

## Economic life and living standards

### Key facts from the Life Opportunities Survey - Wave one results, 2009/11(1)

The Life Opportunities Survey (LOS) is a large-scale longitudinal survey of disability in Great Britain. Results from the full first wave of the survey were published on the 8th December 2011 and the information below presents some of the key findings from this report. The report and the key findings below update the interim findings that were published in December 2010 based on the first half of wave one interviews.

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 impairment(2) were significantly more likely to find the repayment of loans a heavy burden than households with no people with impairment (27 per cent and 14 per cent respectively).

These findings were similar when using the Equality Act definition of disability(2).

**Table 1: Financial burden of loan repayments for households by household impairment status, 2009/11**

<b>Financial burden</b>	<b>Percentage of households without any people with impairment</b>	<b>Percentage of households with at least one person with impairment</b>
A heavy burden/struggle	14	27
A slight burden/struggle	38	34
Not a burden/struggle at all	48	40

Source: Life Opportunities Survey Wave One Results, 2009/11

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

Households with at least one person with impairment were more likely than households with no people with impairment to be unable to afford the usual household expenses.

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1 [http://statistics.dwp.gov.uk/asd/asd1/los/index.php?page=los\\_wor](http://statistics.dwp.gov.uk/asd/asd1/los/index.php?page=los_wor)

2 Please refer to the Introduction of the Life Opportunities Survey Wave one report, 2009/11, for the definitions of impairment status and Equality Act disability status.

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 preferences with respect to these items. These questions are also asked in the Family Resource Survey and the General Lifestyle Survey.

33 per cent of households with at least one person with impairment could not afford an annual week's holiday away from home compared to 20 per cent of households without any people with impairment.

Similarly, households with at least one person with impairment were less able to afford to pay for an unexpected, but necessary, expense of £500 than households without any people with impairment (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 impairment (84 per cent). This was also the most common reason given by households with no people with impairment (76 per cent).

Among households with at least one person with impairment, 14 per cent reported costs related to a health condition, illness or impairment as a reason for difficulty managing financially.