

# Sight Loss and Minimum Income Standards:

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The research reported here is independent research commissioned by Thomas Pocklington Trust. However, the views expressed in this publication are those of the authors and not necessarily those of Thomas Pocklington Trust.

### **Note on terminology**

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## Methodology

The method looks at the additional needs and costs of living for visually impaired single adults by comparing four cases with the main MIS studies for a working age and a pension age person without visual impairment. As well as quantifiable evidence, this method of research provides description and reasoning about the range of different categories in which additional costs arise.

The research has been conducted in three waves. The earlier studies (Hill et al 2016; Hill et al 2015) looked first at the additional needs and costs of a single working age person who is sight impaired, and extended this to examine two further cases: working age severely sight impaired and pension age sight impaired. The final study, reported in detail here is the case of a single pension age person (aged 65 or over) who is severely sight impaired.

Overall the research comprised twelve groups – three for each case – of people with visual impairment discussing a ‘case study’ of a single person with impairments similar to their own to determine what needs to be diffed f neroupssupss wosenv(r)7.2 4 ( )]T5.3 (S)-5.2 ()8 ( pe)-0.6 (r)7.2 (s)-s (s)-



working age and pension age budgets across both sight impaired and severely sight impaired levels of visual impairment.

## **The Additional Needs of People of Pension Age who are Severely Sight Impaired**

needed, after dark, and when carrying anything as at least one hand could be occupied with a cane or Guide Dog.

### **Additional costs of social participation and going on holiday**

Groups noted that the ability to take part in social and cultural activities was very important for older people who are severely sight impaired, especially for someone who lives alone. The budget was higher than for sighted pensioners to allow for some specialist leisure activities and to include money to allow reciprocity - paying for a meal or a drink - for someone who has accompanied them in activities outside the home. The holiday budget was also higher than for sighted pensioners to cover part of the cost of a companion's holiday who might provide assistance when away in unfamiliar surroundings.

### **Additional cost of household goods**

A need for additional items to feel safe and secure in their home was important for peace of mind. This included an intercom and bell alert to help identify visitors and guard against unwanted callers. A telecare system to summon help in an emergency and bathroom safety features reflected personal safety concerns that being both older and severely sight impaired contributed to a higher risk of slipping and falling. Additional and different types of lighting were viewed as vital to those with some residual sight to make the most of their remaining vision. Changes to kitchen and dining equipment added hardwearing items to prevent breakages and alternative or specialist equipment which was easier and safer to use. Options for hard flooring were added to help with cleaning and using a cane, and easier to clean covering on seating was also included.

### **The use of pre-prepared food**

Groups agreed that severe sight impairment presented challenges and safety concerns when preparing food or using the oven and included the cost of some pre-prepared food such as grated cheese and the option of some delivered microwaveable ready meals each week.

### **The use of technology**

Changes were made to a range of items to make them more accessible for someone of pension age who is severely sight impaired. This included: a television with audio menus; a specialist digital radio/CD player with the ability to easily use talking books – both items were an important form of ‘companionship’. Both landline and mobile phones were upgraded to models with more accessible features. Changes to the laptop included a wireless keyboard and mouse, a bigger screen size for those with some sight, and a printer/scanner to enable documents to be read with screen reading software. A cost was also added to cover IT training and support. Other specialist items included a penfriend labelling device plus a portable and stand magnifier for those with some sight. There was recognition of a divide among older people between those who make use of technology items which can have multiple functions, such as a smart phone and computer, and those who do not. Alternative items were costed to ensure ‘low tech’ options were within the budget.

### **Additional costs of personal goods and services**

The budget for clothing was increased to allow more frequent purchase of outerwear and higher quality footwear in recognition of extra wear and tear. The cost of more expensive glasses was included where people have some sight. More frequent hairdressing visits were added to

provide people with confidence in their appearance which they cannot see themselves.

## **The Additional Costs for People of Pension Age who are Severely Sight Impaired**

The total weekly budget for a single person of pension age who is severely sight impaired is £320.76 (excluding rent), which is £135.61 more than that for a single pension age person with no sight impairment. This represents a 73 per cent increase on the main MIS budget of £185.15. Half of these additional costs come from household services, 18 per cent from transport, and 12 per cent from social and leisure costs. The remaining 20 per cent is split between additional costs for household goods, food, technology, and personal goods and services. Severely sight impaired pensioners with no sight at all have a slightly lower minimum budget (£6.49 per week less) mostly because there is less spending required on glasses, additional lighting or magnification aids.

## **Differences in Additional Needs and Costs by Severity of Sight Loss and Age**

The previous studies in this series have shown that additional costs





Maintaining social participation to avoid the risk of isolation was important across groups with varying costs arising in different ways in the four cases. This reflected the greater costs required for activities, holidays, taxis to get to social events, money to pay towards a companion's holiday or treat them to a meal or drink or accessible communication and entertainment at home.

## **Conclusion**

This research looking at the additional costs of single people living with visual impairment underlines that the size of such costs varies by situation – in these studies by age and severity of impairment.

