

WBG's Submission to APPG on Poverty and Inequality Inquiry into the Disproportionate Impact of Poverty and Inequality on Disabled People

About Us

The UK Women's Budget Group (WBG) is the UK's only think tank focused on exploring the economy through a gender-equal lens. We provide evidence and analysis on women's economic position and propose policy alternatives for a gender-equal economy. We act as a link between academia, the women's voluntary sector and progressive economic think tanks.

1. The risk and extent of poverty (including deep poverty) among disabled people.

- Around 23% of Disabled people are living in poverty after housing costs, compared to 20% of non-Disabled people¹. Around half of families living in poverty have someone who is disabled².
- Disabled women are likely to face even higher rates of poverty, as they are more likely to be in low-paid or insecure work³, rely on social security benefits for more of their income, and face higher living costs.
- Deep poverty (households with incomes below 50% of the median) is growing. Importantly, deep poverty tends to have a high fluctuation rate, with 50.5% of people in deep poverty escaping it the following year, but exit rates are much slower for Disabled people. Access to social security plays a crucial role in shielding Disabled people from deep poverty. JRF research suggests that newly Disabled people who start to receive PIP have half the rate of entry into very deep poverty of newly Disabled people who do not⁴.
- Disabled people and their families rely more on social security, including Personal Independence Payment, Universal Credit and Employment Support Allowance as income replacement and protection from poverty. In addition, they are more likely to be affected by cuts to public services. Disabled women stand to lose 11% of their living standards due to austerity cuts, equivalent to over £4,000 per year⁵. Disabled men experience a cut of 8%, nearly £3,500 per year. Benefit sanctions and delays force many into deep poverty, as they struggle to afford food, rent, or essential care.

¹ Own calculations using Stat Explore: DWP (2025) Households Below Average Income, Type of Individual by Age Category by Financial Year and Disability within the Family by 60 per cent of median net household income (AHC) in latest prices

² Own calculations using Stat Explore: DWP (2025) Households Below Average Income, Type of Individual by Age Category by Financial Year and Disability within the Family by 60 per cent of median net household income (AHC) in latest prices

³ WBG (2021) Spring Budget 2021: Covid-19 and economic challenges for disabled women

⁴ JRF (2023) [Poverty and Destitution](#)

⁵ WBG (2024) [Where do we go from here? An intersectional analysis of women's living standards since 2010](#)

- The combination of deep poverty and housing issues puts many Disabled women in at risk in abusive relationships, as they struggle to leave and domestic abuse shelters often lack accessibility, trapping them in unsafe conditions⁶. The decrease in housing support (like the bedroom tax and reductions in housing benefit) risks pushing many Disabled women further into poverty.

2. The impact of poverty on Disabled individuals and communities.

- The number of Disabled people using food banks has risen sharply—75% of food bank users are Disabled or have a Disabled member in their household⁷. Many Disabled women in poverty cannot afford nutritious food, leading to worsening health conditions. 1.5 million women are economically inactive due to long-term sickness⁸.
- Austerity cuts have reduced funding for accessible housing, social care, and disability-specific services⁹, leaving many people without essential support. Disabled charities and grassroots organisations are underfunded, meaning fewer resources for advocacy, legal aid, and direct financial assistance.
- Disabled women, especially those from racialised or migrant backgrounds, face systemic discrimination in employment, housing, and healthcare, making it even harder to break free from poverty¹⁰.
- Gender and disability intersect with income inequalities. The poorest Disabled women stand to lose around one-fifth of their living standards due to austerity cuts in the last decade and a half. The graph below, from WBG's intersectional analysis of living standards for women since 2010, shows the different impacts experienced by Disabled and non-Disabled men and women along the income distribution¹¹.

Figure 7. Impact of changes to social security, taxes and public service spending from 2010/11 projected to 2027/28 by sex, disability and income quintile.

⁶ WBG (2021) Spring Budget 2021: Covid-19 and economic challenges for disabled women

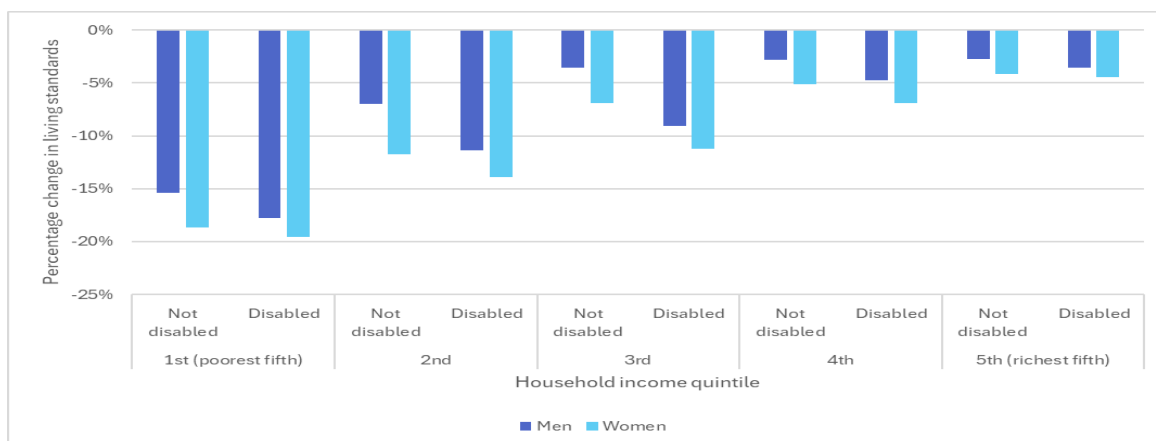
⁷ Trussell (2025) [AAC CC CB E -eB c CC B BB B B V C B C B A B B B C b B B B C B C B -e C C B B B C C b B C C E O B B C C C C O](#)

