

The Motability Foundation: Submission to the Timms Review Call for Evidence

28 May 2026

Executive Summary

The Call for Evidence seeks feedback and insight around four key themes: (1) the role and purpose of PIP; (2) eligibility, fairness and equity in its award; (3) the experience of claiming PIP; and (4) the changing societal and workplace context since PIP was introduced, and its impact on PIP.

Our submission addresses themes 1, 2 and 4, focusing on the role which the enhanced mobility component of PIP plays in enabling disabled people's participation in society and the economy.

The Motability Foundation is supportive of the Government's objective of ensuring that PIP remains fair, fit for the future and effective. We believe a review is timely because there has been no comprehensive, strategic review of PIP to date; the caseload has grown, particularly in recent years, with significant increases in PIP awards and specifically for the enhanced mobility component; and the recipient profile has changed, evidencing an increase in mental health, cognitive and behavioural conditions, although physical impairments still account for the majority of the overall caseload.

The themes of the Review focus on the individual: who should receive PIP and why. While questions of eligibility are decisions for the Government, we believe that the impact on "downstream" systems that have evolved as a result of PIP eligibility should also be front of mind if changes are contemplated. For example, the Motability Foundation oversees a model in the Motability Scheme that pools the funds provided by PIP in a way that benefits individuals while also creating much wider economic and societal value. It would be unfortunate if changes to PIP risked diminishing these additional benefits.



Transport accessibility gap

The basis of our submission is the persistence of a systemic transport accessibility gap. As long as this gap exists, the enhanced mobility component of PIP and the downstream support it affords (such as via the Motability Scheme), remain important in supporting disabled people to be economically active (paragraph 9-21).

We explain how the Motability Scheme provides practical transport access, benefiting disabled people's social and economic prospects, including improved employment outcomes, educational participation, healthcare access and reduced social isolation. Wider benefits to the economy are highlighted too. The Scheme's role in addressing market failure for disabled people, many of whom would otherwise not be able to afford vehicles, adaptations, insurance or credit through the consumer market, is also made clear (p.22-29).


PIP reform consequences

Our submission explains that the Motability Scheme is not driving PIP growth. The data indicates that growth in Scheme participation *follows* growth in the eligible PIP population, with the proportion of those choosing to use the Scheme remaining stable (p.46-49).

Reform of PIP, affecting the enhanced mobility component, could have material downstream impacts on mobility outcomes and the sustainability of delivery mechanisms, including the Motability Scheme, if not carefully considered. These impacts could affect disabled people's mobility, participation in society and the labour market, and have wider social and economic effects, including for the UK automotive sector and supply chain (p.54-59).

Our submission also reflects on the potential for reform to create wider pressures, such as on health, social care and employment related services and support (e.g. raising demand for Access to Work). We argue that the mobility supported via the PIP enhanced mobility component should not be viewed solely as welfare expenditure but as an enabler of wider economic and social participation (p.30-34).

We also argue that any reforms to PIP should be mode neutral, focusing on the design of PIP itself, rather than focused on downstream delivery mechanisms, such



as the Motability Scheme or any related passported support, such as vehicle excise duty exemption and Blue Badge eligibility (p.64).


PIP reform considerations

Our submission sets out a number of principles we believe are important to guide any reform of PIP affecting its enhanced mobility component. We support:

- retaining a functional, outcomes-based assessment model rather than any move to establishing eligibility criteria which is primarily based on condition type (p.65-71).
- maintaining a “mode neutral” approach to mobility support, allowing disabled people to access the form of transport which is best suited to their needs (p.64).
- considering the need for the reassessment/review of PIP awards where appropriate but also recognising that some conditions may never require this (p.72).
- retaining PIP as a non-means tested benefit, which the Government has committed to. PIP was designed to support disabled people for the extra costs they face as a result of their disability. It is not a source of income replacement (p.73-74).

Recommendations


- The Motability Foundation and the DWP should undertake to collaborate to support a fuller understanding of the relationship between changes in the PIP caseload and changes in Scheme participation.
- That the Review considers how best to ensure that the PIP system is fair and fit for the future so that it commands public confidence and supports disabled people’s mobility. This should include reviewing the various components of PIP, including the current approach to eligibility and reassessments.
- The Review panel should work with the Motability Foundation, making use of our analysis, evidence, operational insight, and the experiences of the disabled people we support, to better understand how potential changes to PIP could affect disabled people’s mobility outcomes, the operation of the Scheme, and the wider social and economic value generated by mobility support.



In making this submission, we have taken an evidence-led approach, illustrated with a number of case studies of Motability Scheme customers, to demonstrate the reality of transport accessibility barriers faced by disabled people.

Chapter 1. Introduction

1. The Motability Foundation welcomes the opportunity to contribute to the Timms Review. We strongly support the objective of ensuring that Personal Independence Payment (PIP) is fair and fit for the future, and helps disabled people achieve better health, higher living standards, greater independence and fuller participation in society, including through employment.
2. Throughout the submission, when we refer to mobility support, we are referring to the enhanced mobility component of PIP. When we refer to ‘the Scheme’, we are referring to the Motability Scheme. When we refer to ‘grants’, we mean the grants provided by the Motability Foundation to help disabled people cover the cost of accessible vehicles, adaptations, driving lessons, and other mobility-related support where it is provided.
3. This submission draws on the Motability Foundation’s expertise as a national charity focused on transport accessibility; Motability Operations’ role in delivering the Motability Scheme; and a wealth of independent research and official statistics.
4. The submission aims to assist the Review by setting out the transport accessibility gap that mobility support mitigates, the economic and social value that effective mobility support delivered through mechanisms like the Scheme creates, and the implications that policy change could have for disabled people’s outcomes. It also seeks to draw attention to the significant benefits and wider economic returns that both PIP and the Scheme generate.
5. The central recommendation of this submission is that mobility support should not be understood only as a component of the welfare system, but as a practical enabler of much wider economic and social participation. In many cases, it is an essential factor in allowing PIP claimants to work, access healthcare, education and live independently. The evidence outlined in this submission makes clear that, for mobility support to achieve its intended outcomes, recipients need to be able to translate that support into access to



suitable, affordable and reliable transport. As well as providing this mechanism, the Scheme also ensures that PIP becomes more than just a welfare benefit by delivering wider economic value including by supporting the UK car market and donating surplus profits to charitable purposes.

