

Dismantling the Activity Trap

Understanding how the social security system stops Disabled people from being physically active, and how it needs to change to enable them to do more



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80% of Disabled people worry about being physically active because they are scared of having their benefits denied or taken away.

They're caught in the Activity Trap.

They want to be more physically active, but they're afraid of losing disability- and health-related benefits if they do.

Of Disabled people applying for or receiving benefits:

Only 1 in 5

is happy with the amount of physical activity they currently do.

More than 1/4

have had benefits or financial assistance removed for being physically active.

Nearly 3 out of 4

would likely be more active if they knew it wouldn't negatively impact their benefits.

The social security system is dysfunctional, discriminatory and damaging. It creates unnecessary barriers that make it hard for Disabled people to get the support that they deserve.

To dismantle the Activity Trap, we propose:

1

Overhauling the current social security system

2

Making applying and assessments more supportive

3

Improving knowledge of Disabled people's lives and needs

4

Working with Disabled People's Organisations to reduce bias and harm

5

Giving Disabled claimants impartial advice and support

Disabled people fear unfairly losing benefits

Disabled people can't do as much physical activity as they would like because they worry that it could mean having their benefits denied or taken away. This negatively impacts their well-being and makes many of the problems and barriers they already face much worse.

I've got a **constant fear when I go out** in the morning of somebody coming up and saying you've got PIP, how are you able to do these things?

You're frightened you might go out... have a dance, enjoy a gig... thinking, **if somebody sees me, they're going to report me.**

I would love to go to the gym, everyday, but I don't dare because I would be seen as being too physically fit... **I'm worried I'll lose my benefits.**

And they're not imagining it:

More than 1 in 4 Disabled people we spoke to had had benefits denied or taken away because of physical activity.

We found evidence of assessors making these decisions based on false assumptions about disability, such as:

Being Disabled means you can't do any kind of physical activity

Disability, pain levels and physical capacity always stay the same

Being able to do something once proves you can do it regularly

These aren't just harmful myths. They show that assessors are not correctly applying UK law for Personal Independence Payment (PIP), a benefit for adults with disabilities and long-term health conditions. The law says people should only be seen as able to do an activity if they can do it:

Reliably

Repeatedly

Safely

Within a reasonable time frame

Despite the law, assessors are using physical activity to justify taking away benefits. We found several examples of people losing benefits for having done some form of physical activity, even if they couldn't reliably or safely do it often.

This discourages Disabled people from being physically active, depriving them of the benefits of physical activity for their health, quality of life and ability to find meaningful ways to take part in society.

Challenges navigating the Social Security System

Disabled people who apply for benefits face barriers and discrimination at **every stage of the process:**

The application process is **too complex and inaccessible**, creating unnecessary and discriminatory barriers

Applicants often given **limited timeframes** to apply, leaving them without the support they need to do so

There is a **lack of information** about benefits and how to apply for them, and about people's rights

Assessments take place in inaccessible locations and **without providing necessary support** or adjustments

The system **can't record the benefits of physical activity**, especially for Disabled people with fluctuating conditions

Assessment criteria **can't capture the reality of disability** and long-term health conditions, or the role of physical activity

Assessors **lack the specialist knowledge and understanding** to make informed decisions about Disabled people's lives

Assessors **operate with ableist assumptions** about disability, physical activity and capacity in spite of what the law says

Assessors **dismiss Disabled people's own words** and medical evidence in favour of their own limited judgement

Benefits are often withheld during applications and appeals, pushing Disabled people into **financial insecurity and debt**

Application, assessment and appeal **processes are lengthy and obscure**, creating anxiety and disempowering people

Disabled people who push back or advocate for themselves are **often seen as hostile or uncooperative**

All of these barriers make it incredibly difficult for Disabled people to apply for benefits and to appeal if they are taken away.

This harms their physical and mental health.

It also increases fears that being physically active will mean losing their benefits, and having to appeal, or apply all over again.

The Social Security system isn't fit for purpose

The current Social Security system is:

Dysfunctional

Disabled people are being prevented from applying for and receiving the benefits that they deserve, and need to live.

Discriminatory

Application, assessment and appeals processes are inaccessible, and UK law is not being correctly applied.

Damaging

Applying and appealing for benefits creates anxiety and financial insecurity, harming people's health and well-being.

It feels like in assessments they're **holding you to a standard or environment that just doesn't exist...**

I had difficulty in performing what she was asking of me, and certain movements I just couldn't do it. And yet, when she rejected my claim, **she said I was not cooperative.**

I'm still struggling with the mental effects of it... **We got into terrible debt** because what else was I supposed to live on?

The process of PIP... is **the most demoralising thing you will ever have to do.**

And the issues are only growing.

When we compare data about the Activity Trap from Activity Alliance in 2018 with our own research from 2024, we find that Disabled people are:

70% more likely

to worry about losing their benefits by being physically active

Nearly 50% more likely

to say that it is difficult or very difficult to apply for benefits

Over 30% more likely

to say that they would be more physically active if they were sure it would not impact their benefits

The system is not just dysfunctional, discriminatory, and damaging. It's actively getting worse.

And without a strong government commitment to addressing all of these issues to reform the system for the better, the situation will only deteriorate.

The Social Security System needs to change

Disabled people know that they could lose their benefits if they do physical activity, and they know how hard it is to appeal.