The scale of additional costs of visual impairment tends to be greatest where it involves regular human help, for example with help in the home or requiring a taxi, rather than the purchase of equipment. This means that people who feel the most vulnerable, and therefore require the reassurance and practical aid of more human assistance, can face particularly high costs. This helps to explain the findings of the study.

apply for PIP or Attendance Allowance, but whether these benefits cover the additional costs of sight loss identified in this research will depend on whether the eligibility criteria is met and they are successful in claiming the benefit, and what level of benefit is awarded. No benefits system will ever be able to come up with an accurate assessment of additional costs that include such things as how much an individual needs in order to treat a friend who has helped them out. Yet such costs are at the heart of what enables people who are visually



## Chapter 1 Introduction

This is the final report in a series of research looking at the additional amount that single adults who are visually impaired need to reach a minimum acceptable standard of living. How much more does it cost for someone to live with sight loss compared to someone in the same circumstances without sight loss? Visual impairment covers a broad spectrum of sight loss across a range of people in different circumstances. The research presented here is a culmination of a series of studies which have applied the methodology that defines Minimum Income Standards (MIS) to estimate the additional costs of visual impairment. They consider dimensions of difference in needs and costs for adults with sight loss and how they vary by the degree of severity and life stage. Research into the needs and additional costs of older people with sight loss is important as the majority of people with visual impairment in the UK are above eligible state pension age – one in five people aged 75 and one in two aged 90 and over are living with sight loss (RNIB, 2016). Furthermore, with an ageing population numbers are likely to continue to increase.

This report serves two main purposes. First, it provides the results of a study looking at the additional costs of living for one particular group – single people of pension age who are severely sight impaired. Second, it draws together these findings with those of two previous studies (Hill et al, 2015; Hill et al, 2016) which have already shown that the budget required to reach a minimum acceptable standard of living increases with the severity of sight loss, and with older age. This report shows the financial impact on people with sight loss when these factors combine

and contributes to understanding how needs and costs vary between

## **The Minimum Income Standard**

The Centre for Research in Social Policy has since 2008 produced Minimum Income Standard (MIS) budgets for different household types which are regularly updated (Bradshaw et al., 2008; Davis et al., 2016). These are based on detailed research with members of the public specifying what goods and services households need in order to reach a

## Investigating the Additional Costs of Sight Loss

Figure 1 and the explanation below summarises how this  
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**To whom does it apply?** MIS applies to families comprising a single adult or couple with or without dependent children. It covers most such households, with its level adjusted to reflect their makeup. It does not cover families living with other adults, such as households with grown-up children.

**Where does it apply?** The main budget standard applies to the whole of the United



Researchers costing additional items (factoring in how long groups say they will last) and identifying how much this would add overall to the weekly minimum household budgets.

Overall this project implemented this method for four types of household with visual impairment. This Chapter covers some general points on methodology across the studies and reports specifically on the research process of the final case in the series. Detailed accounts of the method in practice for the first three cases can be found in previous research reports (Hill et al, 2015; Hill et al, 2016). In each case, the research team had to ensure that the method was suitably applied to the situation of the people whose needs are under review, in ways set out below.

## **Specifying the Cases**

A key issue in identifying additional costs associated with a particular impairment is to ensure that it is defined in clear terms, and is understandable to participants in the focus groups who themselves have experience of what it is like to live with such an impairment. In MIS, an imaginary person is specified as a 'case study', described in terms of where and with whom they live and, in the case of studies of disability, what impairment they are living with.

After consultation with specialists in the field including Thomas Pocklington Trust, the initial study in this series used the case study of a person of working age, certified as sight impaired, and who has some usable sight (Hill et al, 2015). It was decided that the case studies to be used in the initial follow up research (the second study) should be a person in the same age category but certified as severely sight impaired



The case studies used in this research specify that the person concerned does not have any other significant impairments or health conditions. Although some people who are visually impaired have additional conditions that may or may not be related to their sight loss, the focus of this research is specifically on the additional needs associated with visual impairment. In the pension age case it is recognised that older people do not typically have the levels of general fitness or mobility that younger people have, and that this can be relevant for the way in which sight loss affects them. Therefore, certain assumptions about physical limitations, such as some loss of mobility, were made in looking at the needs of someone in 'generally good health for their age', but with sight loss as their primary impairment.

This research focuses on the needs of people who are living on their own, and are not in supported housing. While a large proportion of people with visual impairment live with other people, this case study enables the research to most clearly distinguish additional needs associated with visual impairment, and to measure the cost of living independently.

These criteria were used to develop the case studies used throughout this research. The first three cases (outlined in previous reports) were drawn on for the case study used in the final focus groups:

*Janet (or Jim) is of state pension age (65+) and is certified as severely sight impaired and has little or no useable sight. Her sight loss has been acquired in adult life, and is her primary impairment. She is in generally*

*good health for her age, and lives alone in the community in a one bedroom rented flat.*

## **Recruitment**

A key aspect of the Minimum Income Standards research is that participants are recruited across a range of backgrounds, but that they should matt

email recruiting, as expected, was not so successful in reaching older people, who were less likely to be 'online' than younger age groups, it did prove more fruitful than in the previous study when looking for pension age sight impaired people. The success in recruiting some participants by this means was helpful, as it was important to include people in the study who were computer literate, and also not necessarily attending regular support group meetings.

The groups for the study reported in the following two chapters comprised:

- 23 individuals across three groups

- 7 men and 16 women

- 6 aged 65-74, 12 aged 75-84, and 5 aged 85 and over

- 17 who lived alone, 1 living with a partner who was also visually impaired, 4 living with a sighted partner and one with another family member.