6. While there have been reviews of aspects of PIP, these have focused on the assessment process rather than the system as a whole. PIP itself has not been comprehensively reviewed since its introduction in 2013. In that context, and given the significant increase in the PIP caseload in recent years, we agree that it is important to review PIP to ensure that it remains fair, fit for the future and effective in supporting disabled people's independence, participation and living standards. In doing so, any reforms should take account of their potential impact on mobility outcomes and on transport, but also on the wider ecosystem of support that disabled people rely on, including cost-of-living pressures and the operation and sustainability of delivery mechanisms such as the Scheme.
7. Careful consideration of the downstream impacts of any reforms will be essential in successfully delivering on the policy intent of the Review and avoiding unintended consequences. In particular, when developing policy proposals, the steering group should explicitly consider how changes to PIP could affect disabled people's wider cost of living, access to support, and ability to participate in society, as well as the viability of delivery mechanisms such as the Scheme. We encourage the Timms Review steering group to work with the Foundation to ensure the steering group is equipped with all the necessary insights and evidence required to mitigate that risk as proposals are developed and assessed. The submission also contends that, given the range of mobility challenges disabled people face, it is essential to maintain a 'mode-neutral' approach, enabling disabled people to access the form of transport best suited to their needs.
8. The submission begins by providing an overview of the transport accessibility gap that disabled people in this country face, before then outlining the different ways that mobility support benefits disabled people and how it produces significant social and economic value. The submission highlights important considerations for the steering group when developing policy proposals, including the need to ensure that reforms do not adversely affect outcomes for disabled people.

Chapter 2. The transport accessibility gap


9. Disabled people in the UK continue to face a persistent transport accessibility gap. In 2024, disabled adults made 29% fewer journeys than non-disabled adults. This transport gap is present across income levels, with disabled adults in higher-income households still making 19-25% fewer trips and those in lower-income groups making 29-31% fewer trips than non-disabled adults in the same income brackets.¹
10. Age has been shown to exacerbate the transport gap, with disabled people over 60 making 35% fewer trips than non-disabled people in the same age bracket. Even among disabled people, there is a stark contrast. For instance, 38% of those aged between 18-29 reported using buses at least once a week. This number falls dramatically in every successive age bracket, dropping to only 16% among those aged 75 and over.²
11. The causes of the transport accessibility gap are structural and systemic. Public transport and commercial transport options remain inaccessible for many disabled people. Public transport systems often lack step-free access, tactile paving, audio-visual announcements and trained staff to enable disabled people to travel independently. This means disabled people experience difficulties at interchanges, navigating stations, and are unable to plan journeys with confidence. These barriers are not limited to individual modes of transport or interchange between them, but extend to the entire journey, particularly the first and last mile. Evidence shows that the need to complete these first and last mile segments can present significant barriers for disabled people, meaning that journeys which appear accessible in isolation may still be impossible to complete in practice.³ This is reflected in wider evidence on disabled people's experiences of transport, with more than half (51%) reporting difficulties on public transport compared to 36% of non-disabled people travelling to work via the same mode.⁴ They are also 4-5

¹ Department for Transport (2024) *NTS 2024: Disability*. London: Department for Transport. Available at: <https://www.gov.uk/government/statistics/national-travel-survey-2024/nts-2024-disability>

² National Centre for Social Research (forthcoming, 2026). Disabled people's transport behaviour: Secondary analysis of the National Travel Survey 2024. Emerging findings, internal report.

³ Sustrans (2022) *Disabled Citizens' Inquiry: Full Report*. Walk Wheel Cycle Trust. Available at: <https://www.walkwheelcycletrust.org.uk/media/11708/sustrans-disabled-citizens-inquiry-full-report.pdf>

⁴ NatCen Social Research (2019) *Motability: Disability and Transport Needs. Secondary Analysis of the National Travel Survey (NTS) 2018*. London: Motability Foundation. Available at:



times more likely to be injured as a pedestrian than non-disabled people, and a wheelchair users' commute takes up to 5 times longer than that of a non-disabled person in London.⁵

12. On top of these physical hurdles, 1 in 4 disabled people say that negative attitudes from other passengers prevent them from using public transport.⁶ It is therefore unsurprising that a survey for a recent Transport Committee inquiry found that more than a third of disabled people decided against making a public transport journey more than once a week because they knew it would be too unsafe, complicated or likely to go wrong. In the words of the Select Committee Report, the inaccessibility of public transport has “profound” impacts on disabled people’s lives, that “no mode of transport is free from problems” for disabled people, and that the barriers to access are “systemically ingrained” across the UK’s public transport system.⁷
13. This systemic lack of public transport provision helps to explain why personal car access is so important for disabled people. This is particularly the case for people in rural areas, where there is often an acute lack of public transport options. While 44% of disabled people in urban areas never use public transport, this figure rises to 59% in rural areas as people have fewer viable alternatives to travelling by car, even for relatively short distances.⁸ Access to personal cars is often only possible through the support provided by PIP which is then delivered by the Scheme.
14. Taken together, these concerns about the suitability of public transport and commercial options are some of the reasons underpinning why disabled adults

https://www.motabilityfoundation.org.uk/media/mqanwysg/secondary_analysis_of_the_national_travel_survey_nts_2018_natcen.pdf

⁵ Motability Foundation (2022) *The Transport Accessibility Gap*. London: Motability Foundation. Available at: https://www.motabilityfoundation.org.uk/media/iwaidhxx/motability_transport-accessibility-gap-report_march-2022_final.pdf

⁶ *ibid*

⁷ House of Commons Select Committee (2024) *Access Denied: Rights versus Reality in Disabled People’s Access to Transport*. London: House of Commons. Available at: <https://committees.parliament.uk/publications/47122/documents/244036/default/>

⁸ Department for Transport (2012) *Disabled People’s Travel Behaviour and Attitudes to Travel*. London: Department for Transport. Available at: <https://assets.publishing.service.gov.uk/media/5a82f1c6ed915d74e62386b6/disabled-peoples-travel-behaviour-and-attitudes-to-travel.pdf>

without access to a car made only 500 trips per year, compared with 941 trips for disabled adults who were designated as the 'main driver' of a car.⁹

Case study 1


Ben has cerebral palsy and received a Motability Foundation Driving Lessons grant as a sixth form college student. He is now 20 and undertaking an apprenticeship. He says "I wanted to learn to drive for the freedom. Using taxis and public transport is stressful for me. If I'm in a wheelchair, and the bus is full of other wheelchair users or prams, I can't get on. Sometimes taxis are more than half an hour late. Sometimes they don't come at all. If you are waiting around, outside in cold weather, it's not good."

