

# Sight Loss and Minimum Living Standards: The additional costs of living for people of working age who are severely sight impaired and for people of pension age with acquired sight impairment



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### **Note on terminology**

In this report the terms 'people who are sight impaired' and 'people who are severely sight impaired' are used to describe those who are eligible for certification as sight impaired or severely sight impaired. Not all people who are eligible are actually certified. This study is based on people's needs, however, the MIS budgets assume that someone claims all services and financial benefits that they are entitled to. The terms sight loss and vision impaired cover both of the above categories.

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# **Executive Summary**

## **Introduction**

This report gives the results of a research study into the additional needs and costs faced by people with vision impairment. The research used the established Minimum Income Standard (MIS) methodology to examine how much more it costs someone who is vision impaired to achieve a minimum acceptable standard of living compared to someone in similar circumstances who is fully sighted.

The additional cost of living faced by disabled people is important both in understanding the consequences of low income for disabled people and in assessing the adequacy of benefit payments seeking to help them cover disability-related costs. Estimating such costs has been made possible by the development of a Minimum Income Standard (MIS) for the United Kingdom, which calculates the weekly cost of a minimum standard of living for different households based on what members of the public say is needed in order to meet people's physical needs and enable them to have the choices and opportunities they need to participate in society.

Vision impairment covers a broad spectrum of sight loss and the needs of people in different circumstances will vary. An earlier study (Hill et al, 2015) estimated additional costs for a single person of working age who is eligible for certification as sight impaired, but not at the 'severe' level. This study extends that research to consider on the one hand the effect of greater impairment, by looking at additional costs for a working age

person who is severely sight impaired; and on the other at demographic difference, by considering a pension age person who is sight impaired.

## **Methodology**

The research involved bringing together three groups of working age people who are severely sight impaired, and three groups of pension age people who are sight impaired with some usable sight to consider the additional and different things that a single person with impairments similar to their own would require for a minimum acceptable standard of living.

Participants discussed in detail the ways in which the MIS budgets established for a single person who is fully sighted would need to be different in order to meet the needs of someone with vision impairment. The method built consensus both within each group and across groups about what should change and why. These requirements were costed to create an additional weekly budget for each case under consideration compared to the main MIS budgets for a fully sighted person. The additional needs and costs of each case were also compared to the budget created for the working age sight impaired case in the previous study in order to explore how severity of impairment and life stage affect additional costs. For the severely sight impaired case, groups also considered where the following variations within this category might make a difference to needs costs: having no vision at all compared to some very limited sight; using Braille; and being a Guide Dog user.

## **The additional needs of people who are vision impaired**

Groups identified a wide range of additional needs that would require extra spending for someone of working age who is severely sight impaired and for someone of pension age who is sight impaired, with some similarities and some differences to those identified for someone of working age who is sight impaired. The main categories incurring extra costs are as follows:

### **Paying for household services**

All groups felt that although vision impairment does not stop you from looking after your home, regular help with cleaning can provide reassurance that the home is kept presentable. Both the severely sight impaired working age and sight impaired pensioners also included more occasional help with 'deep cleaning' or larger tasks from time to time, and identified a need for help with paperwork. Additional help with home maintenance was also included, with the pension age groups emphasising that the combination of sight impairment and physical deterioration could result in a need for extra help around the home with heavy jobs.

### **Additional travel costs**

A greater need for taxis accounts for much of the increase in transport budgets including for journeys relating to sight loss, such as attending hospital appointments or support networks. For working age sight impaired people with some usable sight, this leads to only a small net increase in transport costs once public transport concessionary rates are taken into account. However, the additional costs of transport are much greater for both severely sight impaired working age people and sight



impaired pensioners. These groups included more frequent taxi travel because they felt that using public transport can be difficult, particularly at night and on unfamiliar routes.

### **Additional costs of socialising and going on holiday**

Groups stressed the danger of isolation for people who are vision impaired, and emphasised the importance of social interaction. They included an additional cost to allow reciprocity when someone accompanies them on social trips, for example by buying them a meal. The budget for someone with severe sight impairment was further increased to allow for more and specialist activities. The budget for a holiday was also increased for both the sight impaired and severely sight impaired working age groups to allow for using a hotel rather than self-catering accommodation.

### **The use of technology**

Technology was particularly important to working age groups to help address the consequences of sight loss. Both sight impaired and severely sight impaired groups amended the budget to include an iPhone, because of useful features such as magnification, screen reader, and GPS, although the additional cost of this phone is higher in the severely sight impaired budget due to heavier use. Working age severely sight impaired groups also included a higher specification of computer and software. In comparison, the budget for a sight impaired pensioner includes less use of technology. For example, the pension age groups included an easier to use standard mobile, made changes to the keyboard rather than upgrading the computer or adding assistive software, and included portable and static magnifiers rather than an electronic magnifier or an iPhone app.

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

Severely sight impaired people of working age and sight impaired pensioners said that it can sometimes be difficult and time-consuming to prepare food and therefore added some ready meals to the budgets. This created additional food costs that had not been included for a sight impaired working age person in the previous study.

## **Other needs**

A range of other items brought smaller additional costs. Severely sight impaired people need sturdier footwear and to replace some clothes more often. Vision impaired people in all groups emphasised the need for additional lighting in the home and the budget includes additional electricity to cover lighting being on for longer periods. The cost of more expensive glasses, and for working age groups more prescriptions to cover sight-related medications such as eye drops, was also included.

## **The additional cost of being vision impaired**

Overall, the additional costs for a working age person who is severely sight impaired add £116.43 to the minimum household budget. This adds 60 per cent to the weekly MIS budget for a single person who is fully sighted, which, excluding rent, is £195.29 a week. Around a quarter of the additional costs come from household services, a quarter from transport and travel, with social activities and additional technology costs accounting for 17 and 16 percent respectively. For Braille users, additional equipment adds a further £6 to the weekly budget, and for Guide Dog owners an extra £16 results mainly from an additional need for cleaning. Severely sight impaired people with no sight at all have a

slightly lower minimum budget (£5 less) than those who are severely sight impaired with a little sight, mainly because of not needing to spend so much on glasses and not requiring specialist lighting or a large computer screen.

The weekly budget for a pension age person who is sight impaired is £75.39 more than for a single pension age person who has no sight impairment. This adds 41 per cent to the main MIS budget of £182.16 a week excluding rent. Over a third of the additions come from household services, just under a third from additional travel costs and a quarter split fairly evenly between additional costs for technology, social activities and food.

The previous study showed that the main MIS budget of £195.29 per week for a working age person who is sighted increased by £48.77 for someone who is sight impaired. This study demonstrates that there are significant contrasts between the overall additional costs associated with different degrees of vision impairment at different times of life. In particular:

- The severity of sight loss makes a large difference to the additional cost of sight impairment. Having any kind of sight loss to a degree that makes someone eligible to be certified as sight impaired increases minimum costs substantially (by an estimated 25 per cent for a working age person) compared to being fully sighted. However, having a severe impairment increases the cost by 60 per cent of a sighted person's budget. The main areas of difference are in household services, transport, social activities, technology and food.

- Someone of pension age who has acquired sight loss in adult life and is eligible for certification as sight impaired, faces significantly greater additional cost, compared to people of working age with the same degree of impairment. This difference is accounted for by three areas with higher costs for pensioners – household services, transport and food – but that this is partly offset by somewhat lower costs in other areas, particularly technology.

## **Discussion and conclusions**

This research builds on the findings of the previous study showing that people who are vision impaired face a range of additional household costs. It also shows how these costs can vary greatly according to severity of impairment and life stage. In particular, having a severe sight impairment more than doubles the additional minimum costs identified for someone of working age who is sight impaired but with some usable sight. Being of pension age and sight impaired adds around 50 per cent more costs than being working age and sight impaired.

Behind these differences lie both practical considerations and psychological factors that influence what sight impaired people require in order to participate fully in society. These factors interact to influence, in particular: how much help people need in the home; how they can stay safe; the help and support that they require outside the home including in getting around and in participating socially; and how they use technology. The amount of help available from friends and relations, the strength of local services and access to these, and interactions between sight loss and other impairments are also all important in determining additional costs. An issue for pension age people who become sight

impaired is loss of confidence and the combination of reduced mobility associated with sight loss and age making it harder for them to do things that they used to.

The benefits system recognises extra costs associated with disability but takes a narrower view of how they arise than implied by this research – relating to specific things people can and cannot do rather than to the ways in which disabled people live their lives, and how this influences costs. Severely sight impaired people of working age and sight impaired pensioners may be eligible for some help from Personal Independence Payments or Attendance Allowance. However, these benefits will only cover or come close to reaching the additional costs identified in this study if an award is made at the higher or enhanced benefit level.

## Chapter 1 Introduction

This report gives the results of a research study into the additional amount that it costs people who have impaired vision 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? Vision impairment covers a broad spectrum of sight loss across a range of people in different circumstances, and their needs will vary. An earlier study (Hill et al, 2015) estimated costs for a single person of working age who is eligible for certification as sight impaired, but not at the 'severe' level. This study extends that research to consider on the one hand the effect of greater impairment, by looking at additional costs for a working age person who is severely sight impaired; and on the other at a demographic difference, by considering a pension age person who is sight impaired.

Both studies have applied the methodology that defines Minimum Income Standards (MIS) for certain population groups to estimate the additional costs of living in each case. While the present report mainly reports the results of the new research on severely sight impaired people of working age and sight impaired pensioners, it ends by drawing these results together with the first study, to consider dimensions of difference in needs and costs for people with sight loss and how they vary by degree of severity and life stage.

## 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. At a time when general living standards have declined, disability benefits are being restructured and the Government is planning substantial cuts to spending on welfare, the additional cost of living with an impairment has become a crucial issue. In this context, the Centre for Research in Social Policy has started to apply its Minimum Income Standards (MIS) methodology to consider minimum costs for different categories of disabled people. In 2014, supported by Thomas Pocklington Trust, it calculated additional costs for single people of working age who are eligible for certification as sight impaired with some usable sight and for people in the same demographic category who are profoundly deaf.

That initial study showed both that such research is feasible and useful and that it would be valuable to extend it to other situations. The MIS approach identified additional needs for the household types in question, developing consensus among people with the sensory impairments and living situations being studied, and using the needs of comparable households without those impairments to fix a 'baseline' onto which these additional costs can be added. This was an important step because previous research on this topic has either looked at what disabled people actually spend (ignoring unmet need), compared disabled and non-disabled people on different incomes without pinpointing the source of additional costs, or found it hard to distinguish which costs are 'additional' to what people who are not disabled require.

The MIS research, therefore, provides a method by which additional needs and costs can be measured.

## **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; Hirsch, 2015). These are based on detailed research with members of the public specifying what goods and services households need in order to reach a minimum socially acceptable standard of living. The central features of MIS that are important for this study are that it provides a baseline against which to measure additional costs, the method is based on social consensus meaning that decisions about need are made by groups of members of the public, and it provides a clear definition of what is meant by a socially acceptable minimum need.

‘A minimum standard of living in Britain today includes, but is more than just, food, clothes and shelter. It is about having what you need in order to have the opportunities and choices necessary to participate in society’.

This definition allows MIS to be used to look at the additional needs of disabled people in a way that does not start with the premise that they must be enabled to live identical lives to non-disabled people, but rather that they should have equivalent access to a minimum acceptable level of choices and opportunities, as well as meeting physical needs.

Moreover, like the rest of MIS, it involves giving responsibility for judging the acceptable threshold to groups of people with experience of living in the type of household whose needs are being researched. A



Background Note at the end of this chapter summarises the MIS approach.

## **Investigating the additional costs of sight loss**

The initial study used the MIS approach to measure the additional costs of living in two particular cases of sensory impairment (sight impaired and deaf). As well as showing that there are substantial and quantifiable additional costs for both of the cases considered, the research also described the range of different spending categories in which such costs arise. These include direct aids to help compensate for sensory loss, personal assistance, services at home and additional lifestyle-related costs outside the home such as for social interaction and travel.

That study was partly developmental in order to establish how the method would work using two specific examples of sensory impairment. It found that, for a sight impaired, single adult of working age, the additional costs associated with sight impairment increased the weekly MIS budget by 25 per cent compared to someone in similar circumstances with no vision impairment. A logical next step in developing an understanding of the cost of vision impairment is to look at how such categories of cost vary according to different degrees of impairment and different life stages - using the MIS approach to explore 'dimensions of difference'.

The aim of this study is to apply the MIS method in an identical way as the previous study to two new cases, and to use the resulting evidence to widen the analysis of the nature of additional household costs for people with vision impairment. The most appropriate variations to

further investigate were chosen in consultation with specialists in the field including Thomas Pocklington Trust, which funded the research.

First is the degree of impairment. Studying the additional needs of people who are eligible for certification as sight impaired raises the issue of how these additional needs and associated costs vary for those who have more limited vision. Although fairly evenly balanced, there are slightly more people of working age who are registered as blind than registered as partially sighted in England (HSCIC, 2014). This study explores the difference made to costs where the degree of impairment is more severe – by examining the case of a single person of working age who is severely sight impaired, and has little or no useable sight. It looks in particular at what needs arise where sight impairment is so severe that there is limited scope to enhance vision and substitutes for vision become more important. Comparing such a person's requirements with that of someone of similar age who is sight impaired but not at a severe level provides evidence about what difference severity of impairment makes to additional costs.

Within this case, the study also draws out differences for particular groups of people who are severely sight impaired. Most people in this category do have at least a little sight, but needs can be different for those with none at all. Although Guide Dogs are generally provided for free, it is of interest to explore what other ongoing costs are involved in being a Guide Dog owner. While Braille users are a minority of severely sight impaired people, and Braille use is becoming less common with the advances in computer software technology, it is still a valued method of communication (Phillips and Beesley, 2011), and specialist equipment can be expensive. For each of the three variations above – people with

no sight, Guide Dog users and Braille users, the study considered where needs would be different.

The second dimension is life stage. The choice of a working age single person, rather than someone who is older, in the initial study was taken in order to isolate as clearly as possible the effect of visual impairment from other issues such as the effect of ageing and aspects of physical decline. However, the majority of people with sight loss are above eligible state pension age. This study extends the picture to that of someone in later life - by examining the case of a single person of pension age who is sight impaired and has acquired sight loss in adult life. The initial study highlighted the importance of living patterns – such as social interaction and travel – on additional costs. These dimensions of daily life also change throughout the life course, as is reflected in the differing minimum income requirements of people of pension and working age in the main MIS research. This study initially compares costs for a person of pension age who is sight impaired with a fully sighted person in the same age group, and goes on to compare these additional costs with those that occur for a person of working age who is sight impaired.

## **Structure of the report**

Chapter Two outlines the research method and how the MIS approach was applied to this study. Chapter Three provides a rich qualitative account of discussion of additional needs within the two sets of groups, and in Chapter Four these are quantified into budgets to provide the additional weekly costs for the two cases. In Chapter Five the findings from the two new cases are drawn together with the initial study to

examine dimensions of difference by severity of sight loss and life stage. Finally conclusions and implications of the research findings are discussed in Chapter Six.

## **Background Note The Minimum Income Standard (MIS)**

**What is MIS?** The Minimum Income Standard is the income that people need in order to reach a minimum socially acceptable standard of living in the United Kingdom today, based on what members of the public think. It is calculated by specifying baskets of goods and services required by different types of household in order to meet these needs and to participate in society.

**How is it arrived at?** A sequence of groups have detailed negotiations about everything a household would have to be able to afford in order to achieve an acceptable living standard. In certain areas of household requirements experts check that the specifications given by groups meet basic criteria such as nutritional adequacy. Each group typically comprises six to eight people from a mixture of socio-economic backgrounds, and is composed of people from the particular demographic category under discussion - for example, pensioner groups decide the minimum for pensioners.

**What does it include?** The MIS definition is about more than survival alone. 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?** MIS was originally calculated as a minimum for Britain; subsequent research in Northern Ireland carried out in 2009 showed that the required budgets there are all close to those in the rest of the UK, so the main budget standard now 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.

**When was it produced and how is it being updated?** The original research was carried out in 2007 and the findings presented in 2008, costed using April 2008 prices. 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, every other year new groups are convened to review or rebase selected budgets.

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

## Chapter 2 Methodology

This is the second piece of research that has used the Minimum Income Standard [MIS] approach to calculate the additional needs and costs associated with having a certain impairment. The method for researching additional needs of disabled people under the MIS approach is structured as follows:

- Identifying which type of household's additional needs are being specified, in terms of who is in the household and the disability under consideration. The needs of a household in which someone has a disability is compared to an otherwise identical household where nobody has a disability.
- Holding a series of discussion groups, each lasting several hours, involving individuals with the same or similar living situations and disabilities as in the case being investigated. Each group is asked in detail to review the minimum 'baskets' of goods and services drawn up by non-disabled people and to come to agreement about what needs to change for an imaginary 'case study' household with the specified disability. In each group the idea is to reach consensus as far as possible, with successive groups confirming or amending prior groups' decisions and adjudicating any areas of disagreement or ambiguity. After three groups of this kind for each case, the researchers identify where the overall consensus or balance of opinion lie, in terms of which additional or different items are needed compared to the original MIS budgets. Throughout this process, the emphasis is on 'needs, not wants': any 'nice to have' items that are

not essential to meet the MIS definition of the minimum are not included.

- 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.

This project implemented this method for two types of household with vision impairment. In each of these cases, the project 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 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.

This work follows a piece of research that explored the needs of a person of working age eligible for certification as sight impaired, with some usable sight (Hill et al, 2015). After consultation with specialists in the field including Thomas Pocklington Trust, it was decided that the case studies to be used in this research should be a person in the same age category but certified as severely sight impaired with very little or no sight, and an older person, of pension age, certified as sight impaired with sight loss acquired in adult life. These descriptions were thought to

be generally meaningful to people, and relate to the needs of people eligible to be covered by the Certificate of Vision Impairment definitions of 'severely sight impaired' (blind) and 'sight impaired' (partially sighted), without narrowing the case studies to a specific condition or functionality.

It is recognised that the categories of 'sight impaired' and 'severely sight impaired' cover a range of different conditions that can vary and fluctuate, some of which have implications for needs. Reflecting this, groups in some instances mentioned more than one possibility (e.g. for lighting) and rather than specify specific items suggested an amount of money that could allow someone various options to meet such a need. However, in most cases participants' common understanding of what it means to be severely sight impaired or sight impaired allowed a particular item list to be agreed on, even in the context of a relatively general definition of vision impairment rather than the specification of a very particular condition. In a few specific areas of the budget the groups discussing the needs of a working age person who is severely sight impaired made clear distinctions between the goods and services required by people with 'very little' usable sight and those needed by people with no usable sight or light/dark perception. These variations have been recorded and quantified in Chapters Three and Four.

