

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



# **YEARS AHEAD TASK GROUP REPORT**

**Evaluation of the PMDI Self-Assessment Toolkit:  
'Comfortable Life?'  
November 2013**

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. During 2013, Years Ahead 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 its relevance in assessing deprivation.

As a result of this work, a toolkit has been developed, based on the findings of the forum members and the government's pensioner material deprivation indicator, to help those that are materially deprived to assess their own needs and find solutions. This report evaluates the 'Comfortable Life?' toolkit and provides recommendations on how this could be taken forward to help older people tackle material deprivation.

### **YEARS AHEAD FINDINGS**

Years Ahead has consulted with older people across the North East to evaluate the 'Comfortable Life?' toolkit. The key findings of the evaluation included:

- The majority of people completing the 'Comfortable Life?' toolkit found it to be a useful exercise.
- Many of those who attempted the toolkit unaided did not understand the self help nature
- Respondents appreciated receiving assistance to complete and understand the purpose of the toolkit.
- Completing the exercise in a group allowed the respondents to share experiences and best practice.
- Thought should be given to the inclusion of a question on healthcare in the toolkit.
- Responses to the question set supported a finding from the original report that many older people have enough income for routine living but lack the financial resilience and ability to cope with extraordinary or emergency situations.
- The 'potential solutions' included need to be much more locally focussed with less reliance on national, web-based services.
- The toolkit would work best administrated at a local level with the size of the area covered dependent on accessibility within the area.

### **YEARS AHEAD CONCLUSIONS**

Conclusions that Years Ahead drew from the evaluation of the 'Comfortable Life?' toolkit were:

- A greater level of support is required to get the most from the exercise.

- The toolkit would function at its best when administered at a local level with assistance from a knowledgeable facilitator.
- With support in place, the toolkit could benefit from simplification allowing for a more user-friendly document so that personalised solutions could be discussed and noted.
- A method to capture and disseminate best practice, ideas and gaps not addressed by current service provision needs to be incorporated.

## 2. INTRODUCTION TO YEARS AHEAD

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; and
- 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; and
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. BACKGROUND**

The purpose of this report is to document the findings of Years Ahead's North East older people's consultation on the development of a toolkit in response to the Government's Pensioner Material Deprivation Indicator (PMDI). This report will analyse the evaluation findings to make key recommendations Years Ahead would like to see taken forward to further develop the PMDI toolkit.

Pensioner poverty and the effect of the recent public funding cuts are high on the agenda of Years Ahead. During 2013, the forum decided to examine the Government's PMDI to understand its relevancy in assessing deprivation amongst older people. Material deprivation refers to the inability for individuals or households to access those consumable 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 indicator provides a way of measuring older people's quality of life and capturing wider elements of everyday pensioner life that many people take for granted but, together with existing income-based measures, give a holistic view of older people's experiences.

As a result of the forum's work on the PMDI a number of recommendations were made. Although there was overall support for the Indicator as a good way of measuring the quality of life of older people, the responses received suggested people felt that it was only worthwhile if something was done with the findings. Years Ahead recommended that, with development, the indicator could be used by decision makers locally and nationally to allocate resources and develop services to support older people in need. The forum members also saw a use for the indicator as a way for older people to help themselves out of material deprivation and with this in mind a toolkit was developed.

Years Ahead worked with the existing PMDI question set and incorporated feedback from the original research to develop the 'Comfortable Life?' toolkit which was designed as a self-assessment exercise to allow individuals and communities to work through the questions in their own time. The heading, 'Comfortable Life?' stems from previous feedback received from Newcastle Elders' Council who thought that this better articulated 'pensioner material deprivation' and was a more appealing title. Rather than gathering more data for statistical purposes, the toolkit aims to identify gaps in levels of individual and community need, highlight and share good practice with the wider community and find practical solutions to help individuals and communities out of material deprivation.

Years Ahead have piloted the toolkit across the north east to evaluate its relevance to the lives of older people in local communities and assess its effectiveness in tackling the causes of material deprivation.