- 18 owner occupiers and 5 living in social rented housing

## **Running Groups**

Taking account of accessibility needs was a prime consideration when setting up and running the groups. The research team had telephone discussions with participants before focus groups took place about what was involved in the research and to check their communication and accessibility requirements. Project information was made available in large print, audio, Braille and email to help meet the needs of potential participants. Groups were generally held in VI organisation premises to help meet the needs of people with sight loss, for example, accessible facilities or provision for Guide Dogs, and also participants were often

familiar with the venues. Support with transport and meeting participants from train stations was provided where required. During the groups, information that would normally be shown on a flip chart in the MIS methodology was talked through by facilitators. In recognition that lack of visual aids can place more demands on people's concentration, and to allow more time for breaks and completing paperwork, the groups





although not in the percentage that visual impairment adds to costs. Throughout this report the term 'main MIS' is used to refer to the original MIS budgets for people who are not visually impaired.

## **Chapter 3 The Additional Needs of People of Pension Age who are Severely Sight Impaired**

This chapter looks at the additional and different needs our participants identified for the case study of a single person of pension age (aged 65 and over) with severe sight impairment. It explores the key goods and services that mark the differences between the budget for this group and the main MIS budget for people who are pension age and fully sighted. Previous research with people of working age who are severely sight impaired and those of pension age with a lower level of sight impairment allows for comparisons to be drawn across life stages and levels of impairment severity. This analysis is presented in Chapter 5.

### **Security and Safety**

The main MIS budget for a fully sighted person of pension age includes a door chain for added security. Participants in this study felt that someone with severe sight impairment would need additional items to feel safe and secure in their home. The need to identify expected or unexpected visitors was raised as it was felt that pensioners may be targeted by bogus callers and severe sight impairment might mean that 'once the door has been opened for visitor number one, visitor number two could slip straight through'. Two further items of an intercom and a bell alert were therefore added to the budget. In being able to use an intercom system to determine who is approaching their home and a bell that sounded when an electronic sensor detected someone crossing the threshold, people in this demographic felt able to achieve the peace of

mind that their fully sighted counterparts got from using a door chain and their ability to inspect a visitor.

main MIS shower curtain was added as, in the event of slipping in the shower:

have different preferences. The budget therefore includes laminate in the hall and the living and dining areas so that there is the option to fit hard flooring or carpet (which is less expensive), depending on what best serves the individual's needs 'because of their particular sight loss'.

## **Lighting**

Effective lighting was said to be extremely important to severely sight impaired older people w-5.3 (ec1.7e)-0.6 n0 Td [(wB(e)-0.6 (l)-1.2 nd [(w)11.6 (-

‘Someone who has some sight might well want to go to LED type lighting because it’s very bright and it casts very good shadows so you can figure out where you are ... but just having up-lighters, having side lighters; again different conditions need different things but there is a need for some money in the budget for an upgrade of lighting.’

In this way, individual safety needs could also be addressed, such as the need for cooler bulbs like LED:

‘Another bonus with them is they run very cool ... because if I reach out for the lamp to turn it off or not careful where I put my hand then you burn yourself. It’s not so much a problem now because the old incandescent light bulbs or whatever you call them have virtually disappeared but even the traditional power saving bulbs do throw off a significant amount of heat. If you’re using them as some sort of task lamp I suppose it can get a bit uncomfortable being near them but you don’t have that problem with LEDs at all.’

Participants were also vocal about a shortage of sources of reliable advice on lighting, which meant they were often unsure of what was available, what would suit them best and whether they were paying a reasonable price.

For those with no sight, these increases do not apply, instead the additional items of timer switches to control lighting for security purposes and a daylight floor lamp for visually impaired visitors were added to the budget.

## **Curtains, Nets and Blinds**

Related to the issue of lighting, discussion of the adequacy of the curtains provided in the main MIS budget centred around the range of







W: It's a one pot meal and it's easy to serve and you can serve straight from the pot without straining pans. You know it's so much safer.

M: And less washing up.

W: Less saucepans.

W: Less complicated.

Q:



lot of radios. You want one that's far more friendly to somebody who is using touch alone because if you've got a small amount of sight you won't see those displays as a rule. They're just too indistinct and too small.'

## **Television**

The main MIS includes a low-cost 32-inch television and an annual television licence. People who are certified as severely sight impaired can purchase a television licence at half price. Along with radio, television was said to be an important means of staying involved in social and cultural life for older severely sight impaired people. Groups noted that their use of television would be different from people who were not sight impaired as they relied more on the audio element of programmes and audio description and were less able to access controls and menus. When groups discussed televisions there was a clear market leader in catering to visually impaired people as Panasonic televisions include the option of spoken controls, which allow users to navigate channels and menus:

'There's only one television that blind people ought to buy and it's made by Panasonic and they talk to you.'

For those with some sight, groups thought that an increase in screen size would help them to make use of their residual sight and benefit from the picture as well as the audio. At the time of the research, 32" and 40" models were available at the same price. People who are certified as severely sight impaired are entitled to a half price 'blind concession television licence'. However, this saving is negated to a degree by the

higher cost of purchasing a television set that meets the minimum need of a severely sight impaired older person.

### **Computer Use**

Upgrading aspects of computer use factored in to the main MIS was considered to be essential to enable people of pension age who are severely sight impaired to participate in society using this technology. Registering to vote online was one example given of why it was important to ensure that the budget provided IT items that were as accessible as possible. Several participants advocated free accessibility software as a fundamental necessity for computer use. A number of changes to hardware were also considered vital. A wireless keyboard and mouse were included to minimise the number of wires that might cause problems for someone severely sight impaired with little or no sight, and to give a bigger typing area for ease of use. For those with some sight, the screen size was increased to make it easier to see.

essential function to allow severely sight impaired people the same benefit of choosing whether to answer a call as in the main MIS. For peace of mind, a basic corded telephone with big buttons that would





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For those with not enough residual sight to benefit from magnification the KNFB Reader app on the iPhone and using the scanner printer with the laptop and free screen reader software would meet this need. As an alternative for those who are not comfortable with using an iPhone or computer, an Optelec reader was suggested, which 'takes a photograph of say a bill and then it reads it out to you' using scanning, text recognition and audio functions that someone who prefers a low-tech approach could easily use. This was said to be invaluable because higher levels of personal support would otherwise be required, which might diminish someone's independence, and so 'I'm not having to ask people to do this, that and the other'.