This study 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 vision impairment live with other people, this case study enables the research to most clearly distinguish additional needs associated with vision impairment, and to measure the cost of living independently. If the case of someone living with a fully sighted person was used, this would require decisions to be made about which of the vision impaired



person's needs might be met with assistance from the person that they are living with.

The case studies also specify that the person concerned does not have any other significant impairments or health conditions. Again, although some people who are sight impaired or severely sight impaired have additional conditions that may or may not be related to their vision impairment, this decision was made in order to focus on the additional needs associated with vision impairment only. 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 context 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 'good health for their age', but with sight loss as their primary impairment. This is because the primary focus of this study is on the additional needs that come with acquired sight loss, rather than the combined effects of multiple impairments.

These criteria were used to come up with the following two case studies, which were used in the groups:

'Susan (or Simon) is working age (18-64) and is certified as severely sight impaired and has little or no usable sight. She (or he) is in a generally good state of health, and lives alone in the community in a one bedroom rented flat'.

'Margaret (or Martin) is of state pension age (65+) and is certified as sight impaired, but retains some usable sight. Her (or his) sight loss has

been acquired in adult life, and is her (or his) primary impairment. She is in generally good health for her age, and lives alone in the community in a one bedroom rented flat’.

In each case, groups were asked to contrast the case study person’s needs with the already specified minimum requirements of an otherwise identically defined person without vision impairment. The groups discussing the needs of someone of working age who is severely sight impaired also considered the additional needs of Guide Dog owners and Braille users.

## **Recruitment**

The Minimum Income Standards research requires people to be recruited from among the general public from a range of backgrounds (gender, age, employment status, tenure etc.) and to be in the category of household whose needs are being described. These requirements involved some additional consideration in recruiting people to take part in the groups for this study and the practices used are outlined below.

Purposive recruitment through networks and service centres used by people with vision impairment was necessary in order to find people of the correct age and with the category of impairment being described who were able to attend a focus group in a certain area. While the aim was to target people who live alone (to match the case study in question), it was sometimes difficult to find a sufficient number of people meeting the other criteria who lived in single households. However, by also allowing participation by people who had some experience of living on their own, and/or whose partner was also vision impaired, a sufficient

sample was achieved. It was important that the severely sight impaired working age groups included participants who were Guide Dog owners and Braille users, as this was an additional area of difference the study aimed to explore.

Drawing on lessons learnt from previous research (Hill et al, 2015), the recruitment strategy was flexible and iterative. In particular, it transpired that different recruitment methods were required for the two age groups involved in the study.

Recruitment of the working age groups was largely conducted through national networks for people who are vision impaired. This involved circulating information about the project by advertisement and email and inviting eligible people to volunteer to take part in the study. The advantage of this method is that it was able to reach a range of people, other than those who use service centres, some of whom would not have been eligible to participate because they do not live on their own and/or because they live in assisted accommodation. While a self-selection method risks attracting greater participation by people who are well networked and perhaps more experienced and motivated to speak about vision impairment, this was not an issue in the groups.

Advertising through email networks was not successful in recruiting participants for the pension age groups because people who are eligible for these groups are less likely to be 'online' or to be confident in using and responding to online networks and emailed advertisements. The pension age groups were largely recruited through local Vision Impaired (VI) groups and contacts working with older people who are sight impaired. A significant advantage of this recruitment strategy was that

participants were recruited by a person or organisation that they were familiar with and trusted, and so were reassured that the research was something they would be able and comfortable to take part in. Many of the groups through which participants were recruited also met in the same venue as the focus groups were held in, further reassuring older participants. This did mean that some groups were dominated by participants with a common impairment. As with the working age groups, this recruitment strategy will not have accessed people who were not making use of these support networks.

The person recruiting had telephone or email discussions with participants before the focus groups took place. This enabled them to answer any questions and address any concerns that people had about the project and to check participants' communication and accessibility requirements. Participant information leaflets were made available in different formats to meet the needs of people with vision impairment, including large print, Braille, audio and email.

Each method represented the best available recruitment approach for that particular group. They proved effective in bringing together an appropriately-sized group of eligible individuals with a range of characteristics (see below). Moreover, the groups achieved their purpose of having productive discussions that between them developed a consensus about additional household needs.

The working age severely sight impaired (SSI) groups comprised:

- Eighteen individuals across six groups
- A balance between men (9) and women (9)

- Seven people aged 18-45 and 11 people aged 45-64
- Participants who all had experience of living alone. Thirteen were currently living alone, and of the five participants who were currently living with someone, three were living with a friend or partner who also had vision impairment.
- Six participants who were in paid work, eight who did voluntary work, one who was in part-time education and three who were not in employment, education or training (NEET)
- Four owner occupiers, nine social tenants, four private renters, and one resident in supported accommodation
- Eight Guide Dog owners (at least two in each group)
- Eight Braille users (at least two in each group)

The pension age sight impaired (SI) groups comprised:

- Nineteen individuals across six groups
- Four men and 15 women
- Four participants aged 65-74, ten aged 75-84, and five aged 85 and over
- Fourteen participants who were currently living alone, one who was living with a partner who was also vision impaired, and four who were living with a sighted partner
- Seventeen owner occupiers and two tenants in the social rented sector

## **Running groups**

### **Accessibility of groups**

Conducting MIS groups with people who are vision impaired involves specific considerations with regard to facilitating communication and consensus. The information that would normally be shown on flip charts was talked through by facilitators. This included presenting the decisions made by previous groups and capturing decisions made by the current group. The latter is especially important in the MIS methodology, since the reaching of consensus is validated partly by facilitators writing down what decisions the group appears to be reaching and giving participants a chance to amend or confirm this. For sight impaired groups facilitators therefore need to take particular care to check orally that decisions have been accurately understood and recorded.

Other measures were taken to make the groups accessible to people with vision impairment, particularly in the case of the severely sight impaired groups. This included providing directions to the venue in accessible formats, meeting participants from public transport, ensuring that all venues had accessible facilities and catering arrangements, and making certain that provision for Guide Dogs was in place. The groups were longer than the main MIS groups, in order to ensure that communication could be effective and all the topics could be covered and that participants were comfortable.

### **Building consensus**

Consensus was built up across the three severely sight impaired working age groups and the three sight impaired pension age groups

using a review technique that has been used in previous MIS studies looking at difference and additional needs (for example in remote rural areas, in families with foster children and for sight impaired and Deaf working age people). The first group in each sequence started by considering and amending the relevant MIS budget for a fully sighted single person of working or pension age. Subsequent groups were also told of the main MIS budget, as well as about the revisions proposed by previous groups in the current study, and were asked to confirm or revise decisions, and to clear up areas of ambiguity.

The second and third groups in the sequence for each category were also informed of decisions made by sight impaired working age groups in the previous study, and asked if and why these goods and services would be needed or not needed by the new case studies. This was to explore whether any differences were based on different needs related to severity of impairment or age rather than differences in knowledge about what might be available. In this respect the approach differs slightly from other MIS studies of additionality as it was recognised that people are not always aware of what is available to meet their additional needs – unlike research in rural areas or fostering where additionality involved more or different types of everyday items or services. This is particularly relevant in the area of specialist equipment, devices, and technology that may compensate for sight loss or maximise vision.

Although this method does not always result in a straightforward, iterative move towards consensus, and the specification of the precise items required could not always be agreed exactly in the groups themselves, the groups between them came to strong levels of consensus about additional needs. The decisions reached within groups

were looked at as a whole and budgets were produced based on the overall outcome of discussions. These decisions were rooted in reasoning and justification outlined by participants and always based on the criteria set out in the groups in terms of which functional needs should be fulfilled.

## **Analysis and costing**

An important principle of the Minimum Income Standard is that, where direct social provision is an issue, it distinguishes between items that households need to have and those that they have to pay for. The costing of the MIS budgets for people with vision impairment assume that they are certified as sight impaired or severely sight impaired according to their condition, and are registered as such with their local authority. There are a number of goods and services that are universally provided without charge to people who are registered as sight impaired or severely sight impaired, such as eye tests, and off peak bus travel, and such costs are removed from the budget. Someone who is eligible but not certified or registered with their local authority will have the same additional needs, but may face higher costs. Other items could be available to some households and not others, particularly where provision is at the discretion of a local authority or other provider. For example, peak time bus travel is free for disabled people in only some areas. For the purposes of this report, items or services that are 'sometimes publicly provided' have been costed into the budgets, as it cannot be assumed that everyone who needs them will get them for free. In pricing equipment, VAT has been excluded in cases where goods are zero rated or eligible for VAT relief as being goods and services that are designed solely for use by disabled people.



The analysis has produced calculations to compare with the equivalent MIS budgets for someone who is not vision impaired in order to establish additional costs in the two new cases – a working age person who is severely sight impaired, and a pension age person who is sight impaired. In the case of the former the analysis extends to reporting differences in additional need and costs for someone who is a Guide Dog owner and for someone who uses Braille. During the course of the working age groups differences also emerged in a few budget areas relating to if someone who is severely sight impaired has any sight or light / dark perception. The following chapters set out the additional needs and cost implications of these two new cases and then draw comparisons with the case used in the previous study of a working age person who is sight impaired. Costs have been adjusted to 2014 prices to enable comparison between the two studies. The slight variations between figures reported in this and the previous study are due to changes in the housing tenure model in the Main MIS case study, with consequent implications for furnishing requirements, and adjustments to fuel costs. Throughout this report, the term ‘main MIS’ is used to refer to the original MIS budgets for people who are not vision impaired.

## **Chapter 3 The additional needs of people who are vision impaired**

This chapter looks at the additional and different needs that groups identified for two categories of people who are vision impaired. It reports the additional and different goods and services that groups included in the budgets for a single working age person who lives alone and is severely sight impaired with little or no useable sight, and for a single person of pension age living on their own who is sight impaired with some useable sight and has acquired sight loss in adult life. Each of these cases is compared to the equivalent main MIS budgets for people who are fully sighted. It also explains the rationales behind these changes to the budgets. This chapter looks at the needs of each of the above case studies in their own right. It is also possible to compare the effect of severity of impairment and the effect of impairment at different stages of life, drawing on the two cases presented here combined with the case considered in the previous study (see Chapter 1). These comparisons across different cases of vision impairment are presented in Chapter 5.

### **Household fittings and furnishings – security, safety and maintenance**

Sight loss affects a wide range of the things that people need in the home. Changes that groups made to the budgets include the addition of specialist items, but also various changes to the quality or type of items that are included in the main MIS budgets for people who are fully

sighted – for example to ensure safety and security, efficient cleaning or maintenance.

## **Security**

The main MIS budget for fully sighted pension age households includes a door chain for security purposes - other household types have not included any additional items for security.

In this study, the working age groups said that being severely sight impaired increased someone's need for security items in the home to help ease feelings of vulnerability:

'M: I was fully sighted so I know from both sides of the coin and I can say on that front you do feel so much more vulnerable as a visually impaired person than you are as a sighted person.

M: Yes we are there's no two ways about it.'

(Severely sight impaired working age group)

Groups noted the difficulties that people who are severely sight impaired can have in identifying someone who comes to their door, and the security risks that are associated with these difficulties:

'Your initial security has to be better because you can't open the door and then have a visual assessment of the person. You can't judge that aspect, what they look like. Most forms of official ID you won't be able to read, could just be any old bit of card so you're ability to assess a person is much lowered so that governs when you open the door. So a sighted person might say I'll open the door now because I can still look at them, I

can still make decisions but a blind person can't do that. So their decision making has got to be of a higher standard before they open the door.'

(Severely sight impaired working age person)

To meet the additional security needs of a working age person who is severely sight impaired, groups added a door chain and a basic intercom to the budget to enable someone to ask who is at the door before opening it.

The pension age groups also spoke about an increased need for security resulting from sight impairment, and said that a pensioner who is sight impaired might have difficulties identifying someone at the door. They also felt that revealing their sight impairment might put a pensioner at greater risk of being a target of crime. They therefore added an intercom to the budget for a pensioner who is living alone and is sight impaired, in addition to the door chain that is included in the budget for a pensioner without vision impairment.

### **Floor covering**

Both working age and pension age groups in this study made similar specifications for harder wearing flooring. However, this only adds costs for the pensioner case, since the Minimum Income Standards research assumes that the pensioners live in social housing, where tenants normally cover this cost, whereas for working age single people a private rented sector model is used (because single working age adults have such a low chance of getting social housing), and landlords generally pay for flooring in this case.

The main MIS pension age budget includes low cost carpets in the bedroom and living areas, and vinyl in the bathroom and kitchen. The pension age groups in this research were concerned that carpets might not be practical as someone who is sight impaired may be more likely to spill drinks or drop something than someone who has full sight. They felt that hard flooring is easier to clean, less likely to stain and more hard wearing than carpets – being able to sweep it rather than vacuum. On this basis, the budget for a single pensioner who is sight impaired has been increased to cover a medium quality laminate in the hall, living and dining areas. Groups agreed that this would also give someone the choice of buying a better quality carpet that would withstand more cleaning.

### **Living room furniture**

The main MIS budgets include low-cost fabric seating. All groups in this research felt that a fabric covered sofa would be difficult and expensive to keep clean, so replaced this with reasonably priced leather-type furniture, which is easier to wipe clean. The additional cost could alternatively be used to add stain protection to fabric furniture if this was someone's preference.

The working age groups talked about the difficulties that people who are severely sight impaired can have in negotiating furniture and other hazards in the home. They agreed that a coffee table should be sturdy enough not to be knocked over and also added a sturdy bookcase to store large print, audio or Braille books, which can take up a lot of space and can be very heavy.

## **Bathroom**

Groups made a few changes in the bathroom, all of which related to safety. All groups highlighted the risks of slipping when getting in and out of the bath or shower. The pension-age groups particularly linked these additional needs to the problems with balance that someone with acquired sight loss might experience. Groups said vision impaired people would need a rubber mat in the bath to prevent slipping ( already included for pensioners), a solid shower screen rather than curtain, which may be a trip hazard, and contrast coloured grab rails to help get out of the bath or shower.

## **Household fittings and furnishings – the light environment**

All groups identified lighting as a key area in which people with vision impairment have different and additional needs to people who are fully sighted. This resulted in changes to the budget for lighting and for window coverings.

### **Lighting**

The main MIS budgets include a basic ceiling light and shade in each room, plus low cost table lamps in the living area and bedroom. Groups were unanimous in emphasising that this would not be adequate for someone who is sight impaired or severely sight impaired with a little sight, who needs more and brighter lighting throughout their home. Indeed, one pensioner reported that good lighting was ‘the most important thing to have in the house’ for someone who was sight impaired. This confirms other research highlighting the value of good lighting for people with visual impairment (Thomas Pocklington Trust, 2013), as well as our previous research.

Groups discussed a range of lighting solutions to meet these needs, including extra bright 'daylight' bulbs or fluorescent tube lighting as it is important for lights to 'come on immediately rather than gradually warm up'. Targeted lighting was seen as useful in particular areas such as above the kitchen counter or over the bathroom mirror, and/or lights inside kitchen cupboards or the wardrobe. Spotlights with multi arm fittings, additional wall and stand-alone lamps, dimmer switches and good quality angle poise lamps were also identified as necessities for many people with sight loss. As in previous research, these discussions highlighted the wide range of lighting needs that people with different types of vision impairment have. The groups therefore agreed on a model of a lighting budget per room that could be used flexibly to cover a range of options and to meet someone's particular needs. The budget agreed by both groups is £90 per room every five years.

The pension age groups also added some bright, LED torches to help with close-up tasks such as adjusting the thermostat or setting the washing machine, or in case they had to get up in the night. They also included a fold-up portable light that someone could use outside of the home, for instance when eating in a restaurant.

The working age groups felt that someone who is severely sight impaired would not need the additional room lighting if they had no usable sight or light/dark perception:

'M: I've got no sight so lighting is only for people that come round and for my dog....

M: ...That's it, so the only time I bother about lighting is when people come round.

M: Even then I forget.

M: Yes I've done that as well to be honest.'

(Severely sight impaired working age group)

However, groups did include two other lighting items for those with no sight: timer switches for security, making it clear that the home is occupied, and a good quality floor lamp for the living room to make their home more comfortable for sight impaired friends who visit them.

### **Curtains, nets and blinds**

Groups discussed whether the nets and curtains included in the main MIS budgets need to be changed in order to meet the needs of someone with vision impairment. This was another area where needs vary depending on someone's eye condition. All groups noted that nets could inhibit the natural light in a room, and that for someone with any useable sight it was important to be able to adjust the level of light coming through the windows. For this reason (and because nets can be hard to clean), the pensioners specified that someone who is sight impaired should have a choice of venetian blinds. However, this did not add to budgets because, though more expensive to buy than net curtains, blinds last longer. On the other hand, working age groups emphasised the importance of being able to completely block out light for someone who is severely sight impaired and has some light/dark perception. They reported that the glare from the sun can cause headaches or further problems with vision for someone with severe sight impairment,



and that fluctuations in the level of light entering a room can cause sickness. They therefore included the option of black-out roller blinds. As with the budget for lighting, this additional need is not relevant to someone with no light/dark perception, for whom nets (for privacy) would suffice.

## **Household goods and equipment**

### **Labelling**

Groups said that tactile and/or audio labelling systems are invaluable in enabling people who are sight impaired or severely sight impaired to live independently. All groups agreed that someone living alone who is sight impaired or severely sight impaired needs a way of labelling household items, foodstuffs, and equipment that does not require them to rely on sight. Not being able to read labels not only leads to waste and annoyances such as opening a tin of peas instead of soup, but can have more serious consequences. One pension age participant talked of the dangers of not being able to distinguish between different medicines, for example.

Both the working age and pension age groups added two different labelling systems to the budgets. First, they included Bumpons - small self-adhesive dots - to mark the controls on household appliances in order to be able to use touch rather than sight to identify the different settings or temperatures. Second, they included a Penfriend labelling device -which allows someone to record a message onto a label for food, clothes and medicines.

## **Kitchen equipment**

Groups also made a number of changes and additions to the cooking and dining items that are in the main MIS budgets in order to make them suitable for people with vision impairment. Many of these items relate to safety when preparing food, as well as to independence.

