

A MINIMUM ESSENTIAL STANDARD OF LIVING FOR A SINGLE ADULT WITH VISION IMPAIRMENT

AUTHORS: Dr Bernadette Mac Mahon DC, *VPSJ Director*
Noreen Moloney, *Research Associate*

THIS PROJECT IS A COLLABORATIVE
STUDY BETWEEN THE NATIONAL
COUNCIL FOR THE BLIND OF IRELAND
(NCBI) AND THE VPSJ.



MINIMUM
ESSENTIAL
BUDGET
STANDARDS

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A Minimum Essential Standard of Living for a Single Adult with Vision Impairment

Introduction

The **goal** of the current study, which is a pilot project, is to provide facts and figures on the additional needs and expenditure that people with vision impairment require in order to have a Minimum Essential Standard of Living (MESL).

To date, research in Ireland has not provided reliable data on the additional needs and expenditure associated with disability, which is essential to ensure the adequacy of social transfers and related payments.

Minimum Essential Standard of Living

- VPSJ has conducted Consensual Budget Standards research since 2004

Two parts to the research:

1. **Expenditure** required for a Minimum Essential Standard of Living (*MESL*) which meets physical, psychological and social needs.
2. **Income** needed to afford the expenditure – Minimum Income Standard (*MIS*)

Minimum Essential Standard of Living



FOOD



CLOTHING



HEALTH



HOUSING



CHILDCARE



PERSONAL CARE



INSURANCE



SAVINGS



TRANSPORT



ENERGY



COMMS



EDUCATION



SOCIAL INCLUSION



HOUSEHOLD GOODS



HOUSEHOLD SERVICES



PERSONAL COSTS

- Standard which no one should be expected to live below
- Emphasis is on needs & not wants
- Cost is based on actual price of detailed basket of over 2,000 goods & services

The Consensual Budget Standards methodology

- In the current study it is used to determine the **additional needs and costs** associated with vision impairment.
- This methodology has been used by the Vincentian Partnership for Social Justice (VPSJ) since 1996 to develop budget standards for a range of household types in the general population and its existing data covers 90% of households.

The Consensual Budget Standards methodology

- Enables representatives of the household type under consideration to reach a **socially negotiated consensus** on the goods and services that a household type needs to allow for a Minimum Essential Standard of Living.
- In the current study the method is applied to single adults of working age, living alone, whose level of vision meets the eligibility criteria for state benefits and have some useable sight.

Vision impairment

- Research literature tends to be inconsistent in the use of the terms vision impairment and blind.
 - › In general, both those who are blind and those who have low vision can be considered as having a vision impairment (Jackson et al, 2008).

Vision impairment

- The Government gives direction on the specific level of sight loss an individual must have in order to avail of state entitlements and benefits.
 - › To be eligible for state entitlements in Ireland an individual must have “best corrected visual acuity of 6 / 60 or less in the better eye and/or a binocular visual field restricted to 20 degrees or less” (Citizens Information, 2016a).

Vision impairment

The current study establishes the Minimum Essential Standard of Living for a single adult with vision impairment, with some useable sight, whose level of vision meets the eligibility criteria for state benefits.

- › While not everyone who fulfils the entitlement criteria has useable sight, 95% of those who access the NCBI services have some level of sight (NCBI, 2016).

Vision impairment

While vision impairment does not take a single form or exist at a single level it is possible to specify a level of impairment which is relatively well recognised. There is also a **variation** in personal living experiences and circumstances

Vision impairment

- However such variation does not preclude the capacity of people in these conditions to identify and discuss common needs and concerns.
- In order to correctly identify the additional needs associated with vision impairment it was necessary to **define in clear terms** the actual level of the impairment and to construct a case study of an individual with the relevant level of vision impairment and to specify personal circumstances.

Vision impairment

Definition

- For the purposes of the current study, the term vision impairment is used throughout this report to refer to individuals whose level of vision meets the eligibility criteria for state benefits and have some useable sight.
 - › The person in the case study was also described in terms of working age, living alone in rented accommodation, on a bus route, in full-time employment and in good health.

Vision impairment

Case study

- “Aoife / Michael is a single, working age adult, and has a level of vision which meets the eligibility criteria for state benefits and has some useable sight. She / he lives alone in a one bedroom rented flat located on a public transport route in an urban area. She / he is in good health and is employed full time.”

