

# **Additional costs of living for people who are sight impaired and 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 sight or hearing loss was carried out for Thomas Pocklington Trust by a team of researchers at the Centre for Research in Social Policy, Loughborough University and University Campus Suffolk.**

This study of the additional household budgets required by disabled people calculated additional costs of living for a single working age person who is eligible for certification as sight impaired with some useable sight, and a single working age person who is profoundly deaf and uses British Sign Language (BSL).

## Summary findings

- Having a sensory impairment can bring a wide range of additional expenses that makes it cost substantially more to achieve a minimum acceptable living standard compared to someone without that impairment.
- The budget for a working age person living alone who is sight impaired but with some usable sight is a quarter more than for someone with full sight: £50 extra on top of a standard minimum budget of £199 a week.
- The additional cost of sight impairment derives from a variety of different aspects of life, including technological equipment, a regular cleaner, travel, social activities, household goods and health care costs.
- For a Deaf person of working age living on their own it costs over 80 per cent more to live than for a hearing person: £163 on top of the standard £199 budget. (This is not directly comparable to the sight impaired case as it represents a different type and level of impairment.)
- Over three quarters of the additional cost of being Deaf and using BSL comes from having access to a modest amount of interpretation, beyond that which is provided free in relation to certain services. The other main significant additional cost comes from additional social activities required to avoid isolation, with smaller increases in technology and travel costs.
- For both people who are sight impaired and people who are Deaf much of the additional costs do not arise from paying for things to address the impairment directly (such as specialist equipment), but from services and activities that enable them to participate in society and maintain independence.
- Personal Independence Payments are not well designed to cover costs in the wider context of how disabled people live their lives, with assessments based only on some specific aspects of functional impairment. As a result, there is a high risk of needs going unmet or only being very partially met under the PIP system.

## Background

Understanding the cost of disability is crucial for any social support system that seeks to ensure that people do not have to live in undue hardship. It is especially salient in the United Kingdom today as the government introduces Personal Independence Payments, which seek to provide fairly for people with different disabilities, while restructuring the basis for eligibility. Previous efforts to estimate the cost of disability have been limited in their scope and precision. Some studies have looked at how much disabled people actually spend on additional items, but this can be determined by what households can afford rather than what they need. Other research has asked disabled people about additional needs, but this has been hard to interpret as there was no baseline of what non-disabled people need to reach a minimum standard.

The development of a Minimum Income Standard (MIS) for the United Kingdom as an ongoing programme of research since 2008 has provided such a baseline by asking members of the public what things a household requires in order to meet minimum physical needs as well as having the opportunities and choices required to participate in society. This results in a budget which is about more than mere survival, but is based on need rather than 'nice to have' items. The present research has built on this to investigate what people with certain sensory impairments require in addition to achieve a comparable minimum standard.

## Research aim

This research aimed to develop a new approach to measuring the cost of disability, based on additional costs required to meet a Minimum Income Standard, and to apply this method to two cases of people with sensory impairments.

## Research methods

The research asked three groups of people who are sight impaired and three groups of people are Deaf about the additional things that households with impairments similar to their own would require for a minimum standard of living. Participants discussed in detail whether MIS budgets covering different aspects of a single person's life would be adequate or needed to be supplemented. The method built consensus both within each group and across groups about what should change and why. The items that groups agreed as additional requirements were costed to create a budget for each case under consideration.

The standard MIS method was used when running the groups and additional attention given to communication. This involved talking through information and verbally recording decisions (rather than using flipcharts) in the sight impaired groups, and using British Sign Language interpretation in the Deaf groups.

## Findings

### **1. Additional needs of a person who is sight impaired**

Groups were asked about the minimum requirements of a single person who is certified as sight impaired and has some useable sight. They identified additional costs compared to a fully sighted person incurred across a wide range of categories, of which the most significant were as follows.

#### **Paying for various technological equipment**

This was required to enable communication, facilitate access to written materials, and make the best use of the sight that people have. Some of these would be one-off purchases such as a larger laptop, scanner, video magnifier, assistive software and IT training, whose cost would be spread across a long period. The cost of a higher grade mobile phone (to provide good quality accessibility features) than is included in the budget for a fully sighted person adds a greater cost on a recurring basis.

### **Domestic help every two weeks for two hours**

Groups agreed that having regular help with cleaning or to deal with particular jobs in the home would support someone who is sight impaired in keeping their home presentable.

### **Additional travel costs**

People who are sight impaired can require additional taxi journeys to some local medical appointments and a certain number of train trips further afield. Total travel costs take account of free off-peak bus travel (with a concessionary pass), but also assume that some peak-time journeys need to be paid for.

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

These include the cost of treating a friend who accompanies them in social activities that may otherwise be difficult and using hotel rather than self-catering accommodation on holiday.

### **Additional costs of household goods**

This includes better lighting throughout the home and differences to the type of floor or sofa covering which were changed for safety and maintenance reasons. Also, paying for someone to help with home maintenance adds a small amount.