No amount of messaging or incentivising can overcome the fear of losing the support that is needed to live. If we want Disabled people to be more physically active, we need to make some major changes:

1

Work with Deaf and Disabled People's Organisations to redesign the Social Security system:

- Accept medical reports as evidence and grant indefinite awards for people with lifelong or degenerative conditions
- Make assessments more adaptable and personalised to Disabled people's needs, and give assessors more time to review claims
- Commit to bringing all assessments in-house, and set up a timeline to end outsourcing to private providers

2

Make applications, assessments and appeals more supportive, accessible and transparent:

- Make it clear to assessors what they should and shouldn't ask, and provide applicants with questions before assessments
- Only use fully accessible venues for assessments and make sure assessors are providing reasonable adjustments
- Provide applicants with information about any other support that is available to them

3

Provide training for assessors and decision-makers to understand and respect Disabled lives and needs:

- Commission Disabled People's Organisations to deliver mandatory disability equality training for assessors
- Educate assessors about physical activity with clear guidance from the Chief Medical Officer and Office for Health Improvement and Disparities
- Assessments should only be done by assessors with in-depth knowledge or experience of applicants' conditions

4

Work across Government and Deaf and Disabled People's Organisations to reduce bias and harm:

- Foster cross-government working to avoid contradictory policies to better tackle physical inactivity and inequality
- Improve communication and reduce misunderstandings around disability, social security and physical activity, and the connections between them
- Encourage Disabled people to do physical activity and make it clear that doing so doesn't affect benefits

5

Create a National Advocacy Service and provide impartial advice and support:

- Allow applicants to have a supporting person who can participate and give emotional support during assessments
- Work with Deaf and Disabled People's Organisations to create application and advocacy support for Disabled people
- Introduce a minimum 5-year gap between assessments unless conditions are medically proven to be time-limited

How did we do this research?

Too often, research about Disabled people doesn't do enough to include their voices and perspectives. This means that it is less likely to paint an accurate picture of their experiences, and the problems they are facing.

We used several approaches to include Disabled people in our research, and make sure that our findings reflect their lived experiences:

Co-Production

Co-production involves working together with people from certain groups and communities to do research about them, or about things that affect them.

Co-produced research focuses on their lived experiences and tries to reduce inequalities between participants to make sure that everybody can actively contribute to the research project.

Our co-production group included a wide range of voices, including Disabled experts in policy and benefits, Disabled people with first-hand experience of the social security system, and academics from a wide range of disciplines.

Accessible Research Methods

Disabled people have many different physical, cognitive and sensory needs that are often overlooked. They are regularly excluded from taking part in research because the tools used to gather information are not accessible.

We worked with our co-production and advisory groups to adapt our research tools to make them as accessible as possible to as many people as we could.

In our questionnaire, for example, we reduced the number of questions and edited language choices to make them easier to read and understand.

We also collected and analysed information in several different ways to capture as many different perspectives as possible:



A questionnaire to collect information and statistics about more than 200 Disabled people's experiences of physical activity and the Social Security system. This included a mixture of question types, and space for people to provide extra information or share their experiences.

Focus groups to empower more than 30 Disabled people to share their experiences in more detail. These included questions designed by the co-production group, with some focus groups dealing more specifically with certain topics, such as the application process or their experiences of physical activity in relation to benefits and financial support.

Legal analysis to help us to better understand relevant UK law and legal frameworks governing Disability- and health-related benefits. Looking at case law deepened our understanding of the Activity Trap, and gave us clear examples of Disabled people unfairly losing their benefits.

Useful Terms and Concepts

Our research and analysis were guided by some key ideas that have helped us to better understand Disabled people's perspectives.

They have also been useful for finding patterns across many different experiences, and for highlighting key issues that need to be addressed.

Physical Activity

There are lots of different definitions of **Physical Activity**. We defined it as all forms of movement, including activities of daily living, during leisure time, for transport to get to and from places, or as part of a person's work.

Epistemic Injustice

Epistemic Injustice is the idea that we are more likely to believe some people than others based on their identity. In this view, certain groups tend to be believed, while others are questioned, disregarded or dismissed, even where they are best placed to know the truth. This includes Disabled people.

Disabled people regularly experience epistemic injustice in assessments, with assessors not listening to them, challenging first-person testimony, dismissing medical evidence and misreporting assessments.

Epistemic injustice also shapes the results of assessments: the assessor's view of a person's disability overrules that person's own lived experience and their detailed knowledge of their disability and its everyday impacts.

Ableism

Ableism is discrimination in favour of non-disabled people. This is different from disablism, which is discrimination against Disabled people. Many people have **ableist beliefs**, even if they don't actively discriminate against Disabled people. For example, a lot of people think that being healthy and not being disabled is more normal or simply better than being sick or disabled.

Our research found different kinds of ableism and ableist beliefs that play a key role in the social security system:

The idea that people should be self-reliant and support themselves and their families, regardless of their health, pain or disability. This creates shame and fuels harmful myths about 'benefit scroungers', which feed into Disabled people's fears of being reported for being physically active.

Institutional ableism, a kind of ableism where institutions have rules, procedures and policies that make it harder for Disabled people to get what they need.

Administrative Violence

Administrative Violence happens when bureaucratic processes are designed to work in ways that harm or exclude certain minorities. It is routine, and 'systemic': this harm is not accidental, but is a core feature of those processes and of the institutions behind them.

Many of the barriers to applying for benefits that we found, such as long delays and a lack of reasonable adjustments, are forms of administrative violence: they are routine parts of the process that make it harder for Disabled people to get the benefits that they deserve.

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