



Federation of  
Irish Societies

## **Material Deprivation Index Project:**

Synopsis of a report  
prepared for the Federation of Irish Societies  
by Asmaa Khalid

Federation of Irish Societies

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## **Material Deprivation Index to Supplement Financial Assessment of the wellbeing of the Elderly**

### **Background:**

In 2011 a new measure of material deprivation, with a focus on older people's quality of life, was unveiled by the government. This is called the 'Material Deprivation Index' (MDI) and it aimed to capture wider elements of everyday life which impacted on the wellbeing of the elderly. To obtain the material deprivation data individuals were asked whether they had access to certain items, services, or experiences or not, and if not why they lacked access to them. The answers to these questions were used to judge whether an individual was materially deprived or not.

In summary, the questionnaire consisted of 15 weighted questions,<sup>1</sup> the answers to which determined whether the person answering could be considered materially deprived or not. On the development of the methodology of this measuring process and its application please see the publications listed in the footnote below.<sup>2</sup>

Following trials of the methodology of the MDI a pilot was carried out by the Department of Work and Pensions (DWP), involving 1,900 pensioners. The Pensions Minister, Steve Webb, was able to announce in May 2011 this new measure of material deprivation, saying: "Income is very important... However, we want to be able to take a more rounded view. This new indicator raises important questions about how Government and wider third-sector organisations could go beyond the issue of income to help transform lives. This is early days, but we are piloting ways to help older people overcome social isolation."<sup>3</sup>

Ethnic data was collected in the DWP's pilot, but the size of the ethnic component was not considered sufficient to justify separate analysis by ethnicity.

It was suggested, in these circumstances, that the Federation of Irish Societies (FIS) should seek a sample of 200 Irish people aged 60 years or over, to whom the DWP's material deprivation questionnaire should be administered and processed - following the methodology of the DWP's pilot - so that the level of deprivation among an Irish sample could be compared with the level among the DWP's sample. The sample would endeavour to encompass diversity by incorporating a range of Irish organisations throughout the England.

It was hoped that the outcome of this exercise might support FIS's view that BME/BAME data (including Irish data) should be collected, analysed and published in any future MDI surveys and use of such data.

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<sup>1</sup> See Appendices A and B, pages 6 and 7 of this report.

<sup>2</sup> *Using the new Family Resources Survey question block to measure material deprivation among pensioners* by Stephen McKay (DWP 2010);  
[http://research.dwp.gov.uk/asd/hbai/technical\\_note\\_20110307.pdf](http://research.dwp.gov.uk/asd/hbai/technical_note_20110307.pdf)

<sup>3</sup> <http://www.dwp.gov.uk/newsroom/press-releases/2011/may-2011/dwp044-11.shtml>

## Participation in the FIS Material Deprivation project:

The sample of older Irish people taking part in the project was drawn from the users/clients of four FIS affiliate organisations:

- Leeds Irish Health and Homes - <http://www.lihh.org/>
- Irish Community Care, Merseyside (ICCM) - <http://iccm.org.uk/>
- Luton Irish Forum - <http://www.lutonirishforum.org/>
- Irish Support and Advice Service Hammersmith (ISAS) - [http://www.irishadvice.org.uk/what\\_isas\\_does/index.html](http://www.irishadvice.org.uk/what_isas_does/index.html)

The final sample of participants was composed of 118 people, of which 76 were women, 35 men, and 7 with no gender stated.

## Findings:

Out of the 118 surveyed these were the results:

	<i>Deprived (D)</i>	<i>Not Deprived (ND)</i>	<i>Total</i>
Male	12	23	35
Female	9	67	76
No Gender Stated	4	3	7
Total	25	93	118

- Within this sample, some 22% were deprived, while some 78% were not, by the criteria of the MDI.
- However, if the ratios are analysed on the basis of gender, 12 out of 35 men were deprived, while only 9 out of 76 women were deprived. This finding bears a relationship to a feature which has been commented on as a characteristic of service delivery among a number of FIS's affiliates – the use of luncheon clubs and social facilities (e.g. tea dances) by a financially stable section of the community, and the use of support facilities by a more vulnerable section of the community, often males.
- While it was felt that the women in the sample might bias it towards the financially stable section of the community, it is nevertheless the case that some 22% of the Irish sample was deprived, compared to the 11% deprived in the DWP sample.

