



# Debt, Disability and Food



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# Introduction

In 2022 the Consumer Council commissioned Social Market Research (SMR)<sup>1</sup> to explore how consumers, and particularly those with a disability, are coping financially during the cost-of-living crisis. The research presents the findings based on three complementary elements: depth interviews with stakeholder organisations active in the field of disability; a nationally representative survey of 1004 consumers; and depth interviews and case studies with consumers with a disability.

The report highlighted a link between households with a disabled person and the increasing cost of food.

This summary report reviews the main findings relating to disability and the cost of food, including the impact of increasing costs on disabled households.



<sup>1</sup> Coping Financially in the wake of the cost-of-living crisis (Disability Focus) April 2023.

# Strategic context

**Food prices have been steadily rising for the past two years, putting an increased strain on disabled households who struggle to make ends meet.**

These increases in food prices are at their highest in 15 years and show no signs of slowing down. There are many factors at play for these increases. Research carried out by University of Edinburgh<sup>2</sup> recently found that the main reason for the increase in the price of food was the rise in energy prices which in turn meant an increase in production costs. The report also states that the price of fertiliser had increased substantially, thereby pushing up production costs and at times affecting crop yield where farmers were using less fertiliser. The war between Russia and Ukraine has also impacted food prices due to a reduction in exports of raw materials that are heavily utilised in food production.

The University of Edinburgh report estimates that the combined effect of export restrictions, increased energy costs and fertiliser prices could cause food commodity prices to rise by 81% from 2021 levels. Therefore, it is unlikely that the issue of increased food costs is likely to diminish any time soon.

Food insecurity is a growing concern for low-income and vulnerable groups, with an increase of 80% on the number of emergency food parcels distributed in Northern Ireland compared to pre-pandemic levels; and a 141% rise within the last five years.

A breakdown of data by The Trussell Trust<sup>3</sup> found that almost two-thirds (62%) of working-age disabled people were referred to the food bank in early 2020. This is more than three times the rate of non-disabled households. The Trussell Trust provides basic household staples but may not provide some specialist dietary foods needed by those with food hypersensitivity as they rely heavily on donations from the public and supermarkets.



<sup>2</sup> Food price rises could see millions go hungry in 2023 | The University of Edinburgh.

<sup>3</sup> The State of Hunger - a foundation for a plan to end the need for food banks - The Trussell Trust.

# Key findings

The research interviewed stakeholders working in disability focused organisations. Interviews were also conducted with consumers with a disability to better understand their lived experience of coping financially with their disability\*. Many of these findings echoed the points made by the stakeholder organisations with reports of consumers cutting back on essentials such as food as well as the associated impact on mental wellbeing of not being able to afford small treats, such as a takeaway.

