

# Sight Loss and Minimum Income Standards: the additional costs of severity and age

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The research used an established methodology that defines Minimum Income Standards (MIS) for different households to calculate the minimum additional amounts needed to live with varying degrees of sight loss at different times of life.

The research:

- established a minimum weekly budget for a pension age person who is eligible for certification as severely sight impaired (SSI);
- compared these findings with those from previous studies that established the additional weekly costs for a pension age person who is eligible for certification as sight impaired (SI), a working age person who is eligible for certification as sight impaired and a working age person who is eligible for certification as severely sight impaired.

## Summary findings

The budget for a severely sight impaired person of pension age, living alone, is 73% more than for a single pension age person without a visual impairment: £135.61 a week extra on top of the minimum income standard of £185.15 a week (not including housing costs).

- Half of this extra cost is from regular support in the home: help with cleaning, other domestic tasks and dealing with paperwork.



- Most of the remaining cost comes from transport, social and leisure costs. This includes greater use of taxis to get around. In order to participate socially, severely sight impaired people of pension age can incur a higher cost for some specialised activities, and feel it is important to recognise the extra help of a companion by paying for meals, drinks and for part of their holiday costs.
- Other smaller costs arise from items such as additional household goods, food, technology, personal care and services.

These results can be combined with previous research to provide a picture of how the additional needs and costs of a single visually impaired person vary in four cases: working age sight impaired

## Background and context

This research applied the Minimum Income Standard (MIS) approach to people who are visually impaired. MIS is an ongoing programme of research that calculates the cost of a minimum standard of living for different households. It involves asking groups of members of the public to identify in detail what people need in order to reach a minimum acceptable standard of living, i.e. not only meeting basic needs, but allowing people the opportunity to participate in society.

This is the third in a series of studies using the MIS method to estimate additional costs for visually impaired people living alone. The first looked at costs for a working age person who is sight impaired and has some useable sight. The second calculated costs for both a pension age sight impaired person and someone of working age who is severely sight impaired and has little or no sight. This study completes the picture by examining costs for a pension age, severely sight impaired person.

This further study of the cost of visual impairment was designed both to describe the needs and costs associated with this final case and to make comparisons with previous studies, yielding insights into how needs change with the degree of impairment and life stage.

## Research methods

This study involved asking three groups of pension age people who were severely sight impaired about the additional goods and services that a single person in that situation would require to achieve a minimum standard of living.

Participants discussed in detail what items would need to be different for a pension age person who is severely sight impaired compared to those in the MIS budgets for a sighted person of pension age. It was specified that the case study person whose needs were being discussed had little or no sight, with some variations noted where having no sight at all made a difference to costs (see full report). These requirements were costed to create an additional weekly budget for the case under consideration, compared to the main MIS budgets for a sighted person of pension age. The resulting additional costs were then compared to those identified for the three different cases in earlier studies.

*...not only meeting basic needs, but allowing people the opportunity to participate in society.*

## Findings

The size of additional costs and where they fall

The groups in all four cases identified additional needs and costs across a range of categories. The figures below show the additional costs per week for each group across different budget areas compared to the established weekly minimum budget for someone without a visual impairment. Please note that figures have been rounded.

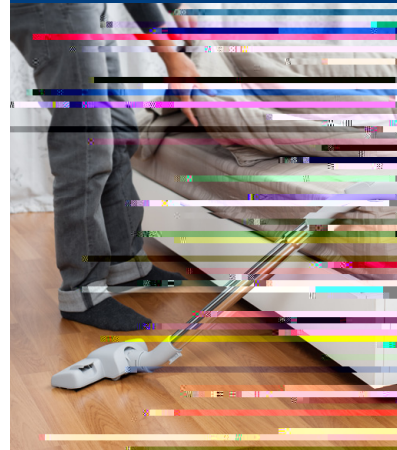
Services and support in the home

- Sight impaired working age adult: £13.46
- Severely sight impaired working age adult: £32.62
- Sight impaired pension age adult: £27.96
- Severely sight impaired pension age adult: £67.27

The single largest additional cost across all four cases is for services and support in the home and the level increased with both severity of sight loss and age, as the ability to carry out tasks in the home was felt to diminish. All groups identified an additional need for help in the home, especially regular cleaning, which sighted people do not consider part of an essential minimum. They felt that although visual impairment does not stop you from looking after your home, additional help can provide reassurance that it is kept at a reasonable standard of cleanliness. Two hours per fortnight of formal domestic help was included in the working age sight impaired budget.

