

# Pensioner Material Deprivation

23 May 2012

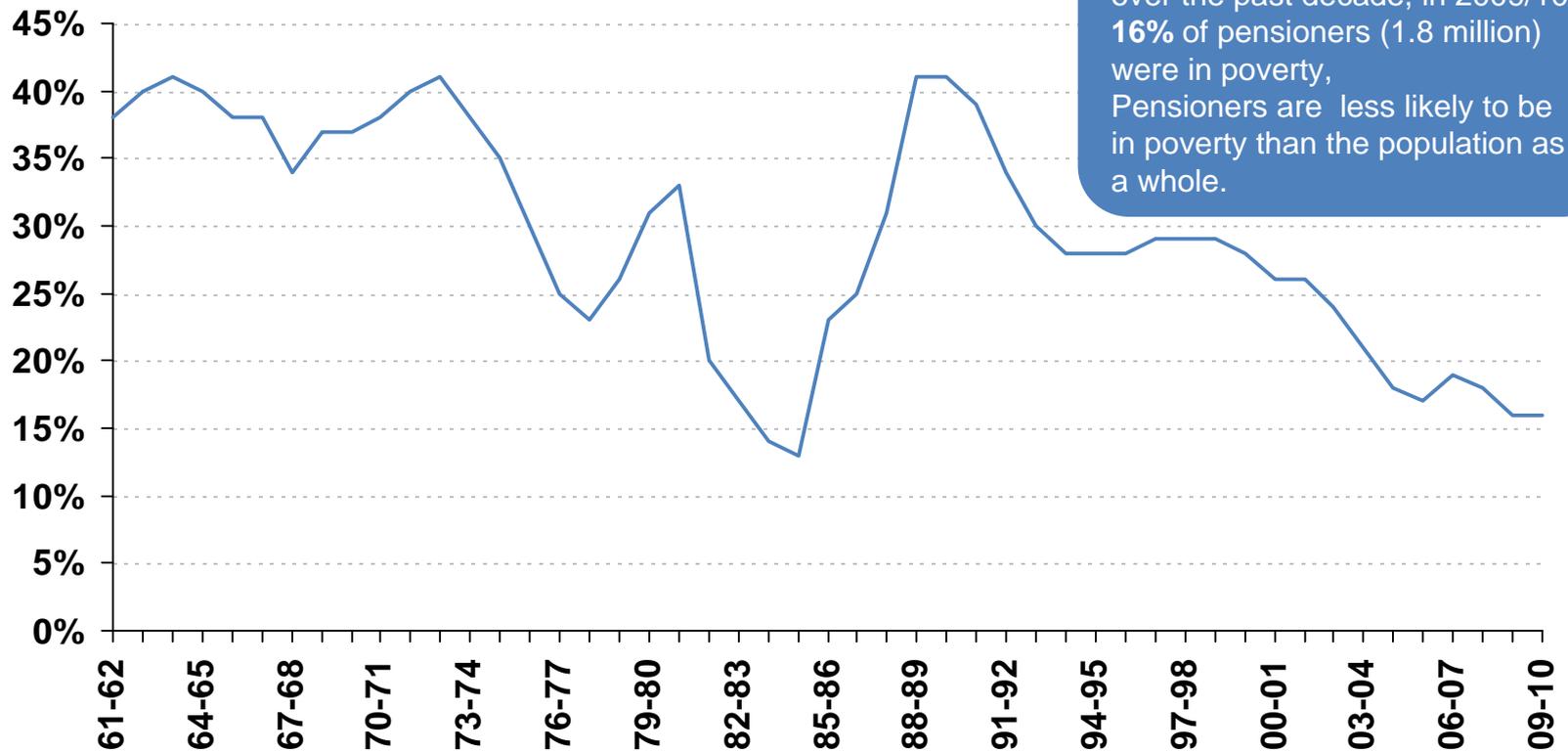
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## What we'd like to talk about

- Why we measure material deprivation
- The material deprivation questions
- How the indicator works
- What the statistics tell us
- Tackling the causes of material deprivation
- Over to you

# Pensioner poverty has been reducing ...

Pensioner poverty – percentage with income below 60% median income, After Housing Costs are taken into account



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## But there is a wider picture ...

