PURPL PULSE REPORT

The Hidden Cost of Everyday Decisions

How financial pressure is changing the way disabled consumers make everyday purchasing decisions

Consumer Insight Report

Summer 2026

Disabled consumers are not simply spending differently. They are deciding differently.

This launch edition of Purpl Pulse combines behavioural evidence, survey results and free text responses to show how financial pressure is changing the effort required before everyday purchases feel safe enough to complete.

84%
say they often look at discounts or offers without immediately making a purchase

79%
say they are comparing more options before making purchases

71%
say accessibility and ease of use affect where they choose to shop

69%
say they are more likely to abandon a purchase now than a year ago

64%
say purchasing decisions feel more mentally exhausting than they did a year ago

80%
of the key indicators of decision making pressure increased quarter over quarter

Why this report matters now.

Headline inflation may be falling, but for many disabled consumers financial pressure remains a daily reality.

At the same time, the Government's Timms Review is considering whether Personal Independence Payment (PIP) adequately reflects the additional costs of disability.

Purpl Pulse suggests those additional costs are not only financial. They also include the extra time, effort and compromise involved in making everyday purchasing decisions when accessibility, practicality and affordability do not always align.

Rather than measuring what disability costs, this report explores how those costs are changing the way disabled consumers make purchasing decisions.

Why this matters.

Understanding how disabled consumers make purchasing decisions helps brands, policy makers and organisations create products, services and support that better reflect the realities of everyday life.

The Core Thesis.

The first edition of Purpl Pulse suggests that the hidden cost of financial pressure is not only reduced spending power. It is an increased effort before spending.

That effort shows up in more checking, more comparison, more caution, more delay and more second guessing before people commit to everyday purchases. It also shows up in the harder choices disabled consumers often have to make between what is cheapest, what is most accessible, what is most practical and what feels safest to rely on.

Across the report, these pressures point towards one bigger idea: many consumers appear to face a Higher Confidence Threshold before committing to a purchase that feels worthwhile.

This is what makes the story in this report distinctive. It is not just a report about people cutting back. It is a report about how financial pressure, accessibility and confidence interact to shape disabled consumer decision making.

Price matters, but confidence is the deciding factor.

Across the report, affordability, accessibility, clarity and trust all shape whether a purchase feels workable enough to complete.

What is a Higher Confidence Threshold?

A Higher Confidence Threshold describes the extra reassurance many disabled consumers now need before completing a purchase. Price still matters, but purchases increasingly depend on confidence that they are affordable, accessible, practical and unlikely to create additional problems.

Executive Summary.

The first edition of Purpl Pulse suggests that financial pressure is changing how disabled consumers make everyday purchasing decisions. Rather than simply spending less, many consumers describe spending more time comparing, checking, delaying and reconsidering purchases before they feel confident enough to buy.

This is not only because budgets are under strain. It is also because many decisions now require more effort before purchase. Consumers appear to be spending longer weighing up value, checking prices, comparing options, and deciding whether a purchase feels manageable enough to go ahead.

Survey evidence makes that picture clear. Large majorities say they are looking at offers without buying immediately, comparing more options, and feeling more mental strain around purchasing decisions than before.

Behavioural data, viewed through the Purpl platform, broadly supports that direction of travel, especially in everyday categories such as groceries and fashion. It suggests that consumers are often putting more effort into getting comfortable enough to buy.

But the data also points to an important nuance. This does not look like a simple story of consumers roaming ever more widely across the market in search of better deals. Instead, it suggests that many may be narrowing into smaller sets of workable options and then thinking harder within those options before committing.

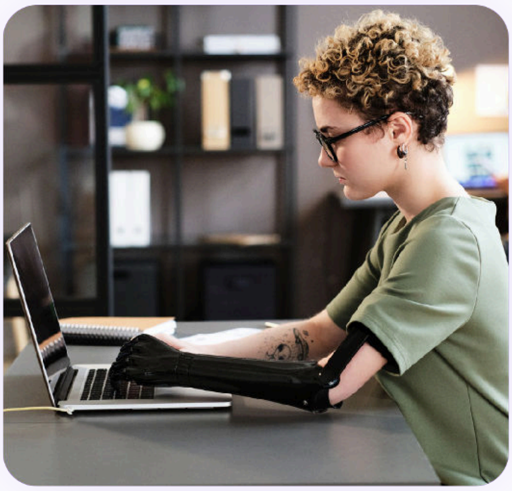
That is where accessibility becomes especially important. For many disabled consumers, the decision is not simply, "Is this cheap enough?" It is also, "Will this work for me?", "Will this take too much energy?", "Can I trust this service?", and "Will the process create more hassle than it saves?"

