

Left in the Lurch

How the disability aids market is failing its customers

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**citizens
advice**



Executive summary

There are **over 16 million disabled people in the UK**. Many of them rely on disability aids such as mobility scooters, stairlifts and hearing aids to navigate their daily lives, with the **UK disability aids market currently valued at over £1 billion**. When these products work well they allow people to live with greater autonomy. They provide disabled people with dignity and control over everyday activities, and enable social inclusion.

However, our data shows that all too often, the disability aids market is failing consumers. **In 2023, Citizens Advice received one complaint every hour about a disability aid purchase**. Our analysis of these cases has found that consumers are often experiencing multiple, inter-connected problems across the whole consumer journey: not only are they being impacted by defective or poor quality goods, they are also having to deal with substandard or delayed repairs and refunds, along with problematic sales practices.

These issues have **wide-reaching negative consequences for consumers' financial, emotional and physical wellbeing**. We have seen people being stranded upstairs at home or being unable to leave the house to get to the shops. All too often people are left thousands of pounds out of pocket. These findings are particularly concerning given that disabled people have been disproportionately impacted by the cost-of-living crisis, leaving them severely stretched and stressed.

Disabled people are being failed by a market that should be improving their quality of life and increasing their autonomy. Instead, these essential goods are not working as they should and businesses are subsequently leaving consumers, who are often in vulnerable circumstances, in the lurch.

That's why we're calling for:

The CMA to:

- 1** Review standards across the market to identify common failings.
- 2** Investigate whether there are issues along the supply chain that could help to explain the poor product quality standards in this market.
- 3** If appropriate, identify whether there are specific bad actors in this marketplace.

- 4** The Department for Business and Trade to consider whether general consumer protection regulations are sufficient to ensure protection for consumers in this market, or if further protections are required (e.g. mandatory ADR, single binding code standards and accreditation).

A precarious financial situation

Over 16 million people in the UK live with a disability, equating to 24% of the UK population. This figure has risen by almost 4 million in the last decade.¹

The disability charity Scope estimates that on average **disabled households need an additional £975 a month to have the same standard of living as non-disabled households**. We have recently highlighted that the disability benefits system is not fit for purpose, with people often not getting the support they need.

On average, **disabled people earn less and are more likely to be in poverty** than non-disabled people. TUC analysis for 2022/23 estimates that disabled people earn on average £1.90 an hour less than non-disabled people, which equates to a disability pay gap of 14.6%. And JRF found that in 2021/22 almost 1 in 3 (31%) disabled people were living in poverty, compared to 19% of non-disabled people.

And the **cost-of-living crisis has further worsened their financial situation**. Citizens Advice data shows that since January 2022, more than 60% of the people we have helped with crisis support are disabled or have a long-term health condition - compared to 44% of the people we have helped with all issues.

¹ Family Resources Survey results show that the number of disabled people rose from 12.2 million (19%) in 2012-13 to 16.1 million (24%) in 2022-23, an increase of 3.9 million people.

Warning signs in a booming market

The disability aids market in the UK is currently valued at over £1 billion. This market continues to grow, due to an ageing population and changing consumer demands, with many people wanting customised and personalised devices in recent years. By 2030, the market value is expected to reach a value of £1.5 billion.

Issues within the disability aids market have been investigated previously.

2012

OFT launches an investigation with a focus on anti-competitive practices in the sector, followed by enforcement action.

2014

The Department for Transport commissions a mobility scooter market study. It highlights consumer issues such as price variations and complaints regarding unreliable performance claims.

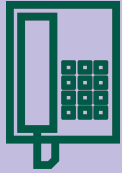
2011

The Office of Fair Trading (OFT) completes a market study of the mobility aids sector. It finds evidence of unfair sales practices, high prices, unsuitable products being sold to consumers and anti-competitive practices in the wheelchair market.

2017

The CMA launches an investigation into anti-competitive practices in the mobility scooter sector. As part of this, protections from fines are removed for a mobility scooter supplier due to anti-competitive practices. The investigation is later closed on administrative grounds.