15. Affordability is also a barrier for many disabled people. Disabled households face higher living costs overall, and disabled adults are less likely to have access to a car, with National Travel Survey research showing that **30% of disabled adults live in households without a car, compared with 14% of non-disabled adults**.¹⁰ Disabled households are more likely to have lower disposable incomes and are confronted by greater costs compared to non-disabled ones. While this underlines the importance of the Scheme in addressing the market barriers that prevent many disabled people from accessing a car, it also demonstrates that the barriers faced by disabled people are much wider.
16. Scope, the disability charity, estimates that the 'extra costs' of disability come to £1,095 per month, a figure which has risen by 8% since 2024.¹¹ Even more concerning, the UK is likely to face renewed cost of living pressures from energy and fuel price volatility linked to the current conflict in the Middle East. Previous cost of living pressures have had a disproportionate effect on disabled people's mobility. For instance, research conducted in 2023 by the Government's Disability Unit & Office for Equality and Opportunity found that **62% of disabled people either reduced or stopped using their car or**

⁹ Department for Transport (2024) *NTS 2024: Disability*. London: Department for Transport. Available at: <https://www.gov.uk/government/statistics/national-travel-survey-2024/nts-2024-disability>

¹⁰ *ibid*

¹¹ Scope (2025) *Disability Price Tag 2025*. London: Scope. Available at: <https://www.scope.org.uk/campaigns/disability-price-tag>



public transport due to financial pressures.¹² More broadly, Office for National Statistics data from the same period found that only around a third (32%) of the wider population reported cutting down on non-essential journeys due to cost of living pressures.¹³

17. Disabled people opting out of journeys has significant social and economic consequences. Our 2022 analysis estimated that **the transport accessibility gap carries a wider economic and social cost of £72.4 billion per annum.**¹⁴ Constrained mobility reduces access to employment, healthcare and essential services, while increasing the risk of social isolation and loneliness. It also acts as a drag on productivity and can increase pressure on other public services where limited mobility contributes to poorer health outcomes, lower independence and weaker participation in community life.

18. Equally, rather than just representing a challenge, the scale of the transport accessibility gap presents significant opportunities. Reducing the gap would deliver significant economic benefits and productivity improvements which could, over time, reduce overall welfare expenditure and boost tax receipts as more people are able to access the labour market. Evidence shows that personal car access can play an important role in narrowing the transport accessibility gap, with research demonstrating that people with health-related mobility impairments who have access to a car are significantly more likely to be able to access essential services such as healthcare, food shops and learning facilities. The same research found that ‘car access increases the likelihood of being in work relative to being unemployed for the general population and this applies no differently to those with a mobility impairment’.¹⁵


¹² HM Government (2022) *The Impact of the Rising Cost of Living on Disabled People in the UK*. London: HM Government. Available at: <https://www.gov.uk/government/publications/the-impact-of-the-rising-cost-of-living-on-disabled-people-in-the-uk/the-impact-of-the-rising-cost-of-living-on-disabled-people-in-the-uk>

¹³ Office for National Statistics (2023) *Cost of Living Insights: Transport* [Online]. London: ONS. Available at:

<https://www.ons.gov.uk/economy/inflationandpriceindices/articles/costoflivinginsights/transport>

¹⁴ Motability Foundation (2022) *The Transport Accessibility Gap*. London: Motability Foundation. Available at: https://www.motabilityfoundation.org.uk/media/iwaidhvk/motability_transport-accessibility-gap-report_march-2022_final.pdf


¹⁵ Department for Transport (2019) *Access to Transport and Life Opportunities*. London: Department for Transport. Available at: https://assets.publishing.service.gov.uk/media/5d7f714ded915d522df7ada1/access_to_transport_report.pdf

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19. This is consistent with the National Travel Survey 2024, which found a strong association between economic activity and car access amongst disabled people. Disabled people in employment (full-time or part-time) were more likely than economically inactive disabled people to report being the main driver of a car (58% compared to 35%). Equally, disabled people, who were economically inactive, were more likely to report not driving and having no access to a car (27%) compared with 13% of those in employment (full-time or part-time).¹⁶
20. Disabled people often avoid journeys altogether simply because the available options are too unreliable, too costly or too stressful to use consistently. As a result, disabled people continue to face substantial inequalities in transport access, inequalities which are driven not only by their impairment type, but also by their age, employment status, income, and the area in which they live. The transport disadvantage is therefore cumulative.
21. Crucially, so long as the transport accessibility gap persists, disabled people will face limitations on their independence, job prospects, and ability to access essential services. This entrenches existing inequalities and creates widespread knock-on effects. Against this backdrop, it is clear that, until the accessibility gap is closed, support that helps address it will remain essential. This includes enhanced mobility PIP and delivery mechanisms like the Motability Scheme. Together, they help enable individuals to be economically active and contribute to the wider economy, while also providing a net return on public expenditure. Closing the gap would deliver a significant range of economic benefits, principally by increasing labour market participation, improving productivity, and reducing downstream public service costs associated with missed healthcare appointments, isolation and constrained educational opportunities.

Chapter 3. The role of the Motability Scheme

22. The Motability Scheme is one of the principal mechanisms through which mobility support is translated into practical transport access. Eligibility for PIP is determined by Government through the PIP assessment framework, and the Scheme is one mechanism through which recipients of the enhanced

¹⁶ National Centre for Social Research (forthcoming, 2026). *Disabled people's transport behaviour: Secondary analysis of the National Travel Survey 2024*. Emerging findings, internal report.



mobility element can choose to access transport. **Approximately one in three recipients choose to spend their enhanced mobility award on the Motability Scheme** and many describe it as a lifeline. This figure has remained consistent over time.

23. Over five decades, the Scheme has provided more than six million vehicles to disabled people, granting them access to mobility independence. It currently has 915,000 customers and offers a range of mobility options, including powered wheelchairs, mobility scooters, and an all-in-one vehicle leasing package.
24. Around a third of those eligible for the Scheme choose to use it, while many others use the mobility component of PIP in different ways. This variation underlines the value that PIP recipients place on choice and flexibility in how mobility support is provided, as well as the important role that the Scheme plays for a large proportion of people who need a reliable personal transport solution.
25. Disabled people can face barriers accessing affordable credit, insurance or suitably adapted vehicles in the open market, where the costs of adaptations or specialist vehicles can be prohibitive. For example, recent survey research among Motability Scheme customers indicates that insurance affordability can be a barrier, with 29% of respondents claiming that it would be fairly or very difficult to obtain car insurance without the Scheme¹⁷. Among those reporting difficulty nearly half (48%) stated that they had previously been quoted prices which were too expensive. These additional costs would compound the 'extra costs' disabled people face, which as referenced above, are estimated to be over £1,000 a month. In practice, that means entitlement to mobility support does not automatically translate into access to a vehicle unless there is a delivery mechanism capable of overcoming those barriers.

¹⁷ Motability Operations (2025) *Motability: The Only Route to the Road*. Scheme Life Research. Unpublished internal research.



Case study 2


Macie's case also illustrates the importance of grant support in helping families access suitable transport where additional upfront costs would otherwise be unaffordable. Her mother, Francesca, explains: "Had we not been given the [Advance Payment] grant, we wouldn't have a car. Being a single parent, I couldn't afford it. I couldn't take Macie to Calleydown [a council run respite centre] at the weekend. I wouldn't be able to go to the supermarket or pop us to the park when we want to. Think of all of her hospital and medical appointments! The car is a lifeline."

26. The Scheme provides that mechanism. It offers an integrated package covering the vehicle itself, together with insurance, servicing, repairs, maintenance and breakdown support. Customers view this package as essential, reducing complexity and providing certainty and reliability in a way that would be impossible to replicate in the market. It also provides access to specialists and an extensive dealership network who can assist disabled people to determine which vehicle is most appropriate to their impairments and needs.