Another item that was added for those not choosing a smartphone was a dictaphone, which was said to be useful for making everyday 'notes'.

## **Food**

The food included in the main MIS budgets is based on weekly household menus, which are decided by groups and analysed to ensure nutritional adequacy, before being converted into shopping lists. It is assumed that people cook themselves, using some ready-made ingredients for convenience.

Groups agreed that severe sight impairment presented challenges when cooking and one participant reflected on her need for more prepared ingredients:

'Well grating cheese can be quite dicey, so I have to buy my cheese grated now and that's much more expensive.'

Grated cheese was therefore added to the budget. The most significant change to the budget was driven by groups' view that, because of difficulties in using kitchen equipment discussed above, some delivered ready meals should be included.

'Well I can't use the oven ... so the man comes, brings them and then he puts in big letters how long it's got to be in the microwave.'

This personal service was said to be invaluable for those who could not confidently cook for themselves every day, with some participants saying they 'relied' on it, and groups agreed that the budget should allow for four of these meals a

Similarly, shoes were said to face testing conditions:

'And you do tend to kick, you know as you're going up, I found when I was walking when you're going up curbs, you catch the toes. So as much as you polish them on a regular basis, you do scuff the leather, so therefore once you've scuffed the leather and it doesn't keep, and if they're not leather then they'll go to a hole much quicker.'



would allow them to participate socially, as is fundamental to the

person. This was thought to be a difficult cost to manage: 'some charge £50 and they haven't done a thing, they've come to have a look'.

Finally, in the case of computer users, it was said that an annual cost for technical support should be included. Groups suggested £80 a year would cover additional training to use accessible software and troubleshooting needs arising from using a laptop and associated technology, including specialist software.

## Energy Costs

The main MIS uses a calculation of the cost of the energy a person of pension age would be expected to use in a one-bedroom flat. This study found that there were additional needs that would increase this budget as a severely sight impaired person uses household appliances and lighting differently. As described above, extra lighting would be necessary and it would also be used for longer periods to avoid having

to locate switches and controls. The study found that the cost of energy for a severely sight impaired person would be £171 (h) 7.3 (e) -0.6 (r) -1.3 (t).

Hence transport is clearly vital to severely sight impaired older people's sense of freedom.

The main MIS provides for a bicycle for someone of pension age, which groups agreed should be removed as it would not be practical or safe for someone with severe sight impairment. All MIS studies make the assumption that people over 65 will utilise their free bus pass, which is supported by groups. Participants acknowledged, however, that an older person who is severely sight impaired would find it harder to use the bus or walk distances and taxis were identified as a key means of transport. There were some journeys that could not always be made by bus. 'Ring-and-ride' minibus services were discussed but their availability was said to be limited. Taxis were said to be a necessary cost at times when bus services were not running, as well as on the occasion of going somewhere new and unfamiliar, when someone would not be confident about which bus stop to get off at. It was also noted that severely sight impaired older people might be more comfortable with door-to-door transportation when it is dark:



‘Well I have to go out and shop and there isn't a shop near me, so before I start I have to pay £10 for the taxi ... So it's £10 in a taxi before I even buy anything.’

The budget for taxis was therefore increased from the main MIS figure of £12 a week to £35 a week.

Groups also agreed that a severely sight impaired person would need a cane and this was added to the budget along with replacement tips.

## **Leisure and Social Activities**

The main MIS budget for a single pension age person includes £14 per week to cover leisure activities, as well as a modest amount for a fortnightly meal out. Groups noted that the ability to take part in social and cultural activities was very important for older people who are severely sight impaired, especially as the case study in this study is someone who lives alone.

‘W: It gets you out.

W: It gets you out go out meeting people.

W: Have a chat, cup of tea and a talk.

W: Actually with the Macular our Macular is all the same things wrong with us, that's the only thing that's wrong so we can all talk about the Macular.’

Examples of activities that they might engage in included those run by local VI organisations or Macular Society groups and various sporting







increases by £4.76 a week for the additional ‘DIY’ that severely sight impaired older people would need help with.

**Table 1 The additional cost of household services for a pension age person who is severely sight impaired**

£ per week (April 2016 prices)	Single pension age person without sight impairment	Single pension age person who is severely sight impaired
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## **Additional Cost of Social and Cultural Participation: £15.81**

The cost of regular social activities increases the budget by £13.94, most of which is accounted for by the addition of £10 for the cost of reciprocity when receiving help. A further £1.87 increase in the cost for holidays also adds to this category of the budget.

### **Table 2    The additional cost of**

accounts for an additional £1.21. Flooring adds £1.05. Living room







comfortable with certain mainstream technologies. Recognising differences in lifestyles and incorporating choice in the level of technology older people might wish to adopt can have cost implications. An alternative budget without items that require computer literacy or the ability to use a smart phone was therefore costed to ensure that any alternative additional items for reading, note taking and communication would be available within this minimum income. The overall cost of certain 'high tech' items in the additional budget outlined above - a laptop, accessories and printing, IT support, and an iPhone plus KNFB app - covers that of alternative items such as an Optelec reader, Dictaphone and an accessible standard mobile phone. This might vary if some rather than the total of these items were replaced.

