

Out

of

sight

Visual  
impairment  
and  
poverty  
in Wales

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# Summary

- 1** The number of people with a visual impairment in Wales is not known, but is generally considered to be at least 100,000 people.
- 2** About a third of people with a visual impairment live in poverty, assuming the proportion is the same as that for disabled people generally – at least 33,000 people in Wales.
- 3** Only about a third of people with a visual impairment are in employment, a lower proportion than disabled people as a whole. Having a job significantly reduces the risk of poverty.
- 4** Disabled people in Wales, including those with a visual impairment, face the additional disadvantage of a below-average employment rate and an above-average unemployment rate.
- 5** Barriers to finding work include people with a visual impairment being less likely to hold educational qualifications, discrimination by employers, and a lack of awareness of help available by both employers and people with a visual impairment. A person with a visual impairment who has a degree, has only the same likelihood of being employed as a non-disabled person with no qualifications.
- 6** Disabled people, including visually impaired people, face additional costs in most parts of their daily lives.
- 7** Because of their low employment rates, people with a visual impairment are particularly reliant on welfare benefits. However, a considerable number of people with a visual impairment do not claim all the benefits to which they are entitled because of lack of awareness of benefits, reluctance to identify as disabled and difficulties in the application process.
- 8** Welfare reform is creating additional difficulties and anxieties for people with a visual impairment, who face re-assessment of their eligibility for Incapacity Benefit / Employment and Support Allowance and for the new Personal Independence Payment which is to replace Disability Living Allowance.

- 9** Specialist advice and support to claim benefits can dramatically increase household incomes – more than half of cases dealt with by RNIB Cymru’s welfare rights service in the last year successfully claimed additional benefits, with the average increase being £57 a week. An extra £1.2m annual income for just 410 people. For every £1 spent on providing RNIB’s Welfare Rights Service, it brings in an additional £10 in benefits, on an ongoing year on year basis.
- 10** The Welsh Government’s Tackling Poverty Action Plan (2012 – 2016) is a useful general approach but needs to do much more to address the specific incidences of poverty amongst those with a visual impairment, including taking action to:
- a.** Recognise that employment as a route out of poverty is an extremely difficult path for people with a visual impairment to follow, especially in a tough economic climate. People with a visual impairment will need specialist help to find work and discrimination must be stamped out.
  - b.** Recognise that welfare benefits will continue to be essential to the well-being of people with a visual impairment. Low take-up and welfare reform mean specialist advice is vital to maximize people’s income.
  - c.** Ensure that essential services to enable people with a visual impairment to lead active and fulfilling lives, whatever their financial situation, are in place.



# Introduction

Poverty affects more than one in five people living in Wales today. It affects children, older people, people who are working and people who are unemployed or unable to work. And crucially, it affects disabled people including people with a visual impairment.

Relative poverty occurs when a household's resources are significantly below the norm for society, so that they are excluded from participating in everyday life. The official measure of poverty is when household income falls below 60 per cent of the median for that household type, usually after account is taken of housing costs. Recent figures show that in the three years up to 2010/11, after housing costs, there were around 638,000 people living in low-income households in Wales – about 22% of the population.<sup>1</sup>

Significantly, there are strong links between disability and the likelihood of living in a low-income household. Around a third of working age adults without dependent children who are in poverty are either disabled themselves, and/or are living with a disabled partner.<sup>2</sup> Amongst adults with dependent children, about a quarter of people live in poverty.

The experience of poverty is also associated with other longer term effects on individuals, families, and children. Whilst these links are undoubtedly complex, it has been shown that poverty is closely related to low educational attainment<sup>3</sup>, poor health, lower life expectancy and incidences of crime<sup>4</sup>, as well as other more nuanced factors associated with social exclusion such as access to the internet.<sup>5</sup> The social exclusion associated with poverty is in addition to the disadvantages experienced because of a disability or impairment. Disabled people in poverty, including those with a visual impairment, are thus at a double disadvantage in terms of their life chances.

Tackling poverty is an important priority for Wales. The Welsh Government has adopted the same target as the previous UK Government of eradicating child poverty by 2020, and aims to reduce poverty in other age groups as well. The 'tackling poverty action plan' published in June 2012, sits alongside various other poverty-related plans with the aim of providing an overarching approach across age-groups and aspects of poverty. However to date there has been little if

any recognition of the association between disability in general and poverty, and no action taken to tackle poverty amongst disabled people or those with a visual impairment.

## **This report**

RNIB Cymru has asked the Bevan Foundation to explore the extent of poverty amongst visually impaired people in Wales and to consider whether current approaches to reducing poverty are appropriate.