Case study 3

Jack, a 22 year old computer science graduate, has muscular atrophy type three and drives from his powerchair. He got his Motability Scheme vehicle during his second year of university. Talking about his vehicle, he says "It has utterly transformed my life. Whether it's going to football, travelling to see my family, going to work or meetings: learning to drive has given me independence I never had before. To be able to go anywhere I want, whenever I want to, is truly life changing."

27. Scheme data underlines the diversity of need among customers. Around 20% of customers do not drive themselves and depend on their carers to use their vehicle on their behalf and 43% rely on another driver. More than 35,000 customers use Wheelchair Accessible Vehicles (WAVs), and around 60,000



further vehicles have adaptations provided by Motability such as hoists to get in and out of a vehicle.¹⁸

28. While the Scheme delivers benefits to a wide range of disabled people, 42% of customers have household incomes below £20,000.¹⁹ For broader context, DWP analysis of household disposable income suggests that around 20% of the general population live in households with disposable incomes of £20,000 or less.²⁰ Beyond those supported by the Scheme, many remain economically excluded from private transport because of the additional costs and complications faced by disabled people. This matters because reliable personal transport has a direct effect on economic and social participation. A recent independently commissioned survey of customers showed that 21% of Scheme users reported that the Scheme had a “significant” or “life changing” impact on their ability to seek employment. These statistics further underline that the Scheme should not be understood narrowly as a leasing offer, but as a means by which entitlement is converted into practical social and economic outcomes.²¹

29. Motability’s impact also extends beyond the Scheme’s support for disabled people. The Motability Foundation funds research into key areas affecting disabled people and provides a range of grants which have life-changing effects on disabled people. **In 2025/26, 12,501 disabled people received a means-tested grant, totaling £67.8 million.** These grants support independent driving solutions for people who need to transfer into a vehicle, drive while remaining in their wheelchair, or use high-tech controls. They also fund a range of bespoke passenger solutions, driving lessons, and wheelchair-accessible vehicles. Overall, the **Motability Foundation is committed to spending up to £650 million across its charitable work and**

¹⁸ Motability Operations (2025) *Media Factsheet: Customers on the Motability Scheme* [Online]. Available at: <https://news.mo.co.uk/news/scheme-customers>

¹⁹ *ibid*

²⁰ Department for Work and Pensions (2025) *Households Below Average Income: An Analysis of the UK Income Distribution FYE 1995 to FYE 2025*. London: DWP. Available at: <https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2025/households-below-average-income-an-analysis-of-the-uk-income-distribution-fye-1995-to-fye-2025>

²¹ Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics . Available at: [motability_impact_report_web.pdf](https://www.motability.org.uk/media/1000/motability_impact_report_web.pdf)



organisation over its five-year strategy period, until 2030. This includes £50m in grant-funding for other organisations.²²


Chapter 4. Economic and social value of mobility support

30. Mobility support delivered by government creates value across three connected dimensions: enabling participation, reducing pressure on public services, and generating wider economic activity. For that reason, it should be assessed not only as a form of welfare expenditure, but as a source of broader public value.
31. Evidence shows that access to private transport is strongly associated with improved employment outcomes, with car ownership increasing the likelihood of people being in work, particularly for those facing barriers to labour market participation.²³
32. Survey-based economic modelling indicates that the Scheme could support employment-related benefits for some customers. Analysis conducted by Oxford Economics, based on a survey of Scheme customers, found that around one in five respondents reported that access to a Scheme vehicle had substantially improved their employment opportunities. **Respondents who had experienced employment-related benefits also reported being able to work an average of 14 additional hours per week due to having access to a Scheme vehicle.** An indicative estimate of the potential monetary value of the employment-related impact of the Scheme was also made. This was based on scaling survey responses across employed Scheme customers and applying ONS average earning data. It estimates that **increased access to employment was worth £546m in additional wages for Scheme customers in 2022/23**, although this is not a direct measure of additional wages actually earned by Scheme customers.²⁴
33. Furthermore, in a survey of the Scheme's customer base, 21% of customers, currently in employment, stated that their employment prospects had

²² Motability Foundation (2025) *Strategy 2025–2030*. London: Motability Foundation. Available at: https://www.motabilityfoundation.org.uk/media/pkghvy30/strategy_2025-2030.pdf

²³ Bastiaanssen J. et al (2022) 'Does Transport Help People to Gain Employment? A Systematic Review and Meta-Analysis of the Empirical Evidence', *Transport Reviews*. Available at: <https://www.sciencedirect.com/science/article/abs/pii/S0144164722000265>

²⁴ *ibid*



improved as a result of the Scheme.²⁵ In addition, in a more recent survey of Scheme customers, 92% of those employed felt that being a member of the Scheme has made a difference in their ability to maintain employment.²⁶

34. These statistics cohere with wider research which demonstrates that there is a strong correlation between having access to a car and economic activity. For instance, disabled people who were working full- or part-time are 23% more likely to be the main driver of a car than those who were economically inactive.²⁷

35. The age profile of Motability Scheme users has broadly mirrored changes in the eligible population for disability allowances, with the proportion of eligible individuals who choose to use the Scheme consistently highest (62%) among children under 16 where vehicles are driven by parents or carers. This is important because it underlines the role the Scheme plays in enabling access to education. 89% of students agree that their Motability vehicle helps them to pursue training and learning opportunities and work and volunteering. Improved access to education directly correlates with improved educational outcomes, with approximately one third of users reporting substantial educational improvements as a result of having better access to training and education opportunities.²⁸ While access to education can have a transformative effect on individuals, it also supports labour market participation and the UK's productivity more broadly. Survey-based economic modelling, conducted by Oxford Economics, suggests that increased access to education and training opportunities through the Scheme may contribute to improved qualification attainment for some customers. Oxford Economics estimated this could be associated with around £91 million in additional wages for 2022/23.²⁹

²⁵ Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics. Available at: https://www.mo.co.uk/media/ljblcmj5/motability_impact_report_web.pdf

²⁶ Motability Operations (2025) *A pathway to employment, or a fork in the road?* Economic Impact Research. October 2025. Internal reporting.

²⁷ National Centre for Social Research (forthcoming, 2026) *Disabled People's Transport Behaviour: Secondary Analysis of the National Travel Survey 2024*. Emerging findings, internal report.

²⁸ Motability Operations (2025) *A pathway to employment, or a fork in the road?* Economic Impact Research. October 2025. Internal reporting.

²⁹ Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics. Available at: https://www.mo.co.uk/media/ljblcmj5/motability_impact_report_web.pdf

36. The Scheme plays a vital role in improving access to healthcare and other essential services. We know that disabled people face difficulties accessing healthcare. The Scheme helps to address this issue, allowing disabled people to access essential services and reducing barriers which result in unmet need in healthcare access. Evidence indicates that 87% of Motability customers experience improved access to health appointments or healthcare services.³⁰ **By reducing missed GP and outpatient appointments (which each cost £49 and £217 respectively³¹), improved access enabled by the Scheme saves the NHS £157 million a year** by easing demand for non-emergency services and enabling more consistent appointments and facilitating earlier interventions.³² This demonstrates that better transport access delivered through mechanisms, like the Scheme, not only improves health outcomes for disabled people but relieves wider pressure on the healthcare system.