### **Additional Cost of Personal Goods and Services: £4.78**

The additional cost of glasses adds £1.72 to the budget for personal goods. The changes made to the duration of clothing and the higher

**Table 5 The additional cost of personal goods and services for a pension age person who is severely sight impaired**

£ per week (April 2016 prices)	Single pension age person without sight impairment	Single pension age person who is severely sight impaired	Cost of additional and/or different items
Glasses	1.15	2.87	1.72
Clothing and footwear	6.55	8.01	1.46
Hairdressing	2.64	3.76	1.12
Cane	0.00	0.29	0.29
Rucksack	0.00	0.13	0.13
Watch	0.05	0.11	0.06
<b>Total</b>	<b>10.39</b>	<b>15.17</b>	<b>4.78</b>

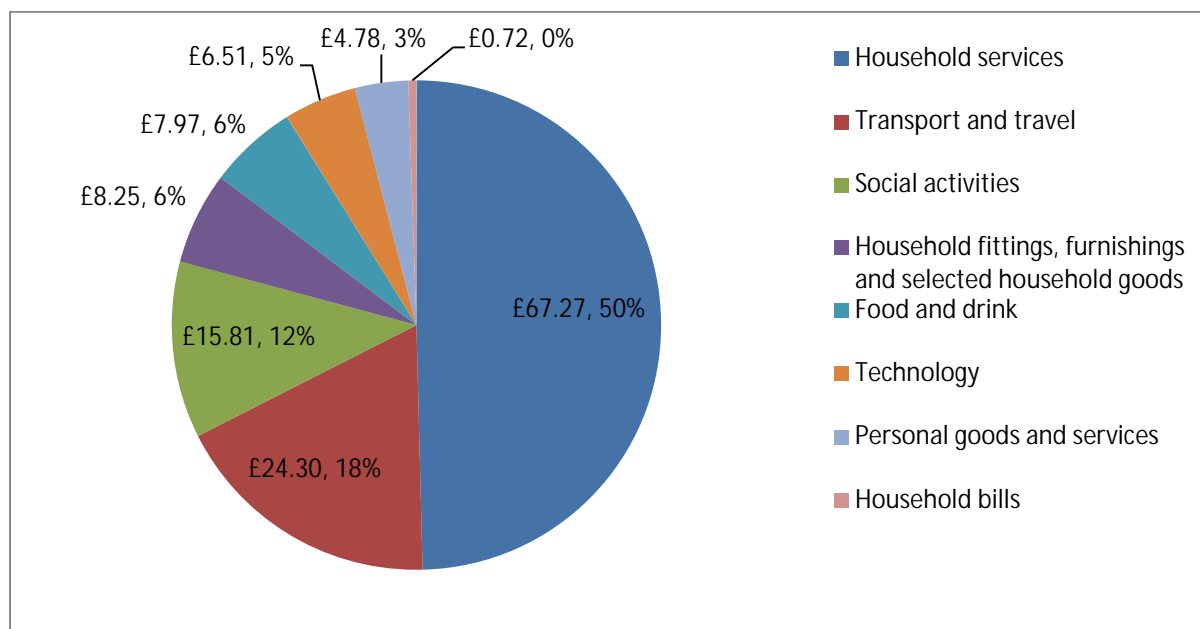
### **Additional Cost of Household Bills: £0.72**

A calculation for this project by a fuel expert estimates that the additional electricity costs to cover extra lighting being used for longer periods, additional technology usage and greater radio and television use adds 72 pence a week to the budget for someone of pension age who is severely sight impaired. Note that this calculation is based on LED bulbs for the main lights which are more efficient and longer lasting than other types. The use of halogen bulbs, for example, would increase this figure. Difference in the budget for lighting energy consumption for someone with no sight or light perception is discussed below.

## **Overall Impact of Additional Needs on the Weekly Budget for a Single Pension Age Person who is Severely Sight Impaired**

The total weekly budget for a single person of pension age who is  
s

**Figure 2 Components of additional costs for a single pension age person who is severely sight impaired**



**Differences in the Budget for a Single Pension Age Person who is Severely Sight Impaired with No Usable Sight or Light/Dark Perception: £6.49 per week less**

In the case of a severely sight impaired older person with no usable sight there are reductions in the budget in the areas of personal goods, household goods and fittings, technology and leisure goods.

Groups said that someone who is severely sight impaired with no sight would not need an increased budget for glasses and reduced the main MIS budget, saving £2.35 per week.

It was also agreed that someone with no sight or light/dark perception would not need an increased budget for additional specialist lighting,

although a daylight lamp was included for the benefit of visually impaired visitors. These adjustments save the lighting budget £1.92 a week.

There is also less additional cost for electricity consumption because someone with no sight or light/dark perception does not have the need for the extra lighting, which is on more often. This reduces the additional budget for energy use by 48 pence per week.

Groups added a talking light detector to the budget for a pension age person who is severely sight impaired and has no sight or light/dark perception but removed magnification aids. These changes reduce the amount allocated to specialist technology by £1.47 per week.

The laptop for someone with no sight was kept to the same specifications as for the main MIS as there was no need to upgrade to the larger screen needed by someone with some sight and a separate larger keyboard is included for ease of use. This represents a saving of 27 pence per week.