That means the cheapest option, the easiest option, the most practical option and the most accessible option are not always the same option.

For brands, the implication is clear. Discounts still matter, but they are not enough on their own. The brands most likely to win are those that combine value with clarity, low friction, accessibility and trust, helping consumers get over a Higher Confidence Threshold.

This is the beginning of a longer journey. Published quarterly, Purpl Pulse will continue tracking how disabled consumer behaviour changes over time, helping organisations understand not only what is changing, but why.

1 The Hidden Cost is Effort.



Key findings:

The clearest shift is not just in spending power. It is in the effort required before spending.

Across the survey, respondents consistently describe a shopping environment that feels more effortful and more mentally draining than it did even a few months ago. People say they are comparing more, delaying more, feeling more cautious and having to justify purchases more carefully.

The behavioural evidence supports that broad pattern, especially in routine categories where shoppers are making repeated decisions. In everyday areas such as groceries and fashion, the data suggests more pre purchase activity before people finally commit, consistent with more checking or hesitation before completion.

One member described that pressure clearly: "Being more clearly aware of how exhausting shopping is for me and how overwhelming I find it, I prefer online or delivery."

This moves the story beyond a narrow cost-of-living frame. Financial pressure is not only reducing what people can afford. It is increasing the cognitive burden of deciding whether to spend at all.

What this means:

More consumers are arriving at the point of purchase already mentally tired. If the journey is confusing, inaccessible or hard to trust, the risk of losing them rises.

2 Accessibility shapes confidence.

Key findings:

Accessibility appears to influence not just where disabled consumers shop, but whether a purchase feels realistic enough to complete.

This is one of the most important themes in the report. Seventy one per cent of respondents say accessibility and ease of use affect where they choose to shop.

The accessibility trade off

Top reasons people choose a more expensive option:

That matters because disabled consumers are not always choosing between a cheap option and an expensive option in the abstract. They are often choosing between an option that is cheaper on paper and an option that is more practical, more manageable or simply more possible.

One respondent explained: "Having to shop around which is harder as a wheelchair user. Have to weigh out the cheapest price and add on fuel prices to see where it is best to shop."

Another put the trade off even more starkly: : "Not only do I have to consider accessibility when shopping, I now have to factor in the excessive price increases with basic groceries."

This is a crucial distinction. For many disabled consumers, accessibility changes what counts as a real choice. A slightly more expensive option may still be the better or only realistic option if it reduces effort, uncertainty, travel difficulty or physical strain. That is why accessibility should not be treated as a side issue.

It is part of the decision itself, and part of what determines whether a consumer reaches their Higher Confidence Threshold.

What this means:

Accessibility is not only a value issue. It can shape whether a purchase feels workable enough to complete.

3 Comparison is rising, but practical choices may be narrowing.

Key findings:

Disabled consumers appear to be comparing more before they buy, but not necessarily across a wider set of retailers.

At first glance, the survey suggests a straightforward conclusion: people are comparing more options before making purchases. That is true at the level of felt behaviour. But the behavioural data adds a more nuanced picture.

Instead of showing a simple expansion in browsing across the market, the data suggests that many consumers may be concentrating more heavily on smaller sets of familiar, workable or credible options and then scrutinising those options more carefully before deciding.

That makes sense in the current environment. When money, energy and time are all under pressure, many consumers may not want to explore endlessly. They may instead return repeatedly to options that already feel manageable, while thinking harder inside those practical shortlists before committing.

That helps explain why this is not simply a report about bargain hunting. It is also a report about decision fatigue, and about the rising Higher Confidence Threshold a purchase must cross.

79%
SAY THEY'RE COMPARING MORE

But behavioural evidence suggests:
People are checking more carefully
- not shopping more widely -

What this means:

Brands do not just need awareness. They need to become one of the few options that feels safe, clear and workable enough to stay under consideration.

4 Routine decisions are where pressure bites hardest.

Key findings:

The strongest behavioural strain appears in routine purchases, where repeated decisions create cumulative pressure.

This is why everyday categories matter so much in the report. Repeated purchases create repeated moments of judgement. When the same kinds of choices become harder every week, the cumulative mental load can be significant.

Groceries are the clearest example. The behavioural pattern suggests more effort before completion than in the earlier period, alongside weaker value conditions than before. One likely interpretation is that shoppers are checking more often because value matters more, but the final purchase decision does not always feel compelling enough to convert as smoothly as it once did.

Fashion shows a similar direction. People may still want or need to spend in the category, but appear less likely to move smoothly from browsing to completion after engaging with offers.

Not every category moved in the same way. That is important because it suggests the behavioural story is not one of universal collapse. It is more selective than that. Some categories appear to be absorbing more pressure than others.

