The cost of sight loss in Wales

RNIB Cymru

Golwg gwahanol See differently



Why effective, targeted support for blind and partially sighted people matters



Contents

4 Introduction

- 7 Key findings
- 7 Blind and partially sighted people are feeling the strain on their finances
- 7 Life costs more if you have sight loss
- 9 Blind and partially sighted people are making cuts to spending
- 11 The cost of living crisis is harmful for mental health
- 12 Awareness and take up of Welsh Government benefit schemes and support is low
- 13 Information sharing and awareness raising need to improve
- 15 Methodology
- 15 References

Introduction

The rise in the cost of living has had a wide-reaching impact. Audit Wales estimates that thousands of families in Wales are struggling to make ends meet [1]. We also know that poverty rates are consistently higher among disabled people [2], and RNIB's own research shows blind and partially sighted people have been hit harder by the recent rise in the cost of living than the general public.

Blind and partially sighted people are more likely to live in lower-income households, and long-standing barriers mean that only one in four blind and partially sighted adults of working age is in employment. [3]



Life costs more if you're disabled. The pan-disability charity Scope estimates that the average extra costs of a disability amounted to £583 per month for a single disabled person, and one in five disabled people may face additional costs of up to £1,000 per month, even after factoring in disability benefits [4]. Blind and partially sighted people face additional costs due to their sight loss. These extra costs arise from a need for things like assistive technology, support with domestic tasks and paperwork, increased reliance on taxis to get out and about, and higher energy bills due to an increased need for lighting.

RNIB Cymru surveyed 110 blind and partially sighted people from all over Wales, and hosted in-person and online focus groups between July and August 2023. Our research consistently indicates that blind and partially sighted people are being hit harder by increases in the cost of living than the wider population.

This report shines a light on the unique financial challenges faced by blind and partially sighted people. It aims to improve the understanding of these challenges among decision makers in Wales and makes a clear case for more targeted support.

RNIB Cymru is calling on the Welsh Government to:

- 1. Create targeted and accessible campaigns to increase awareness of eligibility and uptake of financial support schemes by blind and partially sighted people.
 - a) Ensure information is made available to people in a range of digital and non-digital formats, including accessible formats.
 - b) Ensure awareness-raising campaigns are co-produced with blind and partially sighted people.
- 2. Engage closely with charities, organisations and societies with established, trusted links with blind and partially sighted people to disseminate information in ways that meet their communication and needs.
- 3. Ensure that Welsh Government-commissioned advice services are accessible and understand the needs of blind and partially sighted people, so they can effectively maximise income and signpost to appropriate support.
- 4. Address the long-standing barriers blind and partially sighted people face finding or maintaining employment by:
 - a) Placing greater focus on addressing attitudes in the workplace and educating employers to ensure their practices and workplace environments are inclusive and accessible for blind and partially sighted people, including for employees who develop sight loss.
 - b) Ensuring employers have an up-to-date and fit for purpose workplace reasonable adjustments policy and flexible working policy.
- 5. Make an integrated free-of-charge travel pass available for all disabled people in Wales, such as the National Entitlement Card scheme in Scotland.

RNIB Cymru is calling on local authorities in Wales to:

- 1. Create targeted and accessible campaigns to increase awareness of eligibility and uptake of financial support schemes by blind and partially sighted people.
 - c) Ensure information is made available to people in a range of digital and non-digital formats, including accessible formats.
 - d) Ensure awareness-raising campaigns are co-produced with blind and partially sighted people.
- 1. Provide more targeted financial support to people with sight loss to help alleviate cost of living pressures, including council tax reductions and discretionary payments to support with the additional costs of living with sight loss.
- 2. Engage closely with charities, organisations and societies with established, trusted links with blind and partially sighted people to disseminate information.



Key findings

Blind and partially sighted people are feeling the strain on their finances

Nearly **70 per cent** of the 110 blind and partially sighted people who took part in the survey told us that their financial situation had worsened because of the rise in the cost of living.

Blind and partially sighted people in Wales are being hit harder compared to the general UK population [5] and are more likely to have experienced increases in costs including:

- Energy and gas bills (99 per cent compared with 69 per cent for the general population)
- The price of food (95 per cent compared with 92 per cent for the general population)
- Public transport (34 per cent compared with 22 per cent for the general population)
- Rent or mortgage costs (37 per cent compared with 16 per cent for the general population)

Significantly, **80 per cent** of respondents told us that they were worried about changes to the cost of living, and more than half live in a household which could not afford an unexpected but necessary expense of £850 (**56 per cent** compared to **29 per cent** of the general population).

