



Why the cost of living crisis has a bigger impact on people with sight loss

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Summary

- Blind and partially sighted people appear to be hit harder by the recent increases in the cost of living than the wider population
- Blind and partially sighted people face additional costs due to their sight loss
- Blind and partially sighted people are more likely to live in a low-income household
- Rising inflation levels are having the biggest impact on the poorest households

RNIB is calling on the Chancellor and the Work and Pensions Secretary to:

1. Urgently increase benefits in line with inflation in response to the rapid rise in prices.
2. Provide more support to people with sight loss to deal with rising energy bills. For example, this should include reversing changes which reduce eligibility to the Warm Home Discount Scheme.

Introduction

The UK is currently in a cost of living crisis. Inflation is at its highest in 40 years. The cost of energy, food and groceries has risen sharply; wages, pensions and benefits are not keeping pace. This means that 14.5 million people – more than one in five of the UK's population – are living in poverty [1].

While most people are noticing an increase in their spending on essentials [2], this report, based on RNIB's research and a recent survey of people with sight loss, shows that the current crisis is disproportionately impacting blind and partially sighted people, who tend to be in lower-income households and have additional costs for things like assistive technology, taxis, and support around the home.

Blind and partially sighted people appear to be hit harder by the recent increases in the cost of living than the wider population

RNIB carried out a cost of living survey in May 2022 with 125 blind and partially sighted people. The findings, across a number of essential items and services, consistently indicate a worse situation when compared to the general population.

Blind and partially sighted people are more likely to have experienced increases in energy, food and transport costs

- **96 per cent** of blind and partially sighted people reported an increase in their gas and electricity bills (compared to 79 per cent for the general population) [3; 4].
- **96 per cent** reported an increase in the cost of food (90 per cent for the general population) [3; 4].

- Blind and partially sighted people are **twice as likely** to report an increase in the cost of public transport (45 per cent vs. 22 per cent) [3; 2].

Blind and partially sighted people are more likely to have reduced their spending on food and other essential items

- **48 per cent** said they were spending less on food and essentials (31 per cent for the general population) [3; 4] and one in 10 have started using, or are more reliant upon, food banks [3].
- Blind and partially sighted people are **nearly twice as likely** to have reduced their spending on leisure activities and social travel (66 per cent vs. 34 per cent) [3; 4]
- **76 per cent** said that they had reduced spending on non-essential items (51 per cent for the general population) [3; 4].

Blind and partially sighted people face additional costs due to their sight loss

- 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 [5].
- It is estimated that the everyday living costs of a pensioner with a severe sight impairment would be a staggering 73 per cent higher than for someone of the same age without sight loss. In 2017, people with sight loss had an average extra cost of between £50 and £135 per week, and this is likely to have risen [6].
- These extra costs result from a need for assistive technology, regular support at home with social care, domestic tasks and paperwork, increased reliance on taxis to get out and about, as well as the extra costs of specialist activities and the cost of a companion/carer [7; 3].
- Blind and partially sighted people also face higher energy bills due to an increased need for lighting during the day to do specific tasks or to help them move around the home safely [7; 8].
- On top of this, society isn't designed with blind and partially sighted people in mind – people with sight loss are twice as likely to be digitally excluded [9] – which means they're less likely to be able to find the best money-saving deals or choose the cheapest options.
- Blind and partially sighted people are three times as likely to live in social housing (23 per cent vs. 8 per cent) [3; 10] and social housing tenants are much more likely to not have cavity wall insulation which is up to standard (63 per cent compared to 36 per cent of privately rented properties) [11]. This means that blind and partially sighted people are more likely to be subject to poorer living conditions and higher energy bills.
- Although people with sight loss can access benefits to help with some of these extra costs, one in five say their benefits are only sometimes enough to cover the extra costs and 28 per cent say they are rarely or never enough [12]. We also know that many benefits are unclaimed [13].

Blind and partially sighted people are more likely to live in a low-income household

- Just **one in four** blind and partially sighted people of working age is in employment [14].
 - Compared to the general population, blind and partially sighted people are **twice as likely to have difficulty managing financially** (7 per cent vs. 16 per cent) [9].
 - Blind and partially sighted people are also less likely to put personal income into savings [9].
 - More than a quarter (26 per cent) of people with sight loss live in a household with a monthly income of less than £1,500 [15].
 - People with sight loss of working age are more than twice as likely to live in a household with a monthly income less than £1,500 (19 per cent vs 9 per cent) [15].
- 29 per cent of Vision Impaired pupils are eligible for free school meals (this compares to 21 per cent of the general population) [16].
 - More than two-thirds (68 per cent) of blind and partially sighted people could not afford an unexpected but necessary bill of £850 [3].
 - In 2019, 19 per cent of blind and partially sighted people felt their financial situation would be worse off in the future, yet our recent cost of living survey indicates that the financial situation has become worse over the last six months for a much higher proportion – 69 per cent [9; 3].
 - More than a third (37 per cent) of blind and partially sighted people either struggle to make ends meet or cannot afford their costs and often go without essentials [3].



Rising inflation levels are having the biggest impact on the poorest households

- The UK is experiencing its highest level of inflation in 40 years – with consumer price inflation predicted to rise to 11 per cent in autumn 2022 [17; 18]. Key drivers of the increased cost of living are essential household items:
 - Food inflation has now risen to 9.8 per cent (June 2022), a rise from 8.5 per cent in May [19].
 - Energy costs have soared by 54 per cent over the last year [2] and are predicted to rise further in the autumn.
- Rising inflation disproportionately impacts poorer households. Prices often increase for basic needs rather than luxury items, and spending on these basic needs – food and energy for example – takes up a greater proportion of the budget for lower income households.
- In April 2022 the Chancellor announced increases to benefits, including Disability allowance. However:
 - The increase is just 3.1 per cent, falling short of inflation rates which are predicted to reach 11 per cent this year.
 - There is a time lag as the inflation rate is set in autumn, but benefits are not updated until the following April. Those relying on benefits now are struggling because when the inflation rate was set last autumn it did not factor in the current, rapid cost of living increases [20].
- Additionally, the energy bill support announced in May 2022 as part of the Government's one-off Cost of Living Payments will not apply until autumn 2022 [21], meaning many living on the breadline will already be in fuel debt and fuel poverty by this point.



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About RNIB's research

RNIB is a leading source of information on sight loss and the issues affecting blind and partially sighted people.

Our Research and Knowledge Hub contains key information and statistics about blind and partially sighted people including our Sight Loss Data Tool, which provides information about sight loss at a local level throughout the UK. You'll also find research reports on a range of topics including employment, education, technology, accessibility and more at: www.rnib.org.uk/research

Help and support for people with sight loss

If you're blind or partially sighted, there are many helpful benefits and support available to make life easier. Our advice can help guide you through the rules and regulations of the benefits, concessions and grants you could be entitled to. We also have handy tips on how to manage your finances independently when you have sight loss.

Visit our Money, finance and benefits web page:



rnib.in/MoneyBenefitsFinance

or contact our Advice Service on:



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