The report draws on a mixture of statistical, focus group and case study data. The statistical data comes from RNIB Cymru's Welfare Rights Service, which collects information on outcomes of individual service users. They also collect case studies of individuals, on which this report draws. In addition, this report also draws on data from a focus group of people with sight loss to explore access to employment, access to welfare benefits and the additional costs of living incurred by disabled people.

# Visual impairment in Wales

Nobody knows exactly how many people in Wales have a visual impairment that affects their every day lives.

Estimates of the prevalence of visual impairment in Wales vary considerably, reflecting different definitions of impairment and different methods used. Access Economics<sup>6</sup> use a model based on the incidence of various eye conditions to generate an estimate of 115,000 people with severe sight impairment in Wales. This figure is widely cited, by RNIB Cymru, Welsh Government, Welsh NHS and others. However, RNIB's latest estimate<sup>7</sup>, using the same model, gives a somewhat lower figure of 98,000 people in Wales with severe sight impairment. Modeling by the Wales Public Health Observatory<sup>8</sup> generates a much lower estimate of the number of people with impaired sight, of around 42,000, although the model uses different definitions of visual impairment (based on measures of visual acuity and visual field) to the Access Economics approach.

A different approach is the count of people who are registered with their local authority as having a sight impairment. As of March 2011, 16,253 people were registered<sup>9</sup>, around half of whom are registered as 'severely sight impaired' (7,893), and half were registered as 'sight impaired' (8,360). Only about half of those eligible to register actually do so according to Jackson and Hughes (2001) and the 2008 Living in Wales survey. Even allowing for this, the numbers registered with local authorities are considerably lower than the model-based estimates.

A third source of data on prevalence is population surveys. These generate much higher estimates of the numbers of people with sight problems than other methods. The Welsh Health Survey (2010) found that 6 per cent of people – about 180,000 in total – reported having difficulty with their eyesight<sup>10</sup>, defined as having difficulty seeing or being unable to see the face of someone across a room. The 2008 Living in Wales Survey reported an even higher prevalence of visual impairment, at 8.9 per cent of the population or 270,000 people<sup>11</sup>, this being a simple yes / no answer to the question of whether anyone in the respondent's household has a visual impairment. Given the self-definition of sight impairment, it is likely that both surveys over-estimate the numbers affected by more severe sight loss.



Sight loss is strongly associated with age. The Living in Wales survey suggests that almost 5 per cent of those aged 60 and over have a vision impairment, compared with about 1 or 2 per cent of younger age groups. Similarly, almost three-quarters of those registered with their local authority as sight impaired are aged over 65 (table 1). The local authority register also shows that 10 per cent of those registered as 'severely sight impaired' also had a hearing impairment, whilst for those registered as 'sight impaired' 7 per cent also had a hearing impairment.

**Table 1: Forms of visual impairment by age (Wales)**

Age group	Severely sight impaired		Sight impaired	
	Number of people	Percentage of those registered	Number of people	Percentage of those registered
Aged under 5	22	0.3	33	0.4
Aged 5 – 17	195	2.5	270	3.2
Aged 18 – 64	1,843	23.3	1,850	22.1
Aged 65 & over	5,833	73.9	6,207	74.3
<b>Total</b>	7,893	-	8,360	-

Source:  
Local authority  
register, Welsh  
Government  
(2011)

To sum up, whilst the precise numbers of visually impaired people is uncertain, it is reasonable to estimate that there are about 100,000 with a severe sight impairment with about another 80-100,000 having a moderate impairment. The numbers registered with local authorities as visually impaired seem to be a serious under-estimate of the prevalence of sight difficulties. There is a close association between sight loss and age, and between sight loss and other impairments.

## Visual impairment, employment and poverty

There is very little information about the number of people with a visual impairment who are living in poverty in Wales or indeed in the UK as a whole. An analysis of older people in England found that more than two-fifths of those who report poor vision or are registered blind are in the bottom fifth income bracket.<sup>12</sup> More generally, it is established that disabled adults are twice as likely to live in households on poverty-level incomes as non-disabled adults, with around a third of all disabled people living in poverty.<sup>13</sup>

If people with a visual impairment (of all ages) have the same risk of poverty as disabled adults as a whole, then it is likely that there are roughly 33,000 to 60,000 visually impaired people in Wales living below the poverty threshold. This is a very rough estimate, but one which nevertheless shows that poverty amongst people with a visual impairment is a significant challenge to the Welsh Government, other public bodies and society as a whole.

Having a job is closely associated with a reduced risk of poverty. In the Welsh population as a whole, living in a household in which all adults are working has a risk of poverty of just 5 per cent, compared with people in households where no-one is working which have a risk of living in poverty of between 50 and 60 per cent.<sup>14</sup> Whilst having a job is not an absolute guarantee of avoiding poverty, being in a paid job is very important in minimizing the likelihood of a very low income. However, as this section shows, visually impaired people in Wales face particular difficulties in accessing paid work.