This level of support was increased by working age severely sight impaired and pension age sight impaired groups. They added help with extra or heavy jobs, deep cleaning, and with fiddly tasks or paperwork that are more difficult for people of working age with severe sight impairment and older people facing the joint impact of some sight loss and reduced mobility. The severely sight impaired pensioner budget included the highest level of support where five hours of paid help a week included other domestic and general tasks around the home which were felt no longer possible without formal support or reliance on others, due to the combination of severe sight loss and older age.

All groups increased budgets for home maintenance to buy in services, with higher additional costs for pension age and both severe sight impairment cases who felt more reliant on others to carry out even small jobs.





Budgets were increased to allow for some specialist leisure activities for someone with severe sight impairment, more so in the working age than the pension age case. All four budgets included money to allow reciprocity - paying for a meal or a drink for someone who has accompanied them in activities outside the home - this amount was highest in the severely sight impaired pension age case.

'If you are going on holiday and you are severely sight impaired, you have to take somebody with you to be your guide. You can't walk around in strange places.'

*Person of pension age, severely sight impaired*



The need for additional items to help people feel safe and secure in the home, such as an intercom or bell alert, increased with age and severity of sight impairment. Costs were highest in the severely sight impaired pension age case which included a Careline telecare system, reflecting concerns that being older and severely sight impaired affected balance and risk of falling.

*'It's good if you fall down, if you fall in the bathroom or kitchen, if you've got a [Careline] pendant on and you might not be able to get up, and then there will be help coming.'*

*Person of pension age, severely sight impaired*

## Household bills

- Sight impaired working age adult: £0.52
- Severely sight impaired working age adult: £0.67
- Sight impaired pension age adult: £0.29
- Severely sight impaired pension age adult: £0.72

Additional energy costs are associated with greater lighting needs and use of electronic equipment.

Severely sight impaired people with no sight have slightly fewer additional costs than those who are severely sight impaired with some residual sight, mainly because of the lack of requirement to spend so much on spectacles, lighting and some technology items. This results in £5.53 less in the working age, and £6.49 less in the pension age severely sight impaired budgets.

## Conclusions

Overall, these findings show that both severity of sight loss and ageing bring extra costs and that costs increase further when these two factors combine. There is a somewhat smaller difference in the additional cost of being sight impaired compared to being severely sight impaired for people of pension age than for working age, because the former encounter some of the higher costs even when not severely sight impaired.

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. This means that people who feel the most vulnerable, and require the reassurance and practical aid of more human assistance, can face particularly high costs. This helps to explain why an older person, whose sight may have deteriorated relatively late in life, and who may also have reduced mobility, can face considerably higher additional costs. Whereas a working age person with a similar level of sight impairment that

*'It's good if you fall down, if you fall in the bathroom or kitchen, if you've got a [Careline] pendant on and you might not be able to get up, and then there will be help coming.'*

*Person of pension age, severely sight impaired*



occurred earlier in life may have learnt to adapt and adjust to their circumstances more easily, therefore requiring less human help to remain independent.

There are also many ways in which needs will vary for different individuals. People who have friends and family who can provide help may have far lower costs than those who do not and are therefore reliant on paid help. People's level of engagement with certain technologies, regardless of age, can also make a vital difference, for example, as voice-enabled technology brvvoms mM9ov

What does it include? The MIS definition is about more than survival. It covers needs, not wants; necessities, not luxuries: items that the public think people need in order to be part of society. In identifying things that everyone should be able to afford, it does not attempt to specify extra requirements for every particular individual or group - for example, disabled people or those with long-standing health problems. So not everybody who has the minimum income is guaranteed to achieve an acceptable living standard. However, anyone falling below the minimum is unlikely to achieve such a standard.

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 Kingdom outside London. The main MIS is based on research with households living in urban areas. In 2010, 'MIS Rural' was published, which includes the additional costs associated with living in rural areas, and in 2015 'MIS London' looked at costs arising from living in the capital.

When was it produced and how is it being updated? The original research was carried out in 2007 and the findings presented and costed in 2008. Every July, new MIS figures for the main budgets are published, updated to April of the same year. Annual updates take inflation into account. In addition, new groups are convened every other year to review or rebase selected budgets.

Further information and publications available at [www.minimumincomestandard.org](http://www.minimumincomestandard.org)

*The MIS definition is about more than survival.*





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