

Disabled people's costs of living

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More than you would think

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1 Disability living standards

The purpose of this study was to investigate the additional needs and associated financial costs of disability from the perspective of disabled people themselves. The research took place at a time when it is recognised that disabled people have a range of additional needs and costs (Large, 1991) and have a disproportionate risk of poverty (Gordon, *et al.*, 2000). However, research to date has not provided a clear measure of these additional costs (Berthoud, 1998). As a result, levels of nationally provided financial benefits and local services are predicated on limited evidence. Certain state benefits are meant to offset, at least partially, the additional costs associated with disability, but the extent to which these benefits meet additional needs and costs is unknown. Recently, 'fairer charging' policies for local authority domiciliary care have been introduced with the intention that service charges should take into account the additional costs that individuals incur because of disability. Clear guidance for determining these additional costs is proving elusive. The central aim of this research was to provide clear evidence on the extent of these additional costs.

The budget standards presented in this report have been constructed at a time when disabled adults in the UK are disproportionately likely to experience low income and poverty. They also face disadvantage in the labour market. Insufficient service provision and discrimination further undermine disabled people's living standards. This chapter reviews evidence about disabled people's incomes, employment, benefits and other services in order to provide a context for the budget standards. Chapter 2 describes the aims and methodology of the research, and the characteristics of those who took part. Chapters 3 to 7 describe the budget standards for five case studies of disabled people of working age with physical or sensory impairments. Finally, Chapter 8 provides an overview of these budget standards and discusses the research findings.

Incomes of disabled people

The link between disability and poor financial circumstances has been well established by research (Sainsbury, 1970; Blaxter, 1976; Hyman,

1977; Townsend, 1979; Martin and White, 1988; Grant, 1995; Burchardt, 2000; Gordon *et al.*, 2000). Baldwin and Carlisle (1994), found that disability is likely to result in poverty for disabled individuals and their families.

Table 1 demonstrates the extent to which adults in households with one or more disabled people are more likely to have low incomes than other adults. Just under half of disabled people's households are in the bottom two quintiles of the income distribution compared with 30 per cent of all other households.

If poverty is defined as having an income below 60 per cent of the median, Table 2 indicates that households including disabled people are at greater risk of poverty than other households. According to these government statistics, 29 per cent of households with disabled people are likely to be poor, compared with 17 per cent of households without disabled people.

Table 1 Quintile distribution of income (after housing costs) for working-age adults: households containing no disabled adults and households containing one or more disabled adults

	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Total
No disabled adults (%)	16	14	19	24	27	100
One or more disabled adults (%)	27	21	20	18	14	100

Source: DWP (2004a).

Table 2 Risk of being in low-income groups (after housing costs): households containing no disabled adults and households containing one or more disabled adults

	Below 70% of median income	Below 60% of median income	Below 50% of median income
No disabled adults (%)	22	17	12
One or more disabled adults (%)	36	29	20

Source: DWP (2004a).

However, previous research has suggested that these statistics underestimate the true extent of poverty among disabled people because they are based on income (including disability benefits) and do not take into account the additional costs disabled people may incur because of their disabilities. According to Zaidi and Burchardt (2003), when these additional costs are accounted for, up to 60 per cent of disabled people are in poverty.

Disabled people and the labour market

The present Government views paid work as the most effective route out of poverty (TUC, 2004), and the New Deal for Disabled People is just one of a number of policies that have been implemented to assist disabled people into work. Yet, in 2003, disabled people had an employment rate of only 49 per cent, compared with 81 per cent for those not disabled (Disability Rights Commission, 2004). At the same time, disabled people made up 47 per cent of those who were not employed but wanted to work (Disability Rights Commission, 2004).

It must be recognised that some disabled people will be unable to enter waged work as a result of the nature of their impairments. Others who could work are disadvantaged in the labour market for a number of reasons: employers' attitudes, discrimination, availability of suitable jobs, access to or within a potential workplace, lack of self-confidence, low pay and fear of losing benefits (ONS, 2002). Given the strong link between education and employment opportunity, it is significant to note that disabled people are only half as likely as non-disabled people to have educational qualifications (ONS, 2002).

Disabled people who do find work are more likely to be in low-paid jobs, the results of which are, at least partly, reflected in the low incomes of disabled people reported in Tables 1 and 2. Other research has suggested that wages for disabled employees are, on average, 20 per cent lower than for other employees (SPIU, 1999; GLA, 2003). These lower earnings represent an additional, *indirect* cost of disability, as does the lack of promotion and training prospects that many disabled people experience (Berthoud *et al.*, 1993; Yelin, 1998). At the same time, disabled people have additional *direct* costs when they are in work, such as extra costs for transport.

Benefits for disabled people

The system of state benefits provided for disabled people is complicated, overlapping and piecemeal, so much so that it has been recognised by Parliament as complex and confusing, not only for claimants, but also for Department for Work and Pension's (DWP) staff (House of Commons Committee of Public Accounts, 2004). Benefits include Disability Living Allowance (DLA), which is intended as a contribution towards the extra costs of disability. DLA is not means-tested and not taxed, and is payable to those in work and those not in work. Another main benefit is Incapacity Benefit, which is intended to replace earnings for those unable to work. There are also additional amounts (premiums) payable within means-tested social security benefits such as Income Support, Housing Benefit and Council Tax Benefit. For disabled people in employment, support is provided via the Working Tax Credit for those working at least 16 hours work a week. The weekly rates of selected benefits (at the time of writing) are shown in Table 3.

Table 3 Weekly rates of selected benefits

Benefit	Weekly rate (£s)
<i>Disability Living Allowance: care component</i>	
Highest rate	58.80
Middle rate	39.35
Lowest rate	15.55
<i>Disability Living Allowance: mobility component</i>	
Higher rate	41.05
Lower rate	15.55
<i>Incapacity Benefit</i>	
Long-term basic rate	74.15
<i>Income Support: single person, aged 25+</i>	
Plus disability premium	79.35
Plus severe disability premium	99.80

Table 4 shows the number of people in receipt of these benefits. Clearly, not all disabled people would be eligible to receive such benefits, but take-up rates for DLA are known to be low. Previously, the DWP (Craig and Greenslade, 1998) has estimated that take-up rates for the DLA care component are between 30 and 50 per cent and, for the mobility component, between 50 and 70 per cent (though the difficulty of measuring these rates means that the accuracy of these figures has been questioned).

Low take-up is, at least partly, the result of some benefits being difficult to access. A recent parliamentary committee reported that nearly 50 per cent of claims for Disability Living Allowance are rejected, yet 54 per cent of cases that go on to appeal are overturned in the claimants' favour (House of Commons Committee of Public Accounts, 2004).

The system of state financial support recognises that disabled people and their families incur extra costs. However, without information about the full costs of disability, or understanding about how needs and cost vary in relation to different types and levels of impairment, it has not been possible to assess the extent to which benefits meet disabled people's additional needs. Nonetheless, if up to 60 per cent of disabled people experience income poverty, and if disabled people have additional costs that must be met from these incomes, questions must be raised about the adequacy of current state support.

Table 4 Numbers in receipt of selected benefits

Benefit	Number of recipients
Disability Living Allowance: mobility and care component	1,700,000
Disability Living Allowance: mobility component only	567,000
Disability Living Allowance: care component only	340,000
Incapacity Benefit	1,500,000
Income Support with disability premium	1,114,000
Working Tax Credit with disability element	71,400

Source: DWP (2004b). Figures are for Great Britain.

Additional costs, services and social isolation

The effect of low income on disabled people's living standards is exacerbated in a number of ways. For example, health and social services are key providers of services for disabled people, but service provision is often patchy, piecemeal and variable in terms of quantity and quality (Kestenbaum, 1999; Harris and Bamford, 2001). In addition, disabled people often need certain items – from wheelchairs, through incontinence pads, to bathroom adaptations – which are not provided by statutory services, or would take too long or be too difficult to acquire (Large, 1991). As such, despite statutory service provision, disabled people often have to pay for vital equipment and services themselves.

Discrimination can also be seen as contributing to increased costs for disabled people. Indirect discrimination will include, for example, insufficient or lack of access to transport, services or public venues. Additional costs are incurred whenever a disabled person has to use private, rather than public, transport; has to provide a sign language interpreter in order to use a bank; or cannot 'shop around' for the cheapest goods because shops are inaccessible. Direct discrimination is seen when, for example, disabled people are charged extra premiums for life assurance, content and motor insurance, and mortgage facilities (Lamb and Layzell, 1994).

In this context, it is unsurprising that disabled people can face severe social isolation. For example, the *Disability in Great Britain* report (Grundy *et al.*, 1999) found that more than 40 per cent of the most severely disabled people had not been out shopping, to visit family or friends, or on any kind of excursion in the four weeks prior to interview. Although for many this will be the result of inaccessibility of social venues, it is likely that insufficient income is also a primary cause of social exclusion.

Researching additional needs and costs

There are many approaches to researching disabled people's needs and costs, and there is no consensus as to which approach most accurately reports disabled people's additional costs. The main

approaches in the UK have involved, for example, asking disabled people how much extra they spend because of their disabilities (Thompson *et al.*, 1990), or comparing the expenditure patterns of households that include a disabled person with households that do not (Matthews and Truscott, 1990). Although these approaches provide insight into the increased costs faced by households that include a disabled person, there are recognised disadvantages. First, both these approaches rely on measures of actual expenditure, rather than assessing whether the amount spent is adequate to meet needs. As a result, they may produce underestimations for families with low disposable incomes (where expenditure is low but needs are not being met). Second, it is unlikely that these approaches will take account of the full range of additional costs. Distinctions between the additional costs of disability and other household costs are ill-defined, and the range of costs is likely to be so wide that an individual would not be able to think of them all without a period of structured reflection. For example, research on the additional expenditure incurred by parents of disabled children found that many of the extra costs were 'hidden' because they had become routinised and subsumed into the household budget. It was only when parents carefully and methodically worked through each component of the budget that areas and items of additional need were identified (Dobson and Middleton, 1998).

In contrast to expenditure-based approaches, this study uses a needs-based 'consensual budget standards' methodology. This approach is based on the premise that, in order for society to agree a particular standard of living as acceptable, there needs to be agreement, or consensus, as to what constitutes a minimum. Conventional budget standards methodology has been used to estimate costs of living for various household types (see, for example, Parker, 2000). The method involves panels of experts drawing up lists of items that they agree to be essential for maintaining a predetermined standard of living. The lists are then costed and the total represents the cost for an individual or family to achieve the predetermined standard of living. Consensual budget standards methodology, in contrast, is predicated on the belief that people living in the circumstances for which a budget standard is to be constructed are better placed to identify the needs and costs arising from those circumstances than experts. This methodology has been

developed by the Centre for Research in Social Policy over a ten-year period and has been used to develop budget standards for a range of family types and circumstances (see Chapter 2 for a more detailed description of the methodology).¹

Therefore, the budget standards 'experts' in this study are disabled people themselves, as they, better than anyone else, understand the needs and priorities that are associated with disability. It was they who, in groups, drew up, debated, negotiated and agreed the lists of items and resources needed to maintain a minimum standard of living. Budget standards focus on needs, so the project avoids merely reporting people's expenditure. This also means that what participants identified as disabled people's needs were not defined in relation to constrained income. Participants' preparation before the groups, and the way in which the groups were structured, ensured that as full a range as possible of additional costs were explored.

2 Consensual budget standards for disabled people

This chapter outlines the aims of the research and provides a brief description of consensual budget standards methodology.¹

Characteristics of the research participants are then summarised. The final section of the chapter describes the scope of the budget standards, focusing on the principles that the budget standards groups agreed would underpin their deliberations.

Aims

The aims of the research were to:

- develop consensual budget standards for disabled people living in different circumstances and with differing types of impairment
- generate sufficient information to provide detailed explanations of the rationale underlying the budget standards
- provide local and national government and disability charities and pressure groups with a baseline of minimum needs for disabled people so as to inform policy making in the provision of both benefits and services.

Typology of disability

There are an incalculable number of disabilities that might lead to an individual experiencing additional costs of living. It would not have been feasible or desirable to attempt to account for each separately, so a typology of disability was required on the basis of which participants could be recruited to the project. To construct this typology, a preliminary study was undertaken involving consultation with disabled people, professionals and academics (Dobson and Cox, 2003).² This preliminary work highlighted the need to recruit people to groups on the basis of their *needs* as a consequence of their impairments, rather than on the basis of impairment itself or medically oriented categories. That is, the disabled people in the preliminary study stressed the importance of group participants having a common experience; the presence of an impairment alone was not sufficient.

The preliminary study also led the research to focus on people with needs arising from physical and sensory impairments. It was decided that this represented a discrete focus in terms of policy and practice. Moreover, the project would have been unable to do justice to researching the additional needs and costs of people with mental health needs and learning disabilities within the available timescale and resources.

When recruiting for the study, potential participants were asked to identify their own needs. Based on this information, they were then allocated to the appropriate group. For each phase of the research, five focus groups were conducted, each based on needs arising from disability as identified in the preliminary study. These groups were with disabled people who identified themselves as having:

- low to medium support and/or mobility needs
- medium to high support and/or mobility needs
- needs that are intermittent or fluctuate over time from relatively negligible needs to medium or high support and/or mobility needs
- needs arising from visual impairments
- needs arising from hearing impairments.

The case studies

The budget standards were developed for five 'case study' individuals with needs in each of these five categories. Each case study was developed by disabled people with similar needs during the first phase of the research process (see below). The purpose of the case studies was to direct discussion away from individual group members' personal experiences, while still grounding decision making in 'real' needs and circumstances.

The case studies were very detailed, personalised accounts of disabled people in a range of different household circumstances. For example, most of the original case studies were of disabled people living in families, including case studies of parents. This reflected the fact that 78 per cent

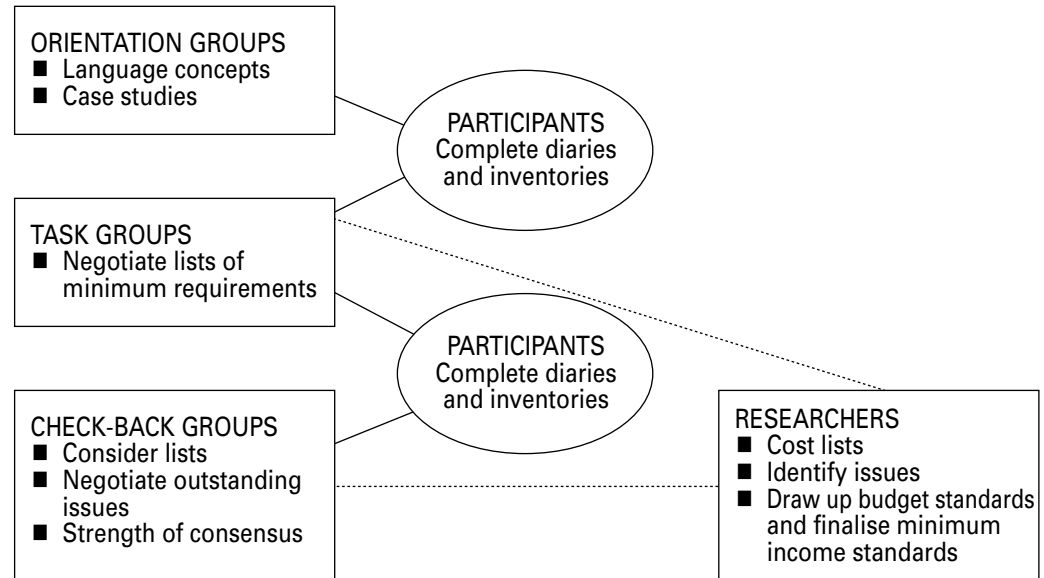
of disabled people (under state pension age) live with other people and 30 per cent have dependent children (DWP, 2002). However, when it came to cost items for the budgets, the case studies were modified to be in line with a standardised model of one person, living alone in a one- or two-bedroom apartment. In part, the reason for this was to ensure uniformity and to improve reliability, consistency and comparability across the five budget standards. However, standardising the budgets in this way also reflected the groups' rejection of the assumption that disabled people's partners and families should be expected to, or would be willing to, provide care. Building the budget standards round individuals living alone avoided this assumption and ensured that the full extent of disabled people's costs would be made transparent.

Research process

Consensual budget standards methodology develops budget standards over three phases (see Figure 1). In this project, the three phases were as follows.

- 1 *Orientation Groups*: five groups were held in Derby, one for each disability 'type', with sessions lasting about two-and-a-half hours. The purpose of these groups was to:
 - ensure that the ideas employed in the later stages of the research were informed and understood by disabled people
 - discuss in general the needs, barriers and costs arising from disability
 - identify and explore current provision for disabled people
 - devise 'case studies' of people with particular needs for consideration in subsequent stages of the research.
- 2 *Task Groups*: five groups met in Birmingham for day-long workshops to discuss each area of the budget, negotiating and agreeing detailed lists of minimum essential items for their case study individual. Following these workshops, the lists were costed at retail outlets agreed by the groups.
- 3 *Check-back Groups*: five groups met in Nottingham, for sessions lasting about two-and-a-half hours,³ to resolve outstanding issues and to test the strength of the consensus reached in earlier groups.

Figure 1 Method



At each phase, the different budget standards for people with particular needs were developed by research participants with those needs. Thus, groups of people with low-medium needs constructed the budget standard for someone with low-medium needs, groups of people with high-medium needs constructed the budget standard for someone with high-medium needs and so forth.

The methodology relies on all decisions about what should be included in the budget standards being made by group members through a process of discussion and negotiation.

Informed consensus

It was essential that participants in the groups had sufficient knowledge of their own needs and costs on which to base their deliberations and decisions, in order that groups could reach an *informed* consensus. Therefore, in the course of a lengthy preliminary interview with a member of the research team, participants were also asked to complete the following instrumentation:

- a one-week consumption diary, recording items purchased and consumed, any activities undertaken and any services received

- an inventory of clothes, furniture, other household possessions and equipment
- a questionnaire recording spending on items and activities that are likely to take place less regularly than once a week, such as holidays, Christmas and birthdays; the questionnaire also collected information on other items such as car ownership, tenure, housing type, equipment and adaptations to assist with their disability.

To complete the instrumentation, participants had to reflect on what they owned and consumed. This is an invaluable part of the process of reaching informed consensus in the groups.

The preliminary interview was also used to ensure that participants understood fully the research process and what would be required of them. It is rare for researchers and participants to have this extent of contact prior to focus group research, and it ensured that participants were very fully informed when consenting to engage in the study.

The participants

Participants were recruited in Derby, Birmingham and Nottingham via local and national disability organisations and groups. All possible measures were taken to ensure that people could participate in the research, including tailoring the format of the instrumentation, arranging, or at least paying for, participants' transport to the groups and ensuring that all groups were held in fully accessible venues. For example, a consultancy company run by deaf people was contracted to redesign the instrumentation for deaf participants⁴ using Visual Sign Language Technique, and to recruit and co-facilitate groups using British Sign Language and Sign Assisted English.

In total, 78 people participated in the budget standard groups. On average, groups had five participants and were mixed as far as possible in terms of participants' age, socio-economic circumstances and work history, as well as their experience of disability. Mixing the groups in this way ensured that the broadest range of experience was brought to the discussion of the case study individuals and to constructing each budget standard. The participants included 33 men and 45 women. All were of

working age although, as Table 5 shows, well over half were over the age of 45 years but below 60.

The age profile of the blind and deaf groups was a little 'younger', and that of the groups for people with high to medium needs a little 'older'. Nevertheless, there was a spread of ages across the groups.

Table 6 shows that more than four-fifths of the participants were not in work at the time of the group discussions. However, most participants described themselves as having previously been in waged work for 'most or nearly all of the time' and, currently, ten were in full-time work. Only 17 participants described themselves as having little or no employment experience.

Table 5 Age of participants

	35 years or younger	36–45 years	46–59 years
High-medium needs	2	2	12
Intermittent needs	1	3	9
Low-medium needs	2	6	14
Needs re hearing impairment	3	6	2
Needs re visual impairment	5	3	8
Total	13	20	45

Table 6 Employment history of participants

	Currently in employment		Not currently in employment	
	Full-time work	Part-time work	Had been in work most or nearly most of the time	Never in work or mostly out of work
High-medium needs	1	2	11	2
Intermittent needs	2	–	8	3
Low-medium needs	2	1	17	2
Needs re hearing impairment	2	–	5	4
Needs re visual impairment	3	–	7	6
Totals	10	3	48	17

Consensual budget standards for disabled people

Most participants lived in cities, although 15 lived in more rural towns or areas. Twenty-eight participants rented their accommodation, predominantly from local authorities and housing associations, with the remaining participants being owner-occupiers. Twenty-two participants lived alone; 46 lived with partners and/or children, with eight participants living with their parents.