Vision impairment

- It is recognised that the needs of people with different degrees of vision impairment would require a separate study to adequately identify their needs and to take them into consideration when estimating additional costs.
- The costs associated with living in a rural area with limited public transport would also require specific study.

Vision impairment

- In the current study the budget standards were developed by people with vision impairment **who best understand** the needs associated with this particular disability.
- In groups they identified, discussed and reached a negotiated consensus on the agreed list of items and services needed to maintain a **Minimum Essential Standard of Living.**

Social Context

- The social context is one in which the group ‘not at work due to illness or disability’ has a high at-risk-of-poverty rate (34.8%), deprivation rate (53.2%) and consistent poverty rate (22.4%) according to the latest Survey on Income and Living Conditions (SILC) figures for 2015 (CSO, 2017).

Social Context

- The context is also one in which there is little recognition that a ‘general disability’ payment cannot allow for the expenditure associated with different types of disability and different levels of severity.

Methodology

- The Consensual Budgets Standards methodology (CBS) involves facilitating **a series of focus group sessions** with members of the public who represent the household type under consideration.
- The facilitation process, which is detailed, time consuming and transparent, records the lived experience of households
 - › The report provides a detailed account of the methodology.

Methodology

- The methodology enables the development of a **consensus** within each group and across the groups about the additional needs which people with vision impairment require in order to have an MESL.
 - › It also facilitates the development of consensus about the rationale for the inclusion of additional goods and services.

Methodology

- Participants reach a socially negotiated consensus on the goods and services required in order to have an MESL.
- Experts are consulted as required – e.g. nutrition, household energy.

Methodology

Three different groups of people with vision impairment discussed in detail whether or not the existing MESL budgets, which had been developed for single adults in the general population who lived alone in rented accommodation, were **adequate** or needed to be changed in order to allow for different circumstances.

Methodology

- Only items which were essential to meet physical, psychological and social needs are included in the lists of goods and services necessary in order to have an MESL.
- A fourth focus group known as the Check-Back group was established with the goal of rechecking items and costs identified by the three focus groups.

Methodology

- Participants of the focus groups were recruited by NCBI and were drawn from three locations – Dublin North, Dublin South and Cork.
- The facilitation process was identical with that used with the members of the general public in previous studies with particular attention paid to issues of communication and recording of discussions and decisions.

RESULTS

MESL FOR A SINGLE ADULT
WITH VISION IMPAIRMENT



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An MESL for a Single Adult
with Vision Impairment cost
€285.76 per week in 2016.





SOCIAL
INCLUSION



CLOTHING



FOOD



TRANSPORT



HOUSEHOLD
GOODS



ENERGY



SAVINGS



PERSONAL
COSTS



PERSONAL
CARE



INSURANCE



HOUSEHOLD
SERVICES



COMMS



EDUCATION



HEALTH

Core MESL: 14 Budget Areas

Budget Area	Main MESL (€)	Vision Impairment (€)	Difference (€)
Health	6.25	17.79	11.54
Communications	9.39	18.72	9.33
Household Services	2.88	10.57	7.69
Social Inclusion	38.01	45.45	7.44
Personal Care	13.04	18.28	5.24
Education	4.96	9.66	4.70
Household Goods	5.61	9.16	3.55
Food	55.23	57.95	2.72
Clothing	9.83	11.98	2.15
Savings and Contingencies	11.50	13.25	1.75
Insurance	16.17	17.05	0.88
Household Energy	27.99	28.72	0.73
Personal Costs	7.66	7.66	0.00
Transport	32.70	19.52	-13.18
Total	241.22	285.76	44.54

