

**YEARS AHEAD:**  
*The North East  
Forum on Ageing*



# **YEARS AHEAD TASK GROUP REPORT THE PENSIONER MATERIAL DEPRIVATION INDICATOR**

**Produced and written by**

**The Newcastle Initiative on Changing Age, Newcastle University**

**on behalf of**

**Years Ahead, the North East Forum on Ageing**

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# 1. EXECUTIVE SUMMARY

## INTRODUCTION

Years Ahead is the North East of England Forum on Ageing and exists to strengthen and represent the voice of the region's older people on the issues that they deem important. Years Ahead has identified pensioner poverty as a key issue in the North East and the Forum decided to examine the Government's Pensioner Material Deprivation Indicator to understand how relevant the Government's new method of assessing deprivation is to the lives of pensioners in North East local communities. Importantly, Years Ahead also wanted to find out what related policy ideas older people have to tackle material deprivation in our region.

## YEARS AHEAD FINDINGS

Years Ahead consulted extensively with older people and organisations that represent older people in the North East on the agenda of pensioner material deprivation. The key findings of the consultation included:

- **Support for the Government's Indicator:** The consultation identified that there was overwhelming support for the Government's indicator as a good way of measuring the quality of life of older people.
- **The Relevancy of the Indicator in Local Areas of the North East:** The indicator is relevant to older people in the North East, but will only be worthwhile if something is done with the findings and is publicised by decision makers locally and nationally to allocate resources and develop services to support older people in need.
- **Views on the Government's Questions and Survey:** Although the indicator's questions and survey are well designed, a number of the questions need wording and should be revised to better reflect the everyday lives of older people. The important topics of insurance, social and health care budgets, lifelong learning and ICT resources should also be included in the survey.
- **Views on the National Results and the Availability of Data for Local Areas:** The national results do not reflect the experience of older people in the North East and potentially miss variations in geography, differences between rural and urban areas and age cohorts.
- **Ideas for Related Policy Development Related to the Indicator:** Pensioner material deprivation can only be addressed if a number of other policy areas are effectively addressed, including fuel poverty and concessionary travel.

## YEARS AHEAD RECOMMENDATIONS

Taking into consideration the findings of Years Ahead's consultation and associated work on the topic of pensioner material deprivation, Years Ahead concluded the following recommendations they would like to see taken forward on the agenda:

- **A Formal Request for a Government Response** to Years Ahead's report recommendations by September 2013.
- **Change the Pensioner Material Deprivation Indicator Title.** Terms such as senior, older people or in fact 65 plus (if that is the age range the indicator addresses) would be more illustrative and avoid stereotyping the agenda.
- **Amend the Indicator's Question Set** to better reflect the experiences of older people and guard against ageism in the questions.
- **Include Additional Important Indicators of Material Deprivation** that are important elements of everyday 'pensioner' life and key indicators of older people's experience. These are insurance coverage, social and health care budgets, lifelong learning and ICT resources.
- **Rethink the Analysis Focus of the Indicator's Data** to illustrate the different responses between regional/local geographic areas, different age cohorts and single/multi occupancy households.
- **Open up the Availability of the Indicator's Data locally** to assist key organisations and decision makers, such as Clinical Commissioning Groups and new Police and Crime Commissioners.
- **Improve the Communication of the Indicator Results** to further promote and publicise the results and demonstrate how they are being used to guide Government policy and development.
- **Address and Prioritise Policy Areas Associated with the Indicator** including age friendly communities, third sector service provision, the involvement of older people in decision making, fuel poverty, concessionary travel and a fair state pension.

## **2. INTRODUCTION TO YEARS AHEAD THE NORTH EAST FORUM ON AGEING**

The North East Regional Forum on Ageing (Years Ahead) was launched in January 2005 to influence key policy and decision makers concerned with demographic change and ageing, and to promote partnership working to advance such issues. It consists of a network of public, voluntary/community and private sector bodies operating at a local and regional level and is linked through a Partnership Board, of which at least half of the voting representatives are older people appointed by their respective local older people forums and organisations.

The main aim of Years Ahead is to bring together organisations operating at a local area and within the North East to identify and promote issues relating to:

- Changes in the age-structure of the regional population, and the implications of these changes at all levels
- Factors which influence the health and wellbeing of older people, including social attitudes and perceptions of ageing.

The objectives of Years Ahead include:

1. Bringing together organisations to ensure there is a common understanding of the key issues and trends around ageing and demographic change
2. Monitoring the impact of demographic change, including economic, environmental and social conditions, in the North East
3. Developing partnership working between organisations and across sectors, including dialogue with other communities of interest affected by demographic change
4. Providing a forum to share and promote best practice and through this to stimulate innovation, service and other improvements and new opportunities for older people
5. Encouraging the involvement of older people in, for example, economic activity, planning and political processes, and the research required to inform and implement

### **3. PURPOSE OF THE REPORT**

The purpose of this report is to document the findings of Years Ahead's North East older people's consultation on the development of the Government's pensioner material deprivation indicator. The report will analyse the consultation findings to make key recommendations Years Ahead would like to see taken forward on the agenda of pensioner material deprivation.

