

YEARS AHEAD:
*The North East
Forum on Ageing*

Comfortable Life?

Self assess your individual needs

Background

Although income is an important factor in determining living standards, other non-financial factors can impact on living standards. A person can be described as being materially deprived if they lack a social item (for example, seeing friends and family regularly).

Several years ago, to help measure levels of material deprivation, the Government introduced an indicator which, based on responses, could determine collective levels of deprivation across the Country. This information is extremely useful to officials who develop policy and to local decision makers.

This material deprivation indicator is an additional way of measuring living standards for pensioners. This indicator is comprised of questions based on access to specific goods, services and experiences. It measures how many pensioners are in material deprivation and the reasons for lacking access to the goods, services or experiences.

This toolkit has been developed by Years Ahead, the North East's regional forum on ageing, along with the Department for Work and Pensions. It is not about gathering more data for statistical purposes, but instead by using those same questions we can collectively identify gaps in services, levels of individual need. Perhaps most importantly the process will also help us to identify good practice that can be shared with the wider community.

Introduction to self assessment

This self assessment asks a number of questions that will provide some insight into individual and collective aspects of material deprivation. For the process to be effective the individual needs to be completely honest and not worry what others may or may not think. Being deprived of goods or services is something that can happen to all of us at any times in our lives. Being retired should not mean we accept less and lower our standards.

With repeated use, completion of this self assessment will assist an individual and community to:

- Identify aspects of material deprivation
- Promote learning and share good practice
- Identify and plan ways to develop solutions
- Identify sustainable working arrangements and approaches

The process

The Tool has been designed to capture both individual and community needs. The toolkit can either be done as part of a workshop involving a group of people or individually.

To complete the toolkit go through **Part 1 – Assessing need** marking the answers to each question. If you answer no to any of the questions there is a column to indicate whether this is out of choice or for some other reason. If you answered yes then there is another column to write down any service you use or good practice in your local area which other people could benefit from but may not know about.

Next go to **Part 2 - Potential Solutions!** This has already been filled out with examples of services and ideas that others have suggested. Look through your answers in part 1 and where you have answered no to any of the questions you can check if

there are any solutions which would work for you. This is also a good place to write down any other good practice or services in your local area, these will all be added to the list so that there are as many solutions as possible listed.

The final activity is **Part 3 – Individual/Community Action Plan**. The aim of this toolkit is to make sure everyone has the opportunities they deserve after retirement and to share good ideas with others so that we all have a good quality of life. Part 3 is your opportunity to make an action plan to improve your own circumstances or that of your community if the toolkit is being completed in a group. Look through part 1 to see where you may be missing out and then check in the corresponding section of part 2 to see if there are ideas which will help you and write these down on the action plan.

Conclusion

This self assessment will not on its own lift an individual or a community out of material deprivation. But it should help you to think about some of the basic essentials that are missing from your life and offer potential ways in which this can be addressed.

A good way to use the toolkit would be for members of a group to work through it together so that good practice in your local area can be discussed and added to the toolkit. Working as a community through the process will also enable you to identify the priority areas of collective need, stimulate discussion **and identify potential solutions**.

Part 1 – Assessing need

Question	Please circle yes or no	If no, was this out of choice or for other reasons?	If yes, are there any services you access or good practice that may help others that have answered no to this question?
1) Do you eat a healthy balanced, varied diet every day?	YES NO		
2) Do you go out socially, either alone or with other people, at least once a week or as often as you would like?	YES NO		
3) Do you see your friends or family at least once a week or as often as you would like?	YES NO		
4) Do you take a holiday away from home for a week or more at least once a year?	YES NO		

Question	Please circle yes or no	If no, was this out of choice or for other reasons?	If yes, are there any services you access or good practice that may help others that have answered no to this question?
5) Would you be able to replace your cooker, microwave or fridge, if it broke down?	YES NO		
6) Are you able to keep your home in a good state of structural and decorative order without depleting financial resources to an unsatisfactory level?	YES NO		
7) Are your heating, electrics, plumbing and drains kept in good working order?	YES NO		
8) Do you have a damp-free home?	YES NO		

Question	Please circle yes or no	If no, was this out of choice or for other reasons?	If yes, are there any services you access or good practice that may help others that have answered no to this question?
9) Is your home kept adequately warm?	YES NO		
10) Without cutting back on essentials, are you able to pay regular bills like electricity, gas or Council Tax?	YES NO		
11) Do you have a telephone to use, whenever you need it?	YES NO		
12) Are your transport needs met?	YES NO		
13) Do you have your hair done or cut regularly?	YES NO		