Changes in the cost of living are compounding existing financial challenges for blind and partially sighted people, who face barriers to employment and additional costs linked to their sight loss.

Life costs more if you have sight loss

Blind and partially sighted people face necessary and unavoidable additional costs due to their sight loss, which have a significant impact on their finances:

- 75 per cent said they incurred extra expenses related to taxis and other transport
- 63 per cent indicated additional costs associated with technology and equipment
- 60 per cent indicated additional costs associated with needing support (including from a companion/carer) to access social activities and appointments
- 48 per cent cited additional household costs including lighting
- 54 per cent cited extra costs due to the requirement for assistance with cleaning and household tasks

When surveyed, one in four (26 per cent) said they spend over £100 per month on additional expenses associated with their sight loss and one in five (22 per cent) say they spend more than £200.

Making adaptions to the home and the cost of glasses

Focus group respondents referenced the additional cost of lighting. They described the importance of additional lighting under kitchen units, in corridors and in the bathroom, which help them navigate their homes and complete daily tasks independently and safely. It was described by many as "vital" but "incredibly expensive".

One survey respondent told us: "I need to turn lights on more often than most people because I need good light to carry out household tasks. That makes it hard for me to reduce my electricity bills, which worries me."

Others spoke about the expense of making necessary adaptions to their homes, such as adding handrails or buying paint to create colour contrast.

The unavoidable cost of glasses can also put additional strain on blind and partially sighted people. People talked about needing specialist lenses, with one person telling us that their last pair of glasses cost £250.

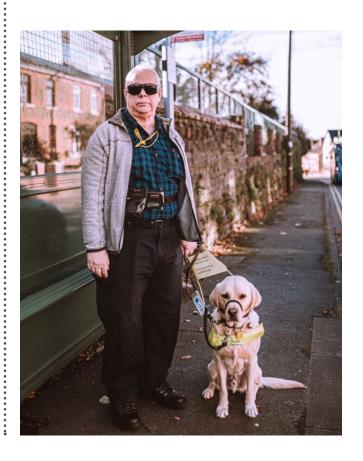
"I have to wear really dark glasses and I've had problems finding really, really dark ones. With my condition you don't want [your eyes coming into contact with] UV light." – Focus group participant

Transport and travel

A focus group participant told us about the additional cost of transport as she relies on taxis at night to travel safely and confidently. When attending social events with friends, she explained that "I don't like going across the city using the buses at night, so I rely on taxis". She also described her reliance on taxis to get to supermarkets to buy food:

"If I go shopping... once a fortnight I get a taxi home and it's gone up by about £4, you know, just from the local supermarket. It used to be £6, now it's gone to £10. I can't justify it. So, you've got to ask other people to help you."

One person's reliance on taxis means that they spend £26 a day traveling to and from work. They told us the cost was unsustainable, and that they urgently need support from Access to Work so they can continue working.



The cost of food

Focus group participants told us that food shopping can often cost more due to their sight loss, as they're unable to see the discount stickers or find the reduced section in supermarkets.

"I can't see what's on offer, I can't see where the discounts are, so the cost of my basic food shop has virtually doubled".

Focus group participant

One individual, who lives in a rural area of Wales, told us she's unable to regularly travel to larger supermarkets, where prices are generally lower, due to the cost of taxis and public transport.

Research participants also told us they often rely on take away food because they're unable to cook due to their sight loss. This is a significant additional cost.

Blind and partially sighted people are going without essentials

Survey respondents told us they are:

- Using less fuel such as gas or electricity in their homes (73 per cent compared to 60 per cent for the general population)
- Spending less on food and other essentials (61 per cent compared to 31 per cent for the general population)



Blind and partially sighted people are no longer able to afford the basics

Blind and partially sighted people spoke about the rising costs of fuel, with one person telling us she "thinks twice about using the gas cooker" and uses a microwave because it's "cheaper".

Several focus group participants told us they're no longer able to afford fresh food, and that this has a knock-on effect on their health.

"If there's a choice between a healthy option or another option, you're going to go for the cheaper thing, unfortunately, because that's all we can do." Focus group participant "The cost of food is ridiculous, I'm having to make do with more simple meals such as beans on toast instead of buying fish and fresh vegetables." Survey respondent

Blind and partially sighted people are making fewer journeys

Blind and partially sighted people are also more likely to be cutting back on non-essential journeys (60 per cent compared to 40 per cent for the general population).

