

**Evaluation of a pilot campaign to
increase the understanding and take-
up of Community Care Grants by older
people in Gateshead**

Final report

by

Peter Fletcher Associates Ltd

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Research and Consultancy

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The views expressed in this document are those of the authors and do not necessarily represent the views of the Department for Work and Pensions or any of the local organisations involved in this pilot.

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Executive Summary

There is considerable evidence that pensioners do not claim all the social security benefits to which they are entitled. In particular it is believed that many pensioners are not aware of and do not claim Community Care Grants (CCGs) from the Social Fund (SF). Given that payments from the Social Fund are particularly targeted at the very poorest people in at risk situations this is an issue of particular concern.

In response, The Pensions Service, Independent Review Service and Jobcentre Plus ran a pilot programme in Gateshead during 2007 to see if awareness of the SF and the take-up of CCGs by pensioners could be improved.

The aims of the pilot were to:

- Raise awareness amongst pensioners and the people who support them
- Improve coordination of support service capability
- Aim to increase successful take-up of CCGs from pensioners
- Determine the most effective ways in which to raise awareness/take up in order to inform what can be done on a national basis

Our evaluation was designed to answer six questions:

- What is the current customer awareness and understanding of the Social Fund and CCGs?
- What are customers' experiences of the SF and CCGs and their attitudes towards it?
- How many applications are currently received from pensioners and what is the outcome of those applications?
- What is the extent of partner agencies' awareness of the SF and CCGs?
- What has the impact of the pilot been?
- What works, and what doesn't, to encourage more pensioners to make successful applications for CCGs?

We used both quantitative and qualitative data to develop a rounded picture of levels of awareness, knowledge, understanding and attitude amongst pensioners in Gateshead and some of the agencies that work with them and to understand whether and how they changed over the course of the pilot.

The campaign itself primarily targeted 7,000 pensioners in Gateshead who were on Pension Credit and had savings of less than £1,000. In October and November 2007 they were sent a mail shot that gave them information about CCGs. Shortly before

that a number of local agencies were given training and/or information to help them advise potential applicants. Pensioners who wanted advice were particularly directed towards the local office of The Pension Service and Age Concern Gateshead.

Our findings both from the telephone survey and the interviews with pensioners are that before the pilot very few people had heard of CCGs or had an understanding of what they were for or how to apply. Even amongst agencies in Gateshead levels of understanding were poor and very few actively promoted CCGs to their customers.

Post the campaign levels of awareness have increased. The number of people over 60 in a telephone survey reporting that they had heard of CCGs rose significantly from 14.3% to 36.8%. However whilst levels of awareness rose there is not much evidence to suggest that understanding increased. Furthermore this increase in awareness was, we conclude, already falling off by the time we conducted follow up interviews with pensioners a few months later.

Amongst the partner agencies the campaign was generally very positively received and a number of organisations had responded by actively encouraging pensioners to apply for CCGs. Most reported that the awareness of staff had been raised but we were not able to find clear evidence this had consistently led to more people being encouraged to make applications.

It is clear though that as a result of the pilot there was a significant rise in the number of applications being made. In the period April 2006 to March 2007 there was an average of just over 18 applications a month from pensioners in Gateshead – comprising just 8.3% of all applications. For the 12 months April 2007 to March 2008 the average monthly number increased to over 53. In November it reached a peak of 139 this being shortly after the direct mail out began. This higher level of applications was sustained over the period to March 2008. During the pilot period 23.5% of all CCG applications in Gateshead came from the over-60s compared to just 9.3% nationally. We calculate that over the period of the pilot over £92,000 in additional benefit was paid out to 319 pensioners in Gateshead.

Overall we conclude that the pilot was a partial success. It did raise levels of awareness amongst both pensioners and agencies in Gateshead and it led to a large amount of additional benefit being paid out to several hundred pensioners in the borough. It was less successful in raising levels of knowledge and understanding and securing a sustained impact.

Overall our conclusion is that what is most likely to work to improve both awareness and take-up of CCGs on a sustained basis is likely to be a multi-dimensional approach that would include:

- Making information about CCGs more generally available on a regular basis
- More importantly targeting potentially eligible older people at the specific points at which they are likely to be concerned about their situation and be looking for possible assistance which may make them more receptive to the information. These points would include retirement, bereavement, periods

of ill-health and when people are moving from one situation to another e.g. moving house or being discharged from hospital

- Training staff that are likely to come into contact with potentially eligible pensioners at these points in time rather than taking a blanket approach which our evidence suggests is not especially effective. Such staff would include social workers, housing management staff, GP practice managers and district nurses
- Ensuring the availability of good quality information, advice and support services as part of a network of information provision for older people
- Making efforts to increase the take-up of CCGs part of a wider approach to improving older people's quality of life and prevent them requiring intensive support from health and social care agencies

Based on this we make eight recommendations

1. Efforts to increase the take-up of CCGs amongst pensioners should continue and should be done nationally.

This pilot has demonstrated that there is a lot of unmet need for CCGs amongst pensioners and efforts to address this should be promoted nationwide. Our recommendation is that rather than do this through one-off initiatives such as the one in Gateshead this should be combined with efforts to improve the take-up of all benefits and this should as much as possible be part of the routine work of a range of agencies.

2. Information about CCGs should be routinely sent to all potentially eligible pensioners

We recommend that the DWP should investigate how it could do this for all potentially eligible pensioners.

3. Information should be targeted more effectively

It is important to give all potentially eligible pensioners information on a regular basis, but a blanket approach is likely to have a rather limited effect. It would, we believe, be more effective in the long run to focus efforts on ensuring that people who are likely to be in touch with pensioners at the point at which they will be most likely to need a CCG, are aware of CCGs, understand the qualifying circumstances and eligibility criteria and are trained in providing information, advice, support and encouragement to potentially eligible pensioners.

4. Further efforts should be made to simplify the process of making an application for a CCG

We make two recommendations which relate to the application process. The first relates to developing an approach whereby applications are made to and handled by

the Pensions Service rather than Job Centre Plus. The second suggests further work to simplify the current application process and form.

5. Efforts to increase the take up of CCGs should be combined with more generic take-up campaigns

There are many examples of benefit take-up campaigns successfully targeted on pensioners using methods such as an examination of Housing Benefit information and information from GP surgeries to identify pensioners who are likely to be under claiming. There is a good case for such campaigns to be carried out on a more regular basis and for them to include CCGs amongst the benefits being promoted. This would most effectively be done as part of an overall strategy to improve the quality of life of older people.

6. The Pension Service should routinely be involved in local partnerships that aim to improve the quality of life of older people

We believe the most effective way for this approach to be developed on a local basis is through existing partnerships to improve the quality of life of older people and that The Pensions Service should be involved in these on a routine basis.

7. The DWP should consider investing in local information and advice services.

We have identified the importance of older people being able to access information, advice and support as a key element of efforts to increase awareness and improve the take-up of CCGs and other benefits. This pilot has seen a successful partnership develop between the DWP and a number of voluntary sector advice agencies but especially Age Concern Gateshead. We recommend that the DWP should consider investing in such local services alongside other partners such as local authorities and the NHS.

8. The role of CCGs in delivering broader Government policy for older people should be recognised

Government policy is increasingly emphasising the importance of helping older people to stay healthy throughout their lives, maintain their independence and well-being, be treated fairly and equally and play an active role in their community.

Increasing the take-up of benefits in general and particularly promoting the awareness and the take-up of CCGs potentially has an important role to play in helping the Department deliver this objective and contribute to this agenda. To deliver this it will not be enough just to increase awareness and take-up within the existing budget. Some increase in the overall size of the Social Fund budget is likely to be necessary as well.

1. Introduction

There is considerable evidence that pensioners do not claim all the social security benefits to which they are entitled. The Department of Work and Pensions has estimated that as much as £3.5 billion in benefits was unclaimed by pensioners in 2005/06.¹ Whilst it is the major means-tested benefits, Pension Credit, Housing Benefit and Council Tax Benefit, that account for the vast majority of this amount there is also substantial reason to believe that take up of other benefits is also low. In particular that many pensioners are not aware of and do not claim CCGs from the Social Fund.² Given that payments from the Social Fund are particularly targeted at the very poorest people in at risk situations this is an issue that is of particular concern.

In response, The Pensions Service (TPS), Independent Review Service and Jobcentre Plus planned and ran a pilot programme in Gateshead during 2007 to see if awareness of the SF and the take-up of CCGs by pensioners could be improved. Peter Fletcher Associates, an independent research and consultancy organisation, was commissioned to evaluate that pilot. This is the report of that evaluation.

The aims of the pilot were set out in a presentation that the DWP made to a meeting in Gateshead in January 2007. They were to:

- Raise awareness amongst pensioners and the people who support them in the area selected for the pilot
- Improve coordination of support service capability to ensure it works effectively for pensioners
- Aim to increase successful take-up of CCGs from pensioners (and their families) who are in need of assistance from the scheme
- Determine the most effective ways in which to raise awareness/take up in order to inform what can be done on a national basis

Our evaluation was designed to see to what extent the pilot has been successful in achieving these aims. It was designed to answer the following six questions:

1. What is the current customer awareness and understanding of the Social Fund and CCGs? (including basic eligibility rules and how to apply)

¹ See 'The Poverty Site' <http://www.poverty.org.uk/39/index.shtml>

² See 'The Social Fund Commissioner's Annual Report for 2005/06, 'Helping those in financial hardship: the running of the Social Fund', National Audit Office Jan 2005 and *Social Fund use among older people*. Kempson, Collard & Taylor (2002)

2. What are customers' experiences of the SF and CCGs and their attitudes towards it? What would trigger or prevent an application?
3. How many applications are currently received from pensioners and what is the outcome of those applications?
4. What is the extent of partner agencies' awareness of the SF and CCGs and their understanding and view of available provision and how to apply?
5. What has the impact of the pilot been? Has:
 - a. It increased awareness both amongst pensioners and agencies?
 - b. It led to an increased number of applications – both successful and unsuccessful?
 - c. The quality of applications improved as a consequence of the pilot?
6. What works, and what doesn't, to encourage more pensioners to make successful applications for CCGs?

2. Background and context for the campaign

2.1 National Context

The Social Fund

The Social Fund was set up in 1988 to help people on low-incomes meet one-off expenses on necessities and cope with emergencies. It consists of regulatory and discretionary elements. Regulatory elements include Sure Start Maternity Grants, Funeral Payments, Cold Weather Payments and Winter Fuel Payments. Discretionary elements include Community Care Grants, Budgeting Loans and Crisis Loans. This project is focused on the discretionary Social Fund, and Community Care Grants in particular.

A (CCG) is a non-repayable payment awarded for the purpose of meeting a need for community care. Grants may be awarded to

- People who are leaving accommodation in which they received care
- Help people to continue to live in the community
- To help people on a resettlement programme to set up home.
- To help ease exceptional pressures on families, or
- To help with certain travel costs.

In order to qualify people need to be on a low-income – in the case of pensioners to be in receipt of Pension Credit and have savings of less than £1,000 (strictly speaking the amount of any CCG awarded will be reduced, on a pound for pound basis, by any savings over £1,000). Even then entitlement is not automatic – an award will only be made if the need is assessed to meet one of the qualifying conditions above and is deemed to be of sufficient priority when assessed against other claims as the budget for discretionary Social Fund payments, including CCGs is limited (unlike most other social security benefits). Grants are available for what are deemed to be ‘essential items’. This is not defined but there is a list of excluded items – largely things for which other agencies (e.g. local authorities or the NHS) have specific responsibility.

- In 2001 the Government set out its objectives for the SF. These are: To contain expenditure within the overall budget
- To focus help on those facing the greatest difficulties
- To introduce greater flexibility in meeting need
- To support the government’s wider community care strategy, and

- To enhance administrative efficiency within the context of income support provision.³

Take up of the Social Fund by pensioners

There is considerable evidence of low take-up by older people of payments from the Social Fund. The Social Fund Commissioner has raised the issue in several of his annual reports⁴.

In 2002 the University of Bristol published a report on use of the Social Fund by pensioners⁵. This showed that pensioners are very low users of all the discretionary elements of the Fund. In May 2001 pensioners made up 37% of all people eligible to apply to the fund yet accounted for only:

- Ten per cent of expenditure on CCGs;
- Four per cent of expenditure on Budgeting Loans;
- One per cent of expenditure on Crisis Loans.⁶

The research also looked at the reasons why older people might be less likely to make applications to the Fund. It found that a range of factors were responsible including:

- A very limited knowledge and understanding of the Social Fund with many misconceptions about what it is, who administers it, who is eligible and how payments are made
- Amongst people who did know about the Fund there was often a negative attitude towards it with people thinking that all payments from the Fund were in the form of loans
- A more general aversion to asking for financial help from the state except for benefits, such as a retirement pension, which people felt they had earned through their contributions
- Previous negative experiences in applying for social security benefits (not necessarily just from the Social Fund)
- Practical difficulties e.g. health, language or literacy problems that made the process of applying difficult.

Research by the Joseph Rowntree Foundation also concluded that pensioners, along with people from minority ethnic communities were less likely to apply for CCGs. This

³ Objectives set out in 'The Social Fund, Third Report (HC 232), Select Committee on Social Security, House of Commons (2001)

⁴ See e.g. 'The Social Fund Commissioner's Annual Report for 2005/06, 'Helping those in financial hardship: the running of the Social Fund', National Audit Office Jan 2005

⁵ *Social Fund use among older people*. Kempson, Collard & Taylor (2002)

⁶ *Ibid* p 8

research also questioned how effective the Social Fund was in meeting the Government's objectives of tackling poverty and social exclusion⁷

Other research⁸ suggests that there are further factors which may also dissuade people from claiming benefits including:

- Uncoordinated activity resulting in failure to reach vulnerable groups
- Bad experiences in the past when dealing with benefit claims
- Complicated claims processes and perception of Government prying
- Lack of personal contact during the claims operation.

In particular the Bristol research estimated that these other factors were influential in about 50% of cases. It might be thought that these obstacles and barriers would be relatively easily overcome for older people who are in contact with agencies, both statutory and voluntary, who provide support. However there is some evidence to suggest that the take up of CCGs in this group of older people is no higher. It is not completely clear why this is the case. There may be a number of possible explanations, such as prejudice and/or lack of understanding of CCGs by the agency staff and/or an inconsistent approach to signposting across agencies.

Overall, the research suggests that the non-take-up of CCGs is likely to be due to a complex interplay between a variety of social and age-related factors, including:

- The level of knowledge and understanding of older people as well as of staff from other agencies who provide advocacy or support to them
- Practical difficulties, such as communication barriers and the application process
- Psychological barriers, such as stigma, bad past experiences and perceptions of need and independence.

This pilot, however, has focused on trying to overcome the first of these i.e. lack of knowledge amongst older people and the people who work with them. It did not seek to address some of the other, wider, factors that may inhibit older people from making an application.

2.2 Local Context

This pilot took place within the Metropolitan Borough of Gateshead. Gateshead is located on the south bank of the River Tyne. It has a population of 191,150 (2001 Census) which has been declining for a number of years – by 5.2% since 1991. There are 43,699 people aged 60 and over living in the borough who make up 22.9% of the population which is slightly below the average for the region and England as a

⁷ *The Social Fund, Current Role and Future Direction*. Joseph Rowntree Foundation (2006)

⁸ See *Council Tax benefit: best practice guidance*, Department of Work and Pensions, March 2004

whole. In common with many other areas Population projections indicate that there will be significant growth in the number of people over 65 in the period 2006 to 2015, up by 15.7% over this period, whilst the number of over 85s will increase by 21.6% over the same period.⁹

Whilst the borough has a large area which is described as rural it suffers from high levels of deprivation and is ranked as the 52nd most deprived local authority (out of 354) in England in the 2007 Index of Multiple Deprivation. There is a legacy of heavy industry which results in Gateshead having some of the worst health deprivation in England and Wales with especially high levels of chronic illnesses such as coronary heart disease, chronic obstructive pulmonary disease, and cancer.

Gateshead was primarily chosen as the pilot site because it is one of eight national pilot sites for the Link Age Plus (LAP) programme. Link Age Plus is a DWP funded programme to improve older people's access to services by developing more integrated approaches across different agencies. Gateshead is one of eight areas in England that is piloting this approach¹⁰. There were seen to be shared objectives between LAP and the pilot in trying to ensure those in need are fully supported in accessing services and entitlements. A particular focus of the LAP programme in Gateshead is on agencies working together to provide a more effective information network so that older people can access the right information when they need it, and in the format that best suits them. In order to achieve this, partner agencies are working closely together to understand and develop signposting services that better meet the needs of older people. Close partnership working was seen as key to improving awareness and take up of CCGs - because need arises at points in time which difficult to predict, the role of advocates and support networks in identifying need is critical in securing help for the customer at the time they need it. The close working and joining up of processes across agencies through Linkage Plus is expected to improve the delivery of the advice and help that pensioners were assumed to need in order to increase applications to the Social Fund.