The working age groups made some changes in the kitchen to allow for colour contrast, which they felt could be helpful for a working age person who is severely sight impaired and has a small amount of usable sight. They also made changes and additions that would be helpful for people either with little or with no sight. These included audible items such as a talking measuring jug, talking scales, a talking timer and a water boil alert, which rattles before a pan boils over.

The pension age groups emphasised the importance of colour contrast in the kitchen for someone who is sight impaired, specifying coloured rather than clear glasses to avoid breakages and coloured chopping boards, utensils and crockery to make food preparation and consumption easier. They also said that for safety reasons, the oven should have an indicator light to warn if the hob is still hot, and the budget for a vacuum cleaner should allow the choice of a cordless carpet sweeper. Highlighting the difficulties that can arise through the combination of sight loss and lack of dexterity in later life, groups also added a kettle tipper to allow boiling water to be poured safely and steadily without having to lift its weight.

## **Clocks**

Both sets of groups changed the standard bedside alarm clock in the main MIS budgets to a talking alarm clock that allows someone to easily

reach out and press a button and hear the time. The sight impaired pension age groups also changed the basic kitchen clock in the main MIS budget to a radio controlled clock that has a clearer face and automatically synchronises when the clocks go back and forward each year.

## **Technology – Home entertainment**

Groups agreed that the technologies included for home entertainment in the main MIS budgets are necessities, but decided that changes needed to be made to the specification and features of these items in order to better meet the needs of someone who is sight impaired or severely sight impaired.

### **Television**

In the main MIS, groups have allocated all households a 32 inch television.

The working age groups kept the television in the budget as although they felt that someone severely sight impaired will make less use of the visual aspects, being able to listen to programmes is important for entertainment when someone is home alone, and also to enjoy with friends who might not be severely sight impaired. They changed the standard television to one with talking menus, agreeing that it is important for someone who is severely sight impaired to be able to set up and control their television independently. The working age groups said that the standard remote control that comes with a television would be adequate for a working age person who is severely sight impaired

with very little or no usable sight as they are more likely to rely on their sense of touch than looking for buttons:

‘W: I think with sight impaired because you’re still in the sighted world really aren’t you? So you’re still trying to see the numbers and when you’ve got less sight, because a lot of things aren’t accessible, you learn how to think right third button down on the left.

M: Its buttons so over a period of time they’re going to know what button is where because it’s feeling.

W: You’ve got the raised dot on number five so you can orientate yourself on the keypad, the different shape for up and down channels and volume. Once you know your remote you’re used to it. It’s when you get things that are new.’

(Severely sight impaired working age group)

The budgets also take into account the 50 per cent discount on television licences available to people who are registered as severely sight impaired<sup>1</sup>.

The pension age groups also said that a television needs to have talking menus. They also specified a large button remote control because a standard sized one can be hard to use especially if it has little colour contrast.

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<sup>1</sup> The pension age budgets in main MIS include the cost of a television licence, although people aged 75 or over (irrespective of sight impairment) are entitled to a free licence and their budget would reduce by £1.40 per week.

## **Radio/CD player**

The groups also upgraded the CD player model included in the budget for a single working age person and the radio included for a single pensioner. The CD player was changed to one that was also a docking station for an iPhone (see section on mobile phones below), allowing someone who is severely sight impaired to use the iPhone's talking menus to access downloaded music.

The pensioners' radio was upgraded to a multi-function 'boombox' including digital radio, a CD player and a USB input. All of the pension age groups stressed the importance of a radio for someone who is sight impaired, saying that it might well be their primary source of news and information, if they struggled with printed materials or did not enjoy using the television. They therefore thought that the radio should be digital rather than analogue, to ensure clear quality. They also said that this would enable someone to pre-programme stations, rather than having to scan through which can be tricky. Reflecting upon how easy it can be for someone with sight impairment to become lonely and isolated, groups felt that audiobooks could be a 'lifesaver' for a pensioner who is sight impaired, and this was the reason that a CD player was included. Many pension age participants also spoke about talking newspapers, which often come on USB sticks, and so could be played through this multi-function machine.

## **Technology – Communication and adaptive equipment**

Groups agreed that the core items of technology included in the main MIS for communication - a phone and computer - were important but that changes and additions are needed to make them more accessible and useful for someone who is vision impaired. Specialist items of

adaptive equipment that enhance residual sight or provide an alternative to sight (such as audio) for someone who is vision impaired have also been included.

### **Mobile phone**

The main MIS budgets include a mobile phone. For working age people this is a small standard smartphone, and for pensioners it is a basic non-smart phone. Both the working age and pension age groups agreed that a mobile phone is essential but that a different model would be required to make it easier to use for someone who is vision impaired, with different solutions put forward to best suit their needs.

The working age groups agreed that the basic smartphone in the main MIS budget for a single working age person who is fully sighted should be upgraded to an Apple iPhone 5c for someone who is severely sight impaired. This was because the iPhone's features such as magnification, Voiceover screenreader and the Siri assistance tool (a voice activated means of accessing information and carrying out tasks on the phone) were thought to be the 'best on the market' in terms of accessibility for someone with very little or no sight. It was recognised that not everyone would choose to use an iPhone but groups agreed that having the choice to use one was important

People discussed various ways in which the iPhone, which was viewed as a 'mini computer', can be helpful in maintaining independence in everyday life for a working age adult who is severely sight impaired:

‘Q: Are there any things that the iPhone does that you use it for in other ways that would be useful, that would help Susan, specifically in terms of the sight impairment?’

M: Internet, everything.

M: I’ve got the bus timetables on it, I can look to see when my next bus is due, I can find where the bus stop is, I’ve got a map so I can see where I’m at and it tells me where I am.

W: Some people use talking books.

M: I can use audible on it. He says you can take pictures and you can make it bigger, so you can actually read it.

M: It’s a mini computer basically.....

M: .....Mr. Joe Bloggs public can be very helpful but getting here today ... I was walking thinking I know I’m going the wrong way, I know this is the wrong way. So on the phone I went ‘where am I?’, and it says you’re on the corner of xxxx Street, that means I know I’m within a few metres.’

(Severely sight impaired working age group)

The duration of the iPhone was set at one year because of heavy ‘wear and tear’ resulting from the extensive use demanded by someone severely sight impaired, which could slow the performance down over time and decrease the sensitivity of the touch screen

The working age groups also changed the mobile phone contract from the basic £10 a month package included in the Main MIS to allow enough data for someone who is severely sight impaired to be able to use their phone without restriction when out and about.

As in main MIS, the sight impaired pension age groups did not identify a need for a smartphone. However, they stressed the importance of simplicity and clarity, and changed the specification of the non-smart phone in the main MIS budget to include a model that was easy to use for someone who is sight impaired. They said that the phone needed to have large buttons and a big clear screen, as well as an 'in case of emergency' button which provides a direct dial to pre-programmed numbers. People thought that this was a need for someone of pension age living alone who has become sight impaired as they might be more vulnerable to falling and could find it difficult to see the screen or buttons to dial in an emergency.

### **Landline phone and internet connection**

The main MIS budget for a single working age person does not include a landline, as groups have said that a mobile phone is sufficient to meet people's needs. However, the severely sight impaired working age groups all agreed that for someone with little or no sight a landline is a necessity for security and safety purposes. They described the landline as essential 'back up' to the mobile if there were problems with battery or signal, and stressed that it is vital for someone who is severely sight impaired to always have reliable phone contact. A landline also enables cheaper calls to 0845 / 0870 and Freephone numbers, which are expensive to make on a mobile and which groups suggested would be used more often because someone severely sight impaired could find it



easier to get information or make arrangements by telephone than going on-line.

The working age groups included unlimited internet connection as they said that someone of working age who is severely sight impaired would likely place greater demands on the broadband capacity than someone who is fully sighted. This could include using it to download audio books or use computer screen reader software (see below), to download and stream things on their iPhone, or simply taking longer to browse the internet, shop online and fill in online forms.

The sight impaired pension age groups retained the landline phone and rental package specified in main MIS, but said that it should include two large button handsets rather than one standard handset. These would be easier to use and would allow a pensioner who is sight impaired to have a phone in their bedroom so that they can easily call someone at night in an emergency.

### **Laptop or PC**

The main MIS includes a basic 11 inch laptop for working and pension age people. Both sets of groups agreed this but with adaptations. For the severely sight impaired cases considered by working age groups, there are differences according to whether they had any sight at all. For those with a little sight, they agreed that a large screen laptop or desktop computer with external keyboard and mouse is needed. For someone with no usable sight, they agreed that there is no minimum requirement for the size of the screen, and that the option of a desktop or plug-in mouse and keyboard was not required.

The working age groups also highlighted greater RAM and processor speeds required to support the accessibility software needed by a severely sight impaired working age person (see below). They also felt that additional software programmes would slow the computer down and lessen its efficiency over time, decreasing its duration. The computer budget for a working age person who is severely sight impaired has thus been increased to cover a computer with an i5 processor, which is expected to last for three years. For someone with some usable sight this includes the choice of a 23 inch desktop or a 17 inch laptop with a plug-in mouse and keyboard. For someone with no usable sight this is a 15.6 inch laptop (the smallest size with the required processor speed).

The pension age groups said that a pensioner who is sight impaired needs a bigger screen to enable use of magnification and larger fonts. They said that the budget for a laptop should include a plug-in keyboard and mouse, which would be easier to see and use, and that a specialist keyboard with larger keys in contrast colours for example black on yellow or white, would be particularly helpful. They also agreed that pensioners who are sight impaired might prefer to use a desktop rather than laptop, and that the budget should cover the choice of either option (a 17 inch laptop or 21 inch desktop).

## **Software**

Additional computer software was agreed as vital for someone of working age who is severely sight impaired. Groups said that although free software is available, it is not as sophisticated as the programmes that can be purchased, and that paid-for software needs to be included in the budget for a working age person who is severely sight impaired.

As with the computer itself, the working age groups identified different software requirements depending on whether or not someone has any usable sight. It was agreed that someone who is severely sight impaired with a little usable sight requires both screen magnification and speech software. For someone with no sight, groups agreed that only the speech software was required. However, groups felt that in this instance a high end quality package needed to be included, given the crucial role that it played in enabling someone with no sight to use their computer. JAWS was included on the basis that it was considered to be the most suitable and reliable package, and that it is often used in the workplace providing continuity between home and work. Groups said that the budget needs to allow for the cost of regular upgrades to the software as well as the initial purchase price, in order for the package to continue to work properly. Additional maintenance or upgrade packs are therefore included in the budget for both types of software, further adding to the overall cost of computing for a working age person who is severely sight impaired.

The pension age groups did not agree to include any additional software for a pension age person who is sight impaired with some useable sight. They felt that someone of pension age who was sight impaired would be likely to only use their computer from time to time or for short spells, and could manage as an acceptable minimum with the magnification tools that are built into a standard computer.

### **IT training and technology support**

The working age groups felt that someone who is severely sight impaired would need IT training in order to be able to use the computer software included in the budget. While the extent of training required

would depend on how 'computer savvy' someone is, groups agreed that 'there was a lot to take in' when learning how to use the software:

'If she's never used it before then it's going to be essential because it's not something you can pick up easily and just do. You can read the manual, you can play with it but to use it properly you'd need at least two to three days training'.

(Severely sight impaired working age person)

There were mixed views and experiences regarding how training might be provided and how much it would cost. Participants discussed various options, including home support for example from RNIB, provision from local colleges or charities, and training from commercial suppliers, the cost of which ranged from being free to up to £500 per day. It became clear that availability of provision was likely to vary in different areas. The final consensus reached was that the budget for a working age person who is severely sight impaired should cover the cost of paying for specialised IT training each time a new software package is purchased. The budget is for £1000 every nine years. The working age groups also added an additional amount for occasional help with technology in the home, such as assistance in setting up or installing new items of technology such as a printer, a router or landline phone. The budget allocated for this type of help is £25 per year.

People in the pension age groups talked about the need for 'basic lessons', for someone who is older and losing their sight and might be learning to use the computer for the first time. They felt that this type of training would most likely be available for free through national or local sight loss charities. On the other hand, the pension age groups talked

about the level of support that a pensioner who is sight impaired might require in dealing with IT and technology on an ongoing basis.

Examples given included needing someone to come and help when dealing with a change to WiFi or a computer virus, or when setting up a new phone system. Participants drew on their own experiences to describe how a lack of familiarity with technology combined with sight impairment compounded their difficulty in resolving problems on their own:

'M: Well I recently went from cable broadband to WIFI and I wasn't capable of doing it so I had to fetch somebody in to do it for me.

M: Yes. It's just that the youngsters of today are brought up with technology.

M: Absolutely, yes.....

M: ....But it costs me because I can't understand the technology of it.'

(Sight impaired pension age group)

Several people in the pension age groups talked of having to pay someone to come and sort out technical problems, which could cost £40 per hour. Although RNIB and some local sight loss charities can provide free support and technical help, only some participants in the groups knew about this and others mentioned paying out several hundreds of pounds. £80 a year is included in the budget for a sight impaired person of pension age to cover this type of support.

## **Printing and scanning**

The main MIS does not include a printer at home for a single working age or pension age person, but allows money in the budget for printing at a shop or library. Both the working age and pension age groups felt that there was a greater need to be able to print at home for someone who is vision impaired.

Working age groups expressed particular concerns about confidentiality in discussions about printing. They felt that dealing with personal documents in a print shop, where someone who is severely sight impaired could be relying on help from a staff member, would risk someone's privacy, 'like washing your laundry in public':

'M: It could be anything, any document that you want to print. It doesn't matter what it is, it's personal, it's to you, so whether it's a letter, whether it's papers of any kind, you're then showing that to somebody at a print shop – they learn everything about you. You don't want that, you want to be able to do it in your own home....

M: ....It's a window on your world. If you're going to go to a shop, you might trust someone to help you buy your groceries, but you wouldn't trust them with every piece of information you ever want printed. '

(Severely sight impaired working age group)

A mid-range all in one printer / scanner is included in the budget for a working age person who is severely sight impaired.

The pension age groups suggested that a pensioner who is sight impaired might need to print more than someone in the same age group

without vision impairment, for example printing recipes or crosswords with large fonts, or information from vision impaired groups or organisations that they would find easier to read on paper than on the computer screen. They also noted a need to minimise unnecessary trips outside of the home for some older people who are sight impaired, related to a sense of vulnerability and risk:

'M: When you're sight impaired, the more often you go out, the more often you're putting yourself in the way of danger.

W: Quite.

M: And so therefore, if you minimise the amount of time you need to leave your home and go to various places, like to the library, like to the print shop, then the better that you do those things inside your own home. So really there is a difference between sight impaired and old age.

W: I go out a lot but I wouldn't be walking around going to get something printed, that would be definitely a no-no. I would do it at home and like (name) said, you're putting yourself, you know, because you can't see, you're putting yourself in danger all the time. I don't know what you're like for walking, because I'm not very good at walking anymore I'm afraid.'

(Sight impaired pension age group)

Groups included a basic printer, paper and ink in the budget to enable a pension age person who is sight impaired to print at home.

The working age groups discussed the need for scanning documents and said that the scanner in the all-in-one printer / scanner can be used in conjunction with the accessibility software discussed above to enable a working age person who is severely sight impaired to read documents and letters independently. They also added an app which enables someone to read things using the camera and speech features on their iPhone when out and about.

There was recognition in the working age groups that some people who are not confident with technology may not use a computer or smart phone and would be unable to use these methods of scanning. The feeling was that if this was the case the money included in the budget for the computer, accessible software and/or the iPhone would cover the cost of a standalone scanner reading machine if someone preferred this option.

### **Magnifying**

The working age groups discussed the need for a magnifier where someone who is severely sight impaired still has enough sight for it to be useful. Some participants felt that a working age person who is severely sight impaired would mostly rely on the scanning / speech technology on their computer or phone, with magnification understood to be a back up for occasional use 'just for spotting not for reading long things'. Groups felt that the magnification feature on the iPhone was adequate to meet this need, and that no additional magnifier should be included in the minimum budget. However, the groups again noted the need to cater for someone of working age who might be less engaged in smart phone technology and felt that the budget for the iPhone and its yearly



replacement would cover the cost of a separate video magnifier if someone preferred.

The pension age groups expected someone who is sight impaired to use a magnifier to read documents and letters and agreed to include two different types of magnifier. The first is a hand held portable magnifier to use within and outside the home. Groups said that this this should include a built in light to allow someone a free hand rather than trying to manage a torch in situations requiring additional light. As one participant explained:

‘Let me just tell you something funny, I found it very difficult programming the washing machine ...I had a magnifying glass in one hand, the torch in the other trying to see but of course you have to put down one of them if you’re actually going to turn the knob. I thought my god if anybody was photographing this you know they’d think what a carry on.’

(Sight impaired pension age group)

People noted that the type and strength of the handheld magnifier needed varies depending on an individual’s eye condition, and needs to be changed as someone’s sight deteriorates. It was recognised that a portable magnifier can sometimes be provided free or on loan, however, this is likely to vary depending on individual circumstances and local area. A handheld magnifier with a light is therefore included in the pension age budget for someone sight impaired. The second magnifier included in the budget for a pensioner who is sight impaired is an illuminated stand magnifier to be used in the home. Groups agreed that

this would allow someone to do close up work such as sewing or reading with both hands free.

### **Note taking**

The working age groups agreed that someone who is severely sight impaired needs a way of recording notes or lists simply and quickly, for example to make notes whilst on the phone, or to write a shopping list. To meet this need, they included a basic Dictaphone that enables someone to record a message and access it at a later date.

### **Colour and light detection**

The working age groups also added a talking colour detector to the budget for someone who is severely sight impaired to enable someone to check the colour of their clothes, for example, without needing anyone else's help. Participants felt that it is important for someone who is severely sight impaired and living alone to feel confident that they look presentable before leaving the home:

'I think it's essential for Susan<sup>2</sup> to be independent, being female, I think she's going to take pride in her appearance and obviously you know you like to use contrast colours. An essential for her would be a device which is called a colour indicator. I think you need to consider that. For your clothes or anything. Literally you can scan it on anything and it will tell you the colour [...] You hold it in your hand, you can take it wherever with you. That would save you any embarrassment going out. I like to try and match clothes, so it's important. Living independently, I couldn't do that if I didn't have that.'