Table 7 shows that the majority of participants received at least one of the two components of Disability Living Allowance, including almost all of the blind participants and participants with high to medium needs. Most groups included some recipients of Income Support, particularly among the deaf groups. Apart from the deaf groups, all other groups included participants who were receiving occupational pensions.

Table 8 demonstrates that, although, as might be expected, the household incomes of participants were generally at the lower end of the income distribution, most groups included participants with a range of incomes. The only exception were the deaf groups in which most participants had incomes of less than £800 per month.

In general, therefore, the groups included a mix of participants in terms of gender, age, employment experience, household circumstances and income. Such contrasting experiences and circumstances within the groups meant that individual participants could not assume that their personal perceptions of 'minimum essential' standards were universal

Table 7 DLA, Income Support and occupational pension received by participants

	DLA care component	DLA mobility component	Income Support	Occupational pension	Total participants
High-medium needs	15	15	4	9	16
Intermittent needs	6	6	2	5	13
Low-medium needs	12	14	4	5	22
Needs re hearing impairment	6	3	6	0	11
Needs re visual impairment	15	16	4	4	16
Total	54	54	20	23	78

Table 8 Income of participants^a

	Less than £400 per month	£400– 800 per month	£801– 1,200 per month	£1,201– 1,600 per month	£1,601+ per month
High-medium needs	–	5	3	3	5
Intermittent needs	1	2	6	3	1
Low-medium needs	4	8	2	2	4
Needs re hearing impairment	5	4	1	–	–
Needs re visual impairment	2	3	6	3	1
Totals	12	22	18	11	11

a Seventy-four of 78 participants agreed to state their incomes.

and uncontested. By having to negotiate these standards with peers from diverse backgrounds and with diverse expectations – sometimes involving intense or heated debate – more 'objective' budget standards were achieved.

Scope of the budget standards

It is important to be clear about what the budget standards in subsequent chapters represent. This section outlines the guiding principles that underpinned how the groups constructed the budget standards and that have also dictated how they are presented in this report. It should be noted that the groups generated a wealth of invaluable material about the perceptions, experiences and attitudes of disabled people, to which a short report of this type cannot possibly do justice. It is hoped to include analysis of this material in subsequent publications by the research team.

Essential minimum needs

The concept of need is at the heart of this project. The research involved groups reaching a consensus on what they considered someone in their circumstances needed in order to achieve a minimum essential living standard. For this to happen, the groups first had to agree on the meaning of minimum essential need. As in previous consensual budget

Consensual budget standards for disabled people

standards research (Hartfree *et al.*, 2001), group discussion was stimulated on this question using a concept adapted from the United Nations definition of an adequate lifestyle:

... things which are necessary for a person's physical, mental, spiritual, moral and social well-being.

From the outset of the research, the groups considered that the essential minimum was sufficient resources to enable disabled people to be on a 'level playing field', as far as possible, with non-disabled people. Across groups, needs were explored in terms of equality and inclusion:

... we need to be equal to able-bodied people ... it's everything in life, we should be allowed to be able to access everything.
(Woman with high-medium needs, Task Group)

... you're not supposed to be segregating, it's supposed to be a world of equality.
(Woman with high-medium needs, Task Group)

Another strong theme in the groups' thinking about minimum essential needs was the importance of self-determination and choice:

... there should be something on the right of choice, more than anything. All human beings have got a right to choose what path they want to go down ... as a disabled person, his choices are restricted and that's what alters the playing field from being level.
(Man with low-medium needs, Check-back Group)

Throughout the groups, needs were often explored in terms of the resources required to enable independence, and promote self-esteem and self-confidence.

Discussions of essential minimum needs did not focus on costs. Indeed, until the final stages of the research, groups concentrated on needs and were deliberately steered away from considering costs. This was vital to avoid needs being defined by available income. However, several groups initially struggled with this. Many disabled people are forced to

compromise their aspirations for independent living in order to comply with resource-driven services (Kestenbaum, 1999). More broadly, sustained experiences of low income and insufficient resources mould low expectations. Similarly, at the beginning of group sessions, many participants found it difficult to look beyond 'survival needs', or to focus on needs without rationalising and restricting their perspectives in relation to current resources:

You can never expect to have the type of living that you would have had if you are normal because, cost-effectively, what I need is going to cost more than a normal person.

(Woman with intermittent or fluctuating needs, Task Group)

Nevertheless, these initial difficulties were always worked out within the groups. Indeed, a striking aspect of the methodology is the clarity and sense of common purpose that all participants brought to the task of identifying minimum essential needs. Check-back groups revised details on the budget lists constructed by the task groups though, overall, there was strong agreement between these groups on what constituted essential minimum needs.

It should be noted from the outset that participants were not asking for 'luxuries'. Rather, they confined themselves to identifying needs that, if met, would enable them to participate fully in society on an equal basis with those who did not have additional needs arising from their disability. Indeed, as subsequent chapters will show, participants justified each area of additional need with great care.

Costing the budgets

In order to cover the full range of disabled people's additional costs, the budget standards are very detailed, containing between 150 and 200 items, and the full budget standards lists are included in appendices to this report. The groups decided that, wherever possible, goods should be costed at major retailers (e.g. Argos, Boots, B&Q). Items and services have been costed using cheapest prices, unless groups had reason to specify that higher-quality products were required. Prices used are for new goods because, as the groups explained, transport, access

Consensual budget standards for disabled people

or mobility problems would make it unlikely that disabled people could trawl second-hand retailers for required items.

Once prices for all elements of the budget standards, as agreed by the groups, had been obtained, the budget standards were summarised under three headings.

- 1 *Capital costs* are the weekly sums that would be required to replace items such as furniture, electrical goods and other equipment – including items designed to meet people’s impairment-related needs – as they wear out. This includes items that are expected to last for more than one year, plus adapted items (required to meet disability-related needs) that need replacing annually.
- 2 *Weekly spending* includes everyday expenditure on items, services and activities, such as for food and other groceries (e.g. washing powder), clothing, toiletries, rent and utilities (e.g. fuel and telephone), travel costs, insurances and recreation. It also includes costs for annual occasions, such as Christmas, birthdays and holidays.
- 3 *Personal assistance costs* are for the levels and amounts of outside assistance that the groups agreed would be necessary for the case study individual in order to maintain their independence. Most of the groups assumed that this outside assistance would be provided through the direct payments scheme, or a new variant of this. Direct payments allow a person who has been assessed by their local social services department as needing services to receive cash instead of services so that they can arrange and pay for the services themselves. These have been costed using current ‘going rates’ of pay for personal assistants (see details in notes and appendices).

It should be noted that the budget standards do not take into account any income or benefits, nor any services or items provided by health, social or non-statutory services. Variability in such services (e.g. inconsistent charging policies) means that reliable estimates of how they impact on the budget standards cannot be made. For each budget standard, the groups assumed that living accommodation was suitably adapted to the needs of the case study individual. This, of course, may

not be the case, again because of inconsistent approaches to the provision of suitably adapted accommodation.

Finally, although not all disabled people are eligible to receive free prescriptions, the budget standards do not include costs for prescriptions.⁵ Medicinal requirements vary widely, even between individuals with similar needs and impairments, so there is no reliable way to account for these costs in the budget standards. Clearly, prescription charges can be substantial for some disabled people and the budget standards should be viewed as underestimated on this basis.

Areas of additional cost

There is often no sharp distinction between what can be considered additional costs associated with disability and other routine costs. Therefore, the budget standards detail all costs for disabled people's households and lifestyles. However, in order to highlight particular areas of additional costs, the five budget standards presented in the following chapters compare the overall costs for disabled people with average spending for one-person, non-retired households in the UK. These average spending figures have been drawn from the Office for National Statistics' (2003a), *Family Spending: A Report on the 2001–2002 Expenditure and Food Survey*. These figures are not directly comparable for at least two reasons. First, the budget standards were costed at price levels in early 2004, whereas the Expenditure and Food Survey (EFS) figures relate to 2001–02 prices. However, although prices have inevitably risen since then, currently low price inflation should mean that the increases have not been large. Second, and more importantly, it cannot be assumed that the spending of one-person, non-retired households reflects the needs of such households any more accurately than the spending of households with a disabled person reflects their needs. Nevertheless, comparing average spending by people who are not disabled with the budget standards of those who are disabled at least indicates in which areas disabled people are facing additional costs.

It will be noted in what follows that figures for the budget standards differ when being compared with EFS figures. This is because the EFS calculations are based on net rents for housing, i.e. rent after deducting Housing Benefit and other allowances rebates. The budget standards do not take into account any benefits, including Housing Benefit, so they are calculated using gross rent, i.e. rent without deductions. However, where necessary in order to make direct comparisons, the budget standards are recalculated using the EFS net rent figure.

The budget standards

The next five chapters of this report describe the budget standard for each case study individual in turn. Each follows a similar format. First, the case study individual constructed by the orientation groups and to whom the budget standard applies is described, along with assumptions about their accommodation and any basic adaptations that would be required. Second, the budget standard is summarised under the three headings of weekly spending, capital and personal assistance described above. Weekly spending and capital costs are then broken down to more detailed categories, and compared with the average expenditure figures for a one-person, non-retired household. Finally, each chapter reviews the main areas of additional need describing the reasons that the groups gave for these.

Throughout these chapters, figures have been rounded to the nearest pound.

3 Budget standards for people with high to medium needs

‘Tony’ and his apartment

The budget for a person with high to medium mobility and personal support needs was constructed on the basis of ‘Tony’, a case study constructed by the Orientation Group.

Tony is 34 and single. As a young man, he had a spinal injury, which left him paralysed, with some movement of his neck and one side (arm and hand). Before his injury, Tony had a job and a young family. He now lives alone in a two-bedroom housing association flat. He is involved in voluntary work. He does not have relatives living close by.

The groups specified that Tony would require a ground-floor apartment with good access, including a dropped kerb from the pavement to the road outside his home, with a wide, level pathway to his front door. Tony would need a level floor, wide doorways, remote-controlled or easy-to-open doors and raised electrical sockets throughout his apartment. The apartment needs to be large enough to allow him to manoeuvre his wheelchair and to have enough floor space for low shelving and cupboards (i.e. tall shelves would be inaccessible). The kitchen would need to be designed to allow access for both Tony and his personal assistants. As Tony is largely physically inactive and cannot wear thick clothing without further limiting his movement, excellent temperature control in the apartment is vital. This is likely to comprise central heating and double glazing but also a gas fire in the lounge for immediately responsive heating. It is assumed that Tony’s apartment meets these requirements and the budget discussed in this chapter is in addition to any cost involved in meeting these basic specifications.

Budget standard summary

Based on this case study, the budget standard for someone with medium to high needs is £1,513 per week. Additional costs associated with incontinence would increase this by £15 to £1,528. Table 9 shows a

Budget standards for people with high to medium needs

Table 9 Budget standards for person with medium-high needs

	Person with medium to high needs (not incontinent) (£s)	Person with medium to high needs (incontinent) (£s)
Weekly spending	424	436
Capital	109	112
Personal assistant	980	980
Weekly total	1,513	1,528

breakdown of these totals in terms of direct personal assistant costs, capital costs (to replace household items and car) and weekly spending budget (including all routine bills).

As might be expected, higher mobility and personal support needs result in high costs. The groups agreed that someone with these needs would require 24-hour personal assistance, as well as a range of equipment and adaptations to enhance independence at every opportunity:

M: You get the self-satisfaction if you can do it yourself ... it's very important.

F: It's independence ... we're putting Tony on a level with an 'ordinary' person, so that he can do everything, he's independent.

(Participants with high-medium needs, Task Group)

The groups explained that Tony would routinely incur additional and increased costs. Indeed, Table 10 shows that a person with high-medium needs will experience additional costs across almost all aspects of his/her life:

... at the end of the day it costs more to live as equal individuals in the community.

(Man, high-medium needs, Orientation Group)

Table 10 Budget standards for person with medium-high needs compared with average weekly expenditure of all one-person, non-retired households

	Average weekly spending of one-person, non-retired household (£s)	Consensual budget standard for person with medium-high needs (£s) [plus additional costs associated with incontinence]
Food and drinks ^a	29	60
Clothing and footwear	11	19 [+6]
Housing, fuel and power (including net rent and maintenance)	31	54 ^b
Household goods and services	19	80 [+3]
Transport (excluding motor insurance)	38	53
Telephone and mail	8	27
Recreation and culture + restaurants and hotels + education	55	100
Health	2	30 [+6]
Miscellaneous goods and services (includes personal care and insurances; excludes PA costs)	17	35
Other expenditure items (including Council Tax, TV licence, gifts) ^c	47	39

a Compares Expenditure and Food Survey reported expenditure on 'food & non-alcoholic drinks' plus 'alcoholic drinks, tobacco and narcotics' with budget standard for food plus entertaining at home.

b For the purposes of this table, the actual gross weekly rent figure used in the budget standards (£48.73, based on Birmingham City Council rents) has been replaced with the average net weekly rent for all households (£12.90) reported in the Expenditure and Food Survey. 'Gross' rent is the full price for renting a property. 'Net' rent is actual rent paid by tenants, excluding Housing Benefit or any other housing rebate or allowance.

c The difference in the figures here is likely to reflect that this item in the Expenditure and Food Survey includes mortgage interest payments, whereas this table uses average net rent rather than mortgage payments for the budget standard.

Personal assistance

The groups stated that someone with high to medium need would require constant personal support, including sleep-in cover, provided in shifts by three or more personal assistants (PAs). Participants decided that this would best be provided on a 'direct payments' basis, with PAs employed directly by the disabled person, rather than by a local authority or job agency. It was felt that this would offer the disabled person more choice about who assisted them and more control over which services the PAs provided. Wages for PAs vary widely. In this budget, a conservative hourly rate is used, which averages at just over minimum wage levels. (See appendices for details on all costings.)

In addition to wages for PAs, there are a number of additional indirect costs associated with personal assistance. For example, as an employer, Tony would have to cover wages for statutory holidays, sick pay and maternity leave, and would also need to buy employers' liability insurance. Administration regarding national insurance and tax, and tasks such as co-ordinating the PA rota would involve additional costs for stationery and telephone bills. For all activities outside of the home – from cinema trips to holidays – Tony would have to cover both his own and his PAs' costs. At home, Tony would be expected to provide his PAs with light refreshments at least.¹ As night cover is required, a separate, furnished bedroom is required for the PAs. To allow Tony as much privacy as possible, the PAs' room would be equipped with a television and separate telephone line. Each PA would have his/her own set of bed linen, which would be laundered on the premises, and Tony would also have to meet these costs.

Food

The groups explained that wheelchair users can have a higher risk of bowel and bladder infection. Relative physical inactivity also means that they are susceptible to weight problems and it is harder to lose weight. As such, someone with high-medium needs would need a balanced diet of high-quality produce, low in fat, and rich in fruit and vegetables. Plenty of bottled and filtered water is also vital to avoid bladder problems:

Your bladder management is very important because, when you're cramped like this all the time in a wheelchair, you find that the salts build up within your kidneys and so you've got to drink more being in the wheelchair than you do walking around. These dietary requirements result in higher food costs.

(Man, high-medium needs, Check-back Group)

In addition to the cost of routine weekly groceries, a person with medium-high needs would need a budget for entertaining people at home. Without this, factors such as problems with accessing restaurants and other venues could limit opportunities for meeting up with friends, colleagues and family, and thus increase the risk of social isolation.

Clothing

A person with high-medium needs will have additional clothing costs for a number of reasons. For example, the groups explained that, because of spilt drinks and food, Tony's clothes would need to be washed more often and he would, therefore, need to own more clothes. The additional wear caused by more frequent laundry would also mean his clothes would need to be replaced more often. Costs would be further increased here for a person who was incontinent.

Suits, jackets and trousers may need to be altered or tailored for a wheelchair user to prevent them from riding up or slipping down:

... you need trousers with more bum in them for sitting down all day, and they're expensive ... When you're sitting in a wheelchair they're not normally cut right: shirts, jackets, things like that, just don't work. You can buy the special ones but they're very much more expensive.

(Man, high-medium needs, Orientation Group)

Housing and power

The groups estimated that the electricity and gas costs for someone with high-medium needs would be double those for average households.² A person with high-medium needs was likely to stay at home more and would need to maintain a constant warm temperature because of physical inactivity:

... my heating ... is on 24 hours a day ... our fuel bill is as important as our food bill.

(Woman, high-medium needs, Orientation Group)

Additional costs would also result from charging batteries for powered wheelchairs, using hoists and other equipment, extra use of washing and tumble-drying machines, and extra power used by PAs.

A person with high-medium needs would be unable to undertake home maintenance themselves, nor would this be an appropriate role for PAs. Therefore all maintenance – routine repairs, decorating, gardening, window cleaning, etc. – would have to be paid for. The groups estimated that maintenance bills would be twice as much as for average households.

Household goods

In addition to conventional household items (furniture, household appliances, utensils, tableware, cleaning materials, etc.), a wide range of adaptations and equipment required to support and enhance the independence of someone with high-medium needs were listed by the groups. To illustrate the additional costs involved, Table 11 shows a number of these items.

Wheelchair insurance (breakdown cover, third-party liability, and fire and theft cover), which costs about £100 per year, needs to be added to these figures.

Table 11 Budget standards for person with high-medium needs: cost of adaptations and equipment over £1,000

Item	Cost (£s)
Environmental control system ^a	4,150
2 × portable hoists (total)	2,820
2 × powered wheelchairs (indoor + outdoor) (total)	2,700
Combi-toilet	2,690
Adjustable bed	1,995
Carpets and flooring (including wet-room flooring in bathroom)	1,960
Powered storage for outdoor wheelchair	1,870
Armchair: powered raiser/recliner	1,695
Wheel-in shower	1,270

a Computer-integrated system providing remote control over, for example, door intercom and un/locking, opening/shutting blinds, heating and lighting, and devices such as TV, video and telephone.

Wheelchair use also causes increased wear on furniture and carpets. The groups explained that quality carpets were essential to withstand this wear, but even these would have a relatively short lifespan. Increased replacement rates represent additional costs.

A person with high-medium needs with incontinence would require additional bedding (as it will be laundered more frequently) and waterproof mattress protection.

Transport

The groups agreed that, because public transport is inaccessible to a person with high-medium needs, he/she would need his/her own vehicle:

... buses and trains – people running them throw you about like a piece of luggage, and treat you with some disdain ... you're too much trouble.

(Man, high-medium needs, Orientation Group)

Budget standards for people with high to medium needs

The vehicle would need to be a van or 'people carrier' in order to accommodate a powered wheelchair. This would have to be adapted to include, for example, ramps on which the person could board the vehicle in his/her wheelchair and an automatic tie-down system to lock the wheelchair in place during transit.

As Tony would be unable to drive himself, the vehicle would need to be insured for use by two or more PAs. Quotes for motor insurance on this basis were between £800 and £1,000 a year.

Recreation, communication and social engagement

The groups discussed Tony's needs for social interaction and recreation. Given that people with high-medium needs would be likely to spend more time in their home than their non-disabled counterparts, they would have higher costs for home entertainments including, for example, hobbies, books, games and satellite television.

The groups asserted that, for a person with high-medium needs, a two-week holiday away from his home each year would be essential. Holidays were said to offer a personal 'boost' by offering 'respite' from the routines and stresses of everyday life:

I wouldn't see holidays as a luxury ... because I think managing personal assistance and your independent living needs 24/7, and ... battling through so-called service providers is extremely stressful.
(Man, high-medium needs, Orientation Group)

Holidays cost more for a person with medium-high needs than for a non-disabled person:

... accessible holidays for wheelchairs aren't cheap ... there's plenty of holiday homes that are accessible to wheelchairs but they're a horrendous price.
(Man, high-medium needs, Check-back Group)

Since a person with high-medium needs requires fully accessible facilities, he/she will have a relatively narrow selection of holiday options from specialist agents and/or in four-plus star hotels. These increased holiday costs would then be doubled in order to pay for the PA.

The groups suggested that a person with high-medium needs was potentially at risk of social isolation, because of lack of opportunities, lack of access and discrimination:

[Being in a wheelchair] leaves you isolated though, doesn't it: when everybody else is sitting at the table and you're sort of sitting out on your own.