Further factors in Gateshead's favour were that:

- Both Independent Review Service (IRS) and the Pension Service (LPS) have good relationships with Jobcentre Plus (JCP) in the area, and IRS experience shows the quality of work on the Social Fund is high, budgets are managed well and there are no substantial backlogs or arrears of work.
- The LAP programme was happy to be involved

There was no evidence to suggest that Gateshead had either a higher or lower than average number of applications from pensioners for CCGs. As a relatively deprived area there is likely to be a higher than average proportion of pensioners with an underlying eligibility i.e. in receipt of Pension Credit and with savings of less than £1,000 which would suggest it might be easier to target significant numbers of people

⁹ Gateshead *Joint Strategic Needs Assessment*, Gateshead MBC & Gateshead PCT April 2008, p7 at http://www.gatesheadpct.nhs.uk/jsna/Gateshead_JSNA_Final.pdf

¹⁰ In Gateshead the programme is known as 'Link Up in Gateshead'

who might be eligible. In the end about 7,000 pensioners were identified as having a potential eligibility and were targeted for the campaign.

3. Evaluation methodology

In order to conduct our evaluation, we were looking to collect both quantitative and qualitative data to develop a rounded picture of pre-pilot levels of awareness, knowledge, understanding and attitudes amongst 'potentially eligible' pensioners in Gateshead and some of the agencies providing services to them (the partner agencies); and to understand whether and how they changed over the course of the pilot.

The potentially eligible pensioners were identified by the DWP by searching Gateshead's current cases for pensioners in receipt of Pension Credit with savings of under £1,000¹¹. The partner agencies were also identified by the DWP using existing networks in Gateshead, primarily those set up through the Link Age Plus pilot. A database of partner agencies was compiled by the project manager and added to over the course of the pilot.

Following extensive discussions with the DWP we agreed a methodology which employing multiple methods to collect data relating to the key evaluation questions and split the tasks required between PFA and the DWP. We believe this approach helped to enhance the validity of the data by enabling each question to be considered from a range of perspectives, and by comparing and contrasting findings from different sources, we were able to draw detailed conclusions based on corroboration and consistency.

The table below summarises the methods used to answer each of the evaluation questions. Further details about the specific methodologies employed can be found in chapter 5, where we discuss our findings in detail.

Fig. 3-1 A description of the methods used to evaluate the pilot

Evaluation questions	Methodology
<p>What is the current (pre-pilot) customer awareness and understanding of the Social Fund and CCGs?</p> <p>What are customers' experiences of the SF and CCGs and their attitudes towards it? What would trigger or prevent an application?</p>	<p>1. DWP telephone survey of a sample of potentially eligible pensioners to test knowledge, awareness, attitudes and barriers and comparison with findings from the British Market Research Bureau (BMRB) weekly telephone survey of perceptions more generally across the country</p> <p>2. Individual interviews with pensioners who have applied to the SF, both successful and unsuccessful</p>

¹¹ This does not include, therefore, any pensioners who were not claiming Pension Credit – even if they had an underlying entitlement.

Evaluation questions	Methodology
	3. Individual interviews with potential applicants to the SF, drawn from the DWP telephone sample
How many applications are currently received from pensioners and what is the outcome of those applications (pre-pilot)?	1. DWP analysis of current applications to draw up a customer profile and identify some baseline measures for later comparison.
What is the extent of partner agencies' awareness of the SF and CCGs and their understanding and view of available provision (pre-pilot)?	1. PFA initial survey of partner organisations 2. Focus group with key agencies and groups e.g. Age Concern, CAB, social workers ¹²
<p>What has the impact of the pilot been? Has:</p> <ul style="list-style-type: none"> • It increased awareness and understanding both amongst pensioners and agencies? • It led to an increased number of applications – both successful and unsuccessful? 	<ol style="list-style-type: none"> 1. Monitoring applications made during pilot programme – comparison of applications pre and post-pilot 2. Interviews with Social Fund decision makers¹³ 3. Repeat survey and interviews of potentially eligible claimants 4. Follow-up survey with agencies to assess how their practice has changed 5. Mystery Shopping exercise 6. Interviews with Steering Group members 7. Case studies¹⁴
What works, and what doesn't, to encourage more pensioners to make successful applications for CCGs?	1. Review of data gathered – compare and contrast findings from surveys and interviews to draw conclusions and make recommendations

¹² Please note, although the focus group did go ahead poor attendance and lack of understanding of reason for the group meant very little information of any use was gathered

¹³ Please note, this was abandoned after one interview, as conducting others would add little more to our understanding

¹⁴ Please note, case study proformas were distributed through the steering group, but we only received one useful response. We have attached this as an appendix (Appendix 11)

4. The Campaign

The aims of the pilot were set out in a presentation that the DWP made to a meeting in Gateshead in January 2007. They were to:

- Raise awareness amongst pensioners and the people who support them in the area selected for the pilot
- Improve coordination of support service capability to ensure it works effectively for pensioners
- Aim to increase successful take-up of CCGs from pensioners (and their families) who are in need of assistance from the scheme

In interviews with members of the Steering Group after the pilot it was the raising of awareness with the aim of increasing take-up that were stressed as being the principal objectives.

The campaign's approach was based on two main methods being used to increase awareness and understanding:

- Direct communication with pensioners who were identified as being potentially eligible. This was defined as being someone who was:
 - In receipt of Pension Credit, and
 - Had savings of less than £1,000.

This definition was used to ensure that information was targeted on those most likely to qualify and, as importantly, not sent to people who would not have an underlying eligibility in order to avoid applications that stood no chance of success. Just over 7,000 potentially eligible pensioners were identified and, eventually, 6854 leaflets actually sent out.

This approach was chosen after some research into what was likely to be most effective but also taking account of cost. Other possible alternative approaches, such as direct telephone contact or a broad based mass media campaign were rejected because:

- They would be too expensive
- They would not target the intended audience
- It was believed a direct mailing would have a longer lasting effect.
- Training and information provision to a range of partner organisations who had been identified as being in contact with pensioners in Gateshead. The number of partner organisations changed throughout the campaign. Partners were added throughout as new organisations were identified as potentially helpful to the campaign. Eventually 61 partners and 72 contacts were listed in version 16 of the 'partners list'. Training was split into 3 different levels:

- **Core Advocates**
Organisations that could be expected to provide advice and whose primary role would be to identify and advise potential customers of eligibility.
- **Signposters**
Organisations that could be expected to refer people to an appropriate organisation, either for advice or to make a claim.
- **Display**
Organisations that would only display information

A list of organisations in each category is shown in Appendix 12 (taken from version 12 of the LPS's partners list)

- There was an element of more general publicity in the form of posters and leaflets displayed in various locations. These were sent to a wide range of organisations including GP surgeries, opticians, voluntary organisations, health centres, libraries etc. In addition articles were carried in the Council's newspaper that is distributed to every household in the Borough. The project manager also visited a number of organisations and groups throughout the course of the pilot.
- The campaign material was originally designed by TPS. The aim was to attract people and become an invitation to seek further information. The leaflet will carry additional information and signposting to The Pension Service and Age Concern, providing relevant telephone numbers and addresses. Publicity material was then shown to a group of local organisations, including organisations of local people, who advised that it needed changing if it was to be effective. Their suggestions were taken onboard and the material was changed as a result.

The overall organisation of the campaign was the responsibility of a Steering Group that brought together a number of partners. The role of the Steering Group was described as being to:

- Bring together a range of partners with an interest in the project
- Make sure that expertise – both about the SF itself and about local organisations – was available to the project manager
- Ensure that the pilot was designed and operated in a way that met its objectives.

Members of the group included what might be described as 'internal' partners i.e. different branches of the DWP with an interest in the pilot including a link to the Policy Division, who had overall responsibility for the pilot, the Customer and Partnerships Directorate, responsible for ensuring that services meet customer needs, the Pension Service – both in Gateshead and the relevant Pensions Service call centre and the Job Centre Plus who actually administer the SFD. External partners included the Independent Review Service and two local organisations Age Concern and Link Up in Gateshead. These latter two were identified as being the key

local agencies that needed to be brought on board in order to ensure effective links were made in the local area with the range of other organisations that, it was recognised, needed to be involved. The Steering Group adopted a project management approach to the pilot and a local project manager was appointed, on secondment, to manage the project on a day to day budget. Staff within the DWP and IRS were reporting to their respective Chief Executives on progress with the project.

A deliberate decision was made not to identify a central budget from the DWP and to take the approach of asking individual partners to contribute resources for different elements. So IRS, for example, paid for the publicity material and the costs of the direct mailing whilst The Pensions Service funded the cost of the project manager.

Similarly no formal targets or success criteria were set for the pilot. This was because the people responsible for the pilot genuinely wanted to approach the issue with an open mind and accepted that they didn't know whether it would work and did not want to pre-judge what success would look like. Whilst this is something of a refreshing approach in today's often target driven culture it did make our job as evaluators more difficult in making a judgement about whether the campaign had been a success!

5. Our findings

The detailed findings cover the following areas:

- the awareness and understanding of pensioners in receipt of Pension Credit pre and post pilot (section 5.1), including results from the telephone survey and interviews with pensioners (see also Appendices 1 – 5)
- the awareness and understanding of partner agencies pre and post pilot (section 5.2), including results from the agency survey, and mystery shopping exercise (see also Appendices 6 – 7; and 9 – 11)
- an analysis of the applications data (section 5.3 and Appendix 8) and
- Other information including observations on the organisation of the pilot itself (section 5.4)

5.1 Pensioners in receipt of Pension Credit

Pensioners living in Gateshead in receipt of Pension Credit, and with less than £1,000 in savings were the target population for the campaign.

In May 2007, the Pension Service arranged a scan of Pension Credit caseload in the Gateshead area and identified 7,000 pensioners in who met these two basic criteria.

This population was then sampled to establish two lists of people to contact for the telephone surveys. Those who agreed to participate in the surveys were also asked if they were willing to be interviewed by PFA.

PFA interviewed 46 Pensioners in total, 16 of them were randomly selected from the respondents to the first telephone survey; 19 were randomly selected from the respondents to the second survey. The remaining 11 were recent applicants to the Social Fund and helped to establish a baseline level of awareness and understanding. Whilst these numbers are small and we would, therefore, not claim that the results have any statistical significance this was not the aim of the interviews. Rather the intention is to use them to provide qualitative data which would supplement the two telephone surveys and enable us to go in more depth into older people's views about the SF and CCGs. This would include their experiences of it, their understanding and awareness of the eligibility conditions and what items could be claimed for, the reasons why they would or would not make an application and what might encourage them to apply in the future. The evidence gathered from the interviews mostly supports the findings from the two telephone surveys.

We will now outline our main findings in sections 5.1.1 to 5.1.4 below, covering the two telephone surveys and interviews pre and post campaign.

5.1.1. DWP telephone survey baseline position

A sample of 2,000 cases were randomly selected from the target population of 7,000 Gateshead pensioners in receipt of Pension Credit and with savings of less than £1,000.

1,337 people were contacted by Pension Credit Application Line (PCAL) staff and 609 people took part in the telephone survey. The data was analysed by the analysts within the Customer and Acquisition Directorate of the Pension Service and a copy of their report can be found in Appendix 4. We have summarised their key findings below for the purpose of our evaluation:

609 people took part in the telephone survey. This is a response rate of 46%. Although it was reported that around 400 respondents were needed for the sample to be representative, it is worth noting that a low response rate may indicate an element of self-selection bias in the final sample. This was queried with TPS who informed us that no bias was found in the characteristics that they considered.

116 respondents (19%) said that they had heard that the Government sometimes paid grants *“to help people pay for important emergency expenses that people cannot pay for themselves”*, and only 87 people (14%) reported that they had heard of CCGs (CCGs). This suggests a very low baseline level of awareness of the Social Fund and CCGs in the target population

The 87 customers who said they had heard of CCGs were then asked a number of “true or false” questions about the grants. Most of these respondents answered between 2 and 5 questions correctly,, which suggests a low level of understanding of CCGs amongst those pensioners who have heard of them

Out of the 87 people who had heard of CCGs, 69 (79%) had not applied for one. Very few of these respondents knew where to go to get an application form for a CCG, with only 2 people (out of 69) correctly identifying Job Centre Plus

The 522 customers who said that they had no knowledge of CCGs were given some basic information on what CCGs are and who can apply. 389 (75%) then said that they would consider applying – this suggests that there is indeed potential for the pilot to increase the number of applications from pensioners

It is worth noting that when asked to identify from a list of agencies where they would go to find out more about CCGs, or to get an application form, the most popular

agency was the Pension Service. However, respondents' choices may have been influenced by their awareness that the survey was being conducted by the TPS.

Finally, it is also worth noting that a nationwide telephone survey was conducted between 8th June and 15th July 2007 by the British Market Research Bureau (BMRB) in order to determine pensioners' awareness of government help funds, and in particular, awareness and knowledge of the CCG.¹⁵ A total of 749 pensioners were interviewed. Levels of awareness were markedly higher nationally than in the Gateshead cohort of this survey, than in the DWP survey. Possible explanations for this include

- Differences between the two surveys – e.g. in methodology and sample population, and/or
- Particular populations of older people in Gateshead are more socially isolated and less likely to access information and advice services than other, more general populations of older people elsewhere in the country
- Differences in timing. The national survey took place shortly after the severe floods in the summer of 2007 and it may be that the extensive publicity generated by this led to an increased awareness of the existence of CCGs amongst people contacted.

5.1.2. DWP post-pilot telephone survey

The sample for the second telephone survey was also taken from the 7,000 customers identified initially, with people who had previously been contacted excluded.

A total of 1,443 people were contacted for the post-pilot survey, and 726 of these participated in the survey (a response rate of 50%). Data was again analysed by analysts within the Customer and Partnerships Directorate of the Pension Service and their analysis included a comparison of findings with the earlier telephone survey. A copy of this report can be found in Appendix 5. We have again presented the key findings pertinent to our evaluation below:

267 respondents reported that they had heard of CCGs in the post-publicity survey. This is 36.8% of the total number of respondents and compares to a measure of 14.3% in the original survey. This difference is statistically significant and therefore suggests that level of awareness has risen in the target population as a result of the pilot.

¹⁵ The survey was conducted through BMRB's ACCESS omnibus survey. The sample is generated using a random digit procedure derived from a large database of residential numbers from across GB.

When asked how they had heard about CCGs, only 41 out of 267 respondents referred to the direct mail out. A further 62 referred to a leaflet, which they could have received either through the mail out or as a result of other activity throughout the pilot. This figure is comparable to the percentage of respondents referring to a leaflet in the original survey, and taken together these findings suggest that although awareness of CCGs has increased, the majority of respondents have little recollection of how they found out about them.

There is also little evidence of any improvement in knowledge following the campaign. The report in Appendix 5 states that there is no real evidence that respondents gave more correct answers to the true or false statements in the second survey than the first survey. There are some differences in the number of correct responses to individual questions pre and post pilot, but it is not clear what we can infer from these about improvement in knowledge and understanding of CCGs in the target population. It is also worth noting that the survey does not provide any evidence to show that number of applications from the target population has increased – although we do conclude that it has on the basis of the evidence of the number of applications actually received by Job Centre Plus.

Those who had not applied (n=233) were asked who they would go to for more information or advice. A roughly equal number of respondents (n=44 and 45, around 20% of the sample) said they would approach Age Concern and the Pension Service. This is a change from the original survey, where the LPS was the most popular answer. In fact the report in Appendix 5 observes that the number of respondents who said they would go to the Pension Service was actually lower in the post-pilot survey. The second survey also found an increase in the percentage of respondents who reported that they would go to the Local Authority and CAB. Overall, this suggests that personal preferences are likely to influence the choice of which agency an individual approaches for information and advice, irrespective of who raises their awareness.

185 of the 233 respondents who knew about CCGs but had not applied said they would consider applying at some point in the future. The percentage who said they would go to Job Centre Plus if they wanted to apply increased in the second survey from 3% to 8%, but this increase is not statistically significant. Respondents in the second survey were more likely to say that they would approach the Pension Service (25%), their local council (13%) or Age Concern (9%).¹⁶

The 455 respondents who reported that they had not heard of CCGs were read a brief description and then asked who they would go to for advice and information. A comparison across surveys reveals that significantly fewer people responded '*don't know*' to this question in the second survey. It is possible that this difference could be due to the telephone survey acting as a reminder of the information in the direct mail

¹⁶ Comparison between numbers expressing a preference for LPS over JCP was statistically significant, but it must be noted that participants were aware that the LPS were conducting the telephone survey

out. Interestingly, there was considerably variety in the organisations respondents reported that they would approach. The most common responses were the Pension Service (14%); Age Concern (12%); CAB (11%); family or friends (7%) and the Local Authority (7%) – all of which have an increased number of responses in the second survey.