Pensioner poverty and the effect of the recent public funding cuts are high on the agenda of Years Ahead. The Forum recently concluded a Task and Finish Group on the uptake of Pension Credits and the Forum has also (with support from an initial report from Newcastle Elders Council) highlighted how public sector funding cuts are impacting on the lives of older people in the region (much more than other English regions) at a recent UK Advisory Forum on Ageing meeting with Ministers.

Following these activities Years Ahead decided to examine the Government's new pensioner material deprivation indicator. Material deprivation refers to the inability for individuals or households to access those consumption 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. The Government's new material deprivation indicator uses a set of goods, services and experiences to capture low standards of living and is designed to complement existing income-based measures.

It is hoped that the indicator will be a new way of measuring older people's quality of life and capture wider elements of everyday pensioner life that many people take for granted but are in fact key indications of older people's experiences. The Government hopes that the indicator will provide a complementary perspective on poverty to that provided by conventional income measures.

Years Ahead wants to understand how this indicator plays out in the North East, whether it is relevant to the lives of older people in our local communities and what related policy ideas older people have to tackle material deprivation in our region.

#### 4. CONSULTATION METHOD

Years Ahead consulted extensively with organisations in the North East on the agenda of pensioner material deprivation and the Government's associated indicator. Years Ahead was keen to utilise every resource at its disposal to ensure the evidence base that contributed to the report's findings and recommendations was robust.

The primary data was collected via the Years Ahead Partnership Board network. A 3 month period was given to Board members to consult with their local networks on 12 key questions decided by the Years Ahead Board. These 12 questions are attached as Annex A to this report. The 12 key questions focused on identifying information from older people in the North East on the following areas related to the indicator:

- The relevancy of the indicator in local areas of the North East
- Views on the Government's questions and survey
- Views on the national results and the availability of data for local areas
- Ideas for related policy development related to the indicator

Years Ahead agreed a consultation approach which meant that Years Ahead Board members (and particularly older people representatives on the Board) would complete the consultation in local areas. It was thought that this would ensure the most honest and complete responses from local networks rather than a professional with potentially inbuilt bias or vested interest asking questions. In total 10 Board organisations responded to the Years Ahead consultation. Details of those organisations that responded are included below:

<b>Name of Years Ahead Representative</b>	<b>Organisation</b>	<b>Area covered in the North East</b>
<b>Esther Ward</b>	Gateshead Older People's Assembly	Gateshead, Tyne and Wear
<b>Bill Ions</b>	Newcastle Elders Council	Newcastle upon Tyne, Tyne and Wear
<b>Audrey Lax</b>	Darlington GOLD	Darlington, County Durham
<b>Joan Knox</b>	Older Peoples Engagement Network - North Tyneside	North Tyneside, Tyne and Wear
<b>Mark Greenfield</b>	50+ Action Group - Sunderland	Sunderland, Tyne and Wear
<b>Madeleine Elliott</b>	Age UK Northumberland	Northumberland
<b>Norman Jemison</b>	Northern TUC - Pensions Advisory Group	North East Region
<b>Robert Pinkerton</b>	National Pensioners Convention	North East Region
<b>Sean Fahey</b>	North East Pensioners Association	North East Region
<b>Carol Nevison</b>	WRVS	North East Region with particular responses from Middlesbrough and Darlington

As demonstrated in the above summary, Years Ahead were successful at obtaining information from every sub-region of the North East region Northumberland, Tyne and Wear, Durham and Teesside. From the responses received we estimate that approximately 150 older people were directly involved in responses.

In addition, to ensure the highest possible response from across the region a special meeting of the Years Ahead Board was convened to consider a draft of this report to strengthen the representation of local older peoples' voices in the final report. A number of additional comments and thoughts from the older people representatives were then included in this final report.

Board members also consulted their local networks using different methods including:

- Organising of special local older people meetings to discuss the questions;
- Consulting professional networks who work in support services accessed by older people;
- Visiting local community groups of older people – lunch clubs and other social events;
- Addressing the questions as part of another community group such as Local Health Network; and
- Discussing the questions as part of a formal meeting of a local organisation.

To ensure a robust Years Ahead evidence portfolio for this report additional comments and verification to support the report's findings and recommendations were also included from the following two sources:

1. **2012 Years Ahead Annual Event:** Years Ahead's annual event was held on 23<sup>rd</sup> October 2012 and was attended by over approximately 100 older people from across the North East. A key part of the Years Ahead annual event included discussing the issues and experiences that older people have in local areas in the region and how Years Ahead could work together with local organisations' on the agenda. Many delegates raised the issue of pensioner poverty and this information has been used to further support the report's findings.
2. **Years Ahead's 2011 Pensioner Credit Task Group:** Years Ahead coordinated a Task Group on the uptake of Pensioner Credit in May 2011 which included key associated findings and recommendations related to material deprivation. Therefore, these findings and recommendations have been used to further substantiate the findings and recommendations in this report.