Behavioural evidence shows the strongest signs of increased pre purchase effort in routine categories such as groceries and fashion.

What this means:

Routine decisions are where rising effort becomes most visible, and where brands are most likely to feel the commercial effects of decision fatigue.

5 Confidence is the thread running through everything.

Key findings:

The strongest single theme in the report is confidence.

Price pressure, accessibility needs, more comparison, delayed purchases, caution and stress are not separate stories. They are all parts of a wider confidence story.

Consumers need to feel confident that a purchase is worth the money, manageable in practice and unlikely to create more problems than it solves. When that confidence drops, behaviour changes. People pause. They compare more. They delay. They second guess. They look for reassurance.

What builds purchase confidence?

- Price ✓
- Accessibility ✓
- Trust ✓
- Ease ✓
- Practicality ✓

That is why the report should not be read as a list of disconnected facts. The running theme is that purchasing decisions are becoming more effortful because the Higher Confidence Threshold is becoming harder to cross.

What this means:

The brands that reduce uncertainty are likely to outperform the brands that simply add more choice.

6 What this means for brands and partners.

The findings suggest that improving accessibility is not simply about inclusion. It can also reduce friction, increase confidence and improve the likelihood that consumers complete purchases.

1. Value is about more than discount depth

Savings matter, but the evidence suggests that price alone is not enough to secure completion.

2. Reducing friction is a commercial advantage

If consumers are working harder to justify spending, every avoidable obstacle becomes more costly.

3. Shortlist status matters

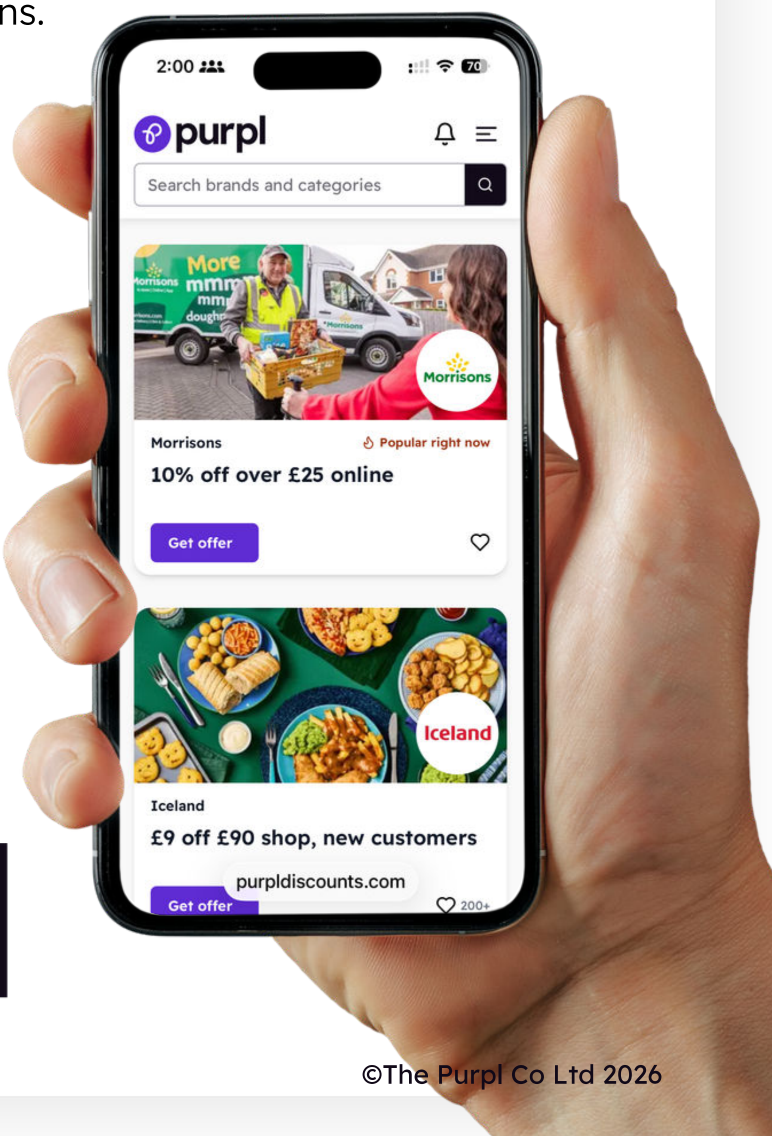
The battle may not be to be one of many options. It may be to be one of a very small number of credible options.

4. Accessibility can support conversion

For many disabled consumers, accessibility is part of the conversion journey, not something separate from it.

5. Confidence is a growth lever

Anything that helps a customer feel more certain, more reassured and more in control is likely to matter more in a high pressure spending environment.