Overall, the findings from the survey suggest that the pilot has been a partial success with regard to raising awareness and understanding. There is a significant increase in the level of awareness of CCGs amongst the respondents. However, there is no such increase in levels of knowledge and understanding. Also, the observation that there is little recollection of the direct mail out could be taken to suggest that the increase in levels of awareness may not last long, and by the second survey had already started to diminish.¹⁷ Indeed, the finding that those people who reported no increase in awareness but, when reminded, were able to then identify who to approach if they wanted to find out more does suggest a vague improvement in understanding in some people, but this needed prompting. This suggest that direct mailing alone is not sufficient to increase awareness over the longer term.

Bearing the above in mind, it is important to acknowledge that the second telephone survey is likely to have acted as a reminder of the mail out for some people, and that the Pension Service (TPS) identified itself as the organisation leading the survey, which is likely to have influenced the number of people who responded positively to questions about the Pension Service.

Our findings could be taken to suggest that to have a longer lasting effect on awareness and understanding a more sustained approach is needed. Finally, the observation that there is considerable variance in individual preference about who to approach for information, advice and an application form supports the view that raising awareness and understanding of CCGs within a community requires work to also raise awareness within a wide range of other statutory and non-statutory agencies. It will therefore be interesting to see the results of our analysis of the partner agencies. Of particular relevance here is the low level of understanding within the pensioner population of the role of Job Centre Plus – this will be discussed further in the relevant section below (see 5.1.3)

¹⁷ It is accepted that the impact of a direct mailshot is likely to lead to a large peak in enquiries and applications in the few weeks immediately afterwards followed by a quick drop off after a month or two.

5.1.3. Interviews with eligible pensioners – baseline position

In total we interviewed 27 pensioners, 11 of whom had recently applied to the Social Fund for a CCG and 16 who were identified from the sample of 609 potentially eligible pensioners who had taken part in the first telephone survey and agreed to be contacted by us. We used the interviews to explore in more detail pensioners' understanding of eligible circumstances and items as well as their perceptions of the main organisations involved in the pilot. Our key observations are presented below, first from our interviews with the applicants, then from our interviews with those pensioners¹⁸ identified by the LPS as eligible. We then summarise the main points before moving on to the post-pilot interviews in the next section

Our interviews with recent applicants to the social fund were mainly with people from the younger age bands (60-75 years old). This was partly, at least, because the older pensioners that we contacted were more likely to decline to be interviewed. It may also suggest that older pensioners could be harder to reach and also possibly less likely to apply for a CCG. Indeed, the baseline survey found that pensioners aged over 80 were more likely to answer '*don't know*' to the initial questions about government grants and CCGs than pensioners in other age groups, which may support this view.

Similarly, the majority of applicants we interviewed were social renters (mostly from Gateshead Housing Company), which may also suggest that older owner-occupiers are another hard to reach group. All but two of the people that we interviewed pre the pilot reported one or more significant health problems i.e. two or more chronic conditions.

Applicants to the Social Fund described for us their experiences which led up their application, and how they applied. These are summarised below (see Appendix 1 for more detail):

- They found out about CCGs from a range of sources, which included picking up leaflets from the Pension Service and Job Centre Plus; the local council's welfare rights workers and social workers; and from others (friends or family) who had already applied.
- They reported reasons for applying linked to a need for an essential item (such as a cooker or a bed); or a change in circumstances, such as a relative in hospital or moving house
- There was a reported preference for applying independently, or with support from relatives. Some had experiences of receiving help to apply from Welfare Rights, Age Concern and a Social Worker
- Various views were expressed in relation to the form and the application process and not all were relevant to this evaluation. Two fairly common responses from applicants were that they were not aware that you could

¹⁸ Detailed findings can be found in appendix 1 and 2

apply for more than one item or on more than one occasion. One interviewee also explained that he was advised to apply for both a CCG and a crisis loan, which caused him some difficulty when the loan arrived first and was spent before the grant reached him

When asked about qualifying circumstances, applicants tended to know about their own experiences and one or two others. Only a couple of interviewees were aware that all the circumstances presented to them could mean they were potentially eligible. Perhaps most notable was that the majority of those not claiming travel expenses were not aware that these could be covered. The fact that pensioners get a free bus pass was offered as a reason why travel expenses would not be covered by the grant by most of these people.

When asked about eligible items, most were clear that basic items for the home, such as cookers, washing machines, fridges, freezers and carpets were covered by the grant, and that certain items, such as glasses, living expenses, repairs and dental charges were excluded. The most indecision was around whether other items would be regarded by the decision-makers as ‘*essential*’ enough to be awarded a grant for. These items included a television, dryer, and table and chairs. Also the majority of those interviewed felt that they would be able to find curtains and clothing from somewhere and would not apply to the social fund for a grant to buy these. The following quote captures this view quite well:

“Oh it’s hard. If I wanted all those things, clothing, furniture etc., I would do it through income support. I am getting enough Pension Credit to cover those things. I don’t think the CCG would give you them.”

When asked which organisations would know about CCGs and help people who wanted to apply, responses were mixed¹⁹ For example:

- Most interviewees were unsure whether Job Centre Plus would help.
- Some applicants were unclear about how much help you would get from the Pension Service – whether it would just be the forms or also support to fill them in
- Few knew that Age Concern could come out and help you fill in the form
- Many interviewees said they thought GPs, social workers and district nurses would help. However, it appears that most of the staff working in these fields were not directly engaged in this pilot
- No-one interviewed had heard of Link Age Plus, or Link Up in Gateshead

More generally, there was considerable confusion over what the roles and responsibilities of the various departments of the DWP were and concerns were expressed about whether the person you spoke to would be locally based.

¹⁹ Please see appendix 1 for figures

There also seemed to be a general issue around who was responsible for passing out information at crucial times. A number of interviewees appeared to think it was the responsibility of key workers to recognise potential eligibility and share information with them. For example, one woman who had been successful in getting a CCG to help pay for regular visits to a sick relative said:

“I see lots of people in my position and loads of them don’t know about these grants. The staff aren’t telling them. They should be more widely known about.”

We interviewed a further 16 people, who were randomly selected from the list of respondents to the telephone survey who had agreed to take part in a further interview. We asked the same questions about knowledge of qualifying conditions, eligible items and who they might approach for help. However, a key difference is that only 3 people in this group had heard of CCGs prior to the interview. Key observations are summarised below. Detailed findings can be found in Appendix 2.

When asked about qualifying circumstances, the vast majority of those we interviewed thought most of the circumstances described could make someone potentially eligible for a CCG. Generally, if the interviewees thought the circumstances might not qualify them for a CCG, they would more than likely receive some help from the local council or social services. A few also expressed a fair amount of uncertainty about their own eligibility for a CCG: a couple of people were unsure whether they were actually receiving Pension Credit; a couple had strong views about savings; and a couple queried whether CCGs covered adaptations and equipment, which was what they needed.

The responses to the eligible items questions differed slightly from the responses of the applicants, which suggests that this group were less clear than the applicants about what would be an eligible item. For example:

- Over half of this group believed care costs would be covered by a CCG
- There is also more uncertainty over whether dental charges and telephone costs will be covered by a CCG in this group than the applicants.
- This group seemed more likely to agree that the less traditional items, such as a television, would be covered by a CCG
- Fewer people in this group were aware that travel costs could be covered
- We interviewed 3 owner-occupiers. All believed major repairs to their property should be covered by the CCG

When asked about which organisation they would consider approaching for help or information, key observations include:

- Only 1 out of the 16 people we interviewed said they would consider going to Job Centre Plus. Most indicated that they would not approach Job Centre

Plus because they don't see how it is relevant to them: *"I am not working now – that's for people of working age"*

- Responses about the Pension Service were mixed. Impressions were mainly based on personal experience, some of which was positive, some not so good. The majority had no opinion either way and had not given the organisation much thought: *"I don't know, I just get their letters"*. Some interviewees were not sure what the Pension Service was. One person said:

"I think more people should be told about CCGs through the pension service when they get their pensions. The person they are dealing with should know whether someone is eligible for help and tell them about it, and what they might be entitled to. You don't get any correspondence from them about anything that you might be entitled to"

- Responses about Age Concern were also mixed. Although, with a couple of exceptions, feedback was generally positive about the services from Age Concern, it was pointed out that CCGs had never been mentioned by them to any of the people we interviewed. It was generally felt that Age Concern were not actively promoting CCGs to them and although a few (n=6) said they would consider approaching the organisation for advice and information, a greater number (n=8) said they would approach CAB. Interestingly, no-one we interviewed could suggest another voluntary organisation they would consider approaching for advice and information about CCGs
- Quite a lot of those interviewed said that social workers and district nurses should know about CCGs and be able to provide information and advice. However, there were mixed views about whether this information would be volunteered to them. Very few people thought a GP would know about CCGs
- Only 1 interviewee had heard of Link Age Plus, saying *"I saw something in the council newspaper"*

When asked whether a CCG would have to be repaid, the majority (12 out of 16) said they thought it would be. A general feeling was that the term 'grant' is quite widely misunderstood. This quote from one person we interviewed sums this up:

"People don't always know a grant is something you are given and don't have to pay back. I've been given a 'grant' before and then had to pay it back."

Finally we asked people if, on the basis of what they now knew, they would think of applying for a CCG in the future. 1 person said that they wouldn't, 2 identified a need and 9 said they would if the need arose. 4 people said that they didn't know. The majority said that they would probably prefer to ask for help to fill in the form if they were to consider applying, as one person explained:

“You need help as an older person – forms can be confusing and put people off. But it’s not just the forms. The whole process of applying can put people off – not getting through on the phone to the right person, feeling like you are begging and just negotiating the whole system. You definitely need help and encouragement to apply – all these little things put you off”

Even so, no one agency emerged as a preferred choice for providing support amongst our interviewees

Overall, the interviews support the view that baseline levels of awareness are low in those pensioners who are potentially eligible and have no previous experience of applying; and there is some suggestion that particular groups of pensioners, such as those over 75 years of age and owner-occupiers, may be harder to reach. In general, the term ‘CCG’ is quite confusing to some, who believe that it covers items related to social care; a referral to Job Centre Plus is also confusing for many, as they do not see this agency as relevant to them. Furthermore, there is some suggestion that level of knowledge is fairly low in those pensioners who have recently applied. It appears as if information about CCGs is understood in terms of how relevant it is to an individual’s circumstances and experiences and anything that is not relevant is less likely to sink in. Across both groups (recent and potential applicants) there are mixed views about what constitute an eligible item, and considerable diversity in what is viewed as an essential item – what they themselves think and what the decision-makers may think. The majority of those who had not applied felt that they could get by on what they had and there is a fairly common thread that people believe the responsibility for sharing information about CCGs rests with key organisations.

5.1.4. Post-pilot interviews

A total of 19 pensioners were interviewed following the campaign. All of them were randomly selected from a list of participants in the second telephone survey who agreed to be contacted. The post-pilot interviews included discussion of the leaflet that was sent out to the participants. We also repeated the questions we asked in our initial interviews about eligible circumstances and items, and the role of key organisations. Full details of our findings can be found in Appendix 3. We present an overview of the key findings below:

Our first observation is that a wider range of ages and tenure were interviewed following the campaign e.g. 2 people over 80 as opposed to none in the pre campaign interviews; 8 out of 19 owner occupiers as against 3 out of 25 pre the pilot. As we took the same approach to obtaining consent for interview, but received fewer refusals for the second interviews, this could suggest that by sending out a leaflet to all pensioners on low incomes, the campaign has reached some those who are older

and/or owner-occupiers and who may have been disengaged initially, and that this may have influenced our success rate for interviews.

Only two of the people we interviewed had experience of applying for a CCG. One person had applied for a CCG as a direct result of the campaign. This was a very positive story, as they had rung the LPS and an advisor had visited and supported the person filling in an application form. The LPS worker had subsequently returned to support the individual in completing an application form for Attendance Allowance. The person said to us that they felt grateful to have someone there to support the form filling and reported that the member of staff who visited was nice and good at her job. However, about the award, the pensioner had this to say:

I applied for a cooker and was awarded £200. I didn't get the full amount - I asked for £350. I actually put the money towards a carpet. It's a shame I didn't apply for them both, but I didn't know you could do that – apply for more than one thing. I was satisfied with the money – anything was a help, and it ended up very well for me. I also got to get help with other benefits too. I could do with a new bed as well. Does time have to elapse or what?

So, although it was perceived as a positive outcome by the customer, it is interesting to see that they are still unclear about their eligibility for other items and whether they can apply again.

When asked if they remembered the leaflet, the majority of people we interviewed initially responded that they did not receive one or could not remember. However, a number remembered later on in the interview. A total of 6 did definitely recall the leaflet and several others said they thought they might have received it after being shown a copy. Several people said that they had kept the leaflet although they were not able to put their hands on it during the interview.

Almost all of the people who remembered receiving it said that they had read it but did not get in touch with anyone as a result. The most common reasons for not contacting anyone were that they didn't need anything, or that they thought they were not eligible. The following quote sums up this popular perspective:

It never really sank in – we didn't really think about it. We are on other benefits and just assumed we wouldn't be eligible because of that

Other interviewees said that they did not like to ask for anything, were careful with their money and preferred to save up. Some interviewees mentioned that they were aware that if they applied it would feel like they were taking money away from someone who could be more needy than them. A few said that they might consider applying if their circumstances changed in the future, but a number of these people were still unclear how to get an application form.

None of the people we spoke to had shared the leaflet with other people. However, it is interesting that once we had conducted the interview quite a number said that they would now keep the leaflet and that they would share it with other people. Some said that (they knew at least one other person who would benefit from seeing the leaflet)

When asked about the organisations listed on the back of the leaflet, the following points emerged as themes²⁰:

- Almost all of those interviewed had heard of the LPS, but less than half reported having any direct experience of their services and said they would contact them for information or advice about CCGs
- Most had heard of Age Concern, although only a small number had used their services, and none directly to do with CCGs. Even so, the majority said that they would contact them for information or advice about CCGs. This suggests that there might be a slight preference for approaching voluntary sector organisations in some (but not all) pensioners. This was also suggested by the LPS in their analysis of the telephone survey (see appendix 5). Two people, however, reported negative experiences in the past when they had contacted Age Concern and said they would not approach them again.
- Roughly a half of those interviewed had not heard of Job Centre Plus and only one person said that they would contact this organisation for information about CCGs. As with the pre-pilot interviews most people expressed the view that they did not understand why JCP really had anything to do with this pilot.
- None of the people we interviewed knew what the IRS was. They were also unclear why this information was given to them in the leaflet
- Only one interviewee had heard of Link Up in Gateshead. When it was explained to them, a few more thought that they might like to find out more
- A few people mentioned other organisations as sources of help and advice including CAB, libraries and the Council

General feedback about the leaflet included a swathe of comments about the internet addresses provided on the back. Only 2 people we interviewed had internet access and everyone expressed the view that telephone numbers would be more useful. It was also suggested that a bit more information about what each of the organisations do and how they could help would be useful, as well as links to other information (about aids and adaptations for example) and benefits advice.

On the whole the people we spoke to seemed to think a mail out of information leaflets was useful and was a good way to get information to pensioners, but a fair number of those interviewed made the comment that the leaflet did not explain

²⁰ Please see Appendix 3 for figures

everything to them and that it had been the process of discussing the leaflet (primarily with us) which had been of most use. The following quotes capture the general feel of respondents:

The leaflet is not enough on its own. It's talking about it with others that's important. The best way is talking to people to make sure they understand about it.

Leaflets are ok but getting the level of information in them right is very difficult – there is a lot to take in here

We still need more information about benefits – what can and can't get and about whole benefit system – I still don't know but don't really like to ask

Only 2 interviewees recalled seeing any leaflets or posters out in the community. When asked to suggest any other methods, some interviewees mentioned:

- The free paper and local newspapers
- Sending it to all pensioners as part of a wide campaign to increase awareness of all benefits
- Posters and leaflets available in council offices, community centres, GP surgeries and libraries
- Advertising on the TV

We asked participants to tell us how much they thought their knowledge and understanding had increased as a result of the campaign. There is a fairly even split between a perceived improvement and no change. Indeed, when we asked them to describe to us in their own words what a CCG is, who can get one, when they can apply and what for, we found considerable diversity in the accuracy of their responses (see appendix 3 for more details). The vast majority knew very little. General misconceptions were that CCGs are for people with health problems or a disability; or just for pensioners. Responses to the question about what you can apply for indicate that most pensioners see it as a fund through which you can obtain household items. It is also interesting to see that a considerable number of were still unaware that you do not have to pay them back

When we went through the list of specific items, very similar patterns emerged to those observed during the initial interviews, such as:

- The majority agreeing that the more 'obvious' items, such as cookers, beds, carpets and fridges were likely to be covered by the grant; and that the grant did not cover items such as glasses and dental charges
- Opinion seemed to be more divided as to whether less obvious items, such as a TV, dryer, freezer, curtains or clothes would be covered by the grant

- The greatest area of uncertainty seemed to be around help with removal expenses, major repairs and care costs

The questions relating to eligible circumstances shows that the majority of those we interviewed understood that most circumstances are covered by the grant. Areas where this is less clear are visiting a sick relative and if the problems are to do with another family member. It is also interesting to see that a number of people said that Pension Credit is not relevant to the grant.