- We measure poverty through low income, but:
  - no one indicator can capture everything
  - poverty is about more than low income
- Our Material Deprivation Indicator uses a set of questions about goods, services and experiences to capture low standard of living
- It is a more direct measure of living standards
- Gives greater depth of information about older people's experiences of poverty

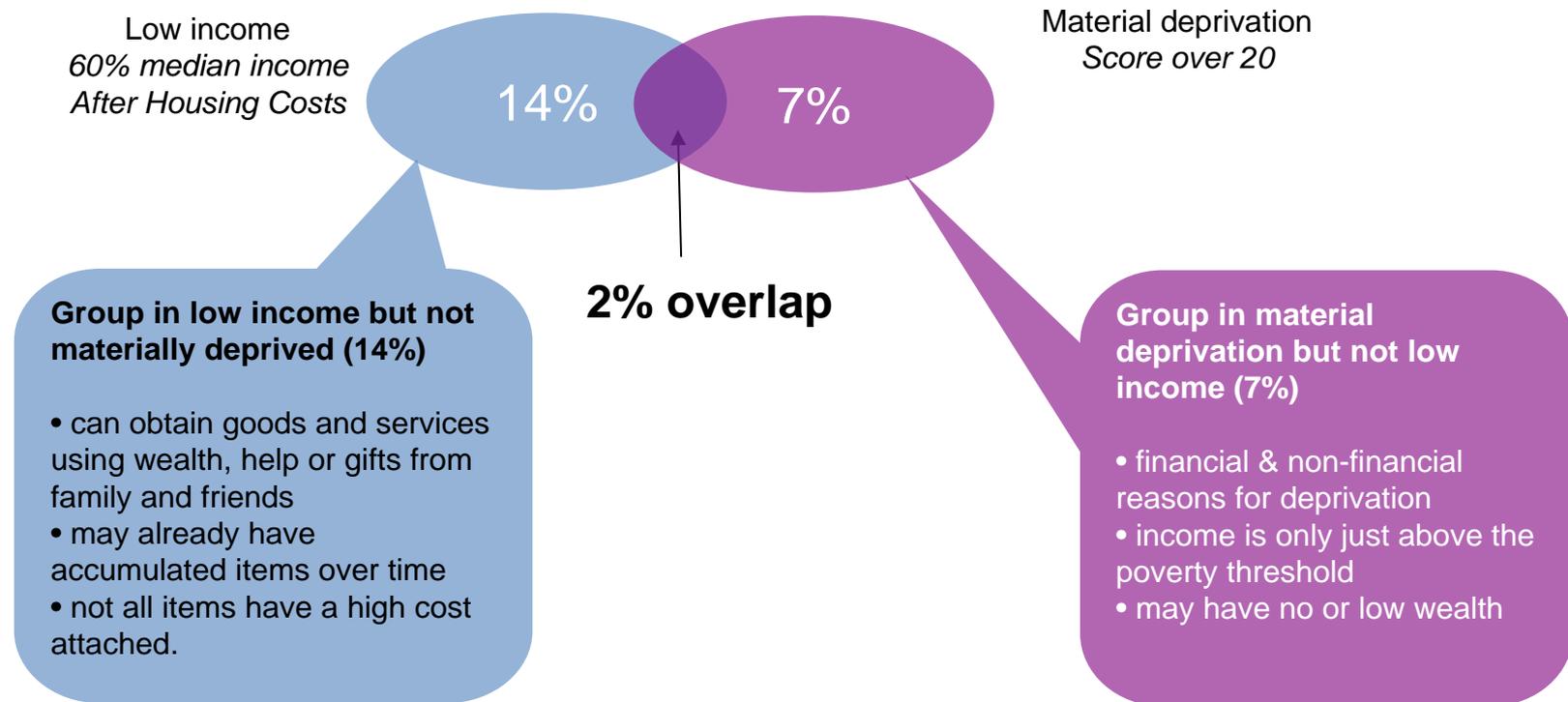
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## The material deprivation questions

- 15 items judged to be the best discriminators of deprivation, such as:
  - would you be able to replace your cooker if it broke?
  - do you take a holiday away from home for a week or more at least once a year?
  - do you go out socially at least once a month
- Does individual have item? If not, why?
- Reasons for not having an item go beyond “don’t want”/”can’t afford” with options such as:
  - “ill health / disability prevents me”
  - “no-one to do this with or help me”
- Responses are combined into a single indicator

