

# **Additional costs of living for people who are Deaf**

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Research Findings

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**Research to establish how much more it costs, as a minimum, to live with hearing loss was carried out by researchers at Loughborough University and University Campus Suffolk.**

This study estimated the additional expenses of someone who is profoundly deaf and uses British Sign Language. It covered extra spending needs for life inside and outside the home.

## Summary findings

- Being Deaf can make it more expensive to reach a minimum acceptable living standard compared to someone without that impairment.
- The budget for a working age person living alone who is Deaf is over 80 per cent more than for a hearing person: £163 extra on top of the standard minimum budget of £199 a week.
- The biggest additional cost comes from paying for interpretation, beyond where interpretation is provided free for certain services. This accounts for over three quarters of the additional budget.
- Some additional cost comes from the need for technological aids that help communication, such as appropriate mobile phone and computer equipment. These are important to allow people to participate in society.
- Substantial additional costs also arise from the way Deaf people live, including their need for more social activities to avoid isolation and extra travel costs to get to activities and friends further afield.
- Personal Independence Payments assessments are based narrowly on what people can and cannot do, rather than the wider context of how Deaf people live. As a result, there is a risk that some of these costs will not be covered.

## The research

This research uses an approach called the Minimum Income Standard to look at the additional costs of living for people who are Deaf. The Minimum Income Standard is the amount that a household needs to cover its expenses so that people can reach an acceptable standard of living and participate in society. This is about more than mere survival. However, it is focussed on meeting basic physical and social needs so excludes things that might be considered 'nice to have' but are not essential. It is based on discussions among members of the public, deciding what items are essential in a household budget. These items

are costed, taking into account how long they last, to produce weekly budgets.

For this research groups of Deaf people discussed in detail which additional items would be needed for someone of working age living on their own who is profoundly deaf and uses British Sign Language (BSL), compared to a hearing person. Many deaf people whose first or preferred language is BSL consider themselves part of the Deaf community. They may describe themselves as Deaf with a capital D to emphasise their Deaf identity. It is recognised that this research does not cover people who have other levels of hearing loss or do not use sign language, but their needs may be different and would require a separate study.

## **Additional costs and why they were considered important**

### **Interpretation**

By far the largest additional cost for Deaf people is paying for interpreter services. Service providers have a requirement under the Equality Act 2010 to make reasonable adjustments to ensure that their service is accessible to disabled people, for example by providing an interpreter. Groups noted that some services, for example health services, should provide free interpretation. However, many services fail to meet their legal duty to pay for an interpreter and in some cases it may not be considered a reasonable adjustment for the service to make this provision. In these cases participants agreed that there are circumstances where Deaf people will have to arrange and pay for an interpreter themselves, examples given included visiting a solicitor or travel agent. The minimum amount needed is not easy to specify, but groups agreed that a modest baseline would be an average of ten hours a month, costing £127 a week. This in itself adds more than 60 per cent to a single person's household budget. This could also cover personal assistance at home, for example to help with reading letters or make calls to sort out any problems should someone require it.

### **Social activities**

The budget for social activities for a hearing person was doubled as groups agreed that Deaf people need more social activities outside the home. They felt that getting out to meet friends and take part in

activities was vital for a Deaf person's wellbeing, particularly for someone living alone, in order to avoid the risk of becoming lonely and depressed. As one participant explained:

*“Don't forget, if he's Deaf it's very easy to get very stressed at home. He's very isolated, so you do want to go out.”*

Holidays are more expensive, as a minimum, for a Deaf person, as it is based on hotel accommodation. Groups felt that hotels were more likely to have necessary safety features like vibrate-alert / flashing smoke alarms than self-catering accommodation – which is considered a minimum in the budget for a hearing person.