Overall, this suggests that there are clearly quite considerable gaps in knowledge and understanding of CCGs in the pensioners we interviewed following the campaign. Furthermore, although many seemed grateful to have received the leaflet the interviews raise some questions as to whether a direct mail out used by itself is the best approach to use with this group of older people. Finally, as most of the people we spoke to had not kept the leaflet, or talked about it with others, there is no evidence to suggest that even if levels of awareness have been raised by the pilot they will not be sustained, especially in those pensioners who currently feel that it does not apply to them.

5.1.5. Summary of key findings from research with pensioners

It is estimated that there are around 7,000 pensioners living in Gateshead who meet the basic criteria for applying for a CCG (i.e. Pension Credit and savings of under £1,000)

The initial telephone survey found that there were very low levels of awareness of CCGs amongst this group of pensioners, and that there were also low levels of understanding among those in the group who had heard of them. The second telephone survey showed that by the end of the pilot levels of awareness had risen significantly. However, the findings also suggest that:

- Respondents had little recollection of the direct mail out, which may mean that the increase in awareness will not last long
- Increased levels of awareness do not also invariably lead to an increased number of applications, as many of the target group felt they did not have a need at that point in time (which is perhaps a good case for developing a longer term, more sustained approach to increasing awareness and understanding)
- Respondents still have considerable gaps in their knowledge and understanding of CCGs following the campaign
- The campaign did not influence pensioners decisions about which agency they may approach if they needed information, advice and support – they would tend to go to an organisation familiar to them, which they trusted

The interviews support the findings from the surveys and enable us to add to them with the following suggestions:

- The over 75s and older owner-occupiers may be harder to reach. There is some suggestion that a direct mail out is a good way to get information out to them, although this has no bearing on whether they then do anything with it
- Some of the common misconceptions about CCGs still existed following the campaign, such as the view that CCGs are to do with community care from social services; they are there to buy essential household items only; and that they have to be paid back – suggesting that some of the basic messages on the leaflet are not getting through
- Attention also needs to be paid to the content of the leaflet and its relevance to older people, e.g. the inclusion of website addresses
- The reference to Job Centre Plus is confusing for a lot of pensioners, who think that it is not to do with them
- Information about CCGs appears to be understood only in terms of how relevant it is to the individual's current circumstances and personal experiences
- Generally, they believe that the agencies they come into contact with are responsible for identifying whether they could be eligible, and for telling them about CCGs
- There may be a slight preference for pensioners to approach voluntary or community sector organisations than the LPS. However, Local Authorities, GPs and other primary care workers are also popular, which suggests a wider range of partners are need to be included in this work
- Some pensioners would prefer to get by on what they have, rather than apply for a CCG. A lot also have savings of over £1,000 even though they have very little else.

Overall, our findings suggest that the campaign has been a partial success and that serious consideration needs to be given over to how it could be further improved. Our findings suggest that any future campaigns need to be longer term and involve a wider range of partners. It is also clear that further attention needs to be given over to the form and content of any communication to pensioners; and the steps that exist between receiving the information and doing anything with it, and the role of the pilot in these steps.

5.2. Partner Agencies

As described in chapter 4, above, partner agencies were identified by the LPS and approached to see if they would like to participate in the pilot and receive some information and / or training about CCGs.

As evaluators, our main method of consulting with the partner agencies was through two surveys, designed and administered by PFA. The first was sent out to all agencies identified by the LPS as partners in the campaign prior to any training (n=55). The second survey was sent out once the pilot phase was complete, again to all organisations identified as partners (n=97. This number had grown since the initial survey and included a range of different providers, such as individual sheltered housing schemes, not all of whom were formal partners).

Both surveys contained four sections, although the focus was different. The first survey concentrated on understanding the partner organisations and the type of services they provided to older people (as this was extremely varied). It also established how much staff knew about CCGs before the campaign began, and how they worked to help pensioners find out about and apply for CCGs.

The second survey asked agencies to give us their views about the training and information they had received during the course of the pilot, as well as what they thought of the pilot as a whole, and to tell us whether their activities relating to CCGs had changed as a result of the pilot. We also asked them to compare their levels of knowledge and understanding with the baseline levels established in the first survey.

Our main findings from the surveys are presented below in section 5.2.1 for the baseline survey and 5.2.2. for the follow-up survey. Full results can be found in appendices six and seven.

Also in this section is an overview of a mystery shopping exercise we completed recently to establish, from the perspective of an older person, whether partner agencies were supplying information and advice about CCGs when a relevant case was presented (see 5.2.3)

Finally, we summarise the key findings in section 5.2.4

5.2.1. Key findings from the PFA baseline survey

The following summarises our key findings from the initial survey of partners and highlights the issues which were emerging at that time. A copy of the survey and full analysis can be found in appendix 6.

A total of 40 organisations completed the baseline survey. Using version 12 of the partner list provided by The LPS at that time, which listed 55 partner organisations, this shows a response rate of 73%. The excellent response rate was due mainly to the hard work of the project manager chasing partners and securing their response.

Around half of the respondents held the view that older people in Gateshead are not sufficiently aware of CCGs. Also, the general view from partner organisations was that many of their front-line staff did not know all the key facts about CCGs at this baseline stage. Indeed, 54% of those who responded to the relevant question indicated that their front-line staff have poor or very poor knowledge and understanding of CCGs. It is interesting that the vast majority of these organisations also reported that between 75-100% of their clients are older people and that on average around one third of the older people they are in contact with have issues which could be perceived as relevant to CCGs²¹. This is quite strong evidence that there was a need to raise awareness of CCGs within partner agencies.

Four questions were asked to ascertain respondents' levels of knowledge about CCGs. These related to financial eligibility, savings, qualifying conditions and who to apply to. Only five organisations²² responded correctly to all four questions and two of these did not get all of the qualifying conditions correct²³. Also, 12 respondents (30%) answered 'don't know' to all four questions and a further 6 respondents (15%) incorrectly answered at least 3 of the questions. This amounts to nearly half of the sample. Furthermore, there appears to be wide ranging misunderstanding of CCGs, for example, with one organisation believing all pensioners are eligible; three organisations believing all savings are ignored; and 9 organisations believing you apply to either Gateshead Metropolitan Borough Council or their Adult Social Care Department for a CCG.

- Baseline levels of knowledge of eligible items was also reportedly low amongst most partner organisations. Over a third of respondents chose not to answer this question. Although Job Centre Plus, the LPS and Age Concern were the top performing agencies, no respondent correctly identified all eligible and ineligible items. The most correct answers were for fridges, freezers, cookers and washing machines, with over 50% of the sample indicating that they believe these are eligible items. The most uncertainty was expressed about the eligibility of televisions, dryers, curtains, connection charges, clothing and travel costs. A number of organisations indicated that one or maybe two of the ineligible items would be covered by the CCG, for example²⁴, 15 respondents identified that an orthopaedic bed was an eligible item

²¹ 19 respondents (54%) indicated that their frontline staff have poor or very poor knowledge and understanding of CCGs. 11 of these respondents reported that between 75-100% of their clients are older people

²² Including Job Centre Plus, Pension Service and Age Concern

²³ These were the Pension Service and Mental Health Matters

²⁴ Please see appendix 6 for detailed results

- 7 identified that care costs were covered by the CCG
- 5 reported that major repairs to the home would be covered by a CCG

This was taken to suggest that there was a fairly widespread number of common misconceptions within Gateshead agencies about which items a CCG may cover.

Our analysis also shows that, with the exception of three agencies²⁵, the level of understanding of the processes involved in applying for and deciding on a CCG was generally extremely low at this baseline point. For example, 12 respondents either left this section blank or indicated that they did not know; and of the 28 who did respond, only 2 gave correct answers to all of the relevant statements²⁶. There are also some areas where level of understanding was particularly low, such as: the number of times one can apply for a CCG; whether one needs a social worker to support applications; whether CCGs are discretionary and decided on a first-come, first-served basis; whether there is a maximum amount that can be paid out; and whether they affect benefits or have to be repaid.

Feedback from agencies which have experience of applying for CCGs was largely negative, with 7 out of 10 respondents reporting that the form was difficult to complete and that it took too long to hear about the decisions. It is worth noting that these experiences in some cases were reported to have affected whether or not staff have felt it worthwhile to encourage an older person to apply. These findings are particularly relevant when considered alongside the more general observations that the main barriers to applying are believed to be the stressful application process and the possibility of being unsuccessful despite being eligible, and the finding that 28% of the sample hold the view that CCGs do not significantly contribute to helping older people in Gateshead live independently in the community. Taken together, this suggests that for the pilot to be successful, learning must be 2-way and involve responsiveness and change within the administering authority as well as development within partner agencies.

Overall low baseline levels of knowledge and understanding clearly do identify a training need in many partner organisations. Indeed, our analysis of the activity relating to CCGs within partner organisations suggests that there is scope for many of the partner organisations to include factors relevant to CCGs within their existing client monitoring activity; and their information, support and signposting activity. For example:

- 24 organisations (60% of the sample) had over half of their staff working directly with older people. 12 of these organisations have all of their staff working directly with older people. But, over 50% of the sample reported that they did not collect any information about clients which could relate to CCGs. This certainly suggests that the CCG training and awareness raising could have an impact.

²⁵ Job Centre Plus, Pension Service and Age Concern

²⁶ Please see Appendix 6 for detailed findings

- All but one of the organisations surveyed provided signposting services to older people. However, less than a quarter of the agencies surveyed reported referring or signposting older people to Job Centre Plus, the Pension Service and Age Concern. This suggests that there was scope for the CCG training and awareness-raising to have a considerable positive impact on the number of referrals or signposting to the key organisations
- 30 organisations (75% of the sample) reported that they helped older people fill in forms, generally, but only 11 organisations reported that they have helped older people fill in a CCG application form. This suggests that there is also considerable scope within the pilot encouraging applications to the Social Fund from pensioners, within existing resources.

As a result of the pilot, we would therefore expect to find improvements in reported activity relating to the identification of potentially eligible older people, and the number of referrals or signposts to Job Centre Plus, the Pension Service and Age Concern. There is also a potential to increase the numbers of applications from older people supported by other partner agencies and to increase the diversity in the range of items applied for.

However, the scope for increasing the understanding and uptake of CCGs by pensioners may be compromised somewhat by the type of training each agency undergoes and how they implement the learning from the awareness raising sessions within their organisations. There is considerable range in the size and the nature of work of the partner agencies the LPS identified, which would have had an impact on their training needs and on how information was disseminated and learning was shared within their organisations. For example:

- The average total number of staff across all respondent organisations was 88. However, the total number of staff ranged from as few as 3 people in 4 organisations to over 100 in 7 organisations and over 1,000 in one organisation (the Tyne and Wear Fire and Rescue service). The large number of staff in some organisations has obvious implications for how learning related to the pilot is implemented and information about CCGs is disseminated across staff.
- There are a small number of organisations (n=5) which have only a minority of their workforce in direct contact with older people. This observation clearly has implications for appropriately supporting individuals to implement their learning within the context of a larger organisation with a wider client group than just older people.

5.2.2. Findings from the PFA post-pilot survey

The following summarises our key findings from the follow-up survey of partners and highlights the main issues once the campaign was over. A copy of the survey and full analysis can be found in Appendix 7.

A total of 39 organisations completed the survey. We sent the survey to 87 organisations, so this is a response rate of 44%. A list of organisations who returned the survey is presented in our detailed findings in Appendix 7, along with an indication of whether they also completed the first survey. Overall, there was a good mix of respondents from each of the three training groups identified (core advocacy; signposting; and information-only), and the returns refer to around 1,117 members of staff. The key findings of particular relevance to our evaluation are summarised below:

5.2.2.a. In relation to partnerships

On a positive note, there is a great deal of feedback to suggest that the pilot has engaged with a number of organisations in new and productive ways – the training and information were well received on the whole, and the pilot inspired a small number of organisations to change their working practices and work in a more proactive way with pensioners, staff and other organisations (e.g. NEPA; Anchor Trust; Mental Health Matters; the BME group; and, of course Age Concern and the LPS). Indeed, some of these positive feelings can be captured in this quote from one of the partner agencies:

“When I speak to people it generally generates a lot of questions and issues that I am not initially aware of. I can only deal with this with the kind of information [and support] received from the CCG project manager.”

However, 7 organisations which completed the survey report that the pilot has had no effect within their organisation and 6 organisations report that they are not involved in any relevant activity. Comments from another 2 organisations also indicate that they feel CCGs are not entirely relevant to their services. It is also important to note that a number of organisations are notable by their absence in the partner’s list, particularly hospital and primary care staff as well as other social care providers.

5.2.2.b. In relation to training and information

29 out of 39 respondents felt the training was appropriate to their organisations and some very positive feedback was received from partners, especially those who took part in the core and signposting training events. Also, plenty of information appears

to have been distributed to the partner organisations and the majority seemed to be satisfied with the type and amount of information they received²⁷.

However, the real issue appears to be what partner organisations then did with the learning and/or the information, i.e. whether they were:

- a) Passive – either just displaying posters and leaflets and not doing anything to promote awareness raising amongst staff, volunteers and older people; and/or saying they were better informed but not doing anything with that
- b) Active – sharing the information and learning with others, e.g. giving out information to staff, volunteers, pensioners, and other organisations
- c) Participants – taking responsibility for the information and learning, and using it to inform and educate staff, volunteers and pensioners, and encourage more applications to the social fund

There is evidence to suggest that although there is a mix of respondents across each of the above groups, the majority were passively involved. Without further research, which is beyond the scope of our evaluation, it is difficult to gauge precisely the number of partners which fall into each of the above categories. But it is, none the less, an important observation and will have had an effect on the outcomes. For example, only 11 organisations reported that they had done, or were planning to do, cascade training amongst their staff; and only a small number (no more than 6) describe how their working practices have changed as a result of the pilot. It is interesting that at least two of these organisations did not receive core training – suggesting that it is the process of engagement through a project manager, rather than the training itself, that some of the more active participants in the pilot found the most helpful. Indeed, this quote from a community organisation who felt very engaged in the pilot captures the point superbly:

“We had a visit from the project manager, frequently attending our weekly social group. We invited CAB to give us a talk about CCGs. People come to us for advice and I am now able to help them. We can share awareness and hand out leaflets.”

There is also evidence to suggest that far more people would have benefited from a desk aid than who actually received one²⁸. A related question would be where the responsibility lies to ensure the desk aids are distributed effectively within an organisation and what the role of the pilot project manager is with respect to this action?

²⁷ Although we did receive feedback to suggest that not enough desk aids were distributed. 34 organisations (87% of the sample) responded negatively when asked if every relevant member of staff had a desk aid – see Appendix 7

²⁸ Only 7 organisations reported that they were provided with desk aids, and when asked if every relevant member of staff had a desk aid, 34 respondents (87%) indicated that they did not.

The survey also shows that some organisations who received information-only or signposting training are interested in receiving follow-up or refresher training and more information. This quote from another community organisation captures how they felt:

“Having had no training and very little information I cannot comment on many of the questions.”

This is in contrast with the earlier positive quote from a similar community organisation and shows what a difference active support from a project manager can make. However, it also raises questions, such as why the support from the project manager was not more evenly distributed across all partners and how an organisation such as the one above ended up a partner in the pilot in the first place (when there are other community groups and providers from other sectors who are not partners).

It is important to note that we do not see these as criticisms, rather as learning points, which need considering if the DWP wish to try this approach again.