(Man, high-medium needs, Task Group)

Additional costs are also associated with a person with high-medium needs trying to maintain and enhance social engagement. The groups decided that a budget of £25 a week is needed for a person with high-medium needs to participate in social, voluntary and educational activities outside of the home. A budget is also required for him/her to participate in birthdays, Christmas and similar festivals. Participation in special occasions is a significant form of social engagement. Moreover, costs are likely to be enhanced because access issues mean that a person with high-medium needs might need to host celebrations in their own home rather than attend celebrations at others' homes. Given the personal nature of their working relationships, a person with high-medium needs might give birthday and Christmas gifts to PAs. Buying gifts was also identified as the key means by which a person with high-medium needs could reciprocate for emotional support and practical help with incidental tasks given by friends, family and neighbours.

A personal computer with broadband internet was seen as an essential tool for emailing social contacts, shopping online and for information on, for example, current affairs, disability rights and self-help networks.

There would also be additional telephone costs, including expenditure on a mobile phone, a separate telephone line for the PA's bedroom and a call-alarm system (for emergencies when the PA is indisposed or absent). Moreover, it was estimated that telephone usage would be over

Budget standards for people with high to medium needs

three times more than for a non-disabled person. Given potential access problems outside of the home, a person with high-medium needs would often need to telephone ahead to plan and research trips out:

Everything has to be planned: like, if you're going swimming, can you get into the pool? Is there a hoist? Is the changing rooms on that level? You just can't do anything on the spur of the moment.
(Woman, high-medium needs, Orientation Group)

Contact with hospitals, the social security office, social services and similar organisations would often involve long periods of waiting on the telephone before being connected. The telephone would also be the main means by which a person with high-medium needs would maintain contact with family and friends. For these reasons, additional telephone costs in the budget standard are substantial.

Health and personal care

The groups stated that a person with high-medium needs would need the option of regular, therapeutic or health treatments in addition to those provided by the NHS. This would be for pain-management therapies or general health management, and could include hydrotherapy, acupuncture, massage, vitamin supplements and so on.

The groups agreed that a person with high-medium needs would need a higher budget for toiletries and cosmetics, to include products to aid relaxation and self-image. A person with high-medium needs with incontinence would also incur the additional costs of incontinence pads and pants.³

Consensus

The weekly budget standard for someone with medium-high needs is £1,513 per week, rising to £1,528 for someone who is incontinent. Reflecting on these totals, the Check-back Group wanted to emphasise that the budget standard includes costs for the disabled person *plus* wages for personal assistance:

... you're not just looking at one person, you're also looking at an employer and an employer paying the wages to a minimum of two people.

(Man high-medium needs, Check-back Group)

The Check-back Group was taken through the budget standards lists constructed by the Task Group and asked to carefully consider whether any items were unnecessary. Apart from some minor revisions, the Check-back Group decided that all items were essential and that, to edit the list, would be to continue to leave needs unmet:

Why should I cut my basic life? ...Why should I give up something just because I'm disabled? [*We're asked*] to drop our standard of living because we're second-class citizens ... why shouldn't we maintain some form of normality?

(Man, high-medium needs, Check-back Group)

4 Budget standards for people with intermittent or fluctuating needs

‘Laura’ and her apartment

The budget for a person with intermittent or fluctuating mobility and personal support needs was constructed on the basis of ‘Laura’, a case study devised by the Orientation Group.

Laura is 29. When she was in her early twenties, she developed a condition that causes intermittent, unpredictable muscle weakness. On most days, she has few or no needs. However, on ‘bad days’, when her condition is active, she experiences pain, fatigue and weakness and lacks fine dexterity. The severity of these symptoms varies although, at times, for example, she is unable to lift or pick up anything. Laura lives in a housing association flat and has friends close by. Previously, she was in full-time employment, but is now involved in voluntary work.

The nature of Laura’s condition means that it is difficult to predict for how much of the time she would have higher needs. For the purpose of the budgets, the groups assumed that she would have higher needs for three out of 12 months, in intermittent periods lasting from a couple of days to a few weeks.

The groups specified that there would need to be reasonable access to Laura’s apartment, with few or no steps and handrails where necessary. She would need good general facilities, including central heating, double glazing and raised electrical sockets throughout. On bad days, it would be vital for Laura to keep warm. The apartment should include a gas fire in the lounge to provide immediate, responsive heating when central heating would be too slow. The budget presented in this chapter assumes that Laura’s apartment already meets these basic requirements.

Budget standard summary

Based on Laura's case study, the budget standard for a person with intermittent or fluctuating needs is £448 per week. Table 12 shows a breakdown of this total by routine spending, capital expenditure and personal assistance costs.

The groups suggested that it is important for a person with intermittent or fluctuating needs to prepare and provide for the 'bad' days. Most of the time, Laura would have few needs. On the bad days, she would suddenly experience a range of higher needs that, in turn, would prevent her from taking action to initiate new service provision or acquire the items necessary to meet these needs. Thus, people with intermittent or fluctuating needs have to anticipate their requirements and carefully manage their resources in order to cope with the bad days:

You just don't know from day to day what you're going to be able to do, or achieve. You always have to have a back-up plan.
(Woman, intermittent or fluctuating needs, Orientation Group)

The groups advised that a person with intermittent or fluctuating needs would require periods of personal assistance. There would also be a number of other additional or increased costs, which are highlighted in Table 13. However, this also shows that some areas of the budget standard are comparable with average weekly household expenditure.

Table 12 Budget standards for person with intermittent or fluctuating needs

	£s
Weekly spending	330
Capital	34
Personal assistant	83
Weekly total	448

Budget standards for people with intermittent or fluctuating needs

Table 13 Budget standards for person with intermittent or fluctuating needs compared with average weekly expenditure of all one-person, non-retired households

	One-person, non-retired household (£s)	Budget for person with intermittent or fluctuating needs (£s)
Food and drinks ^a	29	42
Clothing and footwear	11	13
Housing, fuel and power (including maintenance)	31	41 ^b
Household goods and services	19	18
Transport (excluding motor insurance)	38	60
Communication	8	10
Recreation and culture + restaurants and hotels + education	55	69
Health	2	30
Miscellaneous goods and services (includes personal care and insurances; excludes PA costs)	17	17
Other expenditure items (including Council Tax, TV licence, gifts) ^c	47	29

a Compares Expenditure and Food Survey reported expenditure on 'food & non-alcoholic drinks' plus 'alcoholic drinks, tobacco and narcotics' with budget standard for food plus entertaining at home.

b For the purposes of this table, the actual gross weekly rent figure used in the budget standards (£48.73, based on Birmingham City Council rents) has been replaced with the average net weekly rent for all households (£12.90) reported in the Expenditure and Food Survey. 'Gross' rent is the full price for renting a property. 'Net' rent is actual rent paid by tenants, excluding Housing Benefit or any other housing rebate or allowance.

c The difference in the figures here is likely to reflect that this item in the Expenditure and Food Survey includes mortgage interest payments, whereas this table uses average net rent rather than mortgage payments for the budget standard.

Personal assistance

The groups explained that a person with intermittent or fluctuating needs would not want or need regular personal assistance. Instead, he/she would need bursts of intensive personal assistance to provide support on bad days. The groups agreed that Laura needed to have a budget to provide the equivalent of 14 hours' personal assistance per week and that this could be accumulated over time to provide an intensive service as required.

This would have to be a reliable, flexible and highly responsive service. Given the likely complexities of contracting such a specialised service, the groups felt that it should be provided through a direct payments system. It was felt that this would offer a person with intermittent or fluctuating needs a better chance of finding a PA willing to provide this service and greater influence when negotiating a service to match his or her anticipated needs.

Food

The groups explained that a person with intermittent or fluctuating needs would aim to maintain a healthy, well-balanced diet, with sufficient fresh produce. However, on bad days, it is unlikely that he/she would be able to cook and would have to rely on pre-prepared ready meals. At these times, fresh produce would be unused, wastage would be high and food costs increased. In Laura's case, the equivalent of nine days' worth of food would be expected to be sufficient for only seven days.

In addition, a budget is needed for entertaining friends and family at home, for example, providing refreshments or meals. This would be particularly important to maintain social interaction and emotional support during bad periods.

Clothing

The groups pointed out that a person with intermittent or fluctuating needs is likely to be susceptible to the cold and would need additional items to maintain body heat, such as bed socks, fleece body warmers and heat pads for hands.

Housing and power

The groups agreed that heating and power costs would be a third more than for an average household. These additional costs arise during periods when a person with intermittent or fluctuating needs is constantly at home and requires additional warmth.

Budget standards for people with intermittent or fluctuating needs

Maintenance costs will also be increased. For example, as Laura will be limited in the extent to which she can carry out routine household repairs, decorating and general upkeep, she would need to pay others to do more of these jobs than would a non-disabled person.

Household goods

The budget for household goods and services for a person with intermittent or fluctuating needs is less than the average expenditure of one-person, non-retired households. Nevertheless, it includes additional costs for items essential to support independent living during the bad days. These include conventional appliances, such as a dishwasher, electric can-opener and CCTV door monitor (to check the identity of callers at the front door without having to move). It also includes a range of adapted equipment. For example, the group explained that, on bad days, Laura would find a hot bath therapeutic, but would be unable to use a bath at such times without a bath lift. Further examples of these items are given in Table 14.

Transport

The groups explained that a person with intermittent or fluctuating needs would need both their own transport plus an allowance for using taxis. For example, on bad days, Laura would be unable to use public transport. To maintain her independence in the early stages when her condition was worsening, and as it got better, she would need a car with

Table 14 Budget standards for person with intermittent or fluctuating needs: cost of selected adaptations and equipment

Item	Cost (£s)
Powered adjustable bed	746
Powered raiser/recliner armchair	700
Bath lift, battery and charger	562
Lightweight adapted cutlery set (for 1)	26
Tipping kettle	14
Easy-pull plugs (5-pack)	11

automatic gears to compensate for her weakness and fatigue. However, when her condition was at its worst, she would be unable to drive and would need to use a taxi:

... there are times when I've been out in the car, felt unwell because of my condition, left the car where it is and got a taxi home, and I've had to ring for a taxi again to pick it up.

(Man, intermittent or fluctuating needs, Task Group)

The groups agreed that a person with intermittent or fluctuating needs would need a budget of £20 a week for taxi fares, approximately enough for two five-mile journeys.

Recreation, communication and social engagement

Generally, and particularly for bad days, a person with intermittent or fluctuating needs would require activities at home to keep him/her entertained, informed and stimulated, including hobbies, newspapers and videos. A second television (with cable service) would be needed for the bedroom for times when he/she required bed rest:

Once you're that bad that you're in bed and can't move, there's nothing you can do about it.

(Man, intermittent or fluctuating needs, Orientation Group)

The groups agreed that a person with intermittent or fluctuating needs would need a fortnight's holiday a year and this has been costed in the budget standard at the average rate spent by all households.

The groups suggested that an intermittent or fluctuating condition could impact on relationships. For example, the unpredictability of Laura's needs and the 'invisibility' of her disability meant that others often would not appreciate her circumstances and their implications:

They see you operating in public and they don't see you for a few hours down the line, where all your energy has been drained for that occasion ... where it's totally drained you and, therefore, you

Budget standards for people with intermittent or fluctuating needs

might be housebound, even bed-bound, for a couple of days to pay for that few hours of normality.

(Woman, intermittent or fluctuating needs, Orientation Group)

She could be perceived as being frequently 'ill' and tired (even as malingering), and she would often be unavailable and/or have to cancel arrangements at short notice. This could strain relationships and make it difficult to build new relationships.

In order to broaden opportunities for social engagement, the groups agreed that a person with intermittent or fluctuating needs would need a weekly budget (£25) to participate in social, cultural and educational activities outside of the home. A budget to cover birthdays and special occasions, including Christmas and other festivals, was viewed as important in terms of contributing to relationships and reciprocating for practical help received.

To maintain relationships with friends and family, a person with intermittent or fluctuating needs would rely heavily on telephone contact. The groups talked of the telephone as a 'lifeline' on bad days. Also, calls to health and welfare services could take a long time during peak-rate periods. For these reasons, the groups advised that telephone costs would be 30 per cent more than for a non-disabled person.

The groups also agreed that a person with intermittent or fluctuating needs would need a computer with internet access for recreation, shopping and social engagement; for example: using email; making contact with advice, self-help or activist groups; and keeping engaged in current affairs:

I use the internet greatly, very much so, and that is to communicate with people who have the same condition that I have, and it also helps for finding out anything that's new about the condition. So, it's a godsend for me, very much so.

(Woman, intermittent or fluctuating needs, Orientation Group)

Health and personal care

The groups explained that a person with intermittent or fluctuating needs would need to be able to choose therapies and health supplements in addition to those provided by the NHS. This was because certain treatments might not be available through the NHS and, if they were, there were often long waiting lists.

A slightly enhanced budget was also required for cosmetics, and bath and personal grooming products to aid relaxation and self-image.

Consensus

The weekly budget standard for someone with intermittent or fluctuating needs is £448. The main additional costs identified were in relation to personal assistance, food, gas and electricity, transport, telephone, and provision to prevent social isolation.

After carefully considering the lists, the Check-back Group agreed that this budget standard was vital for an equitable standard of living:

I wouldn't change anything because you don't want somebody to be labelled as disabled. You want somebody to have a normal lifestyle and living like everybody else. Everybody is entitled to that aren't they?

(Woman, intermittent or fluctuating needs, Check-back Group)

5 Budget standards for people with low to medium needs

‘Joseph’ and his apartment

The budget for a person with low to medium mobility and personal support needs was constructed on the basis of ‘Joseph’, a case study constructed by the Orientation Groups.

Joseph is 50 and lives alone. He has mobility problems as a result of a back injury, limiting how far he can walk and his ability to bend, stretch, lift, etc. He is no longer in waged employment, but is an active volunteer. Joseph manages his own care needs. He does not have relatives living near by.

The groups specified that Joseph would need an apartment with reasonable access, for example, a level pavement to the front door, or handrails if there was a steep or uneven approach. The apartment would need central heating and double glazing, with raised power sockets throughout. The kitchen would be designed specifically so that the cooker, grill, fridge and other appliances were at eye-level, so that Joseph could avoid having to lean and bend. The budget standard assumes that these specifications are already in place.

Budget standard summary

Based on this case study, the budget standard for someone with low to medium needs is £389 per week. Table 15 shows this total divided into routine spending costs, capital costs and expenditure on personal assistance.

Table 15 Budget standards for person with low to medium needs

	£s
Weekly spending	312
Capital	33
Personal assistant	44
Weekly total	389

Disabled people's costs of living

Table 16 highlights key areas of higher regular spending. Compared with the average expenditure of a one-person, non-retired household, a person with low-medium needs will have increased food costs, additional housing and power expenses, more expenditure on recreational and educational activities, and greater health costs.

Table 16 Budget standards for person with low to medium needs compared with average weekly expenditure of all one-person, non-retired households

	One person, non-retired household (£s)	Budget for person with low-medium needs (£s)
Food and drinks ^a	29	44
Clothing and footwear	11	11
Housing, fuel and power (including net rent and maintenance)	31	41 ^b
Household goods and services	19	17
Transport (excluding motor insurance)	38	40
Communication	8	11
Recreation and culture + restaurants and hotels + education	55	69
Health	2	30
Miscellaneous goods and services (includes personal care and insurances; excludes PA costs)	17	17
Other expenditure items (including Council Tax, TV licence, gifts) ^c	47	29

a Compares Expenditure and Food Survey reported expenditure on 'food & non-alcoholic drinks' plus 'alcoholic drinks, tobacco and narcotics' with budget standard for food plus entertaining at home.

b For the purposes of this table, the actual gross weekly rent figure used in the budget standards (£48.73, based on Birmingham City Council rents) has been replaced with the average net weekly rent for all households (£12.90) reported in the Expenditure and Food Survey. 'Gross' rent is the full price for renting a property. 'Net' rent is actual rent paid by tenants, excluding Housing Benefit or any other housing rebate or allowance.

c The difference in the figures here is likely to reflect that this item in the Expenditure and Food Survey includes mortgage interest payments, whereas this table uses average net rent rather than mortgage payments for the budget standard.

Budget standards for people with low to medium needs

Overall, the groups said that Joseph's additional needs and costs were a reflection of his efforts to maintain his independence, while avoiding or managing the pain arising from his back injury.

The groups described how Joseph's continuous discomfort and pain would be physically and emotionally draining. Because his disability generally would not be 'visible', he often lacked understanding and support from those around him. Indeed, over time, he could lose much of his social support network.

Personal assistance

The groups explained that a person with low-medium needs would need some assistance each week. For example, because Joseph would be unable to bend, lift or stretch, he would need help with most domestic chores, including vacuum cleaning, laundry, changing bedding and window cleaning. As he would find it painful to carry even light weights for long periods, he would need support when shopping for clothes or household items. The budget standard includes costs for personal assistance for 7.5 hours per week (5.5 hours at weekday rate and two hours at weekend rate; see appendices for details).

Food

A person with low-medium needs would not necessarily have increased food costs because of dietary needs. The groups discussed the importance of a healthy diet comprising good-quality produce. However, as a person with low-medium needs is unlikely to be able to carry groceries, food would be bought from and delivered by supermarkets using the internet. The delivery charge incurred for this service represents an additional cost.

As in other budget standards, the groups agreed that a person with low-medium needs required a budget to entertain people at home. The cost for this (£10 per week) covered such items as treats, biscuits, coffee, tea and takeaway meals. This was seen as an important provision for fostering social engagement and support.

Clothing

A person with low-medium needs was not felt to have additional needs for clothing or footwear.

Housing and power

The groups agreed that a person with low-medium needs is likely to spend more time in the home, so that gas and electricity costs will be higher in general. In addition, as it is likely that he/she will be relatively less active (and will not want to be constrained by additional layers of clothing), the temperature will need to be kept at a higher and more constant level:

Anybody that's got mobility problems aren't as active, so they can't keep themselves warm. Plus they can't wear layers like anybody else, because you can't get cardigans, jumpers on, so you're going to have your heater turned up a notch or on a bit longer during the day than anybody else.

(Woman, low-medium needs, Check-back Group)

The groups also noted that, because of his difficulties with mobility, Joseph would sometimes not 'make it to the toilet in time'. The resulting increased laundry would add further to electricity costs. For these reasons, the groups estimated that a person with low-medium needs would use about 30 per cent more gas and electricity than an average household.

A person with low-medium needs is unlikely to be able to undertake many household repairs and maintenance tasks. Joseph, for example, would be unable to complete tasks involving stretching, leaning or bending, such as changing ceiling light bulbs, wallpapering or washing windows. These services would need to be 'bought in' and this increases the overall budget standard.

Household goods

The budget for household goods and services for a person with low-medium needs is less than for an average one-person, non-retired household, yet it includes a number of additional essential items. This reinforces the fact that the groups focused only on what was essential and that these items were costed conservatively.

The groups specified a list of items essential to maintain the independence and quality of life of a person with low-medium needs. These included a number of conventional household goods and, although in some cases a particular design was essential, this did not necessarily mean additional cost. For example, the groups agreed that Joseph would need an oven with a door that opened to the side (rather than pulled up or down) to prevent him from having to stretch and lean over when placing dishes into the oven. It would be more important for Joseph to have some items than a non-disabled person. For example, leaning over a sink to wash up would be painful for Joseph, so that a (raised) dishwasher machine was both labour-saving generally and, more specifically, important for Joseph's pain management.

The groups also listed a range of adapted items and equipment essential for someone with low-medium needs and examples of these are provided in Table 17.

Unlike the previous budget standards, rather than the high cost of a few items, it is the number and range of adapted items that have the greatest impact on the overall budget standard.

Table 17 Budget standards for person with low to medium needs: costs of adaptations and equipment

Item	Cost (£s)
Powered, adjustable bed	746
Bath lift, battery and charger	562
Orthopaedic armchair	200
Grab rails in bathroom and bedroom	14–112
Toilet block	31
Tipping kettle	14
Tap-turners (per set)	12
Easy-pull plugs (5-pack)	11
Long-handled washing sponge	10
Jar-opener	10
Electric can-opener	8
'Grabber'/helping-hand	7
Long-handled toenail clippers	7

Transport

Public transport was not seen by the groups as a practical option for Joseph. For example, his problems with walking long distances and standing for long periods, and the fact that he would be likely to find jolting movement painful, mean that he would struggle to use buses and trains:

... if I've an appointment somewhere [*I've had*] to get a taxi back because I couldn't face the bus journey home because it was too painful.

