

The Motability Scheme:

Connecting disabled
people to life-changing
independence and
freedom

Empowering people to live their lives,
strengthening the UK's economy







Contents

Our customers: Making independence possible for disabled people	5
The Motability Scheme: Enabling Inclusive Mobility	9
Social impact: Empowering access, elevating Lives	13
Economic impact: Scaling social purpose through economic power	22
Aiding disabled people in the transition to electric vehicles	24
Advocacy and collaboration: Shaping a future that moves everyone forwards	27
Driving positive change through science-based targets	29

Mobility means more than movement – it means connection, independence and the freedom to live on your own terms. For over 45 years, the Motability Scheme has helped disabled people unlock these opportunities, turning a vital government allowance into a lifeline. Behind every vehicle lease is a story of possibility: of someone getting back to work or working longer, reconnecting with family and friends or simply getting where they need to go, with ease.

**"It's not just
transport –
it's a *lifeline*."**

– Motability Scheme customer

Our customers: Making independence possible for disabled people



At the heart of the Motability Scheme is a powerful belief: that everyone deserves the freedom to get about, to connect and to thrive. When the Scheme was established, it addressed a very real problem – a motor market that didn't meet the needs of disabled people. Inaccessible designs, unaffordable costs and a lack of tailored support left many disabled people excluded from independent travel.

That challenge still exists today. Research shows that public transport remains limited or unsuitable for many disabled people, particularly those who live in suburban or rural areas. Private vehicle ownership is often not a viable alternative, due to its cost, complexity and inaccessibility. The transport accessibility gap – the percentage difference between journeys undertaken by people with mobility difficulties and those people without – has been stuck at around 38% for a decade. The Scheme exists to remove those barriers. By using their government-funded mobility allowance, our customers can lease a fully serviced vehicle – be it a car, powered wheelchair, wheelchair accessible vehicle

(WAV) or scooter – on a package that's designed around their lives. Many customers describe their vehicle as a *lifeline* – a simple, dependable solution that enables them to work, study, attend medical appointments and engage with their communities. For some, it means being able to return to employment. For others, it's the difference between social isolation and a vibrant, independent life.

Our customer base is diverse and reflective of the UK today. Our average customer is 52 years old, with around **60% being women**. Roughly 90% currently drive petrol or diesel vehicles – though this is beginning to shift, with the number of customers choosing an electric vehicle (EV) by April 2025 increasing to more than 94,000. We are also proud to serve a population that is often underserved, as **42% of customers have an annual household income below £20,000**, and many live in rural or poorly connected regions where public transport simply doesn't meet their needs.

Who qualifies for the Motability Scheme?

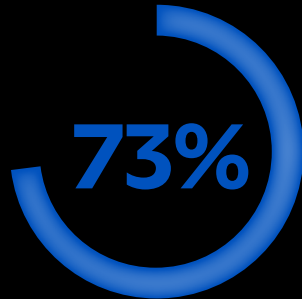
To join the Motability Scheme, our customers must receive a qualifying mobility-related benefit awarded by a government department or agency. It is important to note that eligibility for these benefits is defined by government.

These include:

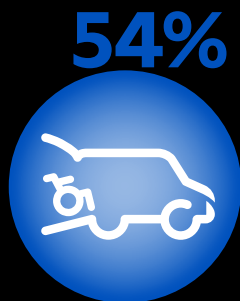
- Higher Rate Mobility Component of Personal Independence Payment (**PIP**)
- Disability Living Allowance (**DLA**)
- Adult Disability Payment (**ADP**) or Child Disability Payment in Scotland
- War Pensioners' Mobility Supplement (**WPMS**)
- Armed Forces Independence Payment (**AFIP**)

Impact that goes beyond convenience

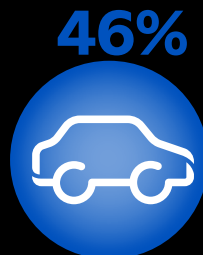
Since joining the Scheme...



of those who were previously reliant on public transport now enjoy greater mobility.



of WAV users travel more



of customers travel more



59% of customers apply within three months of discovering the Scheme, highlighting its instant appeal.

Our customers' voices matter

Our customers consistently highlight the ease and reliability of our all-inclusive package – insurance, servicing, maintenance, breakdown assistance and tyre replacement. The stress and unpredictability of private vehicle ownership are replaced with peace of mind, simplicity and value.

But the true power of the Scheme is best understood through the voices of those who live it. That's why we work closely with a network of customer ambassadors – people like Laurie Williams, Paralympic Champion for Great Britain.

Their stories reveal the real-world transformation enabled by mobility: access, dignity and renewed independence.



Pursuing her passion:

How Laurie Williams reached the top of her sport with the Scheme's support

Laurie has been a member of the Motability Scheme for as long as she can remember. As Laurie has had a disability since young, her parents initially managed the Motability Scheme on her behalf, but since she turned 16, she has been in control and has never looked back.

Laurie never wanted to have to rely on public transport or need help getting on and off trains. She always wanted the freedom to go where she wanted, when she wanted. Standard car pedals weren't an option, so Laurie learned to drive using a push-pull control system through the Scheme. "It makes driving easy – and pretty fun as well," she says.

For Laurie, her car isn't only about convenience. Of course, it lets her take her dog out, run errands, transport her wheelchair and her

daughter's pram. But most importantly, it helped her chase her dream of becoming a professional athlete.

Wheelchair basketball is her passion and to make it a career, she needed to travel to practices and nationwide competitions. Her Motability Scheme car became a vital part of achieving her dream, and her dedication paid off. She is a successful Paralympian wheelchair basketball player for Great Britain, having competed in the last four Paralympic Games.

As her journey evolved, so did her role with the Motability Scheme. Becoming an ambassador felt like a natural next step, using her platform to raise awareness and help others understand just how transformative the Scheme can be.

Today, Laurie continues to live her life on her own terms – as a professional athlete, a mother and an advocate for accessible transport that transformed her life.

"The Motability Scheme allows me to be independent, travel with confidence and focus on what truly matters. It's something I will never take for granted."



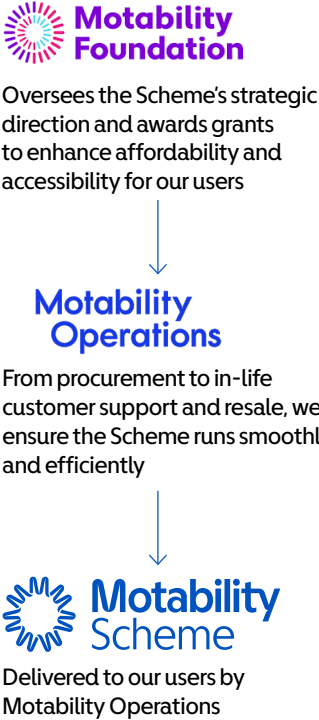
The Motability Scheme:

Enabling inclusive mobility

For more than 45 years, the Motability Scheme has transformed the lives of disabled people across the UK. Today, it enables over **860,000 people** to access good value, reliable and worry-free transport. Through the Scheme, disabled people can choose to lease a dependable vehicle by exchanging their government-funded mobility allowance – unlocking the freedom to live independently with dignity, connect with their communities and seize everyday opportunities.

We believe that access to mobility should be seamless and empowering. That’s why the Scheme is designed to remove as many logistical and financial barriers as possible – providing customers with everything they need in one, all-inclusive lease.

How the scheme works: removing barriers to mobility



Eligible individuals can choose to exchange their allowance and lease a car, WAV, powered wheelchair or mobility scooter through a three-to-five-year package that covers all the essentials by removing financial barriers, such as the high cost of insurance.

At the end of the lease, returned vehicles are sent to our purpose-built refurbishment centre in Coalville. There, each vehicle is carefully assessed, restored and resold into the used car market – ensuring value is recaptured and reinvested in the Scheme and customers' mobility.

A model with purpose at its core

The Motability Scheme is run with a unique structure that puts people first. It is delivered by Motability Operations, a commercial company with deep operational expertise – and governed by the Motability Foundation, a registered charity that sets the Scheme's strategic direction and ensures it delivers on broader social impact goals. While Motability Operations handles the day-to-day delivery, the Motability Foundation safeguards the mission and provides grants to support customer mobility.

Motability Operations is owned by four major banks that have waived their rights to dividends, meaning any profits are either reinvested in the Scheme or donated to the Motability Foundation – safeguarding the return of value to customers and the wider public.

This all-inclusive package consists of:

- comprehensive insurance
- servicing and maintenance
- breakdown cover
- tyre replacement
- support for electric vehicle charging, both at home and on the road

This all-in-one approach eliminates the hidden costs and stress of traditional vehicle ownership, giving our customers peace of mind and dependable independence.

Here's how that benefits customers and taxpayers alike:

- Profits are reinvested to keep the Scheme's good value and ensure it is sustainable.
- Where possible, surplus funds are donated back to the Foundation to support grants, research and innovation for those who need them most.
- The cost of leases are paid for by the allowances of those who choose to use the Scheme.
- The borrowing required to buy cars for the Scheme is funded by private investment, operating off the Government's balance sheet and protecting taxpayers from risk.

At every level, the focus is clear: to deliver mobility in a way that enhances independence, protects dignity and serves the public good.

The impact of the Motability Scheme across the UK¹

860,000+
disabled people
supported

Empowering access to work, healthcare, education and community life through affordable, worry-free mobility

£4.3 billion
contributed to UK
GDP every year

For every £1 in allowances, £1.50 of economic value is returned to communities across the UK

34,000
jobs supported

Including 10,500 jobs at key partners like RAC and KwikFit – stimulating local employment

£773 million
in tax revenue

Enough to pay the annual salaries of 24,200 NHS nurses – funding vital public services

¹ *The Economic and Social Impact of the Motability Scheme*, Oxford Economics, 2022/23.



Social impact:

Empowering access,
elevating lives

The Scheme is both a mobility service and a catalyst for social inclusion. By enabling disabled people to travel independently, it unlocks access to the essential elements of life: education, employment, healthcare, community and connection. In doing so, it helps build a fairer, more inclusive society – one journey at a time.

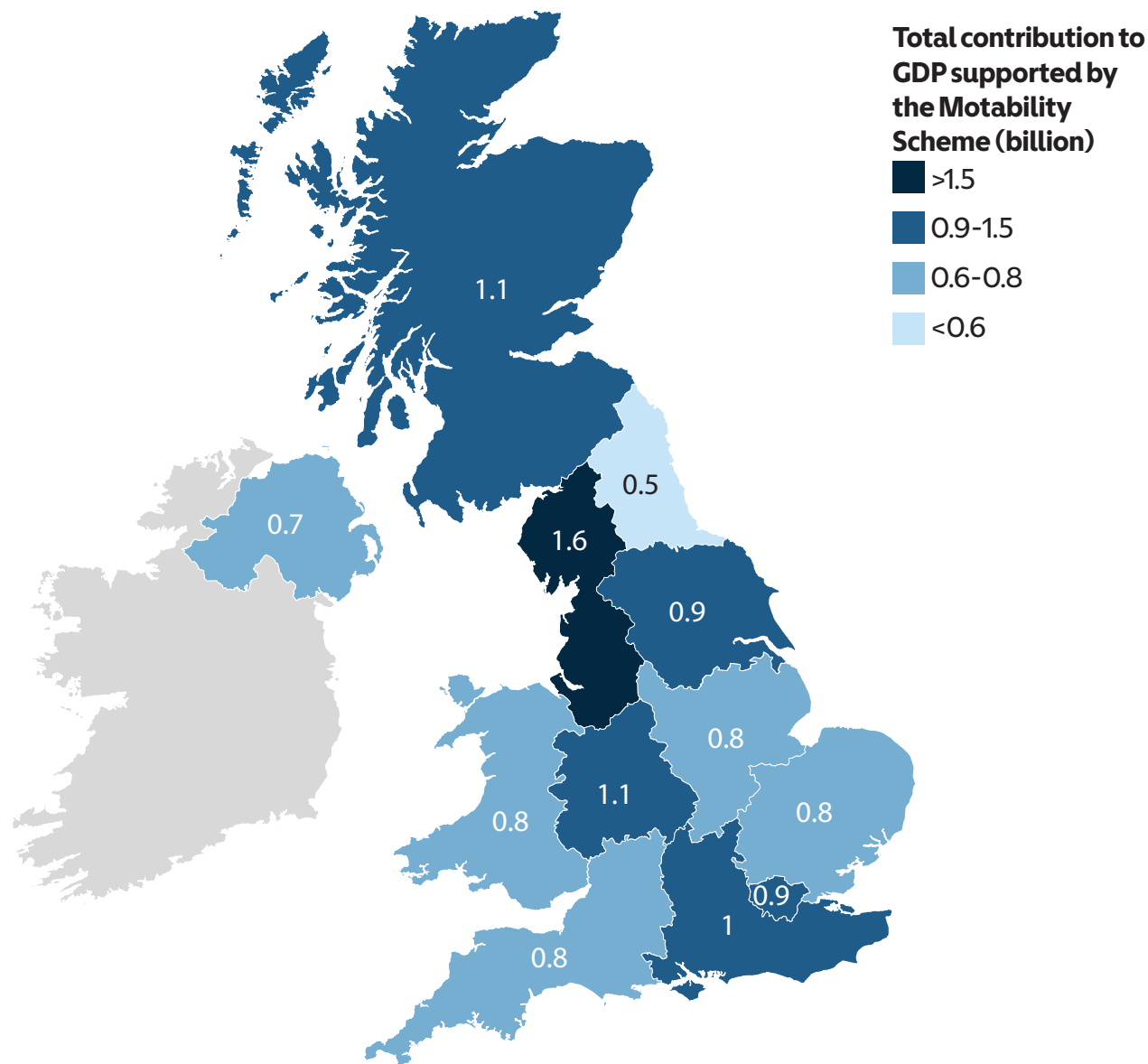
We have delivered an estimated **£11.2 billion** in total social value, as calculated by Oxford Economics. This impact is grounded in the lived experiences of our customers and spans six key areas:

- **Regional impact:** serving every corner of the UK
- **Healthcare access:** reducing strain, improving outcomes
- **Well-being:** improving quality of life at scale
- **Time:** a hidden but powerful currency
- **Education:** enabling learning and growth
- **Employment:** driving economic participation

Regional impact: Serving every corner of the UK

We reach every UK nation, region, and parliamentary constituency – ensuring that social value is distributed equitably.

Estimated monetary value of the Scheme's benefits to customers by region



Healthcare access: Reducing strain, improving outcomes

Independent travel gives our customers the freedom and reliability to attend medical appointments on their own terms – avoiding missed care, and reducing pressure on NHS patient transport services. These savings add up. The Motability Scheme helps the NHS save around **£253 per customer** every year by reducing missed appointments and lowering demand for patient transport.

Well-being: Improving quality of life at scale

A profound impact lies in how our customers feel: more independent, less isolated and better equipped to live fully.

And the benefits extend beyond our customers. Family members often experience reduced stress, improved relationships and more shared time together – proof that the Scheme creates ripples of positive impact throughout households and communities.

Moments of joy:

How Vicky and others are living everyday life with the Motability Scheme

For many, the Motability Scheme is more than just access to a car – it's independence. Whether running errands, getting to work, attending appointments or simply meeting friends for coffee, the freedom to move around – on your own terms – is life changing.

Vicky Hoban is a testament to this. A para-equestrian living with Ehlers-Danlos syndrome, Vicky joined the Motability Scheme in 2024 and has named her car Inde, short for Independence.


And Vicky isn't alone in that feeling. Across the UK, thousands of people use the Motability Scheme to achieve independence.

For one member, "The Motability Scheme has given me my life back, my independence back. I'm an actual person again." For this person, having a car has not only proved invaluable for their physical mobility, but for their mental health as well. The ability to leave

the house, manage daily tasks, and connect with the community without being dependent on anyone else, has changed their life completely.

The benefits of the Scheme extend to carers and family members as well. Knowing that a car is always available brings peace of mind, especially for emergencies, but also for appointments or fun outings. Carers know that their loved ones have the flexibility to get around on their own terms.

For Vicky and so many others, it's not just about having a car – it's about living their life as they want to.



"My body might not work but to be able to just say, 'Okay, we're going to do multiple things today' – it's almost indescribable what it does to a person's life."

Time: a hidden but powerful currency

Time regained is freedom restored. Shorter, more direct journeys allow people to reclaim precious hours each week.

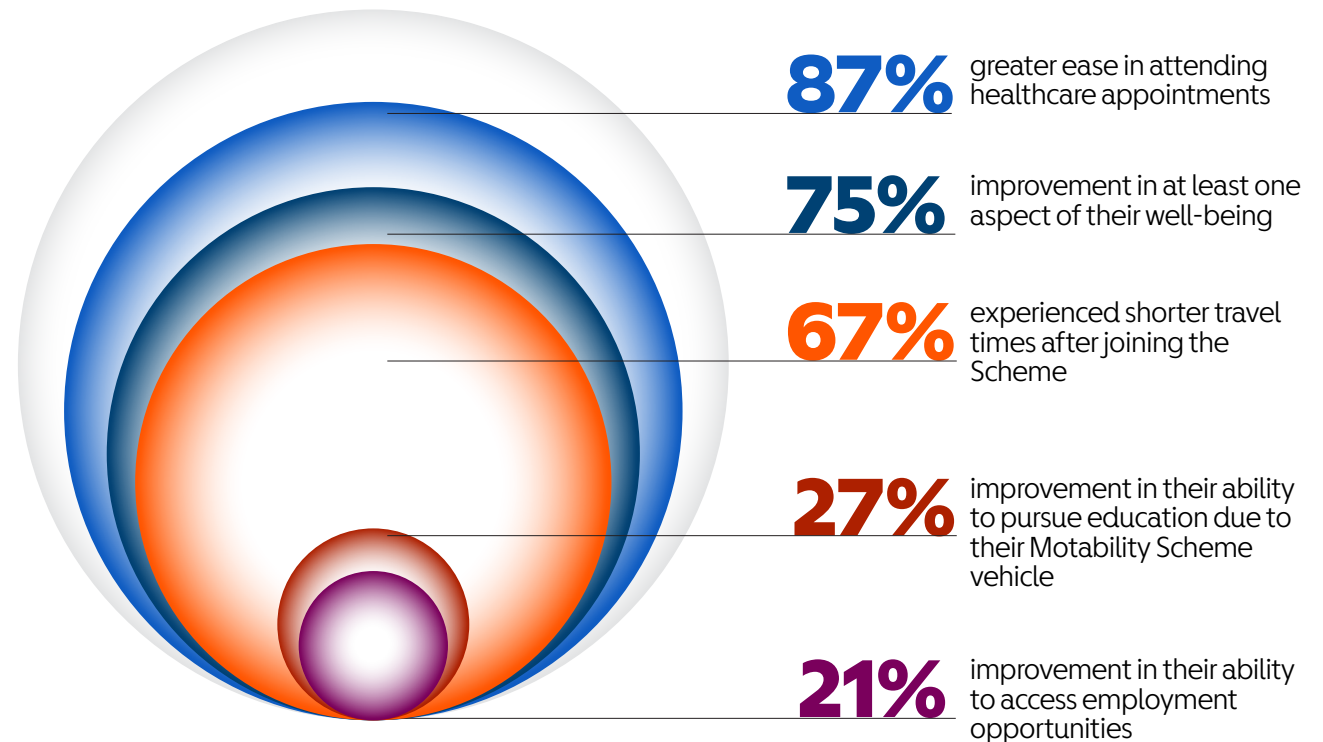
Education: enabling learning and growth

Mobility also unlocks opportunity in education and training, particularly critical for young people and those retraining for the future.

Employment: driving economic participation

For many, a Motability Scheme vehicle is the key to entering – or re-entering – the workforce. Those in work gained, on average, an additional **two days of employment per week**, leading to greater financial stability and productivity.

How the Motability Scheme improves everyday life for disabled people



On the road to education:

How driving opened doors for Ben

Ben, 19, from Hull, received a Motability Foundation grant for 40 hours of driving lessons while studying for his diploma at college, after pre-ordering a Motability Scheme car.

"I wanted to learn to drive to get around easier," says Ben. "Before, I was reliant on other people and public transport but, since learning to drive, I go out on my own every single day. I have cerebral palsy, which affects both of my legs. Although I can walk, I can't make certain moves with my lower legs so, for driving, I use hand controls."

For Ben, public transport was too unreliable. "If I was in a wheelchair, and the bus was full of other wheelchair users or prams, I couldn't get on. Sometimes taxis were more than half an hour late

"Being able to drive means I can go anywhere I want on my own terms."

and sometimes they didn't come at all. If you are waiting around, outside in cold weather, it's not good."

"Getting a Driving Lessons grant made a huge difference to my life," he says. "Now, I can go out on my own, whereas, before I always had to have someone with me." After passing his test first time, Ben doesn't look back and having completed his diploma, he is now doing an apprenticeship. "Driving makes travelling a lot simpler. I love cars and am always getting mine washed. I have more confidence since being able to drive. Life is just better."



Adapting with confidence:


How Sarah regained her independence

Sarah had always loved driving. Passing her test at 19, she leased her dream manual car through the Motability Scheme and enjoyed the freedom it gave her. But as her health conditions progressed, driving became more painful. Operating a manual vehicle placed increasing pressure on her joints, and long journeys brought frequent bone dislocations.

When it came time to renew her lease, Sarah spoke openly with her Motability Scheme specialist. Together, they found an automatic model with cruise control – a switch that instantly made driving easier and more comfortable.

But Sarah's mobility needs changed again, and so did her need for a different vehicle. Crutches became impossible to use, and





eventually she relied on a manual wheelchair. While the wheelchair helped her stay mobile, it also meant depending on someone else to get around. That changed when her medical team recommended a powerchair, a breakthrough that promised independence again. But it didn't fit in her existing car.

The Scheme stepped in again and helped guide Sarah through options for boot hoists and vehicle adaptations, ensuring she had the tools to transport her powerchair. But when Sarah was diagnosed with a rare condition affecting the nerves in her hand, she could no longer operate the hoist.

The Scheme introduced her to WAVs. After an assessment, she transitioned to a vehicle with a ramp and adjusted tie-downs tailored to her needs. It was a turning point for Sarah.

Today, Sarah can travel on her own terms – whenever she feels like it. Every time her health needs have changed, the Scheme has adapted with her. Her WAV makes it easy to get in and out independently, and she feels safe, confident and empowered again.

"I remember sitting in my living room crying because I'd lost my independence again. I didn't know what to do – but the Scheme did."

Driving ambition:

How Emma can work across the UK

Emma is a writer, content creator and accessibility consultant. As a full-time powerchair user living in rural Scotland, travelling for work is not a luxury – it's essential. Whether she's reviewing accessible hotels, attending events or collaborating with clients, Emma's WAV from the Motability Scheme makes it all possible.

Emma has been a Scheme customer for nearly 20 years, and over that time, her WAV has given her the freedom to build a thriving career that reflects both her talent and her lived experience. With

accessible transport and space for vital equipment like her mobile hoist, Emma can take on work across the UK, confidently and comfortably.

Before accessing the Scheme, work opportunities would have been limited to those she could reach close to home. Public transport simply isn't an option: the nearest bus stop is inaccessible, and train stations are too far to reach safely. Renting equipment at each destination would be prohibitively expensive. Her WAV removes those barriers, giving her the freedom to work on her own terms, with independence and dignity.

But Emma's path into employment hasn't been straightforward. After graduating university, it took two years, and countless job applications, before she found work. And like many disabled professionals, the

"Without my WAV, my work would be limited to what's close to home or I'd have to spend a lot renting equipment when I arrive. Having my WAV changes everything."

challenges did not end with getting the job. From securing reasonable adjustments to navigating inaccessible offices and commuting safely, the day-to-day realities required persistence and support.

Today, she combines a long-term role with a growing self-employed career, and her WAV plays a key role in making both sustainable.

The all-inclusive package of the scheme has also given her peace of mind. From RAC breakdown assistance to support with tyres and maintenance, Emma knows she's covered wherever work takes her.



Economic impact:

Scaling social purpose through economic power

The Motability Scheme harnesses commercial scale with a clear social mission, driving economic growth while delivering life-changing services. Through the Scheme, we are empowering individuals, stimulating industries, supporting jobs and contributing meaningfully to public finances.

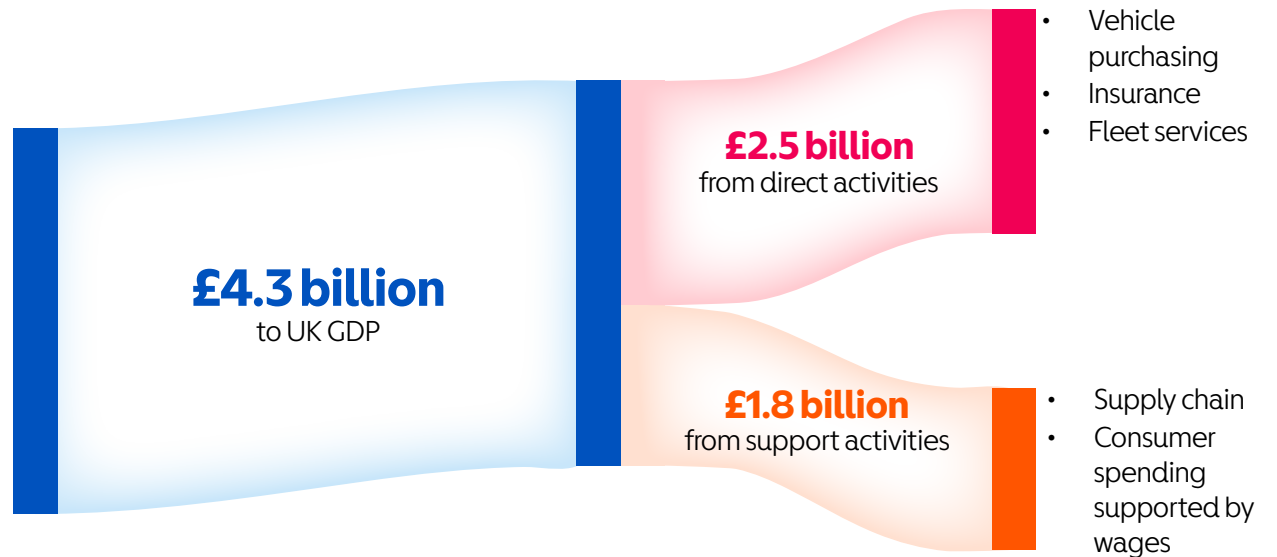
Every year, the Scheme generates a total **economic contribution of £4.3 billion** to UK GDP. This figure reflects the full breadth of our economic footprint – from direct activities such as vehicle purchasing, insurance and fleet services (£2.5 billion), to the extended impact of our supply chain and the consumer spending supported by wages (£1.8 billion).

For every £1 of disabled people's allowances, there is £1.50 economic benefit generated by the Motability Scheme.

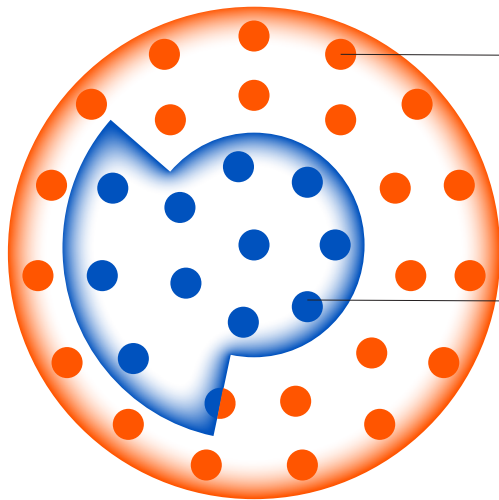
Motability Operations (MO) supports 10,500 direct roles: within the UK from MO employees to frontline teams at trusted partners like RAC and KwikFit. An additional 23,500 jobs are supported through our extensive supply chains and the economic ripple effect of our customers' spending power.

Importantly, this employment impact reaches where it's needed most. Nearly 40% of all supported jobs are located in the third of UK constituencies that are most economically deprived. This makes the Scheme a vital mechanism for boosting communities – connecting economic opportunity with social need.

Breaking down the Motability Scheme's £4.3 billion contribution to UK GDP



Jobs that matter – in places that need them

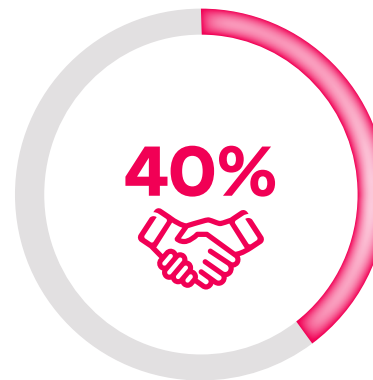


23,500

jobs are supported through our extensive supply chains and the economic ripple effect of our customers' spending power

10,500

direct roles: within the UK from MO employees to frontline teams at trusted partners like RAC and KwikFit



40% of all supported jobs are located in the third of UK constituencies that are most economically deprived

Aiding disabled people in the transition to electric vehicles



89%

of EVs delivered through the Motability Scheme fall within the cheapest 30% of the retail market – compared to just 45% in the wider UK EV market

Like other countries, the UK is switching to electric vehicles (EV). Our focus is on making sure that disabled people on the Motability Scheme are not left behind. We are helping customers who can to make the switch, and want to find solutions for those customers we know cannot do so right now.

We are working to remove the barriers to EV adoption for those who want to make the transition – supporting greater accessibility, affordability and independence. But we cannot do this alone. Building an inclusive EV future will require collaboration across government, industry, policy makers, infrastructure providers and the wider private sector.

This affordability-focused purchasing strategy is helping to stimulate investment, scale and innovation in EV models that meet the needs of real people – not just the premium market segment.