What we're seeing from the data: mobility vehicles top the charts

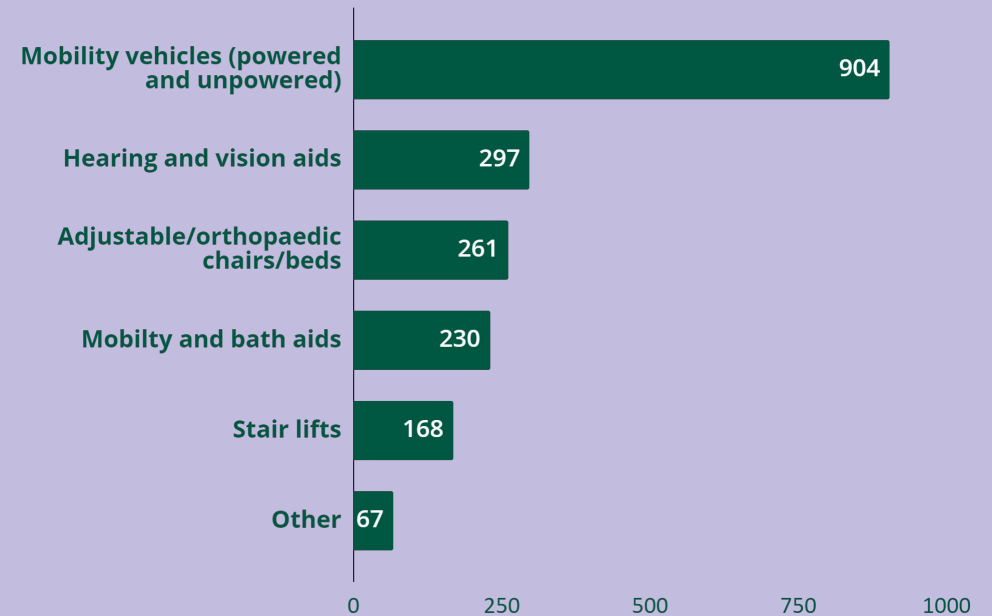


The **Citizens Advice consumer service** provides free, impartial advice to people on a range of consumer issues. In 2023, we received almost **2000 complaints about disability aids by phone, email or webchat.**

Consumer service complaints about disability aids are 40% more likely to centre on defective goods than complaints about other goods. 51% of disability aids complaints primarily related to defective goods, compared to 37% for other goods. This is a strong sign that the marketplace is rife with poor quality goods more likely to cause issues for consumers.

The highest volume of complaints were for products that are associated with mobility. These are also often the most expensive products within this market, with mobility scooters often costing over £1000. For many consumers, particularly within the context of the cost of living crisis, these payments require significant savings.

Consumer service 2023 disability aids complaints by product type



When this market goes wrong it means people cannot go about their daily lives

The situations people are coming to us for help show that issues with disability aids can cause widespread disruption to everyday life and negatively impact quality of life. We saw examples of people unable to get out of their bath, getting stranded on one floor of their home, and being afraid to leave the house as they could not rely on their mobility aids.



Clive's* wife uses a stairlift at home. The lift developed a fault following an annual service and Clive reported this to the trader. An engineer found that an incorrect part had been installed and said the lift could no longer be used. Clive's wife cannot use the stairs and has since been stuck upstairs for ten days, which has caused a lot of distress. Clive called the trader multiple times, who claimed that they were dealing with the case but the repair visit was not scheduled for another week.

A customer journey plagued with problems

We conducted **detailed case note analysis** of a representative sample of 14% (276 cases) of consumer service disability aids complaints in 2023. We wanted to look beyond topline coding that only detailed the primary issue to understand to what extent consumers experienced multiple issues along the consumer journey. This page outlines a summary of our findings, with more detailed analysis set out in the next section.²

- 1 Sales**
20% reported sales issues, such as misleading claims.



- 2 Product/installation**
79% reported product or installation issues, such as faulty goods.



- 3 Repairs**
43% experienced one or more repair issues.



- 4 Refunds**
38% had issues obtaining a refund.



- 5 Wider impacts**
34% detailed wider impact issues, including accidents, injuries and becoming stranded.



- 6 Multiple issues**
82% experienced more than one of these issues and 39% reported 3 or more issues.



Conclusion

We found that problems were rife throughout the consumer journey, with many people experiencing multiple issues for a single product. In most cases, there was both a problem with the product and the trader: this suggests both product quality and trading practices in the sector need to be examined.

² We created 5 main category codes and each category contained additional, more detailed coded; cases were assigned as many codes as was relevant.