### Employment

Despite the emphasis on finding employment in UK and Welsh Government policies and decades of legislation outlawing discrimination against disabled people, people with a visual impairment are much less likely to be in employment than non-disabled people. They are also less likely to be in employment than disabled people as a whole.

As with the data on the prevalence of visual impairment itself, the evidence on employment rates is mixed. Analysis by the Department for Work and Pensions (table 2) shows that only about a third of people with a visual impairment in the UK are in employment (37.1 per cent). This estimate is comparable with data from Network 1000 rather than more recent analyses of the Labour Force Survey which suggest an employment rate of closer to 50 per cent.<sup>15</sup>

DWP data also suggests that people with a visual impairment are less than half as likely to be employed as non-disabled people, who have an employment rate of 76.2 per cent.<sup>16</sup> Even more striking, people with a visual impairment are also less likely to be in employment than other disabled people – people with difficulty hearing have an employment rate of 53.4 per cent whilst people who are disabled according to the Equality Act have an employment rate of 46.1 per cent. The exceptionally low rate of employment of people with a visual impairment considerably increases the risk of people with visual impairments living in poverty.

**Table 2: Employment rate across different groups (UK, 2011)**

Impairment	Employment rate (per cent)
Difficulty in seeing	37.1
Difficulty in hearing	53.4
Equality Act disabled	46.1
Not disabled	76.2
All	70.5

Source:  
DWP

The position for people with visual impairments in Wales is even worse. Here, disabled people in general are less likely to work than in all but one region of the UK (table 3). Only 42.7 per cent of working aged disabled people in Wales are employed compared to 48 per cent in the UK as a whole. Figures on the employment rate of people with sight loss in Wales are not available, but if they reflect the figures for disabled people in general then visually impaired people are at a double disadvantage – first from their impairment and second from living in Wales.

**Table 3: Employment Rate of Disabled and Non-disabled people, UK Nations and Regions (Sept 2011)**

	Employment rate (aged 16-64)	
	disabled	not disabled
North East	41.6	72.3
North West	44.3	75.0
Yorkshire and The Humber	46.5	73.9
East Midlands	51.2	76.4
West Midlands	43.6	73.4
East	55.8	77.9
London	46.5	72.5
South East	55.1	79.0
South West	54.2	78.5
<b>Wales</b>	<b>42.7</b>	<b>74.1</b>
Scotland	46.3	77.9
Northern Ireland	32.5	75.3
<b>UK</b>	<b>48.0</b>	<b>75.7</b>

Source:  
Annual  
Population  
Survey via  
NOMIS

Allen (2011)<sup>17</sup> points out that disabled people have been especially hard hit by the recession, with a marked decrease in their employment rate compared with non-disabled people. This is clearly evident in the unemployment rate of disabled people in Wales, which stands at 11.3 per cent in September 2011 compared with a rate of 8.2 per cent for non-disabled people. Meager and Carta (2008) found that a significant proportion of people with a “seeing difficulty” who were economically inactive said that they would like to work.<sup>18</sup>

Even when disabled people are in employment, they are disadvantaged compared with non-disabled people. In particular, disabled people are less well paid than non-disabled people. The Equality and Human Rights Commission has identified a disability pay gap (i.e. the difference in median hourly pay of disabled and non-disabled people) of between 6 per cent and 26 per cent for men, and between 6 per cent and 17 per cent for women.<sup>19</sup> There is no reason to expect people with visual impairments to differ from other disabled people in terms of pay.

There are a number of reasons why visually impaired people may be disadvantaged in the labour market. Having qualifications is closely associated with having a job. Twenty per cent of people in Wales with no qualifications or none at GCSE grade C or above want a job but do not have one, compared with only 4 per cent of people with a degree-level qualification.<sup>20</sup> On average, people with a visual impairment have lower qualifications than non-disabled people (table 4).<sup>21</sup> People with a visual impairment are more than twice as likely as non-disabled people to have no qualifications (16.5 per cent compared with 7.2 per cent). The disparity in qualifications persists through to degree level, with a lower proportion of those with visual impairments having a degree (17.1 per cent) than those without a disability (26.8 per cent).

While the differences in qualifications may help to explain some of the differences in the employment rate of people with a visual impairment and non-disabled people, it is clearly not the whole reason. Notably, a higher proportion of people with a visual impairment have qualifications, including degree-level qualifications, than people who are disabled according to the Equality Act, yet as was shown earlier those with a visual impairment are less likely to be in employment than this group.