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<sup>2</sup> Susan is the case study person used to decide the budgets for working age people who are severely sight impaired

(Severely sight impaired working age person)

Although groups had discussed using other systems to label their clothes, such as the Penfriend or putting safety pins under the arms of shirts of a certain colour, they noted that these approaches require someone who can see the colours to help them with the initial labelling. The colour detector, on the other hand, enables total independence. For a severely sight impaired person with no usable sight or light/dark perception, groups also added an audible light probe. Groups said that someone with no light/dark perception would use this to check if they had left the lights on to avoid wasting electricity, as well as to check the indicator light on household appliances.

### **Additional costs for Braille users**

As mentioned in Chapter Two, the working age groups all included Braille users who discussed the needs of people who use Braille and the additional equipment associated with this means of communication.

Groups added a Perkins Braille, which is like a Braille typewriter, to the budget for a Braille user. They agreed that this would be used 'like a pen and paper'; to make notes and lists for oneself, but also to communicate with friends who also used Braille. Although the Braille is an expensive item to add to the budget, groups agreed that it would last 'a lifetime'.

Groups said that although people who are severely sight impaired will most likely use computer speech software with their computer at home, there was a need for a Braille user to be able to use their computer with Braille:

'I think someone who is using Braille as their main means of communication it is reasonable that they might want to have Braille as a choice to input then they are using their computer, writing emails, if they are much more comfortable using a Braille than touch typing on a keyboard then I think they should have that option...If it is something she has been using for a while, why take it away from her.'

(Severely sight impaired working age person)

A Braille refreshable display unit which provides a Braille format keyboard for input and reading on the computer is therefore included in the budget for a Braille user.

Finally all groups agreed to include a Braille dymo labeller device, to allow someone to create labels in Braille for use around the home.

Groups did discuss the merits of a digital Braille note taker, which someone can carry around and type notes into using Braille. However, the final consensus was that this is particularly useful to someone in a work environment, for instance enabling them to take notes in meetings and therefore available through the Access to Work scheme, and that, as a minimum, someone could use the Dictaphone instead. Similarly groups said that a Braille embosser, which would enable printing from a computer in Braille, would be more relevant in a work related situation than for general home use as a minimum need.

## 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.

Both sets of groups felt that, although some people with vision impairment are confident and enjoy cooking, some of the meals in the main MIS menus should be replaced with ready meals. This enables someone, if they want to, to access the convenience of ready meals and to be able to more easily produce a main meal independently.

Working age groups noted the time involved in cooking from scratch and how tiring food shopping and food preparation could be for someone who is severely sight impaired. They agreed that ready meals were easier to shop for and store as well as to prepare:

‘Everything takes you longer when you don’t see so well, so [Susan<sup>3</sup>] doesn’t want to spend all the day in the kitchen does she? She might have a ready meal.’

(Severely sight impaired working age person)

‘And the actual shopping process as well, like when you go shopping you've got to get the shopping home, you've got to have some support to

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<sup>3</sup> Susan is the case study person used in groups to discuss the needs of a severely sight impaired working age person.

label it and it's much easier to label a ready meal than it is to label five separate ingredients.'

(Severely sight impaired working age person)

The food budget for a working age person who is severely sight impaired has been adjusted to include four ready-made meals per week and more pre-prepared vegetables, which they said would be easier, quicker and safer to use.

The pension age groups felt that ready-made meals, which could be microwaved or 'bunged in the oven', were a safer option than cooking from scratch, particularly for someone who was adjusting to having lost their sight in adulthood, and who was living alone. They felt that the budget should include the option of three home delivered ready meals per week to reduce the need for shopping trips which could be tiring and stressful. However, they noted that this increase to the budget would enable someone to purchase pre-prepared meals from a supermarket if they wanted to shop around.

The modest amount included in MIS food budgets for occasional eating out or takeaway meals, as part of social participation, were left mainly unchanged by both sets of visually impaired groups. The one addition was a delivery charge for takeaways, specified by the working age groups to avoid someone who is severely sight impaired having to travel to the restaurant to pick it up.

## Personal goods and healthcare

### Clothing and footwear

Adaptations to clothing and footwear were specified by working age groups for severely sight impaired people, but not by pension age groups in the case where sight impairment was not severe. The working age groups agreed that someone's outer clothing can need replacing more often if they are severely sight impaired, and reduced the duration of the coat and jacket in the budget. They observed that roadside hedges and other rough surfaces can be a source of wear and tear and said that if someone has a Guide Dog one side of their coat can get worn out quickly due to having the lead in one arm.

'W:....walking into hedges and things like that. You do damage them more. I mean I get rub burns on mine and I use a long cane, but my arm is stiff against here.

M:.... Yes, coats and jackets. I would really struggle to keep a coat looking smart for anything more than a couple of months.'

(Severely sight impaired working age group)

Groups also added a peaked cap to the budget for a single working age person who is severely sight impaired to protect against overhanging branches that would not necessarily be detectable with a cane or guide Dog. They also said that some people who are severely sight impaired need to block the sunlight from their eyes.

The working age groups also included two adaptations to footwear to take account of the needs of someone who is severely sight impaired:

more stable shoes to help with balance, especially on uneven pavements, and better quality shoes to deal with extra wear and tear caused by scuffing as they said that people who are severely sight impaired tend to 'feel with their feet'. Examples were 'mid' quality trainers from a sports store and shoes from Clarks which they said would last a year, or more expensive items such as Timberland boots which would last longer and thus add a similar amount to the budget.

### **Accessories**

The working age groups added a rucksack to the budget. This bag enables someone who is severely sight impaired to be 'hands free' whilst carrying their shopping, purse or wallet or other everyday items. Groups said that someone who is severely sight impaired might need their hands free to hold a cane, or to hold the lead if they are Guide Dog user. They also talked about additional items that someone who is severely sight impaired might need to carry around with them, including multiple pairs of glasses, magnifiers or other technologies and equipment such as 'poo bags' and a drink bowl for a Guide Dog.

The pension age groups also discussed needing their hands free, for example, to be able to grab onto something if they were to slip or fall outside of the home. The option of a rucksack or across the body type handbag has been added to the budget for a pensioner who is sight impaired. The pension age groups also changed the regular watch in the main MIS budget to an accessible watch with a large, clear face and that announces the time when a button on the side is pressed.



## **Prescriptions**

The main MIS budget for a single person of working age includes four medical prescriptions per year<sup>4</sup>, but this was increased to six for someone who is severely sight impaired, to cover additional eye-related prescriptions particularly eye drops. All people of pension age are entitled to free prescriptions<sup>5</sup>.

## **Opticians and glasses**

The main MIS budgets for all adults include opticians' costs and glasses. For someone of working age, this covers the cost of an eye test and £50 for glasses every two years. For someone of pension age, eye tests are free, but £118 is included in the budget to cover the cost of varifocal glasses every two years.

Groups said that costs will vary depending on someone's eye condition but that the price of glasses is likely to be much higher for someone with vision impairment. This is because someone who is sight impaired or severely sight impaired with some usable sight might need:

- to pay more for glasses where they require a more complex prescription, for instance with complex or 'prism' lenses, or with anti-glare protection;
- to replace the glasses more often as eye conditions change;
- to pay for additional dark glasses, coloured sunglasses or eye shields;

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<sup>4</sup> People on certain benefits are entitled to free prescriptions, glasses and contact lenses, however the MIS budgets are based on the assumption that someone would need to pay for these items.

<sup>5</sup> People in the severely sight impaired 'working age' category who are aged 60 and over are entitled to free prescriptions (irrespective of sight) and their budget would not need to include prescription costs (£1.54 per week).

- to pay for contact lenses and lens solutions.

Groups increased the budgets for both a working age person who is severely sight impaired with some usable sight and a pensioner who is sight impaired to include £300 for glasses every two years. The working age groups noted that someone who is severely sight impaired with no usable sight would not need such a budget for glasses. However, they said that the main MIS budget for glasses, which works out at £25 for a year, should be preserved in this case to cover the cost of general eye care and sunglasses or eye shields.

People who are certified as sight impaired or severely sight impaired are entitled to free eye tests, and thus this cost has been removed from the budget for a working age person who is severely sight impaired.

## **Services and Support in the Home**

There were several areas where groups agreed that the budget should be increased to provide additional services or support in the home.

### **Cleaning**

Both groups agreed that someone with vision impairment has an additional need for help with cleaning and ironing. They felt that while a severely sight impaired working age person or a sight impaired pension age person would do regular cleaning themselves, it was reasonable to pay for someone to come in for two hours a fortnight (or one hour a week) to 'top up' and do the things that they were not able to do themselves or might have missed. This would provide reassurance that the home was clean and presentable which was important.

'I pay for my cleaner but she does everything. She even cleans the kettle, I watched her and she absolutely does everything, my place is spotless and it smells really nice. That's how I like it'

(Sight impaired pension age person)

The working age groups also identified 'odd jobs' that would require additional help from time to time on top of the regular cleaning, for example, defrosting a freezer, or cleaning out cupboards or an oven. They also said that for someone severely sight impaired a cleaner who visited the home regularly could also help with checking things, for example, if food has gone off in the fridge or tins are past their sell by date.

People in the pension age groups discussed how sight loss combined with restricted mobility made it harder to do some cleaning to the level that they once would have been able to:

'W: ... you can't always see that you've done a good job.

W: You can't see the dust, you can't always reach it.

W: Crumbs under the settee which you haven't noticed and a cobweb in the corner, you can't see that whereas a cleaner has got better eyesight presumably. I think it's very good, we've all reached a certain age where we've probably always done our own housework all along, you reach a certain age and you don't see so well maybe you don't bend down so well so why not have a cleaner to do a good job for you.'

(Sight impaired pension age group)

The pension age groups also included an additional cost in the budget to cover some occasional additional help for larger tasks like cleaning the oven or windows, taking down curtains, or sorting out cupboards or a wardrobe.

### **Dealing with paperwork**

Help with paperwork in the home was another area that both groups discussed needing support with.

Working age groups said that someone who is severely sight impaired would benefit from paying for someone to help with a range of paperwork related tasks. This included reading post, filing documents, filling out forms, writing Christmas cards or labelling shopping. Some participants felt that this could be carried out by someone who also did the cleaning, but pointed out that the person would be dealing with confidential information and would need to be of a 'certain calibre' and also DBS checked. They included an amount in the severely sight impaired budget to allow for formal support for one hour per week.

Although some participants in the pension age groups suggested that someone of pension age who is sight impaired could manage their paperwork themselves using the additional lighting and magnifier included in the budget, it was felt that this would not be sufficient for everyone, and said that the budget needed to cover the cost of some additional help. People in the pension age groups who had acquired sight loss were particularly concerned about trust and divulging financial information to others, and groups decided that a pensioner who is sight impaired would be more likely to get help with paperwork from

somebody 'close' to them such as a family member or good friend, rather than from a professional. It was therefore agreed that an additional £5 a week should be included in the budget to allow someone of pension age who is sight impaired to buy a gift or give a token amount of money by way of thanks to a person helping them on an informal basis.

### **Home maintenance**

The main MIS budgets for working and pension age households includes £100 per year for basic home maintenance such as minor repairs, decorating or DIY. Both sets of groups pointed out that someone with vision impairment needs to pay for labour, not just materials, whereas someone fully sighted should be able to do their own decorating or DIY:

'You are totally dependent on outside sources to do this work for you..... It is a factor that's got to be taken into consideration that you're totally dependent on other people. You try to be independent and do as much as you can yourself but it's impossible sometimes and you just have got to bring in outside people, and mostly you've got to pay them.'

(Sight impaired pension age person)

Groups therefore increased the budgets for DIY and home maintenance to cover the cost of professional services, including decorating but also help with tasks such as building flat pack furniture, putting up a curtains or blinds or installing additional lighting and sockets to deal with vision impairment.

## **Additional costs for Guide Dog owners**

A Guide Dog owner does not have to pay for their dog and the Guide Dogs for the Blind Association also covers significant ongoing costs including food, harnesses and training for the Guide Dog and owner. Nonetheless, the working age groups noted a number of additional costs faced by a working age adult who is severely sight impaired and a Guide Dog owner.

First, groups agreed that having a Guide Dog would increase the amount of cleaning needed in the home and added an additional hour of professional cleaning per week to the provision for a single working age person who is severely sight impaired to cover the needs of a Guide Dog owner. They also changed the basic vacuum cleaner included in the main MIS budget to a more expensive model that is suitable for pet hair.

Other items added to the budget to meet the needs of a Guide Dog owner include a lint roller to remove dog hair from clothing, a dog bed and two dog bowls, and a budget each year to cover toys, dog shampoo and grooming brushes. Groups also said that an owner would need to pay for some dog treats each week to aid with training and discipline. Finally, the cost of professional dog grooming once a year was added to the budget.

## Household bills

### Energy costs

Groups felt that someone who is sight impaired or severely sight impaired with a little usable sight is likely to have higher energy bills. This was mainly due to having more and brighter lighting which would be in use for longer periods of time. In particular, participants spoke about needing to leave lights on in rooms that aren't in use. The sight impaired pension age groups talked about difficulties trying to find the light switch when daylight starts to dim in the evenings:

'As soon as it gets dark my hall light is left on because I don't like walking into the hall trying to find the light switch you know. So I put it on when I can see it and I know it's on then.'

(Sight impaired pension age person)

Some severely sight impaired participants in the working age groups, who had very little usable sight, also talked about feeling disorientated when walking from a very bright area to a dark room, or vice versa.

Additional electricity costs of £16.70 a year associated with extra energy consumption related to lighting are included in the budgets for both groups.

However, the working age groups noted that these additional electricity costs related to lighting do not apply to someone who has no light/dark perception. They said that a working age person who is severely sight impaired and has no light/dark perception would have the lights on at some points for the sake of security or for sighted visitors, but that there

would be no additional energy costs for lighting compared to a working age person without sight impairment.

It became clear throughout the group discussions that someone of working age who is severely sight impaired is likely to use their computer and/or mobile phones for a range of purposes that someone who is fully sighted would not need to – for scanning and reading, magnifying, and to act as a GPS. An additional electricity cost of £12.56 a year associated with using and charging the laptop and phone more frequently, as well as powering the additional items has been included in the budget for someone of working age who is severely sight impaired.

### **Contents Insurance**

The main MIS budgets include insurance to cover the contents of someone's rented flat. The working age groups said that someone who is severely sight impaired needs contents insurance that also provides cover for accidental damage to household goods, and that protects their valuable goods (such as their iPhone and/or expensive glasses) outside of the home. These requirements have added a small amount to the existing insurance premium in the main MIS budget for a single working age person. The main MIS budget for insurance for a single pensioner is already sufficient to cover accidental damage, and so this has not impacted upon the pension age budget for someone sight impaired.

### **Getting out and about**

Transport was one of the areas that invoked much discussion in both sets of groups, resulting in a number of changes to the main MIS budgets.



## **Bus travel**

The main MIS for a single person of working age includes a monthly bus pass. A working age person who is registered as severely sight impaired is entitled to a free off-peak bus pass, and so this cost has been removed from the budget. However, groups added five peak time bus journeys to the budget in order allow travel before 9.30am, for example to work or college. The pension age budget for bus travel remains unchanged as people over the state pension age are entitled to free local bus travel regardless of any impairment.

There was much discussion in the groups about the difficulties that people with vision impairment can encounter when trying to travel by bus (see also RNIB 2013). Participants in the working age groups talked about the importance of familiarity with routes for someone severely sight impaired, and mentioned experiencing difficulties when services are altered or cancelled unexpectedly, or when buses are busy and no seats are available.

Some participants in the pension age groups were frequent bus users, and there were positive comments about using the bus in areas where the service had been made more accessible. However, others cited a range of issues that can discourage someone who is older and has become sight impaired from taking the bus. This included difficulties in being able to see to get on the bus or identify a bus approaching. It also included the loss of confidence and feelings of vulnerability that groups said that pensioners who have acquired sight loss can often experience:

W: She would probably be frightened to get on a bus because it is the step. I can't see the step.

W: You have to be able to tell the number of the bus as well, haven't you?

W: I haven't been on a bus for about two years because I am frightened of falling with the step. I can't gauge how high the step is. And it really bothers me so I don't.

Q: And is that specifically related to the sight?

W: Me I suppose, it is my lack of confidence because of the vision. It is very awkward, I can't explain it, but I can't visualise the depth at all. How deep steps are.

W: You can't always tell where things are either.

W: I am frightened to death of falling on the bus. And you don't have time to sit down before they are off.

W: That's true.....

W: If she were coming back from the Eye Centre, the bus route coming back to the main road is very slow, very busy and she might not feel safe even sitting on that bus because it is so crowded and there are so many people moving in and out and she might have someone come and plonk down by the side of her on the bus and then wonder after they had gone whether she had had her purse in her shopping bag, her handbag or zipped into her pocket. So she might feel safer in a taxi.

W: You do lose your confidence.'

(Sight impaired pension age group)

These difficulties in using the bus led both sets of groups to expect someone with vision impairment to need to use a taxi more often.

### **Taxi journeys**

Both the working age and pension age groups agreed that there was a need for additional taxi journeys – either to undertake travel directly related to vision impairment, and/or because the impact of vision impairment restricted other means of travel. One reason mentioned by both working age and pension age participants was the need for someone who is vision impaired to attend regular medical appointments at eye hospitals or specialist clinics which might be some distance away<sup>6</sup>, not on a bus route or require several changes, in particular for morning appointments which allowed less time to get there. Furthermore, participants noted that eye appointments often involved having eye drops or injections which would mean that it was unsafe to take public transport home.

Working age groups felt that someone who is severely sight impaired would need to take certain types of journey by taxi because of their impairment. This included travel at night and returning home with shopping, which can be difficult for someone whose hands are occupied with a Guide Dog or cane. Several working age participants also felt

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<sup>6</sup> The groups took place in cities where there were Eye hospitals or departments. It is recognised that people living in areas further away from such services will have greater travel needs.

that a taxi home from shopping was needed because shopping can be more demanding and tiring for someone who is severely sight impaired. The working age groups also noted that a taxi can be necessary for someone who is severely sight impaired when going somewhere new, if they, or a Guide Dog, are unfamiliar with the route.

As well as the lack of confidence in using the bus mentioned above, pension age groups pointed out that someone of pension age who is sight impaired could be less steady on their feet and hence need to use a taxi in instances where a sighted pensioner might walk. They also talked about needing a taxi to carry shopping, to go to social activities and 'for anything that might not be daytime'. Pension age participants emphasised the importance of attending sight loss organisations and support groups for someone who has acquired sight impairment (see below). Again they said that these groups might be some distance from their home and hard to get to without a taxi.