Bearing this in mind, the survey results can be used to raise a question about whether the level of training and type of information administered had the required pay off to make it worthwhile duplicating in every case, if such a pilot were repeated in the future. For example, the survey shows some pay off from providing core advocacy and signposting training and information to around 800 domiciliary care workers and their managers – they report a ‘considerable increase’²⁹ in levels of awareness in staff and pensioners as a result of the pilot, but although levels of knowledge and understanding of CCGs are reported to have significantly improved in staff³⁰, the pilot is felt to have had only moderate impact on levels of knowledge and understanding in their pensioner clients, and no change was reportedly observed in the number of enquiries about CCGs to them by pensioners. Also, they indicate in the survey that there are no plans to maintain existing levels of knowledge and understanding amongst staff, or to train new staff. This feedback is interesting and raises a number of questions for future pilots, including:

- The cost effectiveness of large scale training and information provision compared with the benefits this yields. We were not provided with information on the cost of the training and information provision in the pilot, so can only raise this as a question. We feel, however, that this is important, particularly when it is compared with feedback from other partners, as outlined above, suggesting that engagement with a project manager is key to making the most of information and training.
- Where does this large-scale delivery of training and information provision sit within the wider expectations and desired longer term outcomes for older

²⁹ In a multiple choice question on the impact of the pilot on awareness

³⁰ Again in response to a multiple choice question

people? For example, if the longer term goal is the empowerment and support of pensioners to make informed choices, there is an implication for better linking the training to the campaign – so the mail-out can then reinforce the message that the homecare workers now possess information and knowledge to help pensioners assess whether they are eligible for a CCG, and apply for one.

- Where this large-scale delivery of training and information provision sits within the wider systems and partnerships already operating with respect to planning and delivering services to older people. This point is picked up later on in the report

5.2.2.c. Issues specific to the pensioner population

With respect to identifying potentially eligible pensioners, our data from the survey suggests that partners can be allocated to one of three categories:

- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible and who are still in the same position at the end of the pilot (n=8 who indicated this, but approximately 10 other organisations left this section blank on both surveys, so the figure is likely to be higher)
- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible but who now are in a better position to estimate (n=8 organisations, who together estimate that they currently see around 60 pensioners a month who may potentially be eligible for a CCG).
- Those organisations which have had their initial estimates confirmed, which are (n=3 organisations, who together estimate that they currently see around 40 pensioners a month who may potentially be eligible for a CCG).

This suggests that there have been some positive changes in understanding amongst some agencies, which certainly could account for more applications (if the potential for eligibility is pursued by the agency and an application for a grant submitted), but, at the very least, an equal number of partners are none the wiser.

When organisations were quizzed about how they support and signpost potentially eligible pensioner clients, their responses suggest:

- Very low numbers are being directed to Job Centre Plus (n=4 out of 39). This would indeed support our findings from interviews with pensioners that Job Centre Plus is not seen as an agency that pensioners consider as relevant to their needs or an agency that they feel comfortable approaching for information and advice. The mystery shopping exercise (next section) also provides us with an insight here.

- A greater number of organisations are directing pensioners to the LPS than Job Centre Plus (n=12 out of 39), , but very low numbers are directing pensioners to any other agency (non-specified n=2). In fact, a greater number of organisations indicated that they were supporting eligible pensioners to complete applications in-house than direct them elsewhere (n=16). This would support the commonly held view that pensioners respond well and prefer a single trusted worker approach (such as the one advocated in the Link Age Plus model), so their first contact should be able to support them through to the end without necessarily referring them elsewhere. Indeed, a number of respondents made written comments highlighting their observations that pensioners in particular need a considerable amount of support and encouragement to apply

A couple of organisations made further reference to the fact that a lot of pensioners had savings of over £1,000 often specifically earmarked to pay for the costs of their funeral. Even though they were on very low income and in need of this kind of support, they were automatically excluded from applying for a CCG.

Finally, one respondent made reference to the timing of the pilot, which was said to have coincided with a peak time for applications, and therefore the level of award had to be compromised in some cases to be sure that they kept within budget ³¹.

5.2.3. The mystery shopping exercise

A total of seven older people volunteered to carry out a mystery shopping exercise for us during the month of April, 2008. All volunteers were briefed about the exercise and provided with a script and a checklist to complete once the contact was over. They each selected between 2 and 4 organisations from a list of organisations to contact, which included the 10 core partners (identified as receiving advocacy training) and a selection of 10 other partners from version 16 of the LPS list. A list of the organisations contacted can be found in Appendix 9, along with further details about methodology and more detailed results.

The selected organisations were then contacted by phone in order to make enquiries about a friend or relative who:

- Had either fallen on a threadbare carpet and needed a new one; or
- Needed help to visit a relative who had recently moved to a care home outside of the area; or
- Needed to replace a broken cooker

³¹ TPS would like it reported that amounts were reduced so that the most essential item could be purchased at the cheapest cost, but that this still would have been enough to purchase a new item

The reason for making contact was to ask for information and advice about what to do. Volunteers were asked not to mention CCGs directly, but to see whether the information was offered to them. If it was not offered, they were asked to prompt a response by asking: *'isn't there a grant for something like this?'* Volunteers were also asked to try and obtain information and advice about CCGs from the person they were talking to, to see if they were asked about eligibility, and to rate their overall impression of how helpful the contact was.

Our findings were revealing. For example:

- Only 4 organisations (out of 18) volunteered information about CCGs, which was unprompted
- Only 2 organisations (out of 18) offered to send an information leaflet out to the caller
- Over half of the organisations we spoke to signposted the caller to either JCP, LPS or Age Concern (n=10), but this was only accompanied by an offer of the phone number, or more information in 3 cases
- Around half of the organisations (n=9) made reference to other organisations that might be able to help, although quite often this was not accompanied by a phone number and on one occasion the caller was referred on 3 times and eventually put the phone down out of frustration
- 9 organisations asked about Pension Credit

Callers rated each contact on the quality of information provided to them and the manner in which it was imparted. Callers felt that if the person they spoke to expressed genuine care and concern and gave them another contact if they could not help themselves, this was a helpful experience – they did not have to mention CCGs directly. Indeed, only 5 out of 12 organisations which received a 'helpful' or 'very helpful' rating did make reference to CCGs. Overall, there appear to be four key areas important to the pensioner making the enquiry:

1. How easy is it to get through in the first place?
2. What happens when the member of staff you speak to is not able or willing to help? Do you ask more questions of them? Do they re-direct you elsewhere and, if so, is this useful?
3. If information is provided, is it accurate and is there enough of it to satisfy your query?
4. How is the call ended? Does the caller feel confident enough to pursue the enquiry elsewhere and have the right details to do that?

It must be acknowledged that this exercise is far from a robust scientific study, so we need to be careful about how it is interpreted. But, it does describe what it is like for older people attempting to gain access to help and information. It indicates that

information about CCGs is not uppermost in the minds of most of the staff our volunteers spoke to. The exercise also confirmed the difficulties that pensioners often say they experience in getting access to information, even at the basic level of getting through to the right person or then finding that the person they speak to makes no mention of the thing that could really help and passes them over to someone else.

In its own way this exercise provides further evidence that the pilot was partially successful, in as much as half of the organisations contacted did signpost on to JCP, LPS or Age Concern. But, two further points are relevant here:

1. How effective that signposting was - the exercise suggests that often the response was that it is not their job and that the caller should try another organisation. Also, it was quite rare for staff to make any reference to CCGs or the Social Fund or to even offer the caller a telephone number for the alternative organisation.
2. When callers do contact JCP, LPS or Age Concern do they then get the information they need? Our feedback suggests that in the case of JCP and Age Concern this might not happen. Only the LPS contact was felt to have met the remit of the task satisfactorily (see Appendix 9 for more details)

Overall, these observations provide strong support for the view that improving access to information about CCGs needs to be part of wider discussions or plans to improve access to information for older people in general.

On a positive note, we did receive feedback from one volunteer which provides a shining example of how things can be done well. Gateshead Assembly for Older People was the only organisation contacted which provided all of the information the caller needed in a caring and helpful manner. We have attached the write up of this contact as an appendix (Appendix 10), and would like to highlight it as a case of good practice. We believe that this contact was successful because the member of staff who answered the call had access to the right information at that point in time and was able to give over the time required to impart the information to the caller in a caring and supportive manner.

5.2.4. Summary of key findings from research with partner agencies

The low initial levels of knowledge and understanding of CCGs within partner agencies observed in the PFA baseline survey showed real scope for the pilot to help agencies become better informed; identify more eligible pensioners; and either signpost them to JCP, LPS or Age Concern, or support them in completing an application form in-house.

Indeed, the findings from the PFA second survey show that the training and information were well received on the whole, and that the pilot is viewed to have helped raise awareness, knowledge and understanding amongst staff and volunteers in the majority of cases

It is worth noting, however, there were some issues relating to:

- Too few desk aids given out to partners
- An expressed need for training from some partners not allocated to a training group and some organisations reporting that the pilot has had no effect, and questioning their involvement
- The absence of some organisations within the partnership

Our survey also found that far fewer organisations reported that there had also been a corresponding increase in knowledge and understanding amongst pensioners. This implies that the real issue relates to what the partners then did with the information and learning. Evidence suggests that the training and information had a clearly identifiable effect on working practice in only a few cases. The majority of those who responded to the second PFA survey appeared to see their role as the passive recipients of the learning or information (either putting up posters and/or handing out leaflets) and are still unclear how many potentially eligible pensioners they see.

Despite this rather negative general outcome, the pilot does appear to have inspired a small number of organisations to work in a more pro-active way with pensioners, staff and other organisations; and some organisations also reported that they are now identifying a greater number of pensioners who could be eligible for a grant, and attribute this change to the pilot. In a number of these cases, it appears to be the involvement of the project manager that was key to securing more active involvement from the organisations.

Another finding of interest relates to signposting activity. We found that very few organisations reported that they are signposting to Job Centre Plus as a result of the pilot. A greater number were more likely to signpost to the LPS (but not to other agencies). However, the greatest proportion of those involved in this kind of activity reported that they supported pensioner applications in-house. This suggests that there may be a preference for a single trusted worker approach to supporting applications rather than referrals to one or two agencies.

Our mystery shopping exercise demonstrated that signposting is taking place, but the quality of the interaction varies widely, from 'sorry it's not my job, try somewhere else' (which happened in the majority of contacts); to being able to identify potential eligibility for a CCG and provide sufficient information and effective signposting (which happened on very few occasions). This exercise led us to conclude that improving access to information about CCGs needs to be part of a cross-sector drive to improve access to information for pensioners

Overall, our findings suggest that the observed initial scope for developing the role of partner agencies in increasing the understanding and uptake of CCGs in pensioners has been compromised by the following factors:

- Who the partners were in the pilot, and how the DWP used local systems to engage with them
- How the partners perceived their roles in the pilot – as passive or active
- (And consequently) what the partners did with the learning and information provided
- How partners were supported in the pilot, to meet the desired outcomes

5.3. Applications and awards

Information on the number of applications received from Gateshead and the outcome of those applications both pre and post pilot was provided to us some time after the pilot had finished. A full analysis of the information, written by staff from the DWP is included at Appendix 8.

Comparisons are made between Gateshead and the national picture, and for the pilot period (August 2007 to March 2008) and the corresponding period the previous year, as well as to other past periods. This was done in order to account for seasonality, and for trends that may apply across the country. However, as will be shown below, there was a significant increase in the number of applications from June 2007 well in advance of the direct mailing going out (which happened in October and November)

5.3.1 Numbers of applications

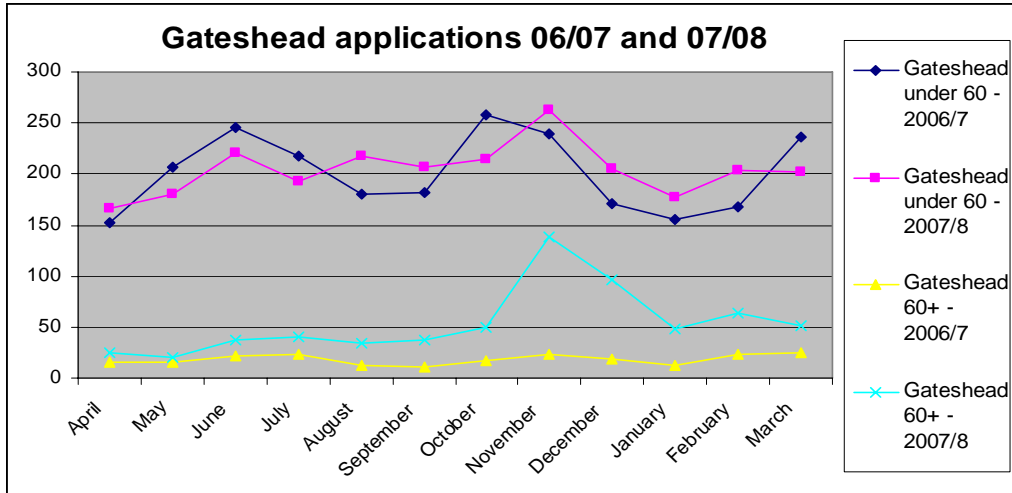
Analysis of the data received from the DWP about applications for CCGs confirms that prior to the pilot there were relatively few applications from people over 60. In the period April 2006 to March 2007 there was an average of just over 18 applications a month from pensioners in Gateshead – comprising just 8.3% of all applications. This is in line with the national average for the same period where applications from pensioners made up 8.5% of all applications. Given there are around 7,000 potentially eligible pensioners in Gateshead this means that over the whole year only approximately 3% made an application for a CCG.³²

For the 12 months April 2007 to March 2008 the average monthly number increased to over 53. In November it reached a peak of 139 this being shortly after the direct mail out began. This higher level of applications was sustained over the period to March 2008 although the number per month declined quite sharply after December. They were still running at an average of 54 per month over the period January to

³² Although it is accepted that not all of the 7,000 potentially eligible pensioners would have a need for a CCG during any one year.

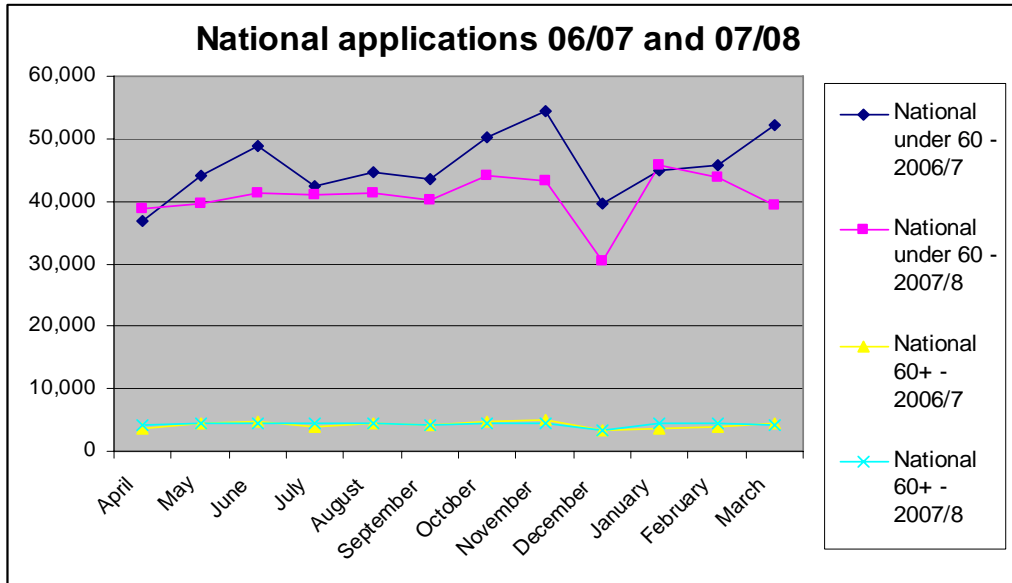
March.³³ During the pilot period 23.5% of all CCG applications in Gateshead came from the over-60s compared to just 9.3% nationally. Figure 5-1 below shows the level of CCGs applications in Gateshead, for both under-60s and over-60s, during 2006/7 and 2007/8.

Fig. 5-1: number of applications for CCGs in Gateshead in 2006/07 and 2007/08



The national trends over the same time frame are shown in Fig. 5-2

Fig. 5-2: number of applications for CCGs nationally in 2006/07 and 2007/08



It seems reasonable to conclude, therefore, that the increase seen in Gateshead in the number of applications was as a direct result of the pilot and, in particular, the direct mailing to potentially eligible pensioners.