(Man, low-medium needs, Task Group)

The groups decided that a person with low-medium needs would require his/her own car. Adapted equipment for the car may also be needed; Joseph would have to have a back support, for example. However, even with these essential requirements, the cost of transport for a person with low-medium needs that was agreed by the groups is only £2 a week more than the average expenditure of a one-person, non-retired household.

Recreation, communication and social engagement

The groups agreed that items required by someone with low-medium needs would include a television, VCR and music centre. A second television would be needed in the bedroom for entertainment during periods of bed rest. Given that a person with low-medium needs is likely to spend more time in the home, the group stated that he/she would need a satellite or digital television service to offer greater choice of programming, and an enhanced weekly budget (£13) for newspapers, hobbies, videos and so forth.

A computer with internet access was viewed as essential, not only for shopping, but also for email, networking, information and other opportunities conducive to social engagement.

In a similar vein, the groups agreed that telephone contact would be vital for keeping in touch with family and friends; on some days, this would be Joseph's only means of social interaction. Given the emotional toll of persistent pain and discomfort, daily social interaction and support would be crucial. In addition, the groups noted that the time it took making contact with the health and social services and with the social security office increased telephone bills. For these reasons, telephone costs would be 30 per cent more for a person with low-medium needs than for a non-disabled person.

In order to support a person with low-medium needs to engage in social, cultural and educational pursuits outside the home, the groups felt that a weekly budget of £25 was reasonable. When out, a mobile phone was essential for general use and particularly to offer reassurance in case of emergencies.

The groups agreed that a person with low-medium needs would require a two-week holiday per year:

For his physical and mental well-being, he needs two weeks away, because you've got to divorce yourself from what's going on in the home, you've got to be able to get away from that, get away from the stress ... that's what a holiday is about.

(Man, low-medium needs, Task Group)

This would not necessarily cost any more than for an average household. As in the other budget standards, the groups also stated that a person with low-medium needs would require a budget to enable him/her to participate in birthdays, Christmas and other festivals. For Joseph, these events offer the opportunity to acknowledge and reciprocate the practical help and emotional support provided to him by family and friends.

I think a lot of people are going to do him some favours, or help him in a way, and he wants to pay that back by dinner and presents.
(Woman, low-medium needs, Check-back Group)

Health and personal care

For general well-being, pain management and to maximise mobility, the groups decided that a person with low-medium needs should have access to therapies or treatments unavailable through, or in addition to, those provided by, the NHS:

Reflexology, or whatever ... if he's in a lot of pain then that's going to really improve his quality of life.
(Man, low-medium needs, Task Group)

As examples, the groups mentioned chiropody, massage, physiotherapy and chiropractic. A figure of £30 was agreed for a weekly therapy session.

As in other budget standards, a budget was required for cosmetic and personal grooming products to promote relaxation and positive self-image.

Consensus

The weekly budget standard for someone with low-medium needs is £389. The Check-back Group concluded that this was essential to provide a minimum standard of living:

Budget standards for people with low to medium needs

I think that comes in again with the choice, of putting it on a level playing field with other people. If you were working, you would have that choice, and you probably would be spending that sort of money ... it is an existence, it brings it in line with what one would expect in a modern society.

(Man, low-medium needs, Check-back Group)

6 Budget standards for people with needs arising from hearing impairments

‘Jenny’s’ case study

The budget standard for a person with needs arising from a hearing impairment was constructed on the basis of ‘Jenny’, a case study of a deaf woman devised by the Orientation Groups.

Jenny is 21 and lives in a one-bedroom council flat. She has been profoundly deaf since birth. She has never been in waged employment and has been on benefits since 16. Her family live in another town but she has many deaf friends living close by and often visits friends in different parts of the country.

The groups explained that Jenny’s apartment would need reasonable general facilities, such as central heating and double glazing, but would not require specific structural adaptations.

Budget standard summary

Based on Jenny’s case study, the budget standard for someone with needs arising from a hearing impairment is £1,336. As Table 18 shows, the greater part of this total is for interpreter or communicator costs.

The groups emphasised that a deaf person’s greatest needs would be for social interaction and support, and access to ‘equal opportunities’.

Table 18 Budget standards for person with needs arising from a hearing impairment

	£s
Weekly spending	343
Capital	33
Interpreter/communicator	960
Weekly total	1,336

— Budget standards for people with needs arising from hearing impairments

For example, because of the communication gap between the general population and deaf people, Jenny would be at risk of social isolation. This potential isolation would be tangible throughout her daily life, from problems getting served in shops and pubs, more general problems in building relationships with people outside of the deaf community, through difficulties dealing with health and statutory services, to extreme disadvantage in the labour market:

... swimming ... I haven't done any of that for years ... because it stops being a hobby, an interest, when you have to say six, seven times what you want. It stops being fun when you're swimming and you get out and you're told you're one hour over time, sorry ... They're angry when you get out.
(Deaf man, Orientation Group)

... [*deaf people can be*] cut off from their own sons, daughters, mothers, fathers, work mates, people in the shop ... they're cut off 100 per cent, they are on their own.
(Deaf man, Check-back Group)

... this is normal everyday life, doctors, hospitals, whatever. You inform reception: 'I am deaf' and you give them the name and sit down. The hearing people sitting with the newspapers, they can listen ... can go to the toilet and listen to the tannoy. Deaf people have to watch.
(Deaf man, Check-back Group)

The social isolation that Jenny would be likely to experience would increase the risk of emotional and mental ill-health:

M1: ... deafness will bring on most definitely mental health difficulties, a high percentage through isolation and everything else.

W1: ... there's too many deaf people are so isolated [*and*] that makes a health problem.

(Deaf participants, Orientation Group)

Disabled people's costs of living

Communication problems would be compounded, as it is probable that Jenny (as with the majority of people profoundly deaf from birth)¹ would have underdeveloped literacy skills. Therefore, as Table 19 shows, as well as expenditure for interpreter and/or communicator services, a deaf person's main additional costs would be for communication and recreation (to try and avoid or limit social isolation) and for health (counselling). In other areas of the budget standard, the cost of meeting needs is similar to average expenditure.

Table 19 Budget standards for person with needs arising from a hearing impairment compared with average weekly expenditure of all one-person, non-retired households

	One person non-retired household (£s)	Budget for person with needs arising from a hearing impairment (£s)
Food and drinks ^a	29	25
Clothing and footwear	11	13
Housing, fuel and power (including net rent and maintenance)	31	36 ^b
Household goods and services	19	11
Transport (excluding motor insurance)	38	40
Communication	8	34
Recreation and culture + restaurants and hotels + education	55	102
Health	2	35
Miscellaneous goods and services (includes personal care and insurances; excludes PA costs)	17	17
Other expenditure items (including Council Tax, TV licence, gifts) ^c	47	28

a Compares Expenditure and Food Survey reported expenditure on 'food & non-alcoholic drinks' plus 'alcoholic drinks, tobacco and narcotics' with budget standard for food plus entertaining at home.

b For the purposes of this table, the actual gross weekly rent figure used in the budget standards (£48.73, based on Birmingham City Council rents) has been replaced with the average net weekly rent for all households (£12.90) reported in the Expenditure and Food Survey. 'Gross' rent is the full price for renting a property. 'Net' rent is actual rent paid by tenants, excluding Housing Benefit or any other housing rebate or allowance.

c The difference in the figures here is likely to reflect that this item in the Expenditure and Food Survey includes mortgage interest payments, whereas this table uses average net rent rather than mortgage payments for the budget standard.

— Budget standards for people with needs arising from hearing impairments

Interpreter and/or communicator

Over 70 per cent of the budget standard total is for interpreter/communicator services. This reflects the fact that the needs of a deaf person, as explained by the groups, is at odds with how current communicator services are designed. Typically, communicators are employed to assist with occasional specific appointments, such as a job interview or meetings with Jobcentre Plus. These sessions are likely to last no more than a few hours, at a charge of £24 or more per hour.²

In contrast, the groups explained that, in order for deaf people to have the same access to services and opportunities for social engagement as hearing people, they required a service more similar to personal assistance. The groups asserted that, to achieve a 'level playing field', a deaf person would need access to communicator services at a rate of 40 hours per week. This breaks down into 20 hours to assist with education and employment, and 20 hours to assist with personal business (e.g. banking, health, etc.) and recreational pursuits:

... a deaf person needs the independence to be able to pay for the inclusion and specialist support. *[If]* you needed an interpreter to go out with you socially, you should have that access the same way as a disabled person with mobility problems, who would need a carer to take them out socially.

(Deaf man, Orientation Group)

The groups qualified this by saying that the 40 hours also takes into account the fact that communicators require breaks from signing, so that, to maintain continuous communication for an extended period, it would be necessary to employ two communicators at a time. In this form, communicator services would need to be flexible and responsive to deaf people's requirements. The groups felt that a system should be designed that would allow some of the 40 hours to be 'banked' and used at times where more assistance was required.

Food and clothing

The groups agreed that a deaf person would not necessarily have additional food or clothing costs.

Housing and power

The groups explained that a deaf person is likely to stay at home more than a non-deaf person, resulting in a small increase in gas and electricity costs. Increased costs will also result from the use of additional electrical adaptations listed below.

Household goods

Although the budget for household goods and services is less for a deaf person than the average expenditure of one-person, non-retired households, it allows for a small but essential number of adaptations and other items.

The most important of these is a powered warning system, which alerts a deaf person through either flashing lights or personal vibrating pager – and bed-shaker device at night – when the doorbell sounds, the telephone rings, or the smoke or burglar alarms are triggered. Other essential items include a vibrating alarm watch and flashing and/or vibrating alarm clock.

The groups pointed out that use of a flashing light system at night would attract the attention of people passing outside of the home and that this could be a security risk. To avoid this, a deaf person would need 'blackout' curtains.

The groups also advised that additional lighting in the lounge and dining area would be needed to assist lip-reading when non-deaf or non-signing people visit the home.

— Budget standards for people with needs arising from hearing impairments

Transport and social engagement

To prevent social isolation, a deaf person is likely to need to travel widely to meet with deaf friends:

... to get benefits associated to the deaf community, she'll go to Blackpool one weekend, and she'll be *[in]* Southampton the next weekend, and she'll be in Scotland the next weekend, she's got a massive network all over the country.

(Deaf man, Orientation Group)

At the same time, communication problems can make it difficult for deaf people to use public transport. For these reasons, the group stated that a deaf person would need their own car. According to the group, some insurance companies charge deaf customers extra for motor insurance and others do not. This budget does not include a higher cost for motor insurance.

Communication and social engagement

Communication by telephone is important for social contact and to avoid social isolation. Services are available for deaf people to use the BT landline network (e.g. Royal National Institute for the Deaf's Typetalk), although a text-phone is required to access these services. As it takes longer to type than to speak, telephone calls take longer and telephone bills are increased (despite the rebate available to Typetalk users). A fax machine is needed, as this is the most effective method of communicating detailed information. This further increases the landline costs.

A video mobile phone was identified by the groups as a necessity. Text-messaging was viewed as a prime method for communication within deaf communities. However, video-messaging allows deaf people to sign messages to each other. Thus, in terms of telecommunications, video-messaging draws deaf people onto a 'level playing field' with non-deaf people. The additional cost for a video mobile phone and increased costs for using it raises the overall costs for communication.

Recreation and social engagement

As in other budget standards, the groups asserted that a deaf person would need a fortnight's holiday each year (at the average household cost). A budget needs to be allowed for the person to participate in birthdays, Christmas and other special occasions.

A computer with internet access would be needed for a deaf person to access email, retrieve information and keep engaged in current affairs, all of which are important aspects of inclusion in the 'e-society'. In addition, the groups explained that Jenny would need a television with Teletext service (not least because this includes a popular magazine aimed at the deaf community). She would also need a cable television service to provide a wider choice of programmes and films with subtitles.

However, the greatest expense here is for participation in social, cultural and educational activities. Rather than considering separate budgets for recreation and entertaining people in the home, and activities outside of the home, the groups preferred to think in terms of an overall budget of £10 per day to cover all these activities. This expenditure arises from the need for deaf people to socialise in the context that they face higher risks of social isolation, but have limited opportunities to socially interact with others.

Hearing [*people*] have access to everywhere they can go, they can go anywhere, deaf people have to go to specific places and have no choice ... they've got to do it because they are isolated. It is the same with this place here, the Deaf Centre. Most of the deaf, they'll only come here, they come from all over ... You are going to spend more but deaf people don't think about the cost because it is socialisation.

(Deaf man, Check-back Group)

... without [*a budget for socialising*] she's going to be socially isolated, depressed, she might do something to herself like self-harm, because she doesn't have that friendship group. On a Wednesday night, she can go to the Deaf Club, she's got somebody to talk to ... But to develop her own quality of life, the same as other

— Budget standards for people with needs arising from hearing impairments

people, *[she'll also]* invite people in *[to her home]*. Again, that's meeting people, getting information from them, friendship, support, but if she'd got nothing, you've got absolutely nothing in your life ... so yes, she would need extra money for the social ... you need social contact every day.

(Deaf woman, Task Group)

Health and personal care

In coping with the disability of deafness (social isolation, inequality of opportunity and so on), and to boost self-confidence, the groups felt a deaf person would need access to counselling on a weekly basis:

Deaf people have been suffering all their life ... the famous words that you get all your life is 'you cannot do'. So, first, Jenny would need counselling.

(Deaf man, Task Group)

Rates publicised by the British Association for Counselling and Psychotherapy start from around £35 per session.

Consensus

The weekly budget for someone with needs arising from hearing impairment is £1,336 or £376 plus interpreter/communicator costs. There was consensus among the Check-back Group that deaf people needed and had a right to this budget standard.

I'll not change it. It's how I live. It's my right.

(Deaf woman, Check-back Group)

7 Budget standards for people with needs arising from visual impairment

‘Amanda’ and her apartment

The budget for a person with needs arising from visual impairment was constructed on the basis of ‘Amanda’, a case study of a blind woman devised by the Orientation Groups.

Amanda is about 40 and lives alone in a one-bedroom, local authority, ground-floor flat. She has some sight, the quality of which fluctuates depending on lighting conditions. She lives close to friends and family. Amanda is not currently in waged employment, though she is involved in voluntary work.

The groups specified that Amanda would need good access to her apartment, with a textured pathway offering good tactile and visual definition from the surrounding pavement. To optimise her vision, the apartment would need good lighting, including large windows. Her eyes could be highly sensitive to specific lighting conditions, so the apartment should be equipped with dimmer switches for better lighting control. To assist her movements and activities in the apartment, it would need to be decorated in contrasting colours for bold definition between walls and doors, doors and door handles, work surfaces and walls, and cupboards and walls. Contrasting textured or coloured tiles would be needed in the bathroom to enhance definition around bath and shower areas. If Amanda had a guide dog, she would need a ground-floor flat and her own garden.¹ The apartment would need central heating and double glazing. It is assumed that Amanda’s apartment meets these requirements and costs are not, therefore, included in the budget standard.

Budget standard summary

Based on Amanda’s case study, the weekly budget standard for a person with needs arising from visual impairment is £632. As Table 20 shows, £255 of this is for personal assistance and training costs, £32 is to cover costs of replacing household and other items, and £344 is for living expenses.

Budget standards for people with needs arising from visual impairment

Table 20 Budget standards for person with needs arising from visual impairment

	£s
Weekly spending	344
Capital	32
Training	75
Personal assistant	180
Weekly total	632

The groups presented Amanda as someone who strived to maximise her independence. Before leaving her home, she would have to plan ahead carefully, especially when visiting unfamiliar places, to be confident of access, transport and security:

... seven years ago ... I could just get in that car and drive to Leeds ... If I wanted to do that same thing today, I would have to plan that journey probably two or three days in advance, at least.
(Blind woman, Orientation Group)

When she was out, she would have to maintain a high level of concentration, so as to remain aware of her environment and people around her, and she would find this exhausting.

The groups explained that one of the main needs that blind people experience is for the support and guidance to allow them to 'do things for themselves' and live independently:

... if they started at the beginning with giving a little bit of help to keep independence ... a lot of people would go on a lot further along the line before they needed direct help.
(Blind woman, Orientation Group)

This support and guidance should take the form of personal assistance and training. However, as Table 21 demonstrates, a blind person would incur additional and increased costs across most aspects of life.

Table 21 Budget standards for person with needs arising from visual impairment compared with average weekly expenditure of all one-person, non-retired households

	Average expenditure of one-person non-retired household (£s)	Budget for person with needs arising from visual impairment (£s)
Food and drinks ^a	29	50
Clothing and footwear	11	16
Housing, fuel and power (including net rent and maintenance)	31	51 ^b
Household goods and services	19	22
Transport	38	50
Communication	8	16
Recreation and culture + restaurants and hotels + education	55	89 + 75 training
Health	2	–
Miscellaneous goods and services (includes personal care and insurances; excludes PA costs)	17	16
Other expenditure items (including Council Tax, TV licence, gifts) ^c	47	31

a Compares Expenditure and Food Survey reported expenditure on 'food & non-alcoholic drinks' plus 'alcoholic drinks, tobacco and narcotics' with budget standard for food plus entertaining at home.

b For the purposes of this table, the actual gross weekly rent figure used in the budget standards (£48.73, based on Birmingham City Council rents) has been replaced with the average net weekly rent for all households (£12.90) reported in the Expenditure and Food Survey. 'Gross' rent is the full price for renting a property. 'Net' rent is actual rent paid by tenants, excluding Housing Benefit or any other housing rebate or allowance.

c The difference in the figures here is likely to reflect that this item in the Expenditure and Food Survey includes mortgage interest payments, whereas this table uses average net rent rather than mortgage payments for the budget standard.

Personal assistance

The groups stated that a blind person would need 30 hours of personal assistance per week. Although he/she would not need personal care, the groups envisaged a specific and essential role for personal assistants, which some group members described as a 'checker'. For example, to support Amanda's independence, she would need someone

Budget standards for people with needs arising from visual impairment

to make certain regular checks in her home: to look to check that her food was fresh, her clothes unstained and in good repair, her home was clean and that there were no apparent safety hazards such as loose wires on appliances:

... I just need somebody who will say to me, well yes, your bathroom needs a thorough cleaning, you've missed that area, or you've been cleaning your windows and you've actually missed half the panes ... it's like you've got the gravy down your blouse and you don't know it's there.

(Blind woman, Orientation Group)

I think that that's the main area that visually impaired people need help in ... rather than adaptations or equipment, it's other people to actually help her.

(Blind woman, Task Group)

Amanda would also need a personal assistant to assist her with personal business, such as banking and form-filling, and to escort her while she practises routes and tasks outside of the home. This would be necessary to embed and expand learning achieved through more formal familiarisation training.

Training

The groups explained that independence was greatly enhanced by specialist training. Training covers a range of skills, for example, familiarisation training to learn new routes; 'long-cane' training in the skills needed before using a guide dog; and independent living skills training, including methods for undertaking household tasks without sight, such as cooking and vacuum cleaning.

Information technology training was seen as another vital area. Adapted 'speaking' software can make information technology, including the internet, accessible to blind people. However, training is essential as, without sight, it is impossible to learn to use this technology through manuals or experimentation. Similarly, training is required intermittently to keep blind people up to date with new skills and technological developments:

... it would have to be training on demand, training on a more or less permanent basis.

(Blind man, Task Group)

... training's one of the most important ones she needs ... you have got to give her a lot so that in the longer term she can be more independent.

(Blind woman, Check-back Group)

The groups agreed that a blind person would need training at the rate of one day per month. They suggested that training can cost £300 per day and this falls within the rates charged by specialist independent trainers for blind people.²

Food

The groups explained that a blind person would aim to have a healthy diet, with five servings of fruit or vegetables per day. There could be some wastage, because it is difficult without sight to check the freshness of food, although this would be minimised with the help of the personal assistant. However, the groups also explained that, because of the high level of concentration and energy required to cook a meal, a blind person is likely to need to supplement his/her diet with pre-prepared ready meals and takeaway meals. This results in increased food costs.

As in other groups, the blind groups agreed that a blind person would need a budget for entertaining people at home (£10 per week). This is important for helping to avoid social isolation and maintain support networks in a context where blind people have limited options for meeting people in a relaxing environment outside of the home:

It might be easier for her to invite people round because *[of]* the transport issue, but also she might feel comfortable, at ease, relaxed.

(Blind woman, Task Group)

Budget standards for people with needs arising from visual impairment

It was also important for the groups to be able to 'repay' help they received from friends and family by offering them a meal:

I've got family and friends that will take me to activities. Where I get embarrassed, I feel I ought to contribute in some way to their expenses ... it's finding an appropriate time and whatever to actually repay friends ... I have a certain level of pride and I don't want to be forever taking without giving.