'M: A lot of the local buses don't go to the venues that you need to get to ....The Hospitals, the Community centre, which buses don't get to, there are no buses running there at all, you can either get to the tram station at one end and then a long walk or the road and another long walk. So no way can you get there unless you go by cab.'

(Sight impaired pension age person)

The weekly budget for taxis was increased for both groups to allow for extra journeys including some longer journeys such as hospital visits – an additional £28 for the working age severely sight impaired person and an additional £25 for the pension age sight impaired person. The

working age group noted that the additional amount added for peak time bus travel could also be used for an additional taxi if someone preferred.

### **Rail or coach travel**

The main MIS budget for a single working age person includes £100 a year for coach and rail travel. People in the working age groups felt that a working age person who is severely sight impaired needs to make a number of additional trips further afield that are related to vision impairment. This includes travel to more specialist hospital appointments some distance away, typically in London, where they might also need to take (and pay for) someone to accompany them. Several working age participants were involved in voluntary work related to vision impairment and people also discussed attending VI events, both of which could involve longer distance travel.

Maintaining social networks and leisure activities can also entail longer distance travel. Participants explained that a working age person who is severely sight impaired will have a more geographically spread circle of friends if they have attended a specialist school or college. They also said that specialist VI activities or sports are not necessarily locally based and can involve travelling further afield.

The budget for someone of working age who is severely sight impaired has been increased to include the cost of five additional long distance rails fares. These fares include a disabled persons discount. The cost of the rail card needed to get this discount is also included in the budget.

## **Walking**

Participants in both groups also discussed issues that sight impaired or severely sight impaired people face when getting about on foot.

As well as the inclusion of superior footwear and an additional hat and bag in the budget for a working age person who is severely sight impaired, and a bag in the budget for a pension age person who is sight impaired, both sets of groups mentioned the need for a cane. The working age groups agreed a long cane for someone severely sight impaired and the pension age groups added a symbol cane for a pensioner who is sight impaired. It was generally thought that a cane would initially be supplied for free, but that the budget should include the ongoing cost of replacing broken or lost canes, and additional tips for the long cane.

Working age groups agreed that a GPS system is an essential tool for someone who is severely sight impaired to navigate and get around independently. Although standalone devices are available, it was felt that, as a minimum, a GPS app for the iPhone would serve the purpose.

## **Leisure and socialising**

A budget that allows social participation is an important aspect of the main Minimum Income Standard, and groups felt this was essential for someone who is sight impaired or severely sight impaired. Both groups felt that someone with vision impairment could take part in similar activities as someone who is fully sight impaired, for example swimming, going to the gym, cinema or theatre. However, both groups made increases to the budget to acknowledge some specific needs.

## **Regular social activities and hobbies**

The main MIS budgets include a weekly amount for social activities. For people of pension age, there is also a yearly budget for hobbies such as knitting, sewing or growing plants.

Participants in the working age groups pointed out the risk of isolation for someone who is severely sight impaired and living alone:

'M: There's a huge percentage of visually impaired people who live alone who suffer from depression as a consequence of their circumstances.

W: You can't just get up and go oh it's a nice day, I'm going to go for a walk in the park, because you might not know where the park is.....

M: Because she's stuck at home so much of the time, isolated, feeling disenfranchised by society, she needs to be trying to entertain herself somehow.

W: I had to change the types of hobbies I had, I completely changed what I had.

M: Yes, absolutely.

W: And now I have to pay for it. I never paid for my hobbies before because I could do them.... like the audio books and that, things like that, and also support if I go horse riding and stuff. I never had to pay for that, I used to just go down the yard then get on the horse.'

(Severely sight impaired working age group)

These groups increased the budget for a working age person who is severely sight impaired in order to cover the cost of participating in more activities, or in specialist activities that might be more expensive, require additional support, or be further from home. They also included a subscription to the RNIB talking books service, to provide entertainment for someone who is severely sight impaired whilst at home.

The pension age groups felt that, with the aid of the lighting and magnifiers included in the budget, a pensioner who is sight impaired could enjoy similar hobbies to a sighted person. They also mentioned the importance of audio books and talking newspapers, which they said a sight impaired pensioner could access for free from local libraries or charities.

The pension age groups all stressed the importance of local vision impaired organisations and networks. These were seen as an important opportunity for socialising and a vital source of information. This was thought of as particularly important for someone who was adjusting to acquiring sight loss:

‘Q: Why is it important for someone like Margaret<sup>7</sup> to be involved in these things?’

M: Contact.

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<sup>7</sup> Margaret is the case study person used in groups to discuss the needs of a sight impaired pensioner.



W: It's support, terrific support, you're with likeminded people.

W: Because you're the only one when you find out you've got it, you're the only one aren't you really? And you don't realise how many people have got it until you come to a meeting and it's like, you know you just cannot believe that so many people have got it. You think it's just me you know, can't do anything else for you that's it.

M: 90% of the people when they're first told about it have never heard of it.

W: That's it I never had. I never had.

M: I didn't even know what it was.'

(Sight impaired pension age group)

Groups agreed that the costs of regular local VI meetings, and any trips and activities would come from the main MIS budget for social activities, but added the cost of an annual subscription to RNIB and to the national Macular Society and a local group to the budget for a pension age person with sight impairment.

Both pension age sight impaired and working age severely sight impaired participants talked about occasionally needing someone to accompany them on social trips and/or errands outside of the home. Working age participants said that someone who is severely sight impaired might need to have someone with them if they were going to new and unfamiliar places. The older groups talked about being taken out by friends or family members as a treat, to help with certain tasks or

in order to help to build their confidence. In both instances, groups felt that it was important to be able to reciprocate and 'treat' family or friends by buying them a drink or meal, so that they are 'not out of pocket by coming with you', and to show appreciation for the help received.

'You feel obligated to them if they do something for me. Like I went out with my eldest grandson's wife, with my two great grandchildren and we went out for a meal and I felt so lovely about her doing it. Because she's never done it before I paid for the meal and then I felt so much better about it you know. So I think it's to do with yourself as well you know that you can do it. But I think that you would need to know that you have a bit of money, you know a little bit more money in the budget to be able to do that'.

(Sight impaired pension age person)

The weekly budgets for a single working age person who is severely sight impaired and a single pension age person who is sight impaired therefore include a modest amount for 'reciprocity'. A yearly cinema concessionary card that allows free entry for an accompanying person has also been included in both budgets.

## **Holidays**

The main MIS for a single person includes a holiday in the UK plus spending money and travel costs. For a working age person this is based on one week in self-catering accommodation. The working age groups were uncertain about the self-catering model for someone who is severely sight impaired:

'W: If you're doing self-catering and you haven't got any of your equipment and you're in an unfamiliar kitchen it would be a nightmare and I'd rather stay at home.

W: The point is though you're going on holiday. Maybe I'm going to sound a bit old school and a snob here, but I don't want to lift a finger. I don't want to get up and have to make my own toast on holiday.

W: No, that's the whole thing, isn't it?

M: So that's why if you take a friend in some respects your friend would help you make that toast.

W: But I don't see why I should have to take a friend on holiday to make some toast.'

(Severely sight impaired working age group)

They felt that self-catering would depend on taking a sighted friend to help given that they would be in unfamiliar surroundings. If this was the case participants felt that the budget should include a contribution towards the cost of the friends travel or accommodation. Alternatively, they said that someone travelling alone could stay in a specialist hotel that caters specifically for people who are vision impaired. However, there was acceptance that this type of holiday would not be to the taste of everyone who is severely sight impaired and someone might prefer to stay in a standard chain hotel. Participants felt that the budget should cater for personal preference and circumstances, and therefore the budget has been increased to cover the cost of these options. Participants also felt that the budget should allow for rail, rather than

coach travel to the holiday destination as assistance is provided to get to the train and there is more space for a Guide Dog.

The main MIS budget for a single pension age adult includes the cost of two coach holidays; one week and one weekend break. Pension age groups felt that this type of holiday would suit the needs of someone who is sight impaired – it includes travel from the local area, no need to transport luggage, has company of others and includes meals at the hotel – and made no changes to the budget.

## **Chapter 4 The additional cost of being vision impaired**

The changes to the budgets discussed above have been quantified by taking into account the price of items added or changed from the main MIS budgets and, where relevant, taking out costs that do not apply to people with different degrees of vision impairment. In some areas of the budgets these additions and differences have had a significant impact on the weekly cost of this minimum basket of goods and services; in others while there may be notable differences in terms of the composition of budgets, the implications for overall costs are small.

This chapter details the additional costs of a minimum, socially acceptable standard of living for a single working age person who is severely sight impaired followed by those for a single pension age person who is sight impaired. Note that some of the figures used in the tables below have been rounded.

### **Additional costs for a single working age person who is severely sight impaired**

The following discussion quantifies the differences between the MIS budget for a single person of working age, who is living alone and is certified as severely sight impaired and the budget for a single working age person who has no vision impairment. The categories are discussed in descending order of additional cost per week. Following this, further variations in the budget for someone who is a Guide Dog owner or a Braille user, and areas of the budget where having no

useable sight or light/dark perception makes a difference to costs are discussed.

### **Additional cost of household services: £30.71 a week**

The addition of regular domestic help to the budget greatly increases the weekly cost of household services for a working age person who is severely sight impaired. The cost of two hours' professional cleaning every fortnight adds £12.50 to the weekly budget, as does one hours' help with paperwork each week. An additional two hours' cleaning every three months for more occasional jobs, adds a further £1.92. The additional amount allocated for DIY/home maintenance costs also has a significant impact, increasing the weekly budget by £3.79.

### **Additional transport costs: £27.50 a week**

A working age person who is severely sight impaired needs to spend more than twice as much per week on transport compared to a working age person without sight impairment; £53.95 per week compared to £26.45.

The additional taxi journeys for a single working age person who is severely sight impaired add £27.70 to the weekly budget. The addition of five long distance journeys by rail each year to enable someone to get to hospital appointments and VI network events adds £4.60 per week. This is despite the fact that these journeys are discounted because a disabled persons railcard and coachcard are included in the budget. Purchasing these cards adds another 57 pence per week, but using this discount on the train and coach travel included in the main MIS budget results in a saving of £33.33 per week. Increasing the budget to allow travel by train rather than coach to the holiday adds 5 pence per week.

The bus pass included in the main MIS budget for a single working age person, which costs £16.25 per week, has been removed from the budget. However, the addition of five peak journeys by bus to enable someone to get to work each morning adds £12.00 to the budget. This means that the saving on bus travel is only £4.25 per week. In a local authority where anytime bus travel is free for disabled people, the additional cost of transport would be reduced to £16.14 per week. Removing the costs associated with riding a bike reduces the budget by 53 pence per week. These costs are set out in Table 1.

**Table 1 The additional cost of transport and travel for a working age person who is severely sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single working age person without sight impairment</b>	<b>Single working age person who is severely sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Taxi fares</b>	7.00	34.70	<b>27.70</b>
<b>Rail and coach travel (including Disabled persons railcard and coachcard)</b>	2.67	7.25	<b>4.58</b>
<b>Bus pass and / or travel</b>	16.25	12.00	<b>-4.25</b>
<b>Bicycle and associated costs</b>	0.53	0.00	<b>-0.53</b>
<b>Total</b>	<b>26.45</b>	<b>53.95</b>	<b>27.50</b>

### **Additional cost of social activities, hobbies and holidays: £19.28 a week**

Increasing the weekly budget for social activities to cover the cost of additional, specialist activities and adding a small amount to treat a friend to thank them for accompanying and supporting them during social activities adds £14.36 to the budget for a working age person who is severely sight impaired. An annual subscription to the RNIB talking books service adds 94 pence per week, and the inclusion of the Cinema Exhibitors Association Card brings an additional cost of 19 pence per week. The total additional cost of weekly activities and hobbies for a single working age person who is severely sight impaired is £15.50.

The cost of a one week, off-peak, self-catering holiday in the UK for single working age people in 2014 was £194.50. This cost is based on the principle that the cost of the holiday would be shared with a friend. Groups adjusted the holiday specification for a single working age person who is severely sight impaired to include the cost of hotel accommodation. This nearly doubles the cost of the holiday to £392, and adds an extra £3.79 to the weekly budget.



**Table 2 The additional cost of social activities for a working age person who is severely sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single working age person without sight impairment</b>	<b>Single working age person who is severely sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Regular social activities and hobbies</b>	20.00	35.50	<b>15.50</b>
<b>Holidays</b>	3.73	7.52	<b>3.79</b>
<b>Total</b>	<b>23.73</b>	<b>43.02</b>	<b>19.28</b>

**Additional technology needs: £18.11 a week**

As discussed earlier in this report, groups considering the needs of a working age person who is severely sight impaired highlighted a number of additional and different needs relating to technology. Table 3 shows that the largest single cost related to technology (£8.41 per week) comes from replacing a cheap contract smartphone with an iPhone 5c that is expected to last for only one year. This includes the cost of a contract that provides a significantly larger amount of data per month, a protective cover, and a Bluetooth keyboard to use with the phone.

The inclusion of a larger laptop or desktop computer with a faster processor adds £2.85 to the weekly budget, whilst the need for IT training and support adds £2.59. The weekly cost of specialist magnification and screen reading software for someone of working age

who is severely sight impaired with little sight is £1.83. Variance in computing costs for someone with no useable sight is discussed below.

The inclusion of a landline also adds a significant amount to the weekly budget, but this is partly offset by the cheaper cost of broadband when it is provided through a landline rather than via a dongle. The resulting additional cost is £1.36 per week. An upgraded television adds 44 pence to the weekly budget, but the discount that someone certified as severely sight impaired is entitled to reduces the weekly cost of a TV license by £1.40, resulting in a net reduction of 96 pence.

Scanning and printing at home rather than at a shop or library adds 92 pence to the weekly budget. The weekly cost of the labelling systems added to the budget is 31 pence. iPhone apps to enable scanning and GPS navigation add 21 pence to the weekly budget. Various other electronic items add to the weekly budget, including the talking colour detector (19 pence), the CD player and iPhone dock (13 pence), the dictaphone (12 pence) and the talking alarm clock (5 pence). The batteries to power these items cost a total of 11 pence per week.

These additions reveal the importance of technology in achieving a minimum standard of living for many people of working age who are severely sight impaired. In the main MIS, technology accounts for around 5 per cent of a working age person's weekly budget. For a working age person who is severely sight impaired, this proportion increases to 9 per cent.

**Table 3 The additional cost of technology and electrical goods for a working age person who is severely sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single working age person without sight impairment</b>	<b>Single working age person who is severely sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Mobile phone</b>	2.30	10.71	<b>8.41</b>
<b>Laptop or PC (including software) *</b>	1.00	5.68	<b>4.68</b>
<b>IT and technical support</b>	0.00	2.59	<b>2.59</b>
<b>Landline (including cost of phone) and Broadband</b>	3.68	5.04	<b>1.36</b>
<b>Television (including TV license)</b>	3.11	2.16	<b>-0.95</b>
<b>Scanner / printing costs</b>	0.29	1.21	<b>0.92</b>
<b>Labelling</b>	0.00	0.31	<b>0.31</b>
<b>iPhone apps</b>	0.00	0.21	<b>0.21</b>
<b>Talking colour detector</b>	0.00	0.19	<b>0.19</b>
<b>CD / radio etc.</b>	0.08	0.21	<b>0.13</b>
<b>Dictaphone</b>	0.00	0.12	<b>0.12</b>
<b>Batteries</b>	0.05	0.16	<b>0.11</b>
<b>Alarm clock</b>	0.01	0.06	<b>0.05</b>
<b>Total</b>	<b>10.52</b>	<b>28.64</b>	<b>18.11</b>

\*Variance in these costs for someone with no useable sight is discussed below

**Additional cost of food and drink: £9.23 a week**

Replacing four meals a week with pre-prepared meals, and fresh vegetables with pre-prepared items adds £8.65 to the weekly food budget. Adjusting the cost of takeaway food to cover the cost of delivery adds an additional 58 pence.

**Additional cost of clothing, personal goods and healthcare: £6.91 a week**

The changes made to the clothes and footwear add £3.25 to the weekly budget. This includes changing the shoes to be more sturdy and hardwearing, reducing the duration of waterproof jacket and winter coat included in the budget and adding a baseball cap to protect someone's eyes. Whilst being entitled to a free eye test reduces the budget by 19 pence per week, the large increase in the budget for the cost of glasses increases the weekly budget by £2.40. Variance in the cost of glasses for someone with no useable sight is discussed below. The addition of six extra prescriptions per year also adds 93 pence to the weekly budget. The addition of a folding cane adds 28 pence, and a rucksack adds 24 pence.

**Table 4 The additional cost of clothing, personal goods and health care for a working age person who is severely sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single working age person without sight impairment</b>	<b>Single working age person who is severely sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Clothing and footwear</b>	6.76	10.01	<b>3.25</b>
<b>Glasses *</b>	0.48	2.88	<b>2.40</b>
<b>Prescriptions</b>	0.62	1.54	<b>0.93</b>
<b>Cane</b>	0.00	0.28	<b>0.28</b>
<b>Rucksack</b>	0.00	0.24	<b>0.24</b>
<b>Eye test</b>	0.19	0.00	<b>-0.19</b>
<b>Total</b>	<b>8.05</b>	<b>14.95</b>	<b>6.91</b>

\*Variance in these costs for someone with no useable sight is discussed below

**Additional cost of household fittings, furnishings and selected household goods: £3.96 a week**

The specialist lighting needed by a working age person who is severely sight impaired adds £1.83 to the weekly budget. Changes made to the living room furniture add 97 pence a week, and the inclusion of additional and different equipment for cooking and dining adds 85 pence a week. Changing the net curtains in the main MIS budget to blackout blinds adds 13 pence to the weekly budget, and changes in the bathroom add 9 pence. The addition of a door chain and intercom for security adds 7 pence a week, and adding a doormat increases the budget by 2 pence a week. Differences in the budgets for lighting,

curtains/blinds and some kitchen/dining equipment for people with no sight or light/dark perception are outlined below.