**A Strong North East Consensus:** We shall highlight in this report where local respondents have commented on a particular topic or issue to substantiate the report's findings and recommendations. However, it should be noted that there was a great deal of consensus in the responses we received from the region's older people and many of the responses highlighted similar issues and ideas regardless of geography or socioeconomic background. We believe the strong consensus amongst the region's local areas and older people validates the findings and recommendations in this report and demonstrates the united voice of older people in the North East on the issues that they deem important.



## 5. YEARS AHEAD FINDINGS

A key finding of the consultation was the wide reaching support from the Years Ahead network for the indicator. This was well summarised in comments from Years Ahead's Older People Representative from North Tyneside,

*'It needs to be done. Nobody knows how older people live day by day as they grow older. Many still say they can manage but it is pride...research must be continued. Older people feel ignored. It is important to recognise that issues regarding material deprivation affect quality of life for older people. This indicator may achieve this.'*

Therefore, Years Ahead welcomes the Government's introduction of the pensioner material deprivation indicator as it a good way of measuring the quality of life of older people. There was a lot of support for the Government's recognition that poverty should not always be defined by a monetary value. The Sunderland 50+ forum members reinforced support for the Government's attempt to examine deprivation through the indicator,

*'People with finances can still be materially deprived e.g. lack of bus services/provision for elderly people and dangerous roads/busy roads unable to cross safely.'*

There was also support from Newcastle Elders Council on the attempt at examining poverty in a different and innovative way,

*'It's very important to get the idea across that poverty is much wider than low income.'*

Although there was much support for the Government's indicator there was also a large number of experiences, thoughts and practical suggestions raised by respondents in the consultation process that need to be highlighted. These consultation findings are grouped in to the following areas which reflect the question areas Years Ahead consulted the region's older people on:

- The relevancy of the indicator in local areas of the North East
- Views on the Government's questions and survey
- Views on the national results and the availability of data for local areas
- Ideas for related policy development related to the indicator

A summary of the main findings of the Years Ahead consultation can also be found attached to this report as Annex B.

- **THE RELEVANCY OF THE INDICATOR IN LOCAL AREAS OF THE NORTH EAST**

There was a general agreement that the indicator was relevant to older people in the North East. Many older people have enough income for routine living but lack the financial resilience and ability to cope with extraordinary or emergency situations. It is likely that this would change with age as reserves will be eroded with time. It would therefore be helpful for analysis to consider the age of respondents.

Respondents thought the indicator was particularly relevant to those living on their own and would therefore like to see more analysis differentiate between single and multiple occupancy households. Respondents also felt that the topics of home repairs and damp free homes were of particular relevance to older people.

There was a clear message from all respondents that the indicator is only worthwhile if something is done with the findings. There was also a healthy amount of suspicion and cynicism about the indicator and how it will be used by Government. The North East Pensioners Association stated that,

*'Identifying the indicator is the first step, providing the means to meet these needs is the second and most important step.'*

The Northumberland Years Ahead representative also raised the need to ensure action from the indicator,

*'It will be worthwhile if they do something with it and not leave it to gather dust on a shelf.'*

This thinking led some respondents to question why money was being spent on the indicator and whether the money would be better spent in other areas. Growing Older Living in Darlington (GOLD) made this comment,

*'There was significant agreement that it is a waste of time to be finding out about people's situations and that the basic pension should be increased.'*

Respondents wanted to see the indicator more widely publicised and to see more government action resulting from the indicator findings. In writing this report the Newcastle Initiative on Changing Age used an online search engine to look for information about the indicator. Beyond a few entries from the DWP website and news articles on the Minister's launch in 2011 there is very little public information available about the indicator or what has been done with the most recent results. Therefore, the communication of the results and relevant policy development linked to the indicator must be a key focus for future Government activity on the indicator if it is to be recognised and relevant to older people and the organisations that represent them.

Respondents were also keen to see how the indicator could be better used by not just Government but by other organisations (in particular the Third Sector who run many

services that older people access) to allocate resources and develop services to support older people in need.

The relevancy of the indicator also changes within local areas and this was a key issue raised by many of the forums. In particular WRVS respondents from Teesside highlighted that they felt Middlesbrough was *'worse than most places'* for older people in material deprivation and that there was a divide between North and South regions in England,

*'...the indicator is relevant to this area (Teesside) as the North generally is less affluent and more dependent on public services and therefore more affected by recent government cut backs.'*

For the indicator to be useful at this level, it would need to be both available and meaningful at a local level.