Public transport can be a lifeline for blind and partially sighted people. It plays a key role in enabling them to visit friends, family, and engage with their local communities, which are all crucial for our sense of belonging and feelings of connection. Despite this, 20 per cent of survey respondents have cut down on bus and train journeys, with research participants telling us they feel deprived of their freedom and independence because of "soaring" transport prices.

Likewise, 40 per cent of survey respondents have cut down on taxi journeys to save money, and a focus group participant told us: "We'd think twice about getting a taxi. We're lucky we've got four children, but they've got lives themselves, so we're having to sort of rely on them and fit in with when they're free to take us."

Worryingly, **15 per cent** of survey respondents said they'd missed a health appointment in the last six months due to rising travel costs.

"The cost of living crisis has given rise to anxiety regarding appointments at hospitals, the GP, and vaccination programmes... I can't even consider going to a GP or hospital appointment as I don't have help and can't afford to get there."

Focus group participants also told us they've missed healthcare appointments because of a lack of subsidised community transport.

Blind and partially sighted people are borrowing more and are falling into debt

Research participants are using different methods to cope with the rise in the cost of living, with **14 per cent** telling us they were using credit (e.g., credit cards, loans and overdrafts) more than usual. Likewise, almost one in 10 (**nine per cent**) said that they were borrowing more regularly from friends and family.

Our research shows that blind and partially sighted people are more likely to be in debt and arrears than the general population, despite being more likely to cut back on essentials. More than one in 10 (12 per cent) of survey respondents are more than a month behind with paying their household bills and most (75 per cent) are not confident they will be able to clear this debt within the next six months.

The cost of living crisis is harmful for mental health

UK-wide RNIB research shows that two-thirds (**66 per cent**) of blind and partially sighted people say the cost of living crisis has had a negative impact on their mental health.

To save money, over half (**53 per cent**) of respondents in Wales told us they go out less. They spoke about the physical isolation, loneliness and feelings of depression they face as a result of not being able to maintain social connections and access the activities they enjoy.

Being priced out of hobbies and activities

A common thread throughout our research is that blind and partially sighted people are being priced out of activities that help them maintain good mental health and wellbeing. Two thirds (66 per cent) told us that they're

spending less on social and leisure activities as a direct result of the rise in the cost of living

One person told us: "I can't remember the last time I had a break anywhere. It's really hard to do anything these days. My mental health is really low because I don't have anything to look forward to... I can't justify doing activities when that money could go towards petrol for my wife to get back and forth from work, or food, or even our household bills."

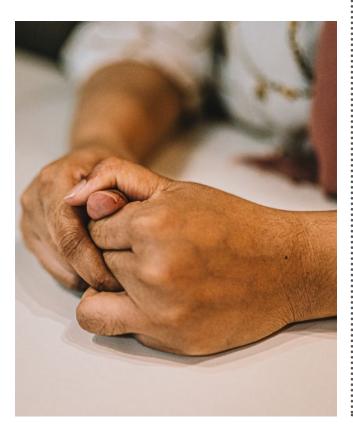
Another participant told us: "We might get some government help but it's not complete help. You just think: 'I can't go to see friends and family because I've got to pay £20-odd to get home in a taxi,' so I'm not going to be seeing many people in the wintertime, because I'm worried about the winter bill. I'm isolated, it's making me feel a bit depressed."



"I just sit there and I think
I want to cry. I'm not asking
for a two-week holiday
in Florida. I'm asking for
one afternoon at a nature
reserve to hear birds, the
starling murmuration,
and I can't even afford
to do that."

Focus group participant

Another participant told us that having "less contact with the outside world... dramatically lowers your morale. It gives you little to look forward to in your everyday life. It has a knock-on effect on your confidence, your value as a person in society and in your community. You're stuck and you're isolated, and you learn to deal on your own."



Awareness and take up of Welsh Government benefit schemes and support is low

We asked survey respondents about their awareness of UK and Welsh Government support and benefit schemes.

Overall, respondents had a higher awareness of UK Government benefits and support compared to Welsh Government support schemes.

- Nearly half (49 per cent) of respondents were aware of Universal Credit and two-thirds (65 per cent) were aware of Personal Independence Payment (PIP).
- Awareness of the Council Tax
 Reduction Scheme was highest
 out of the Welsh Government
 support schemes, with 47 per cent
 of respondents telling us they were
 aware of it.