## 4. METHODOLOGY

The evaluation used a qualitative methodology in order to gain feedback on the 'Comfortable Life?' toolkit. In order to assess its effectiveness all older people's forum members in the region were asked to gather responses from 3 older people from their area. Respondents were asked to firstly complete the toolkit (annex A) as it was intended to be used, either individually or in a group. Once the toolkit had been completed, a set of evaluation questions (annex B) were to be answered to gather feedback on how they had found the process, its limitations, usefulness and any improvements that could be incorporated.

These evaluation questions included an opportunity for open ended responses for additional comments and sought to evaluate;

- The usability of the toolkit;
- The relevancy of the toolkit in local areas of the North East;
- The effectiveness of the toolkit and services presented as a solution to material deprivation; and
- Ideas for development of the toolkit.

All 10 areas represented on the Years Ahead board in the region were asked to participate and attempt to gather responses from three older people in their area. Participation was voluntary and anonymous. The evaluation deliberately used a small sample set to aid feedback collation and data analysis to be able to draw a consensus from the responses received. Years Ahead members were asked to obtain a representative sample from their area to ensure we had a good geographic and socio-economic mix of responses. In total 28 responses were received along with additional comments from Years Ahead members, which was a good response despite a couple of areas experiencing difficulty obtaining all 3 responses in time for the submission deadline.

## 5. YEARS AHEAD FINDINGS

It was evident from the responses received that the majority of people completing the 'Comfortable Life?' toolkit found it to be a useful exercise and thought that overall it was a good idea; just 2 respondents commented that it had not been useful for them. Of the 28 people that completed a toolkit and evaluation, 57% were found to be materially deprived in at least one category through reasons other than choice. This is a lot higher than the reported North East material deprivation average from the last 3 years' Government data of 9%, however, could be explained by the request to Years Ahead members to approach a mix of participants for this pilot.

In most cases, the toolkits were completed by individuals on their own or supported by a member of their local forum. A small number of the toolkits were completed in groups. Everyone who had completed the toolkit in a group and a few of the individuals thought that it was preferable to work through the exercise with others from the local community. The advantages of this approach were well summarised in comments from one respondent who noted,

*"in a group you can exchange information; best buys; cost of heating, water, etc. and any tips to help; what is going on in their area; and even exchanging information on health."*

There were some individuals that commented on the importance of being able to work through the questions on their own for reasons of privacy, however, all of the respondents that received assistance in completing the exercise appreciated having someone to talk them through it and explain the purpose of the toolkit.

These evaluation findings are grouped in to the following categories which reflect the responses from the older people consulted on the toolkit;

- Understanding of the toolkit
- Responses to the question set
- Views on the solutions to material deprivation

Reference will also be made to findings from the February 2013 Years Ahead Task Group report on the Pensioner Material Deprivation Indicator<sup>1</sup> which are further supported by evidence gathered during this evaluation.

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<sup>1</sup> <http://www.ncl.ac.uk/changingage/assets/documents/YearsAheadReportonPMDI2013.pdf>



- **UNDERSTANDING OF THE TOOLKIT**

From the feedback received, the vast majority of people reported that they had understood the purpose of the toolkit and had no difficulty following the instructions given, however, there was evidence in the completed forms this was not the case. Whilst they understood the intention of the self-assessment aspect, few people grasped the self- help nature of the toolkit. This suggests that a greater level of support is required to get the most from the exercise. Most people had worked through the entire question set to determine whether they could answer yes or no to the material deprivation questions, however, many had not elaborated further on their answers or continued to work through an action plan.

Of the 16 that had answered no to at least one question and given a reason to suggest they were materially deprived, only 6 had fully or partially completed action plans. Out of the 6 action plans completed only 2 had been used as intended to set time-bound goals in order to improve circumstances. Of these, examples of priorities were saving on energy bills for by booking onto an NEA Warmer Homes workshop, participating in lifelong learning by seeking computer lessons from Age UK and managing finances better by booking an appointment with the Citizens Advice Bureau.

The other completed action plans were generally used to highlight service gaps and, although they had not been filled out as intended, did contain ideas for solutions, although not necessarily resolutions that could be put in place by an individual. On a priority of lifelong learning a respondent had identified that if the local school agreed to share its facilities they would be able to run computer courses, another highlighted a need for trusted handyman services in the local area to help with housing repairs. Although the action plan was not originally intended to capture this kind of information, it does support feedback from the initial report that the indicator should be used by organisations providing services for older people to allocate resources and develop services to address the gaps.