Budget Areas: Largest Additional Costs



HEALTH



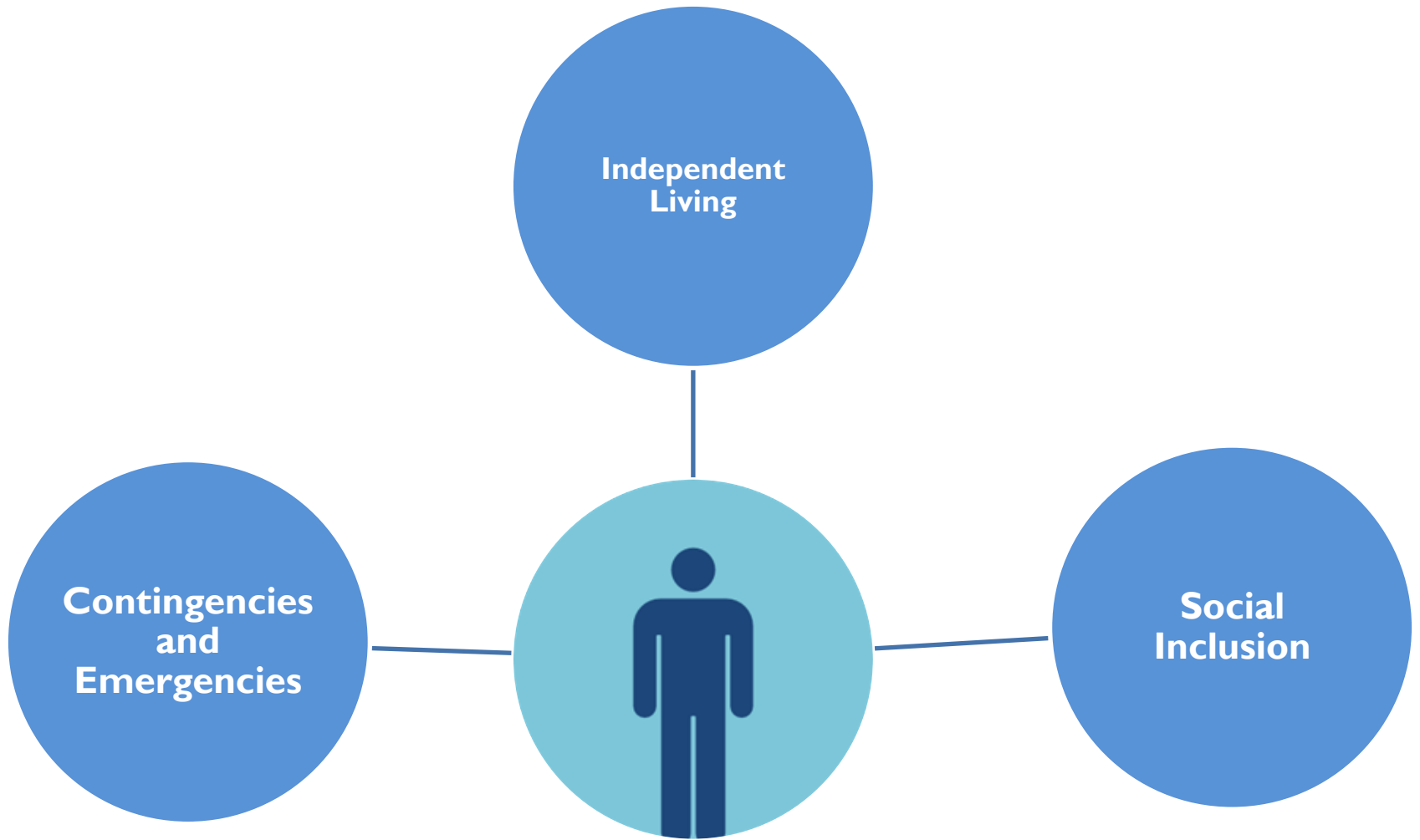
COMMS



HOUSEHOLD
SERVICES

Items: Largest Additional Costs 2016

- **Services: Taxis, Communications Services, Household Services**
- **Assistive Technology: Magnification Software**



CONCLUSIONS

MESL FOR A SINGLE ADULT
WITH VISION IMPAIRMENT



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Conclusions

For obvious reasons the **additional costs** are the consequences of vision impairment. The findings show that the cost of an MESL is **higher** for a person with vision impairment than for members of the general population who have full sight.

Conclusions

The cost of meeting many of the additional needs is relatively low. However, **the accumulated costs add substantially to the weekly budget:**

- Some of the costs cover specialised goods and services which are directly related to vision impairment
- Additional costs are associated with the need to ensure social inclusion and participation.

Conclusions

These and other additional expenses are not taken into consideration by decision makers when deciding entitlement rates.

Conclusions

- This current study shows that it is possible to establish the estimated cost of an MESL for people with a particular disability in a specific household type.
- The CBS methodology proved successful in building a socially negotiated consensus among people with vision impairment living in an urban area.

Conclusions

Further research could provide additional information on the needs and costs for people with **different degrees** and forms of vision impairment and for people with vision impairment who live in **rural areas**.

