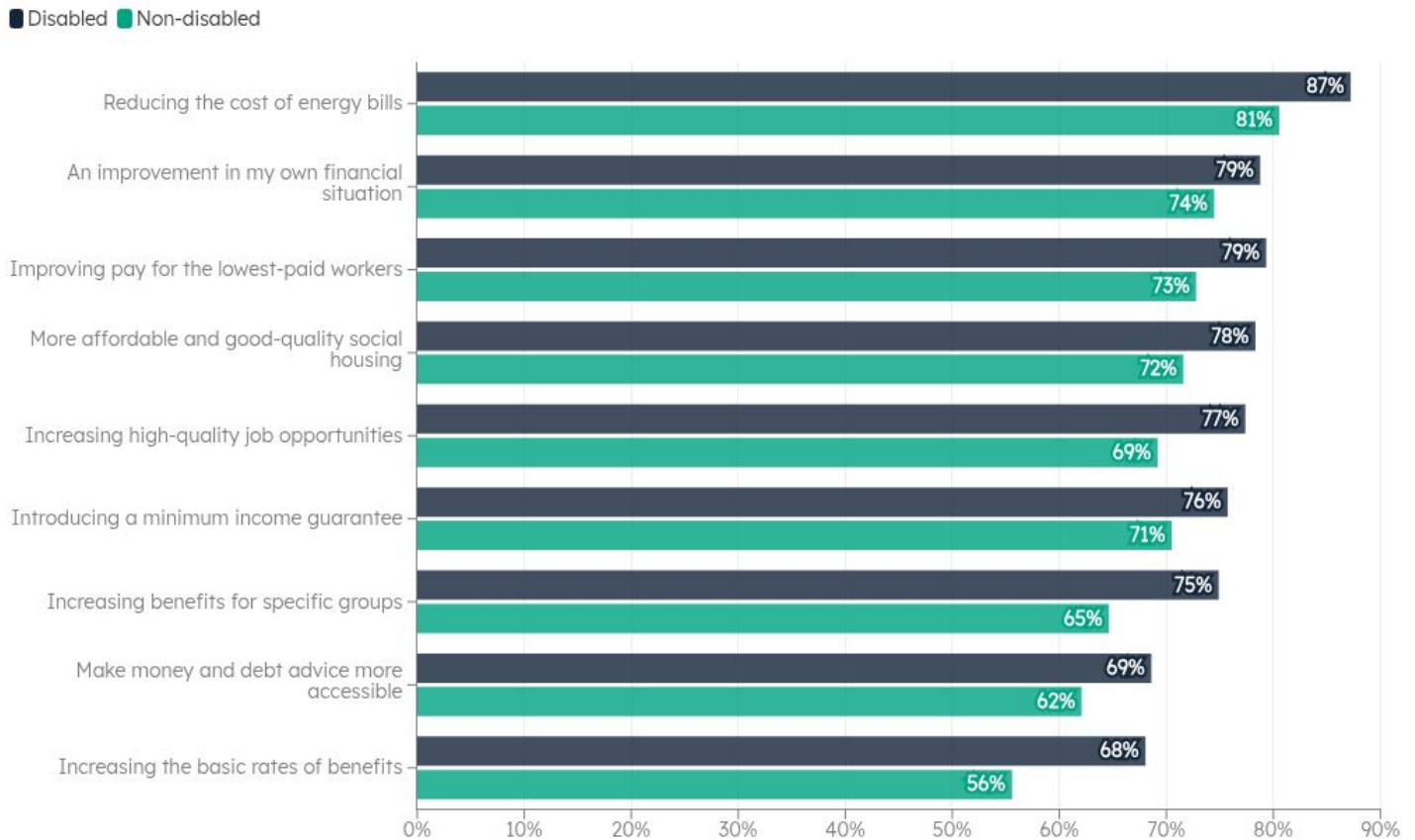
Higher pay was reported as the second most important factor, with 29% of disabled people agreeing that this would improve their security. This applies to both disabled people who are currently in work and not in work, but highlights a wider point that employers must ensure that jobs are well-paid and flexible, so that work is a credible option for disabled people.

Disabled people were much more likely to say that increased financial support through social security (26% vs 11% non-disabled) and more reliable benefits (14% vs 6% non-disabled) would make a meaningful difference to their economic security. They also reported more support with debt (7% vs 6% non-disabled) and better affordable credit (12% vs 7% non-disabled) as important solutions. Together these gaps point to a deeper challenge, when costs rise disabled people are more likely to depend on both state support and borrowing to stay afloat and manage day-to-day costs.