Newcastle Elders Council questioned the title of the indicator and in particular they found the word 'pensioner' problematic,

*'There was a consensus that the word pensioner is problematic for several reasons. One problem is that pensioner is a vague term – who are being referred to? People over a particular age, people in receipt of the State Retirement Pension, people eligible to receive the State Retirement Pension? It simply isn't clear. A second problem is that the term pensioner is a pejorative one.'*

The Elders Council could not find consensus on an alternative term. Some preferred 'senior' others 'retired'. The terminology used would be dependent on the purpose to which the indicator was primarily intended. Is the Government using the word 'pensioner' to mean someone 65 years old plus? If so should the indicator be called the 65+ material deprivation indicator? Could the indicator be renamed to better articulate what it covers?

Interestingly, to try and encourage as many Elders Council members to attend they called the meeting 'Comfortable lives?' to try and better articulate what would be covered in the meeting. They felt this would be more appealing to members instead of 'pensioner material deprivation'. A lot could be learned from this approach.

- **VIEWS ON THE GOVERNMENT’S QUESTIONS AND SURVEY**

Most respondents felt that the questions and survey were well designed but felt that the questions could be refined. There were a variety of ideas for how they could be improved. The below suggestions are based on the experiences and ideas of respondents:

<b>SURVEY QUESTIONS</b>	<b>YEARS AHEAD SUGGESTIONS</b>
<b>Question One</b>	It was suggested that this question should say ‘hot’ meal a day and include factors such as whether it was nutritional. The following was suggested by the Sunderland 50+ Forum, <i>‘Do you eat a healthy balanced, varied diet every day? (it should not be about a one filling meal, ignores the given health advice...needs to capture the right health &amp; nutritional values)’</i>
<b>Question Two and Three</b>	Many respondents thought that social/family/friends contact once a month was too long a period to go without social contact. It was suggested that the question should ask whether they can ‘weekly’ or ‘which satisfies your requirements’.
<b>Question Five</b>	Not everyone has a cooker, some people rely on a microwave and a fridge is also an important item for older people. These should be included within this question.
<b>Question Six</b>	Could this question capture whether the person is a home owner or not? This could have a key bearing on their resilience to handle emergency situations. Sunderland 50+ Forum suggested the question could read, <i>‘Are you able to keep your home in a good state of structural and decorative order without depleting financial resources to an unsatisfactory level?’</i>
<b>Question Eight</b>	Some older people live in small spaces and flats and may not be aware of damp that threatens their house from neighbouring accommodation.
<b>Question Nine</b>	There was a lot of support for the relevancy of the question but many thought the term adequate was too vague.
<b>Question Twelve</b>	Respondents questioned the motive for question 12 and suggested that public transport, affordability and access to it should also be included. It was emphasised that having access to and being able to afford a taxi or car are different and the question could blur this important distinction and lead to incorrect results. Sunderland 50+Forum suggested that the question simply reads, <i>‘Are your transport needs met?’</i> to include all transport options.  Furthermore, many respondents highlighted that an important question is on how close and accessible key resources/facilities are. For example, a post office, shops etc. This would be of particular importance in rural areas.

SURVEY QUESTIONS	YEARS AHEAD SUGGESTIONS
Question Fourteen	Respondents noted that an older person may have a warm coat but it may be old and in desperate need of repair. The question should enquire about the condition/age of the coat.
Question Fifteen	Respondents questioned whether the figure of £200 was too low. WRVS Teesside respondents noted, <i>'...the figure of £200 for unexpected expense was not enough as replacement of most domestic appliances and repairs to their (older people) home would be considerably more than this.'</i> This leads to questions of how this amount was decided and whether it could be raised. Respondents also questioned whether the survey should include questions on debt which would link to how resilient they are to handle unexpected expenses.

Responses to a number of these questions indicated a general concern that the indicator was developed with potentially ageist built in assumptions that the standard and quality of life to be expected by older people should be less than that expected by for example younger benefit recipients.

Respondents suggested more thought was needed on questions that address an older person's home and living accommodation. Years Ahead respondents highlighted the diversity of the living situations of the older people they consulted. For example, in Northumberland the Years Ahead representative consulted people who lived in sheltered housing which meant their utility bills were included in the rent so they would not necessarily know if they were in fuel poverty. In addition, there was a general perception that the indicator questions on housing presumed those older people who owned their home were less materially deprived than those who did not which is not always the case, especially given how expensive home repairs can be. This was highlighted by the Sunderland 50+ Forum response,

*'(The Indicator) does not really capture the increasing concerns of rising heating costs, or the costs of keeping the home in a good state of repair.'*

There are 4 additional question areas that respondents believe should be included in the survey. The omission of these areas allows the stereotypes and perceptions of what older people do and offer society to persist both in Government policy development and older people's perceptions of themselves. They are all important wider elements of everyday 'pensioner' life that have been omitted from the indicator to date. The 4 elements are:

- 1. The Availability of Insurance:** A question on insurance and the level of coverage older people may have to deal with emergencies etc. Identifying the level of insurance older people could be very valuable in developing services and policy. This is important because decisions around insurance indicate priority decisions between

current quality of life and resilience but would also reflect the ongoing issue for older people in accessing good insurance coverage.