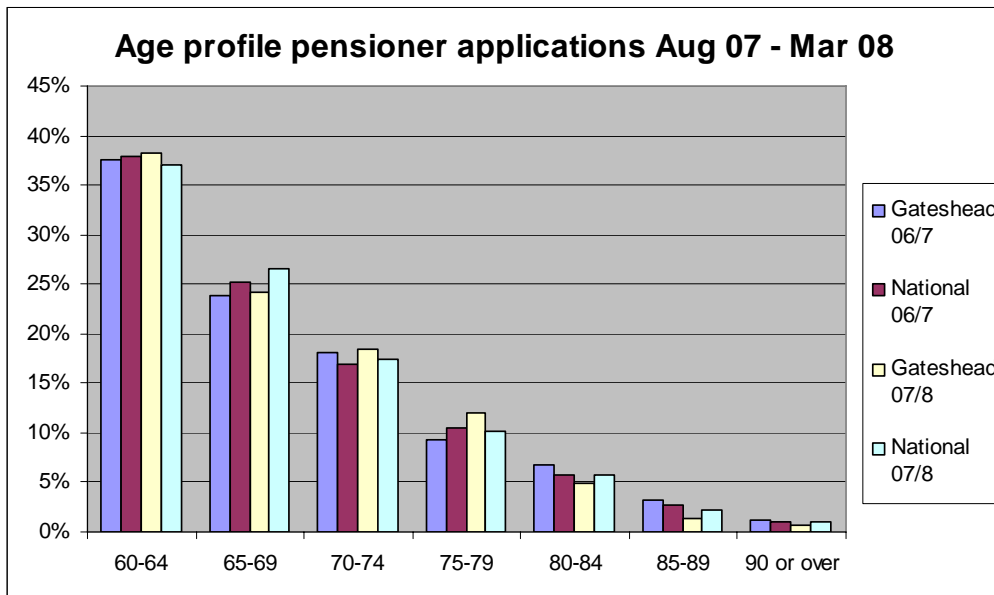
³³ We do not have any information for the numbers of applications since March 2008

The period over which an increase can be seen actually starts before the direct mailing to pensioners. In the period January to May 2007 the average number of applications per month from people over 60 in Gateshead was 21. For the four months from June to September it increases to 37.5 suggesting that the campaign was having an effect even before the direct mailing. This was clearly not due to the mailshot. There may have been a slight increase in awareness of CCGs due to participation in the pre-pilot awareness survey in June (609 potentially eligible people participated out of a population of 7,000). Also, since partners were aware of the existence of the pilot from May, this may have raised their awareness of CCGs before the formal training started, which may in turn have affected application levels. This formal training for partners commenced on 25th June and continued until the end of August, which means that July is the first month that could justifiably be said to have been directly influenced by the formal pilot activity. For the purposes of making post/pre pilot comparisons, August 2007 to March 2008 is described as being the pilot period. However the most marked increase in applications by far happened in November and December, immediately after the mailshot.”

5.3.2 Profile of applicants

In other respects such as age and gender profile the picture in Gateshead is very similar to the national picture both before and during the pilot suggesting that the impact of the campaign was evenly spread across all pensioner groups. The figure below shows the breakdown of applications by age.

Fig. 5-3:– Age profile of pensioner CCG applications – Gateshead and nationally



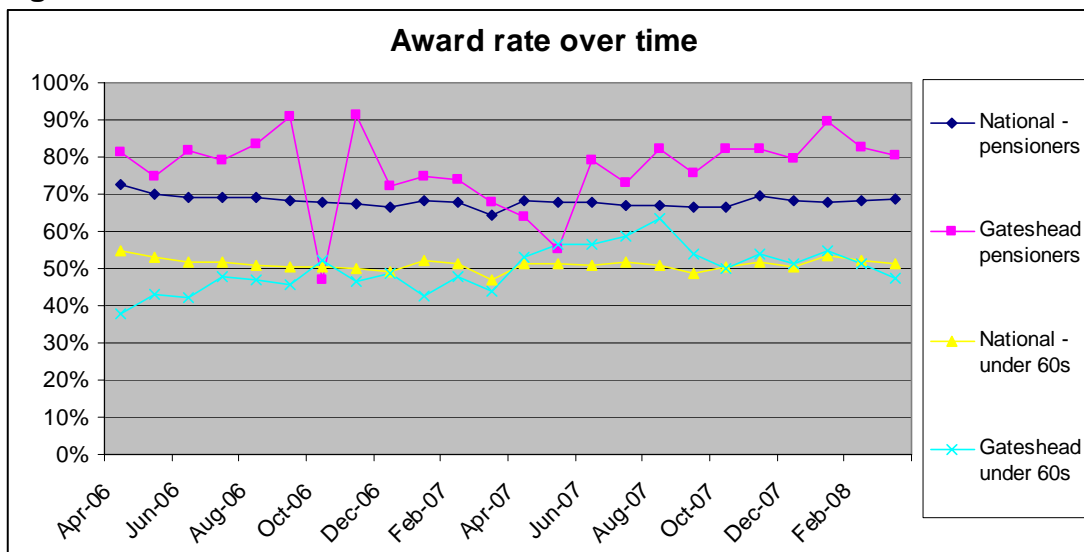
Unfortunately we do not have information which would enable us to judge whether the breakdown is in line with the age profile of the total population of potentially eligible pensioners. We suspect on the basis of the response to our requests for interviews that older and frailer pensioners might be less likely to make an application

although they would be more likely, possibly, to be eligible because, for example, health problems generally increase as people get older. This is not an area that has been researched as far as we are aware but one that would bear further investigation.

5.3.3 Awards made and amount of awards

Pre-pilot the majority of applications from pensioners were successful averaging over 75%, although with a significant dip in October 2006 for some reason. This is slightly higher than the national average of 68% over the same period. One concern about the campaign was that it would lead to a significant increase in the number of unsuccessful applications. In fact the high award rate for over 60s was sustained through the pilot – in fact it actually increased slightly from just over 75% to 82%. Fig. 5-4 shows the award rate both nationally and in Gateshead over the period 2006 2008

Fig. 5-4: award rates for CCGs 2006/2008



Whilst the rates of awards are slightly higher in Gateshead the actual amounts awarded are significantly less than the national average. Average awards in Gateshead were £314 compared to a national average of £416. During the period of the pilot the average award in Gateshead fell slightly to £296 but nationally it increased to £461 over the same period. Awards for the under 60s in Gateshead are also significantly lower than the comparable national average.

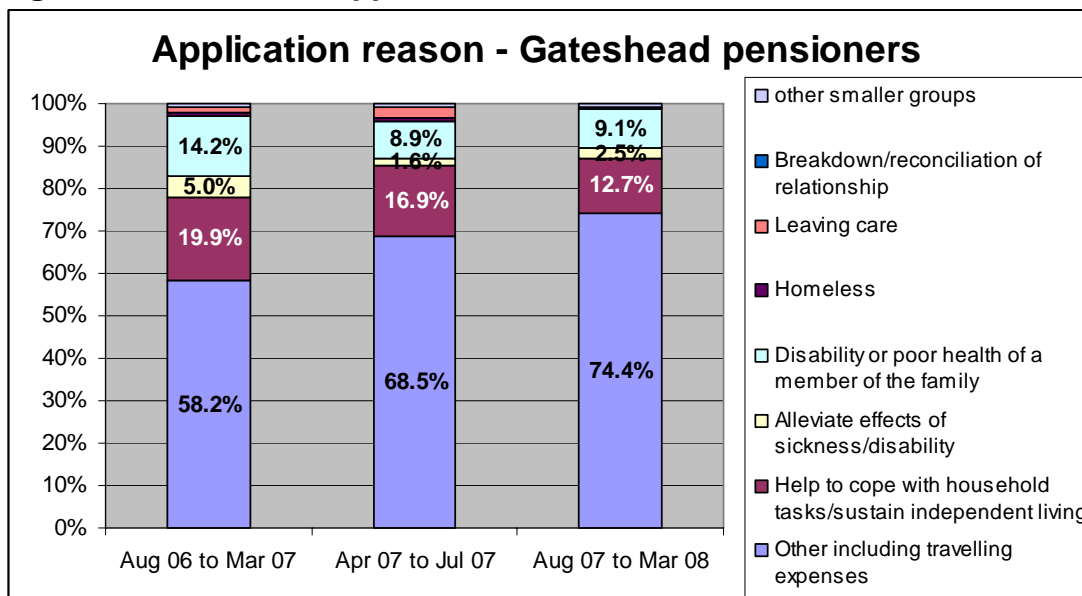
Given that the SF operates on a fixed budget it would be expected that the average award made to people over 60 during the pilot would fall if there was an increase in the number of applications – which there was. What is not clear is why the level of awards made to people in Gateshead should be consistently lower than the national

average both pre and during the pilot. One suggestion is that it arose from the fact that awards made to pensioners during the pilot would have included a lower proportion of claims that would pay out higher amounts of money, such as for people moving house, but the fact they were lower in the previous year as well would suggest this cannot be the explanation. One of the people that we interviewed who had received an award also told us that he had not been awarded sufficient to even buy a second hand cooker (which would be clearly against the guidance to Social Fund Officers). Whatever the reason we think that a review of the amounts awarded should be undertaken to ensure that awards are being made at an appropriate level.

5.3.4 Reason for application

The large majority of reasons for application are given as “Other including travel expenses”. Compared to earlier in the year, and to the corresponding period the previous year, a higher percentage of applications during the pilot (August 07 to March 2008) state this reason. Because this largest group is in effect a catch-all “other” category, this does not give us any insight into the reasons the over-60s were applying for CCGs.

Fig. 5-5: Reasons for application – over-60s in Gateshead



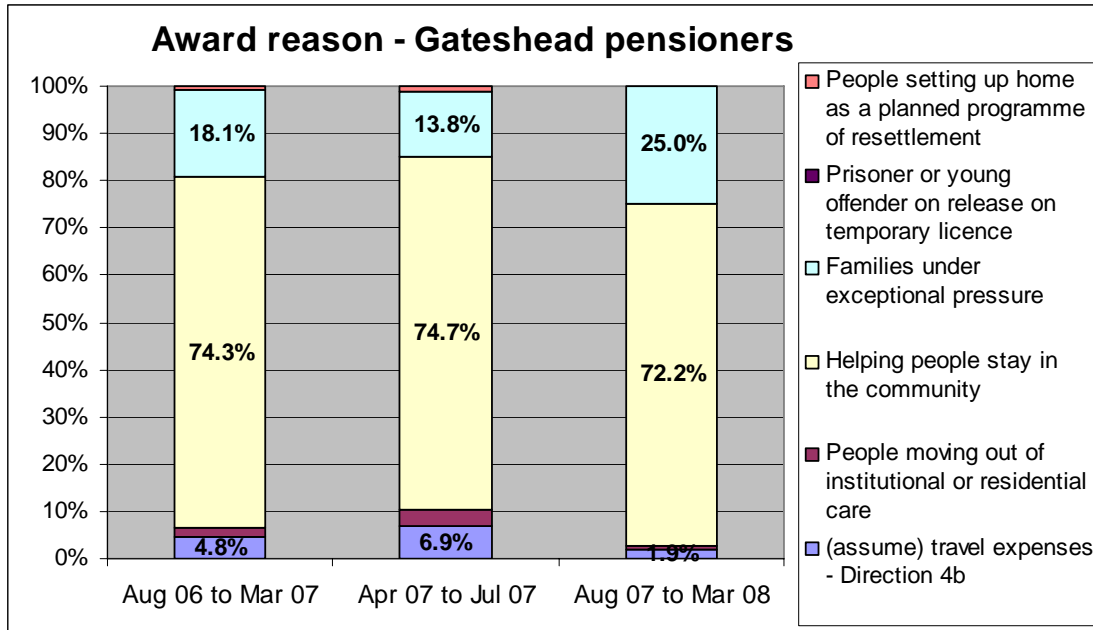
Nationally, the application reasons for both pensioners and the under-60s, and for under-60s in Gateshead, remained stable over the relevant period.

5.3.5 Reason for award

Helping people stay in the community is the reason given for the vast majority of awards both pre and during the pilot. There was a slight increase in the percentage

of awards being made on the grounds of “Families under exceptional pressure” with fewer being made for “(Assume) travel expenses. – Direction 4b” which seems to act as something of a catch all where the reasons are not clearly defined but these changes are relatively minor.

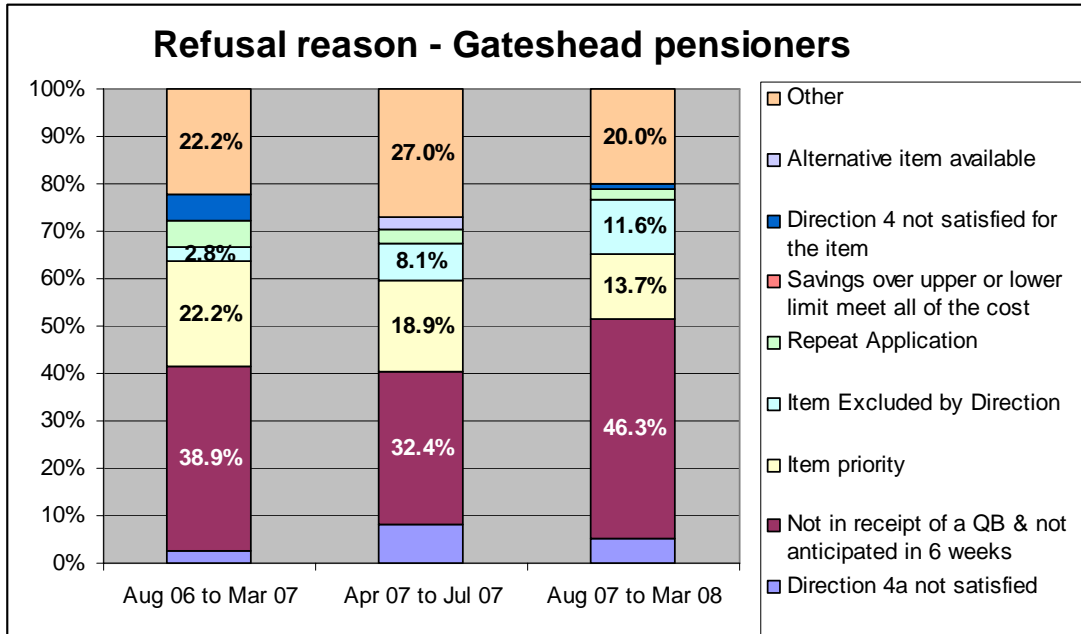
Fig. 5-6: Reasons for award – over-60s in Gateshead



5.3.6 Reason for refusal

Given the high success rate the numbers of refused applications for pensioners in Gateshead were low for the pilot period. It can be seen from chart xx below that during the period of the pilot over half relate to people who were not in receipt of a qualifying benefit (i.e. Pension Credit) or who were applying for an excluded item. The increase in the percentage of people being refused because they were not in receipt of Pension Credit (or the need would not arise in the next 6 weeks) might suggest that the campaign did attract an increased number of applications from people who were not eligible but the percentages are too low to state this with any certainty.

Fig. 5-7: Reasons for refusal – over-60s in Gateshead



5.3.7 Total amount of additional benefit awarded

We calculate that over the period of the pilot over £92,000 in additional benefit was paid out to over 300 pensioners in Gateshead. Fig. 5-8 shows how we arrived at this figure.

Fig. 5-8: Additional benefit paid out during the pilot

	Aug 06 – Mar 07	Aug 07 to Mar 08	Additional awards and amounts during pilot
No of awards made	105	424	319
Average award amount	£314	£295.96	
Total benefit paid out	£32,970	£125,487	£92,517

This demonstrates that there is a considerable amount of need that the Social Fund was previously not meeting amongst this group.

A more detailed examination of the results does, however, raise a number of issues about the effectiveness of the campaign

Whilst we conclude that the campaign has led to a more than threefold increase in the number of applications and awards the overall level of applications is still fairly low, relative to the size of the potentially eligible population. Approximately 7,000 pensioners in Gateshead were assessed as having an underlying potentially eligibility, i.e. they were in receipt of Pension Credit and had savings of less than £1,000. Even if we look over the whole of 2007/08 only just over 9% of eligible pensioners made an application. Did only 1 in 10 of the potentially eligible population have a need that could have been met by the Social Fund in the form of a CCG during that period? As far as we have been able to discover there are no estimates of the levels of need amongst pensioners so no definitive way of telling whether there were other people over 60 who would have been able to make a successful application. However anecdotal evidence from the interviews we carried out suggests that this is the case. We interviewed several people, for example, whose families had paid for items that could potentially have been paid for by a CCG had the person applied. People also mentioned friends and neighbours that they thought might be able to claim. However there was never any expectation that 100% take-up would be achieved and attempting to measure the total percentage of the need that is being met would require a much larger piece of research.

Relevant to this point is the high percentage of applications that are successful. In Gateshead, both before and during the campaign, over 70% of applications were routinely resulting in an award – in many months the rate is over 80 or even 90%. This is significantly higher than for non-pensioners where success rates of less than 50% seem quite normal. It could be argued that this indicates that the publicity issued during the campaign and the training provided ensured effective targeting i.e. only those pensioners who were likely to be successful were making an application. However it could also be argued that the high award rate both pre and during the pilot, and the fact that there were so few ineligible applications could indicate that there is a high level of underlying need amongst older people that is not being met by the SF. This view is supported by what little research evidence there is. The research carried out by the University of Bristol, for example, found that only one-third of the older people they interviewed did not have a need that might be met by a payment from the Social Fund.³⁴ We would conclude that it is probably the case that even during the pilot there would have been a considerable number of people who could have made a legitimate claim on the SF. Whether they would have received a payment is, of course, impossible to say.