4. Looking ahead: who is responsible for meaningful change?

Disabled people are not only disproportionately affected by economic insecurity, but are also more likely to say that meaningful policy change would improve how they feel about politics in Scotland. This makes them a particularly important group to pay attention to as their responses suggest both a clear recognition of the pressures they face, and a strong belief that government action could make a tangible difference.

Figure 4: Proportion of people who feel economically insecure agreeing that delivering these policies would improve their feelings about politics in Scotland



Source: JRF analysis of economic insecurity and political disaffection in Scotland survey, conducted by the Diffley Partnership on behalf of JRF. Note: Representative survey of 3,052 adults (16+) in Scotland conducted between 3 and 27 November, 2025.

Disabled people were more likely than non-disabled people to believe that most policy options would improve their feelings about politics in Scotland. Nearly 9 in 10 highlighted reducing energy bills, while improvements in financial security and pay for the lowest-paid workers were also highly valued. Other priorities, such as more

affordable, good-quality housing, better job opportunities, and stronger social security support, reflect the group's challenges highlighted above.

While disabled people are clear about what would help them feel more secure and improve their feelings about politics, it is also important to consider who they believe has responsibility for making meaningful progress. We found that disabled people who were feeling economically insecure (similarly to the non-disabled counterparts) place the greatest responsibility on the Scottish and UK Governments, with employers, companies and businesses, and individuals seen as partially accountable.

A higher proportion of disabled people (49%) see local authorities as responsible for change compared to non-disabled counterparts (42%), perhaps unsurprising given that local authorities deliver social care and other essential services that directly affect their daily lives. Last year we set out recommendations for the Scottish Government and local authorities to establish a more consistent and fair approach to social care charging, as current policies are leaving working-age households with very low incomes (Cowan and Williams, 2025).

People in Scotland want to see change, and despite rising disaffection, continue to believe that governments are responsible. These findings should compel the next Scottish parliament to take decisive, large-scale action on poverty and inequality — because the cost of not doing so is simply too great.

5. Conclusion

Overall, we have highlighted that disabled people are consistently more likely than non-disabled people to be feeling economically insecure. We see deeply concerning patterns that emphasise the inequalities disabled people experience. This is particularly stark within the housing market and labour market, while the social security system is clearly failing to support disabled people with the additional costs they face.

The first priority of all politicians must be to actively ensure security for disabled people in these areas. Building more accessible and affordable homes, while working to promote greater efforts by employers towards helping disabled employees is essential. We hear clearly from disabled people that both their own circumstances and their feelings about politics will be improved with a strengthening of the social security system. Those efforts are not helped, however, through the growing anti-disability rhetoric that threatens to undermine the crucial role disability benefits should play. We also know from our work that improving access and affordability of both childcare and social care is fundamental for disabled people.

Though long-standing, the issue remains critical and is one which the next Scottish Parliament can't afford to overlook. Economic insecurity and political disaffection are central concerns for the Scottish public and will undoubtedly shape the coming election and thereafter. But importantly there are clear measures decision makers can take that will both improve people's financial situation and rebuild their trust in politics. Getting these decisions right for disabled people is vital for ensuring that

everyone in Scotland can have a good standard of living.

Method

This project has been shaped throughout by the End Poverty Scotland Group. Survey data was collected on behalf of JRF by the Diffley Partnership in November 2025 reaching a representative sample of 3,052 adults (aged 16+) in Scotland.

Using the definition set out in the Equality Act 2010, we define a disabled person as someone who reported having a physical or mental impairment, that has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. According to the 2022 Census, 21.4% of Scotland’s population (roughly 1.2 million people) reported having a health condition or disability, which is similar to our sample where 25% of respondents reported a disability.

‘Feeling economically insecure’ is strongly or somewhat agreeing to the statement ‘I am worried about me and my family’s economic security’ (strongly agree to strongly disagree).

‘Very economically insecure’ is based on people’s mean response across the following questions (strongly agree to strongly disagree):

- I am worried about me and my family’s economic security.
- I am worried about my household’s income over the next 12 months.
- I am worried that I might have to move out of my current home in the next 12 months, because I cannot afford to cover my housing costs.

- I am worried about keeping my job/ I am worried about my ability to get a job (based on employment status).
- I am worried about my current levels of debt.
- I am worried about building up debt in the next 12 months.
- I am generally satisfied with the amount of savings I have (reverse coded).
- I am confident that I will have a decent standard of living in old age (reverse coded).

‘Political disaffection’ refers to people’s feelings towards politicians and the broader political landscape (see Cebula and McKenzie, 2026a, for analysis of political disaffection in Scotland).

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