**Table 6 Variations in additional costs for a single working age person who is severely sight impaired and has no usable sight**

£ per week (April 2014 prices)	Variation in additional weekly cost compared to the core budget for a single pension age person who is severely sight impaired and has no usable sight
Glasses	-2.35
Lighting	-1.92
Specialist technology	-1.47
Electricity costs	-0.48
Laptop	-0.27
<b>Total</b>	<b>-6.49</b>

## **Chapter 5 Differences in Additional Needs and Costs by Severity of Sight Loss and Age**

The previous chapters provide details of the needs of a severely sight impaired person of pension age and how much this adds to the budget of someone of pension age who is not visually impaired. Now that these figures are available it allows comparison with the results of the previous three case studies in this series to illuminate how severity of sight loss and life stage make a difference to the needs and costs for people who are visually impaired. The previous study has already reported differences between, on the one hand, people of working age who are sight impaired compared to severely sight impaired; and on the other, sight impaired people who are of working age compared to pension age (Hill et al, 2016). This chapter will focus on what further can be learnt with the inclusion of the severely sight impaired pension age case which allows us to draw out overall conclusion

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The diagram below shows that:

For a working age person, the main MIS weekly budget of £197.63 for someone who is sighted is increased by £50.33 (around a quarter), to £247.96, for someone who is sight impaired.

For a working age person who is severely sight impaired it increases by a further £70.10, resulting in a total increase of £120.43, bringing it to £318.06, around 60 per cent more than the budget for a sighted person.

In the case of a pension age person the main MIS weekly budget of £185.15 for someone who is sighted is increased by £77.82 (around 40 per cent) to £262.97 for someone who is sight impaired.

For a pension age person who is severely sight impaired it increases by another £57.79, resulting in a total increase of £135.61, bringing it to £320.76, around 70 per cent more than the main MIS budget of a sighted person of pension age.

In addition, as outlined in Chapter 4 and the previous study (Hill et al, 2016), there are a few areas of costs where there are small variations particular to people who are severely sight impaired and have no usable sight or light / dark perception. In the working age severely sight impaired case variations are also noted for people who are a Guide Dog or Braille user.

**Figure 3 Overall weekly budgets for single people who are sighted and visually impaired**

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These figures showy



**Figure**



Note that some of the figures used in the table above have been rounded.

Severity of impairment increases additional costs in both age groups, but there is variation in how the difference is explained. Table 7 (above) highlights where there are similarities and differences in the extent and nature of additional costs associated with different degrees of impairment at different times of life.

For working age, most of the difference between the sight impaired and severely sight impaired cases arises from the higher additional cost of household services and transport, followed by social activities, food, technology and personal goods. For pension age the extra additional costs associated with severity of impairment arise predominantly from household services, followed by social activities and to a lesser degree food, personal goods and household goods. In some categories, notably technology and social activities, additional costs are higher for working age than pension age cases at both degrees of impairment. Conversely the additional costs of household services are higher for pension age than working age at both degrees of impairment.

Some of these differences are discussed in more detail below.

### **The Need for Services and Support in the Home Increases with Both Severity of Sight Loss and Age**

The single largest additional cost incurred across all four cases is for services and support in the home and the level increases with both severity of sight loss and age, as ability to carry out tasks in the home

was felt to diminish. Figure 5 shows that this addition is particularly great for people of pension age, and that severe sight impairment for pensioners brings the biggest increase. This accounts for around two thirds of the difference in the additional budget between the pension age sight impaired and severely sight impaired case.

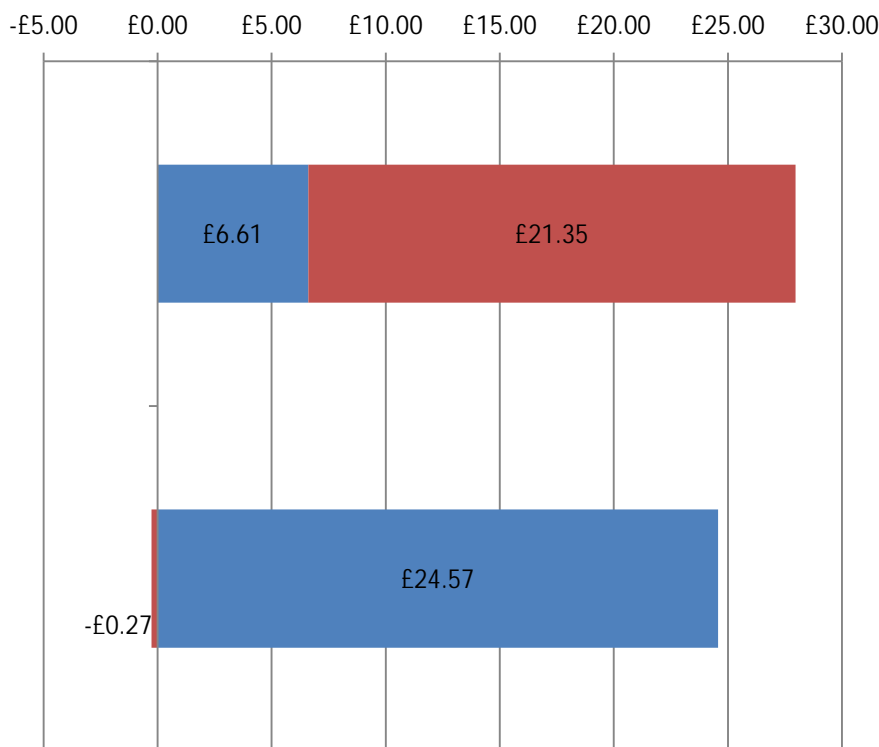
## **Figure 5**

or paperwork that were more dif



impaired cases need to spend on taxis. In the working age case a relatively small increase in the budget for people who are sight impaired contrasts with a large increase in the budget for people who are severely sight impaired. Conversely, at pension age a large additional cost for transport is included in the sight impaired case but this does not rise with severity of sight impairment.