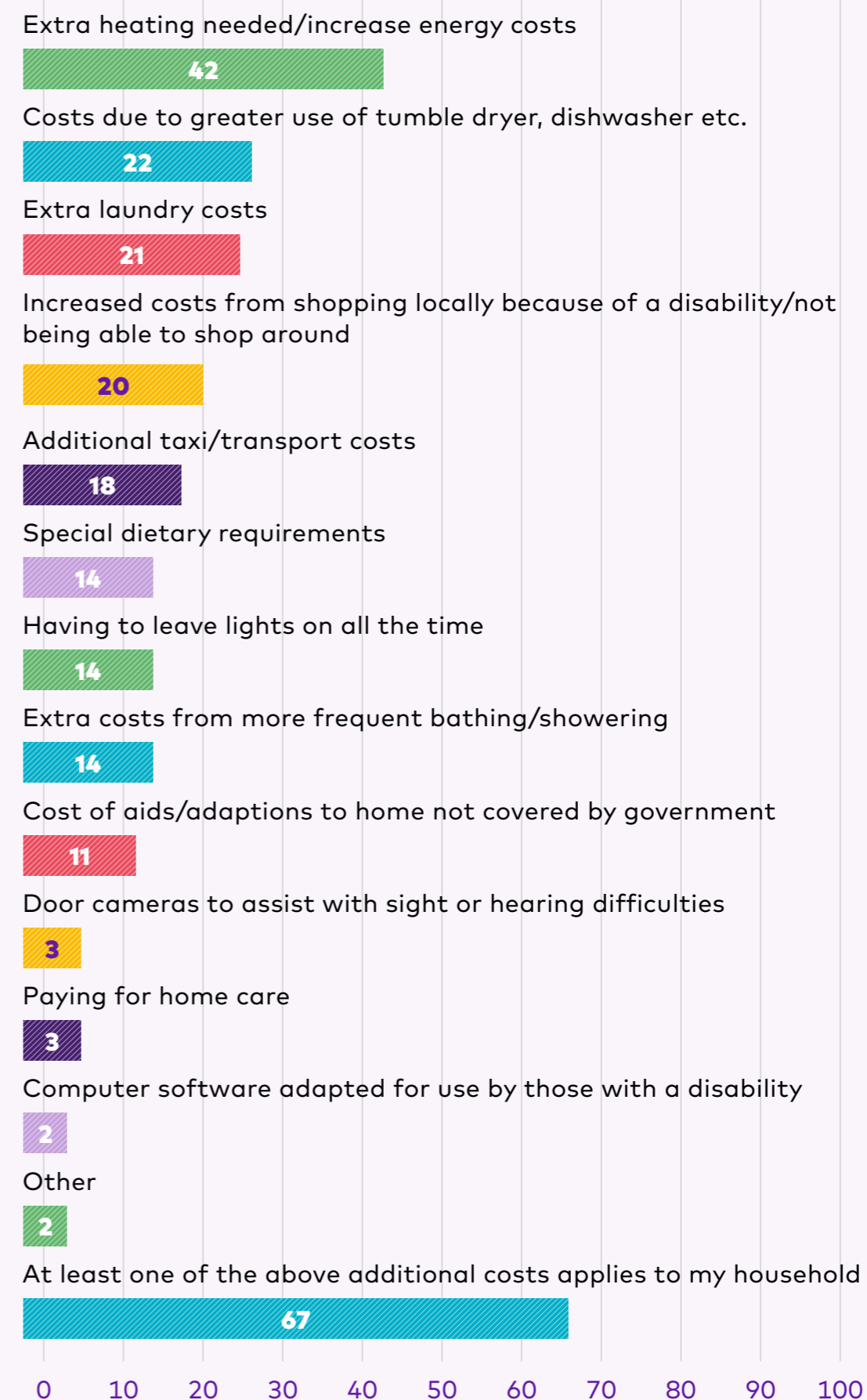
## The statistical research also found the following:

**71%** of all consumers have taken steps as a result of a rise in the cost-of-living (48% have cut back on essentials such as food, clothing, heating and cooking).

**85%** Consumers with a disability (85%) were more likely to have taken some action as a result of the rise in the cost-of-living compared with the general population (71%) and non-disabled consumers (65%).

**24%** of consumers borrowing money because of the cost-of-living did so to pay for household essentials/daily expenses, with 24% borrowing to pay for food and 18% borrowing to pay household bills.

Most (67%) households with someone with a disability said they have at least one of the additional costs listed in the table below, with 20% of respondents experiencing increased costs from having to shop locally and 14% citing special dietary requirements:



Consumers who indicated that their household income had decreased as a result of the rising cost-of-living were more likely to attribute this to a general increase in the cost-of-living (42%); an increase in the price of food/groceries (21%); an increase in the cost of petrol and diesel (11%); and inflation negatively impacting on the value of household income (11%).

“I am more aware of everything and the costs of basics. I try to make more meals out of the same amount of food that I buy, but I can't do without heat.”

“I bulk things up with more carbs so that I can get more than one meal out of it.”

Consumers were asked if they have taken different steps as a result of the rise in the cost-of-living. Figure 3.5 shows that consumers most commonly reported cutting back on essentials such as food, clothing, heating, and cooking (48%), with 39% reducing the amount they save each month.