**Table 4: Level of qualifications held by different groups (UK)**

Impairment	No qualifications (percentage of population)	Degree qualified (percentage of population)
Difficulty in seeing	16.5	17.1
Difficulty in hearing	13.2	29.8
Equality Act disabled	20.4	14.5
Not disabled	7.2	26.8
All	9.6	24.5

Source:  
DWP 2011

Although lack of educational qualifications may affect the chances of those with visual impairments finding work, particularly in a competitive labour market, it is by no means the only factor. For example, people with a visual impairment with a degree still only have the same chance of getting paid employment as a non-disabled person with no qualifications.<sup>22</sup>

A key factor is the attitudes of employers which act as a further barrier for those with a visual impairment finding employment.<sup>23</sup>

One of the participants in the focus group, who has had a visual impairment since birth, felt that in her experience of looking for work many employers found 'excuses' to not employ her on account of her visual impairment. Her employment advisor, who also took part in the interview, felt that many employers do not give those with a visual impairment a chance. Instead, they will often automatically assume that those with a visual impairment either cannot do the job, or are a health and safety risk. Many employers may also not be aware of the differing types of visual impairment, for example assuming that those who are registered blind cannot see anything at all.

The difficulties faced by people with a visual impairment finding work are compounded by lack of awareness of the assistance that is available. The UK Government's Access to Work programme provides financial support to enable disabled people to take up employment. However, it is not widely known amongst employers – it was referred to in a recent report as the Government's 'best kept secret'.<sup>24</sup> A participant in the focus group who was in employment received financial assistance from the programme, and talked about the invaluable support this provided.

## **Additional costs**

Disabled people, including those with a visual impairment, face additional costs in most parts of their everyday lives.<sup>25</sup> Although these costs are not included in the official measures of poverty, they have the effect of significantly increasing the 'threshold' below which a disabled household is considered to live in poverty. For example, Allen (2011)<sup>26</sup> estimates that the additional costs of disability increase the poverty threshold for a household of two adults, one of whom is disabled, from £199 to £246.76.

It has been estimated that those with a visual impairment need a weekly budget of £632 in order to be on a par with non-disabled people.<sup>27</sup> Additional costs faced by visually impaired people include<sup>28</sup>:

- higher utility bills;
- cost of equipment to live more independently;
- additional food, travel, medical and clothing expenses;
- assistance costs.

Participants in the focus group reflected these points. They talked about the higher utility bills, costs of equipment, clothing costs and travel expenses to name but a few. They also mentioned hidden costs that non-disabled people are much less likely to face. For example, a young male in the focus group mentioned that he would sometimes thank his friends for helping him by offering to buy them a drink. Whilst his friends did not expect this, he felt that he wanted to show his appreciation to them. These hidden costs, which might not be as tangible as the cost of a utility bill, are no less significant as more obvious costs.

## **Conclusion**

Although the incidence of poverty amongst people with a visual impairment in Wales is not clear, it is highly likely to be above that for non-disabled people.

There is a very close relationship between living in poverty and not having a paid job, with the risk of being in poverty increasing substantially when no member of the household is in work.<sup>29</sup> People with a visual impairment are less likely to have a paid job than non-disabled people, increasing their risk of poverty. Add to this the lower employment rates of disabled people in Wales, the lower pay rates of those who are in employment and the higher cost of living of disabled people, and it is clear that the risk of living in poverty for those with a visual impairment in Wales is very high indeed.

Lower level qualifications, discrimination and lack of awareness are all barriers to increasing the employment rates of those with a visual impairment in Wales. Crucially, some of these barriers are specific to people with a visual impairment, and are not necessarily addressed by either measures aimed at the general population to help people into work or even those aimed at disabled people. If employment is to be a route out of poverty for people with a visual impairment, as it is for the population as a whole, then it is clear that a great deal more needs to be

## Welfare Benefits

Various social security or welfare benefits are vital to the well-being of people with visual impairments, and are absolutely critical for those who are not in employment and therefore may have no other income.

People with sight loss may be entitled to claim a number of different benefits to help with their costs of living, ranging from benefits which help with the costs of being disabled (Disability Living Allowance and Attendance Allowance) and benefits for people of working age who are unemployed or unable to work (such as Jobseekers' Allowance, Incapacity Benefit or Employment and Support Allowance). In addition there are benefits to help with the costs of housing (Housing Benefit and Council Tax Benefit), and to 'top up' income in certain cases (Income Support, Working Tax Credit and Pension Credit).

### **Current Benefit Claims**

There is only a limited amount of data available on benefit claims made by disabled people. Table 5 shows the number of claimants of Disability Living Allowance (DLA), Attendance Allowance (AA), and Employment and Support Allowance/Incapacity Benefit (ESA/IB) by people with an eye condition. DLA is the benefit for those aged under 65 to help with the extra costs associated with their disability, whilst AA is for those aged over 65 who are in need of help with personal care due to a disability. ESA and IB (now closed to new applicants) are for people of working age who are either unable to work, or need extra support in finding work, due to a disability. It is likely that some claimants claim more than one benefit e.g. IB/ESA and DLA.

