pulse

PURPL PULSE REPORT

# The Hidden Cost of Having Less Choice

How winter costs are narrowing the choices available to disabled consumers

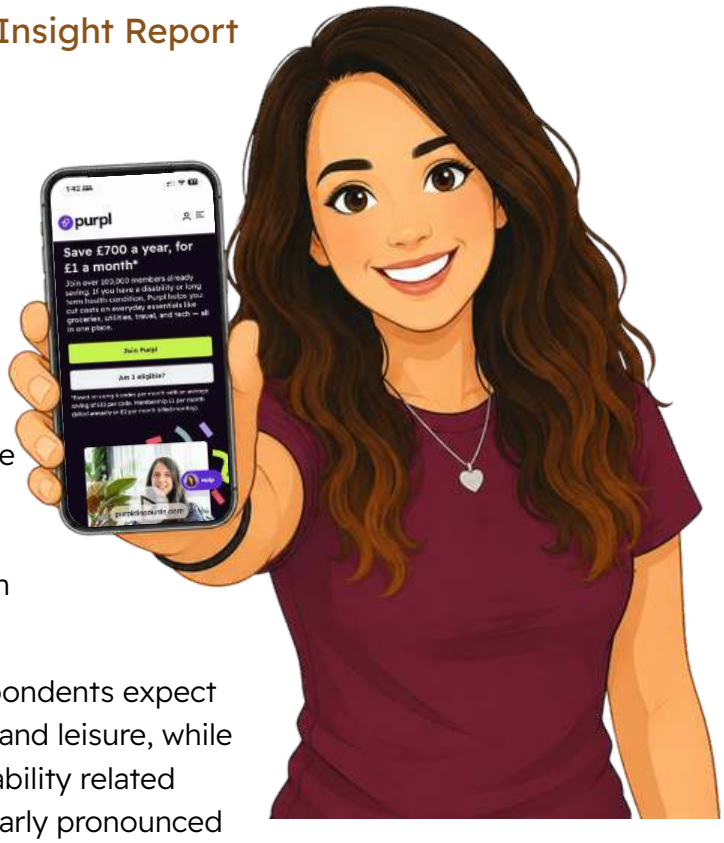
Consumer Insight Report

Autumn 2026



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# Executive summary

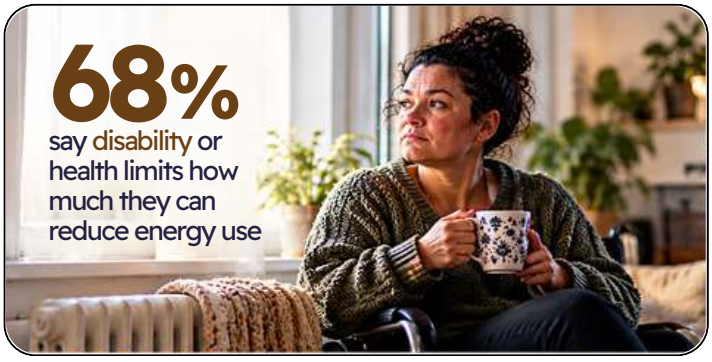



For many disabled consumers, cutting energy use is not a realistic response to higher winter bills.

Around two thirds of respondents to the latest Purpl Pulse say their disability or health condition limits how much they can reduce their energy use. More than half expect higher costs to create a choice between adequately heating their home and other essentials, while only a small minority feel confident that their savings could absorb an unexpectedly high winter energy bill.

The consequences extend well beyond energy. Respondents expect higher costs to squeeze spending on food, clothing and leisure, while some anticipate reducing spending on health or disability related products and services. The financial strain is particularly pronounced among those whose disability most limits their ability to reduce energy use.

At the same time, the behaviours identified in the Summer 2026 Purpl Pulse remain remarkably consistent. Disabled consumers are still comparing, checking offers and looking hard for value.













The Autumn findings therefore point to something broader than a simple cost of living story. Disabled consumers are still making active, careful decisions about where to spend, but many have fewer realistic ways to respond when an essential cost rises.

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# Why this report matters now

The Summer 2026 Purpl Pulse found that disabled consumers were not simply spending differently. They were deciding differently.

Financial pressure was driving more comparison, more checking and more caution before everyday purchases felt affordable, accessible and practical enough to complete.

Those behaviours have not disappeared.

As winter approaches, the nature of the pressure changes.



Many household costs can be delayed, reduced or substituted. A new purchase can wait. A day out can be cancelled. A different product or retailer may offer a cheaper alternative.