Question	Please circle yes or no	If no, was this out of choice or for other reasons?	If yes, are there any services you access or good practice that may help others that have answered no to this question?
14) Do you have a warm waterproof coat that is in good condition?	YES NO		
15) Would you be able to pay an unexpected expense of £400?	YES NO		
16) Have you taken part in any lifelong learning activities in the last 12 months? e.g. a computer course, an art club, dance lessons, etc.	YES NO		
17) Would you be able to access the internet if you needed to? (either yourself, at a library or through a friend or relative)	YES NO		

Question	Please circle yes or no	If no, was this out of choice or for other reasons?	If yes, are there any services you access or good practice that may help others that have answered no to this question?
18) Do you have home contents insurance?	YES NO		
19) Are your social care needs being met? (either through direct personal payment or other resources)	YES NO		

Part 2 - Potential Solutions!

Question	Potential Solution
<p>1) Do you eat a healthy balanced, varied diet every day?</p>	<ul style="list-style-type: none"> ➤ Dairy Council (Campaign on healthy eating) http://www.milk.co.uk/consumers/default.aspx?page=home ➤ Department of Health (Change for Life, Includes Eat well) http://www.nhs.uk/Change4Life/Pages/change-for-life.aspx
<p>2) Do you go out socially, either alone or with other people, at least once a week or as often as you would like?</p>	<ul style="list-style-type: none"> ➤ Contact the Elderly. Sunday Afternoon Tea http://www.contact-the-elderly.org.uk/ ➤ Friends of the Elderly Visiting Friends Service http://www.fote.org.uk/our-services/befriending/
<p>3) Do you see your friends or family at least once a week or as often as you would like?</p>	<ul style="list-style-type: none"> ➤ You may be eligible for a free bus pass www.nexus.org.uk/travel-information/i039m/aged-over-60 (0191 278 8100)
<p>4) Do you take a holiday away from home for a week or more at least once a year?</p>	<ul style="list-style-type: none"> ➤ Accessible holidays – companies such as www.disabledaccessholidays.com (0800 622 6000) offer specialist accessible holidays and www.visitengland.com/ee/Practical-Information/Accessible-England has information on accessible places to stay and things to do in England and plenty of free things to do. ➤ Discounts on rail and coach travel – a senior rail card (£30 for 1 year) www.senior-

Question	Potential Solution
	<p>railcard.co.uk and a senior coach card (£11.50 for 1 year) www.nationalexpress.com/waystosave/senior-coachcard.aspx both offer 1/3 off fares</p> <ul style="list-style-type: none"> ➤ Companies such as Shearings offer low cost short breaks across the UK www.shearings.com ➤ www.nbfa.org.uk offer free breaks away if you are over 65, on a low income, not had a holiday for three years or more, but are mobile enough to get on and off a coach ➤ 3H is a charity which was founded over 35 years ago to enable those less fortunate to have a memorable and fulfilling holiday www.3hfund.org.uk/holidays.php
<p>5) Would you be able to replace your cooker, microwave or fridge, if it broke down?</p>	<ul style="list-style-type: none"> ➤ Look through listings on Gumtree www.gumtree.com or Freecycle http://groups.freecycle.org/toon ensuring that you always follow the safety advice on the sites ➤ Old appliances will be collected by the council for free if you are on a low income www.gov.uk/find-your-local-council
<p>6) Are you able to keep your home in a good state of structural and decorative order without depleting financial resources to an unsatisfactory level?</p>	<ul style="list-style-type: none"> ➤ Government and local council grants are available for a wide range of repairs and alterations if you own your own home or rent privately – work that can make your house more comfortable and safer, or more economical and eco-friendly to run. www.adviceguide.org.uk/england/housing_e/housing_moving_and_improving_your_home_e/help_with_home_improvements.htm or contact your local citizens advice or council office.

Question	Potential Solution
7) Are your heating, electrics, plumbing and drains kept in good working order?	<ul style="list-style-type: none"> ➤ Local councils sometimes offer grants or loans for small-scale repairs. The help you can get depends on where you live and whether you are a homeowner or a tenant. Each local authority runs its own schemes according to its own criteria, so eligibility varies, but grants tend to be for older or disabled people and are likely to be means-tested. Get in touch with your local council and ask about their Home Repair Assistance grants. www.gov.uk/find-your-local-council
8) Do you have a damp-free home?	<ul style="list-style-type: none"> ➤ If your home already has central heating you may qualify for a grant to insulate it. Pensioners and people on certain benefits can claim energy-efficiency grants or discounts – contact your local council to see what’s available in your local area. www.gov.uk/find-your-local-council
9) Is your home kept adequately warm?	<ul style="list-style-type: none"> ➤ National Energy Action (NEA) is the national charity which aims to eradicate fuel poverty, they run a warm homes campaign for information about an event near you contact 0191 269 2942. ➤ The Home Heat Helpline advises people worried about paying their energy bills and keeping warm during the winter, contact 0800 33 66 99 www.homeheathelpline.org.uk
10) Without cutting back on essentials, are you able to pay regular bills like electricity, gas or Council Tax?	<ul style="list-style-type: none"> ➤ Energy Saving Trust offers independent help and advice on how to save energy in your home www.est.org.uk (0300 123 1234) ➤ Some utilities providers have fund schemes to support their account holders in hardship, contact your supplier if you are struggling with arrears or paying your bills.