⁸ WBG (2024) [Women and the Labour Market](#)

⁹ WBG (2018) [2018 WBG Briefing: Disabled Women and Austerity](#)

¹⁰ WBG (2021) Spring Budget 2021: Covid-19 and economic challenges for disabled women

¹¹ WBG (2024) [Where do we go from here?](#)



Notes: Figures are in April 2024 prices. The sample covers adults over 18 years old in England. Living standards account for the sum of average annual net income and the cash-equivalent value of public services per person.

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

- Disabled people in the UK face significantly higher living costs compared to non-Disabled people but their earnings from employment are also lower. Scope's analysis for 2023 found that Disabled people face an average of £1,010 extra costs per month. The additional costs of disability stem from a combination of higher healthcare and medical costs, mobility, transport, and adaptability costs, higher housing costs (including bills), and the cost of care.
- Disabled women often have additional gendered expenses, such as menstrual products, maternity care, or childcare, while their earnings tend to be lower, meaning they may find it harder to make ends meet.
- Disability benefits don't cover the additional costs of disability. Personal Independence Payment (PIP) is meant to help with extra costs, but it falls short of covering actual expenses. Many Disabled people struggle to qualify due to flawed assessment processes.
- Universal Credit (UC) cuts and sanctions disproportionately harm Disabled women, who make up 54% of UC health claimants¹².
- Despite the additional money, recent research from JRF found that people receiving the UC health element were still much more likely than those not receiving it to be going without essentials, such as heating and sufficient food. 75% of people receiving health-related UC were going without essentials, compared to 67% of people receiving non-health-related UC¹³.

¹² DWP (2025) [Universal Credit Work Capability Assessment statistics](#)

¹³ JRF (2024) <https://www.jrf.org.uk/work/unlocking-benefits-tackling-barriers-for-disabled-people-wanting-to-work>

4. How poverty among Disabled people relates to broader societal inequalities.

- According to the Census 2021, 23% of women are Disabled versus 19% of men. Women represent 55% of Disabled people in England and Wales¹⁴. Women spend a greater proportion of their life in ill health or disability, despite living longer than men¹⁵.
- In addition to experiencing greater declines in living standards, higher costs, and employment barriers, Disabled women are more likely to experience domestic abuse. The latest data for March 2022 shows that among Disabled people, 10% were victims of domestic abuse, versus 5% of non-Disabled people¹⁶.
- Disabled women from migrant backgrounds often have no recourse to public funds (NRPF), leaving them completely dependent on charities or informal networks for survival and more vulnerable to abusive relationships.
- Almost 55% of PIP claimants are women¹⁷.
- Disabled women face significant barriers in the job market, leading to lower incomes and increased reliance on benefits. Disabled women are less likely to be employed than both non-Disabled women and Disabled men. The disability employment gap in the UK is around 29 percentage points¹⁸, and Disabled women experience a double disadvantage due to both sex and disability discrimination. The current disability pay gap is 17.2%, rising from 16.5% in 2021¹⁹.
- Notably, the employment rates for Disabled women have increased in recent years, now those of Disabled men. For the period from January to March 2024, the employment rate was 54.4% for Disabled women and 55.2% for Disabled men²⁰. This contrasts with the non-Disabled population, where employment rates are 78.2% for men and 71.8% for women²¹.
- The gendered nature of care work means that many Disabled women also provide unpaid care (often for other family members). Given the additional barriers into paid work, Disabled mothers may struggle with childcare costs. In England, unpaid carers are more likely to be Disabled (27.5%) than non-carers (17.8%)²².

¹⁴ ONS (2023) [Age \(d\), disability, ethnic group and sex](#). Census 2021.

¹⁵ DHSC (2024) [Women's Health Hub: cost benefit analysis](#)

¹⁶ ONS (2022) [Domestic abuse victim characteristics, England and Wales: year ending March 2022](#)

¹⁷ Calculated from [DWP StatExplore](#): PIP cases with entitlement; age and gender by Daily Living Award Status, as of January 2024

¹⁸ UK Gov (2024) [The Employment of disabled people \(2024\)](#)

¹⁹ TUC (2024) [Disability Pay Gap](#)

²⁰ DWP (2024) [The employment of disabled people 2024](#)

²¹ UK Parliament (2025) [Women and the UK Economy](#)

²² ONS (2023) [Unpaid care and protected characteristics in England and Wales, 2021](#).

Conclusion

- Benefits which help to meet additional disability-related costs are vital to Disabled people's participation in society and are of particular value to women, who are the majority of Disabled people. We 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 children²³. Any reforms to PIP should ensure they are not pushing Disabled people into poverty.
- Disabled people face significant barriers accessing and retaining employment, which affect their ability to live a life free from poverty. The Government should focus reforms on improving support, scale, quality and awareness of employment opportunities for Disabled people.

²³ NEF (2025) [True Scale of Benefit Cuts](#)