Case study 4


Nazim's case is indicative of how important many disabled people view the Scheme in improving their independence and allowing them to work and engage with wider society. She is a Health and Safety Support Officer for a local authority and is a long-term Motability Scheme customer with a muscle weakening condition called Arthrogryposis Multiplex Congenita. "Saying I'd be lost without my vehicle is an understatement. It ensures I can get to medical appointments and commute to work. It gives me the freedom to go shopping, enjoy days out, and take part in my local book club. It's not just about getting from place to place, it's about independence, spontaneity, and being able to live life on my own terms. It gives me the freedom to live more independently, and it has truly changed my life. However, it wouldn't have been possible without the Motability Foundation Grant."

37. On top of improving economic and health outcomes, the Scheme delivers a range of social benefits. Access to reliable transport supports independence, reduces disabled people's reliance on others and helps sustain a rich family,

³⁰ Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics. . Available at https://www.mo.co.uk/media/ljblcmj5/motability_impact_report_web.pdf

³¹ Curtis, L. and Burns, A. (2023) *Unit Costs of Health and Social Care 2023*. Canterbury: Personal Social Services Research Unit (PSSRU), University of Kent. Available at: https://kar.kent.ac.uk/105685/1/The%20unit%20costs%20of%20health%20and%20social%20care_Financial3.pdf

³² Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics. Available at: https://www.mo.co.uk/media/ljblcmj5/motability_impact_report_web.pdf



social and community life. Survey evidence indicates that 46% of customers reported a significant reduction in isolation, while 68% said the Scheme freed them from having to rely on others to help them make a journey.³³ This is important because disabled adults are far more likely than non-disabled adults to report loneliness, with 14% reporting that they feel lonely ‘often’ or ‘always’ compared with 3% of non-disabled adults.³⁴ Our analysis estimates that these social benefits translate into **wider social value of £11.2 billion**, of which approximately £9.9 billion reflects improvements in wellbeing.³⁵ These figures were calculated using the Greater Manchester Combined Authority’s cost-benefit analysis tool, a nationally recognised framework that was incorporated into the Treasury’s Green Book in April 2014.

38. As well as transforming individuals’ lives, the Scheme also has a wider cumulative economic footprint. Independent analysis indicates that the Scheme contributes £4.3 billion to UK GDP each year, supports 34,000 jobs, and generates £773 million in tax revenues. Of this tax revenue, Motability Operations and other employers associated with the Scheme paid around £324 million in taxes, 44% of which was a direct tax contribution related to Motability Operations’ corporation tax payment.³⁶

39. Motability Operations is a notable buyer of cars in the UK, purchasing 264,700 new vehicles in 2022/23, with a value exceeding £5 billion. Of these vehicles, 30,200 were wholly or partially manufactured in the UK, representing an investment of over £600 million in UK manufacturing.³⁷ Not only does this purchasing power benefit UK manufacturers and car dealers, it also helps to keep prices down for Scheme customers. The median price for electric vehicles on the Scheme is £34,995, roughly 20% below the average price paid by other customers. The Scheme also supports the used car market and


³³ *ibid*

³⁴ Department for Culture, Media and Sport (2025) *Community Life Survey 2024/25: Loneliness and Support Networks*. London: DCMS. Available at: <https://www.gov.uk/government/statistics/community-life-survey-202425-annual-publication/community-life-survey-202425-loneliness-and-support-networks>

³⁵ Oxford Economics (2025) *The impact of the Motability Scheme*. London: Oxford Economics. Available at: https://www.mo.co.uk/media/ljblcmj5/motability_impact_report_web.pdf

³⁶ *ibid*

³⁷ *ibid*




buyers of second-hand cars, providing 238,000 vehicles into the used car market in 2025 alone³⁸.

40. The Scheme's wider economic contribution is expected to grow even further over the next decade. We are helping to expand the British car industry by working closely with the Government to deliver on our British Built ambition, which aims to raise the number of British built cars to 25% of those offered on the Scheme by 2030 and 50% by 2035³⁹. Achieving these targets will require both government support and a significant uplift in domestic car manufacturing; something we have already raised directly with government.
41. The nationwide character of the Scheme means that it also supports jobs in communities across the country. In addition to employment in Liverpool (875 jobs, Aviva), Birmingham (250 jobs, Kwik Fit and RAC) and Exeter (150 jobs, Switch), the Scheme supports the viability of our partner's national retail networks, allowing them to continue to assist customers and many others besides. Furthermore, within the UK's network of Motability retailers, there are 16,833 Motability-trained sales and after-sales specialists to support new and existing Scheme customers.
42. Further, the existence of the Motability Scheme and its associated economies of scale in purchasing and pooling of risks also shifts some of what would otherwise be corporate private gain to social gain. As well as delivering improved outcomes to individuals and supporting the wider economy, Motability Operations donates its surplus profits to the Foundation's charitable purposes which deliver further societal benefit. Were it not for the Scheme, these essential adaptations would either be unavailable to customers, or the costs would have to be absorbed by government.
43. Taken together, this evidence suggests that it would be wrong to see mobility support simply as a cost to the Exchequer. It is more accurate to view it as a crucial intervention that generates measurable returns by facilitating greater

³⁸ Motability Operations (2025) *Annual Report and Accounts 2025*. Available at: <https://www.mo.co.uk/media/xviibgvr/motability-operations-annual-report-and-accounts-2025.pdf>

³⁹ Motability Operations (2025) 'Motability Scheme Makes Ambitious Goal That Half of Scheme Vehicles Leased from 2035 Will Be British Built' [Online news release]. Available at: <https://news.mo.co.uk/news/motability-scheme-makes-ambitious-goal-that-half-of-scheme-vehicles-leased-from-2035-will-be-british-built>



economic participation, independence, improved wellbeing and wider economic benefits.

44. Given the demonstrable benefits delivered by the Scheme, the persistent, economically costly, transport accessibility gap could be narrowed if a larger proportion of eligible PIP recipients signed up to it. **Around 30% of people who receive the relevant PIP mobility allowance choose to use it for a Motability Scheme vehicle, and this proportion has remained broadly static in recent years.**⁴⁰ If take-up increased, we would expect the transport accessibility gap to narrow, with significant accompanying economic benefits as more disabled people are able to enter or remain in employment, avoid missing hospital appointments, and be more able to remain in education for longer. That said, we do recognise that the Scheme is not needed by, or suitable for, every person entitled to the higher rate mobility component of PIP.

45. Further, government should consider whether the principles underpinning the Scheme - using benefit entitlement to unlock greater practical value, independence and participation for disabled people - could be applied in other areas of support, where similar models may help deliver a wider social and economic return on the original benefit input.