Awareness of the Welsh Government fuel support schemes were lower among respondents, with just over a quarter (27 per cent) saying they had heard of the Winter Fuel Support Scheme and under a fifth (19 per cent) saying they'd heard of NEST (nest.gov.wales).

The lowest awareness of any benefit or support scheme was of the Discretionary Assistance Fund (DAF) (bit.ly/3vLToOo), with only 17 per cent of respondents telling us they were aware of it.

We also asked blind and partially sighted people if they'd received support from any government.

Over two-thirds (65 per cent) of respondents had received Personal Independent Payment (PIP) compared to only 26 per cent who'd received Council Tax discounts and reduction. None of the respondents had accessed the Discretionary Assistance Fund and only 6 per cent had been supported through the NEST scheme.

Of those who do receive support from either government, nearly two-thirds told us that the financial support or benefits they received didn't cover their essential bills and expenditures.

"Many people with sight loss receive PIP but it's not enough, everything is getting more expensive, so when your income remains the same the only thing to do is to reduce your standard of living."

Survey respondent

Information sharing and awareness raising need to improve

Research participants called for better information sharing between organisations, to raise awareness of the support available on both a local and national level.

"We need to encourage organisations to share information, so for example, in my area ... we have something called the Pantry, and basically you pay £5 and you get given a certain amount of food. It's a lot more than you would get for £5 in a shop, but it is a voluntary service, it's not run by the government. I only found out from my friend, she told me about it, and that is a help to people, so advertise, tell us about it, make us aware of it." – Focus group participant.

Focus group participants told us that they are often unaware of the support available to them because this information is advertised in inaccessible formats, such as standard print leaflets. They spoke about the importance of information being available in a range of digital and nondigital accessible formats, including radio and television adverts, large print letters and targeted ad 'pop-ups' through their phones and web browsers. Focus group participants felt that the Welsh Government and local authorities should be proactive in sharing information about financial support and should not expect members of the public to navigate inaccessible websites to find this information.



Survey respondents told us that they'd turn to RNIB or another sight loss charity for support and advice if they were struggling with their finances or wanted advice about benefits. Focus group participants listed the following organisations as key sources of information and support:

- RNIB
- Sight Life
- Sight Cymru
- Wales Council for the Blind
- Vision Support
- Local hubs and libraries.

National and local charities also offer crucial support to people completing application forms. One focus group participant told us: "In relation to home energy discount schemes and

any help you might be able to get through the Welsh Government, a lot of it depends on visually impaired people having to fill out forms that are difficult, or to go onto the internet to fill out online forms, both of which to a great percentage of mature people in the visually impaired society, is out of the question. It's prohibitive."

"I'd go to RNIB and
Sight Life because they
always pass any relevant
information on in
an accessible way, whether
it's in person, on the phone
or through a newsletter."
Focus group participant

Methodology

All figures quoted in this briefing
– unless credited differently – are
from a 2023 RNIB Cymru survey
which received 110 responses and
focus groups with 11 people. Research
participants came from across Wales,
with the majority based in Wrexham,
Cardiff and Newport.

This self-selecting survey was advertised online and through social media. We also partnered with charities Sight Life and Vision Support to reach those who are digitally excluded; our partners used their own networks and supported people attending in-person events to complete the survey.

Of the respondents, **51 per cent** were registered severely sight impaired, **21 per cent** were registered sight impaired and **23 per cent** stated they had a sight impairment but were not registered. The remaining five per cent stated they were carers for someone with a sight impairment.

References

- [1] Poverty and social exclusion in Wales (Wales Centre for Public Policy, 2022)
- [2] 'Time for Change' Poverty in Wales (Audit Wales, 2022)
- [3] Employment for blind and partially sighted people in 2019 (RNIB, 2020)
- [4] **The Disability Price Tag** (Scope, 2019)
- [5] All comparison data is taken from Impact of increased cost of living on adults across Great Britain (bit.ly/3IGz9EN) (Office for National Statistics, 2023) and Cost of living crisis: four in ten Britons expect their finances to get worse in next 12 months (bit.ly/3lyjqaO) (YouGov, 2022)





Contact us

If you have questions, or want advice, just get in touch with RNIB Cymru and we'll do our best to help.

RNIB Cymru

Jones Court, Womanby Street, Cardiff CF10 1BR



CymruCampaigns.Mailbox@rnib.org.uk



www.rnib.org.uk/nations/walescymru/



@RNIBCymru