**Figure 6 Additional weekly costs of transport**



For the sight impaired working age case the bus was still seen as the main form of local transport, with only one additional taxi journey per week. However, all other groups felt that there was a greater need for more taxi journeys to include up to five per week. For pensioners, this need was already great with sight impairment, and hence there was no additional requirement associated with severe sight impairment,



**Figure 7 Additional weekly costs of technology**



The higher additional costs of technology in the working age compared to pension age budgets reflects clear differences in how the two age groups drew on technology. While certain specialist items were valued across groups, such as magnification aids and labelling devices, engagement with mainstream equipment that can run accessible apps and software was a key issue. The accessible use of mainstream technology, specifically a smartphone and computer, was paramount in the lives of both working age groups as a main means of communication, keeping in touch, access to information and in dealing with sight loss. While both items are included in main MIS (working age and pension age) budgets, they are at a basic level. Both working age budgets were increased to cover the additional cost of a more advanced mobile phone (iPhone) with more accessible features, a more expensive monthly plan to include larger amounts of data and calls, and a bigger computer or

laptop with paid for accessibility software. The additional costs for the severely sight impaired working age case were further increased reflecting even greater dependence on these items, to allow heavier use/shorter lifespan of the smartphone and additional paid for apps, as well as higher specification computing equipment and more expensive software. The pension age groups made changes to the mobile to a more accessible type, but only included a higher grade smart phone in the severely sight impaired budgets. The size of the computer / laptop was increased but pension age groups felt that free accessibility software was sufficient for needs. While there was more recognition in the severely sight impaired than sight impaired pension age groups that IT and smartphone technology, such as specific apps could be helpful resources for dealing with sight loss, the assumed use of mainstream technology did not match that of the severely sight impaired working age groups.

The overall result of these differences is shown in Figure 7

able to be online, it was not seen as such a heavily used item, with more emphasis than in working age groups placed on having an accessible radio/CD player to enable listening to audio books. It should be noted that in both pension age groups there was a divide in participants' experience of technology, as one might expect in people that ranged from in their sixties to well over ninety, and given that the use of new technologies reduces with age (Slade and Edwards, 2015). This is an area where views are likely to change over time as technology use spreads and more 'tech-savvy' generations age. Furthermo(E)-0.7 (dw)11.512-0.0 (e



show their thanks. Both working age groups and sight impaired pensioners included £5 per week for this purpose, however, this budget was doubled in the severely sight impaired pension age case.

It should be noted that being able to participate in society is often intertwined with being able to get out and about, hence the additional need and cost of transport was also a significant factor in discussions about social activities. Some of the relatively high additional cost for taxis required in the pension age sight impaired case is to enable participation in VI groups and activities that in themselves may not necessarily bring large weekly costs, but cannot be separated from the cost of getting there. Furthermore, extra taxi costs were required in order to access the additional provision thought so important by severely sight impaired groups to engage in social activity, as a means of maintaining this level of participation. This highlights how costs in different areas of the budget arise in conjunction, meaning people with sight loss can face multiple outlays in order to do something that people without sight loss might take for granted.

Avoiding the risk of isolation in the home was also important and feeling connected can be achieved in different ways. As outlined above, for working age groups in particular, mainstream technologies such as the laptop and iPhone were important for communication and finding out information. The landline phone and a decent radio/cd player was vital to pension age groups and a television with audio menus was included by all groups. All of these involved budget adjustments to make them more accessible but were important to enable people with sight loss to feel included and connected to those close to them and society in general.





The inclusion of an amount to allow reciprocation enables recognition of help provided by others to people with sight loss on a more informal basis. As noted above, the cost included for reciprocation to support social participation was highest in the severely sight impaired pension age case where the budget also includes a contribution towards the costs of a companion's holiday. The sight impaired pension age case budget for support in the home comprises much lower formal support levels than that of the severely sight impaired pensioner but includes an additional £5 per week reciprocation budget to help recognise informal support received in the home. In reality, the type of help recognised in this way is varied and might be difficult to divide into particular categories as they can be blurred. Nonetheless, overall the pension age budgets for reciprocation are higher than those of working age at both degrees of impairment. These higher levels of reciprocation included by pension age groups, suggest more of a reliance on human help, as groups, particularly those with severe sight impairment, outlined a greater need to be accompanied, to get around and for assistance when they are out, and noted that in such situations the role of a friend or companion can become more of helper or guide because of their sight loss. Being able to recognise this additional need for human help is important for self esteem which can be undermined when having to rely on and feel indebted to other people, and can perhaps help in some part to redress the potential imbalance in the relationship that people expressed.

There were several issues which combined together could contribute to a sense of vulnerability associated with sight loss, and appeared of particular relevance in the older age groups.



sight loss at an earlier stage in their lives. As outlined in more detail in our previous report (Hill et al, 2016), **becoming** sight impaired brings a range of issues that impact on people's needs alongside or intertwined with age.

restoring confidence, minimising the risk of being 'alone' in an emergency and provided peace of mind.