If the answer to any one of the 14 initial questions asked was 'No', a follow-up question allowed the person responding to choose from a series of explanatory responses. The table on page 5 lists these possible responses noting the prevalence of each response triggered by a 'No' responses to questions 1-14:

Follow up questions (Q1- 14)	
A. I do not have the money for this	105
B. This is not a priority for me on my current income.	14
C. My health/disability prevents me.	22
D. It is too much trouble/too tiring	5
E. There is no one to do this with or help me	10
F. This is not something I want	7
G. It is not relevant to me	4

In the analysis of the frequency of these responses, the four highest were:

- I do not have the money for this (105)
- My health/disability prevents me (22)
- This is not a priority for me on my current income (14)
- There is no one to do this with or help me (10)

These findings indicate cash poverty as the primary cause (bullet points 1 and 3), but with poor health/disability and social isolation as issues. The two latter responses (bullet points 2 and 4) relate to well-authenticated situations within the older Irish community, the prevalence of limiting long-term injuries and the relatively high number of single-pensioner households.<sup>4</sup>

Question 15 ('Would you be able to pay an unexpected expense of £200?') has six possible follow-up answers for those who answered 'Yes' to this question.

The following were responses in descending order of frequency:

- I would use my savings (12)
- I would use my own income but would need to cut back on essentials (9)
- I would get money from friends or family as a gift or loan (6)
- I would use my own income but would not need to cut back on essentials (4)
- I would use a form of credit (e.g. credit card or take out loan) (2)
- Other (1)
- I don't know (1)

While some of these answers are consistent with a capacity to deal with the emergency of an unexpected need to spend £200, bullet point 2 (the second highest response) shows that those answering would need to cut back on essentials because of this expenditure, and others (bullet point three (third highest response)) would have to approach friends and/or family for help with this expenditure.

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<sup>4</sup> Gudrun Limbrick, *England: the Irish Dimension, An Exploration of 2001 Census Data* (FIS 2007), pages 53, 58-59.

**Key Recommendation of this research:** The finding on page 2 of this research of 22% of our sample experiencing Material Deprivation as opposed to 11% in the DWP sample is evidence that the DWP and the government need to consider the inclusion of Irish data (as well as other BME/BAME data) in any future research in this area.

## Appendix A - Questionnaire

### Question Form Sheet 1: Pensioner Material Deprivation

#### 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 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?

#### If answered NO at Q 1) to 14), ask follow up questions for each relevant response:

Why do you not/would you not be able to [item where 'No' stated at Q1-14]?

- A. I do not have the money for this
- B. This is not a priority for me on my current income
- C. My health/disability prevents me
- D. It is too much trouble/too tiring
- E. There is no one to do this with or help me
- F. This is not something I want
- G. It is not relevant to me
- H. Other
- I. Don't Know

#### If answered YES at Q15, ask follow up question:

#### How would you pay for this [unexpected expense of £200]?

- A. I would use my own income but would need to cut back on essentials
- B. I would use my own income but would not need to cut back on essentials
- C. I would use my savings
- D. I would use a form of credit (e.g. credit card or take out a loan)
- E. I would get the money from friends or family as a gift or loan
- F. Other
- G. Don't know

Appendix B – Pensioner Material Deprivation Scores Formula

**Pensioner Material Deprivation Scores**

Question Scores	Weight	Final
At least one filling meal a day 7.34	0.99	
Go out Socially at least once a month 5.41	0.73	
See friends or family at least once a month 6.97	0.94	
Take a holiday away from home 4.23	0.57	
Able to replace cooker if it broke down 6.52	0.88	
Home kept in good state of repair 7.12	0.96	
Heating, electrics, plumbing and drains working 7.26	0.98	
Having a damp-free home 6.97	0.94	
Home kept adequately warm 7.04	0.95	
Able to pay regular bills 7.12	0.96	
Have a telephone to use, whenever needed 7.34	0.99	
Have access to car or taxi, whenever needed 6.52	0.88	
Have hair done or cut regularly 6.52	0.88	
Have a warm waterproof coat 7.26	0.98	
Able to pay an unexpected expense of £200 6.38	0.86	