

## Economic life and living standards

### Key facts from the Life Opportunities Survey interim results, 2009/10

The Life Opportunities Survey (LOS) is a new large scale longitudinal survey of disability in Great Britain. Interim results from the first year of the two year baseline survey were published on the 9<sup>th</sup> December 2010(1) and the information below presents some of the key facts from this report. In addition to these results, presented in boxes are some of the findings from the qualitative research that was commissioned to complement the statistics provided by the LOS(1).

The information below explores how households are managing financially.

#### Financial burden of loan repayments

- As seen in Table 1, households with at least one person with impairments(2) were almost twice as likely as households with no people with impairments to find the repayment of loans a heavy burden (27 per cent and 15 per cent respectively).
- These findings are the same when using the Disability Discrimination Act (DDA) definition of disability(2).

**Table 1: Financial burden of loan repayments by household impairment status, 2009/10**

	Percentage of	
	Households without any people with impairments	Households with at least one person with impairments
	%	%
A heavy burden/struggle	15	27
A slight burden/struggle	37	33
Not a burden/struggle at all	48	40

Source: Office for National Statistics

1 See <http://www.odi.gov.uk/disability-statistics-and-research/life-opportunities-survey.php> for more information.

2 Please refer to the definition of DDA disability and adults with impairments included in Chapter 1 of the LOS Interim Report, 2009/10.

### **Ability to afford household expenses(3)**

- Households with at least one person with impairments were more likely than households with no people with impairments to be unable to afford the usual household expenses.
- Around a third (32 per cent) of household with at least one person with impairments could not afford an annual week's holiday away from home compared to a fifth (20 per cent) of households without any people with impairments.
- Similarly, households with at least one person with impairments were less able to afford to pay for an unexpected, but necessary, expense of £500 than households without any people with impairments (38 per cent and 26 per cent respectively).

### **Reasons for household having difficulty managing financially**

- Limited income was the most common reason given for difficulty managing financially by households with at least one person with impairments (83 per cent). This was also the most common reason given by households with no people with impairments (78 per cent).
- Among households with at least one person with an impairment 16 per cent reported costs related to a health condition, illness or impairment or disability as a reason for difficulty managing financially.

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3 The list of expenses included has been constructed to reflect consumption of goods and activities that are typical in a society at a given point in time, irrespective of people's performance with respect to these items. These questions are also asked in the Family Resource Survey (FRS) and the General Lifestyle Survey (GLF).