Responses to the evaluation suggest that with a trained facilitator and some simplification of the document, the toolkit would be better utilised and the most obtained from the exercise, both for the individual and local service providers.

- **RESPONSES TO THE QUESTION SET**

The toolkit included questions from the Government's PMDI as well as four questions on the additional areas of importance to the forum members which were recommended in the Years Ahead Task Group report on PMDI as wider elements of everyday 'pensioner' life that were omitted from the indicator to date. The categories and the additional questions chosen to represent them were;

**Availability of Insurance** - Do you have home contents insurance?

**Social and Health Care Budgets** - Are your social care needs being met? (either through direct personal payment or other resources)

**Availability of Lifelong Learning** - 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.

**Availability of ICT Resources** - Would you be able to access the internet if you needed to? (either yourself, at a library or through a friend or relative)

Most respondents felt that all questions were appropriate and relevant. On the additional questions, it was highlighted that for people that didn't require help with personal care the question on social care didn't apply and for some the question regarding the internet was irrelevant as they weren't interested in IT, although one person went on to say that this meant they missed out on a lot. This reflects previous experience with older peoples' groups in which IT participation has tended to be seen as a hobby or pastime, rather than as a tool for information access.

When asked if there were additional questions which should be included, 4 respondents mentioned the omission of healthcare. One person commented that this was an access issue which would be covered by the question on transport, however, healthcare is an area unrepresented in the current question set and consideration should be given to this in any future toolkit development.

The responses detailed in the action plans, in addition to comments on the question set, supported a finding from the original report that many older people have enough income for routine living but lack the financial resilience and ability to cope with extraordinary or emergency situations. Explanations for a negative response to the question 'Would you be able to pay an unexpected expense of £400?' included, "I would have to save up", "I would have to pay in instalments" and, "No spare savings". There was also a sense of helplessness in some of the responses and a feeling that the solutions were out of the hands of the individual, especially when it came to issues of transport and social life.

For some people, however, despite difficulties there was a positive, resourceful attitude demonstrated. In answer to the question 'Do you see friends and family at least once a week or as often as you would like?' one response was, "yes, don't wait for people to come to you!" Respondents have also been able to offer up their hints and tips on how they manage, for

instance, by, “saving £2 a week in a rainy day fund” for unexpected expenses or, “looking out for bargains then cooking several meals and freezing them”. In developing the toolkit, it was envisaged that most solutions would be services provided by older people’s organisations, however, these responses demonstrate that this is not always the case. It is equally important to capture these practical measures as they present immediate changes which people can make and represent good practice which could help others overcome material deprivation and, unlike some of the services suggested, these hints and tips are not bound by location.

- **VIEWS ON THE SOLUTIONS TO MATERIAL DEPRIVATION**

As recommended in the original report on the PMDI, Years Ahead were keen to see how the indicator could be better used by Government, as well as other organisations providing services that older people access, to allocate resources and develop services to support older people in need. One of the aims of the toolkit was to identify service provision gaps in local areas so that this information could then be used by service providers to direct resources. With management at a local level findings from the toolkit could be used for this purpose as data is collected from older people, although the scale of the pilot would not identify gaps at this stage.

An important objective of the toolkit was for people to not only identify that they might be materially deprived but to be able to do something about it. With this in mind, the second part of the toolkit includes suggestions of products and services which could potentially help an individual to overcome material deprivation. In order to give a starting point for the pilot exercise, the toolkit was populated with solutions from various areas across the north east as well as some generic information.

Feedback on the example solutions contained in the toolkit included;

- The solutions are too internet dependent; no use if you don't have a computer
- Need more information about where to go for financial advice and assistance
- Solutions lacked local knowledge
- Some are only available if you are on benefits
- Different council areas offer different things
- Live too far away

The above feedback demonstrates that there is a need for these toolkits to be administrated at a local level, with the size of the area covered dependent on accessibility within the area. With the pilot it was not feasible to identify the different services available depending on location, however, it is envisaged that the toolkit solutions could be populated on an area by area basis to ensure their relevance.