- 2. Social and Health Care Budgets:** Personal social and health care budgets are increasingly important elements to some older people's lives and are a determining factor in their quality of life. For many, there may be tradeoffs between accessing normal expectations of quality of life and meeting their healthcare needs. It is important that the survey captures this within either the existing questions or as an additional question.
- 3. The Availability of Lifelong Learning:** The access/availability/affordability of lifelong learning and education for adults is omitted from this survey. Lifelong learning is a key area for quality of life, socialisation and resilience at any age and ultimately a determining factor in people's health. Opportunities, affordability and access to lifelong learning should be a key question area in the survey.
- 4. The Availability of ICT Resources:** Access/availability/affordability of computers, mobile phones etc. are increasingly important to older people and should be a key question in regards to deprivation as it would be for younger people. This was raised by the North East Pensioners Association, *'Questions about those who owned computers and could use them effectively it was thought may be indicative of those who were denied access to the internet highways and communication with their extended families and internet communities as well as to important sources of information and guidance.'*

A number of respondents also highlighted the reluctance of many older people to admit to certain circumstances they are in and that their own perceptions mean they may not rate certain conditions as bad, whilst others would. This could be said of respondents of any age who may not want to admit certain situations or people who have low expectations of what they class as 'adequate' etc. In particular, Gateshead Older Peoples Assembly raised this issue,

*'Concern that older people would not truly admit that they were materially deprived as a matter of pride...Basic and essential needs are very different from one person to another.'*

One suggestion for resolving this issue was to reorganise the default answer list as detailed by Newcastle Elders Council,

*'A point was made about the questionnaire design. It occurred to the group that if one of the answers people can choose is always 'cannot afford it' and the response appears as the first option then that response is more likely to be selected by respondents as the easiest option. The suggestion was made to perhaps redesign the questionnaire so that respondents have to read each question and set of responses carefully before they answer.'*

Not surprisingly an issue highlighted by every single respondent was the recent cuts in public funding and related closure of services and provisions. Most respondents felt it was

important to get a better understanding of older peoples thoughts for the future and this was raised, in particular, by the Northern TUC Pensions Advisory Group,

*'...there are no questions as to whether or not the individual feels their standard of living is rising or falling...this would give an interesting insight in to how older people were feeling about their situation and give a useful indication of wellbeing...'*

Business surveys place great store by the confidence with which businesses view the future. The confidence that older people feel about their future standard of living will reflect their behaviour and the way in which they will prioritise current and potential future needs.

- **VIEWS ON THE NATIONAL RESULTS AND THE AVAILABILITY OF DATA FOR LOCAL AREAS**

The majority of respondents were surprised at how low the level of pensioner material deprivation was in the national results. WRVS Teesside responded that,

*'They thought the figure should be higher based on their own experience and a majority of friends and family in this age group would have to juggle income to afford to pay for goods and services, particularly if they had unexpected expense.'*

It was also noted that since the data was collected the economic situation had rapidly worsened for many older people. The North East Pensioner Association stated,

*'Not completely convinced they do tell the changing story. Since the economic crash and the austerity measures imposed in the last 2 years deprivation is becoming more visible in our households and in our streets. The elderly are casualties who often suffer in silence in the discomfort of their own homes.'*

People of pensionable age are a far from homogenous grouping and it is likely that substantial averaging, particularly over wide geographical area would result in the resilience available to the recently retired disguising significant difficulties for the oldest old.

There was also a concern that by only making national results available that the results could potentially water down the results in some of the worst off areas of the country. The issue of the North/South divide was again raised and there was concern that any national data did not properly reflect the reality of material deprivation of older people in the North East. In addition, the issue of rural/urban areas and the difference in results was also raised in question to the national results. The Northern TUC Pensions Advisory Group highlighted the difference for older people living in rural areas to urban areas,

*'Higher numbers in regions with a large rural hinterland live on basic pension, often in older housing stock, with reduced access to public transport, and have a more restricted access to social and leisure activities.'*

There was a lot of support for obtaining this data to help inform and develop services and allocate resources effectively to support older people in material deprivation within local authority areas. Newcastle Elders Council commented,

*'If we had this type of data available at City level it would be useful to inform how we use resources.'*

It was suggested that information could be useful to Third sector organisations that offer vital services to older people. It was also suggested that emerging Health and Well Being Boards, Clinical Commissioning groups, new Police and Crime Commissioners and Local Enterprise Partnerships could find the information valuable in allocating resources more effectively. It was suggested that the data could play a vital role in helping decision making



on preventative policies and services in relation to older people including health and resilience.

However, many respondents weighted their interest in the regional and local use of the data with the reality of funding the indicator. There was no agreement on who should be responsible for funding the indicator but the benefits of obtaining such information was widely supported.