The number of claimants is relatively low compared with the estimates of the prevalence of visual impairment in Wales, which may be because people who have another health condition as well as a sight impairment may be recorded under that condition, or because of under-claiming (see later).



**Table 5: Benefit claimants for eye-related conditions (Wales)**

Benefit type	Condition	Claimants
Disability Living Allowance (November 2011)	Blindness	4,310
Attendance Allowance (August 2011)	Blindness	3,390
Incapacity Benefit/Severe Disablement Allowance (November 2011) and Employment and Support Allowance (November 2011)	Diseases of the Eye and Adnexa	1,120

Source:

DWP

Note:

Attendance Allowance data for November 2011 was not available at the time of writing. 'Adnexa' refers to the appended or accessory structures of the eye.

## Under-claiming

A large number of benefit entitlements go unclaimed each year.<sup>30</sup> The latest estimates from the DWP (2012) found that for six of the main income-related benefits, between £7.52 billion and £12.31 billion was not claimed in 2009-2010, which equates to a take-up by expenditure rate of between 77% and 84%<sup>31</sup>. Council Tax Benefit, Pension Credit, and Jobseeker's Allowance had particularly low take-up.

RNIB Cymru's welfare rights service draws attention to a significant degree of under-claiming of benefits amongst those with a visual impairment in Wales. Welfare rights advisors employed by RNIB Cymru visit individuals in their homes in the local authorities where there is a service to carry out a benefits check. In the last year, they have been involved in 410 cases in Wales, of which 56% were successful in claiming additional benefits (table 6). Across all of the individuals they helped, this resulted in an extra £1.2m annual income claimed, averaging £57.06 per week for each individual case. The RNIB predict that, assuming clients receive their unclaimed benefits, a total of over £18.2m will be paid to claimants over five years – and this is just in the authorities where there is a service. The welfare rights service has also enabled people to claim back-dated payments totaling almost £300,000 in the last year.

**Table 6: Outcomes of RNIB Welfare rights service (2011/12)**

Cases closed (n)	732
Cases successful in claiming additional benefits (n)	410
Proportion of clients successful in claiming additional benefits	56%
Total annual increase in income of successful cases	£1,216,600
Average weekly increase in income of successful cases	£57
Total back dated-payments	£299,204

Source:  
RNIB Cymru.  
Figures  
rounded to  
whole pounds

However, the total and average figures presented in table 6 mask a wide variation between clients in the amounts of additional benefits claimed. Indeed, as shown in case study 1, some of the individual service users received significantly more than the average.

### Case study 1

Mr and Mrs X are retired and live in Caerphilly. Mr X has sight loss and Mrs X has health problems. They had both been in receipt of Disability Living Allowance and Pension Credit and a carer's premium for some years.

In 2002 Mrs X was awarded a higher rate of Disability Living Allowance as her health had deteriorated. The Pension Service did not identify that they were entitled to another carer's premium and the couple disability premium because of this change in circumstance. In 2002 this carried a total value of an extra £89.95 per week and was increased gradually to £137.50 in 2010.

The Pension Service will only usually backdate arrears of benefit to a maximum of 3 months, however as the claim was already in payment when Mr and Mrs X's circumstances changed it was an error by the Pension Service. The couple were entitled to payments back-dated to April 2002 when their circumstances changed - this resulted in a weekly increase in their income of £137.50 and arrears of £59,700.85.

RNIB welfare rights advisors assisted clients to claim a wide range of benefits (table 7). The benefit most commonly claimed as a result of the RNIB service was Attendance Allowance (125 cases), closely followed by Disability Living Allowance (98 cases). Pension Credit was claimed in 47 cases and Council Tax Benefit in 42 cases. Case study 2 describes the importance of an Attendance Allowance claim to one couple.

### **Case study 2**

Mr and Mrs Smith were first seen at a Macular group in Neath where a talk was given to make people aware of the new welfare rights service in Swansea and Neath Port Talbot. They wanted a home visit in order to have a benefits check. At home visit a week later Attendance Allowance forms were completed for Mrs Smith who has sight loss. On the home visit it was recognised that Mr Smith had illnesses where he needs a lot of help day and night. Attendance Allowance forms were then ordered for Mr Smith. Two weeks later the welfare rights advisor had a call from Mrs Smith explaining that they both had the highest rate of Attendance Allowance which amounted to a total of £147.20pw with backdated monies of £588.80. The couple may also be entitled to Pension Credit, but feel they do not want to apply.

It is noteworthy that RNIB's current welfare rights service operates in just 11 out of 22 local authorities in Wales and in some of these authorities provision is only 1 day a week. With a success rate of 56 per cent, the number of people helped and the income generated would be significantly higher if the service was provided across Wales. According to the RNIB, every £1 spent on providing this service brings in £10 in benefits, on an ongoing year on year basis.