In order to maximise the benefits of the toolkit across all areas the solutions section needs to be a living document, updated with hints and service suggestions from older people, updated with new products and services as they become available and accessible to others in different areas to allow sharing of best practice.

## 6. CONCLUSIONS

The intention of the toolkit was to use the PMDI questions to help people to self-manage and avoid material deprivation. It was piloted to identify the feasibility of a self-assessment model; however, although respondents were happy to answer the questions, they struggled to understand the purpose of the toolkit. Despite the lack of understanding, the vast majority of people appreciated the opportunity to complete the toolkit and found it to be a useful exercise to assess their current situation.

Few people engaged with the self-help 'potential solutions' section or took the opportunity to set individual or community goals in the action plan. Responses indicated that people felt that the national websites included in the pilot were of little use or relevance; the preference being for local services and a personalised approach.

In order to function as intended, the pilot evaluation found that the toolkit requires;

- Trained facilitators with an understanding of the toolkit process and purpose and a simplified version of the toolkit for older people to complete;
- A facilitator with an understanding of locally available practical support and services for older people;
- A mechanism for new services, ideas, hints and tips to be fed back into the solutions base; and
- A mechanism for the information collected to be used to inform local agencies of gaps in service provision.

To work effectively on a large scale the exercise would require a much greater level of structure and support for the process, although the framework could be built on at a local level to put material deprivation on the agenda. With trained facilitators in place, the toolkit could then be modified and simplified to make a more manageable document that individuals or a group of older people could work through and, with assistance, personalise with the solutions appropriate to their needs.

Used within a community setting, in geographic areas which have a high level of pensioner material deprivation, the toolkit could prove an effective springboard for older people to assess their own needs, discover solutions to improve their circumstances and better inform organisations providing services for older people.

# **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		

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?
4) Do you take a holiday away from home for a week or more at least once a year?	YES NO		
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		

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?
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		
9) Is your home kept adequately warm?	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?
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		

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?
13) Do you have your hair done or cut regularly?	YES NO		
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		

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?
<p><b>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.</b></p>	<p>YES NO</p>		
<p><b>17) Would you be able to access the internet if you needed to? (either yourself, at a library or through a friend or relative)</b></p>	<p>YES NO</p>		
<p><b>18) Do you have home contents insurance?</b></p>	<p>YES NO</p>		

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?
<p><b>19) Are your social care needs being met? (either through direct personal payment or other resources)</b></p>	<p>YES    NO</p>		



## Part 2 - Potential Solutions!

Question	Potential Solution
<p><b>1) Do you eat a healthy balanced, varied diet every day?</b></p>	<ul style="list-style-type: none"> <li>➤ Dairy Council (Campaign on healthy eating) <a href="http://www.milk.co.uk/consumers/default.aspx?page=home">http://www.milk.co.uk/consumers/default.aspx?page=home</a></li> <li>➤ Department of Health (Change for Life, Includes Eat well) <a href="http://www.nhs.uk/Change4Life/Pages/change-for-life.aspx">http://www.nhs.uk/Change4Life/Pages/change-for-life.aspx</a></li> </ul>
<p><b>2) Do you go out socially, either alone or with other people, at least once a week or as often as you would like?</b></p>	<ul style="list-style-type: none"> <li>➤ Contact the Elderly. Sunday Afternoon Tea <a href="http://www.contact-the-elderly.org.uk/">http://www.contact-the-elderly.org.uk/</a></li> <li>➤ Friends of the Elderly Visiting Friends Service <a href="http://www.fote.org.uk/our-services/befriending/">http://www.fote.org.uk/our-services/befriending/</a></li> </ul>
<p><b>3) Do you see your friends or family at least once a week or as often as you would like?</b></p>	<ul style="list-style-type: none"> <li>➤ You may be eligible for a free bus pass <a href="http://www.nexus.org.uk/travel-information/i039m/aged-over-60">www.nexus.org.uk/travel-information/i039m/aged-over-60</a> (0191 278 8100)</li> </ul>