(Blind woman, Orientation Group)

Clothing

Clothing expenses will be increased because, for example, Amanda would be more likely to spill food or drinks. Moreover, she would not always be able to tell if clothes she had already worn were still clean, she would wash them again in order to be confident in her appearance. This would result in increased laundry costs. She would also need to replace clothes more often, as they would wear out more quickly because of this more frequent washing. She would need to own more clothes because she would always have a higher proportion of her clothes in the wash.

Housing and fuel

The groups agreed that a blind person would use 30 per cent more fuel than an average household. A blind person is likely to spend more time at home, thus consuming more fuel for heating and appliances, and more fuel will also be used because of additional laundry. Moreover, Amanda would use more electricity for brighter lighting to optimise her vision.

A blind person is very restricted in undertaking household maintenance and, therefore, needs to 'buy in' all services. Contractors need to be paid for major jobs such as decorating and repairs, but even for minor tasks such as changing fuses and window cleaning. On this basis, the groups agreed that the household maintenance costs for a blind person would be almost three times as much as for an average household.

Household goods

Some conventional household appliances have enhanced value for a blind person. For example, a dishwasher would be needed to compensate for difficulties that Amanda would have in judging whether she had washed up adequately. Security lights would help optimise Amanda's sight to help her to identify visitors at her front door, and when using keys to enter and leave her home. Similarly, to maximise her vision, extra lights and brighter bulbs would be needed throughout her home. Adjustable blinds would be needed to control any glare or shadows, which might obscure vision or strain sensitive eyes.

Some household items would have a shorter lifespan and increased replacement rates would bring additional costs. For example, the groups explained that the vacuum cleaner would probably need to be replaced every 12 months; it would get damaged more often, as Amanda could not see when it sucked up unsuitable objects. Drinking glasses would also be more prone to breakages and would need to be replaced frequently.

In addition, a blind person would need a range of adaptations and equipment to optimise vision and support independence. Examples of these are listed in Table 22 and the prices shown represent additional costs in a blind person's budget standard.

Transport

Public transport is largely inaccessible for blind people to use independently. For example, Amanda would struggle to use buses independently unless she had received familiarisation training for a specific journey. She could not see bus numbers, so she would not know whether she was hailing or boarding the correct bus, or where to get off. Similar problems would occur when using trains, compounded by difficulties negotiating unfamiliar train stations. Even with familiarisation training, independent use of public transport can be suddenly problematised by unexpected situations such as building work in stations, platform changes, or the cancellation of direct-route services.

Budget standards for people with needs arising from visual impairment

Table 22 Cost of selected adaptations and equipment for a person with needs arising from visual impairment

Item	Cost (£s)	Description
Handheld CCTV viewer	1,640	Mobile camera/screen, enabling magnified focus/viewing
Personal organiser/note-taker	150	Adapted audio recorder, for keeping notes
Talking colour detector	62	Speaks colour of object it is directed to
Magnifying lens (each)	46	For magnification; several needed
Braille gun	33	To print Braille stickers, used to identify objects
Talking kitchen scales	38	Self-descriptive
Talking/high definition watch	27	Self-descriptive
Talking kitchen timer	8	Self-descriptive
Liquid-level indicator	7	Used when pouring hot liquid, to alert when liquid is near brim of cup

The groups agreed that Amanda would need a budget sufficient to allow her to use public transport where possible, but also for some taxis. A weekly budget of £50 was agreed for this purpose. To set this figure in context, based on the standard weekday tariff for a London taxi, a five-mile journey costs over £10.³

Recreation, communication and social engagement

The groups decided that, although large-button telephones are available for blind people, most would be able to use conventional handsets. However, a mobile phone was agreed to be an essential item, both for emergencies and for everyday use:

... if you're meeting another blind person, it's very handy to have the phone so that you actually find each other.

(Blind woman, Task Group)

However, the main area of additional cost would be larger telephone bills. The groups emphasised the need for blind people to plan trips out

of the home carefully, particularly to unfamiliar places. A shopping trip for Amanda, for instance, could involve a number of telephone calls to book taxis, to check with the shops that they had the items she wanted and to check whether she would be able to navigate between the shops. The groups advised that this, on top of maintaining contact with friends and family, meant that a blind person's costs for telephone calls would be double those of an average household.

She might have a large telephone bill, especially when you're on it a lot to your friends ... it's breaking this isolationism.

(Blind man, Task Group)

Like other groups, the blind groups agreed that a blind person would need a two-week holiday each year. The cost of this is likely to be higher because the need to have assistance, both for travelling and throughout the holiday, limits choice and restricts access to cheaper holiday options. A budget needs to be allowed for the person to participate in birthdays, Christmas and other special occasions, particularly to reciprocate the help and support offered by friends and family.

The groups specified that a blind person in Amanda's circumstances would need a budget of £30 per week for social, cultural and educational activities. Participation in these activities would be crucial in assisting her to avoid social isolation:

She could be quite lonely, couldn't she. *[There's]* this isolation and the need to enable blind people to socialise more.

(Blind man, Task Group)

The size of the budget for these activities is partly because Amanda would be unlikely to be able to benefit from a range of free and low-cost activities (visiting art galleries, hiking, cycling, etc.). Therefore, she would have to pay for more activities and, in addition, she would often have to cover the costs of a personal assistant or friend accompanying her.

Budget standards for people with needs arising from visual impairment

As with other groups, the blind groups highlighted the importance of email and internet services for enhancing Amanda's independence and social engagement. To access this, a blind person would need 'screen-reader' software, costing approximately £650. A computer would also be used to scan and enlarge documents to a size at which they could be read by someone with little sight.

A budget would be required for talking books: to buy some and subscribe to organisations in order to borrow others. For convenience, a number of CD-cassette players would be needed throughout the home. In addition, the groups specified that a blind person would need a large-screen television with 'talking' Teletext and a video player with 'talking' video remote control. A cable television service would be required to offer access to programmes with audio-description.

Health and personal care

The groups said that a blind person would not necessarily have additional health-care costs. However, he/she would have increased costs for personal grooming, particularly hairdressing. Amanda, for example, would not be able to see her hair to style it, so she would need to visit a hairdresser relatively frequently in order to feel confident in her personal appearance. The groups allowed £5 per week for hairdressing.

Consensus

The weekly budget for people with needs arising from visual impairment is £632, of which £75 is for training costs and £180 is for personal assistance. The Check-back Group concluded that this budget standard is needed for blind people to secure a fair standard of living:

Supposing she has lost her job ... you haven't got any other way to claw these things back ... she deserves to have that equal playing field.

(Blind woman, Check-back Group)

8 The costs of disability: summary and conclusion

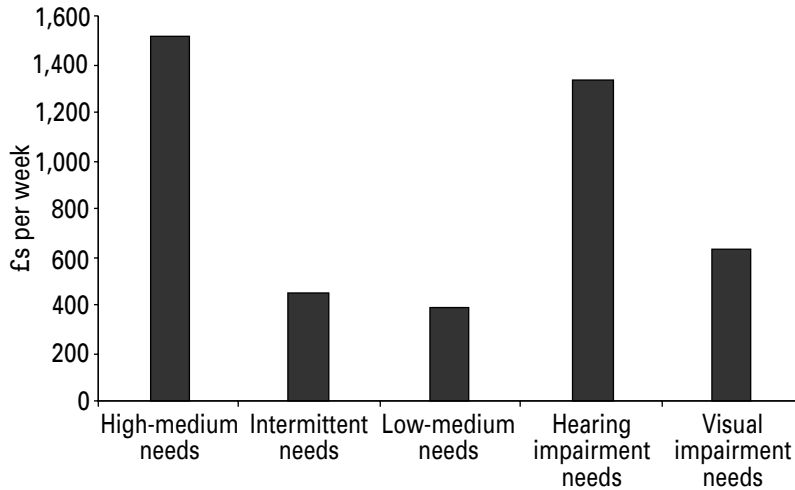
This research has developed budget standards for disabled people with differing needs. These represent what disabled people require in order to maintain an acceptable and equitable quality of life. The budgets were developed by disabled people themselves, using a rigorous and well-tested methodological process in a series of focus groups that reached an informed consensus about minimum needs. Therefore, the budgets are not based on 'wish lists'. Rather, through debate and negotiation, the groups reached consensus on the minimum essential resources necessary to meet disabled people's needs so that they would achieve, as far as possible, a 'level playing field' with people without disabilities.

This chapter highlights the key findings and implications of the research. It offers an overview of the disabled person budget standards and outlines findings about personal assistance, the greatest single area of cost. It highlights variation in disabled people's needs and costs, illustrated through discussion of the areas of extra cost faced by disabled parents. Finally, the disabled person budget standards are considered in relation to social provision, benefits and paid work.

Overview

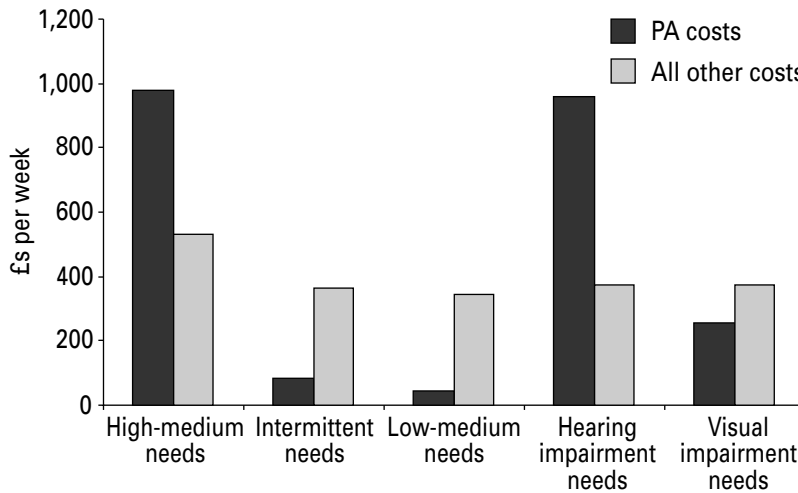
Figure 2 compares the weekly costs of meeting the needs of disabled people in the five main groups. The pattern of the costs of disabled people is as might be expected, insofar as the costs for someone with high to medium needs for support and assistance are higher than those for someone with low to medium needs. However, a better comparison of costs is provided in Figure 3, which shows separately costs for personal assistance (broadly defined). This highlights that – excluding personal assistance – similar costs are experienced by people with intermittent or fluctuating needs, people with needs arising from deafness and people with needs arising from blindness. Indeed, there is no difference between the weekly costs for deaf people and blind people.

Figure 2 The cost of meeting weekly needs^a



a The budget standard for people with high-medium needs in this chapter does not include incontinence costs

Figure 3 Personal assistance costs as part of disabled person budget standard totals



Personal assistance

Figure 3 also demonstrates that the single most expensive area of the budget for each group was personal assistance, defined broadly to include interpreters for deaf people and trainers for blind people, as well as support for personal care and other domiciliary services. These account for between 11 and 72 per cent of the disabled person budget standard totals.

Part of these costs reflects disabled people's needs for assistance in the home. However, the fact that costs for personal assistance are so high also reflects society's failure to support disabled people's social and economic participation outside of the home.

This is particularly true in the budget standards for deaf and blind people. In each case, current services (interpreter/communicator and training services respectively) are not designed to deliver the type of assistance that participants felt deaf and blind people need. Deaf people can be disadvantaged routinely because of communication difficulties with, and, hence, restricted access to, educational, social security, employment, health, recreational and commercial services. To access these services, as and when required, deaf participants agreed that they needed extensive and flexible periods of interpreter/communicator services.¹

Blind people's independence can be enhanced and maintained through the provision of comprehensive and regular training in such subjects as mobility, life skills and information technology. The absence of this level of training provision disadvantages those blind people who require it. Such was the value that participants placed on training that they decided the budget standard should allow sufficient resources to enable individuals to 'buy in' training as required, even if this had to be on a one-to-one (and thus not the most cost-effective) basis. The conclusion here is that, for deaf and blind people at least, enhanced services and new forms of assistance need to be developed.

Across all groups, the greatest need was for human assistance, rather than adaptations and equipment. There was general enthusiasm for the direct payments scheme for employing personal assistants. This was believed to facilitate greater control, choice and flexibility in setting up and managing assistance so it could be tailored to meet the requirements of disabled people themselves. The few participants with actual experience of using the direct payments scheme, however, tempered their enthusiasm for the scheme with recognition of the bureaucratic responsibilities, potential risks and practical complexities it entailed.

Different needs and different costs

Table 23 compares the costs of the groups within each budget area. Costs for those with the highest needs were greater in almost all of the budget areas, the exceptions being: transport, where those with intermittent needs had the highest costs; communications, where, not surprisingly, the deaf groups had higher costs; and recreation, culture and education, where, again, the deaf groups had slightly higher costs.

Variations and further costs

As Table 23 shows, the disabled person budget standards in this report vary according to the nature of the additional needs arising from disability. However, they have not been able to take account of other unavoidable variations that will occur in the additional costs that disabled people experience. For example, the disabled person budget

Table 23 Areas of cost, excluding PA costs, for all disabled person budget standards

Area of cost (£s)	High-medium needs	Intermittent needs	Low-medium needs	Needs re hearing impairment	Needs re visual impairment
Food and drinks	60	42	44	25	50
Clothing and footwear	19	13	11	13	16
Housing, ^a fuel and power	90	77	77	72	86
Household goods and services	80	18	17	11	22
Transport	53	60	40	40	50
Communication	27	10	11	34	16
Recreation culture and education	100	69	69	102	89
Health	30	30	30	35	–
Misc.: personal care and insurances	35	17	17	17	16
Other, e.g. TV licence, gifts	39	29	29	28	31

a Housing costs in this table use gross rent, i.e. full price for renting a property before Housing Benefit or any other rebate or allowance is deducted.

standards do not include prescription charges (except for incontinence products) because of the highly individual nature of people's medicinal needs. As these charges can be substantial for disabled people who do not receive free prescriptions, they need to be accounted for in addition to the disabled person budget standards. Housing costs in the disabled person budget standards are based on prices in the Midlands, whereas there is likely to be significant geographical variation in these costs. Similarly, costs for public transport and taxis will vary geographically, between regions and particularly between urban and rural locales.

This research focuses on people with needs arising from physical and sensory impairments. The additional costs of people with mental health needs and learning disabilities fall outside the scope of this project and further work is necessary to construct needs-based consensual budget standards for these groups.

The disabled person budget standards were constructed in this study for one person living alone. However, most disabled people do not live alone (DWP, 2002) and those living in different circumstances will inevitably experience different additional costs. To illustrate in more detail how the disabled person budget standards might vary, it is useful to look at the additional costs experienced by disabled parents of dependent children, as reported by group participants.

Additional costs for disabled parents

The recent Task Force on Supporting Disabled Adults in their Parenting Role (Morris, 2003), set up by the JRF, has been influential in drawing attention to the additional needs and needs for support of disabled parents. Thirty per cent of disabled people have dependent children (DWP, 2002). Although not a central focus of the research, participants were asked to consider disabled parents' additional needs and costs by discussing how the case study individual's needs would change if they had dependent children. Although areas of additional costs were described as being broadly similar for disabled parents and non-parents, *within* those areas the groups identified a range of increased and additional costs that disabled parents would encounter.

Personal assistance

Most participants emphasised that disabled parents would need more personal assistance. Depending on the disabled parents' needs, help could be required with children's personal care, for example, washing and dressing. Extra assistance with domestic tasks could be needed, for example because of increased laundry or because of the 'extra mess children make'. Support could be essential for matters such as attending children's medical appointments, or arranging which school the child would attend. At times, personal assistants would need to be available to play with children when their parents were unable to do so.

Some groups identified other needs more specifically associated with particular impairments. Deaf parents would need additional interpretation and/or communication services because, for example, they would need an interpreter to accompany them to meetings with their children's teachers. Blind parents would need more PA time to help check the condition of children's clothes and to undertake intricate tasks such as trimming young children's fingernails:

W1: I know when she was a baby the biggest problem I had was cutting her nails and things like that because I couldn't see to do it and I was always frightened of cutting her finger off. Of course, if they had a rash or anything like that, I never found out until a friend came round, you know, because I didn't see it and she would say, 'Oh, this is sore'.

M1: [*Amanda*] would want help with a lot of things really. Sorting out day nurseries, schools, choosing her [*children's*] clothes.

(Blind participants, Check-back Group)

Food and drinks

In addition to routine costs for children's food, participants explained that there would be extra costs for treats and takeaways. Having 'fun food' at home can be a staple form of family entertaining in a context where disabled parents may be limited in where and how often they are able to take their children to activities outside of the home:

... sometimes children want to do this, and want to do that, but you've sometimes got problems there, access to some of these places that they want to go. You've got to then phone and see if that place is acceptable, and if it isn't the children could be very downhearted and think it's because you're not wanting to take them out.

(Woman with high-medium needs, Task Group)

Sharing 'fun food' together can be important when mobility needs mean that parents may be unable to play with their children as much as they, and their child(ren), would like.

Participants also felt that children's friends would be more likely to visit them at home, since it could be more difficult for disabled parents to take their children to their friends' houses. This would entail additional costs for food. Similarly, access and transport problems might prevent a disabled parent from taking his/her children to visit relatives. Therefore, entertaining relatives at home – so that they could see the children – would also add to the disabled parent's costs.

Clothing and footwear

Blind parents could face additional clothing costs for their children. If they are unable to see whether children's clothes are clean, the only way to ensure that they are clean is to wash them more frequently. Additional laundry costs, additional wear on clothes caused by frequent laundering and the need for additional clothing to compensate for clothes being out of circulation (in the laundry cycle) all add to costs.

Housing

Housing costs might be more expensive. Accommodation would have to have a sufficient number of bedrooms, but would also still have to meet the specifications necessary to meet disabled parents' own needs (e.g. good access, lowered switches, etc.). Parents with mobility needs, in particular, would need more space, so that children could have play areas and parents could have clear floor space to move around in safety:

If you're in a small property, obviously children have got to play. If the children are getting their toys out on the floor, you're marooned in that room, you can't move, you can't get up to the toilet because you might trip over the toys.

(Man with high-medium needs, Check-back Group)

Household goods

Participants felt that additional safety devices would be needed, such as cupboard and window locks, if disabled parents were unable to watch or follow their children round the home at all times. Additional storage for toys could be vital where parents' visual or mobility needs would mean a higher risk of tripping over objects left on the floor.

The deaf groups emphasised that it was essential for deaf parents of babies to have a flashing and/or vibrating baby monitor.

Transport

Most parents incur extra transport costs for 'ferrying' children to school, clubs, friends, relatives and other activities. These costs will be higher for disabled parents, in addition to their own, higher, individual transport costs. For example, parents who rely on taxis for transport because of their disabilities will have to pay for additional journeys to meet the needs of their children.

Recreation

Most participants talked of the additional costs of taking children for outings and activities outside of the home. Cheap and free options (e.g. visiting the park) tended to be limited because of mobility and access problems:

Some museums are free, but usually you can't go to them because there's lots of stairs. *[The] Safari Park* for the day is £52 plus petrol. You know the large places where you can get around ... are the places you can go with children, but a lot of them financially are too expensive and so you can't afford to do it very often.

(Man with high-medium needs, Check-back Group)

The research has only been able to map out areas of additional costs facing disabled parents. Full needs-based budget standards for disabled parents will need to be developed through further research.

Meeting the costs of disability

There are a number of ways of meeting the additional needs and costs of disabled people. The research reiterates the need for environmental change. For instance, additional costs for recreational, cultural and educational pursuits reflect the obstacles disabled people often experience when trying to participate in these activities, such as lack of access to buildings. Similarly, additional transport costs reflect the fact that public transport is often inaccessible to disabled people. The research also indicates how improved public services could reduce individuals' costs. For example, provision of comprehensive interpreter/communicator services throughout public and commercial settings could significantly reduce the budget required by deaf people. However, other costs are intrinsic to disabled people's personal needs and could not be met through change in the public realm. For instance, some disabled people have additional costs for fuel (because they need higher temperatures for longer periods) or for equipment to support personal care and independent living. These costs will not necessarily lessen in relation to improved facilities or services, but need to be addressed in relation to individuals' incomes.