An examination of the reason for awards throws up an issue of whether the campaign reached some of the groups most likely to be seen as being in priority need. The vast majority of awards, around 72%, were because people were judged to satisfy Direction 4(a)(ii) – helping people stay in the community. The next largest category was families under exceptional pressure which accounted for 25% of

³⁴ See op cit, page 39

awards. Less than 1% of awards were made to people coming out of institutional or residential care and in fact the proportion of awards being made for the reason fell during the pilot from 3.4% in early 2007/08. Whilst the numbers are very small (4 in 2006/07 and 8 in 2007/08) given that this includes people being discharged from hospital it might have been expected that with the involvement of Gateshead Social Services in the pilot, with their responsibility to assess people for their needs on discharge there would have been a larger increase as a result of the pilot (assuming that the reasons for awards being made were being correctly recorded and that awards made in these circumstances were not under reported)

5.4 Organisation of the campaign

We interviewed most of the members of the Steering Group about the role of the group, the organisation of the campaign and whether it was seen to be a success. Our overall summary of these interviews is that:

- Everyone thought that the pilot had been a success. The reasons cited included:
 - The increased number of applications received and additional grants paid out
 - An improvement in partnership working across a wide range of agencies

Factors that were particularly viewed as having contributed to that success were:

- The direct mailing of information to pensioners
- The involvement of partners in the pilot
- The products that were developed and the training provided
- The role of the project manager and the project approach including the preparation that went into the pilot
- The Steering Group and the role in particular of Age Concern and Link Up in Gateshead in bringing knowledge of the local system

Things that were thought to have worked less well were:

- The posters and leaflets
- Some difficulties in engaging with partners particularly from the voluntary sector

There was also a criticism that the project approach was sometimes overly bureaucratic and that the Steering Group was not able to effectively make decisions which had to be referred back within the DWP which took time meaning that opportunities to promote the campaign were sometimes lost. However the people

expressing this view also accepted that the DWP learnt quickly and that changes had been made to the pilot as a result of issues raised in the Steering Group.

There was some concern expressed about the as to whether enough 'external' partners had been engaged in the Steering Group and how the whole range of partner organisations was categorised and involved. We commented in chapter 4 on the fact that the list of partner agencies kept changing throughout the pilot and that we sometimes struggles to understand who the partners were. Whilst it is right that a flexible approach should have been taken and that new partners should be capable of being brought on board at any point it does appear that it took a long time to build up an understanding of the local system and how to engage with it. There were some important parts of the system that did not appear to be effectively engaged at all – we would especially highlight the Gateshead Primary care Trust and local community health services such as GP surgeries and district nursing teams. However we understand that attempts were made to involve them, for example they were sent material about the pilot. A point made to us by a member of the Steering Group though is that there sometimes seemed to be an expectation that agencies would become involved simply because they were given an invitation to rather than it being understood that engaging people in some partnerships – especially perhaps where they might not immediately see it as relevant to their work –requires a sustained effort to build engagement.

Furthermore the pilot clearly struggled when it came to engaging with Gateshead Council and smaller voluntary organisations.

- As far as the Council is concerned there was a lack of understanding of its complexity as an organisation and how different services within the Council operated. It seemed to be assumed on occasions that because one section had been engaged then that meant the whole Council was on board. Whilst it would be nice if large organisations functioned in this way it is clearly not the reality. Secondly there was a lack of follow up with key sections on how they were going to become involved and use the information that the campaign provided. So, for example, it was assumed at one point that all domiciliary care workers in Adult Social Services would receive training, which would probably not be appropriate given their role whereas hospital based social workers who are in a very good position to identify potential eligibility for pensioners coming out of hospital did not seem to be specifically targeted.
- In respect of smaller voluntary organisations there were unrealistic expectations about their capacity and ability to be actively involved in a campaign such as this. There was a lack of understanding of the very low-level of resources available to such organisations e.g. in terms of paid staff.

All in all, and this view was confirmed by some of the interviews, we have a sense that the DWP was relatively unused to working in partnership with external bodies and did not have a good local knowledge prior to the pilot of the network of organisations supporting older people in Gateshead. This latter point was recognised and Link Up in Gateshead and Age Concern were brought in to fill this gap but even so the lack of understanding and knowledge meant that:

- Time and effort was probably wasted in trying to engage with partners who were not in a realistic position to engage and help deliver the objectives of the pilot
- Opportunities to engage effectively with some partners that could do so were missed
- The need to constantly engage with partners which is a fundamental tenet of successful partnership working were not fully appreciated, and
- Links with broader partnerships that exist in Gateshead to promote the overall well-being of older people were not taken.

Nonetheless in overall terms the organisation of the pilot was a success in its own terms although we would query whether it is an approach that could be readily replicated on a wider basis as it is quite resource intensive.

6. Conclusions

As was set out earlier our evaluation was designed to address six questions about this pilot. These were:

7. What is the current customer awareness and understanding of the Social Fund and CCGs? (including basic eligibility rules and how to apply)
8. What are customers' experiences of the SF and CCGs and their attitudes towards it? What would trigger or prevent an application?
9. How many applications are currently received from pensioners and what is the outcome of those applications?
10. What is the extent of partner agencies' awareness of the SF and CCGs and their understanding and view of available provision and how to apply?
11. What has the impact of the pilot been? Has:
 - a. It increased awareness both amongst pensioners and agencies?
 - b. It led to an increased number of applications – both successful and unsuccessful?
 - c. The quality of applications improved as a consequence of the pilot?
12. What works, and what doesn't, to encourage more pensioners to make successful applications for CCGs?

We will now look at each of these in turn:

What is the current customer awareness and understanding of the Social Fund and CCGs? (including basic eligibility rules and how to apply)

What are customers' experiences of the SF and CCGs and their attitudes towards it? What would trigger or prevent an application?

This section looks at the position amongst pensioners in Gateshead prior to the pilot taking place. It is based on information from the following sources

- The DWP telephone survey of 609 Gateshead pensioners to establish general awareness & understanding of Community Care Grants carried out before the pilot began
- PFA interviews carried out by PFA during September 2007 with 11 Gateshead pensioners who had recently applied for a CCG and with 16 Gateshead pensioners who had been as 'potential applicants' i.e. they were in receipt of Pension Credit and had savings of less than £1,000.

In overall terms at the start of the campaign there was very little understanding and awareness of CCGs amongst pensioners in Gateshead.

- Only 87 (14%) of people who took part in the telephone survey had heard of CCGs.
- 22 out of these 87 (25%) had heard about CCGs from family or friends & 20 (23%) had picked up a leaflet somewhere. These were the most popular ways of finding out about CCGs
- An average of only 3 out of 10 statements about CCGs were answered correctly by these 87 respondents indicating that even where people had heard of CCGs their knowledge of the details of who could apply, in what circumstances and for what items was very limited.
- Of the 69 respondents who had heard of CCGs but not applied for one, 16% indicated that they did not know where to go to apply for a CCG

It is not even the case that people have heard of CCGs but don't know what they are – most pensioners on Pension Credit simply do not know that they exist.³⁵

Further evidence of the low levels of knowledge and awareness is that only 18 respondents who took part in the telephone survey (3% of the total sample) had applied for a CCG – even though all were potentially eligible in that they were in receipt of Pension Credit and had savings of less than £1,000.

Judging from the telephone survey and the face to face interviews that we conducted, when made aware of their existence, however, people have a reasonably good idea of what they might be for both in terms of the qualifying conditions and the items that can be paid for. This came from a largely 'common sense' view of what is essential and when people on low incomes 'deserve' extra help.

In terms of how to apply for grants some of the people that we interviewed were confused both about the administration of social security benefits and the distinction between the role of central and local government in the provision of financial support.

Most people interviewed referred to the 'social security' or DHSS – many did not know what the LPS was until we told them, they were not aware of the distinction between the roles of the LPS and JCP or understand why the JCP would play any role in the awarding of CCGs. They often did not know how to contact the TPS. Older people are often used to dealing with a known local office e.g. housing, social services, and a number of people expressed the view that the move towards the telephone as the primary point of contact, with 'local' offices sometimes being some way-away, difficult and confusing.

³⁵ On more than 1 occasion people referred to the old Supplementary Benefit single payments scheme (which preceded the SF) and said, correctly, they thought these had been abolished but had taken that to mean that no assistance in the form of a lump-sum payment was any longer available.

Amongst the people we interviewed there was also considerable confusion with the role of the local authority in providing financial support related to people's care needs e.g. for aids and adaptations or for the provision of social care. Many did not realise there was a difference or thought that it would be the LPS who would be paying for the cost of care. The term 'community care' grants sometimes seems to serve to heighten that confusion.

This lack of awareness and understanding and confusion might not matter if pensioners had easy access to a comprehensive and accurate source of information about the assistance that might be potentially available to them. Unfortunately our interviews (and the survey of agencies that we carried out) demonstrate that this is not the case. Not knowing the responsibilities of different agencies makes it difficult for people to know where to go. In many cases there was little confidence that some of the major agencies such as social services or TPS were really interested in helping them. People cited difficulties, often based on past experience, in being able to contact agencies easily. Finally past, negative experiences – either personal or other people's – were a significant factor in putting people off seeking help. When faced with not being clear about which is the best place to go to get information and/or support many people seem to respond by giving up and not contacting any agency.

We found evidence that there was still reluctance on the part of many older people to apply for what they see as 'charity' or a payment that has somehow not been 'earned'. This is an area where, perhaps, there is some evidence that attitudes are changing, i.e. the older pensioners seemed to express this view most strongly in the interviews. The younger ones were more prepared to consider applying in the future. There is some evidence to suggest that levels of awareness amongst pensioners in Gateshead were lower than both the regional and national average in the pre-pilot evaluation stage. In the Gateshead telephone survey only 19% of respondents answered 'yes' to the question *'Did you know that the Government sometimes pays grants to help people pay for important emergency expenses that they cannot pay for themselves?'* whereas the national figure in the BMRB survey was 38% whilst the figure for the North was 33%. The explanation given by the DWP for this difference is that the national survey carried out by the BMRB was influenced by publicity about the floods over the summer. However there is some evidence to suggest that this may not provide a complete explanation.

A striking difference between Gateshead and the national picture is that nationally roughly equal percentages of people (approx 40%) answered 'yes to both the question *"Did you know that the Government sometimes pays grants to help people pay for important emergency expenses that they cannot pay for themselves?"* and the question *"Have you heard of Community Care Grants?"*. In Gateshead, by contrast, whilst 19% of respondents answered yes to the first question only 14% had heard of CCGs.

It might be assumed that answering 'yes' to the first question is a common sense response in so far as it is reasonable to assume that the Government will make provision for emergencies – particularly in the context of a natural disaster such as a flood. By contrast answering yes to the second question assumes knowledge of a specific form of assistance that could not be assumed to be common sense. We do not recall that in the media coverage following the floods there was any specific reference to the provision of CCGs as a response³⁶ so this would not provide any explanation for the difference between the responses from pensioners in Gateshead and suggest that there could be a real difference in awareness and understanding between the two groups.

A possible clue to the reason for this might lie in the answer to the question: *How did you hear about the Government sometimes paying grants or Community Care Grants?* People in Gateshead were much less likely to cite the media as their answer and more inclined to refer to informal mechanisms such as family and friends. This could suggest that these, possibly less accurate sources are significantly more influential and important in forming the views of people in Gateshead than is the case nationally. However without more research we are unable to say if this is indeed the case and the reason for this difference.

How many applications are currently received from pensioners and what is the outcome of those applications?

Analysis of the data received from the DWP about applications for CCGs confirms that prior to the pilot there were few applications from people over 60. In the period April 2006 to March 2007 there was an average of just over 18 applications a month from pensioners in Gateshead – comprising just 8.3% of all applications. This is in line with the national average where applications from pensioners made up 8.5% of all applications over the same period. Given there are around 7,000 potentially eligible pensioners in Gateshead this means that over the whole year only approximately 3% made an application for a CCG.

The age and gender profile of applications received is very much in line with the national profile.

The majority of applications were successful averaging over 75%, although with a significant dip in October 2006 for some reason. This is slightly higher than the national average of 68% over the same period. However the average amount awarded to pensioners in Gateshead both before and during the pilot was significantly lower than the national average. We believe that this merits further investigation. .

³⁶ In fact it is likely that any assistance following the floods for most people would be made in the form of a crisis loan rather than a CCG.

What is the extent of partner agencies' awareness of the SF and CCGs and their understanding and view of available provision and how to apply?

The survey of agencies that we conducted clearly shows that at the start of the campaign there was a low level of awareness and understanding about CCGs among partner agencies. In particular knowledge was poor in the following areas:

- Eligible items
- The application process, particularly the number of times one can apply; whether a social worker is needed to support an application; whether awards are discretionary, first-come-first-served, and re-payable; and whether there is a maximum amount that can be paid out

Also, our analysis of the activity relating to CCGs within partner organisations suggests that there was scope for all organisations to further develop their information, support and signposting services (see section 5). This is especially relevant as 50% of the sample held the view that older people in Gateshead were not sufficiently aware of CCGs.

Furthermore feedback from agencies which had experience of applying for CCGs was largely negative, with 7 out of 10 respondents reporting that the form is difficult to complete and that it takes too long to hear about the decisions. It is worth noting that these experiences in some cases have affected whether or not staff have felt it worthwhile to encourage an older person to apply. These findings are particularly poignant when considered alongside the more general observations that the main barriers to applying are believed to be the stressful application process and the possibility of being unsuccessful despite being eligible, and the finding that 28% of the sample held the view that CCGs did not significantly contribute to helping older people in Gateshead live independently in the community.

What has the impact of the pilot been?

Has it increased awareness both amongst pensioners and agencies?

Amongst pensioners

Overall, our findings suggest that the campaign has been a partial success. By this we mean that some elements worked well but others less so. The initial telephone survey with a sample of eligible pensioners found that there were very low levels of awareness of CCGs, and that there were also low levels of understanding among those in the group who had heard of them. The second telephone survey carried out by the DWP in February 2008 showed that by the end of the pilot levels of awareness had risen significantly but that levels of understanding remained much the same. However, the findings from the survey backed up by the interviews that we conducted with pensioners also suggest that:

- Respondents had little recollection of the direct mail out, which may mean that the increase in awareness will not last long

- Increased levels of awareness do not also invariably lead to an increased number of applications, as many of the target group felt they did not have a need at that point in time. This would be fine were it not for the evidence that people quickly forget about the material they have been sent. This supports the case for developing a longer term, more sustained approach to increasing awareness and understanding.
- Respondents still have considerable gaps in their knowledge and understanding of CCGs following the campaign
- The campaign did not influence pensioners decisions about which agency they may approach if they needed information, advice and support – they would tend to go to an organisation familiar to them, which they trusted

Our interviews enable us to add to these findings with the following suggestions:

- The over 75s and older owner-occupiers may be harder to reach. There is some suggestion that a direct mail out is a good way to get information out to them, although this has no bearing on whether they then do anything with it³⁷
- Some of the common misconceptions about CCGs still existed following the campaign, such as the view that CCGs are to do with community care from social services; they are there to buy essential household items only; and that they have to be paid back – suggesting that some of the basic messages on the leaflet are not getting through
- Attention also needs to be paid to the content of the leaflet and its relevance to older people, e.g. the inclusion of website addresses without telephone numbers meant that some people without access to the internet felt that the leaflet was not directed at them
- The reference to Job Centre Plus is confusing for a lot of pensioners, who think that this means that the information is not directed at them on the grounds that they have nothing to do with JCP
- Information about CCGs appears to be understood only in terms of how relevant it is to the individual's current circumstances and personal experiences
- Generally, older people expect that the agencies they come into contact with will be responsible for identifying whether they could be eligible, and for telling them about CCGs. If that has not happened then it is taken to mean they are not eligible and so they do not bother to make further enquiries
- There may be a slight preference for pensioners to approach voluntary or community sector organisations rather than the LPS. However, Local Authorities, GPs and other primary care workers are also popular sources

³⁷ Evidence is tenuous, but we still feel it is a valid point to make

of information, which suggests a wider range of partners need to be included in efforts to raise awareness and improve take-up

- A lot of pensioners would prefer to get by on what they have, rather than apply for a CCG. A lot also have savings of over £1,000 even if only by a small amount. Often this money is earmarked to pay for their funeral and they are very reluctant to use it for other purposes, sometimes preferring to do without.