**Table 7: Type of benefit awarded/increased (2011/12)**

Benefits type awarded / increased	Number of cases
Attendance Allowance	125
Disability Living Allowance	98
Pension Credit	47
Council Tax Benefit	42
Employment and Support Allowance	30
Blind Persons Tax Allowance	26
Income Support	10
Other	32
<b>Total</b>	410

In many cases, people's entitlement to benefit is very complex and some individuals may be able to claim multiple additional benefits. Furthermore, when a number of family members have a visual impairment or other health-related conditions, their benefit claims become even more complex, as illustrated in case study 3.

### Case study 3

A family of six were referred to the welfare rights service back in July 2011 via a Visually Impaired Assistant at one of the children's schools. The family have Optic Atrophy. Mrs Henry is head of household and is registered blind. She has four children of whom three are visually impaired. Mr Henry, her husband, is the main carer for all. Since the welfare rights advisor's involvement last year the family are already better off by £398.79 per week (£20,737.08 per annum) and have received back-dated payments of £1,112.50. In addition, claims for two of the visually impaired children are still undetermined, which if successful could generate a further £59.50 per week.

The RNIB's work has identified some of the reasons for under-claiming of benefits, including the specific needs of those with a visual impairment.

## **Reasons for under-claiming**

There are complex reasons for under-claiming of benefits. A recent study by Kasparova *et al.* (2007) looked at the take-up of Disability Living Allowance/Attendance Allowance and considered some of the reasons why many of those who are eligible may not apply for their entitlements.<sup>32</sup> Some of the factors highlighted in the study were reflected in the focus group discussions and case studies.

### **Lack of awareness**

Awareness was one of the issues raised in Kasparova *et al.*'s (2007) study relating to the take-up Disability Living Allowance/Attendance Allowance. They suggest that people expected to be told about their eligibility to claim benefit rather than having actively to submit a claim.

All of those who took part in the focus group felt that people with a visual impairment might not know about the numerous different benefits, even if somebody has had sight loss for some time. Participants felt that this was because people with sight loss were not told about their eligibility for benefits and were expected to find out about them themselves. In particular, people said that insufficient information was provided when their condition was diagnosed. For example, one of the participants, who worked for a charity for blind people, only found out about Blind Persons Income Tax Allowance and Working Tax Credit when she began working for the charity. Previously, she was not aware of her possible eligibility for these benefits and felt that if she had gone to work in a different sector, she may have never become aware of them.

This lack of awareness was also evident amongst people who have been helped by an RNIB Cymru welfare rights advisor, as illustrated from case study 4.

#### **Case study 4**

Mr Blakely is registered blind and lives with his wife. He was unaware that a benefit such as Attendance Allowance existed. By working jointly with the Pension Service, we helped Mr Blakely apply for Attendance Allowance and he was awarded the higher rate. Mr Blakely and his wife were delighted with the outcome and stated that the money will help pay for the extra care Mr Blakely requires.

A participant in the focus group agreed that “it might not even go through their head” that someone would be entitled to any benefits, as had been her own experience.

That visual impairment is a ‘hidden’ disability could be a factor, as there may be no visible clues of disability such as a guide dog or a white cane, which meant that they and others may not consider that they need support or benefits.

#### **Identifying as ‘disabled’**

In addition, some people may be reluctant to identify themselves as disabled which then affects their willingness to claim. Several people in the focus group felt that in the early stages of diagnosis of their condition, some people may be reluctant to recognise that they are disabled. They may consider there is a stigma associated with being disabled, and so avoid finding out about, or claiming, any benefits.

As before, the hidden nature of visual impairments can make it easier to avoid the disabled label. The focus group participants felt that if a person with a visual impairment does not use an aid, they may not appear by the general public to be disabled who then are critical of their use of, for example, a disabled person’s rail card or using a disabled parking space. Focus group participants felt that some people might be deterred from claiming benefits to avoid similar judgments.

Focus group participants also felt that some people may feel that they

can cope on their own and do not want to ask for help or support from others. Kasparova *et al.* (2007) talk about the ways in which older people may accept conditions they develop in later life as an inevitability of ageing:

Many elderly people accept incapacity as a penalty of ageing – elderly couples often support one another in their complementary needs, propping each other up ‘...*like a pair of bookends*’ as one adviser puts it. They are a generation trained all their lives not to grumble and have an instinct to ‘play down’ their difficulties.

(Kasparova *et al.* 2007, p. 45)

### **Application barriers**

A significant barrier to claiming benefits is the application process. Many visually impaired people are not aware that they may be entitled to claim a benefit, and do not see, for example, leaflets in Post Offices to encourage people to claim. Because communications from DWP are usually by letter, some visually impaired people are not aware of the benefits they currently receive and the level at which they are paid. This is a potentially major issue as benefits are reformed.