# Results – 2009/10

- 9% pensioners (0.9 million) materially deprived
- 16% pensioners in low income



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## Developing themes

- We have grouped the material deprivation questions and reasons given into various ‘themes’: resilience to financial shocks; basic aspects of living; social inclusion and participation; housing; health/disability; finances
- This enables us to look at:
  - are certain ‘types’ of deprivation more common?
  - are some groups more susceptible to particular ‘types’ of deprivation?
  - is there a ‘hierarchy’ of deprivation in which pensioners are more likely to lack particular types of deprivation than others?
- Reinforces view that responses should take a wider view, seeking to tackle the causes of material deprivation, rather than focus on 15 specific items

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## Tackling the causes of material deprivation

- Deprivation can be caused by financial or non-financial reasons. Policies to improve **incomes** are important, but are only part of the solution
- Need to work across and beyond Government. Important role for all sectors, communities and individuals to play in addressing wider issues such as: ill health; low wealth; social isolation
- Focus on broader themes within the material deprivation indicator such as:
  - **resilience to financial shocks**, eg ability to repair/replace a high cost item or pay an unexpectedly large bill
  - ability to maintain a **decent, safe home** that is appropriate to their needs;
  - **social inclusion and participation** including items and services that help make it possible for individuals to participate in society;
  - ownership of and access to **basic material goods** that are important for health living
  - overcoming difficulties caused by **ill-health** and **disability**

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## Examples of initiatives that contribute to tackling material deprivation

- **DWP Visiting.** As well as benefits advice, DWP Visiting works with core partners in local communities to identify, reach and join up services for vulnerable customers
- **Combining to Care pilot** in Manchester. Over 20 partners worked together to test ways of helping older people. Initiatives included:
  - printing ‘keep warm and well’ messages on pharmacy bags that were distributed through 80 pharmacies;
  - training programme to help partners identify and help vulnerable people;
  - trialling a dedicated freephone number – ‘Care to Chat’ – to bring together isolated older people
- **Active at 60 Community Agents.** Volunteer *Community Agents* help older people become more physically, socially and mentally active. Activities are designed to meet the needs of the local community
- **Age Action Alliance** - an independent alliance of organisations from across all sectors focused very clearly on finding practical means to improve the lives of older people

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## Over to you . . . .

- Do these themes resonate with your understanding or with what older people may have told you they are concerned about? Are there other key themes?
- What activities are already underway that impact on tackling the causes of material deprivation at a local level?
- How will these activities impact on individuals/communities?
- How do you identify vulnerable older people and target help?
- How will you be able to use the indicator in your work area? Can you use the indicator to reinforce work you're already doing? Do you need anything from us to help this?

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# Annex

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# Pensioner material deprivation questions

## Family Resources Survey Pensioner Material Deprivation questions

### A) First set of questions (Yes/No response):

- 1 Do you eat at least one filling meal a day?
- 2 Do you go out socially, either alone or with other people, at least once a month?
- 3 Do you see your friends or family at least once a month?
- 4 Do you take a holiday away from home for a week or more at least once a year?
- 5 Would you be able to replace your cooker if it broke down?
- 6 Is your home kept in a good state of repair?
- 7 Are your heating, electrics, plumbing and drains kept in good working order?
- 8 Do you have a damp-free home?
- 9 Is your home kept adequately warm?
- 10 Without cutting back on essentials, are you able to pay regular bills like electricity, gas or Council Tax?
- 11 Do you have a telephone to use, whenever you need it?
- 12 Do you have access to a car or taxi, whenever you need it?
- 13 Do you have your hair done or cut regularly?
- 14 Do you have a warm waterproof coat?
- 15 Would you be able to pay an unexpected expense of £200?

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## Pensioner material deprivation questions (cont)

**B) If answered no at Q1-14, ask follow up question for each relevant response:**

- ***Why do you not/would you not be able to [item where no stated at Q1-14]?***
  - I do not have the money for this
  - This is not a priority for me on my current income
  - My health/disability prevents me
  - It is too much trouble/too tiring
  - There is no one to do this with or help me
  - This is not something I want
  - It is not relevant to me
  - Other
  - Don't know

**C) If answered yes at Q15, ask follow up question:**

- ***How would you pay for this [unexpected expense of £200]?***
  - I would use my own income but would need to cut back on essentials
  - I would use my own income but would not need to cut back on essentials
  - I would use my savings
  - I would use a form of credit (e.g. credit card or take out a loan)
  - I would get the money from friends or family as a gift or loan.
  - Other
  - Don't know