### **Additional health care costs**

This covers an increase in the number of prescriptions, for example for eye drops, and a higher budget for the cost of glasses.

### **Electricity**

A small weekly addition to bills to cover the cost of running additional lighting and appliances.

As shown in the list below, half of all additional costs of being sight impaired come from the cleaner and technological items, with the rest spread across a range of categories.

### **Minimum weekly budget for a single working age person who is sight impaired (excluding rent)**

Standard budget (regardless of disability): £198.60.

**Additions:**

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

**Total additions: £50.49**

**Total weekly budget: £249.09**

## **2. Additional needs of a person who is Deaf**

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Groups were asked to identify the minimum requirements of someone who is profoundly deaf and uses British Sign Language (BSL). Many deaf people whose first or preferred language is BSL consider themselves as part of the Deaf community. They may describe themselves as Deaf with a capital D to emphasise their Deaf identity.

### **Interpretation**

By far the most significant additional cost for Deaf people is paying for interpreter services. Service providers have a legal requirement to make reasonable adjustments to ensure that their service is accessible to people with a disability, for example by providing an interpreter. However, many services fail to meet this legal duty and in some cases it may not be considered a reasonable adjustment to require the service to pay for an interpreter. Groups agreed that there are circumstances where an interpreter is not provided and Deaf people need to arrange and pay for an interpreter themselves. 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.

### **Social activities**

Groups agreed that a Deaf person will need more social activities outside the home, as a minimum, than a hearing person. This was in order to combat the risk of social isolation, and the budget for social activities was doubled. Holidays were also costed for hotel rather than self-catering accommodation.

## **Technology**

Technological items incur a relatively modest weekly cost overall. For example, a larger screen laptop making it easier to communicate online using sign language is a one-off purchase adding only 7p a week on average. Most of the additional cost of technology arises from the recurring cost of a more expensive mobile phone and monthly package to allow using it for sign language communication.

## **Travel**

The budget for travel was slightly higher than for hearing people, due mainly to the need for Deaf people to maintain geographically dispersed social networks, and having to take the train to a different towns or cities to meet friends and attend social activities.

## **Electricity**

A small weekly addition to bills to cover the cost of running additional lighting and appliances.

Overall, the list below shows that over three quarters of the additional cost of being Deaf comes from interpreters, and most of the remaining amount 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, miscellaneous): £2.13

**Total additions: £163.03**

**Total weekly budget: £361.63**

## Conclusions and policy implications

This research has shown clearly how living with a disability can bring additional costs in reaching a minimum acceptable standard of living, but these can vary greatly from one situation to another. A great deal may depend on the amount of personal assistance or personal services that someone requires, since paying regularly for say an interpreter or cleaner can dwarf one-off costs such as purchasing equipment when that cost is spread over time.

However, the findings of the present study also show that even without such costly additional services, the everyday cost of having a disability can be substantial relative to what a single person would normally have to spend to reach a minimum living standard. This is not just to pay for things directly arising from disability such as specialist equipment. Much of the additional cost arises from how disabled people lead their lives, which may involve for example treating a friend who has helped you out, or paying for additional travel to get to appointments or social activities. Such costs were only included where considered essential in meeting physical and social needs.

These varied additional expenses can make life much more costly for a disabled person in ways that are not well recognised by the benefits system. Personal Independence Payments (PIPs) are only available for people with a certain threshold of overall need based on a points system. Many people who are sight impaired are unlikely to have the characteristics to be awarded sufficient points within this system to create an entitlement, even though they face the additional costs identified in this study. Someone who is Deaf might have enough points to trigger the standard rate of entitlement, £54.45 a week, but this is well under half the estimated minimum cost of interpreters.

It must be concluded that there is a high risk of needs going unmet or only very partially met under the PIP system. The very precise specification of the limitations that have to be present to score points in PIP assessments makes it almost inevitable that there will be many areas where a disability creates additional costs that are not recognised. Nevertheless, evidence such as has been collected in the present study could help in future to adapt such a list to ensure that it more fairly reflects areas where costs occur.

## **The scope for future research**

This study has demonstrated that it is possible to estimate the additional costs that someone with a given disability in a given household type needs to cover in order to maintain a minimum acceptable standard of living. The research succeeded in building a consensus among disabled people themselves about areas of need and involving them in identifying which additional items are required in a given case. Future research could help to build a fuller picture by looking at different levels and type of impairments, the effect of living with other people rather than alone and the costs associated with having a disability as a child and as a pensioner, compared to the present study of costs for someone of working age.

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## **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.

In this publication, the terms 'visually impaired people', 'blind and partially sighted people' and 'people with sight loss' all refer to people who are either eligible to be certified as sight impaired (partially sighted) or severely sight impaired (blind).

## How to obtain further information

The full research report 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’

can be obtained from [www.crsp.ac.uk/news](http://www.crsp.ac.uk/news)