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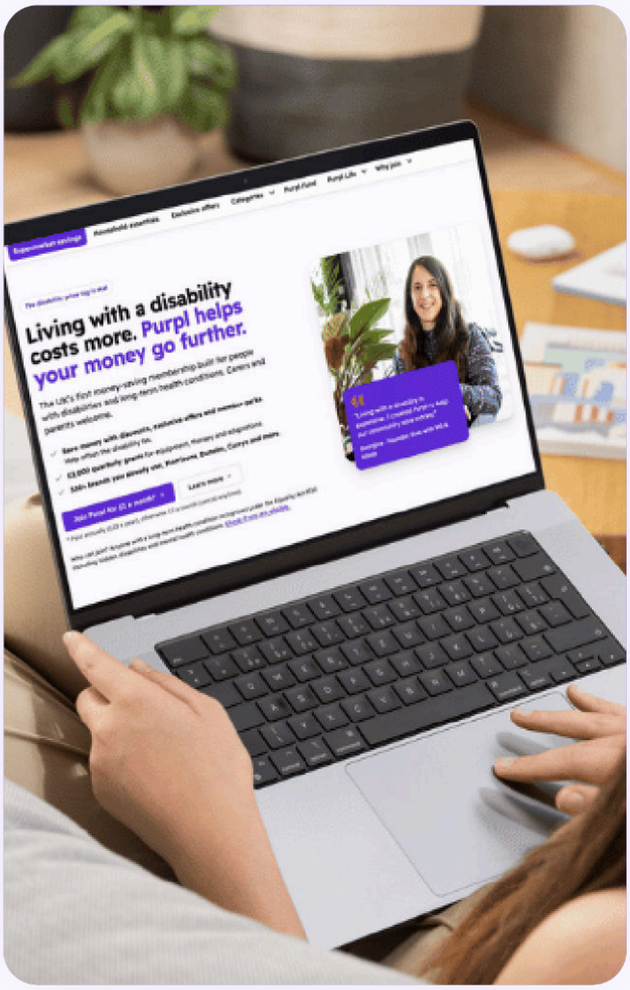
Conclusions.

The first edition of Purpl Pulse suggests that the hidden cost of financial pressure is not only reduced spending power. It is the growing effort required before everyday purchases feel safe enough to complete.



The strongest message is simple: disabled consumers are not simply spending differently. They are deciding differently.

The evidence points to more effort before purchase, tighter practical shortlists, and a greater need for confidence before committing. That confidence is shaped by price, but also by accessibility, clarity, practicality and trust.

For disabled consumers, the real squeeze is not only on spending power. It is on decision making power.

purpl The UK's leading disability savings platform. Founded by disabled people, for disabled people.

100,000+ members

£2 million saved by disabled households

400+ brand partners

Community Grant Fund reinveting revenue back into the disabled community.

Award winning platform:

AWIN Power 100 2026

UK StartUp Awards South East StartUp For Good Award 2026

D-30 Disability Impact 2025 Honoree

Business Disability Forum Smart Leader Award 2025

Rakuten Golden Link Winner for Social Impact 2025

About this report

Purpl Pulse is a new consumer insight programme from Purpl, designed to understand how disabled consumers are making decisions in a period of financial pressure. Purpl Pulse was created to build one of the UK's leading evidence bases on disabled consumer behaviour.

By combining behavioural observation with member research, each report aims to provide practical insight that helps organisations make better-informed decisions.

This first edition combines three evidence sources:

- behavioural data observed through the Purpl platform
- survey responses from 1,344 respondents
- 1,012 open text comments

The report is behaviour led and survey interpreted. Behavioural data is used as the main evidence base for what people appear to be doing. Survey responses and open text comments help explain why those behaviours may be happening, how they feel, and where consumers themselves believe the pressure points are.

It is important to be clear about the limits. Purpl provides an observational lens, not a complete view of all disabled consumer spending everywhere. The analysis has therefore been normalised where possible using activity, offer volume and mix based measures to reduce platform specific distortion. Even so, some platform specific effects cannot yet be fully removed.

That is why the report focuses on behavioural meaning rather than platform mechanics. Where the evidence is strongest, the conclusions are stronger. Where the evidence is more directional, the report is careful about saying so.

What is Purpl Score?

Purpl Score is Purpl's developing measure of accessibility and customer experience quality.

The long term ambition is to test whether accessibility and ease of use are linked to stronger consumer confidence and smoother commercial outcomes.

Purpl Score is still early. In this first report it is used only as an exploratory signal, not as a settled proof point. Coverage is still incomplete, and the data is not yet strong enough to support broad causal claims across the whole market.

Even so, the early signal is useful enough to justify developing the measure further in future editions.

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