Another key issue with the results for respondents was on the limited breakdown of the data between age cohorts. Newcastle Elders Council raised this issue,

*'One of the problems is that the survey is covering a huge age range – what are someone's experiences when fairly active won't compare so easily to someone who is ill or housebound. Generally but not always there is a difference depending on age – the older people are there is more likelihood that they are going to be less mobile which will mean they find it harder to access goods and services at reasonable costs and their living costs will be higher. The survey doesn't seem to take any of these factors into account and it means that some differences will be missed between age cohorts and between people depending on their health status.'*

A key message from Years Ahead is the need to not treat all older people as the same. There is a wide variety of needs and situations between age cohorts and within age cohorts. Years Ahead would be keen to see data that examines the potentially different results between age cohorts.

- **IDEAS FOR RELATED POLICY DEVELOPMENT RELATED TO THE INDICATOR**

Taking in to consideration all of the responses from the consultation and other Years Ahead information sources the following policy areas and policy ideas have been suggested in relation to tackling material deprivation amongst older people.

**Develop Age Friendly Communities and Partnership Working:** Years Ahead has supported the emergence of a city and community agenda on ‘age friendly communities’ and particularly the importance of age friendly built environments was noted at the 2012 Years Ahead annual event,

*‘There is a need to make public places and buildings more age friendly. For example, more seats, more toilets, labelling, signage etc.’*

The Northumberland Years Ahead representative also raised the importance of partnership working to deal with the issues of pensioner material deprivation,

*‘We need to look quickly at the development of age friendly communities so that everyone plays a part and not just older peoples service providers.’*

Developing age-friendly city and communities and associated partnership work could be an innovative policy focus for dealing with pensioner material deprivation. Newcastle is a leading example of how partnership work between the Council and different sector partners is creating an Age Friendly Newcastle. The age-friendly city is a World Health Organisation (WHO) concept. Cities who sign up to the WHO programme declare a commitment to ‘creating inclusive and accessible urban environments to benefit their ageing populations’. This includes promotion of both ‘healthy and active ageing and a good quality of life for older residents’. Many of the mechanisms underpinning the delivery of such environments could be delivered through methods coherent with the Future and Smart Cities approaches. Newcastle City Council has signed the ‘Dublin Declaration’ as part of the process of becoming an ‘age friendly city’ and a steering group overseeing the delivery of activity is chaired by Cllr Ann Schofield. The Steering group also comprises membership from the city’s two Universities, both Clinical Commissioning Groups in the City and Age UK Newcastle.

Years Ahead also worked with the Initiative on Changing Age at Newcastle University to successfully sign up all 12 North East Councils to the North East Charter on Changing Age. The Changing Age Charter is a set of 7 age positive principles to guide and develop age friendly strategies and services in North East Councils. More of this type of activity could help to alleviate the issue of material deprivation amongst older people.

**Support Third Sector Service Provision:** In addition to the development of partnership working a key policy recommendation from respondents was on the need to better support

the Third sector which is a key channel of support for older people. Sunderland 50+ Forum recommended,

*'Government need to financially support charities/voluntary groups in supporting them to provide vital help to people.'*

This links to the increasing concern that public funding cuts are negatively impacting on older people in the North East.

**Continue the Involvement of Older People in Decision Making:** The importance of the involvement of older people in decision making is a key Years Ahead priority and older people emphasised the importance of strengthening their voice at the 2012 Years Ahead annual event. The Northern Region National Pensioners Convention also noted the importance of developing older people's voice in their consultation response,

*'Policy development should be done in conjunction with older people from a range of backgrounds along with organisations existing (or funded) to take up issues of concern and find joint resolutions.'*

As is now an infamous phrase coined in the North East by older people *'Nothing about us without us!'* the quality and effectiveness of policy and government indicators such as the pensioner material deprivation indicator will be decided by the level at which older people are consulted with.

**Tackle Fuel Poverty:** Fuel poverty was highlighted as a key policy issue that can help to eliminate pensioner material deprivation. Newcastle Elders Council suggested that *'fuel co-ops...that help people make their money go further should be encouraged and advertised.'*

Gateshead Older Peoples Assembly also noted the need for national and local Government to do more on the cost of fuel bills,

*'Government need to tackle the utility companies to reduce the cost of rising fuel bills.'*

**Continue Concessionary Travel:** A fear of older people representatives at the Years Ahead 2012 annual event and responses to this consultation was the possible removal of concessionary travel and especially the bus pass in the future. There is a substantial fear amongst older people on future Governments abolishing the free bus pass or means testing the benefit. Many older people also fear that the benefits of the bus pass are not fully recognised by Politicians and decision makers and Years Ahead believe its removal would have a detrimental impact on pensioner material deprivation.

Research which indicates the wider benefits of free concessionary travel for older people is already being published. An Imperial College London study<sup>1</sup> (published in 2012) indicated that free bus passes encourage over-60s to be more physically active, whether they are poor

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<sup>1</sup> [http://www3.imperial.ac.uk/newsandeventspggrp/imperialcollege/newssummary/news\\_21-9-2012-10-10-27](http://www3.imperial.ac.uk/newsandeventspggrp/imperialcollege/newssummary/news_21-9-2012-10-10-27)

or wealthy. The study examined data from the National Travel Survey from 2005, the year before free bus passes were introduced, until 2008. The study looked at the travel diaries of 11,218 people with a free bus pass and 5,693 without a pass. During this period the percentage of respondents with a free bus pass increased from 56.8% to 74.7% between 2005 and 2008.