## Energy is different.

For many disabled people, heating and electricity are closely connected to health, comfort and independence. Cold can worsen pain or other symptoms. More time spent at home can increase energy use. Powered beds, wheelchairs and other equipment cannot simply be switched off to save money.

So the question in this edition of Purpl Pulse is no longer only how financial pressure changes decisions.

It is what happens when one of the costs under pressure offers very little room to reduce it. And when that cost rises, where does the pressure go instead?

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# 1 Decision pressure has become persistent




## Key findings:

One of the clearest findings from the core Purpl Pulse measures is how stable they have remained.

The Summer report identified consumers spending more time checking prices, comparing options and looking for reassurance before committing. **Three months later, comparison remains at almost exactly the same level, as does the tendency to look at offers without immediately buying.** Accessibility and ease of use continue to play a major role in where disabled consumers choose to shop.

That consistency matters. It suggests the heightened decision pressure identified during the summer was not simply a short lived response to a particular point in the year. For many respondents, greater scrutiny appears to have become part of the normal process of spending.

Respondent comments make this feel less like an abstract consumer trend and more like a shift in mindset. People describe asking whether purchases are genuinely necessary, checking several prices before committing and thinking harder about whether a saving is really worthwhile once delivery, accessibility or practical usability are taken into account.

The behavioural evidence observed through Purpl points in a similar direction. Patterns among continuously active members are consistent with greater selectivity, rather than simply considering an ever wider range of options.

That distinction matters because comparison and choice are not the same thing. A consumer can compare more carefully while simultaneously narrowing the set of options that feel realistic enough to remain under consideration. This was an important nuance in the Summer report, and the latest evidence suggests it remains relevant.










## What this means:

**The additional effort identified in the Summer Purpl Pulse appears to be becoming a more established part of everyday consumer behaviour. Disabled consumers remain highly engaged in finding value, but value increasingly needs to feel workable as well as cheap.**

**When households have less financial room for error, the cost of a poor purchasing decision becomes harder to absorb. That makes clarity, accessibility, reliability and confidence commercially more important, not less.**

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# 2 Energy changes the equation

## Key findings:

**For many households, one response to a higher energy bill is to try to use less. For many disabled households, that option has limits.**

This is what makes the energy findings in the Autumn Purpl Pulse distinctive. Respondents are not simply saying that bills are expensive. They are describing reasons why reducing consumption may affect their health, comfort or ability to live independently.

Some describe cold making pain or other symptoms worse. Others spend much more of their day at home because of disability or ill health. Respondents talk about electrically powered beds, wheelchairs and other equipment, as well as additional washing, bathing and care requirements.

The circumstances vary, but the underlying issue is consistent: energy use is not always something people can easily reduce.

Around two thirds of respondents say their disability or health condition limits how much they can reduce their energy use. At the same time, concern about affordability is widespread and seven in ten expect higher bills to mean cutting spending somewhere else.

The written responses make that finding tangible. One respondent describes needing more heating and electric heat products because of the cold, while worrying about what those additional costs will take away elsewhere. Another explains that being colder worsens pain and can lead to greater reliance on medication. Others describe heating homes during treatment, working from home because of reduced mobility or powering equipment they cannot simply choose not to use.

> ***"Heating and electricity aren't luxuries for us. They're necessities, particularly when medical equipment is involved."*** *Purpl Pulse respondent*




Behavioural evidence from Purpl adds another supporting signal. As autumn approached, engagement with utility offers increased faster than the number of utility offers available.

That does not tell us exactly what households went on to do, but it is consistent with energy value becoming more important as winter approached.

## What this means:

**For many disabled consumers, energy affordability cannot be separated from energy need.**

**A household with less ability to reduce consumption has fewer ways to respond when the cost of that consumption rises.**

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# 3 The pressure moves elsewhere

## Key findings:

Higher energy costs do not remain contained within the energy bill. **If heating or electricity cannot be reduced enough to absorb the increase, another part of the household budget has to take the strain.**

That is where the Autumn findings begin to move beyond a conventional energy story.

Respondents most commonly expect to cut spending in areas that might traditionally be considered discretionary: eating out, clothing, leisure and days away. But the pressure reaches much further.




Food and groceries is one of the most frequently identified areas for cutbacks. Some respondents also expect to reduce spending on health related costs or disability related products and services.

For many, compromise has already begun. More than half strongly agree that they have cut spending on things that improve their quality of life in order to protect money for essential household bills.

The written responses show how blurred the line between “essential” and “discretionary” can become.