Issues of service provision and, particularly, access have been referred to in the five detailed chapters on the disabled person budget standards. In the following sections of this chapter, the disabled person budget standards are considered in relation to potential income from employment and state benefits. In doing so, it is important to note that the disabled person budget standards do not take account of the public provision of services (because of the wide variability of such services). However, disabled people in employment or on benefits may have some needs met through service provision and so their direct costs may be less. Thus, in order to compare the budget standards with benefit and employment rates, the budget standard figures used here do not include personal assistance costs. This is not to say that local authorities would necessarily cover the full costs for personal assistance in all five budget

standards, particularly, for example, where assistance is required for housekeeping or to help with accessing social activities. Removing personal assistance costs serves merely as a proxy for taking account of the value of service provision.

In addition, the budget standards do not include prescription charges, costs for health services (as provided by the National Health Service), or costs for adaptations to people's homes (as the budget standards are based on case studies set in suitably adapted accommodation). These factors combine to further minimise the extent to which the value of service provision would affect the budget standard totals.

Benefits

Table 24 compares the weekly disabled person budget standards (excluding personal assistance costs) with the maximum benefits disabled people could receive. These include Disability Living Allowance, Income Support and Incapacity Benefit, and details of how these amounts have been calculated are provided in the appendices. In each case, it has been assumed that full Housing Benefit and Council Tax Benefit is received, so the budget standard totals do not include rent or Council Tax.

Table 24 shows that maximum benefit levels reflect disabled people's needs insofar as people with higher needs are eligible for higher benefit payments. Also, our finding that people with hearing and visual

Table 24 Maximum benefits compared with disabled person budget standards, excluding personal assistance costs (to nearest £)

	Total amount of benefits payable per week (£s)	Disabled person budget standard per week (£s)	Unmet costs per week (£s)
High-medium needs	235	467	232
Intermittent needs	90	298	208
Low-medium needs	79	279	200
Hearing impairment needs	110	310	200
Visual impairment needs	110	310	200

impairments incur similar costs is reflected in the similar benefit levels payable to deaf and blind people.

However, Table 24 also highlights that, even if receiving maximum benefits and having no personal assistance costs, disabled people still experience a substantial shortfall in income. For disabled people solely dependent on benefits, irrespective of the type or level of their need, levels of benefits fall approximately £200 or more short of the weekly amount required for them to ensure a minimum standard of living. These figures suggest that benefits meet only 28 per cent of the costs of those with low-medium needs; 30 per cent of the costs of those with intermittent/fluctuating needs; 35 per cent of the costs of those with hearing and visual impairments, respectively; and 50 per cent of the costs of those with high support needs. This shortfall in income needs to be addressed through a combination of environmental improvements, enhanced service provision, improved benefits and/or wages from employment.

Employment

Current government policy emphasises waged employment as the most effective route out of poverty. The employment rate among disabled people is only 48 per cent, yet many economically inactive disabled people say that they want to work (ONS, 2002; cf. Guinea and Betts, 2003). In order to assist disabled people into work and to provide greater levels of support for those in low-paid work, a range of initiatives have been developed including the New Deal for Disabled People, Access to Work, Permitted Work, Workstep, and reform and significant increases in the value of in-work help through Tax Credits.

It is useful, therefore, to consider the extent to which the current system might meet the needs of disabled people in work. In order to illustrate how the disabled person budget standards compare with a *range* of incomes, two examples are offered. In both cases, only the budget standards with the highest and lowest totals are used.

First, Table 25 provides examples of the possible level of income that disabled people in work might receive through a combination of wages, Working Tax Credit (WTC) and Disability Living Allowance (DLA). Wages

The costs of disability: summary and conclusion

here are calculated on the basis of someone working 20 hours per week at the minimum wage level. Given the strong link between education and employment opportunity, and the fact that people without disabilities are twice as likely to have qualifications as disabled people (ONS, 2002), this is a realistic example of possible wages. People on this income may receive some Housing Benefit and Council Tax Benefit, though it is likely that they would still have to contribute towards their rent and Council Tax. However, because of complexities in calculating this contribution, the table assumes that full Housing Benefit and Council Tax Benefit continue to be received.

This shows that, for disabled people on this wage, unmet costs remain very high. Even if personal assistance costs are excluded, and it is assumed that full Housing Benefit and Council Tax Benefit are received, unmet costs are between £118 and £189 per week.

The second example, Table 26, compares the highest and lowest disabled person budget standard totals with an income based on the national average earnings of full-time employees (ONS, 2003b). Someone on this income would not be eligible for WTC, Housing Benefit or Council Tax Benefit. The calculated income for a person with high-medium needs includes wages plus higher-rate care and mobility DLA. However, it is unlikely that a person requiring the higher-rate care allowance would be physically able to sustain full-time employment of 35 or more hours per week.

Table 25 Minimum wage model: weekly income of employed disabled people compared with disabled person budget standards (to nearest £)

	Total income per week (£s)	Disabled person budget standard per week (£s)	Unmet costs per week (£s)
High-medium needs	278	467	189
Low-medium needs	161	279	118
Components of income			
High-medium	Wage + WTC (basic, disability and severe disability elements) + DLA (higher-rate care and mobility)		
Low-medium	Wage + WTC (basic and disability elements)		

Table 26 National average wage model: weekly income of employed disabled people compared with disabled person budget standards (to nearest £)

	Total income per week (£s)	Disabled person budget standard per week (£s)	Income after costs per week (£s)
High-medium needs	451	533	-82
Low-medium needs	351	345	+6
Components of income			
High-medium	Net wage + DLA (higher-rate care and mobility)		
Low-medium	Net wage		

Table 26 shows that the income of a person with low-medium needs receiving the national average wage would cover his/her costs. (This is true as long as personal assistance costs were met via public services and it should be noted that no allowance is made for payments towards a pension.) However, for a person with high-medium needs, an income consisting of the average wage and DLA would still not meet their needs. Even when PA costs are excluded, and higher-rate care and mobility DLA is received, a person with high-medium needs would face unmet costs of over £80 per week.

It is important to add that, when disabled people start work and stop receiving Income Support, they may cease to be eligible for a number of passported benefits, including free prescriptions. Potentially, this could increase the extent of unmet costs by a significant amount. It should also be remembered that the disabled person budget standards are based on case studies of people not in work, and that needs and costs are likely to differ for disabled people in employment.

Needs, costs and poverty

The most recent estimates of income poverty suggest that 27 per cent of working-age households with at least one disabled adult were in the bottom quintile of the income distribution, compared with only 16 per cent of households with no disabled adults. Using the Government's

favoured poverty measure of living in a household with below 60 per cent of median household income, 29 per cent of households with at least one disabled adult were in poverty compared with only 17 per cent of those without a disabled adult. However, these statistics are based on income (including disability benefits) and do not take into account the additional extra costs disabled people incur because of their needs compared to those with no disability on similar incomes.

This research has itemised the full extent of the additional costs that disabled people with different needs will have if they are to achieve an acceptable and equitable standard of life. It has shown major additional costs for personal assistance, transport and the adaptations and equipment essential to support and enhance independence. It has also shown the numerous minor additional costs that are incurred by disabled people in many, most, or all aspects of everyday life. Clearly, the additional costs of disability are substantial and measurements of poverty among disabled people that do not take these additional costs into account will underestimate the true extent of poverty.

This chapter has shown the extent to which current maximum benefit levels do not meet the costs of disability and that many disabled people in paid work will still not achieve the income required to meet their needs through wages alone. Much could be achieved if society was properly attuned to the needs of disabled people and effectively enhanced services could do much to reduce the costs carried by individuals. At the same time, additional resources directly for individuals are also required in order to facilitate the 'level playing field' that disabled people seek.

Notes

Chapter 1

- 1 For example, children (Middleton *et al.*, 1994); severely disabled children (Dobson and Middleton, 1998); and all household types in Jersey (Middleton, 2001).

Chapter 2

- 1 Further details of consensual budget standards methodology can be found in Middleton (2000).
- 2 The Joseph Rowntree Foundation requested this preliminary study to explore (a) the processes involved in recruiting disabled people to participate in the research and (b) the dimensions of additional needs as well as the barriers disabled people experienced. As such, the preliminary study informed the main study in a number of aspects.
- 3 To allow extra time for communication/interpretation, the deaf Check-back Group met for four-and-a-half hours.
- 4 Reflecting the views of participants in the research, the terms 'deaf participants' and 'blind participants' are used interchangeably in this report with the terms 'people with needs arising from hearing impairments' and 'people with needs arising from visual impairments' respectively.
- 5 The only exception to this is that the cost for incontinence products in the budget standard for people with high-medium needs is based on the prescription charge.

Chapter 3

- 1 Some participants asked their PAs to provide their own meals when working, others provided meals. This budget is costed on the assumption that PAs would provide their own food.

- 2 These type of estimates – multiples of ‘average use’ – were based mainly on participants’ reflections on their individual use of, for example, utilities, compared with usage by other members of their households. More than two-thirds of the participants lived with other people. Participants’ deliberations were facilitated through the instrumentation and group discussions, which always at some point/phase involved discussion of actual expenditure (£s) as well as multiples of average use. Average rates of use/costs were taken from appropriate records, for example, the Expenditure and Food Survey (ONS, 2003a).
- 3 Individuals’ need for incontinence products and the costs for incontinence products vary widely. Estimates for this study range from £6 to £20 per week. Given this range, the budget uses the prescription rate charge of £6.30.

Chapter 6

- 1 <http://www.literacytrust.org.uk/Pubs/stern.htm>
- 2 Some services do not charge deaf users. Charges can range up to £50 per hour for non-deaf users.

Chapter 7

- 1 The budget does not include an allowance for a guide dog because the Guide Dogs for the Blind Association does not charge for dogs and provides all food and veterinary services.
- 2 Although a number of people might attend a training session (so the cost is divided among a number of people), the point was made that training opportunities are scarce. Amanda would require a budget to ensure that she was able to buy in the training she needed, even if this had to be on a one-to-one basis.
- 3 http://www.transportforlondon.gov.uk/pco/taxi_fares.shtml#1

Chapter 8

- 1 It should be remembered that this provision was agreed in relation to a case study of a person who has been profoundly deaf from birth and whose first language is British Sign Language (BSL). It will need to be reassessed in relation to people who, for example, have been deafened later in life or who are not profoundly deaf and do not have the same needs for communicator/interpreter services.

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Appendix 1: Technical notes

The following technical notes supplement notes in the body of the report.

- 1 A number of costs are derived from the Office for National Statistics' (2003a) *Family Spending: A Report on the 2001–2002 Expenditure and Food Survey*, including water rates, and costs for fuel, telephone and holidays.
- 2 Replacement rates are based on:
 - manufacturers' guarantees
 - the premise that budget white goods have a reliable lifespan of five years
 - participants' estimates or,
 - without other alternatives, the researchers' estimates.Replacement rates are set to ensure that disabled people have the resources to replace essential items. They therefore reflect the likely minimum lifespan of items rather than the potential maximum lifespan of items.
- 3 Flooring costs are based on minimum floor space dimensions for category F accommodation as specified by the Institute of Environmental Health Visitors.
- 4 Council Tax rates are taken from the average Council Tax paid by those participants who did not receive Council Tax Disabled Relief: £908.11 per annum. This figure falls between Birmingham City Council's banding B and C (see www.birmingham.gov.uk) where A is lowest and H is highest. According to the *Expenditure and Food Survey* (above), 39 per cent of households fall within Council Tax bands B and C.
- 5 PA rates are based on the current going rates for personal care on Jobs.co.uk website: £5.50 per hour for weekdays and £7.00 per hour at weekends. The sleep-in rate of £4.10 per hour is based on Derby City Council rates. The budget for constant personal assistance for people with high-medium needs is based on a 58-week year: 52 weeks + statutory four-week holidays + two-week statutory sick pay.
- 6 Interpreter costs: Royal National Institute for the Deaf (RNID) rate for interpreter/communicator is £79.20 per two hours (excluding expenses; deaf people are not usually charged). The figure used in the budget standard for people with hearing impairments is based on rates applied by an independent company in Derby, which charges £48 per hour for hearing clients and £24 for deaf clients.

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- 7 Costs for washing powder and fabric softener are based on manufacturers' recommended quantities.
- 8 In constructing the budget standards, detailed lists for clothes, food and toiletries were collated. These are not included in the budget standard summaries that follow.

Appendix 2: Detailed summary

Budget standards for people with high to medium needs

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)	Additional costs of incontinence
<i>1 Outside and general</i>					
Electric wheelchair indoor	1	£995.00	£3.83	260	
Electric wheelchair outdoor	1	£1,700.00	£6.54	260	
Pressure relief and back cushions	1	£51.50	£0.50	104	
Storage for outdoor wheelchair, inc. delivery and installation	1	£1,865.00	£3.59	520	
Security lights – outdoors	1	£8.50	£0.02	520	
Portable hoist (mini, electric)	2	£1,410.00	£5.42	520	
Environmental control/Possum control	1	£4,149.50	£19.95	208	
Mobile phone – pay as you go	1	£59.95	£0.38	156	
Alarm system – based on BT monitoring system – set-up charge	1	£199.99	£0.38	520	
Alarm system – monitoring	1	£5.00	£1.25	4	
Smoke alarms (pk of 2)	1	£6.99	£0.03	260	
Easy-pull plugs (2-pk)	5	£10.92	£0.11	520	
Grabber/helping-hand	3	£7.04	£0.04	520	
<i>2 Kitchen</i>					
Non-slip flooring	1	£310.41	£0.60	520	
Blinds: easy-opening	1	£27.99	£0.11	260	
Lightshade	1	£3.99	£0.02	260	
Sensor light control	1	£70.38	£0.14	520	
Rise-and-fall sink with garbage disposal	1	£500.00	£0.64	780	
Tap-turners (pair)	1	£11.74	£0.05	260	
Fridge	1	£91.90	£0.35	260	
Freezer	1	£100.90	£0.39	260	
Microwave	1	£59.95	£0.23	260	
Cooker hob	1	£59.95	£0.12	520	
Cooker oven/grill	1	£199.95	£0.38	520	
Fat-reducing grilling machine	1	£19.99	£0.08	260	
Tipping kettle	1	£14.25	£0.05	260	
Toaster	1	£6.99	£0.03	260	
Bottle pourer	1	£5.99	£0.01	780	
Washing machine – Bosch – inc. 4 yrs' breakdown cover	1	£398.00	£1.91	208	
Tumble dryer – Hoover, inc. 5 yrs' breakdown cover	1	£306.99	£1.18	260	
Dishwasher	1	£197.44	£0.76	260	
Measuring jug	1	£0.35	£0.00	260	
Saucepan/frying set	1	£8.99	£0.02	520	
Roasting/baking tins	2	£2.75	£0.01	520	
Casserole dishes	1	£10.00	£0.04	260	
Cooking utensils	1	£5.57	£0.02	260	
Kitchen knives	1	£5.99	£0.02	260	
Scales	1	£3.49	£0.01	260	

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with high to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)	Additional costs of incontinence
Storage containers – set of 3	2	£1.49	£0.03	104	
Water filter jug	1	£9.99	£0.04	260	
Replacement water filter cartridges	1	£12.99	£0.81	16	
Workstation/cutting board (grips food)	1	£68.15	£0.26	260	
Washing-up bowl set	1	£9.99	£0.10	104	
Kitchen bin	1	£4.99	£0.02	260	
Handheld vacuum cleaner 'dirt devil'	1	£8.95	£0.03	260	
Vacuum cleaner	1	£177.00	£0.68	260	
Carpet shampooer, electric	1	£119.95	£0.46	260	
Broom, dustpan and brush, mop and bucket	1	£8.99	£0.09	104	
Long-handled dustpan	1	£5.89	£0.02	260	
Steam press (for ironing)	1	£199.99	£0.38	520	
Bin liners	1	£0.78	£0.05	15	
Dish cloths	1	£0.49	£0.12	4	
Dusters	1	£0.61	£0.01	52	
Polish spray	1	£0.32	£0.04	8	
Tea towels	1	£4.99	£0.10	52	
Washing powder	1	£0.64	£0.64	1	£0.21
Fabric softener	3	£0.34	£0.26	4	£0.08
Washing-up liquid	1	£0.14	£0.07	2	
Cleaning fluids	1	£0.59	£0.30	2	
Dishwasher tablets	1	£2.98	£0.75	4	
<i>3 Dining area</i>					
Carpet: good quality, inc. lounge	1	£726.66	£1.40	520	
Lightshade	1	£1.97	£0.00	520	
Sensor light control	1	£70.38	£0.14	520	
Dining table and four chairs	1	£149.99	£0.29	520	
Blinds: easy-opening	1	£27.99	£0.05	520	
Cabinet/cupboard	1	£79.99	£0.15	520	
Tablemats	1	£6.99	£0.01	520	
Cutlery set	1	£4.99	£0.01	520	
Adapted cutlery – lightweight, grips	2	£25.60	£0.98	52	
Crockery set	4	£10.00	£0.08	520	
Adapted crockery: slip-resistant scoop-plate	2	£5.28	£0.20	52	
Adapted beaker	2	£2.29	£0.09	52	
Glasses – tumblers	2	£1.49	£0.01	208	
Glasses – wine	2	£0.98	£0.01	208	
Dycem (non-slip) mat (large)	1	£7.89	£0.08	104	
<i>4 Food inc. entertaining and takeaways</i>					
Food prepared at home		£40.00	£40.00	1	
Budget for entertaining/takeaways		£20.00	£20.00	1	
<i>5 Lounge</i>					
Blinds: easy-opening	1	£27.99	£0.05	520	
Lightshade	1	£1.97	£0.00	520	

(Continued)

Budget standards for people with high to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)	Additional costs of incontinence
Sensor light control	1	£70.38	£0.14	520	
Two-piece suite	1	£349.98	£0.67	520	
Armchair – recliner/raiser/powerful/ hand control/2 motor	1	£1,695.00	£6.52	260	
Clock	1	£2.99	£0.01	520	
Lamp with shade	1	£4.99	£0.01	520	
Telephone system	1	£69.99	£0.27	260	
TV/storage unit	1	£12.99	£0.02	520	
TV and remote	1	£69.75	£0.27	260	
Video	1	£44.99	£0.17	260	
Cassette/CD/radio	1	£34.99	£0.13	260	
Wheelchair lap-tray	1	£41.13	£0.08	520	
PC with modem	1	£499.00	£2.40	208	
Printer/scanner	1	£59.99	£0.23	260	
PC workstation	1	£49.99	£0.10	520	
Nest of tables	1	£39.99	£0.08	520	
Bookcase	1	£14.99	£0.03	520	
<i>6 Home entertainment</i>					
Sky entertainment package lifestyle pack	1	£15.50	£3.88	4	
Internet connection		£27.00	£6.75	4	
Other (newspapers, books, videos, etc.)		£25.00	£25.00	1	
<i>7 Bathroom</i>					
Vinyl flooring – non-slip; watertight	1	£379.29	£0.73	520	
Blinds: easy-opening	1	£27.99	£0.11	260	
Lightshade	1	£3.99	£0.02	260	
Sensor light control	1	£70.38	£0.14	520	
Wheel-in shower	1	£1,272.00	£2.45	520	
Shower wheelchair	1	£303.14	£0.58	520	
Shower/bath racks	1	£1.99	£0.01	260	
Tap-turners for sink (pair)	1	£11.74	£0.05	260	
Combi-toilet/closomat + accessories	1	£2,685.00	£2.58	1,040	
Heated towel rail	1	£69.50	£0.13	520	
Bin	1	£1.49	£0.01	156	
Toilet brush and holder	1	£6.49	£0.02	260	
Long-handled washing brush/sponge	1	£10.45	£0.20	52	
Hand towels	5	£9.00	£0.04	1,040	
Bath towels	5	£26.00	£0.13	1,040	
Flannels	12	£3.00	£0.03	1,040	
Medicine cabinet	1	£19.99	£0.04	520	
<i>8A Main bedroom</i>					
Carpet: good quality, inc. lounge	1	£444.07	£0.85	520	
Blinds: easy-opening	1	£27.99	£0.05	520	
Lightshade	1	£1.97	£0.00	520	
Sensor light control	1	£70.38	£0.14	520	

