

# Evidence on the Financial Security of People with Learning Disabilities in Scotland

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Easy Read Summary



## What is this research?



This research is about the financial situation of working aged people with learning disabilities in Scotland.



We wanted to know how people were affected by the cost-of-living crisis, social security and social care systems.

## What did we do?



We did interviews with people with learning disabilities.



We asked people how they felt about the money they had.



We looked at things like bank statements and benefit letters to find out how much money they had

Who did we talk to?



We talked to 24 people with learning disabilities or are unpaid carers for someone with a learning disability.



We talked to people with different support needs.



We talked to unpaid carers if the person with a learning disability was unable to answer our questions themselves.



We interviewed people from all over Scotland.

Why did we do this?



We did this because there is very little information about the financial situation of people with learning disabilities in Scotland.



We wanted to find out if people with learning disabilities in Scotland are protected from poverty.



We want to find out if people with learning disabilities have access to their rights when it comes to money.

How we hope this will change things in the future?



We hope this study will show other researchers how to do more projects about groups who are missed out in big surveys.



We want this work to let policy makers know about the financial issues facing people with learning disabilities in Scotland.



We want this work to provide evidence for social security and social care reform.

## Findings



We have listed the main things we found out about the people we interviewed during our research below.

## Income and buying essentials



Some of the people we talked to were in poverty.



More of the people we talked to would have been in poverty if they were not getting their disability benefits.



Almost everyone did not have enough money to meet the **minimum income standard**.



The **minimum income standard** is the amount of money a person must have coming into their household so they are able to live a good life.



The **minimum income standard** is based on what members of the public think everyone in the UK should be able to afford.



This means that people above the **minimum income standard** should not have to worry about affording basic things like food, housing or electricity.





Everyone above the **minimum income standard** should have enough money to take part in hobbies and occasionally treat themselves.



More than half of the people we spoke to said they felt they did not have enough money.



Not many of the people who felt they did not have enough money had savings.

## Cost of living and material deprivation



Some people could not afford essentials like heating their home.





Lots of people could not afford to go on holiday or go out to places like a restaurant or a pub.



The five things which the people we spoke to said they found most expensive were:



Heating



Holidays



Going out



Food



Phone contracts



Lots of people did things to save money. These included:



Looking for the cheapest deals before going out or no going out at all.



Using cash only and giving themselves a weekly allowance.



Using cheap websites to buy things.



Not putting the heating on.



Bulk buying and cooking in large batches.



Going on a shorter holiday, looking for last minute deals, or going on holiday in the UK instead of abroad.



People with more than one disability or health condition found it even more difficult to afford going out or going on holiday.



Some people got help with budgeting from paid carers.

## Finances supporting independence



Support with money can make people feel more independent.



Sometimes people can feel less independent if a person who supports them is too controlling with their money.



The people we talked to felt most independent when they had freedom with their money and enough support to use it well.

# Benefits



The benefits people we spoke to said they were getting were:



Employment and Support Allowance or  
ESA for short.



Universal Credit or UC for short.



Disability Living Allowance or DLA for  
short.



Adult Disability Payment or ADP for short.



Personal Independence Payment or PIP for Short.



Some of these benefits were made to replace the income people could make if they were working full time.



Examples of benefits which are made to replace income are Universal Credit and Employment and Support Allowance.





Some of these benefits are made to cover the extra costs of living with a disability.



Examples of benefits which are made to cover the extra costs of living with a disability are Personal Independence Payment, Adult Disability Payment, and Disability Living Allowance.



Some people were happy with the benefits they got but others thought they needed more.



Many of the people we interviewed said they felt they were surviving but not living.

## Worries and confusion about benefits



People were very afraid of losing their benefits.



People were worried about changing to new benefits.



People were most worried about changing over to Universal Credit.



Some people were confused about what type of benefits they got.



People did not know about their right to get independent advocacy on benefits.

## Work experiences



10 out of the 24 people we interviewed had a job.



All of these were part-time jobs.



Some people only worked 1 or 2 hours per month.



Other people worked up to 25 hours per week.



People said work made them feel fulfilled.



People said work made them more confident and gave them independence.



People said they felt that work gave them purpose and made them more responsible.



People liked that work gave them a routine.



Lots of people faced barriers which made it hard get a job.



People felt it was hard to get a job because lots of people had a bad attitude towards people with learning disabilities.



People felt it was hard to get a job because lots of employers did not understand disability.



Sometimes benefits were a barrier to getting a higher paid job or a job with more hours.



This is because some benefits can be stopped or made less if a person is earning too much money or working too many hours.

## Social care experiences



Most people had experience of paid or unpaid social care.



The most common types of social care were support workers visiting their home and unpaid care from family members.



Most people were not getting the social care they wanted.





People said that they found the social care system very difficult understand.



Only one of the people with learning disabilities we talked to was controlling their own social care support.



Some unpaid carers chose this option but found that a lot of time and work was needed to manage the social care.



The people who were getting the care they needed were more likely to say they felt good about their financial situation.



## Conclusion



Over half of the people we interviewed would have been in poverty if they stopped getting their disability related benefits.



These benefits were being used to pay of essential items.



Disability benefits are supposed to be there to pay for the extra costs of being disabled and are not meant to be used to pay for essential items.



Most of the people we interviewed were below the **minimum income standard even** when their disability related benefits were included.



There were many different essentials which people said they could not afford even when they were using their disability related benefits.



People found the benefits system and the care system difficult to understand.



Being on benefits often made it more difficult to do certain types of work.



People who are working found it difficult to work out whether they would be better off on Employment and Support Allowance or Universal Credit.



People found it difficult to understand their different social care options.



Most people were not confident enough to choose the social care option which allowed them to control their own care.



People who had the social care they need were more likely to feel good about their financial situation.

## Recommendations and actions for the future



We have included recommendations for what can be done to improve the financial situation of people with learning disabilities in the future.



These recommendations are mainly aimed at Scottish Government and any other organisations that can influence the law in these areas.



The recommendations are listed below:



More needs to be done to make sure people with learning disabilities can get independent advocacy about benefits and social care.



People with learning disabilities need to be given more information about Universal credit and other health related benefit changes.



The Universal Credit system needs to be changed so it is easier to understand how much people can increase earnings before they lose benefits.



The Universal Credit system needs to be changed so that people can increase their earnings more without losing benefits.



There must be good information and advice available across Scotland to make sure access to social care through Self Directed Support is consistent.



There needs to be better joined up support across social security, social care, independent advocacy and employability support.