Question	Potential Solution
	<ul style="list-style-type: none"> ➤ You may be eligible for a Solar panel grant http://www.solarfinanceincentive.org.uk/ (0808 115 0194)
<p>11) Do you have a telephone to use, whenever you need it?</p>	<ul style="list-style-type: none"> ➤ British Telecom offer a BT Basic tariff, a simple, low-cost telephone service, If you're on a low income, BT Basic lets you make and receive calls – and helps you manage how much you spend (0800 800 864)
<p>12) Are your transport needs met?</p>	<ul style="list-style-type: none"> ➤ You may be eligible for a free bus pass www.nexus.org.uk/travel-information/i039m/aged-over-60 (0191 278 8100) ➤ getabout Northumberland is a voluntary car scheme which is an organised form of lift giving. Volunteer drivers use their own vehicles to provide door-to-door journeys for people who are unable to use either their own private transport or conventional public transport. Call the getabout service manager on getabout Service Manager on 0783 475 3387 ➤ By becoming a member of Adapt North East you may be eligible to use their Dial-a-Ride service which are scheduled runs that pick you up at your door and go to a specific destination, which people use for shopping, appointments, social visits, etc. call 01434 600599 www.adapt-ne.org.uk/transport/dial-a-ride ➤ Contact your GP surgery or hospital for assistance in arranging transport for hospital appointments. There are also charity schemes such as 'Daft as a Brush' which helps cancer patients to attend for treatment www.daftasabrush.org.uk

Question	Potential Solution
13) Do you have your hair done or cut regularly?	<ul style="list-style-type: none"> ➤ Mobile hairdressers can offer haircuts in your own home and some offer concessionary rates as do high-street hairdressers at certain times of the week
14) Do you have a warm waterproof coat that is in good condition?	<ul style="list-style-type: none"> ➤ Factory outlets and discounted stores offer discounted waterproof coats. ➤ Age UK also have a warm coat scheme so look out at charity shops in the run up to winter.
15) Would you be able to pay an unexpected expense of £400?	<ul style="list-style-type: none"> ➤ Local money advisory services can offer advice in relation to unexpected expenditure and often arrangements can be made to pay certain bills over a predetermined period. www.moneyadviceservice.org.uk (0300 500 5000). ➤ Financial assistance and other forms of support are often available from grant-giving charities, depending on your particular background and circumstances. Turn2us has a very useful search tool http://grants-search.turn2us.org.uk/
16) Have you taken part in any lifelong learning activities in the last 12 months? e.g. a computer course, an art club, dance lessons, etc.	<ul style="list-style-type: none"> ➤ Local Councils and schools offer a wide range of courses often with concessionary rates to individuals, check with your local council for details of adult education in your area. www.gov.uk/find-your-local-council ➤ WEA offer courses throughout the north east www.wea.org.uk ➤ The University of the Third Age (U3A) may have a branch near you, this is an organisation which accepts retired and semi-retired people who come together and learn together, not for qualifications but for its own reward www.u3a.org.uk

Question	Potential Solution
<p>17) Would you be able to access the internet if you needed to? (either yourself, at a library or through a friend or relative)</p>	<ul style="list-style-type: none"> ➤ Your local council and library offer access to the internet and staff are available to help www.gov.uk/find-your-local-council ➤ Charities such as AgeUK offer computer literacy courses www.ageuk.org.uk/work-and-learning
<p>18) Do you have home contents insurance?</p>	<ul style="list-style-type: none"> ➤ For the cheapest home contents insurance check on price comparison websites such as www.comparethemarket.com, www.confused.com and www.gocompare.com noting that some companies such as Aviva and Direct Line won't be included so you'll need to check these separately.
<p>19) Are your social care needs being met? (either through direct personal payment or other resources)</p>	<ul style="list-style-type: none"> ➤ There is information available through AgeUK at www.ageuk.org.uk/home-and-care/social-care-and-support-where-to-start/ ➤ Local Social Services and Community Health Teams are willing to assist in arranging social care needs, contact your local council for details www.gov.uk/find-your-local-council

Part 3 – Individual/Community Action Plan

Your top priority	What steps you will now take.	Progress by when?
1)		
2)		
3)		