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with high to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)	Additional costs of incontinence
Adjustable bed: single	1	£1,995.00	£3.84	520	
Mattress: included above					
Wardrobe	2	£100.00	£0.38	520	
Drawers	1	£39.99	£0.08	520	
Bedside unit	1	£19.99	£0.04	520	
Bedside light (wall-mounted)	1	£23.96	£0.05	520	
Ceiling fan	1	£17.99	£0.03	520	
Mirror (full-length)	1	£19.99	£0.04	520	
Alarm clock/CD/radio with remote control	1	£34.99	£0.07	520	
Television, with teletext	1	£79.99	£0.15	520	
DVD Player: Alba 45	1	£39.99	£0.15	260	
Bedding:					
Pillow	4	£1.99	£0.03	260	
Pillow cases – set of 2	6	£1.99	£0.05	260	
Body pillow	1	£28.50	£0.11	260	
Body pillow cases	3	£10.95	£0.13	260	
Knee pillow	1	£16.49	£0.06	260	
Double duvet	1	£8.99	£0.03	260	
Duvet cover (double)	3	£6.99	£0.08	260	
Fitted sheet (double)	3	£4.49	£0.05	260	
Flat sheet (double)	3	£10.99	£0.13	260	
Fleecy underblanket (double)	2	£9.99	£0.08	260	
Mattress protector (double)	1	£6.49	£0.02	260	
Heat pad	1	£15.50	£0.06	260	
Extra bedding					£2.17
<i>8B Bedroom for PAs</i>					
Carpet (cheap: budget nylon)	1	£101.43	£0.20	520	
Curtains	2	£7.99	£0.03	520	
Curtain rail	1	£9.75	£0.02	520	
Lightshade	1	£1.97	£0.00	520	
Bed and mattress: single	1	£119.00	£0.23	520	
Wardrobe	1	£44.49	£0.09	520	
Drawers	1	£39.99	£0.08	520	
Bedside unit	1	£19.99	£0.04	520	
Bedside lamp with shade	1	£4.99	£0.01	520	
Alarm clock-radio	1	£7.99	£0.02	520	
Television	1	£49.99	£0.19	260	
Telephone	1	£5.99	£0.02	260	
Bedding:					
Pillow	6	£1.99	£0.05	260	
Pillow cases – set of 2	6	£1.99	£0.05	260	
Single duvet	3	£6.99	£0.08	260	
Duvet cover (single)	3	£4.99	£0.06	260	
Fitted sheet (single)	3	£3.49	£0.04	260	
Flat sheet (single)	3	£9.99	£0.12	260	

(Continued)

Budget standards for people with high to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)	Additional costs of incontinence
Mattress protector (single)	1	£2.99	£0.01	260	
<i>9 Toiletries inc. cosmetics</i>			£7.96		
<i>10 Household insurances</i>		£271.00	£5.21	52	
<i>11 Utilities</i>					
Rent (gross)		£48.73	£48.73	1	
Water		£4.70	£4.70	1	
Electricity, gas and other fuels		£23.40	£23.40	1	
TV licence		£116.00	£2.23	52	
Council Tax		£908.11	£17.46	52	
Telephone inc. mobile		£25.38	£25.38	1	
Additional telephone line for PA's bedroom		£5.00	£1.25	4	
Wheelchair + personal liability insurance		£99.00	£1.90	52	
<i>12 Help with daily life</i>					
Maintenance and repair of dwelling		£13.00	£13.00	1	
Personal assistant – sleep in	70	£4.10	£287.00	11	
Personal assistant – weekday	84	£5.50	£462.00	11	
Personal assistant – weekend	33	£7.00	£231.00	11	
PA employer liability insurance		£84.00	£1.62	52	
<i>13 Personal care</i>					
Budget for complementary treatment		£30.00	£30.00	1	
Hairdresser		£1.40	£1.40	1	
Incontinence products					£6.30
<i>14 Travel and transport</i>					
Car, with adaptations		£28.68	£28.68	1	
Ramp for wheelchair		£344.50	£0.66	520	
Operating costs inc. fuel, repairs, etc.		£23.60	£23.60	1	
Motor insurance		£900.00	£17.31	52	
<i>15 Activities</i>			£25.00		
<i>16 Holidays</i>					
Holidays		£1,843.00	£35.44	52	
Holiday insurance included above					
<i>17 Special occasions</i>					
Christmas/festivals/birthdays		£1,000.00	£19.23	52	
<i>18 Clothes (totals)</i>			£19.00		£6.00
Subtotal					£14.76
Grand total			£1,513.21		£1,527.97

Appendix 3: Detailed summary

Budget standards for people with intermittent or fluctuating needs

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>1 Outside and general</i>				
Frontdoor: CCTV/intercom	1	£79.99	£0.31	260
Mobile phone – pay as you go	1	£59.95	£0.38	156
Smoke alarms	1	£6.99	£0.03	260
Easy-pull plugs	5	£10.92	£0.11	520
<i>2 Kitchen</i>				
Vinyl flooring	1	£100.00	£0.19	520
Blinds: easy-opening	1	£27.99	£0.11	260
Lightshade	1	£3.99	£0.02	260
Tap-turners	1	£11.74	£0.05	260
Fridge	1	£91.90	£0.35	260
Freezer	1	£100.90	£0.39	260
Microwave	1	£59.95	£0.23	260
Cooker hob	1	£59.95	£0.12	520
Cooker oven/grill	1	£199.95	£0.38	520
Tipping kettle	1	£14.25	£0.05	260
Slow cooker	1	£24.95	£0.05	520
Sandwich-maker	1	£19.99	£0.08	260
Toaster	1	£6.99	£0.03	260
Electric can opener	1	£7.95	£0.03	260
Electric knife	1	£14.75	£0.03	520
Dishwasher	1	£197.44	£0.76	260
Washing machine	1	£211.90	£0.68	312
Tumble dryer	1	£101.90	£0.39	260
Washing basket on wheels	1	£13.18	£0.05	260
Saucepan/frying set	1	£8.99	£0.02	520
Mesh (saucepan) basket	1	£12.99	£0.02	520
Roasting/baking tins	2	£2.75	£0.01	520
Casserole dishes	1	£10.00	£0.04	260
Cooking utensils	1	£5.57	£0.02	260
Kitchen knives: set of 3 with soft, adapted handles	1	£42.40	£0.08	520
Jar opener	1	£9.95	£0.02	520
Ring-pull can opener	1	£5.84	£0.01	520
‘Spill-not’	1	£17.63	£0.07	260
Scales	1	£3.49	£0.01	260
Storage containers – set of 3	2	£1.49	£0.03	104
Washing-up bowl set	1	£9.99	£0.10	104
Kitchen bin	1	£4.99	£0.02	260
Vacuum cleaner	1	£177.00	£0.68	260
Light/stick-type vacuum cleaner	1	£19.40	£0.07	260
Long-handed dustpan	1	£5.89	£0.02	260
Broom, dustpan and brush, mop and bucket	1	£8.99	£0.09	104

(Continued)

Budget standards for people with intermittent or fluctuating needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Iron	1	£6.99	£0.03	260
Ironing board	1	£12.99	£0.05	260
Tall stool (for ironing, etc.)	1	£21.99	£0.04	520
Folding steps	1	£11.98	£0.02	780
Bin liners	1	£0.78	£0.05	15
Dish cloths	1	£0.49	£0.12	4
Dusters	1	£0.61	£0.01	52
Polish spray	1	£0.32	£0.04	8
Tea towels	1	£4.99	£0.10	52
Washing powder	1	£0.64	£0.13	5
Fabric softener	1	£0.34	£0.06	6
Dishwasher tablets	1	£2.98	£0.75	4
Washing-up liquid	1	£0.14	£0.04	4
Cleaning fluids	1	£0.59	£0.15	4
<i>3 Dining area</i>				
Carpet, inc. lounge	1	£173.88	£0.33	520
Lightshade	1	£1.97	£0.00	520
Dining table and 4 chairs – with arm rests	1	£79.99	£0.15	520
Chair with arm rests	1	£34.00	£0.07	520
Blinds: easy-opening	1	£27.99	£0.05	520
Cabinet/cupboard	1	£79.99	£0.15	520
Table mats	1	£6.99	£0.01	520
Cutlery set	1	£4.99	£0.01	520
Adapted cutlery – lightweight, grips (set)	1	£25.60	£0.05	520
Crockery set, inc. cups	1	£10.00	£0.02	520
Glasses – tumblers	1	£1.49	£0.00	520
Glasses – wine	1	£0.98	£0.00	520
Kitchen trolley	1	£34.99	£0.07	520
<i>4 Food inc. entertaining and takeaways</i>				
Food prepared at home		£34.50	£34.50	1
Budget for entertaining/takeaways		£30.00	£7.50	4
<i>5 Lounge</i>				
Blinds: easy-opening	1	£27.99	£0.05	520
Lightshade	1	£1.97	£0.00	520
Two-piece suite	1	£349.98	£0.67	520
Armchair – recliner/raiser/power/hand control	1	£699.49	£2.69	260
Coffee table	1	£16.99	£0.03	520
Clock	1	£2.99	£0.01	520
Lamp with shade	1	£4.99	£0.01	520
Cordless, speaker telephone	1	£44.75	£0.17	260
TV/storage unit	1	£12.99	£0.02	520
TV and remote	1	£69.75	£0.27	260
Video	1	£44.99	£0.17	260
Cassette/CD/radio	1	£34.99	£0.13	260

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with intermittent or fluctuating needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
PC with modem	1	£499.00	£2.40	208
Printer/scanner	1	£59.99	£0.23	260
PC workstation	1	£49.99	£0.10	520
<i>6 Home entertainment</i>				
Sky entertainment package lifestyle pack	1	£15.50	£3.88	4
Internet connection		£27.00	£6.75	4
Other (newspapers, books, videos, etc.)	1	£13.00	£13.00	1
<i>7 Bathroom</i>				
Vinyl flooring – non-slip	1	£241.43	£0.46	520
Blinds: easy-opening	1	£27.99	£0.11	260
Light-shade	1	£3.99	£0.02	260
Tap-turners	1	£11.74	£0.05	260
Toilet grab rail (folding rail)	1	£46.64	£0.09	520
Toilet block	1	£30.95	£0.12	260
Neck pillow for bath	1	£6.98	£0.07	104
Bath lift inc. charger	1	£562.36	£1.08	520
Bath/shower seat	1	£23.25	£0.04	520
Bath mat (non-slip in bath/rubber)	1	£2.75	£0.03	104
Heated towel rail	1	£69.50	£0.13	520
Perch stool	1	£63.99	£0.12	520
Bin	1	£1.49	£0.01	156
Toilet brush and holder	1	£6.49	£0.02	260
Bathmat set (for floor)	1	£4.99	£0.02	260
Shower/bath racks	2	£1.99	£0.02	260
Long-handed washing brush/sponge	1	£10.45	£0.20	52
Hand towels	6	£4.00	£0.08	312
Bath towels	6	£8.00	£0.15	312
Flannels	6	£1.00	£0.02	312
<i>8 Bedroom</i>				
Carpet	1	£101.43	£0.20	520
Blinds: easy-opening	1	£27.99	£0.05	520
Lightshade	1	£1.97	£0.00	520
Bed: double automatic, adjustable	1	£745.99	£1.43	520
Mattress: superior quality – included above				
Bed frame (cradle)	1	£23.14	£0.02	1,040
Wardrobe	1	£44.99	£0.09	520
Drawers	1	£39.99	£0.08	520
Bedside unit	1	£19.99	£0.04	520
Bedside lamp with shade	1	£4.99	£0.01	520
Bedside fan	1	£12.99	£0.02	520
Mirror (full-length)	1	£19.99	£0.04	520
Chair (pair of folding chairs)	1	£19.99	£0.04	520
Alarm clock-radio	1	£7.99	£0.02	520
Television	1	£69.75	£0.13	520
Long-handed shoe horn	1	£3.88	£0.01	520

(Continued)

Budget standards for people with intermittent or fluctuating needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Pillow	4	£1.99	£0.03	260
Pillow cases – set of 2	6	£1.99	£0.05	260
Body pillow	1	£28.50	£0.11	260
Body pillow cases	3	£10.95	£0.13	260
Knee pillow	1	£16.49	£0.06	260
Duvet kingsize	1	£10.99	£0.04	260
Duvet cover (kingsize)	3	£8.99	£0.10	260
Fitted sheet (double)	3	£4.49	£0.05	260
Flat sheet (double)	3	£10.99	£0.13	260
Fleecy underblanket (double)	2	£9.99	£0.08	260
Mattress protector	1	£4.99	£0.02	260
Electric blanket	1	£18.50	£0.07	260
Heat pad	1	£15.50	£0.06	260
<i>9 Toiletries and cosmetics</i>			£7.50	
<i>10 Household insurances</i>		£181.00	£3.48	52
<i>11 Utilities</i>				
Rent (gross)		£48.73	£48.73	1
Water		£4.70	£4.70	1
Electricity, gas and other fuels		£15.60	£15.60	1
TV licence		£116.00	£2.23	52
Council Tax		£908.11	£17.46	52
Telephone		£9.93	£9.93	1
<i>12 Help with daily life</i>				
Maintenance & repair of dwelling		£8.00	£8.00	1
Personal assistant – weekday	10	£5.50	£55.00	
Personal assistant – weekend	4	£7.00	£28.00	
<i>13 Personal care</i>				
Budget for complementary treatment		£30.00	£30.00	1
Hairdresser		£1.40	£1.40	1
<i>14 Travel and transport</i>				
Automatic car 2nd hand		£14.40	£14.40	1
Operating costs inc fuel, repairs etc		£23.60	£23.60	1
Road tax		£110.00	£2.12	52
Motor insurance		£235.00	£4.52	52
Budget for taxis		£20.00	£20.00	1
<i>15 Activities</i>			£25.00	
<i>16 Holidays</i>				
Holidays and outings		£877.00	£16.87	52
<i>17 Special occasions</i>		£500.00	£9.62	52
<i>18 Clothes (totals)</i>			£12.50	
Total			£447.71	

Appendix 4: Detailed summary

Budget standards for people with low to medium needs

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>1 Outside and general</i>				
Mobile phone – pay as you go	1	£59.95	£0.38	156
Easy-pull plugs (2-pk)	5	£10.92	£0.11	520
Grabber/helping-hand	1	£7.04	£0.03	260
<i>2 Kitchen</i>				
Non-slip vinyl flooring	1	£206.94	£0.40	520
Blinds: easy-opening	1	£27.99	£0.11	260
Lightshade	1	£3.99	£0.02	260
Tap-turners (pair)	1	£11.74	£0.05	260
Fridge	1	£91.90	£0.35	260
Freezer	1	£100.90	£0.39	260
Microwave	1	£59.95	£0.23	260
Cooker hob	1	£59.95	£0.12	520
Cooker oven/grill	1	£339.99	£0.65	520
Tipping kettle	1	£14.25	£0.05	260
Toaster	1	£6.99	£0.03	260
Dishwasher	1	£197.44	£0.76	260
Washing machine	1	£211.90	£1.36	156
Tumble dryer	1	£101.90	£0.39	260
Measuring jug	1	£0.35	£0.00	260
Saucepan/frying set	1	£79.99	£0.15	520
Roasting/baking tins	2	£2.75	£0.01	520
Casserole dishes	1	£10.00	£0.04	260
Cooking utensils	1	£5.57	£0.02	260
Chopping board	1	£1.49	£0.01	260
Kitchen knives	1	£5.99	£0.02	260
Scales	1	£3.49	£0.01	260
Storage containers – set of 3	2	£1.49	£0.03	104
Water filter jug	1	£9.99	£0.04	260
Replacement water filter cartridges (6-pk)	1	£12.99	£0.50	26
Jar opener	1	£9.95	£0.02	520
Electric can opener	1	£7.95	£0.03	260
Tall stool (for ironing, etc.)	1	£21.99	£0.04	520
Washing-up set	1	£9.99	£0.10	104
Kitchen bin	1	£4.99	£0.02	260
Vacuum cleaner	1	£25.44	£0.10	260
Replacement dust bags – set of 5	1	£3.50	£0.35	10
Broom, dustpan and brush, mop and bucket	1	£8.99	£0.09	104
Long-handed dustpan	1	£5.89	£0.02	260
Iron (cordless/docking)	1	£19.99	£0.08	260
Ironing board	1	£12.99	£0.05	260
Hand towels	3	£9.00	£0.03	1,040

(Continued)

Budget standards for people with low to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Bin liners	1	£0.78	£0.05	15
Dish cloths	1	£0.49	£0.12	4
Dusters	1	£0.61	£0.01	52
Polish spray	1	£0.32	£0.04	8
Oven gloves and tea towels	1	£8.99	£0.12	78
Washing powder	4	£0.64	£0.17	15
Fabric softener	2	£0.34	£0.08	9
Washing-up liquid	1	£0.14	£0.07	2
Cleaning fluids	1	£0.59	£0.30	2
Dishwasher tablets	1	£2.98	£0.75	4
<i>3 Dining area</i>				
Carpet, inc. lounge	1	£173.88	£0.33	520
Lightshade	1	£1.97	£0.00	520
Dining table and 4 chairs	1	£79.99	£0.15	520
Blinds: easy-opening	1	£27.99	£0.05	520
Cabinet/cupboard	1	£79.99	£0.15	520
Table mats	1	£6.99	£0.01	520
Cutlery set	1	£4.99	£0.01	520
Crockery set	4	£10.00	£0.08	520
Glasses – tumblers	2	£1.49	£0.01	520
Glasses – wine	1	£0.98	£0.00	520
Kitchen trolley	1	£34.99	£0.07	520
<i>4 Food inc. entertaining and takeaways</i>				
Food prepared at home		£30.00	£30.00	1
Budget for entertaining/takeaways		£10.00	£10.00	1
Delivery: groceries ordered on internet		£3.99	£3.99	1
<i>5 Lounge</i>				
Blinds: easy-opening	1	£27.99	£0.05	520
Lightshade	1	£1.97	£0.00	520
Two-piece suite	1	£349.98	£0.67	520
Armchair – high-back, orthopaedic chair	1	£199.00	£0.38	520
Clock	1	£2.99	£0.01	520
Lamp with shade	1	£4.99	£0.01	520
Floor lamps	1	£19.99	£0.04	520
Telephone system	1	£34.75	£0.13	260
TV/storage unit	1	£12.99	£0.02	520
TV and remote	1	£69.75	£0.27	260
Video	1	£44.99	£0.17	260
Cassette/CD/radio	1	£34.99	£0.13	260
Nest of tables	1	£39.99	£0.08	520
PC with modem	1	£499.00	£2.40	208
Printer/scanner	1	£59.99	£0.23	260
PC workstation	1	£49.99	£0.10	520

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with low to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>6 Home entertainment</i>				
Sky entertainment package lifestyle pack	1	£15.50	£3.88	4
Internet connection		£27.00	£6.75	4
Other (newspapers, books, videos, etc.)		£13.00	£13.00	1
<i>7 Bathroom</i>				
Non-slip vinyl flooring	1	£241.43	£0.46	520
Blinds: easy-opening	1	£27.99	£0.11	260
Lightshade	1	£3.99	£0.02	260
Toilet grab rail (folding rail)	1	£46.64	£0.09	520
Toilet block	1	£30.95	£0.15	208
Bath lift inc. charger	1	£562.36	£1.08	520
Bath/shower seat	1	£23.25	£0.04	520
Shower/bath racks	1	£1.99	£0.01	260
Bath grab rail – 18"	1	£14.43	£0.03	520
Shower curtain	1	£2.99	£0.01	260
Perch stool	1	£63.99	£0.12	520
Medicine cabinet	1	£19.99	£0.04	520
Mirror (full-length)	1	£19.99	£0.04	520
Heated towel rail	1	£69.50	£0.13	520
Bin	1	£1.49	£0.01	156
Toilet brush and holder	1	£6.49	£0.02	260
Long-handed washing brush/sponge	1	£10.45	£0.20	52
Long-handed nail clippers	1	£7.25	£0.01	520
Hairdryer	1	£12.65	£0.05	260
Hand towels	3	£9.00	£0.13	208
Bath towels	3	£26.00	£0.38	208
Flannels	6	£3.00	£0.09	208
<i>8 Bedroom</i>				
Carpet	1	£101.43	£0.20	520
Blinds: easy-opening	1	£27.99	£0.05	520
Lightshade	1	£1.97	£0.00	520
Bed: double automatic, adjustable	1	£745.99	£1.43	520
Mattress: superior quality: included above				
Bed rail (over bed pole hoist or 'monkey pole')	1	£111.61	£0.11	1,040
Wardrobe	1	£89.99	£0.17	520
Drawers	1	£59.99	£0.12	520
Bedside unit	1	£34.99	£0.07	520
Bedside lamp (touch-operated)	1	£19.99	£0.08	260
Mirror (full-length)	1	£19.99	£0.04	520
Alarm clock-radio	1	£7.99	£0.02	520
Television	1	£69.75	£0.13	520
Telephone	–	–	–	–
Tea-maker (automatic/bedside)	1	£59.99	£0.12	520
Shoe-rack	1	£9.99	£0.02	520