Issues in detail

Sales issues



Almost a quarter (24%) of sales issues involved high pressure sales tactics. This included persistent contact attempts and traders using language that made people feel under pressure to act urgently.



Other problems in sales issues included:

- **misleading claims (35%)**
- **items not as described (24%)**
- **mis-selling (22%)**

These sales tactics resulted in people receiving products that were unsuitable for their needs or not what they expected. This included mobility scooters with batteries that did not last the advertised distance and ill-fitting orthopaedic furniture that caused significant discomfort.

Product/installation issues



Three quarters (75%) of product or installation complaints included problems with faulty goods.

In addition, just over a quarter (26%) of product or installation issues concerned inappropriate products that were either unsuitable for consumers' needs or did not fit.

While 15% of product/installation complaints related to items that appeared unsafe for use.



Tony's* story

Tony saw a bath lift advertised on TV and contacted the trader to arrange a home demonstration. He decided to buy the product but found that the wiring and safety bar were installed differently to the demonstration. This had safety implications, causing injury to Tony's wife. Tony complained to the trader who attempted a repair but it was unsuccessful. The trader then removed the lift but refused to refund Tony. The trader eventually agreed to a refund but took off almost £1000 for cleaning costs.



Issues in detail

Repair issues

More than 4 in 10 (43%) people experienced repair issues. In the cases we reviewed, we often saw people finding it hard to get traders to agree to repairs, getting stung by unexpected costs, or finding repairs were too slow or didn't even resolve the problem. In some cases the trader simply ignored the customer entirely.



Key repair issues included:

- One or multiple failed repairs (48%)
- Trader charged to investigate or repair (21%)
- Trader disputed need for repair or refused to investigate the issue (19%)
- Trader did not respond to the consumer (9%)
- Lengthy repair timescale (18%)



While waiting for a repair to be completed successfully, people reported being unable to participate in everyday activities that were important to their physical and mental wellbeing.

Refund issues



In 85% of refund complaints, the trader refused to provide a refund, or only offered a partial one.

Consumers with refund issues not only saw financial losses, they also experienced poor communication from traders: more than one in ten (13%) complaints involved a lack of trader response following a refund request.



Meera's* story

Meera bought a fold up scooter to get around outdoors. Once it arrived, Meera tested the scooter but it did not feel secure. Despite a visit from the trader's engineer, Meera continued to experience problems, with steering issues causing injury and considerable stress. When she asked for a refund, the trader said this was not possible as the 14 days cooling-off period had passed but Meera had not been informed of this previously. The trader stated they could provide a credit note but would take money off for collection. Meera sent photos of the scooter so the trader could calculate the credit note amount. However, Meera has received nothing from the trader and has now been told there will be no refund or credit note.

Issues in detail



Kasim's* story

Kasim bought an electric wheelchair. Since then, Kasim has experienced multiple issues with the product. Despite numerous repairs, the wheelchair is still faulty. The trader provided a temporary replacement wheelchair but Kasim is experiencing the same issues with this one too. The wheelchair is too small, which caused him to topple over when navigating the chair outside, resulting in injury and distress. The ongoing issues with the product have prevented Kasim from going outside, which has had significant mental health consequences.



Wider impacts



While many disability aids aim to make moving around easier and safer, **more than a quarter (27%) of people who cited wider impact issues reported physical pain or harm from using a faulty product.** This included accidents, injuries or people experiencing discomfort while using a product.



And **18% of wider impact complaints involved people becoming stranded** either while using a product or due to delays with the delivery or repair of an item.



These issues illustrate the wide reaching consequences of faulty disability aids, with **negative impacts on people's health and significant disruption to their ability to participate in everyday life.**

Multiple issues with wide-reaching consequences

Action is needed to address both low quality goods and rogue traders

Our data shows that **low standards and bad practices** are rife across the consumer journey in the disability aids market.



Many people experienced **multiple, interconnected problems across the consumer journey**: just over 80% of people experienced at least two issues. And there were far higher rates of defective goods complaints to the consumer service for disability aids compared to all other goods. This suggests something is going particularly wrong in this market regarding poor quality goods.



Multiple issue complaints often included **issues that were both related to product quality and the behaviour of traders**. This means that both product quality and trading practices need to be addressed to improve outcomes for consumers.