Over the same period there was an increase in the percentage of bus pass holders walking three or more times a week and the study found that these people were more likely to undertake any 'active travel' - which was defined as walking, cycling or using public transport. After analysing different sub-groups of bus pass holders, the study also found that women over the age of 70 and living in urban areas were significantly more likely to use buses and walk three or more times a week than those without bus passes.

Years Ahead are keen to see the most recent research in to the issue used and Years Ahead are keen to deliberate and guide both local and national Government decision making on this important policy area for older people.

**Provide a Fair State Pension Provision:** A fair State Pension was suggested as a related policy area even though it was primarily linked to the financial rather than material deprivation of older people. Years Ahead welcomes the Government's latest announcements to introduce in the future a flat-rate state pension which will assist many pensioners (especially women) in financial poverty. However, Years Ahead are keen to see joined up Government policy development on these two critical areas of pensioner material and financial poverty. Furthermore, Years Ahead's 2011 Pension Credit Task Group highlighted the importance of the uptake of pensioner benefits in their final recommendations which we believe are worth emphasising in this report as connected to the issue of pensioner material deprivation. The first two recommendations urged for the increase in benefit uptake,

*'1. Income maximisation should be a key objective for all older people's services and needs to be a priority during current service re-organisations. 2. Health, social care and housing commissioners should be fully aware of the positive impacts of income maximisation on older people's wellbeing. Initiatives that facilitate benefit uptake should be commissioned.'*

Years Ahead recognises that the pensioner material deprivation indicator is designed to consider deprivation beyond an older person's finances. However, Years Ahead would like to see more joined up Government thinking demonstrated on the provision of a fair State Pension and the development of initiatives and policy that seek to combat pensioner material deprivation.

## 6. YEARS AHEAD RECOMMENDATIONS

**A Formal Request for a Government Response:** Firstly, Years Ahead would like to request that the Government offer an update to the North East Forum on how the findings and recommendations of this report are considered and taken forward in future development of the agenda. Years Ahead believe this is a justified request given the level of thought and regional and local deliberation that older people in the North East have taken over the subject to help move forwards the agenda of pensioner material deprivation. Years Ahead recognise that Government will need time to assimilate the information in this report and the Forum would therefore like to request a formal update/response by no later than September 2013.

**7 Key Years Ahead Recommendation Areas:** Taking in to consideration the findings of Years Ahead’s consultation on the pensioner material deprivation indicator Years Ahead would like Government to consider the following 7 recommendations areas to help develop the indicator and associated Government policy work:

<b>YEARS AHEAD RECOMMENDATION AREAS</b>	
<b>1. Change the Pensioner Material Deprivation Indicator Title</b>	Years Ahead recommend that Government reconsider the title of the indicator. Terms such as senior, older people or in fact 65 plus (if that is the age range the indicator addresses) would be more illustrative and avoid stereotyping the agenda.
<b>2. Amend the Indicator’s Question Set</b>	Years Ahead recommends that Government consider this report’s suggested amendments to the indicator’s survey questions to better reflect the experiences of older people and guard against ageism in the question set.
<b>3. Include Additional Important Indicators of Material Deprivation</b>	Years Ahead would like the following four question areas included in the indicator as they are important elements of everyday ‘pensioner’ life: <ul style="list-style-type: none"> <li>• The Availability of Insurance</li> <li>• Social and Health Care Budgets</li> <li>• The Availability of Lifelong Learning</li> <li>• The Availability of ICT Resources</li> </ul>
<b>4. Rethink the Analysis Focus of the Indicator’s Data</b>	Years Ahead would like to see the data analysed to illustrate the different responses between regional/local geographic areas, different age cohorts and single/multi occupancy households to identify possibly useful variations in the data for policy development, decision making and service provision for older people.

<b>YEARS AHEAD RECOMMENDATION AREAS</b>	
<b>5. Open up the Availability of the Indicator's Data</b>	Years Ahead recommend that Government work with partners who have a responsibility for decision making and service provision for older people to ensure the widest use of the indicator's data. The data should be widely available to key organisations and local decision makers such as Clinical Commissioning Groups and new Police and Crime Commissioners.
<b>6. Improve the Communication of the Indicator Results</b>	Years Ahead recommend that the Government better promote and publicise the indicator data results and demonstrate how they are being used to guide Government policy and development.
<b>7. Address and Prioritise Policy Areas Associated with the Indicator</b>	Years Ahead recommend that Government focus on the following policy areas in relation to tackling pensioner material deprivation: <ul style="list-style-type: none"> <li>• Develop age friendly communities and partnership working</li> <li>• Support Third sector service provision</li> <li>• Continue the involvement of older people in decision making</li> <li>• Tackle fuel poverty</li> <li>• Continue concessionary travel</li> <li>• Provide a fair state pension</li> </ul>

## ANNEX A

### 12 QUESTIONS FOR LOCAL FORUMS IN THE NORTH EAST ON THE INDICATOR OF PENSIONER MATERIAL DEPRIVATION

Below you will find a set of 12 questions Years Ahead would like you to ask your local forums and peers about the indicator of pensioner material deprivation. Please do feel free to ask other questions but these 12 are the core areas we are seeking answers to. The answers and information you provide will be used to produce a report which will be presented to Government in February 2013.