Participants in the focus group talked about difficulties which some people face completing the various claim forms, which they described as often being long and inaccessible. Some of the forms might not always be in a suitable format, for example one of the participants said that she could not get her Working Tax Credit form in braille. The level of skill and patience required to complete the forms could easily force some people to give up on them altogether.

However, even those who managed to complete forms may still not be successful in their claim. Kasparova *et al.*’s (2007) study found that some people may give an inadequate or incorrect assessment of their needs, for example applicants for DLA and AA would often focus on what they could do rather than on their difficulties, and sometimes omitted information about the help they needed to undertake everyday tasks.

The application barriers mentioned here undoubtedly mean that some people may require additional help to complete benefit claim forms. Providing further information about benefits themselves may not be enough to overcome application barriers – instead personal support from welfare rights advisors may be more appropriate.

Accessing benefits advice and support can be difficult for many people and, for visually impaired people who cannot drive and may experience difficulties using public transport, it can be especially hard. Providing services in the home can not only mean visually impaired people get advice they might otherwise not be able to receive, it also means the visually impaired person is in familiar and safe surroundings with his or her paperwork to hand.

The impact of receiving entitlements to benefits is shown in the experiences of Mr and Mrs W, in case study 5.

#### **Case study 5**

Mr and Mrs W are a retired couple living in Conwy. Their social worker had requested a benefit assessment as Mrs W had recently been registered as sight impaired and her husband had extremely poor mobility.

When RNIB Welfare Rights Advisors visited the couple they were sat in their lounge which had several buckets and containers on the floor – they had a number of leaks in their roof but could not afford to fix it. They were struggling financially and emotionally. They had no support from friends and family and felt isolated.

We identified that both Mr and Mrs W met the criteria for Attendance Allowance. They were already in receipt of Pension Credit but were struggling due to higher living costs because of their disabilities. Mr W received the higher rate of Attendance Allowance and Mrs W received the lower rate. We helped them to claim Carers Allowance which triggered payment of Carers Premiums on their Pension



Credit, and they were also awarded the couple disability premium. Altogether their income increased by £288.65 per week.

The couple were overjoyed - they felt as though a weight had been lifted of their shoulders. The first thing they wanted to do was have their roof repaired. We referred them to Care and Repair where they were given contact details of an approved roofer who repaired their roof within a couple of weeks. They are now have the means to a better life.

## **Welfare Reform**

The UK Government is reforming almost all welfare benefits claimed by people of working age (16-64 rising to 16-65). This will have a considerable impact on people with visual impairments.

For example, for working-age people, Incapacity Benefit has been closed to new applicants for some time, with existing claimants being gradually transferred to Employment and Support Allowance (ESA). Those transferred to ESA or making a new claim for ESA are assessed by the Work Capability Assessment (WCA). The WCA considers the claimant's ability to perform certain tasks, and based on a scoring system allocates them to one of the following benefit groups: the ESA support group for claimants who are unable to work; the ESA work-related activity group for claimants who may be able to work in the future and are expected to keep in touch with the labour market; and those who are 'fit for work' and who are no longer eligible to claim ESA.

Sight loss charities are concerned about the suitability of the Work Capability Assessment for visually impaired people<sup>33</sup>. They argue that the design of the WCA does not fully take into account the difficulties faced by people with sight loss in accessing employment opportunities.

The outcome of initial WCAs to date are that 50 per cent of those assessed with 'diseases of the eye and adnexa' are found 'fit for work'<sup>34</sup>. A further 42 per cent are placed in the work-related activity

group for ESA, and only 8 per cent are placed in the support group. If the same outcome of WCA applies in Wales as in the UK as a whole, then 560 people currently claiming IB/ESA because of diseases of the eye and adnexa will be found 'fit for work'.

Those who are found to be 'fit for work' may, if they are eligible, claim Jobseekers' Allowance although their eligibility will depend on their National Insurance contributions or the income of other members of their household. They will then be required actively to seek work - this is likely to be very challenging given the already low employment rates and the long periods out of workforce experienced by many IB/ESA claimants. Those placed in the work-related activity group will only be able to claim contribution-based benefit for a year, after which their eligibility for income-related ESA will depend on any other income they or other members of their household may receive. In due course they too will be expected to find work.

Disability Living Allowance (DLA) is to be replaced by the new Personal Independent Payment (in April 2013). As with IB/ESA, there is concern that many people with visual impairments may have reductions to their entitlements as their impairments may not be fully taken into account by the reassessment process<sup>35</sup>. It is not yet known what the outcome of the assessments might be, although the UK Government forecast that expenditure on PIP will decrease by 20 per cent. If this translates into a 20 per cent reduction in the number of visually impaired claimants in Wales, then more than 800 people with visual impairments could lose their DLA. Others may be moved onto a lower rate of PIP. These changes could have a significant impact as, as shown in the previous section, those living with a visual impairment face additional costs in most aspects of their lives. For people with sight loss living on an already low income changes to PIP payments could tip them into poverty, or increase the severity of poverty.