Question	Potential Solution
<p><b>4) Do you take a holiday away from home for a week or more at least once a year?</b></p>	<ul style="list-style-type: none"> <li>➤ Accessible holidays – companies such as <a href="http://www.disabledaccessholidays.com">www.disabledaccessholidays.com</a> (0800 622 6000) offer specialist accessible holidays and <a href="http://www.visitengland.com/ee/Practical-Information/Accessible-England">www.visitengland.com/ee/Practical-Information/Accessible-England</a> has information on accessible places to stay and things to do in England and plenty of free things to do.</li> <li>➤ Discounts on rail and coach travel – a senior rail card (£30 for 1 year) <a href="http://www.senior-railcard.co.uk">www.senior-railcard.co.uk</a> and a senior coach card (£11.50 for 1 year) <a href="http://www.nationalexpress.com/waystosave/senior-coachcard.aspx">www.nationalexpress.com/waystosave/senior-coachcard.aspx</a> both offer 1/3 off fares</li> <li>➤ Companies such as Shearings offer low cost short breaks across the UK <a href="http://www.shearings.com">www.shearings.com</a></li> <li>➤ <a href="http://www.nbfa.org.uk">www.nbfa.org.uk</a> 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</li> <li>➤ 3H is a charity which was founded over 35 years ago to enable those less fortunate to have a memorable and fulfilling holiday <a href="http://www.3hfund.org.uk/holidays.php">www.3hfund.org.uk/holidays.php</a></li> </ul>
<p><b>5) Would you be able to replace your cooker, microwave or fridge, if it broke down?</b></p>	<ul style="list-style-type: none"> <li>➤ Look through listings on Gumtree <a href="http://www.gumtree.com">www.gumtree.com</a> or Freecycle <a href="http://groups.freecycle.org/toon">http://groups.freecycle.org/toon</a> ensuring that you always follow the safety advice on the sites</li> <li>➤ Old appliances will be collected by the council for free if you are on a low income <a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></li> </ul>
<p><b>6) Are you able to keep your home in a good state of</b></p>	<ul style="list-style-type: none"> <li>➤ Government and local council grants are available for a wide range of repairs and</li> </ul>

Question	Potential Solution
<b>structural and decorative order without depleting financial resources to an unsatisfactory level?</b>	<p>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.</p> <p><a href="http://www.adviceguide.org.uk/england/housing_e/housing_moving_and_improving_your_home_e/help_with_home_improvements.htm">www.adviceguide.org.uk/england/housing_e/housing_moving_and_improving_your_home_e/help_with_home_improvements.htm</a> or contact your local citizens advice or council office.</p>
<b>7) Are your heating, electrics, plumbing and drains kept in good working order?</b>	<ul style="list-style-type: none"> <li>➤ 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.</li> </ul> <p><a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></p>
<b>8) Do you have a damp-free home?</b>	<ul style="list-style-type: none"> <li>➤ 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. <a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></li> </ul>
<b>9) Is your home kept adequately warm?</b>	<ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ The Home Heat Helpline advises people worried about paying their energy bills and</li> </ul>

Question	Potential Solution
	keeping warm during the winter, contact 0800 33 66 99 <a href="http://www.homeheathelpline.org.uk">www.homeheathelpline.org.uk</a>
<b>10) Without cutting back on essentials, are you able to pay regular bills like electricity, gas or Council Tax?</b>	<ul style="list-style-type: none"> <li>➤ Energy Saving Trust offers independent help and advice on how to save energy in your home <a href="http://www.est.org.uk">www.est.org.uk</a> (0300 123 1234)</li> <li>➤ 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.</li> <li>➤ You may be eligible for a Solar panel grant <a href="http://www.solarfinanceincentive.org.uk/">http://www.solarfinanceincentive.org.uk/</a> (0808 115 0194)</li> </ul>
<b>11) Do you have a telephone to use, whenever you need it?</b>	<ul style="list-style-type: none"> <li>➤ 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)</li> </ul>
<b>12) Are your transport needs met?</b>	<ul style="list-style-type: none"> <li>➤ You may be eligible for a free bus pass <a href="http://www.nexus.org.uk/travel-information/i039m/aged-over-60">www.nexus.org.uk/travel-information/i039m/aged-over-60</a> (0191 278 8100)</li> <li>➤ 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</li> <li>➤ By becoming a member of Adapt North East you may be eligible to use their Dial-a-Ride</li> </ul>