## Cost of living

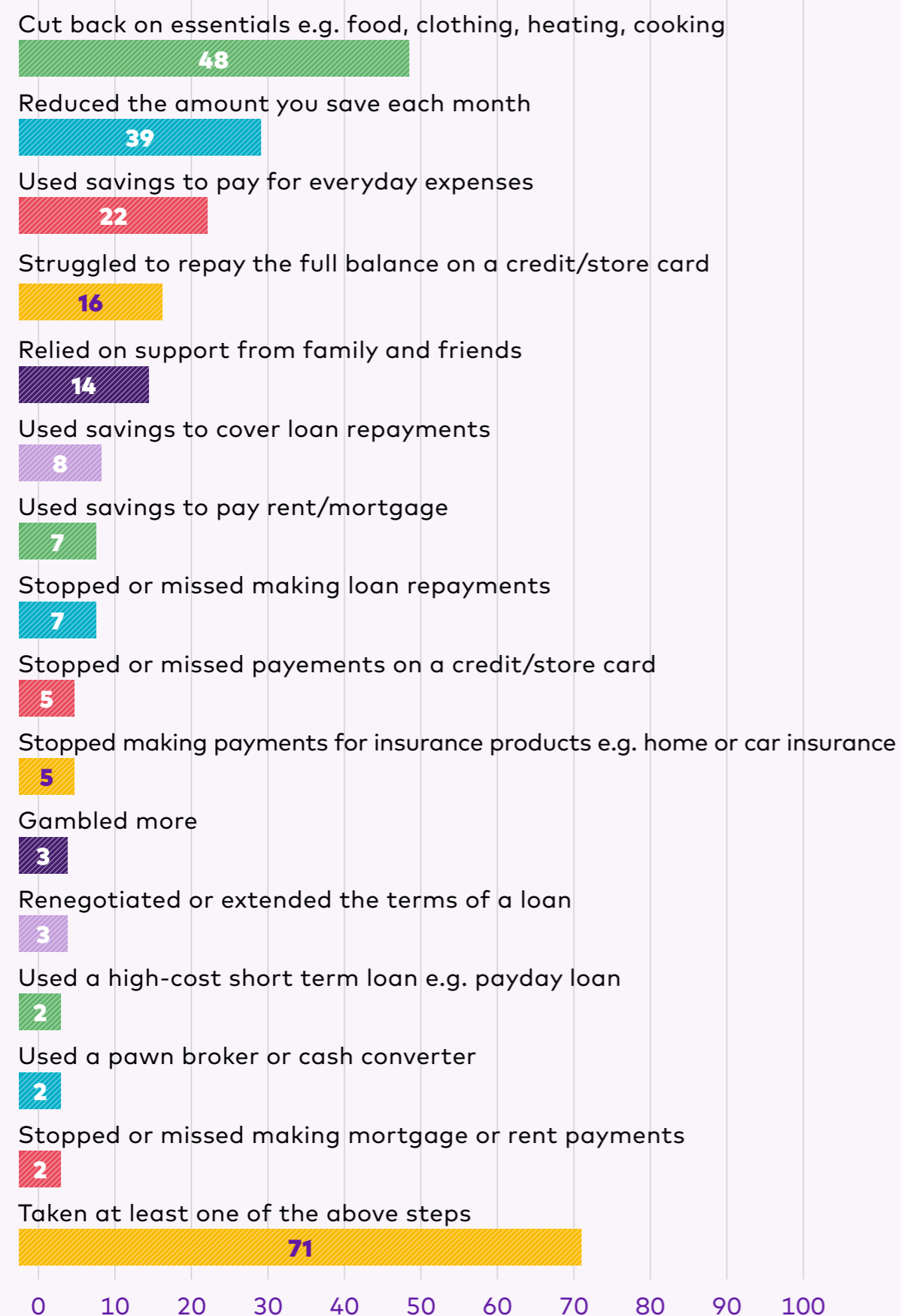
Consumers with a disability (85%) were more likely to have taken some action as a result of the rise in the cost-of-living compared with the general population (71%) and non-disabled consumers (65%).

There were also differences between consumers with a disability compared with the general population when it came to the following areas:

- stopped or missed making loan repayments (11% vs. 7%)
- renegotiated or extended the terms of a loan (5% vs. 3%)
- used savings to pay for everyday expenses (31% vs. 22%)
- cut back on essentials e.g. food, clothing, heating, cooking (64% vs. 48%)
- relied on support from family and friends (20% vs. 14%)



**Figure 3.5: Have you taken any of the following steps as a result of the rising cost-of-living?** (base=1004)



Our latest [Northern Ireland Household Expenditure Tracker](#) covering Q1 2023 (January to March) shows the latest financial position of Northern Ireland's lowest earning households (Quartile 1), including changes to their income, expenditure, and in what areas they are spending most of their money.

The tracker reveals that in Q1 2023 (January to March), Northern Ireland's lowest earning households:

- saw their weekly income after tax rise by £2.90 (1.2%)
- experienced weekly spending on basic goods increase by £2.44 (1.1%)
- spent 54% of their total basic spending on food, rent, energy, and transport; and
- have a discretionary income of £19.83 per week.

Having a discretionary income of £19.83 left over after all essential expenses have been met, means the ability to cope with increasing costs is very limited. The tracker also shows that the lowest earning households are more reliant on social security income than the UK average, with 74% of the income being derived from social securities.

# Food affordability

Many participants in the disability study stated they had a limited ability to shop around for cheaper options due to mobility issues. These participants do much of their shopping in local convenience stores, with 20% stating their food spend had increased because of shopping locally, which can incur higher prices. This was an issue highlighted in previous research undertaken by the Consumer Council, which involved a price and availability audit of different sized food retail outlets across two geographical areas in Northern Ireland<sup>4</sup>.