### **Technology**

A higher grade mobile phone was seen as a necessity for Deaf people to allow its use for sign language through Skype or Facetime. It is important to have a good quality model to provide reliable 'instantaneous' communication for a Deaf person who cannot make a standard telephone call, as a participant explained:

*“You can use Facetime to go, 'right we're going to meet at the pub', for example, and actually have that conversation to get there. If you were texting it would be slower and waiting for replies.”*

The higher cost phone and monthly package accounts for most of the additional cost of technology. Changes to a few computing goods in the home increased the weekly budget very slightly. For example, a larger screen laptop making it easier to communicate online using sign language and having a printer at home (rather than visit a shop/library as in the main MIS) are one-off purchases which together add less than one pound a week to the budget.

### **Travel**

The budget for travel is higher than for hearing people, so that Deaf people can travel more often and over longer distances as their social circles and activities are often more geographically spread. This allows for additional train travel to different towns or cities to meet friends, go to Deaf groups or events, or visit a theatre or cinema showing a film with subtitles where local provision might be limited. As a participant explained:

*“It’s very easy for hearing people to have access to all these different things very locally but it’s difficult for Deaf people, they have to travel to be in these different groups where they’ve got that full communication... You know it’s Deaf culture, this is what we do as Deaf people, we travel all over the place.”*

On the other hand, people who are Deaf save on off-peak bus travel using a concessionary pass, although some unavoidable peak-time journeys have to be paid for.

### **Electricity**

A small weekly addition to the budget takes account of higher electricity bills to cover the cost of having lighting on more often when signing or lip reading and running / charging electrical equipment, such as the smoke alarm pager or mobile.

As shown in the list below over three quarters of the additional cost of being Deaf comes from interpreters, and most of the remaining amount is from social activities.

### **Minimum weekly budget for a single working age adult who is Deaf (excluding rent)**

Standard budget (regardless of disability): £198.60.

#### **Additions:**

Interpreter: £126.58

Social activities and holiday: £22.79

Technology: £6.10

Travel: £5.43

Other: (electricity, spare hearing aid batteries, burglar alarm, miscellaneous): £2.13

**Total additions: £163.03**

**Total weekly budget: £361.63**

## Conclusions and policy implications

This research clearly shows how someone who is Deaf can face additional costs in reaching a minimum acceptable standard of living. It demonstrates the range of costs that people face across different areas of life, and shows how these costs are justified by reasoned arguments by people who have experienced hearing loss.

The size of these costs varies greatly for different items. The largest expense overall comes from interpreter costs. Other things that people have to pay for regularly such as extra social activities, travel or a mobile phone contract, add up to more than one-off purchases when these are costed over a period of time.

Much of the additional costs come from services and activities that enable Deaf people to communicate and maintain social networks. This helps them to participate in society and maintain independence.

Some wider additional costs, such as how Deaf people socialise and travel, are not well recognised by the benefits system. Even where they do qualify for payments under PIPs, they are low relative to their overall costs. For example, while people who are Deaf might be awarded sufficient points under the Personal Independence Payments (PIPs) system to get the standard rate of entitlement, this is well under half of the estimated cost of interpreters. Evidence such as has been collected in the present study could help in future to ensure that payments more fairly reflect the actual additional costs that Deaf people face.

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## How to obtain further information

A BSL version of this document is available on the CRSP website:  
[www.crsp.ac.uk/news](http://www.crsp.ac.uk/news)

The full research report also includes budgets for people who are sight impaired. It sets out the method in more detail, and describes how groups discussed additional needs and the rationales given for including items in the budgets.

The report:

‘Disability and minimum living standards: The additional costs of living for people who are sight impaired and people who are Deaf’

There is a separate Research Findings on the additional costs for people who are sight impaired:

Both can be obtained from the Centre for Research in Social Policy

[www.crsp.ac.uk](http://www.crsp.ac.uk)

## **The status of this research**

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

The research was undertaken to trial an established methodology that defines Minimum Income Standards (MIS) for certain population groups. It applied the methodology to people of working age who 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.