Question	Potential Solution
	<p>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 <a href="http://www.adapt-ne.org.uk/transport/dial-a-ride">www.adapt-ne.org.uk/transport/dial-a-ride</a></p> <ul style="list-style-type: none"> <li>➤ 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 <a href="http://www.daftasabrush.org.uk">www.daftasabrush.org.uk</a></li> </ul>
<p><b>13) Do you have your hair done or cut regularly?</b></p>	<ul style="list-style-type: none"> <li>➤ 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</li> </ul>
<p><b>14) Do you have a warm waterproof coat that is in good condition?</b></p>	<ul style="list-style-type: none"> <li>➤ Factory outlets and discounted stores offer discounted waterproof coats.</li> <li>➤ Age UK also have a warm coat scheme so look out at charity shops in the run up to winter.</li> </ul>
<p><b>15) Would you be able to pay an unexpected expense of</b></p>	<ul style="list-style-type: none"> <li>➤ 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. <a href="http://www.moneyadvice.org.uk">www.moneyadvice.org.uk</a> (0300 500 5000).</li> <li>➤ Financial assistance and other forms of support are often available from grant-giving</li> </ul>

Question	Potential Solution
<b>£400?</b>	charities, depending on your particular background and circumstances. Turn2us has a very useful search tool <a href="http://grants-search.turn2us.org.uk/">http://grants-search.turn2us.org.uk/</a>
<b>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.</b>	<ul style="list-style-type: none"> <li>➤ 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. <a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></li> <li>➤ WEA offer courses throughout the north east <a href="http://www.wea.org.uk">www.wea.org.uk</a></li> <li>➤ 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 <a href="http://www.u3a.org.uk">www.u3a.org.uk</a></li> </ul>
<b>17) Would you be able to access the internet if you needed to? (either yourself, at a library or through a friend or relative)</b>	<ul style="list-style-type: none"> <li>➤ Your local council and library offer access to the internet and staff are available to help <a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></li> <li>➤ Charities such as AgeUK offer computer literacy courses <a href="http://www.ageuk.org.uk/work-and-learning">www.ageuk.org.uk/work-and-learning</a></li> </ul>
<b>18) Do you have home contents</b>	<ul style="list-style-type: none"> <li>➤ For the cheapest home contents insurance check on price comparison websites such as</li> </ul>

Question	Potential Solution
insurance?	<p><a href="http://www.comparethemarket.com">www.comparethemarket.com</a>, <a href="http://www.confused.com">www.confused.com</a> and <a href="http://www.gocompare.com">www.gocompare.com</a> noting that some companies such as Aviva and Direct Line won't be included so you'll need to check these separately.</p>
<p><b>19) Are your social care needs being met? (either through direct personal payment or other resources)</b></p>	<ul style="list-style-type: none"> <li>➤ There is information available through AgeUK at <a href="http://www.ageuk.org.uk/home-and-care/social-care-and-support-where-to-start/">www.ageuk.org.uk/home-and-care/social-care-and-support-where-to-start/</a></li> <li>➤ Local Social Services and Community Health Teams are willing to assist in arranging social care needs, contact your local council for details <a href="http://www.gov.uk/find-your-local-council">www.gov.uk/find-your-local-council</a></li> </ul>

### Part 3 – Individual/Community Action Plan

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



## Annex B

The following questions were asked of all respondents completing the self-assessment exercise.

1. Was this self-assessment done in a group or individually?
2. Did you understand the purpose of the toolkit?
3. Were the instructions clear and easy to understand?
4. Did you understand all of the questions?  
If not which ones were hard to understand?
5. Were all of the questions relevant to you?  
If not which ones were not applicable and why?
6. Did you think that there were any questions missing?  
If yes, what questions do you think should be included?
7. Were the services in part 2 appropriate and useful?
8. How do you rate the overall usefulness of this toolkit?
9. Do you think that it would be better to complete the toolkit individually or in a group with others from your community?
10. How do you think this toolkit could be improved?
11. Any other comments or suggestions?