This is a market where low standards are unacceptable

The issues caused significant disruption to disabled people's everyday lives and had **wide-reaching negative consequences for their financial, emotional and physical wellbeing**.

- **(Risk of) injury:** Poor quality and defective products caused injuries or left consumers at risk of physical pain and harm.
- **Being stranded:** Misleading claims about battery life and other technical faults left consumers stuck, whether that was in the middle of a street, or at home, unable to get out of the bath or to another floor of their house.
- **Unable to participate in everyday life:** Slow response times for refunds and repairs often meant people were unable to participate in everyday activities that were important to their physical and mental wellbeing.
- **Financial losses:** Financial losses were felt across the consumer journey, including consumers having to pay additional charges for repairs or being refused refunds. This is particularly concerning given that disabled people have been disproportionately impacted by the cost of living crisis.

Why might things be going wrong in this market?



The various harms that consumers are exposed to in this market are evident. In order to tackle them, there needs to be a clear understanding of the reasons why the market is failing to meet standards. Below are three potential underlying drivers that regulatory and enforcement bodies need to investigate, to determine what is leading to poor quality standards and poor trading practices.

Trader issues

Our data shows evidence of poor trading practices across the consumer journey, with inadequate understanding and/or application of consumer law by disability aids traders. It is important that regulators and enforcement bodies investigate in detail whether there have been significant breaches of consumer law and if so, whether there are particular patterns and trends that point towards specific rogue traders or issues.

Supply chain issues

It is not clear whether the supply chain of this marketplace is working effectively, and whether the conditions for healthy competition exist. A key warning sign here is the fact that we have seen substantial complaints regarding product quality, which we would not expect in an efficient, competitive market. In addition, the high price of goods in the market also means it is essential that competition is working effectively in this market to make sure that people are receiving fair value.

Presence of institutional buyers

The disability aids market is not just made up of private consumers. There are also major institutional buyers, in the form of health and social services. This means that competition may be focused on institutional buyers rather than individual retail customers, and as a result there is little competitive pressure to ensure fair value (in terms of price and quality). Similarly, customer service and access to repairs or redress may be centred on these institutional buyers rather than individual consumers.

This is a sector that needs higher standards

There is an urgent need for higher standards in the disability aids marketplace for several key reasons.

Financial costs

Disability aids often come with high price tags; for example, mobility scooters often cost over £1000. In addition, consumers can also incur costs when items are repaired or returned. This can lead to significant financial losses when something goes wrong - this is particularly concerning at a time when the cost-of-living crisis has already intensified many disabled people's precarious financial situations.

Essential goods

Many people rely on disability aids to be able to carry out essential, everyday activities with greater dignity and autonomy. These products are integral to improving disabled people's quality of life.

Consumers are often in vulnerable circumstances

This is a market where we know people are much more likely to be vulnerable. For example, many disabled people may experience barriers to accessing services, with additional support needs not identified or ignored. This means standards need to be higher than for markets where that is not the case.

How can standards be raised?

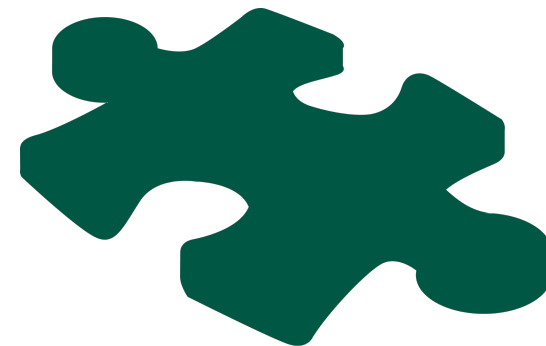
There are various tools that can be used to raise standards in different sectors. These include accreditation, binding codes of practice, ADR/Ombudsman and focused enforcement resources. These can be set up as voluntary or mandatory and can be delivered through private firms or through a statutory regulator.

What is the current state of play?

There is a trade body with a CTSI approved code but membership is voluntary. Our evidence suggests that this approach is not working.

What could help improve standards?

1. Having the CMA look at this sector will help identify what the most appropriate approach framework would be.
2. Following this, DBT would then be in a suitable place to put the framework in place.



Recommendations

The disability aids market provides essential goods to a growing number of consumers. It is clear from our findings that the market is not working as it should, with most consumers experiencing multiple issues for a single product.