Chapter 5. Scheme growth in context

46. As of January 2026, there were approximately 3.9 million people receiving PIP in England and Wales, with claimant numbers increasing by around 6% from the previous year.⁴¹ Of these recipients, around 2 million people receive enhanced mobility support. While psychiatric conditions account for 35% of the caseload, more granular analysis shows that mental health represents 16% and cognitive and behavioural conditions 19% of recipients. **Physical impairments still account for the majority of the overall caseload.** The caseload also varies by age, place and deprivation, with recipient households

⁴⁰ Motability Operations (2025) *Annual Report and Accounts 2025*. Available at:

<https://www.mo.co.uk/media/xviibgvr/motability-operations-annual-report-and-accounts-2025.pdf>

⁴¹ Department for Work and Pensions (2026) *Personal Independence Payment: Official Statistics to January 2026*. London: DWP. Available at: <https://www.gov.uk/government/statistics/personal-independence-payment-statistics-to-january-2026/personal-independence-payment-official-statistics-to-january-2026>

concentrated in lower income bands, most commonly in households with weekly incomes between £400 and £600.⁴²

47. Understanding the drivers of both the growth of PIP over the past decade and its forecast growth is central to the Review. The available evidence suggests that these trends reflect broader changes in the underlying population. Set in a wider context, this growth in PIP eligibility has taken place alongside a substantial increase in the number of disabled people in the UK. The latest estimates indicate that 16.8 million people – around one in four of the population – are now classified as disabled, up from 18% in 2002/03 and an increase of nearly 5 million people over the past decade.⁴³ More broadly, the total number of people claiming disability benefits has risen to around 6.9 million, up from around 4.4 million in 2005, with growth accelerating since the pandemic. Alongside this, the number of working-age people (16 to 64) reporting a long-term health condition has also risen significantly and the number of people whose condition limits day-to-day activities has increased by over 3 million since 2013.⁴⁴

48. As the underlying disabled population has grown, the number of people receiving PIP has also increased. According to the latest figures, the total number of PIP claimants is 3.9 million⁴⁵ in England and Wales, a figure which has risen from 1.6 million since 2017.⁴⁶ Growth in Scheme participation has followed suit. In recent years, reflecting an expansion of the enhanced mobility caseload, the Scheme has grown materially in the UK, rising by over a third since 2019, from 620,000 to 915,000 in May 2026. This rapid growth


⁴² Department for Work and Pensions (2025) *Family Resources Survey*. London: DWP. Available at: <https://www.gov.uk/government/collections/family-resources-survey--2>

⁴³ House of Commons Library (2023) *UK Disability Statistics: Prevalence and Life Experiences*. Research Briefing CBP-9602. London: House of Commons Library. Available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-9602/>

⁴⁴ Department for Work and Pensions (2023) *Employment of Disabled People 2023*. London: DWP. Available at: <https://www.gov.uk/government/statistics/the-employment-of-disabled-people-2023/employment-of-disabled-people-2023>

⁴⁵ Department for Work and Pensions (2025) *Personal Independence Payment: Official Statistics to October 2025*. London: DWP. Available at: <https://www.gov.uk/government/statistics/personal-independence-payment-statistics-april-2013-to-october-2025/personal-independence-payment-official-statistics-to-october-2025>

⁴⁶ Department for Work and Pensions (2017) *Personal Independence Payment: Official Statistics to October 2017*. London: DWP. Available at: <https://assets.publishing.service.gov.uk/media/5a82158140f0b6230269abf6/pip-statistics-to-october-2017.pdf>



has presented challenges to Motability, both from an operational and financial perspective.

49. Evidence suggests that this growth in the Scheme has followed, rather than led, growth in the PIP caseload. Firstly, **the percentage of people who are eligible for PIP and choose to use the Scheme has remained broadly stable over time – roughly a third** - despite the growth in the underlying caseload of PIP recipients. Secondly, **the time lag between someone successfully qualifying for enhanced mobility PIP and subsequent applications to join the Motability Scheme has remained consistent throughout the recent growth in numbers**. Both factors indicate that people signing up for PIP are not doing so primarily because they are motivated by the opportunity to access a Motability vehicle.


50. **These points highlight how changes to the operation or accessibility of the Scheme would not address the underlying drivers of growth in PIP but could materially affect how effectively existing support translates into real-world mobility outcomes for disabled people.**

51. As the Review considers this important context, the Foundation would like to work with the Review to conduct detailed joint analysis of how the profile of eligible recipients and Scheme customers has evolved over time. While the Foundation has commissioned independent research of its own, the DWP will hold data on certain metrics, including recipients' health conditions, number of people on Universal Credit, and more detailed condition-level information. **The Motability Foundation would welcome the opportunity to engage with DWP to support a fuller understanding of the relationship between changes in the PIP caseload and changes in Scheme participation.**

Chapter 6. Policy implications and system impacts


52. For the reasons set out, a comprehensive review of PIP is timely and important to ensure it is optimised to provide the right support to those who need it and retains public confidence.

53. To be clear, the Motability Scheme does not determine eligibility for PIP and plays no role in decisions about who receives the mobility components of this benefit. Decisions about eligibility are made through the Government's



assessment framework, entirely independent of the Scheme. The Scheme has always operated downstream of that process, providing one mechanism through which recipients of the enhanced mobility element can translate entitlement into practical transport access.

54. That said, the Review must be cognisant that any changes to the structure, eligibility criteria or award levels of PIP's mobility component would have consequences beyond the benefit itself, including material downstream impacts on mobility outcomes and the sustainability of delivery mechanisms such as the Scheme. Those consequences are likely to be felt first in the mobility outcomes of disabled people, but they will also impact affordability, participation and the wider value that mobility support helps generate (including in the UK automotive sector and supply chain).
55. The most immediate risk of changes to the mobility element of PIP would be reducing access to suitable transport for those with the greatest need. Where entitlement is narrowed, or the value of support is reduced, some disabled people will no longer be able to access transport that meets their needs. In practice, this will reduce participation in work, education and community life, weaken access to healthcare and essential services, and create greater reliance on less reliable or appropriate alternatives.
56. Policy change could also directly increase costs for disabled people and place pressure on other parts of the welfare system. If mobility support is less able to translate into practical transport access, disabled people may face higher out-of-pocket costs through greater reliance on the open market, higher contribution requirements, or the need to use transport options that are less efficient or suitable. This would simply compound the additional costs faced by disabled people, as described above. A dilution of Motability support may also prompt disabled people to rely on schemes such as Access to Work (which is already experiencing severe application processing delays) to enable them to take a taxi to work. It may even make it necessary for them to apply for unemployment-related benefits if a lack of transport prohibits them from working entirely.
57. As such, when considering potential reforms to PIP, the steering group should seek to identify and understand the groups who are likely to be affected, and



the nature of that impact on their mobility and access to education, work and their community.