As well as the extra costs incurred, participants also stated that such convenience stores offered less choice and do not offer much for those with special dietary requirements. This was echoed in a research study commissioned by the Consumer Council which explored cost and availability issues for those with food hypersensitivity<sup>5</sup>.

The cost of running a car also contributes to food accessibility issues, with many disabled households having to decide between putting fuel in the car to shop around for cheaper food or staying local and paying a higher price for their food.

“It is very hard to shop for bargains. We have to take the car because of my disability, and we can't afford the petrol costs or parking charges.”



<sup>4</sup> [www.consumercouncil.org.uk/policy-research/publications/cost-and-availability-minimum-essential-food-basket](http://www.consumercouncil.org.uk/policy-research/publications/cost-and-availability-minimum-essential-food-basket).

<sup>5</sup> [www.consumercouncil.org.uk/policy-research/publications/new-research-shows-almost-half-northern-ireland-consumers-food](http://www.consumercouncil.org.uk/policy-research/publications/new-research-shows-almost-half-northern-ireland-consumers-food).





# Special dietary food requirements

The research found that some households with a disabled person with special dietary needs stated that many 'free-from' food items were difficult to find locally and that even in the supermarkets these foods cost considerably more than non 'free-from' foods. Furthermore, special dietary foods such as gluten-free bread often come in smaller pack sizes so need to be purchased more frequently.

“My husband has Type 2 diabetes and he has to have a particular diet. Our two special diets cost us £25 each per week extra.”

“The food I need to eat is more expensive. I can't eat dairy, or most meats and a special diet is not cheap.”

“I have to spend to eat healthily because of my health issues, I need fresh food and have to avoid processed food, so this is not something I can cut back on. It has forced me to look for more deals - I now go to Dunnes more and shop online more to get the best deal. But still, the cost of weekly shopping has gone up from £70 to £120 per week.”

“Then there is the cost of my diet. I have a lot of food intolerances, so I have to be careful about additives and so on. Organic is best for me, but that is so expensive now.”

“I have to eat a special yoghurt which is expensive at £1 a pot. I can't eat the four for a pound stuff.”

The Consumer Council carried out specific research looking at the barriers faced by consumers who require free-from food products due to an allergy, food intolerance or a health condition in 2023<sup>6</sup>. This research highlighted the struggle faced by many consumers who require specialist foods. Whilst the NHS does offer some food items on prescription, the choice is limited, and some research participants experienced delays in the filling of prescriptions. The research also highlighted that not all health conditions are covered by NHS prescriptions, such as Crohn's Disease.

Many consumers who took part in the Food Hypersensitivity research stated that product ranges, whilst improved, were still limited and the choice available to them in supermarkets was very limited and more expensive than standard food products. Research participants had several recommendations to alleviate issues of affordability and accessibility, including supermarkets placing more free-from items on offer, or price-matching with standard food items.



<sup>6</sup> New research shows almost half of Northern Ireland consumers with food allergies and intolerances had to go without free-from products due to cost and availability | Consumer Council.

# Food and the impact on mental health

In addition to budgetary pressures, research participants reported negative impacts to their mental health, which is exacerbated by their inability to socialise as much as they would like due to the increased cost of eating out, buying treats, or simply meeting up with friends for a coffee.

“Life is more difficult now; we don’t get out and we don’t see friends. We don’t have the money for food and wine like we used to before prices went so high. It’s terrible as we were so social before and I miss that so I would have a lot of down days.”

“We used to be able to get a pizza one night or a takeaway or make a nice one-off dinner like a roast, but we just can’t afford to do this anymore. You miss out on those things.”

“It’s not ideal, it’s hard when the things you enjoy in life are now deemed as luxuries. The quality of life we had before is now not attainable anymore. I mean go for a wee drive, an ice cream or coffee as the cost of those wee treats are an extra £10, and you could put on the electricity to keep the house warm for that tenner.”

“We used to get Chinese every Friday, but we don’t do it anymore. I just make my own now. We have cut back on little treats, I used to buy cakes and that from the local bakery on a Friday and I have cut back on that too.”

## Next steps

The Consumer Council has a statutory duty to represent Northern Ireland consumers regarding food affordability and accessibility, particularly for vulnerable consumers. We use the insight and live experience data from our continued programme of research to push for evidence-based, meaningful policy development and practical interventions from policy makers, and the food retail sector.

We also develop consumer resources and deliver outreach to support consumers with food budgeting, meal planning, cutting energy costs in the kitchen and food storage tips to make food last longer and avoid waste.



Floor 3, Seatem House, 28-32 Alfred Street,  
Belfast, BT2 8EN

Textphone: 028 9025 1600

Email: [info@consumercouncil.org.uk](mailto:info@consumercouncil.org.uk)

Web: [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk)