

Defining a Minimum Income Standard for people who are sight impaired

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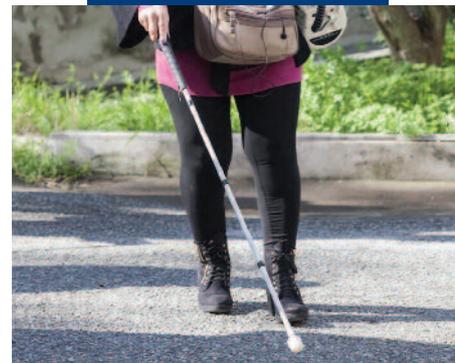
This publication summarises findings from research commissioned by Thomas Pocklington Trust and conducted by a team from the Centre for Research in Social Policy, Loughborough University and University Campus, Suffolk.

The research used an established methodology that defines Minimum Income Standards (MIS) for certain population groups. This was applied to single people of working age, living alone in the community and whose sight loss means they are eligible for certification as sight impaired or who are Deaf and use British Sign Language. The findings estimated additional costs of living and defined a Minimum Income Standard for each population group.

This summary describes the research and findings about people with sight loss.

Summary findings

- A visual impairment can make it more expensive to reach a minimum acceptable living standard compared to someone without that impairment.
- The budget for a single person of working age, living alone in the community and eligible for certification as sight impaired is a quarter more than for someone without that impairment: £50 extra on top of the minimum income standard of £199 a week.
- The majority of additional costs are to do with extra expenses in day-to-day life and include paying for domestic help and appropriate household goods and additional expenses to travel and take part in social activities, all of which enable people with impaired vision to participate in society and maintain their independence. Most of these costs are ongoing.
- More specialised additional costs involve technological items related to sight loss, such as assistive computer software, a video magnifier, vision aids and complex prescription spectacles. Many of these items are one-off expenses.



- A quarter of the additional costs arise from technology requirements, a quarter from domestic help, and the rest are spread across the other areas.

Personal Independence Payment (PIP) is based on an assessment of individual need and is granted to help towards the extra costs arising from the impact of a disability, health condition or impairment. There is a risk that the significant additional costs incurred by a person who is sight impaired identified in this study are not recognised as such and may, therefore, not be eligible for this benefit.

Background

This research extended and applied the approach called the Minimum Income Standard (MIS) to people who are sight impaired. The MIS is the income that people need in order to reach a minimum socially acceptable standard of living in the United Kingdom today, based on what members of the public think. It involves asking groups of members of the public to agree detailed lists of items that households need in order to reach a minimum acceptable standard of living. The method was created in 2006-2008 by a collaboration between the Centre for Research in Social Policy (CRSP) and the Family Budget Unit at the University of York (Bradshaw et al, 2008).

The MIS is focussed on the cost of meeting basic physical and social needs, excluding non-essential items that might be considered 'nice to have'. These items are then costed, taking into account how long they last, in order to produce weekly budgets or Minimum Income Standards.

Research method

For this research, three groups of visually impaired people of working age discussed the needs of someone living alone who is eligible to be certified as sight impaired. They discussed and agreed the items that such a person would need, additional to those for a sighted person, to attain the same standard of living.

The research did not address the needs of people whose sight loss means they are eligible to be certified as severely sight impaired. Their needs are likely to be different and identifying them would require a separate study.

Note: A Certificate of Visual Impairment (CVI) is issued by an ophthalmologist following tests on a person's field of vision and visual acuity. If either, or both, of these fall below defined levels,



a CVI as sight impaired (previously partially sighted) or severely sight impaired (previously blind) can be issued.

Additional costs and why they were considered important

Technology and communication

People who are eligible for certification as sight impaired need various technological items with higher specifications than fully sighted people, such as larger computer screens and televisions with talking menus and other additional features. They need higher grade mobile phones that provide extra accessibility features and apps. They also require specialised items, such as a video magnifier and assistive computer software and training in its use.

The research groups agreed that such technology is essential for electronic communication, access to written materials and to make the best use of the sight that people have.

While some technological items involve one-off purchases, some add significantly to ongoing costs.

Domestic help

The research groups agreed that people who are sight impaired are still able to do some household cleaning but that regular help, such as for two hours every two weeks, means that their home is given a 'good once over'. Areas that cannot be seen are cleaned and jobs that require good sight are done. Maintaining good presentation of the home is important for self-esteem.

Travel costs

People who are sight impaired may require a taxi to get to medical appointments, for example where eye drops are administered, or at times when their sight deteriorates, which makes it hard to use public transport. They may also need a taxi to join in networks or events for people who are sight impaired. Not having the money to pay for essential taxis causes difficulties.

Groups also identified the additional cost of long distance travel to attend hospital appointments further afield or to join in networks or events for people who are sight impaired. Some people may be eligible for transport subsidies but this varies in different areas and may be limited to off-peak travel.

"When I came out of the hospital I literally couldn't see a thing and it was actually dangerous, and I walked back from town, and I was lucky to be alive. The next time I had to save up to get a taxi."

Social activities and going on holiday

People who are sight impaired often incur similar costs to fully sighted people when going on social outings or holiday. However, additional costs arise when a person who is sight impaired wants to treat a friend when going with them so that they can take part in activities or visits to unfamiliar places. The research groups stressed the importance of being able to pay for a ticket, a drink or a meal for a willing friend rather than feeling over-reliant on the goodwill of others.

Such costs may also occur when being accompanied on holiday. Holidays may be more expensive if people go to a (specialist) hotel rather than self-catering accommodation, which is considered an adequate minimum for sighted people but which could be more difficult for people who are sight impaired.

Household goods

An important area of extra household spending is the need for more and brighter lighting at home. The research groups explained how lighting needs to focus on certain areas in the house and be adjustable to allow for fluctuating sight.

Extra costs were also linked to floor coverings (replacing carpets with laminate) and upholstery (leather rather than fabric) for ease of cleaning and some additional kitchen and bathroom items that increase safety or make maintenance easier. Extra costs were also identified when paying for handyperson services to carry out small DIY jobs that require sight.

Health care costs

Some people with a vision impairment incur regular prescription costs for eye drops that a sighted person would not need. Groups also identified extra costs for complex prescription spectacles, the need for more than one pair and the need for more frequent changes to prescriptions.

Electricity

A small weekly addition to the budget was agreed as necessary to take account of higher electricity bills to cover the cost of more lighting, which can be required for longer periods, and technological items.

"I always feel obliged if I ask someone to come with me to give them something in return because otherwise I feel like I'm really needy."

Summary of additional costs

As shown in the list below, half of all the additional costs incurred by people with impaired vision originate from the domestic help and technological items, with the rest spread across a range of categories.

The Minimum Income Standard weekly budget for a sighted person (excluding rent): £198.60.

Additions for a person with impaired vision:

Domestic help: £12.50

Technology: £12.39

Social activities and holiday: £8.98

Travel: £6.50

Household goods and services: £5.01

Other (healthcare, electricity, miscellaneous): £5.11
(made up of £3.13, £1.38 and £0.60 respectively)

Total additions: £50.49

Total weekly budget: £249.09

Conclusions and policy implications

This research shows how living with impaired vision can bring additional costs in reaching a Minimum Income Standard. It demonstrates the range of additional costs that people incur in day-to-day living, and shows how these costs are agreed through reasoned discussion among people who are sight impaired.

Overall, the cumulative costs of things people have to pay for regularly, like a cleaner or more expensive travel, are greater than one-off purchases of specialist equipment. Most costs occur as a result of the daily living needs of people who are sight impaired.

These additional costs of daily life are not well recognised by the benefits system, for example the assessment process for the Personal Independence Payment (PIP) system may not identify an entitlement even though the person faces the additional costs identified in this study. The evidence that has been collected in this research could inform eligibility criteria and assessment for benefits, so that where additional costs occur, they could now be considered.

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How to obtain further information

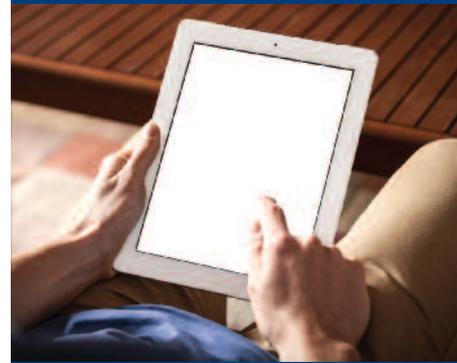
The full research report describes in more detail the research summarised here as well as the Minimum Income Standards defined for people who are Deaf and use British Sign Language. It sets out methods in more detail and describes how groups were recruited and discussed additional needs and costs and the rationale agreed for including items in the budgets.

The full report: 'Disability and minimum living standards: The additional costs of living for people who are visually impaired with some sight and people who are Deaf and use British Sign Language' can be obtained at <http://www.lboro.ac.uk/research/crsp/publications> or email Thomas Pocklington Trust on research@pocklington-trust.org.uk.

A summary of the research findings about the additional costs for people who are Deaf and use British Sign Language can be obtained from the Centre for Research in Social Policy (CRSP) at Loughborough University: <http://www.lboro.ac.uk/research/crsp/publications>

Further MIS information and publications can be found at www.minimumincomestandard.org

In this report, the term 'people who are sight impaired' is used to describe those who are eligible to be certified as sight impaired. The additional needs measured here apply to people whose condition would meet the criteria for such certification and who have some useable sight.





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