58. We already know that many disabled people, particularly those with the most acute needs, are reliant on grant support and additional funding to access the support necessary to meet their mobility needs. It will, therefore, be incumbent on the Review to consider any downstream impacts on the Scheme's current operating model. For example, there could be implications for people with more complex and expensive mobility needs. Some elements of support for higher-need users depend on cross-subsidy within the existing model, including support for specialised vehicles and grants. These mechanisms are important in helping to ensure that more expensive options, such as WAVs, remain accessible to those who need them most. In practice, this enables the Scheme to support individuals who would otherwise face significant barriers to accessing suitable transport. Without this model, many users would be unable to access appropriate vehicles at all. For instance, between 2017 and 2024 **Motability has subsidised over £580 million on WAVs, making it responsible for 80-90% of all new UK WAV sales.** This continued support comes against a backdrop of increasing costs, with the average subsidy from Motability Operations, on WAVs leased to customers last year, reaching £7,721 – more than twice the average subsidy on WAVs in 2017. These increases reflect wider market conditions, including the rising costs of insurance and the electrification challenge.

59. Changes that materially affect the size or composition of the eligible population could place pressure on the Scheme's ability to sustain this model over time, which would materially affect our ability to discount and cross-subsidise WAVs and our grant-giving capacity. To put this support into context, in 2024-25 the combined financial assistance the Motability Foundation and Motability Operations provided for the ongoing provision of WAVs exceeded £110m and a further £20m was provided to support over 82,000 customers with essential mobility adaptations.⁴⁷

⁴⁷ Motability Operations (2025) *Annual Report and Accounts 2025*. Available at: <https://www.mo.co.uk/media/xviibgvr/motability-operations-annual-report-and-accounts-2025.pdf>

Case study 5


Angela's experience also illustrates the importance of this higher-cost support. She is 45 and lives in Kent with her husband Pete. They are both wheelchair users. Angela has spina bifida and received a grant from Motability Foundation. Angela says: "Getting a specially adapted vehicle was life changing. I went from having a smaller estate car, where it took 45 minutes to get both my husband, his wheelchair, my wheelchair and myself in or out of the vehicle, to it taking minutes." She also explains: "This vehicle helps me to care for my husband independently. We can just get in the car and visit the seafront without worrying how long it will take. We can continue doing voluntary work in our local community and make longer journeys."

60. As Angela's case demonstrates, reduced mobility support would have real-world impacts on participation and independence, while also shifting costs and pressures elsewhere in the system. For that reason, it is important that any assessment of reform options should also take account of distributional impacts, consequences for real-world mobility, and the wider costs that may be placed on public services and society more broadly.

61. Demographic analysis can help inform that wider impact assessment of any policy reforms under consideration. Our research shows that the enhanced mobility caseload varies significantly by condition, age, geography and deprivation, and that claimant rates are higher in more deprived constituencies. For example, in England, the relationship between constituency deprivation and enhanced mobility claimant share is strong, with a correlation of 0.84 according to our modelling.⁴⁸ This suggests that changes to the Scheme could have a disproportionate impact on some of the worst-off in the UK and highlights the need for the steering group to take an evidence-driven approach when considering proposals for reform.

62. The Motability Foundation would welcome the opportunity to work with government to assess these downstream impacts, drawing on DWP condition-level data, our operational insight and wider evidence to support


⁴⁸ Department for Work and Pensions (2025) *Stat-Xplore* [Online database]. London: DWP. Available at: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>; House of Commons Library (2025) *Constituency Data: Deprivation in England*. Research Briefing CBP-10526. Available at: <https://commonslibrary.parliament.uk/research-briefings/cbp-10526/>



evaluation of reform options under consideration to help mitigate downstream impacts for disabled people.

Chapter 7. Eligibility and reform considerations

63. The Review may consider a range of potential reforms to PIP, including changes to eligibility thresholds, adjustments to the functional assessment for the enhanced mobility element, and wider structural reforms. The design of eligibility criteria is a matter for the Review Panel, the Government and ultimately Parliament. But it is clear that the framework for mobility support must remain fair, command public confidence, and continue to reflect the real-world barriers disabled people face in moving around and participating in society.
64. The diversity of need, as highlighted earlier, underscores the importance of the Government maintaining a ‘mode neutral’ approach. Given the limited transport options available to disabled people, and the fact that the enhanced mobility component of PIP is intended to support access to the form of transport best suited to individual needs, this principle is critical. Accordingly, we believe that **any changes to eligibility should not be directed at specific downstream parts of the system, such as the Scheme and access to other mobility support options such as Blue Badge or Disabled Bus Passes.**
65. In considering reform options, **the Review will undoubtedly consider whether the functional assessment remains properly calibrated to the real-world impact of disability and long-term health conditions.** As part of these investigations, the Review should consider how the profile of recipients has changed over time, but we strongly advise against any move towards eligibility based on condition type alone. The Review may also want to consider how ongoing entitlement is managed through award reviews and reassessments, while recognising the Government’s commitment that PIP should remain non-means tested.
66. The overall enhanced mobility caseload has grown significantly in recent years, and the profile of recipients has evolved over time, with the clinical case mix changing broadly in line with wider societal changes. While the overall PIP caseload is primarily driven by physical impairments which



represent 65% of all PIP cases, mental health and cognitive and behavioural conditions have increased in recent years. For example, **the number of recipients whose main disabling condition is recorded as a psychiatric disorder rose from 255,000 in January 2019 to 710,000 in January 2026**, while **mental health conditions rose from 85,000 (9% of the caseload) to 335,000 (16% of the caseload) over the same period**. This increase has been disproportionately distributed by age. While overall PIP claims peak at 60-64, **70% of autistic recipients are under 25**, and recipients with mixed anxiety and depressive disorders are evenly distributed across the 35-64 age range, with lower levels in younger people. Musculoskeletal conditions, on the other hand, follow a clear growth trajectory, rising strongly with age.⁴⁹

Case study 6

Macie's case illustrates how the Scheme plays an essential role in allowing people with mental health conditions to overcome the transport accessibility gap and access opportunities that would otherwise be restricted. Macie is 12 years old and has autism with associated speech delay, ADHD and Down's syndrome. As a baby, Macie had surgery to correct a hole in her heart. Now she has regular specialist appointments to check it hasn't re-opened. Travel can be challenging as her learning difficulties means she finds journeys on public transport overstimulating. Macie's mother Francis says "It's not safe for her to go on a bus or a tram without a seat belt. It would be too stressful and unpredictable due to her severe intellectual disability." Macie's Motability car has helped address these challenges and enables Macie to attend her hospital appointments and engage in wider society painlessly.

67. The Institute for Fiscal Studies, the Health Foundation and many others have identified several factors contributing to the rises in caseload recently, particularly around mental health conditions. It has been suggested that factors such as educational inequality, deteriorating mental health, and more effective detection have contributed to the rise in caseload. Regardless of the genesis of these increases, the large uptick in overall cases makes it important for the Review to consider whether the current framework remains appropriately calibrated in order to ensure that any future framework can continue to provide support where it is needed.

⁴⁹ Department for Work and Pensions (2025) *Statistics at DWP* [Online]. London: DWP. Available at: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>

68. We believe that one important principle that ought to be maintained is that mobility support continues to be rooted in functional need and practical outcomes, rather than based on eligibility by condition type.