In each of the above four categories – the need for human help, safety concerns, adjusting to sight loss and mobility issues – there are ways in which greater needs can arise, even at a less severe level of impairment, for people of pension age who have acquired sight loss than for working age adults who have lost sight earlier in life. This helps explain why costs can increase more for the pension age case with any form of sight impairment, and conversely why the additional effect of severe impairment, e, smpp.64.2 (mpn)( s)-5.8 (o)7.55 (e,) ( ) easosompl4.2 (mpe.55 e)7.94.

## Chapter 6 Conclusion

This final report in a three part series looking at the additional costs of single people living with visual impairment underlines that the size of such costs varies by situation. Of the cases examined, the minimum cost of living ranges between 25 and 70 per cent higher for a visually impaired person than for someone with no such impairment.

These studies have considered the difference that it makes to be sight impaired compared to severely sight impaired, and the difference it makes to be of working age compared to being of pension age. These are just some of the variables that can affect the size of additional costs. As noted in RNIB's My Voice study, other variables include the timing and process of sight loss and the existence or otherwise of other disabilities (Slade and Edwards, 2015). Moreover, in taking the simplest case of a single person living on their own, these studies still leave room for further research on the additional costs of people living with partners or dependent children.

Such studies of the additional cost of disability will never capture every case, and this is not their intention. Rather, they have set out to create greater understanding of where costs tend to be the greatest, and how this can vary as people's circumstances change.

A central finding has been that the scale of additional costs of visual impairment tends to be greatest where it involves regular human help, rather than the purchase of equipment. Depending on someone to come and clean your house every week, or having to use a taxi regularly

to meet key transport needs costs many times more than, say, purchasing a speaking clock or paying a higher electricity bill for additional lighting. The knock-on effect of this finding is that people who feel the most vulnerable, and therefore require the reassurance and practical aid of more human assistance, can face particularly high costs. This helps explain why an older person whose sight may have deteriorated relatively late in life, possibly combined with reduced mobility, may face considerably higher costs than someone with a similar level of impairment acquired earlier in life that they have learnt to adapt to.

We can also note two other important implications of this vital human dimension. One is that people who have friends and family that can provide help may have far lower costs than those who do not and are reliant on paid help. The other is that people's ability to adopt certain technological support can also make a vital difference. As voice-enabled technologies become ever more mainstream, they are no longer necessarily particularly expensive, and visually impaired people may simply require an enhanced version of technologies that everybody is using.

This creates an ever-widening gap between people who need to pay others for assistance and those who get informal help or can meet certain need

The individual nature of different needs means that public support to help cover additional costs will never be perfect. While the benefits system does recognise that there are extra costs associated with disability through Personal Independence Payments (PIP) for working age and Attendance Allowance for pension age claimants, it can take a narrower view of how they arise than implied by this research. Research with visually impaired PIP claimants notes some issues with the process including accessibility, difficulties identifying less obvious costs and tension between the focus of the assessment (on what people cannot do) and the independence that people strive to achieve (Ellis, Douglas and Clarke, 2015; Davies et al, forthcoming).

It is in this context that the overall findings of this research can be used to reflect on the extent of the additional costs of sight loss identified in the four cases under review alongside the current levels of PIP and Attendance Allowance. Adding to previous conclusions (Hill et al, 2015: Hill et al, 2016), visually impaired adults can apply for PIP or Attendance Allowance, but whether these benefits are able to cover the additional costs identified in this research will depend on a) whether they meet eligibility criteria and are successful in claiming the benefit, and b) what level of benefit is awarded. The following is a comparison of PIP/Attendance Allowance rates and the additional costs of visual impairment identified in this research (note that it does not take account of other impairments or disabilities which can also impact on needs, costs and disability benefits):

**Working age:**

Additional costs per week (not including housing costs):

£50.33 for sight impaired; £120.43 for severely sight impaired.

PIP weekly rates:

Daily living: £55.10 standard; £82.30 enhanced.

Mobility: £21.80 standard, £57.45 enhanced.

For working age people, therefore, a PIP award covers the basic cost of sight impairment when it is not severe, if someone who is sight impaired is able to successfully claim the daily living component. In the severely sight impaired case, however, only receipt of both the daily living and the mobility component at the enhanced rates will cover the identified additional costs of sight loss. Receipt of both components, with only one at the enhanced level, would still leave someone with sight loss £8 to £16 short of the additional costs identified.

### **Pension age:**

Additional costs per week (not including housing costs):

£77.82 for sight impaired; £135.61 for severely sight impaired.

Attendance Allowance weekly rates: £55.10 lower; or £82.30 higher.

This shows that in the pension age case, the benefit will only cover the extra cost in the case of a sight impaired person being awarded the higher rate. The lower level payment is more than £20 short of the additional costs in the sight impaired case. The difference is even greater in the severely sight impaired case, where even the higher level benefit award is over £50 short of the additional costs identified in this research.

The Attendance Allowance system, which accepts a relatively loose link between eligibility criteria and the amount of money people need to spend is now under review. Despite the imperfections of this system (in particular the absence of the mobility component that exists for DLA and



PIP), a reform that undermined its level or tried to direct support more explicitly to meeting certain needs is likely to be problematic.

No benefits system will ever be able to come up with an accurate assessment of additional costs that include such things as how much an individual needs in order to treat a friend who has helped them out – yet such costs as these are at the heart of what enables people who are visually impaired to participate in society, and need to be taken into account. Rather, these studies have given a broad guide of the scale of costs faced by people with sight loss, and how they change with the degree of sight impairment and age. It is against such broad-brush estimates of costs, rather than precise calculations of the cost of living for each individual, that the sufficiency of benefits to compensate for the cost of disability should be judged.

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