



Imtac statement on the Motability Scheme

(May 2026)

Imtac is committed to making information about our work accessible. Details of how to obtain information in your preferred format are included on the next page.

Making our information accessible

As an organisation of and for disabled people and older people Imtac recognises that the way information is provided can be a barrier to accessing services and participation in public life. We are committed to providing information about our work in formats that best suit the needs of individuals.

All our documents are available in hard copy in 14pt type size as standard. We also provide word and pdf versions of our documents on our website – www.imtac.org.uk. In addition, we will provide information in a range of other formats including:

- Large print
- Audio versions
- Braille
- Electronic copies
- Easy read
- Information about our work in other languages

If you would like this publication in any of the formats listed above or if you have any other information requirements, please contact:

Michael Lorimer
Imtac
Titanic Suites
55-59 Adelaide Street
Belfast BT2 8FE

Telephone/Textphone: 028 9072 6020
Email: info@imtac.org.uk

Website: www.imtac.org.uk
Twitter: [@ImtacNI](https://twitter.com/ImtacNI)

About Imtac

The Inclusive Mobility and Transport Advisory Committee (Imtac) is a committee of Disabled people and older people as well as others including carers and key transport professionals. Its role is to advise Government and others in Northern Ireland on issues that affect the mobility of Deaf people, Disabled people and older people. The aim of Imtac is to ensure that Deaf people, Disabled people and older people have the same opportunities as everyone else to travel when and where they want.

Imtac receives support from the Department for Infrastructure (herein after referred to as the Department).

Introduction

Motability is a government backed scheme that allows Disabled people to lease a vehicle using the Enhanced Rate of the Mobility element of Personal Independence Payment (PIP). Many disabled people face additional barriers to travel, and transport compared to non-disabled people. Public transport remains inaccessible to many with other barriers including an inaccessible pedestrian environment resulting in Disabled people travelling less than non-disabled people. Motability has provided many Disabled people with an essential service that has enabled us to live independent lives and be active and valued members of the community.

The Scheme provides other support that directly benefits Disabled people. People can use their PIP payment to lease a wheelchair or other mobility equipment. The organisation allocates a percentage of its profits to its charitable arm, the Motability Foundation. The Foundation provides grants for a range of purposes including directly to individuals to help fund the most expensive adapted vehicles including wheelchair accessible vehicles (WAVs) and to a range of organisations to advance improvements to transport and travel for Disabled people.

The Scheme is not immune to criticism. There have been several Audit Office reports critical of what is seen as excessive remuneration of senior executives in the organisation. There has also been criticism of the profits made by the organisation, the work of the charitable arm, the transparency of the organisation and whether Disabled people are receiving the best value from their payments to Motability. Imtac has in

the past highlighted our concerns about the scheme alongside our colleagues in the Mobility and Access Committee for Scotland (MACS).

Despite these concerns the Motability Scheme should be seen as a positive initiative that promotes independence, accessibility and inclusion. However, the scheme has been subject to an increasingly noisy campaign, portraying it as controversial and a burden on the state and taxpayers. It has fed into a wider narrative, demonising Disabled people, their families and carers. This narrative has its origins online and on social media but been adopted by some in the wider media and politicians from across several political parties (including locally the Communities Minister). This damaging false narrative contributed to significant detrimental changes announced by the Chancellor of the Exchequer in the budget in November 2025.

Imtac has drafted this statement to directly challenge this narrative. We want to debunk the myths and misinformation about the scheme used by many including politicians. We want to highlight the detrimental and counterproductive changes that have been made to the scheme. Most of all we want to be clear in our support for a scheme that is beneficial for so many disabled people. In a world that routinely excludes and discriminates against Disabled people, we must protect and promote schemes that work, not denigrate and introduce changes that further restrict and diminish our lives.

Busting the myths and misinformation

It is not true that the Motability Scheme is open to too many people and is easy to access. Only people who have been awarded the Enhanced Rate Mobility Component of PIP can access the scheme. There is significant evidence that PIP is not an easy benefit to apply for. Statistics show that the fraud level for PIP is less than 1%. Many people who receive the enhanced rate for mobility do not use the service. In Northern Ireland only around a third of those eligible for the scheme avail of its services. This will include severely disabled people who require the highest level of vehicle adaptations which are available within the Motability Scheme.

Contrary to the toxic narrative, Motability vehicles are not free. Disabled people pay for the leasing of vehicles through the mobility component of their PIP. Most cars in the scheme also require a non-refundable upfront payment which is covered by the disabled person. The cost of this up-

front payment varies depending on the vehicle but can be as high as £8000.

Criticism of the scheme has also focused on the types of vehicles available under the scheme including vehicles that are not adapted and the availability of “luxury” vehicles. To be clear disabled people have different requirements, not everyone who needs the mobility a vehicle offers needs adaptations, and we should not have to justify this to anyone. Most vehicle leases (94%) through Motability are economy vehicles. Some people do need larger vehicles and features offered only through certain manufacturers and vehicle types. As previously indicated larger vehicles including WAVs attract the largest up-front payments, which must be paid by the disabled person. Many claims of makes and models of luxury vehicles available through the scheme are simply untrue.

People who have invisible impairments have been particularly targeted by misinformation about the scheme. This includes claims that people with conditions with acne and tennis elbow can access the scheme. People with ADHD have been particularly targeted. None of these claims stand up to further scrutiny. The number of people who qualify under these conditions are very small with most qualifying because of other, more significant impairments.