Accessible charging: Tackling the infrastructure gap

We know that vehicles are only one part of the puzzle. Our customers have been clear: charging infrastructure must be accessible, affordable and intuitive. We're listening – and taking action.

But this is not something any one organisation can solve alone. Ensuring disabled people are not left behind in the EV transition requires joined-up thinking across sectors. A cliff-edge transition in 2030 will not work for disabled people. That's why we're working closely with

our partners to drive solutions that are scalable, inclusive, meet universal design standards and inclusive charging infrastructure, and are designed with accessibility in mind.

To help remove the barriers to accessible charging, the Motability Foundation has partnered with the UK Government to co-sponsor the national accessibility standard for public charge points, BSI PAS 1899:2022. The Foundation is also working closely with MPs, local authorities, providers, landowners and manufacturers, advocating for the standard to become mandatory – ensuring disabled people are not left behind as we build the EV infrastructure of the future.

“We want to be part of the EV future, but only if we're not left behind.”

– Motability Scheme customer

Motability Operations has developed a multi-faceted, customer-centric approach to address these challenges

Home charging solutions
that simplify EV ownership for
thousands of customers



**Electric vehicle
charging
systems**



**Pilots of cross-
pavement cable
systems**
helping customers
without driveways to
charge safely and
easily at home



Customer app
consolidates charge
point access across
major networks,
streamlining payment
and usability



Advocacy and collaboration: Shaping a future that moves everyone forwards

Systemic change doesn't happen in isolation. That's why the Motability Scheme is backed by more than just operational excellence – it's driven by a shared commitment to inclusion, innovation and impact.

Together, Motability Operations and the Motability Foundation play distinct, yet connected roles in shaping a more accessible transport system. Motability Operations brings over four decades of hands-on delivery experience, deep operational insight and data from hundreds of thousands of disabled people's journeys. The Motability Foundation uses experience from the Scheme and its wider work to inform national policy conversations and to fund research, working closely with **policymakers, manufacturers, advocacy organisations and infrastructure providers** to shape a future where mobility is a right for all disabled people.

Policy influence rooted in experience

Our unique vantage point gives us a powerful responsibility to speak on behalf of those whose voices are seldom heard in transport and infrastructure design.

We are actively advocating for:

- **universal accessibility standards** in electric vehicle charging infrastructure
- **inclusive vehicle design** that addresses a wider range of physical and cognitive needs
- **equitable procurement practices** that prioritise functionality and efficiency

With 45 years of service delivery behind us, we don't just imagine inclusive systems – we know what they require, and we play our part in building them.

What the Motability Foundation does:

The Motability Foundation is the charity that governs the Scheme's strategy – and goes further to break down barriers to mobility across the UK.

Through its funding, it supports:

- grants for driving lessons, WAVs, and vehicle adaptations
- research and innovation in accessible transport design
- community transport and pilot projects
- policy work to influence systemic change

Every donation is directed to practical solutions that increase independence, access and opportunity for disabled people.

Driving positive change through science-based targets

Our commitment to people and the planet isn't just a promise – it's a measurable, strategic ambition. Guided by science-based targets, we are embedding sustainability into every part of how we operate, finance and deliver the Scheme. Our focus is not just on reducing harm, but on actively shaping a more inclusive, low-carbon future for all.

In 2024, we reached a major milestone by joining the B Movement Builders programme – an independent measure of how we deliver on our promises. Furthermore, the impact of how the Scheme operates lies in the goals we've set and the action we're taking.

Through rigorous materiality assessments, data-led decisions and stakeholder collaboration, we are using our scale to accelerate equitable climate action – ensuring that no one is left behind in the transition.

Three pillars of how we are driving positive change



People

Supporting over 860,000 disabled customers to transition to electric vehicles by 2032, while advancing diversity and inclusion across our workforce



Planet

Exceeding verified science-based targets to cut carbon emissions, with a clear path to net zero by 2050 across all three scopes



Principles

Financing our operations sustainably – 100% of bond capital is now issued against social or sustainability-linked frameworks



Moving together, moving forward

The Motability Scheme exists to deliver real-world impact at scale, for people who need it most. From enabling everyday journeys to shaping conversations on accessibility and inclusive EV transition, we are committed to ensuring that mobility is a right, not a privilege. Our model is proof that, when business puts people first, society benefits. As we look to the future, towards inclusive innovation, a fairer economy and a net-zero UK, we invite partners, policymakers and communities to join us. Because, when we move together, we move everyone forwards.