Disabled people experience mobility barriers in different ways and, rightfully, PIP was designed to assess the overall functional effects of claimants' health conditions and identify how these impairments affect daily life. Consequently, people with the same medical conditions can have very different needs on account of their individual circumstance. For some, this involves access to adapted vehicles to support physical mobility. For others, reliable and predictable transport is critical to managing the effects of mental health, cognitive or other conditions that affect their ability to travel safely and consistently.


69. The range of conditions in the enhanced mobility caseload itself illustrates that complexity, particularly when the caseload's categories are examined closely. Although psychiatric conditions are the largest single administrative category, closer analysis and a more detailed breakdown show a much more mixed picture, with physical impairments still accounting for most cases overall.

70. Given the wide variety of conditions within the PIP caseload, and the increasing proportion of claimants with mental health conditions (up by 250,000 since 2019).⁵⁰ Any changes to the functional assessment criteria could potentially affect a wide range of current recipients.

Case study 7

Donna's circumstances illustrate why a condition-based approach can fail to capture real-world mobility need. Donna is a mum of two secondary school children and is a Motability Scheme customer. Having a car helps her take care of her children and attend regular medical appointments. Donna has a health condition that affects her head and balance. She struggles to walk in a straight line and constantly worries about falling over. "I was booking a lot of taxis to medical appointments, costing £5 each way, once or twice a week. If they were late, I wouldn't be seen. This meant making more appointments ... I have a feeling of freedom. It's also reassuring knowing, if there's ever anything wrong with my children at school or out with friends, I can get to them quicker."

⁵⁰ Department for Work and Pensions (2025) *Statistics at DWP* [Online]. London: DWP. Available at: <https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>

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71. Diversity of need makes condition-based approaches to reform inherently difficult to design well. A narrow focus on diagnostic categories risks failing to capture the functional reality of how people experience barriers to mobility, particularly where conditions are fluctuating, cumulative or co-morbid. If the steering group wishes to review how the enhanced mobility element is assessed, the most robust basis for doing so is likely to remain the functional assessment itself: whether it is appropriately calibrated, whether it reflects intended policy outcomes, and whether it captures mobility needs consistently and fairly, ensuring that the assessment framework accurately captures functional mobility need in practice.
72. The steering group may also choose to consider the current system that manages ongoing entitlement. It may be possible to enhance the effectiveness of periodic reviews and examine how the existing system manages, reduces or disallows awards where they are no longer necessary. There will, of course, be many disabilities where reassessment will not be necessary (for instance, where there is no chance of the condition improving); however, there are likely to be instances where reassessment could be a useful way of managing the appropriateness of entitlement.
73. We welcome that the Review's terms of reference commit to keeping PIP as non-means tested. We agree with this approach for a number of reasons including:
- a. Disability-related costs vary significantly between individuals and are not always closely related to income.
 - b. Higher income does not necessarily imply lower need for mobility support, particularly where individuals face substantial transport, insurance or adaptation costs in order to travel safely and independently.
 - c. Practically administering a means testing system is likely to be complex, burdensome and costly.
 - d. People are able to earn a higher income because they are in receipt of PIP, which allows them to overcome disability-related costs so that they can access employment. Removal could therefore limit transport options, which has knock-on effects on employment opportunities and ultimately income levels.

- e. Demographic data shows a strong correlation between PIP entitlement and deprivation. It is therefore unlikely that means testing would have much of an effect in reducing costs.
- f. PIP acts as a simple passporting route into transport and mobility support for disabled people – allowing them to access other mobility-related benefits such as Blue Badges, Disabled Person’s Railcard discount, Vehicle Excise Duty exemptions and much more. Replacing this system would be administratively complicated and would likely have significant knock-on effects.


74. Any discussions about means testing must bear in mind the profound implications on mobility outcomes, participation and wider system efficiency, and not just about its effect on headline expenditure. Any potential savings would need to be balanced against the possibility of reduced take-up where support remains needed, and the knock-on effects that reduced mobility would have on employment, access to services and wider social and economic value. We know that as well as being less able to access education, employment and training, customers who leave the Scheme report feeling much more tired, less independent, less connected, and experience heightened anxiety. Respondents to a Social Security Advisory Committee consultation summed these impacts up well, with one stating, “Our lives would be destroyed without the... car. It has a huge positive impact on us”.⁵¹

75. The Motability Foundation urges the Review to take into account these kinds of downstream impacts when considering reforms, particularly around eligibility. The key tests for any reforms should be whether they maintain, or where possible improve, real-world mobility outcomes, participation and system efficiency. Reforms that weaken the link between entitlement and practical access to transport may reduce expenditure in one part of the system but create higher costs and poorer outcomes elsewhere.

⁵¹ Social Security Advisory Committee (2024) *SSAC Occasional Paper 23: The Use of Public Funds in Supporting the Mobility Needs of Disabled People*. London: SSAC. Available at: <https://www.gov.uk/government/publications/ssac-occasional-paper-23-the-use-of-public-funds-in-supporting-the-mobility-needs-of-disabled-people/ssac-occasional-paper-23-the-use-of-public-funds-in-supporting-the-mobility-needs-of-disabled-people>

Chapter 8. Conclusion

76. The mobility element of PIP and the mechanisms through which it is translated into practical transport access are an invaluable means of enabling disabled people to participate fully in the economy and society, as well as improving their own quality of life. They help to address a persistent transport accessibility gap, while also generating wider economic and social value through improved access to work, education, healthcare and independent living. Given the persistence and the far-reaching nature of the transport accessibility gap, delivery mechanisms such as the Scheme play a vital role in helping disabled people access crucial services and engage in society.
77. The key question for the Review is therefore how to ensure that PIP remains fair and fit for the future while continuing to support independence, participation and better outcomes for disabled people. In practice, that means the Review should consider not only whether the assessment framework reflects the modern reality of disability, but also how any potential changes to PIP would affect real-world mobility outcomes, the operation of delivery mechanisms such as the Scheme, and the wider economic and social value that mobility support helps to generate.
78. Our view is that the strongest approach will be one that focuses on outcomes: ensuring that mobility support remains fair and fit for the future, effective in enabling disabled people to access the transport they need, and capable of preserving the wider value that such support creates.
79. We note that the Co-chair's update, published on 30 April, commits to a range of engagement and evidence gathering beyond this Call for Evidence, including hosting evidence sessions with experts, reviewing existing research and data, conducting workshops with disabled people, and commissioning new quantitative research. The Motability Foundation would welcome the opportunity to work closely with the Review to support its evidence gathering efforts, including by providing further analysis, evidence and operational insight on how potential changes to PIP could affect disabled people's mobility outcomes, the operation of the Scheme, and the wider social and economic value generated by mobility support. As well as bolstering the Review's evidence base and providing subject matter expertise, the Scheme could facilitate sessions with Scheme customers to gain insights into their lived



experience. We would also be more than happy to support the Review in the commissioning of new qualitative survey research.