A product that looks optional from the outside may help someone leave the house, manage pain or remain independent. **A more expensive food product may be connected to dietary or health requirements. A delivery charge may be the price of being able to shop at all.**

That means the household response to rising costs cannot always be understood by simply dividing expenditure into essentials and luxuries.

For some respondents, the real question is which need has to give way first.

This becomes especially clear among those whose disability most strongly limits how much they can reduce energy use. Around half of this group expect to cut spending on groceries, while around one in five anticipate reducing disability related products or services and a similar proportion expect cuts to health related spending.

Almost two thirds expect higher energy costs to create a choice between adequately heating their home and other essentials such as food.

## What this means:

**An increase in one essential cost can become a reduction somewhere completely different. That makes the knock on effects of financial pressure just as important as the original increase in cost.**

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# 4 The buffer is thin




## Key findings:

Households absorb financial shocks in different ways.

Some can reduce consumption. Some can switch spending. Others can draw temporarily on savings or seek financial support.

The Autumn Purpl Pulse suggests many respondents have limited flexibility across several of those options at once.

The savings finding is particularly stark. **Only around one in eight strongly agree that they have enough savings to cope with an unexpectedly high winter energy bill, while six in ten score at the bottom of the scale.** Savings can help an unexpected cost remain an inconvenience rather than immediately becoming a trade off.

The picture around support is more mixed. Fewer than a third strongly agree that they know where to find financial help if they struggle with their energy bills. Confidence in being on the best tariff for individual needs is higher, but still far from universal.

None of this means respondents are uniformly financially vulnerable, and uncertainty about available support does not necessarily mean that support is unavailable.

However, when taken together, the findings point towards limited resilience when something goes wrong. That becomes particularly significant when combined with the energy findings. Respondents who say their disability most limits their ability to reduce energy use are also substantially more likely to worry about affordability, report very low savings resilience and say they have already sacrificed quality of life spending.

The survey cannot tell us that one factor causes the other. Income, household composition, housing, employment and the nature of an individual's disability will all affect resilience.

What it does show is a strong concentration of pressure. The people with fewer ways to adjust an essential cost also appear to have fewer financial options available when that cost rises unexpectedly.

> *"Most people are just getting by. An unexpected bill can quickly become financial trouble, and that creates constant stress."* Purpl Pulse respondent

## What this means:

**Financial resilience is not only about income. It is also about having somewhere to turn when circumstances change, whether through lower consumption, savings, alternative spending choices or effective support. For many respondents, several of those escape routes appear constrained at the same time.**

**Support only helps if people know it exists, understand whether it may apply to them and can navigate the process of accessing it.**

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# 5 The hidden cost of having less choice



Taken separately, the findings in this report tell different stories.

**The first is about behaviour.** The increased checking, comparison and caution identified during the summer has persisted.

**The second is about constraint.** For many disabled consumers, energy is an essential cost that cannot simply be reduced without consequence.

**The third is about displacement.** When that cost rises, the pressure moves into food, leisure, health, disability related spending and quality of life.

**The fourth is about resilience.** Many respondents have limited savings or confidence in the support available to absorb an unexpected shock before those trade offs become necessary. Together, they point to something larger.

The Summer Purpl Pulse argued that financial pressure was squeezing decision making power as well as spending power. The Autumn report builds on that idea. Disabled consumers are still checking, comparing and actively looking for value. They have not stopped making choices, but choices only matter when there is genuine flexibility between them.

Someone who needs more heating because of disability may not be able to choose substantially lower consumption. Someone using powered equipment cannot simply switch that need off. A household with little savings buffer may not be able to absorb a sudden bill before changing something elsewhere.

The result is not the disappearance of choice. It is a narrowing of the choices that remain realistic.

One respondent captured that relationship particularly clearly:

> ***"Disability doesn't just create extra costs. It can also remove the cheaper choices."*** *Purpl Pulse respondent*

That is why the central finding of this report is not simply that winter will be expensive, or even that disabled households face greater financial pressure. It is that for many disabled consumers, the combination of persistent decision pressure, unavoidable costs and limited financial resilience is norrowing the number of choices they have left.

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# 6 What this means...

## For brands and retailers



The findings reinforce a central idea from the Summer Purpl Pulse: value is about more than price.

Consumers under pressure are working harder to avoid poor decisions. For disabled consumers, accessibility, delivery, practicality and confidence can determine whether a cheaper option is genuinely usable at all.