**Table 5 The additional cost of household fittings, furnishings and selected household goods for a working age person who is severely sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single working age person without sight impairment</b>	<b>Single working age person who is severely sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Lighting *</b>	0.24	2.07	<b>1.83</b>
<b>Living room furniture</b>	1.27	2.23	<b>0.97</b>
<b>Kitchen, dining equipment *</b>	1.36	2.21	<b>0.85</b>
<b>Curtains and blinds *</b>	0.42	0.55	<b>0.13</b>
<b>Items for bathroom safety</b>	0.07	0.16	<b>0.09</b>
<b>Security items</b>	0.00	0.07	<b>0.07</b>
<b>Flooring</b>	0.00	0.02	<b>0.02</b>
<b>Total</b>	3.36	7.31	<b>3.96</b>

\*Variance in these costs for someone with no useable sight is discussed below

**Additional cost of household bills: 73 pence a week**

A calculation for this project by a fuel expert estimates that the additional electricity costs to cover extra lighting being used for longer periods and additional technology usage adds 56 pence a week to the budget for

someone of working 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 by £2.02 a week. Difference in the budget for lighting energy consumption for someone with no sight or light / dark perception is discussed below.

Amending the contents insurance to include cover for accidental damage and for taking expensive goods such as glasses or a laptop outside of the home adds 17 pence to the weekly budget.

### **The overall impact of additional needs on the weekly budget for a single working age person who is severely sight impaired**

In total, the weekly budget for a single working age person who is severely sight impaired is £116.43 more than that needed for a single person of working age who is not sight impaired. This adds 60 per cent to the weekly MIS budget for a working age person who is fully sighted, which, excluding rent, is £195.29 a week, bringing the cost for a working age person who is severely sight impaired to £311.72 a week

Figure 1, displayed as a pie chart below, shows the composition of the additional costs faced by the core case of a single working age person who is severely sight impaired and how these are distributed across a range of different budget areas. Variation in a few of these budget areas for someone with no useable sight is described further below.

Figure 1 shows that the additional cost of household services (£30.71) accounts for 26 per cent of the additional weekly budget for a working age person who is severely sight impaired. This includes the need to

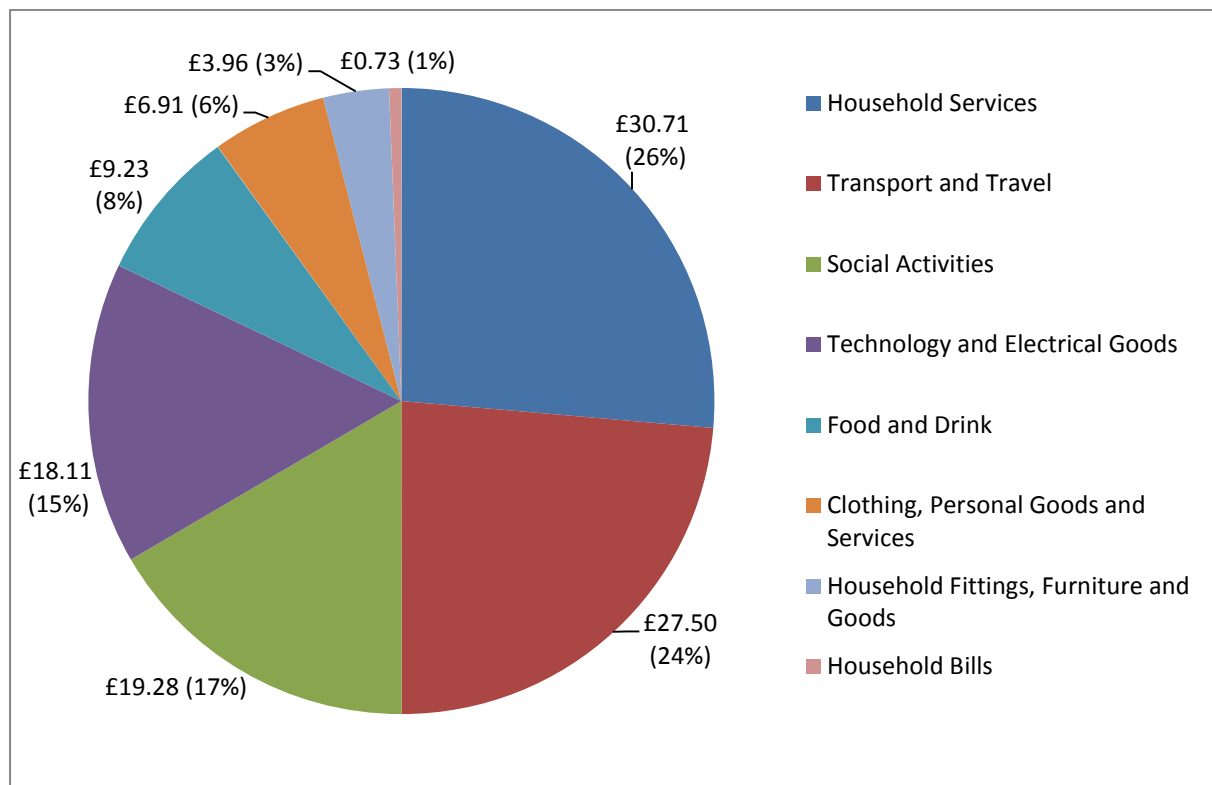
pay for professional cleaning services and the cost of paying for assistance with paperwork, which each account for 11 per cent of the additional weekly costs, and the additional budget for DIY and maintenance, which accounts for four per cent of the additional costs.

The additional costs of transport and travel (£27.50) account for around a quarter (24 per cent) of the additional weekly budget for a single working age person who is severely sight impaired. Seventeen per cent of the additional weekly budget results from the additional cost of social activities (£19.28), including weekly activities, hobbies and holidays, and 16 per cent is accounted for by the additional cost of technology and electrical items (£18.11).

The changes made to the food budgets (£9.23) account for a further eight per cent of the additional costs faced by a working age person who is severely sight impaired. Six per cent of the additional costs result from changes to the clothing, personal goods and health care services in the budget (£6.91). This includes the addition of extra prescriptions, a rucksack and cane, and changes to the glasses and shoes included in the main MIS budget. Three per cent of the additional weekly budget results from changes made to the household fittings and furniture and selected household goods (£3.96). Changes to household bills (73 pence) account for less than one per cent of the additional weekly budget.



**Figure 1 (described above) Components of additional costs for a single working age person who is severely sight impaired**



**Variations in the budget for a single working age person who is severely sight impaired**

As detailed earlier in this report, the groups discussing the needs of a working age person who is sight impaired considered additional needs that are associated with being a Guide Dog owner or a Braille user. During the process of reaching consensus on what someone who is severely sight impaired needs, groups also highlighted areas of the budget where needs differ according to whether someone has any usable sight or light/dark perception.

The figure above summarises the core budget for a single working age person who is severely sight impaired with little or no sight. The sections below summarise the differences in the budget that result from additional and/or different items included for someone who is a Guide Dog owner or a Braille user, and where having no useable sight or light/dark perception makes a difference to costs for a working age person who is severely sight impaired.

**Additional costs associated with being a Guide Dog owner: £16.39 per week**

Groups agreed on an additional range of goods and services that need to be included in the weekly budget for a Guide Dog owner. The most significant addition is the extra hour of cleaning that groups said a single working age person who is severely sight impaired and has a Guide Dog needs each week. This adds another £12.50 to the budget. Although food for Guide Dogs is provided free of charge, the treats that groups said someone would need to train and build a working relationship with the dog add £1.73 to the weekly budget. Other additional costs associated with owning a Guide Dog are the cost of a dog bed, food and water bowls, toys and grooming materials (£1.48 per week), the cost of professional grooming once a year (59 pence per week), the additional cost associated with buying a vacuum cleaner suitable for picking up dog hair (6 pence), and the addition of a lint roller to remove dog hair from clothes (3 pence).

**Additional costs associated with being a Braille user: £6.06 per week**

As discussed earlier in this report, groups specified a small number of additional items needed by a Braille user. The refreshable Braille

display for use with a computer costs £5.26 per week. The remainder of the additional costs for a Braille user consists of the cost of a Perkins Braille (39 pence) and special Braille paper (29 pence), and a Braille labelling system (12 pence per week).

**Differences in the budget for a single working age person with no usable sight: £5.44 per week less**

The additional weekly cost of personal goods and health care for a single working age person with no usable sight is £4.51 per week, compared to £6.91 for the core budget for someone who is severely sight impaired. This is because groups said that someone who has no usable sight or light/dark perception does not need an increased budget for glasses.

Groups also agreed that someone with no usable sight or light/dark perception does not need specialist lighting throughout their house, specific coverings at their windows, or colour contrast items in their kitchen. This reduces the additional budget for household fittings, furniture and goods by £1.95 a week. The addition of a specialist lamp to provide a comfortable environment for someone's vision impaired friends is 10 pence per week, but the overall cost of additional household goods is £2.01 for a working age person who is severely sight impaired and has no usable sight or light/dark perception, compared to £3.96 per week in the core budget for a person who is severely sight impaired. 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 throughout the home included in the working age budget for someone severely sight

impaired. This reduces the additional budget for household bills by 32 pence per week.

The computer included for someone who is severely sight impaired is more expensive than the basic laptop included in the main MIS budget for a working age person because of its higher processing speed and shorter lifespan. However, groups agreed that if someone has no usable sight, they do not require a computer with a large screen. The additional cost per week for the computer for a working age person who is severely sight impaired and has no usable sight is therefore £1.93, compared to £2.85 for the large screen computer included for a working age person who is severely sight impaired and has a little usable sight. On the other hand, groups also agreed that someone with no usable sight needs a more sophisticated software package to enable them to use their computer than someone with even a little usable sight, and adds an additional 8 pence per week to the budget. Groups also included a talking light detector in the budget for a working age person who is severely sight impaired and has no light/dark perception. This adds another 7 pence per week to the budget for technology and electrical goods.

Table 6 shows that these variations in additional needs mean that, overall, the weekly budget for a single working age person who is severely sight impaired and has no usable sight or light/dark perception is £5.44 less than the core budget for a working age person who is severely sight impaired. This is only a small fraction (five per cent) of the total additional cost associated with being severely sight impaired, and should not be interpreted as a 'saving' from having no sight at all. Rather, the £5.44 should be seen as a small additional expense faced

by those who are severely sight impaired but have a little remaining vision, representing the cost of making the most of the sight that they have through enhancements, including lighting and visual aids, that are not relevant to someone with no sight at all.

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

<b>£ per week (April 2014 prices)</b>	<b>Variation in additional weekly cost compared to the core budget for a single working age person who is severely sight impaired</b>
<b>Glasses</b>	-2.40
<b>Lighting</b>	-1.73
<b>Curtains</b>	-0.13
<b>Kitchen, dining equipment</b>	-0.09
<b>Electricity costs for lighting</b>	-0.32
<b>Computer</b>	-0.92
<b>Software</b>	+0.08
<b>Light detector</b>	+0.07
<b>Total</b>	<b>-5.44</b>

## **Additional costs for a single pensioner who is sight impaired**

The following discussion quantifies the differences between the MIS budget for a single person of pension age, who is living alone and is certified as sight impaired and the budget for a single pension age person who has no visual impairment. The categories are discussed in descending order of additional cost per week.

### **Additional cost of household services: £26.32 a week**

A large amount of the increase to the budget for a pension age person, who is sight impaired, results from an additional need for assistance in the home. The inclusion of a professional cleaner and a small amount for paying someone or buying them a gift in return for informal help with paperwork and other household tasks increases the budget by £21.58 a week. The additional amount added to enable a sight impaired pensioner to pay for help with DIY and home maintenance tasks that a sighted pensioner might be able to do for themselves adds a further £4.75 to the weekly budget.

### **Additional transport costs: £24.17 a week**

A pension age person who is sight impaired needs to spend significantly more on transport compared to a pensioner who does not have sight impairment, principally because the main MIS budget relies heavily on a free bus pass. The additional taxi journeys added to the budget for a pensioner who is sight impaired add £24.70 per week to the budget. Removing the bicycle and associated costs does reduce the budget, but only by 53 pence per week.

### **Additional technology needs: £6.27 a week**

Table 7 shows the additional costs of technology and electronic goods for a single pensioner who is sight impaired. The addition of specialist items to deal with sight impairment adds a small amount to the weekly budget, including £1.64 for magnification and 31 pence for labelling. The batteries needed to power various electrical items, including the Penfriend labelling system, add 46 pence per week to the budget. Adaptations to the technology and electrical goods already included in the main MIS budget for someone of pension age also add a small amount per week. This includes the change from printing at a shop or library to printing at home (80 pence), and changes to the television and remote control (52 pence), computer (40 pence), mobile phone (27 pence), landline phone (17 pence), radio (10 pence) and alarm clock (5 pence). Finally, the need to pay for training and/or support in using the computer and other technologies adds £1.53 to the weekly budget.

As discussed earlier in this report, the pension age groups made the final decision not to include specialist magnification and speech software for someone of pension age who is sight impaired. However, they recognised that this is a need for *some* pensioners who are sight impaired, who might use their computer for particularly long periods of time or have particular technological needs. This would add a significant amount to the weekly budget. Not only would the cost of the software itself increase the budget (the package included for a working age person eligible for certification as sight impaired in previous research worked out at £1.94 per week), but it might also bring with it a greater need for training and assistance that would need to be paid for.

**Table 7 The additional cost of technology and electrical goods for a pension age person who is sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single pension age person without sight impairment</b>	<b>Single pension age person who is sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Magnification</b>	0.00	1.64	<b>1.64</b>
<b>IT and technical support</b>	0.00	1.53	<b>1.53</b>
<b>Printing costs</b>	0.10	0.90	<b>0.81</b>
<b>Television / remote control</b>	0.32	0.84	<b>0.52</b>
<b>Batteries</b>	0.06	0.46	<b>0.40</b>
<b>Laptop or PC</b>	0.71	1.11	<b>0.39</b>
<b>Labelling</b>	0.00	0.31	<b>0.31</b>
<b>Mobile phone</b>	2.34	2.61	<b>0.28</b>
<b>Landline (including cost of phone) and Broadband</b>	5.92	6.09	<b>0.17</b>
<b>CD / radio etc.</b>	0.02	0.12	<b>0.10</b>
<b>Alarm clock</b>	0.01	0.06	<b>0.05</b>
<b>Total</b>	<b>9.48</b>	<b>15.67</b>	<b>6.21</b>

**Additional cost of regular social activities and hobbies: £5.91 a week**

The addition of subscriptions to national and local sight loss groups adds 81 pence to the weekly budget. Groups also added £5 per week to the budget to enable a pensioner who is sight impaired to treat a friend



accompanying and supporting them during social activities. The inclusion of the Cinema Exhibitors Association Card, which verifies that the holder is entitled to one free ticket for the person accompanying them to the cinema, also adds a small amount to the budget.

**Additional cost of food: £5.70 a week**

Replacing three of the main meals, which are made from scratch in the main MIS budget, with pre-prepared meals adds £5.70 a week to the budget.

**Additional cost of household fittings, furnishings and selected household goods: £4.73 a week**

Beyond the increase to the budget for technology and electrical goods discussed above, a number of other changes to the fittings, furnishings and goods needed in the home increase the budget for a pension age person who is sight impaired. As shown in Table 8, the most significant additional cost is the cost of lighting. The inclusion of a budget for various types of specialist lighting in each room, plus some bright LED torches and a portable folding lamp increases the budget by £2.07 per week. The changes to the flooring add £1.17 a week, and changing the sofas and armchairs to make them easier to clean adds 70 pence a week. The weekly additional cost of the various changes and additions made to the cooking equipment and dining equipment and kitchenware is 61 pence. Other items add only a very small amount to the overall budget, because they are expected to last a long time, and so cost relatively little each week. This includes replacing the vacuum cleaner with a cordless carpet sweeper (8 pence per week), adding an intercom for security purposes (7 pence) and including a solid shower screen and grab rail for safety in the bathroom (3 pence).

**Table 8 The additional cost of household fittings, furnishings and selected household goods for a pension age person who is sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single pension age person without sight impairment</b>	<b>Single pension age person who is sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Lighting (incl. torches and portable lights)</b>	0.24	2.32	<b>2.07</b>
<b>Flooring</b>	1.92	3.09	<b>1.17</b>
<b>Living room furniture</b>	1.22	1.92	<b>0.70</b>
<b>Kitchen, dining equipment</b>	1.37	1.98	<b>0.61</b>
<b>Vacuum cleaner</b>	0.11	0.19	<b>0.08</b>
<b>Security items</b>	0.00	0.07	<b>0.07</b>
<b>Items for bathroom safety</b>	0.15	0.18	<b>0.03</b>
<b>Total</b>	5.01	9.75	<b>4.73</b>

**Additional cost of personal goods and health care: £2.04 a week**

There is no change to the cost of prescriptions or eye tests for a pensioner who is sight impaired, as these are free to anyone over the age of 60. The increase to the budget for glasses, in recognition that someone who is sight impaired is likely to need more complex lenses and/or need to replace their glasses more often or have more pairs, adds £1.75 per week. The addition of a rucksack or bag (14 pence per

week) and a cane (9 pence per week) increases the budget very slightly. Changing the watch in the main MIS budget to one that has a large face and announces the time costs an additional 6 pence per week. These costs are set out in Table 9.

**Table 9 The additional cost of personal goods for a pension age person who is sight impaired**

<b>£ per week (April 2014 prices)</b>	<b>Single pension age person without sight impairment</b>	<b>Single pension age person who is sight impaired</b>	<b>Cost of additional and/or different items</b>
<b>Glasses</b>	1.13	2.88	<b>1.75</b>
<b>Rucksack</b>	0.00	0.14	<b>0.14</b>
<b>Cane</b>	0.00	0.09	<b>0.09</b>
<b>Watch</b>	0.05	0.11	<b>0.06</b>
Total	1.18	3.22	<b>2.04</b>

**Additional cost of household bills: 32 pence a week**

A calculation for this project by a fuel expert estimates that the additional electricity costs to cover extra lighting being used for longer periods adds 32 pence a week to the budget for someone of pension age who is 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 by £2.02 a week.

## **The overall impact of additional needs on the weekly budget for a single pensioner who is sight impaired**

In total the weekly budget needed to provide a minimum socially acceptable standard of living is £75.39 more for a single person of pension age who is sight impaired than for a single pension age person who has no sight impairment. This adds 41 per cent to the main MIS budget of £182.16 a week, excluding rent bringing the total budget for a pension age person who is sight impaired to £257.55 a week.