Other benefits that may be claimed by people with visual impairments of working age, such as Housing Benefit and Council Tax Benefit, are also undergoing complex changes although there is as yet no evidence on their impact.

There are relatively few changes to benefits claimed by people with visual impairments over retirement age, with pension credit, attendance allowance and housing benefit for this age group all remaining as at present, at least for now. However, there could be changes to Council Tax Benefit that affect older people with sight loss in Wales – proposals are expected shortly.

The changes to various benefits will affect **all** working-age visually impaired claimants. As the reforms could result in claimants losing some or all of their income it is vital that people with visual impairments are appropriately advised and supported through the reform process.

## **Conclusion**

Various welfare benefits are a vital component of the incomes of people with sight loss in Wales, both to help with the additional costs of being disabled and to provide a basic income for those unable to work because of their visual impairment or who are over retirement age.

There is evidence of widespread under-claiming of benefits by people with sight loss, caused by lack of awareness of eligibility, reluctance to identify as disabled and the application process. Added to this, the reform of benefits especially for those of working age could mean many thousands of people with visual impairments seeing their benefits reduced or even cut altogether.

Under-claiming of benefits is undoubtedly a factor in the incidence of poverty amongst people with sight loss, whilst any loss of benefits through welfare reform could tip people on the margins of income poverty over the threshold and push those who are already in below the poverty threshold into even deeper poverty.

Maximizing the uptake of benefits and minimizing the impact of poverty must therefore be a key element in efforts to combat poverty amongst people with sight loss, with the provision of appropriate advice on benefits being an essential part of this.

## Implications for Tackling Poverty

Although the precise number of people with a visual impairment in Wales is uncertain and the number who live in poverty even more so, it is nevertheless clear that a considerable number of people with sight loss live on incomes that are at or below the poverty threshold.

The relatively high levels of poverty are due to a combination of low rates of employment, low pay for those in employment, dependence on benefits for those out of work and widespread under-claiming of benefits. The reform of welfare benefits could see poverty amongst people with sight loss increase, as people lose eligibility for benefits altogether or are moved to a lower rate of benefit. The stigma associated with claiming may also deter some visually impaired people from making a claim.

The findings of this report have important implications for how the Welsh Government and other public bodies tackle poverty. The Welsh Government's Tackling Poverty Action Plan (2012 – 2016) sets out its agenda for preventing poverty in the longer-term, primarily through increasing levels of educational attainment; helping people to take up job opportunities, through a mixture of advice and incentives; and action to mitigate the impact of poverty at present, through advice and support, help with the costs of living, and increasing community resilience.

Although it contains some important *general* planned actions to tackle poverty, more needs to be done to take into account the specific needs of those with a visual impairment.

First of all, support to help people into work needs to recognise the additional hurdles to employment faced by people with sight loss, including discrimination against disabled people or lack of awareness of help available to support their employment. In a slack labour market getting people with visual impairments into work is no small challenge. Moreover, helping people into jobs is of no benefit to the three-quarters of visually impaired people who are over state pension age.

Second, it must be recognized in Welsh Government strategies that

many people with visual impairments depend on a welfare benefit to help either with the additional cost of being disabled or towards living costs, and that they are likely to be dependent on benefits for much of their lives. Maintaining and increasing the number of successful claims for benefits is crucial to maximizing the incomes of the majority of people with sight loss. This is especially important given the numerous changes to disability-related and other benefits. While maximizing people's benefit income may not reduce the incidence of poverty, it without question increases the incomes of hundreds of individuals a year, whether or not above the poverty threshold, providing them with more money to spend on food, fuel, mobility and help with everyday tasks.

The barriers to claiming benefits faced by people with sight loss are different to those faced by disabled people with other conditions, including lack of awareness of benefits and difficulties in the application process. Advice and support tailored to the specific needs of people with sight loss would appear to be a valuable tool to use to reduce poverty – at a minimum the RNIB's welfare rights service could be rolled out across Wales.

Third, the Welsh Government needs to ensure that the various actions it proposes to build community resilience will take account of the circumstances of visually impaired people and that the services that are vital to maintaining people's independence continue.

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RNIB Cymru works on behalf of over 100,000 people in Wales with sight loss.

Our services provide practical solutions to everyday challenges.

We campaign for the inclusion of people with sight loss and we run pilot projects within our communities. We promote eye health by running public health awareness campaigns. We also work in partnership with organisations across Wales to provide local services.

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