(Continued)

Budget standards for people with low to medium needs (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Bedding:				
Pillow	4	£1.99	£0.03	260
Pillow cases – set of 2	4	£1.99	£0.03	260
V-pillow	1	£6.99	£0.03	260
V-pillow cases	3	£5.95	£0.07	260
Double duvet	1	£8.99	£0.03	260
Duvet cover (double)	4	£6.99	£0.11	260
Fitted sheet (double)	4	£4.49	£0.07	260
Flat sheet (double)	4	£10.99	£0.17	260
Fleecy underblanket (double)	2	£9.99	£0.08	260
Mattress protector (single)	1	£2.99	£0.01	260
<i>9 Toiletries + cosmetics, etc.</i>			£7.64	
<i>10 Household insurance</i>		£181.00	£3.48	52
<i>11 Utilities</i>				
Rent (gross)		£48.73	£48.73	1
Water		£4.70	£4.70	1
Electricity, gas and other fuels		£15.60	£15.60	1
TV licence		£116.00	£2.23	52
Council Tax		£908.11	£17.46	52
Telephone inc. mobile		£9.99	£9.99	1
<i>12 Help with daily life</i>				
Maintenance and repair of dwelling		£8.00	£8.00	1
Personal assistant – weekday	5.5	£5.50	£30.25	
Personal assistant – weekend	2	£7.00	£14.00	
<i>13 Personal care</i>				
Budget for complementary treatment		£30.00	£30.00	1
Hairdresser		£1.40	£1.40	1
<i>14 Travel and transport</i>				
Automatic car, second-hand		£14.40	£14.40	1
Back support		£52.95	£0.10	520
Operating costs inc. fuel, repairs, etc.		£23.60	£23.60	1
Road tax		£110.00	£2.12	52
Motor insurance		£235.00	£4.52	52
<i>15 Activities</i>				
Theatre, meals out, etc.			£25.00	1
<i>16 Holidays</i>				
Holidays, activities and outings		£877.00	£16.87	52
Holiday insurance included above				
<i>17 Special occasions</i>		£500.00	£9.62	52
<i>18 Clothes (totals)</i>			£11.00	
Total			£389.16	

Appendix 5: Detailed summary

Budget standards for people with needs arising from hearing impairments

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>1 Outside and general</i>				
Security lights – outdoors	1	£8.50	£0.02	520
Orange mobile video-messaging phone – bought and pay as you go	1	£399.00	£2.56	156
Flashing/vibrating land telephone	1			
Fax machine	1	£77.50	£0.50	156
Flashing/vibrating smoke alarm	1	£395.98	£1.52	260
Flashing/vibrating doorbell				
Textphone MinicomPro400	1	£206.00	£1.32	156
Computer, scanner, printer; Patriot Intel and printer + scanner	1	£552.22	£3.54	156
Vibrating alarm watch	1	£17.35	£0.07	260
<i>2 Kitchen</i>				
Vinyl flooring	1	£100.00	£0.19	520
Curtains in blackout cloth	1	£48.00	£0.18	260
Fridge	1	£91.90	£0.35	260
Freezer	1	£100.90	£0.39	260
Microwave	1	£59.95	£0.23	260
Cooker hob	1	£59.95	£0.12	520
Cooker oven/grill	1	£199.95	£0.38	520
Toaster	1	£6.99	£0.03	260
Washing machine	1	£211.90	£0.68	312
Tumble dryer	1	£101.90	£0.39	260
Kettle	1	£6.25	£0.02	260
Saucepan/frying set	1	£8.99	£0.02	520
Roasting/baking tins	2	£2.75	£0.01	520
Casserole 4-piece set	1	£10.00	£0.05	208
Cooking utensils	1	£5.57	£0.02	260
Kitchen knives	1	£5.99	£0.02	260
Scales	1	£3.49	£0.01	260
Storage containers – set of 3	2	£1.49	£0.03	104
Washing-up set	1	£9.99	£0.10	104
Kitchen bin	1	£4.99	£0.02	260
Vacuum cleaner	1	£25.44	£0.10	260
Replacement dust bags	1	£3.50	£0.35	10
Broom	1	£5.99	£0.02	260
Dustpan and brush	1	£0.68	£0.01	52
Mop (squeezy)	1	£9.99	£0.02	520
Mop: replacement sponge	1	£4.99	£0.19	26
Iron	1	£6.99	£0.03	260
Ironing board	1	£12.99	£0.05	260
Bin liners	1	£0.78	£0.05	15

(Continued)

Budget standards for people with needs arising from hearing impairments (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Dish cloths	1	£0.49	£0.12	4
Dusters	1	£0.61	£0.01	52
Polish spray	1	£0.32	£0.04	8
Tea towels	1	£4.99	£0.10	52
Washing powder	1	£0.64	£0.13	5
Washing-up liquid	1	£0.14	£0.04	4
Cleaning fluids	1	£0.59	£0.15	4
<i>3 Dining area</i>				
Carpet, inc. lounge	1	173.88	£0.33	520
Light fitment 3-branch	1	£14.99	£0.03	520
Table lamp	1	£9.99	£0.02	520
Lightshade	1	£1.97	£0.00	520
Dining table and 4 chairs	1	£79.99	£0.15	520
Curtains	2	£48.00	£0.18	520
Curtain rail	1	£9.75	£0.02	520
Cabinet/cupboard	1	£79.99	£0.15	520
Table mats	1	£6.99	£0.01	520
Cutlery set	1	£4.99	£0.01	520
Crockery set	1	£10.00	£0.02	520
Glasses – tumblers	1	£1.49	£0.00	520
Glasses – wine	1	£0.98	£0.00	520
<i>4 Food</i>				
Food prepared at home		£25.00	£25.00	1
<i>5 Lounge</i>				
Curtains	2	£84.00	£0.32	520
Curtain rail	1	£9.75	£0.02	520
Light fitment 3-branch	1	£14.99	£0.03	520
Floor lamps	2	£19.99	£0.08	520
Three-piece suite	1	£448.00	£0.86	520
Coffee table	1	£16.99	£0.03	520
Clock	1	£2.99	£0.01	520
TV/storage unit	1	£12.99	£0.02	520
TV, remote, Teletext: ToshibaN21B	1	£99.00	£0.38	260
DVD player: Alba 45	1	£39.99	£0.15	260
<i>6 Home entertainment</i>				
Sky entertainment package lifestyle pack	1	£15.50	£3.88	4
Internet connection		£27.00	£6.75	4
<i>7 Bathroom</i>				
Vinyl flooring – non-slip	1	£189.70	£0.36	520
Curtains	1	£48.00	£0.18	260
Lightshade	1	£1.97	£0.01	260

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with needs arising from hearing impairments (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Bath mat (non-slip in bath/rubber)	1	£2.75	£0.03	104
Medicine cabinet	1	£19.99	£0.04	520
Bin	1	£1.49	£0.01	156
Toilet brush and holder	1	£6.49	£0.02	260
Bath mat set (for floor)	1	£4.99	£0.02	260
Shower racks	2	£1.99	£0.02	260
Hand towels	6	£4.00	£0.08	312
Bath towels	6	£8.00	£0.15	312
Flannels	2	£1.00	£0.01	312
<i>8 Bedroom</i>				
Carpet	1	£101.43	£0.20	520
Curtains	2	£48.00	£0.18	520
Curtain rail	1	£9.75	£0.02	520
Lightshade	1	£1.97	£0.00	520
Single bed and mattress	1	£119.99	£0.23	520
Wardrobe	1	£44.49	£0.09	520
Drawers	1	£39.99	£0.08	520
Bedside unit	1	£19.99	£0.04	520
Flashing/vibrating alarm clock	1	£39.72	£0.08	520
Pillow	2	£1.99	£0.02	260
Pillow cases – set of 2	3	£1.99	£0.02	260
Duvet (single)	1	£6.99	£0.03	260
Duvet cover (single)	3	£4.99	£0.06	260
Fitted sheet (single)	3	£3.49	£0.04	260
Flat sheet (double)	3	£9.99	£0.12	260
<i>9 General toiletries + cosmetics</i>			£6.82	
<i>10 Insurances (see also car and holiday insurance)</i>				
Household insurances		£4.30	£4.30	1
<i>11 Utilities</i>				
Rent (gross)		£48.73	£48.73	1
Water		£4.70	£4.70	1
Electricity, gas and other fuels		£11.70	£11.70	1
TV licence		£116.00	£2.23	52
Council Tax		£908.11	£17.46	52
Telephone			£30.00	4
<i>12 Help with daily life</i>				
Maintenance and repair of dwelling		£6.50	£6.50	1
Interpreters	40	£24.00	£960.00	
<i>13 Personal care</i>				
Counselling		£35.00	£35.00	1
Hairdresser		£1.40	£1.40	1

(Continued)

Budget standards for people with needs arising from hearing impairments (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>14 Travel and transport</i>				
Second-hand car		£14.40	£14.40	1
Operating costs inc. fuel, repairs, etc.		£23.60	£23.60	1
Road tax		£110.00	£2.12	52
Motor insurance		£235.00	£4.52	52
<i>15 Activities (in and out of the home)</i>				
		£70.00	£70.00	1
<i>16 Holidays and outings</i>				
		£877.00	£16.87	52
<i>17 Special occasions</i>				
		£450.00	£8.65	52
<i>18 Clothes (totals)</i>				
			£12.50	
Total			£1,336.27	

Appendix 6: Detailed summary

Budget standards for people with needs arising from visual impairment

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>1 Outside and general</i>				
Security lights – outdoor	1	£8.50	£0.02	520
Intercom system	1	£14.99	£0.06	260
Mobile phone	1	£59.95	£0.38	156
Ansaphone with talking caller ID	1	£23.50	£0.09	260
Smoke alarms (pk of 2)	1	£6.99	£0.03	260
Computer, printer and scanner	1	£552.22	£3.54	156
Screen reader: audio software package	1	£655.00	£4.20	156
Braille gun	1	£33.00	£0.13	260
Personal organiser/note-taker	1	£150.00	£0.96	156
Talking/high-definition watch	1	£26.99	£0.10	260
Magnifying lens	3	£45.95	£0.53	260
Handheld CCTV viewer	1	£1,639.13	£6.30	260
Talking colour detector	1	£62.19	£0.24	260
Door alert (warns if front door left open)	1	£23.98	£0.09	260
<i>2 Kitchen</i>				
Non-slip vinyl flooring	1	£206.94	£0.66	312
Blinds: horizontal; adjustable	2	£12.49	£0.10	260
Lightshade	1	£3.99	£0.02	260
Angle-poise lamp	1	£14.99	£0.06	260
Fridge	1	£91.90	£0.35	260
Freezer	1	£100.90	£0.39	260
Microwave – audio	1	£195.00	£0.75	260
Cooker hob	1	£59.95	£0.12	520
Cooker oven/grill	1	£199.95	£0.38	520
Tipping kettle	1	£21.44	£0.08	260
Toaster	1	£6.99	£0.03	260
Washing machine	1	£211.90	£1.02	208
Tumble dryer	1	£101.90	£0.39	260
Bump-ons (sheet of 56)	1	£4.13	£0.02	260
Saucepan/frying set	1	£8.99	£0.02	520
Roasting/baking tins	2	£2.75	£0.01	520
Casserole dishes (4)	1	£10.00	£0.02	520
Cooking utensils	1	£5.57	£0.02	260
Kitchen knives – set of 6	1	£5.99	£0.02	260
Scales – talking	1	£37.95	£0.15	260
Timer – talking	1	£7.95	£0.03	260
Dishwasher	1	£197.44	£0.76	260
Liquid-level indicator	1	£6.84	£0.03	260
Storage containers – set of 3	2	£1.49	£0.03	104
Kitchen bin/washing-up set	1	£9.99	£0.10	104
Vacuum cleaner	1	£25.44	£0.49	52

(Continued)

Budget standards for people with needs arising from visual impairment (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
Replacement dust bags – set of 5	1	£3.50	£0.35	10
Broom	1	£5.99	£0.02	260
Dustpan and brush	1	£0.68	£0.01	52
Mop (squeezy)	1	£9.99	£0.02	520
Mop: replacement sponge	1	£4.99	£0.19	26
Iron	1	£6.99	£0.03	260
Iron guard	1	£9.99	£0.02	520
Ironing board	1	£12.99	£0.05	260
Bin liners – pk of 30	1	£0.78	£0.05	15
Dish cloths – pk of 10	1	£0.49	£0.12	4
Dusters – pk of 5	1	£0.61	£0.01	52
Polish spray	1	£0.32	£0.04	8
Tea towels (5-pk)	1	£4.99	£0.10	52
Washing powder	1	£0.64	£0.21	3
Fabric softener	1	£0.34	£0.06	6
Washing-up liquid	1	£0.14	£0.04	4
Dishwasher tablets – pk of 22	1	£2.98	£0.75	4
Cleaning fluids	1	£0.59	£0.30	2
<i>3 Dining area</i>				
Carpet, inc. lounge	1	£173.88	£0.56	312
Table lamp	1	£14.99	£0.06	260
Floor lamp	1	£29.99	£0.12	260
Lightshade	1	£1.97	£0.00	520
Dining table and 4 chairs	1	£79.99	£0.15	520
Blinds: horizontal; adjustable	2	£12.49	£0.10	260
Cabinet/cupboard	1	£79.99	£0.15	520
Table mats	1	£6.99	£0.01	520
Cutlery set	1	£4.99	£0.01	520
Crockery set	1	£10.00	£0.10	104
Glasses – tumblers	1	£1.49	£0.01	104
Glasses – wine	1	£0.98	£0.01	104
Kitchen trolley	1	£34.99	£0.07	520
<i>4 Food inc. entertaining and takeaways</i>				
Food prepared at home		£39.90	£39.90	1
Budget for entertaining/takeaways		£10.00	£10.00	1
<i>5 Lounge</i>				
Blinds: horizontal; adjustable	3	£12.49	£0.14	260
Lightshade	1	£1.97	£0.00	520
Floor lamp	2	£29.99	£0.23	260
Angle-poise lamp	2	£14.99	£0.12	260
Three-piece suite	1	£448.00	£0.86	520
Nest of tables	1	£29.99	£0.06	520
Clock – talking	1	£15.99	£0.03	520
Cordless, speaker telephone (2 handsets)	1	£44.75	£0.17	260

(Continued overleaf)

Disabled people's costs of living

Budget standards for people with needs arising from visual impairment (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
TV/storage unit	1	£12.99	£0.02	520
TV, large screen with teletext and remote	1	£119.75	£0.46	260
Talking video remote	1	£73.94	£0.28	260
Model 3 Talking Teletext device	1	£685.00	£2.63	260
Video	1	£44.99	£0.17	260
Cassette/CD/radio	1	£34.99	£0.13	260
PC workstation	1	£49.99	£0.10	520
<i>6 Home entertainment</i>				
Sky entertainment package lifestyle pack	1	£15.50	£3.88	4
Internet connection		£27.00	£6.75	4
Other (newspapers, books, videos, etc.)	1	£18.00	£18.00	1
Cassette/CD players	2	£18.99	£0.15	260
<i>7 Bathroom</i>				
Vinyl flooring – non-slip	1	£189.70	£0.36	520
Blinds: horizontal; adjustable	2	£12.49	£0.10	260
Lightshade	1	£3.99	£0.02	260
Bin	1	£1.49	£0.01	156
Toilet brush and holder	1	£6.49	£0.02	260
Bath mat set (for floor)	1	£4.99	£0.02	260
Shower/bath racks	2	£1.99	£0.02	260
Shower curtain	1	£2.99	£0.02	156
Bath mat (non-slip in bath/rubber)	1	£2.75	£0.03	104
Hairdryer	1	£12.65	£0.05	260
Hand towels	6	£4.00	£0.08	312
Bath towels	6	£8.00	£0.15	312
Flannels	6	£1.00	£0.02	312
<i>8 Bedroom</i>				
Carpet	1	£101.43	£0.33	312
Blinds: horizontal; adjustable	2	£12.49	£0.10	260
Lightshade	1	£1.97	£0.00	520
Single bed and mattress	1	£119.99	£0.23	520
Wardrobe	2	£44.49	£0.17	520
Drawers	2	£39.99	£0.15	520
Bedside unit	1	£19.99	£0.04	520
Angle-poise lamp	1	£14.99	£0.06	260
Alarm clock – talking	1	£29.50	£0.11	260
Pillow	2	£1.99	£0.02	260
Pillow cases – set of 2	3	£1.99	£0.02	260
Duvet (single)	1	£6.99	£0.03	260
Duvet cover (single)	3	£4.99	£0.06	260
Fitted sheet (single)	3	£3.49	£0.04	260
Flat sheet (double)	3	£9.99	£0.12	260

(Continued)

Budget standards for people with needs arising from visual impairment (continued)

Item/service	Number of items/hours worked	Price per unit	Weekly cost	Replacement rate (weekly)
<i>9 General toiletries inc. cosmetics</i>			£6.82	
<i>10 Household insurance</i>		£4.30	£4.30	1
<i>11 Utilities</i>				
Rent (gross)		£48.73	£48.73	1
Water		£4.70	£4.70	1
Electricity, gas and other fuels		£15.60	£15.60	1
TV licence		£116.00	£2.23	52
Council Tax		£908.11	£17.46	52
Telephone		£14.90	£14.90	1
<i>12 Help with daily life</i>				
Maintenance and repair of dwelling		£900.00	£17.31	52
Personal assistant – weekday	20	£5.50	£110.00	
Personal assistant – weekend	10	£7.00	£70.00	
<i>13 Personal care</i>				
Hairdresser		£5.00	£5.00	1
<i>14 Travel and transport</i>				
Trains and taxi			£50.00	1
<i>15 Activities</i>				
Training budget		£300.00	£75.00	4
Activities			£30.00	
<i>16 Holidays</i>				
Holidays and outings		£982.80	£18.90	52
Holiday insurance		£19.00	£0.37	52
<i>17 Special occasions</i>		£600.00	£11.54	52
<i>18 Clothes (totals)</i>			£15.90	
Total			£631.62	

Appendix 7: Calculations for maximum benefit payments

Table A7.1 Maximum benefits (weekly amounts) compared with budget standard total for person with high-medium needs (incontinent)

	£s
Disability Living Allowance (DLA), higher rate, care component	58.80
DLA, higher rate, mobility component	41.05
Income Support (IS) personal allowance	55.65
IS disability premium	23.70
IS enhanced disability premium	11.60
IS severe disability premium	44.15
Housing Benefit (HB) and Council Tax Benefit (CTB)	Varies
Total (excluding HB + CTB)	234.95
Budget standard total (excluding personal assistance, rent and Council Tax)	482.00
<i>Unmet costs (nearest £)</i>	<i>247.00</i>

Table A7.2 Maximum benefits (weekly amounts) compared with budget standard total for person with intermittent needs

	£s
Incapacity Benefit (IB)	74.15
IB age allowance	15.55
HB and CTB	Varies
Total (excluding HB + CTB)	89.70
Budget standard total (excluding personal assistance, rent and Council Tax)	298.00
<i>Unmet costs (nearest £)</i>	<i>208.00</i>

Table A7.3 Maximum benefits (weekly amounts) compared with budget standard total for person with low-medium needs

	£s
IS personal allowance	55.65
IS disability premium	23.70
HB and CTB	Varies
Total (excluding HB + CTB)	79.35
Budget standard total (excluding personal assistance, rent and Council Tax)	279.00
<i>Unmet costs (nearest £)</i>	<i>200.00</i>

Table A7.4 Maximum benefits (weekly amounts) compared with budget standard total for deaf person

	£s
DLA, lower rate, care component	15.55
DLA, lower rate, mobility component	15.55
IS personal allowance	55.65
IS disability premium	23.70
Housing Benefit (HB) and Council Tax Benefit (CTB)	Varies
Total (excluding HB + CTB)	110.45
Budget standard total (excluding interpreter service, rent and Council Tax)	310.00
<i>Unmet costs (nearest £)</i>	<i>200.00</i>

Table A7.5 Maximum benefits (weekly amounts) compared with budget standard total for blind person

	£s
DLA, lower rate, care component	15.55
DLA, lower rate, mobility component	15.55
IS personal allowance	55.65
IS disability premium	23.70
Housing Benefit (HB) and Council Tax Benefit (CTB)	Varies
Total (excluding HB + CTB)	110.45
Budget standard total (excluding personal assistance, training, rent and Council Tax)	£310.00
<i>Unmet costs (nearest £)</i>	<i>200.00</i>