#### **A few questions on the relevancy of the indicator in your area...**

1. What do you think about the idea of a Government indicator on pensioner material deprivation?
2. Is the indicator relevant to your local area?
3. Do the themes in the indicator and questions resonate with issues or concerns that older people in your area may have told you about? Are there other key themes?

#### **A few about the questions and survey...**

1. What do you think about the 15 questions asked in the survey?
2. What do you like about the indicator and the questions?
3. Could there be any improvements to the questions in the survey?

#### **A few questions about the current national results available...*(Please note these results can be accessed on the supporting proposal documents and PowerPoint presentation)***

1. What do you think about the national results available?
2. Do the results reflect the experience of older people in your area?
3. Local data is not available as it cannot be calculated robustly from the national survey. Would guidance about how to measure deprivation at a local level be helpful for your local forum? How would you use the data to assist work in your area?

#### **A few questions about policy development related to the indicator...**

1. What initiatives/activities are underway to tackle the causes of pensioner material deprivation in your local area?
2. How will these initiatives/activities impact on individuals/communities?
3. Do you have any ideas for policy developments or initiatives to tackle pensioner material deprivation?

### A SUMMARY LIST OF KEY FINDINGS FROM YEARS AHEADS REGIONAL CONSULTATION ON PENSIONER MATERIAL DEPRIVATION

An important finding of the Years Ahead consultation on pensioner material deprivation was the overwhelming support for the Government's indicator. All responses commented that it was a good way of measuring the quality of life of older people. There was a lot of support for the Government's recognition (through the indicator) that poverty should not always be defined by a monetary value.

#### The Relevancy of the Indicator in Local Areas of the North East

- The indicator is relevant to older people in the North East.
- The indicator is only worthwhile if something is done with the findings.
- There was a healthy amount of suspicion and cynicism about the indicator and how it will be used by Government.
- The indicator is not widely publicised and there is little visibility of government action resulting from the indicator findings.
- The indicator could be better used by not just Government but by other organisations (in particular the Third Sector who run many services that older people access) to allocate resources and develop services to support older people in need.
- The relevancy of the indicator changes within local areas and it would be useful for data to be available at a local level.
- The title of the indicator and the word 'pensioner' is problematic.

#### Views on the Government's Questions and Survey

The indicator's questions and survey are well designed but consultation findings identified a number of practical suggestions on refining the following questions:

- **Question 1:** Consider rewording to include health and nutrition.
- **Question 2 & 3:** The importance of weekly social interaction should be investigated.
- **Question 5:** Other cooking appliances should be illustrated as options.
- **Question 6 & 8:** Identify if people own their home and how it is serviced and whether they would be able to identify damp.
- **Question 9:** The word 'adequate' is too vague and should be replaced.
- **Question 12:** Other modes of transport and how accessible transport options are should be included.
- **Question 14:** The condition a coat should be investigated.
- **Question 15:** The monetary figure should be raised and should cover the level of debt older people have.



There are 4 additional question areas that respondents believe should be included in the survey.

1. The Availability of Insurance
  2. Social and Health Care Budgets
  3. The Availability of Lifelong Learning
  4. The Availability of ICT Resources
- Respondents indicated a general concern that the indicator was developed with potentially ageist built in assumptions that the standard and quality of life to be expected by older people should be less than that expected by for example younger benefit recipients.
  - There was concern on the reluctance of many older people to admit to certain circumstances they are in and that their own perceptions mean they may not rate certain conditions as bad, whilst others would.
  - The recent cuts in public funding and related closure of services and provisions are key issues affecting the indicator results.
  - There should be a question which examines how older people feel about their future standard of living and quality of life.

#### **Views on the National Results and the Availability of Data for Local Areas**

- All respondents were surprised at the low the level of pensioner material deprivation in the national results and that this potentially watered down local and regional variations.
- Local level data should be available to help inform and develop services and allocate resources effectively to support older people in material deprivation within local authority areas and should be used by every sector designing support services for older people.
- Data should be available between rural and urban areas and age cohorts to examine the potentially different results.

#### **Ideas for Related Policy Development Related to the Indicator**

Years Ahead believe the following related policy areas should be considered in relation to tackling material deprivation amongst older people:

- Develop age friendly communities and partnership working
- Support Third sector service provision
- Continue the involvement of older people in decision making
- Tackle fuel poverty
- Continue concessionary travel
- Provide a fair state pension