**This is especially relevant in essential categories such as grocery, where the source of financial pressure may sit completely outside the category. A higher energy bill can arrive at the supermarket as a tighter food budget.**

**Retailers cannot remove that pressure, but they can influence how difficult it is for customers to navigate it.**

Clear pricing, genuinely useful promotions, accessible shopping journeys, dependable delivery and straightforward service all help make value easier to identify and act on.

When customers have less financial room for error, the cost of getting a decision wrong becomes harder to absorb. The commercial challenge is therefore not simply to provide more options. It is to make the right options easier to choose.

## For essential service providers




Energy providers face a different challenge because the service itself cannot easily be removed from household life.

The findings suggest that many disabled customers have limited ability to respond to higher prices through materially lower consumption. Advice that focuses mainly on “using less” will not be equally practical for everyone.

**Tariff clarity, predictable billing, accessible customer service and straightforward routes to financial support become more important where consumption itself has less flexibility.**

Support also has to be findable and usable. Fewer than a third of respondents strongly agree that they know where to find financial help if they struggle with their energy bills. Making support available is only part of the answer. Customers also need to understand that it exists, whether it is relevant to them and how to access it.

The findings also raise an important point about accessibility. Only a minority strongly agree that they would pay more for an energy supplier providing a more accessible service.

That suggests accessibility should be treated as a core part of an essential service, rather than as an additional benefit for which disabled customers are expected to pay more.

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The Autumn findings show how different household costs interact.

Energy, food, transport, health costs and disability related equipment may appear as separate lines in a household budget, but people experience them as competing demands on the same limited resources.

**When one essential cost increases and cannot easily be reduced, the consequences can surface somewhere entirely different.**

That matters because financial pressure can affect more than material consumption. It can also influence health, independence, social participation and the ability to absorb unexpected changes.

Purpl Pulse is not designed to evaluate individual welfare policies or prescribe the appropriate level of financial support. Its contribution is different.

It provides evidence about what happens to decisions when financial flexibility becomes constrained.

**Understanding the cost of something tells us one part of the picture. Understanding what people have to change because of that cost tells us another.**

# Conclusions

The Summer 2026 Purpl Pulse found that disabled consumers were not simply spending differently. They were deciding differently.

The Autumn evidence suggests those behaviours have become persistent.

Winter exposes another dimension.

For many respondents, energy is not a cost they can adjust as freely as other household spending. When its price rises, households often have to make the adjustment somewhere else: into food, social activity, health, disability related spending or the things that improve everyday quality of life.




At the same time, many respondents have limited savings or confidence in the support available to cushion an unexpected increase.

The result is a consumer who may be working harder than ever to make good decisions while having fewer realistic options available. That is the progression from the Summer report.

**The squeeze is not simply on what disabled consumers can afford. It is increasingly on how many real choices they have left.**

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# About this report

Purpl Pulse is a quarterly consumer insight programme created to build a deeper understanding of how disabled consumers make everyday financial and purchasing decisions.

The Summer 2026 report, **The Hidden Cost of Everyday Decisions**, explored how financial pressure was increasing the effort required before purchases felt affordable, accessible and workable enough to complete.

This Autumn 2026 edition, **The Hidden Cost of Having Less Choice**, builds on that work by examining how winter energy and household costs affect financial flexibility and the decisions disabled consumers make elsewhere.

The report combines three evidence sources: survey data from Purpl members, written responses describing their experiences, and selected behavioural evidence observed through the Purpl platform.

Each evidence source plays a different role. Survey data shows what respondents report thinking and experiencing. Written responses provide context and help explain why. Behavioural evidence is used selectively to test or add another perspective to patterns identified through the research.

Purpl provides an observational lens rather than a complete representation of all disabled consumers. Survey participants are Purpl members who chose to respond, and behavioural evidence can be influenced by the brands, offers and categories available through the platform.

For that reason, the report focuses on behavioural meaning rather than platform mechanics.

Where several evidence sources point clearly in the same direction, conclusions are stronger.

Where the evidence is more directional, the interpretation remains deliberately cautious, continuing the approach established in the Summer report.

Respondent quotations have been lightly edited for spelling, grammar and readability without changing their meaning.

**Methodology**

- Final cleaned analysis sample: 1,117 responses
- Total survey submissions: 1,168
- 2,681 written responses across three survey questions
- Strong agreement is defined as a score of 8 to 10 on a 1 to 10 scale
- Duplicate email responses were removed using the first response submitted, while anonymous responses were retained
- Final fieldwork dates: 28/9/26 to 15/10/26
- Behavioural observation period: 1/7/26 to 30/9/26

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