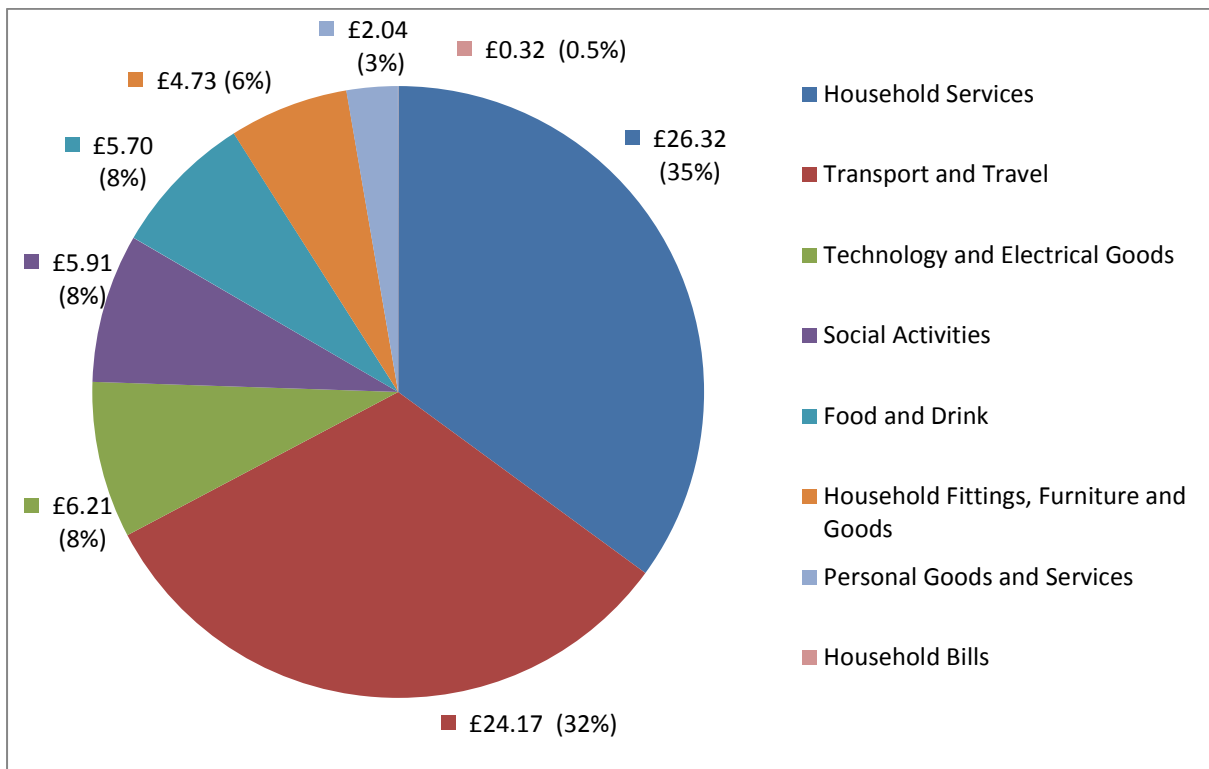
Figure 2, displayed as a pie chart below, shows the composition of the additional costs faced by pensioners who are sight impaired, distributed across a range of different budget areas. The additional cost of household services (£26.32) accounts for 35 per cent of the increase to the budget for a single pension age person who is sight impaired. Most significantly, the need to pay for professional cleaning services accounts for 22 per cent of the increase in the weekly budget. Seven per cent of the additional costs come from the addition of a weekly amount to thank someone for informal help with paperwork and other help in the home, and six per cent result from the increased budget for DIY and home maintenance.

Figure 2 also illustrates the significance of additional transport and travel costs for a pensioner who is sight impaired. The additional costs of getting around (£24.17) constitute almost a third (32 per cent) of the additional budget needed to achieve a minimum social acceptable standard of living.

The changes made to the budgets for technology and electrical goods (£6.21), social activities (£5.91) and food (£5.70) each account for a

further eight per cent of the additional costs faced by a pensioner who is sight impaired. Six per cent of the additional weekly budget arises from changes to the household fittings, furniture and goods (£4.73). Three per cent of the additional costs result from changes to the personal goods in the budget (£2.04), including the increased cost of glasses and the addition of a rucksack and cane.

**Figure 2 (described above) Components of the additional budget for a single pension age person who is sight impaired**



## **Chapter 5: Differences in additional needs and costs by degree of sight loss and life stage**

The previous chapters highlighted how life costs more for a single person with vision impairment than for a sighted person. They considered the additional needs and costs for two particular cases: a working-age person who is severely sight impaired and someone of pension age who has acquired sight impairment. As mentioned in Chapter 1, this study follows an earlier piece of research that identified additional needs and costs for someone of working age who is sight impaired, but whose impairment is not classified as 'severe' (Hill et al., 2015). These two pieces of work are now drawn together to look in more detail at dimensions of difference in need and costs for people with sight loss and how they vary: first by degree of severity – comparing the additional needs of working age sight impaired and severely sight impaired cases; and second by life stage – comparing the additional needs of working age sight impaired and pension age sight impaired cases.

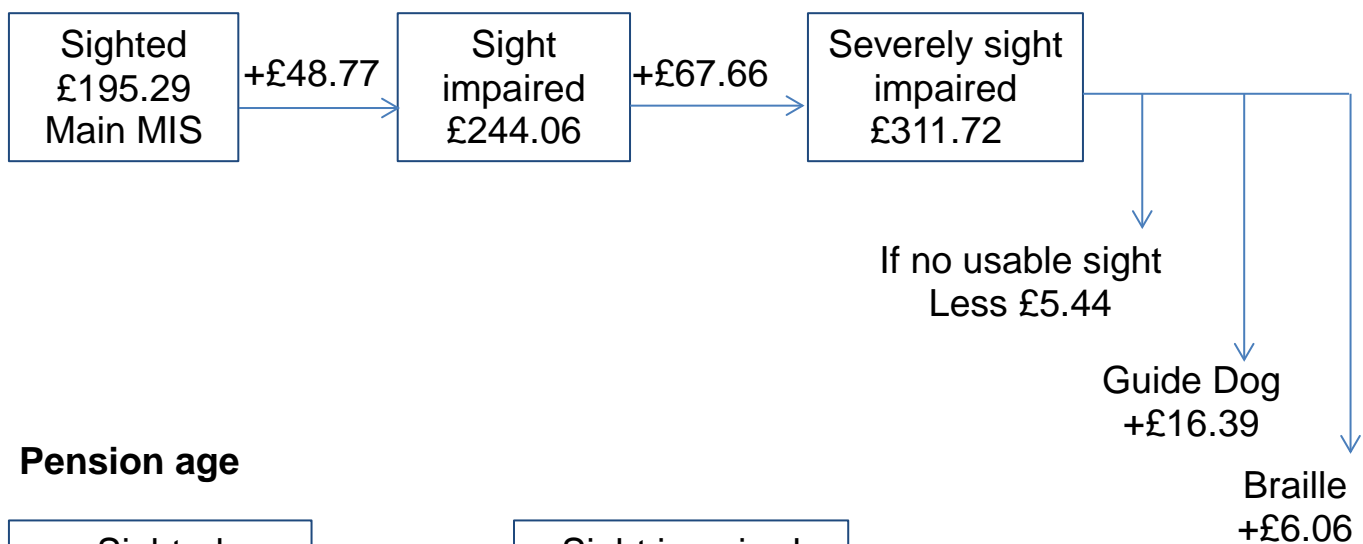
The 'case studies' (description of the living situation and impairment of the case under consideration) which were the focus of the preceding two chapters are described in Chapter 2. The case study used in the previous research described a single person of working age, living alone, who is certified as sight impaired and has some useable sight.

This chapter begins by summarising the overall differences in additional costs between the various situations considered in this research. (Note that in this analysis, and for the remainder of this chapter, 'severely sight

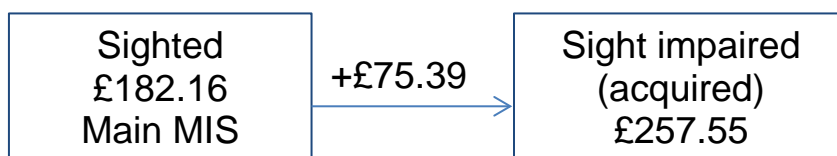
impaired' refers to the central case of someone with a severe impairment with little or no usable sight). As outlined in Chapter 4 there are a few categories of costs where there is variation particular to people with no usable sight or light/dark perception which makes a very small difference to the overall budget.

**FIGURE 3 Overall costs for single people who are sighted and vision impaired.**

**Working age**



**Pension age**



The overall weekly costs for single people who are sighted and vision impaired are set out above in a flow diagram (Figure 3). This shows that for a working age person who is sighted the main MIS budget is £195.29. This increases by £48.77 to £244.06 for someone who is sight impaired, and by another £67.66 to £311.72 for someone who is severely sight impaired. In the case of a pension age person the main MIS budget for someone who is sighted is £182.16 which increases by

£75.39 to £257.55 for someone who is sight impaired. Table 9 (below) elaborates the differences in these cases by showing breakdowns of the main categories in which additional costs arise.

**Table 9 Additional weekly costs by category**

<b>£ per week, April 2014</b>	<b>Sight impaired working age adult (previous research)</b>	<b>Severely sight impaired working age adult</b>	<b>Sight impaired pension age adult</b>
Household services	13.46	30.71	26.32
Transport and travel	6.50	27.50	24.17
Social activities	8.98	19.28	5.91
Technology	12.82	18.11	6.21
Food and drink	0.00	9.23	5.70
Personal goods and services	3.27	6.91	2.04
Household fittings, furnishings and selected household goods	3.18	3.96	4.73
Household bills	0.56	0.73	0.32
<b>Total</b>	<b>48.77</b>	<b>116.43</b>	<b>75.39</b>



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

Figure 3, described above, shows significant contrasts between the overall additional costs associated with different degrees of vision impairment at different times of life. In particular, it shows:

- That the severity of sight loss makes a large difference to the additional cost of sight impairment. Having any kind of sight loss to a degree that makes someone eligible for certification as sight impaired increases minimum costs substantially (by an estimated 25 per cent for a working age person) compared to being fully sighted. However, having a severe impairment increases the cost by 60 per cent of a sighted person's budget. Table 9 shows that most of this difference arises from the additional cost of household services, transport and social participation.
- That someone of pension age who has acquired sight loss in adult life and is eligible for certification as sight impaired faces significantly greater additional cost, compared to people of working age with the same degree of impairment. Table 9 shows that this difference is accounted for by three areas with higher costs for pensioners – household services, transport and food – but that this is partly offset by somewhat lower pensioner additions in other areas including technology.

The remainder of this chapter looks more closely at the source of these differences.

## **Severity of sight loss – comparing working age sight impaired and severely sight impaired additional needs and costs**

### **Services and support in the home**

A key difference between the two working age budgets for household goods and services relates to the need for a higher level of personal support or bought in services in the home for someone who is severely sight impaired than for someone sight impaired, resulting in a difference in additional costs of £17.25 per week. Both sets of groups agreed that someone sight impaired or severely sight impaired would need two hours of general cleaning per fortnight (or one hour a week). In addition, severely sight impaired groups said that those with little or no sight would require extra help with certain other tasks, particularly more fiddly or detailed work. This additional need for someone who is severely sight impaired is met with a further addition to the budget (£14.42 per week) to cover help with jobs such as deep cleaning, checking through a fridge, sorting cupboards and regular help with paperwork. The additional costs for home maintenance or DIY are also higher (by an extra £2.83 per week) for someone who is severely sight impaired. This is because groups felt that someone with little or no sight would be more dependent on paying for help which generally involved a minimum charge, even for small jobs. A working age person who is sight impaired, rather than severely sight impaired, would need some, but less extensive, additional help because there may be a greater range of jobs that they could undertake themselves.

## **Transport**

The main difference in the additional working age transport costs relates to a greater use of taxis for someone who is severely sight impaired, which results in an additional cost of £20.70 per week compared to the budget for the sight impaired case in the previous study. It was felt that someone with little or no sight would need to take taxis more often to participate in more leisure activities and maintain social networks of friends that may be more geographically spread if someone who is long term severely sight impaired has attended a specialist VI school or college. Secondly, while the sight impaired working age groups in the previous study agreed to one extra taxi per week, most travel was expected to be by bus. As noted in the previous chapter, groups in the current study outlined how a taxi can be preferable to a bus for someone severely sight impaired for practical and confidence reasons— carrying things when using a cane or Guide Dog, at night time or in busy periods.

## **Social activities and hobbies**

The budget for social activities and hobbies was increased more significantly for a working age person who is severely sight impaired. Groups in the previous study felt that the main MIS £20 per week budget was 'doable' for someone who is sight impaired, however an extra £10 per week was added in the current study for someone who is severely sight impaired. Groups in both the current and previous studies stressed the danger of isolation for someone of working age who is sight impaired or severely sight impaired. However, in the latter case there was a feeling that the budget should allow more activities to combat this greater risk. The additional amount was also to recognise that someone with very little or no sight might want to take part in supported or specialist activities, and the importance of keeping occupied at home

including the use of audio books which were not added to the working age sight impaired budget.

## **Technology**

As outlined in Table 9 above, the budget for technology was higher for a working age person who is severely sight impaired than for someone who is sight impaired. Most notably the mobile phone accounts for £3.81 difference per week. While both groups included an iPhone (for accessibility reasons described in the previous chapter), the severely sight impaired budget was increased more significantly to include more data and to allow for a shorter duration of the handset compared to budget for people who are sight impaired.

Likewise, groups in both studies outlined the importance to someone of working age who is sight impaired or severely sight impaired of the computer as a means of communication, keeping in touch and access to information. However, people who are severely sight impaired outlined greater demands on the computer in relation to, their reliance on computer accessibility software, and the need for a higher specification model to support the software and meet the greater needs of someone who has little or no sight. They also included a higher budget for IT support to cover training and more broad technology support. These changes added £3.30 more to the working age budget for someone who is severely sight impaired compared to someone who is sight impaired.

Technology was important to working age sight impaired groups in the previous study but appeared to be more important to the severely sight impaired groups. There was more focus on speech software than magnification – reflecting the need to replace rather than enhance vision.

While participants in the working age sight impaired groups outlined how the iPhone was a 'multi-use' device, its use was extended further to provide solutions, and indeed alternatives to often more expensive standalone assistive devices for someone who is severely sight impaired. Severely sight impaired groups felt that the magnification on the iPhone was sufficient to meet a minimum need and someone with little or no sight would rely more on the built in screen reader, dictation and assistance features of the phone, rather than the electronic magnifier included in the sight impaired budget (reducing the additional cost by £1.03 per week). They also included additional or better quality apps to those in the sight impaired budgets, for example a GPS app to help with navigation, a more expensive scanning app that tells someone with little or no sight when the document is lined up correctly – these made a difference of less than 20 pence per week. This meant that the iPhone was expected to have very heavy use which was reflected in the shorter duration attached to it by severely sight impaired compared to sight impaired groups. One further difference was that someone of working age who is certified as severely sight impaired is entitled to a discounted TV licence which accounts for £1.40 per week reduction in the severely sight impaired compared to the sight impaired budget.

There were a few areas of additional need which arose in the working age severely sight impaired groups that were not previously included in the sight impaired budgets, where the increased severity of sight impairment broadens the areas of additional need.

## **Food**

There were no changes made to the food budgets for someone of working age who is sight impaired in the previous study, as it was felt

that they could prepare and cook their food with a few modifications to kitchen equipment. In contrast, groups in the current study agreed to increase the food budget (adding £8.65 per week) for someone severely sight impaired to allow some ready meals and pre-prepared vegetables. The feeling was that having little or no sight made shopping and food preparation that much harder and time consuming. The remaining difference is due to the severely sight impaired budget being increased to cover the delivery cost of a takeaway (58 pence per week) which had not been added in the previous study with working age sight impaired people.

### **Clothing and footwear**

Apart from a very small difference related to the additional cost of a cane and rucksack, the main difference within personal goods and services was for clothing and footwear. There were no changes made to the clothing budget for a working age adult who is sight impaired in the previous study as groups felt that their clothing needs were no different than for someone who is fully sighted. However, groups in the current study agreed that someone who is severely sight impaired would incur greater wear and tear on footwear and outerwear as more severe sight loss could involve scuffing shoes, and wear on coats or jackets from knocking against things. This added an extra £3.25 per week to the severely sight impaired budget.

### **Security**

Concerns about security arose in the severely sight impaired groups. These had not emerged so strongly in the previous research with working age sight impaired people. Participants discussed how having little or no sight left them feeling vulnerable in the home – being unable

to see who is at the door and fearing intruders – and added a door chain and entry system to the budget to ‘make it as secure as possible’.

Meeting these more apparent concerns about security in the home made only seven pence per week difference to the severely sight impaired compared to the sight impaired budget. However, as mentioned above safety concerns when out and about contributed to the inclusion of more taxis in the budget to avoid using the bus, particularly on busy routes or at night, which did make a significant difference to the two budgets for travel.

### **Meeting needs in different ways**

Independence arose as a key issue in both sight impaired and severely sight impaired groups. One of the points of difference was how severity of sight loss impacted on what people needed in order to maintain their independence and that this can involve greater cost – a ‘premium’. As discussed here this can mean more expensive household goods, having to get help which can involve payment, as well as the emotional costs of not being able to do things.

W: [having easily accessible light bulbs] makes you more independent, it makes Susan more independent rather than her having to rely on calling somebody out.....

M: And a premium on doing things independent, why that’s relevant is because it’s about psychological wellbeing, emotional wellbeing, feeling that you’re independent. If you’re feeling that you’re relying, you feel a pain or relying on other people to do stuff that’s a pressure on emotional wellbeing.’

(Severely sight impaired working age group)

In the previous study, a number of changes to the budget related to making the most of a person's sight. For example, the budget for a working age adult who is sight impaired includes a portable electronic magnifier to enable someone to enhance their remaining usable sight, and large buttons on the TV remote control, and landline handset which are easier to see. However, these items are not included in the budget for someone who is severely sight impaired. In contrast, people with very little or no useful sight have to use different ways of doing things and draw on alternative resources. This is reflected in the addition of other technologies which enable someone who is severely sight impaired to use their sense of touch or hearing, rather than their sight. These include a Dictaphone to enable audio rather than written notes and dymo tape labels for Braille users. None of these items make big differences to the budgets, but they highlight how people who are severely sight impaired meet their needs in alternative ways – and this can involve substituting for, rather than making best use of sight. However, a significant cost implication is that severely sight impaired groups included greater levels of personal support within and outside of the home in the budget, recognising that having very little or no usable sight can make some tasks harder to carry out independently.