While this market has come under scrutiny before, it is clear that consumers are continuing to experience harm. **Action is needed to protect vulnerable consumers and ensure a healthy marketplace.**



That is why we're calling for:

The CMA to:

- 1 Review standards across the market** to identify common failings and assess the efficacy of existing guidance and standards.
- 2 Investigate whether there are issues along the supply chain** that could help to explain the poor product quality standards in this market. This analysis could then be used to identify potential improvements to product standards.
- 3 If appropriate, identify whether there are specific bad actors** in this marketplace. If so, targeted enforcement action should be taken to ensure those traders are removed from the market without delay.

- 4 The Department for Business and Trade to consider whether general consumer protection regulations are sufficient** to ensure protection for consumers in this market, or if further protections are required such as mandatory accreditation, a single binding code of standards and mandatory membership of an ombudsman or alternative dispute resolution service.

Methodology

1. Citizens Advice consumer service data

Citizens Advice consumer service data were filtered as follows:

a) Date range: 01/01/2023- 31/12/2023

b) Case types were filtered to include:

- Trader complaint - civil breach
- Trader complaint - criminal breach
- Trader complaint - no breach
- Trader complaint - other more appropriate agency

c) Goods and services were filtered to include only disabled aids, which is made up of the following sub-categories:

- Stair lifts
- Hearing and vision aids
- Mobility vehicles (powered and unpowered)
- Adjustable/orthopaedic chairs/beds
- Mobility and bath aids
- Other

d) "In 2023, Citizens Advice provided advice to one person every hour regarding a disability aid they had purchased". This statistic was determined via the following calculation. There were 251 working days in 2023 and the consumer service was open on each of these days for 8 hours per day. There were a total number of 1927 disability aids complaints to the consumer service in 2023. The number of complaints (1927) was thus divided by the number of working days (251), which equates to 7.6. This figure was then rounded to 8 and divided by the number of hours in a working day (8) = 1 complaint per hour.

Methodology (continued)

2. Citizens Advice consumer service data with additional coding

We analysed case note data of people who came to the Citizens Advice consumer service with a complaint about disability aids they had purchased. In total, 276 cases from 1 January 2023 to 31 December 2023 were analysed; this equates to 14% of the total disability aids complaints in 2023. It is worth noting that the coding likely underestimates the prevalence of issues, as it is based only on whether a case note explicitly references an issue. As such, the findings should not be viewed as prevalence figures but rather as an indication of the types of issues commonly recorded. Coding categories were as follows:

- **Sales** with the following sub-categories: price not displayed; nuisance/cold calling; product not as described; misleading claims; mis-selling/unsuitable products recommended; high pressure sales; potential scam.
- **Delivery** with the following sub-categories: long delivery delays; item not delivered/service not provided; item damaged during or on delivery; long delivery delays/servicing delays
- **Product/installation** with the follow sub-categories: battery issue; brake issue; padding issue; seat issue; other part(s)/not specified; modified product/not legal; poor quality product; poor quality installation; damage to consumer property on installation; product does not fit; product not suitable; wrong product provided; product unsafe
- **Repairs** with the following sub-categories: long repair timescale; failed repair(s); trader refused to investigate; trader charge to investigate/repair; need for repair refuted, trader non-responsive; refusal to repair under warranty; dispute over warranty/insurance; product damaged during repair; replacement part(s) not working; replacement part(s) not suitable; replacement part(s) not provided
- **Replacement** with the following sub-categories: issue persists with replacement; trader charge for replacement; replacement not provided; trader refused replacement; long refund timescale/delayed refund
- **Refunds** with the following sub-categories: trader refused refund; trader non-responsive; only partial refund provided/offered; trader charging for return
- **Wider issues** with the following sub-categories: consumer had an accident and/or was injured while using product, or due to product delivery/repair/replacement delays; consumer stranded while using product, or due to product delivery/repair/replacement delays; consumer experienced anxiety/stress; consumer experienced financial issues; purchased on finance; consumer experienced physical discomfort; trader non-responsive; item no longer needed; trader gone into liquidation; private purchase; second hand purchase; other issues not included in codes: please describe [free text]

Methodology (continued)

3. Case studies

Case studies were identified via Citizens Advice consumer service case note data. Case studies have been anonymised to protect the identity of clients.

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