Another common complaint adopted in the narrative about the scheme is that it is open to widespread abuse, with the ability to have three named drivers leading to vehicles being driven by people other than the person in receipt of the service. This narrative appears to misunderstand that others can drive a Motability if the person in receipt of the service is the beneficiary of the journey, for example family carers or personal assistants transporting disabled children or disabled adults unable to drive. Motability make clear to users what misuse of the Scheme involves and does act where this takes place, including ultimately removing vehicles.

A key part of the narrative against Motability has been it is a drain on taxpayers, that money dedicated to Motability should be spent on other priorities. The fact that Motability accounts for a significant percentage of new car sales is often cited as a rationale for the need for restrictions and reform (in Northern Ireland around 46% of new cars sales are Motability vehicles). There is no evidence that the scheme is a drain on the public purse, on the contrary the nature of the leasing scheme, in

terms of both buying power of Motability and the resale of vehicles in the second-hand market, means there is few if any demands on the public purse. It is also clear that the Motability scheme brings wider economic benefits and supports the new and second hand vehicle market in the UK.

Impact of recent changes to the scheme

As a direct result of misinformation, changes to the scheme were announced by the Chancellor of the Exchequer through the budget in November 2025 and more recently by Motability. The changes involve limiting the vehicles available to Disabled people and increasing costs for users through limiting tax relief on insurance and the costs of upfront payments.

Both the changes announced by the Chancellor and Motability were introduced without any consultation with Disabled people or our organisations. The change will result in a very small saving for the Government (£1 billion by 2030) but will have a major impact on Disabled people, restricting choice and increasing costs, excluding some from the scheme in future.

These impacts include increasing upfront costs for vehicles, making the scheme unaffordable for many who need larger vehicles. The recently announced halving of mileage limits to 10,000 miles a year and fivefold increase in the cost of each additional mile above this limit will not only make the scheme unaffordable for some, but it will also specifically penalise many people who live in rural areas or need to drive to do basic every day activities including work. Given the rural nature of Northern Ireland these changes are likely to have a disproportionate negative impact here. Additional costs for people taking their vehicle into the European Union will again disproportionately impact on users of the scheme in Northern Ireland.

The Committee also views a mandatory requirement for a black box to be fitted on vehicles leased by people under 30, as discriminatory and infantilising. We believe that the constant assessment of driving with the fear of being penalised and potentially having the vehicle removed, is excessive and will create unnecessary anxiety and fear amongst Disabled people. Some of the criteria, such as the need to take a break from driving every hour or limits on the number of journeys that can be made, appear unreasonable as no such restrictions are applied to other

vehicle users. The recent announcement that Motability will pause the roll out of these changes is welcomed by Imtac.

Overall, as package, we view the recently announced changes are an attack on the independence of Deaf and Disabled people to choose how and where we travel.

Imtac statement on Motability

Deaf and Disabled people face oppression and discrimination daily. Physical and attitudinal barriers exclude us from everyday activities and services including transport and travel. Deaf and Disabled people have been amongst the hardest hit by austerity, the COVID-19 pandemic and the cost-of-living crisis. Within this context the attack by some on Motability, and the wider demonisation Deaf and Disabled people, their families and carers is sickening and unacceptable. Imtac's position is clear. Motability is an example of a scheme that works for many Disabled people and carers, it should be celebrated and supported not subjected to unfounded attacks based on a bogus austerity agenda.

The Motability Scheme provides an essential service for many Disabled people. It provides a convenient, affordable, accessible and often essential leasing scheme that enables many Disabled people to participate in the community as active citizens including work. The Scheme is self-sustaining, minimising costs to "taxpayers" and provides support to the car industry and the wider economy.

The recent changes announced by both the UK Government and Motability, risk making the scheme unaffordable and unworkable for some Disabled people. In a world in which alternatives are still inaccessible the lives of Disabled people will be made harder, increasing inequality, exclusion, dependence and poverty. The changes also have the potential to damage the UK car industry and economy and increase reliance on government funded transportation schemes such as home to school transport, hospital transport services and door to door transport services. In summary the changes are, in the opinion of Imtac, counterproductive undermining the economy and wider Government policies such as the aim to increase the numbers of Disabled people in work.

The current toxic narrative around Motability is largely based around misleading and bogus information. It originated online and on social media with individuals and organisations with a track record in

demonising Disabled people and carers and spreading misinformation. For many Disabled people countering misinformation and hate is a constant, exhausting battle that impacts directly on wellbeing. For Imtac it is both disturbing, and frankly disgraceful, that online misinformation has been adopted and amplified by both elements of traditional media and our politicians. To hear the Executive Minister responsible for the Disability Strategy recently indulge in public denigration of the Scheme is particularly disappointing and dispiriting to our members.

There are, in the opinion of Imtac, legitimate questions that should be asked about the Motability Scheme. These include the excessive remuneration of senior Executives; whether the profits generated by the scheme are justified; whether Disabled people (who fund the Scheme) receive value for money from the Scheme; and whether Disabled people have a sufficient role in shaping the organisation, both Operations and the charitable foundation.

Based on the above the Committee are asking for the following in relation to the future of the Motability Scheme:

- The UK Government and Motability reverse recently announced changes to the scheme.
- The UK Government and Motability make the best interests of Deaf and Disabled people as the central consideration in any discourse and decision making about the future of the Scheme.
- No changes should be made to the Scheme in future without the meaningful engagement and involvement of Deaf and Disabled people including users of the Scheme.
- All future public discourse about the Scheme is based on fact and evidence.
- Our politicians demonstrate responsibility and leadership when talking about the Scheme and not indulge in spreading misinformation.
- Changes are made to the Governance of Motability to ensure that Deaf and Disabled people have a greater role on how the scheme is operated and how moneys are spent by both Motability Operations and The Motability Foundation.