### **Age related differences – comparing sight impaired working age and pension age additional needs and costs**

The following section compares the additional needs identified for people of pension age who are sight impaired with the additional needs



identified in the previous study for sight impaired adults of working age. This is not a perfect comparison since it starts from different baselines (sighted pension age and sighted adults of working age, respectively). This means for example that a few items required as 'additional' for working age adults who are sight impaired are not 'additional' for sight impaired people of pension age because sighted pension age people also require them. For example, a door mat and non-slip bath mat were added to the sight impaired working age budgets because they are not in the working age main MIS, but these items are already included in main MIS for sighted pension age people. However, in most cases the overall comparisons of additionality do reflect the different ways in which sight impairment creates different additional needs at different times of life.

### **Services and support in the home**

The single largest additional need identified for a sight impaired pension age person in comparison to someone of working age is a greater need for services and support in the home, totalling £12.87 per week more additional cost. While the need for one hour a week of basic cleaning was the same, the pension age groups felt that someone older would find it more difficult to do certain jobs due to a combination of their sight impairment and reduced mobility associated with sight loss and age. They added occasional cleaning costs to deal with heavier tasks such as changing curtains, turning a mattress or cleaning an oven, which are not covered in the working age sight impaired budget. They also included an amount to enable reciprocation for more informal help they might receive in the home from family or friends, which again does not figure in the working age budget. Finally, the costs for buying in services for home maintenance or DIY were more than double those in the working

age budget in recognition that the combination of sight loss and physical deterioration could hinder the ability of a sight impaired pensioner to do such tasks.

## **Transport**

The main difference in the transport budgets relates to more additional taxi journeys being included for a sight impaired pension age person than a sight impaired person of working age who was expected to use the bus as their main form of local transport with only one additional taxi journey per week. The overall comparison of transport budgets is complicated because working age and pension age budgets are very differently structured. Sighted working age people (in the main MIS) pay for bus travel, which they continue to use but with free off-peak travel if sight impaired, partly offsetting additional costs from greater taxi use and some long-distance travel. All pension age people get free bus travel, but those who are sight impaired may feel less able to take advantage of this, and spend a lot more each week (£34.70 rather than £10 if sighted) on taxis. It is this last difference that mainly accounts for the fact that the additional transport cost of sight impairment is £17.67 greater for pensioners than those of working age.

Pension age groups felt that someone who had become sight impaired in adult life may have less confidence in using the bus, and again the combination of reduced sight and mobility could make it harder to use the bus or walk long distances. The additional budget for taxis would cover shopping, travel after dark, and attending hospital appointments or VI support groups which may not be in the immediate local area. It is worth noting that the main MIS fully sighted pension age MIS budgets do not include long distance rail or coach travel that is in the working age

budgets. This is because pension age groups in general have not expressed a need for travelling further afield, and there was no consensus in the groups in this study to change this for a pensioner who was sight impaired.

## **Technology**

Technology is an area where the additional costs are less for a pension age than a working age person who is sight impaired. This is primarily because the working age groups significantly increased the cost of the mobile phone by changing it from a basic smart phone to an iPhone. On the other hand, the minor change pension age groups made to the non-smart phone in the main MIS pension age budget resulted in little cost difference - hence the additional cost was £4.32 per week less for pension age than working age budgets. Furthermore, both working age and pension age groups felt that a landline was necessary for someone who is sight impaired regardless of age. However, a landline is not included in the main MIS working age budget, so incurred an additional cost in the working age but not the pension age budget where the cost is already accounted for, again resulting in 98 pence less addition to the pension age budget. A significant difference in this category is that the additional cost of computer software included in the previous study for a working age adult who is sight impaired is not included in the new budget for a sight impaired person of pension age, resulting in the additional costs being £1.94 per week less for the latter. One further difference is a greater additional cost for magnifiers in the pension age budget. Interestingly this is as a result of the electronic magnifier included in the working age budget being replaced by two types (portable and stand) of standard magnifier by pension age groups which, allowing for more frequent replacement, add a greater additional cost to

the pension age than working age budget – resulting in a difference of 61 pence more per week.

These differences in additional technology costs provide an insight into a key age related difference in meeting the additional needs associated with sight impairment for working age and pension age. Technology was seen by working age groups as a resource to draw on to a far more wide-ranging degree than by pensioner groups. For example, the iPhone was valued as a ‘multi-use’ device, the ability to scan, communicate by text, email and look up information and add apps to further utilise its features. Pension age groups generally thought of the mobile as just a phone to use when someone was out or in an emergency (in the latter situation, the reverse applied to the landline phone for working age groups). The computer or laptop was again a key means of communication, source of information and entertainment for sight impaired working age groups but most often viewed by pensioners as for more occasional use, looking up something in particular, or for sending the odd email. It should be noted that the pension age groups included a range of experiences – from a few who were ‘tech savvy’, to those who had no experience at all of computers, but not enough were in the former category to create a consensus over the wider uses specified by working age groups. This is an area where views might change over time as computer use becomes more common and generations more familiar with such technology become older.

## **Food**

Groups in the previous research felt no need to change the food budget for someone of working age who is sight impaired. However, the pension age groups increased the budget to include some ready meals

to make life a little easier for someone older who is sight impaired. This results in an additional cost of £5.70 not incurred in the working age budget.

What came out strongly from the pension age groups was that their sight impairment combined with general physical deterioration associated with age made life harder in their view than for someone who was younger. They discussed how sight loss compounded by less mobility, dexterity or hearing loss made it difficult to adapt and, most notably, affected confidence. This has implications for the costs described above, especially the greater use of household services and taxis, to help assist sight impaired pensioners overcome these difficulties.

### **Adjusting to sight loss**

The previous study looking at the needs of a working age person who is sight impaired did not stipulate when they had experienced sight loss. However, for many participants in those groups vision impairment had been a long term condition. In contrast, an important dimension in the pension age 'case study' was that the person under discussion has become sight impaired in adult life recognising the fact that older people are at greater risk of sight loss (RNIB, 2013) and that this brings its own challenges. This was reflected in the recruitment for the pension age participants in this study and many of the participants in these groups drew on their own sometimes recent and ongoing experiences of deteriorating sight. It was clear that **becoming** sight impaired brought a range of issues that also impacted on people's needs, alongside or intertwined with age.

One of the impacts of acquiring sight impairment in adulthood is having to change the way that someone has done things before. Adapting to new ways of doing things, sometimes later in life, can be challenging. People in the pension age groups discussed giving up driving and / or having lost a partner who had driven. In these circumstances using a bus might be an unfamiliar experience made even more daunting if someone is sight impaired. Pension age participants also had concerns about trusting others with personal paperwork. Again, handing over such private matters to an 'outsider' is likely to be more challenging for someone who has always dealt with this themselves and not previously received external support.

The emotional impact of becoming sight impaired came across very strongly in all of the pension age groups. A key issue was the loss of confidence and feelings of vulnerability that people experienced when losing their sight. As mentioned above, this fed into the pension age groups' concerns about using buses or walking and decisions about a greater need (and cost) for taxis in the budget. This is likely to contribute to the difference between older people who have relatively recently become sight impaired and people of working age with more longer term sight loss, who have perhaps had more time to adapt or who have not had any sight to lose.

'W: A lot of people when they lose sight you lose your confidence and it has a mental affect as well. There's all sorts of other issues come in which you can't really divorce ...

W: You're frightened of tripping over anything because you can't see the bits in the pavement and things like that.'

(Sight impaired pension age group)

Participants in all of the pension age groups talked about the 'emotional stress' when first experiencing sight loss - with feeling isolated, invisible or abandoned from not being able to 'join in with the outside world' - and the acknowledgement that this could lead to depression.

'W: When you are initially diagnosed it is terrifying, absolutely terrifying. You think "I can't do this, I can't do that". The various groups help because they try and show you what you can do as opposed to what you can't do. But at the end of the day it takes your confidence, it is not just vision or lack of vision it is what that brings on.

W: And isolation, everybody feels isolated.'

(Sight impaired pension age group)

These views reflect recent research linking deterioration in vision with increased levels of depression, and a decline in quality of life and social engagement in people aged 50 and over (Nazroo, Whillans and Matthews, 2015).

Another issue arising in the pension age groups was the ways in which a lack of knowledge about the equipment or services that might be available to someone sight impaired can have cost implications. Participants shared information with each other in the groups about access to services, such as free BT directory enquiries or sources of audio books. Some also mentioned the risk of buying equipment without

advice that might then not be suitable. Lack of knowledge can result in unmet need and/or people spending more than necessary.

These points link to the importance of support and information, particularly for people who are first experiencing sight loss. There was strong agreement in pension age groups about the value of local sight loss organisations and services. Not only did they provide crucial emotional support and social activity, but they were a source of information about what might be available to help someone who is sight impaired. There was unanimous agreement to increase the pension age budget to cover subscriptions to local sight loss organisations and additional travel costs to access them on a regular basis. These were not mentioned in the same way by working age sight impaired groups, who talked more about the use of the internet as a source of information, and more occasional visits to national VI events or networks.

Comparing the working age case in the previous study and the pension age case in the current study of someone who is eligible for certification as sight impaired has highlighted how age does have a bearing on additional needs and costs. This relates to sight loss being experienced at different stages in life and in combination with other effects of ageing. Furthermore the discussions involved in reaching the additional budgets illustrate how older people who have acquired sight loss in adulthood may also face the emotional impact of becoming sight impaired and having to deal with changes in their lives.



## Chapter 6 Conclusions

This second study of the additional household costs faced by people who are vision impaired confirms that they need to spend substantially more than sighted people to achieve a minimum acceptable standard of living. It shows moreover that these additional costs vary considerably for people with different degrees of sight loss and of different ages.

This concluding chapter summarises the key findings from this research. First, it presents the differences in the minimum needs and ways of meeting those needs expressed by people with differing degrees of sight loss and at different stages of life. Second, it considers how the cost of achieving a minimum social acceptable standard of living when vision impaired can also vary for individuals according to a range of factors. Finally, it considers how the additional needs identified in this and the previous study relate to the eligibility criteria for current disability benefit entitlements for people with sight loss.

### The range of additional needs

There is much uniformity across what different groups with vision impairment identify as additional needs. However, this study has also shown that there is some variation in what people with different degrees of sight loss and of different ages need. These differences are influenced both by the **practical** aspects of what someone who is vision impaired is able to do, and by **psychological** factors including their confidence, sense of vulnerability, desire for independence and self-esteem. These factors combine to influence in particular:

- How much help people need in the home. For example, a lower level of visual or physical ability to do domestic tasks for oneself leads sight impaired people to require more help in the home either if their condition is severe or if (among those not severely sight impaired) they are of pension rather than working age.
- How people can stay safe. An increased sense of vulnerability led to a number of additions and adaptations being made to the budgets for people of working age who are severely sight impaired and for people of pension age who are sight impaired that had not been made in the case of a working age person who is sight impaired. These included the addition of an intercom, a door chain and/or a mobile phone with a panic button.
- What people need outside the home. The taxi budget was raised more significantly for severely sight impaired working age and sight impaired pension age people, reflecting the practical implications of having less sight or mobility, an increased sense of vulnerability and lack of confidence. The importance of social networks to avoid isolation was reflected in increases in leisure activities budgets for severely sight impaired working age people, and in higher travel costs to enable pension age sight impaired people to get to support groups.
- Use of technology as a resource. The working age groups expected someone who is sight impaired or severely sight impaired to draw on technology to meet many of their needs, for instance making use of specialist assistive software to use their computer and mobile apps to aid independence and mobility. Whilst the pension age groups did expect someone to use some adapted or specialist technologies in

the home, some older people can be disadvantaged by a lack of experience or confidence in using technology as a source of support and assistance.

As a consequence of these variations, this study has demonstrated that it can cost much more to have severe rather than less severe sight impairment, and that being a pensioner who has acquired sight loss in adult life brings additional costs too. The additional costs (compared to the main MIS budget) for someone of working age who is sight impaired are £48.77 per week. This more than doubles to £116.43 per week for someone of working age who is severely sight impaired. The additional cost for a pension age person who is sight impaired is £75.39 per week, which is around half as much again as for someone of working age with the same degree of sight impairment.

## **Variation in costs linked to individual circumstances**

The aim of the two studies was to estimate the minimum level of additional costs that people who are vision impaired are likely to face. However, individual people's needs will vary according to their individual situation and circumstances. Discussions in the research groups in this study particularly highlighted the fact that the costs associated with vision impairment are influenced by a number of factors, including:

- Knowledge of, and confidence in, using various sources of support. If people are not aware of what assistive goods and services are available, there is a risk that needs go unmet or that people spend more than is necessary. This research has highlighted the immense value of the support and advice provided through local services and

sight loss organisations, both in helping people to meet their needs and in reducing the costs that they face in doing so.

- The existence of other impairments. This study focussed on the additional cost of vision impairment. However, around one third of people registered as blind or partially sighted have an additional impairment, and this figure rises to around three-quarters when looking at people who are aged 65 or over (HSCIC, 2014). Many people with sight loss face further needs and costs associated with additional conditions. Furthermore, some methods of dealing with vision impairment depend on other senses such as touch or hearing and if these senses are also impaired the options for meeting needs in alternative ways are narrowed.
- Variations in provision. As outlined in Chapter Two, the cost of goods or services is included in the MIS budgets for people who are registered as sight impaired or severely sight impaired unless they are universally made available without charge. Where people can access more extensive free provision, including grants or direct payment, and where they are aware of this entitlement, the costs outlined in these budgets will be reduced. The cost of an acceptable standard of living also depends on how accessible services are. For example, in areas where providers have made positive steps to make buses easier to use, people with vision impairment may need to spend less money on taxis. Service providers therefore have a role in reducing costs by providing accessible services and by sharing information about available provision (see also Extra Costs Commission, 2015).

- Access to informal assistance. The MIS budgets are calculated for someone living alone in the community. Many people who are vision impaired do have friends or family who provide a range of help on an informal basis (RNIB,2013). However, this assumption cannot be factored into the budget and the importance of maintaining independence and not relying on others was stressed throughout the research. Nonetheless, someone with access to informal support may have less need for all of the formal assistance such as professional cleaning services or taxis, and thus their costs will be lower.

## **Relationship to Personal Independence Payments and Attendance Allowance**

Personal Independence Payments (PIPs) are available for working age people with a certain threshold of overall need based on a points system and the award of standard or enhanced rates for both the daily living and the mobility components of PIP.

The case study described in this research of someone who is severely sight impaired with little or no sight could potentially be eligible for the daily living component of PIP. Being 'unable to read or understand signs, symbols or words at all' would qualify someone for the standard rate. To achieve the enhanced rate someone would need to be awarded points on the basis of needing to use aids in other areas, for example in the 'food preparation' category, to read labels, or to perceive colours when getting dressed. Someone with this severe degree of sight impairment could also meet the criteria to qualify for the mobility element of PIP,

given their need for assistance in some form when out and about. Being 'unable to follow the route of an unfamiliar journey without another person, assistance dog or orientation aid' meets the standard mobility rate and if this assistance is required to follow a familiar route this would entitle someone to the enhanced mobility rate.

The results of this research suggest that a working age person who is severely sight impaired with little or no sight needs an additional £116.43 per week to achieve a minimum acceptable standard of living. Two ways that a severely sight impaired person could get PIPs close to this level would be to be awarded the enhanced daily living rate (£82.30) plus at least the standard mobility element (£21.80); or at least the standard daily living rate (£55.10) plus the enhanced mobility element (£57.45). In other words, they would need to get both elements, with at least one at the enhanced level. This would bring someone to within £4 to £12 of the amount outlined in this study. If they received both components at the standard rate they would be £40 short, whereas both components at the enhanced level would cover the minimum additional budget identified in this research. Meeting this criteria would require them to demonstrate impairment across most of the potential categories that could apply to a vision impaired person. Recent research with vision impaired PIP claimants noted some accessibility issues with the PIP process, people finding it harder to identify less obvious costs, and also the tension between the focus of the PIP assessment (on what people cannot do) and the independence that people strive so hard to achieve (Ellis, Douglas and Clarke, 2015).

People of pension age claiming disability benefit are awarded Attendance Allowance rather than PIP, unless they have been awarded

Disability Living Allowance (DLA) before reaching this age<sup>8</sup>. One issue for older people is that Attendance Allowance does not include a mobility component. Eligibility is based on whether someone needs help or supervision during the day and / or at night. The situation is unclear for the case study discussed in this research – a single pension age person who has become sight impaired with some usable sight –based on vision impairment alone. The lower rate of £55.10 per week (where frequent help or constant supervision is required during the day, or supervision at night) would leave someone £20 short of the additional £75.39 per week calculated by this study<sup>9</sup>.

One of the key findings of this study is the wide range of goods and services that people with vision impairment need to spend money on. As noted in the previous study, people who are vision impaired face significant additional costs even if they don't require a carer or expensive equipment. For all of the case studies, the majority of the additional cost comes from the need for non-specialised services like cleaners and taxis rather than the addition of specialist aids. The ongoing costs associated with paying for labour are large compared to even high cost items that when duration is factored in can result in relatively small weekly costs. Some needs identified in this study, such as maintaining social and support networks can incur costs not necessarily acknowledged in the benefit system. PIP and Attendance Allowance recognise extra costs associated with disability but take a narrower view of how they arise than implied by this research - relating to specific things people can and

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<sup>8</sup> If, someone with some useable sight were to receive the lower DLA rates of £21.80 for the care component and £21.80 for the mobility element, this falls over £30 short of the £75.39 additional weekly cost identified in this study. The middle rate of care component (£55.10), combined with the lower mobility element would be required to reach the minimum additional budget.

<sup>9</sup> The higher rate of Attendance Allowance (£82.30) would cover the additional costs but is awarded where help or supervision is required throughout both day and night.

cannot do rather than to the ways in which disabled people live their lives, and how this influences costs. Furthermore, these benefits will only cover or come close to reaching the additional costs identified in this study if an award is made at the higher or enhanced benefit level. An ongoing study supported by Thomas Pocklington Trust, RNIB and Sense is looking in detail at the experiences of people with sensory impairment and the PIP process during 2015-2016.

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