The low initial levels of knowledge and understanding of CCGs within partner agencies observed in the PFA baseline survey showed real scope for the pilot to help agencies become better informed; identify more eligible pensioners; and either signpost them to JCP, LPS or Age Concern, or support them in completing an application form in-house.

The findings from the PFA second survey show that the training and information were well received on the whole, and that the pilot is viewed as helping to raise awareness, knowledge and understanding amongst staff and volunteers in the majority of cases. However, there were some issues relating to:

- Too few desk aids given out to partners
- An expressed need for training from some partners that were not allocated to a training group and some organisations reporting that the pilot has had no effect, and questioning their involvement
- Training not always being suitable for the needs of some organisations, especially some of the larger ones. Also some voluntary sector organisations appear to have been more supported than others and it is not always clear why this was the case. Others were not provided with any information or training. A minority of the organisations who responded to the survey indicated that they believed the pilot had no effect on the levels of knowledge and understanding of their staff and/or volunteers
- The absence of some key staff, such as Hospital social workers, district nurses, GP practice managers

Our survey also found that only around half of the organisations surveyed reported that there had been an increase in knowledge and understanding amongst pensioners as a result of the pilot. As around three quarters of the sample reported an increase in awareness and understanding amongst staff, this implies that the real issue relates to what the partners then did with the information and learning. The training and information was reported to have had an effect on working practices in a relatively small number of cases only. The majority of those who responded to the second PFA survey appeared to see their role as the passive recipients of the learning or information (either putting up posters and/or handing out leaflets). Also most are still unclear how many potentially eligible pensioners they see.

However it is the case that the pilot has inspired a small number of organisations (see chapter 5 for more details) to work in a more pro-active way with pensioners, staff and other organisations; and some organisations also reported that they are now identifying a greater number of pensioners who could be eligible for a grant, and attribute this change to the pilot. In a number of these cases, it appears that the involvement of the project manager that was the key to securing more active involvement from the organisations.

Another finding of interest relates to signposting activity. We found that very few organisations reported that they are signposting to Job Centre Plus as a result of the pilot. A greater number were more likely to signpost to the LPS (but not to other agencies). However, the greatest proportion of those involved in this kind of activity reported that they supported pensioner applications in-house. This suggests that there may be a preference for a single trusted worker approach to supporting applications rather than referrals to one or two agencies.

Our mystery shopping exercise indicates that signposting is taking place, but the quality of the interaction varies widely, from 'sorry it's not my job, try somewhere else' (which happened , 11 out of 13 contacts) to being able to identify potential eligibility for a CCG and provide sufficient information and effective signposting (which happened on only 2 out of 13 occasions). This exercise led us to conclude that improving access to information about CCGs needs to be part of a cross-sector drive to improve access to information for pensioners

Overall, our findings suggest that the observed initial scope for developing the role of partner agencies in increasing the understanding and take up of CCGs in pensioners has been affected by the following factors:

- Who the partners were in the pilot, and how the DWP used local systems to engage with them
- How the partners perceived their roles in the pilot – as passive or active
- (And consequently) what the partners did with the learning and information provided
- How partners were supported in the pilot, to meet the desired outcomes

Has it led to an increased number of applications?

There has clearly been an increase in the number of applications and awards to pensioners coinciding with the period of the campaign. The average number of applications from pensioners in 2006/07 was just over 18 per month. For the 12 months April 2007 to March 2008 this increased to over 53. In November it reached a peak of 139 this being shortly after the direct mail out began. This higher level of applications was sustained over the period to March 2008 although the number per month declined quite sharply after December. They were still running at an average

of 54 per month over the period January to March.³⁸ During the pilot period 32% of all CCG applications in Gateshead came from pensioners compared to just 12% nationally. The comparable figure for 2006/07 was just over 8%. It seems reasonable to conclude, therefore, that this increase in the number of applications was as a direct result of the pilot and, in particular, the direct mailing to potentially eligible pensioners.

In other respects such as age and gender profile the picture in Gateshead is very similar to the national picture during the pilot suggesting that the impact of the campaign was evenly spread across all pensioner groups.

The period over which an increase can be seen actually starts before the direct mailing to pensioners. In the period January to May 2007 the average number of applications per month from people over 60 in Gateshead was 21. For the four months from June to September it increases to 37.5 suggesting that the campaign was having an effect even before the direct mailing. This possibly was as a result of increased awareness amongst agencies advising pensioners – particularly, perhaps, Age Concern and the LPS whose understanding of CCGs was growing as they became involved in the planning for the pilot.

One concern about the campaign was that it would lead to a significant increase in the number of unsuccessful applications. This proved to be unfounded and, in fact, the award rate increased slightly during the pilot from just over 75% to 82%. In the period August 2007 to March 2008 424 people over 60 in Gateshead were awarded a CCG with an average award of £295.96 so that, in total, £ 125,487 was paid out in CCGs to this group during this period. In the comparable period during 2006/07 only 105 awards were made at an average of £314 per award – a total payout of £32,970. It seems reasonable to conclude, therefore, that as a result of the pilot a total of £92,500 in additional benefit was paid out to 319 pensioners.

The individual amounts awarded during the pilot however remained relatively low – both compared to awards to pensioners nationally and to non-pensioner groups in Gateshead. The average amount awarded to pensioners during the pilot was just over £295 – roughly comparable to the level of awards pre the pilot. The equivalent national figure increased significantly during the same period from £416 for the period August 2006 to March 2007 to over £460 for the period August 2007 to March 2008.. It does appear generally that awards made to pensioners in Gateshead both pre and during the pilot are significantly lower than the national average. We can offer no explanation for this difference.³⁹

This additional benefit awarded of over 90,000 is a not insignificant amount of money that will clearly be of considerable benefit to the people who have received it. In our

³⁸ We do not have any information for the numbers of applications since March 2008

³⁹ We only received the validated data on the outcomes of applications in mid-April 2008 which meant that we did not have time to ask staff in JCP for their explanation of this difference

view it clearly demonstrates that there is a considerable amount of need that the Social Fund was previously not meeting amongst this group.

A more detailed examination of the results does, however, raise a number of issues about the effectiveness of the campaign.

Whilst we conclude that the campaign has led to a more than threefold increase in the number of applications and awards the overall level of applications is still fairly low. Approximately 7,000 pensioners in Gateshead were assessed as having an underlying potentially eligibility, i.e. they were in receipt of Pension Credit and had savings of less than £1,000. Even if we look over the whole of 2007/08 only just over 9% of eligible pensioners made an application. Did only 1 in 10 of the eligible population have a need that could have been met by the Social Fund in the form of a CCG during that period? As far as we have been able to discover there are no estimates of the levels of need amongst pensioners so no definitive way of telling whether there were other people over 60 who would have been able to make a successful application. However anecdotal evidence from the interviews we carried out suggests that this is the case. We interviewed several people, for example, whose families had paid for items that could potentially have been paid for by a CCG had the person applied. People also mentioned friends and neighbours that they thought might be able to claim..

Relevant to this point is the high percentage of applications that are successful. In Gateshead, both before and during the campaign, over 70% of applications were routinely resulting in an award – in many months the rate is over 80 or even 90%. This is significantly higher than for non-pensioners where success rates of less than 50% seem quite normal. It could be argued that this indicates that the publicity issued during the campaign and the training provided ensured effective targeting i.e. only those pensioners who were likely to be successful were making an application. However the fact that award rates did not significantly increase over the course of the campaign could also suggest that actually the real situation is that a significant proportion of potentially eligible pensioners would satisfy one or more of the Directions and be eligible for an award. We would conclude that it probably remains the case that even during the pilot there would have been a considerable number of people who could have made a legitimate claim on the SF. Whether they would have received a payment is, of course, impossible to say.

An examination of the reason for awards throws up an issue of whether the campaign reached some of the groups most likely to be seen as being in priority need. The vast majority of awards, around 72%, were because people were judged to satisfy Direction 4(a)(ii) – helping people stay in the community. The next largest category was families under exceptional pressure which accounted for 25% of awards. Less than 1% of awards were made to people coming out of institutional or residential care and in fact the proportion of awards being made for the reason fell during the pilot from 3.4% in early 2007/08. Whilst the numbers are very small (4 in 2006/07 and 8 in 2007/08) given that this includes people being discharged from

hospital it might have been expected that with the involvement of Gateshead Social Services in the pilot, with their responsibility to assess people for their needs on discharge there would have been a larger increase as a result of the pilot. This is something that we will return to later.

Has the quality of applications improved as a consequence of the pilot?

This question was included in the original evaluation proposal as we hoped to be able to judge whether, as a result of the pilot - especially the training given to organisations working with older people; applications were able to be adjudicated on without the need for JCP to request more information. In the end we were not able to get any information that would enable us to answer this question although it may be the case, for example, that the observed increase in the award rate is linked to an increase in the quality of either the applications or decision making process (or both).

What works, and what doesn't, to encourage more pensioners to make successful applications for CCGs?

The information that we have gathered and analysed suggests the following:

1. The direct mailing of information about CCGs to pensioners did lead to an increase in levels of awareness amongst the people who received it. However, it may be the case that this will not in itself have any long-lasting effect. Levels of understanding did not show a comparable increase.
2. This increased awareness may have helped pensioners decide whether or not they were eligible to apply at that point in time leading to an increase in the number of applications reported above. Both in our interviews and in the telephone survey a number of people said they would consider making an application in the future now that they knew about the availability of CCGs. However, the feedback from our interviews with pensioners suggests that the process of deciding whether to apply is not straightforward. Other factors, such as perceptions about the application process and the response that people will get, the availability of advice and support are also important considerations
3. Other forms of publicity such as posters, articles in newspapers etc appear to have had no discernible impact in terms of raising levels of awareness or understanding and are therefore unlikely to have directly led to an increase in applications.
4. Contact with people with knowledge and understanding of CCGs appears to lead to an increase in the number of applications from pensioners in some, but not all, circumstances. Also, whether it leads to any long lasting

change in awareness and understanding amongst pensioners themselves we cannot say⁴⁰...

5. Applications from pensioners in Gateshead stand a good chance of success – higher than amongst the non-pensioner population.
6. The way that the pilot was conducted does not appear to have led to any significant increase in the number of inappropriate applications.
7. The training and information given to staff in a range of organisations has helped to raise their awareness and understanding to some degree and has encouraged some, but only a few, organisations to proactively identify pensioners who are potentially eligible. However the results across organisations are inconsistent and there is evidence that the training has not always been targeted on those staff to whom it might be most relevant.

This would seem to suggest that the direct mailing of information to pensioners themselves and the development of understanding and awareness amongst people with whom they come into face-to-face-contact both play an important role in generating increased take-up of CCGs and, at least in the former case, of raising awareness. However two caveats need to be entered.

Firstly there is some evidence that the effect of the direct mailing was beginning to wear off even shortly after the mailings were sent out⁴¹ and that the form and content of the leaflet need to better reflect the particular needs of pensioners. This is to be expected with any campaign of this sort. However this is likely to be a particular issue in respect of CCGs as potential eligibility is highly dependent upon a person's circumstances at a particular point in time. Once that has passed e.g. the need has been met in some other way (perhaps by a relative paying for an item) or the life event (such as moving house) no longer applies then the opportunity to make an application will often be lost. This is unlike the situation with many other benefits where an underlying entitlement e.g. relating to chronic ill health, will often remain and can be exercised at any time.

Our discussions with individual pensioners and the results of the telephone surveys do suggest that once people know about Community Care Grants many at least express the view that they will be more likely to consider applying for them in the future and there is a suggestion that the issues of stigma and independence as factors mitigating against claiming are reduced for some younger pensioners.

⁴⁰ Indeed, there is some evidence that it may not. For example, the 2002 Minimum Guarantee Study found that by itself contact with caring agencies appeared to have little impact in terms of increasing knowledge of the Social Fund

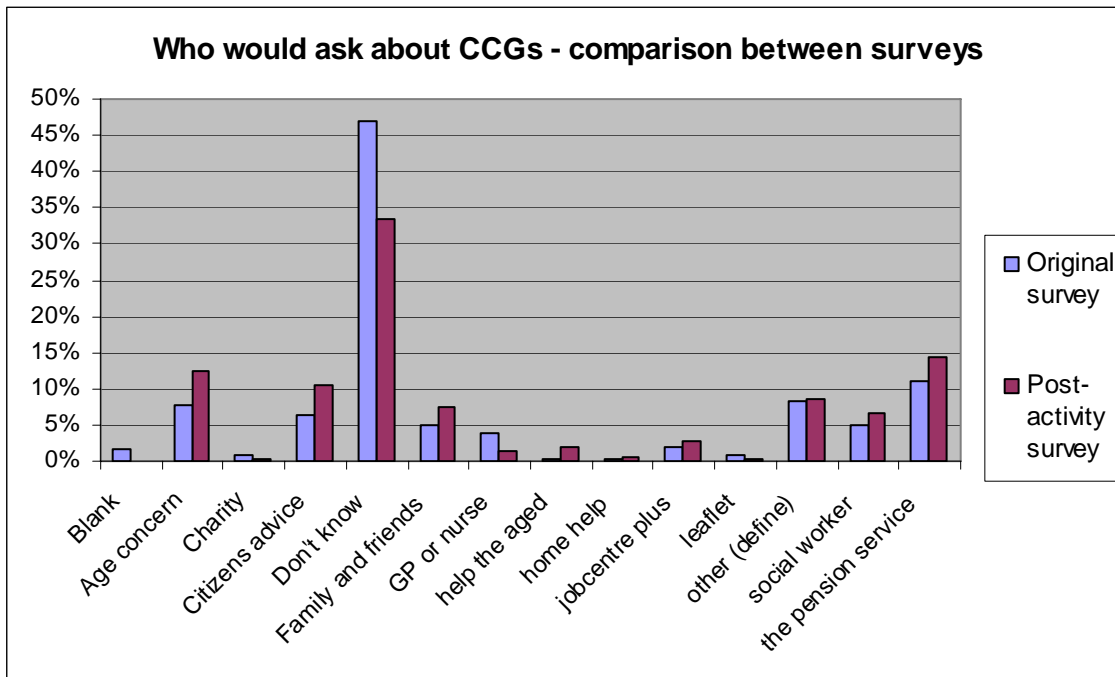
⁴¹ E.g. the relatively sharp fall-off in the number of applications and a high proportion of post-pilot interviewees had no recollection of having received the information and some professed absolutely no knowledge of CCGs.

Nonetheless there is a significant body of evidence to suggest that by itself giving people information about the Social Fund is not enough to overcome people’s reluctance to claim. The research carried out by the University of Bristol’s estimated that for as many as 1 in 2 people there were significant other barriers including:

- Independence and stigma
- A perceived lack of need, and
- Bad past experiences with the social security or other official bodies.

Our interviews taken together with the evidence from the telephone surveys suggest that another significant issue in deterring people from applying seems to be a poor understanding of where to go for help and assistance. People are often confused about the responsibilities of different state agencies, are not clear about how to contact them or have negative views about the response that they are likely to get. The DWP telephone surveys included a question for those people who had not previously heard about CCGs that asked them where they would go to ask for advice. The answers, see fig 6-1, show a wide range of possible sources of advice but by far the largest is ‘don’t know’ which even in the second survey, where there is a drop in the numbers giving this as their answer it still applies to one third of the respondents.

Fig. 6-1 Who people would ask about CCGs – both surveys



The awareness of the LPS and Age Concern as potential sources of advice has increased as a result of the campaign, again demonstrating that the direct mailing had an effect, but very few people identify either of these as somewhere they would approach for help.

Even if people did approach agencies our survey and the mystery shopping exercise suggest that there is a good chance that they will not receive accurate information and advice. Levels of understanding about CCGs amongst partner agencies after the pilot remain quite low and there is some evidence of negative attitudes towards the process of applying for CCGs which is likely to mean that agencies are not as encouraging of applications as they might be for other benefits.

Once people are made aware of CCGs then their understanding of the qualifying conditions and eligible items can be reasonably good. Many people seem to apply a common sense test as to the circumstances in which CCGs should be payable that accords to some extent with the actual Directions and they identify a list of essential items that, whilst not entirely accurate, covers many of the things that CCGs can be paid for. Actual applicants have slightly more restrictive views about eligibility than potential applicants. There was, amongst the people that we interviewed, considerable confusion about the difference between payments from the SF and the responsibility of Social Services to cover the costs of care and aids and adaptations and some people would expect some ineligible items, such as telephone costs, to be covered.

Overall our conclusion⁴² is that what is most likely to work to improve both awareness and take-up of CCGs on a sustained basis is likely to be a multi-dimensional approach that would include:

- Making information about CCGs more generally available on a regular basis keeping it, so to speak, in the public eye.
- More importantly targeting potentially eligible older people at the specific points at which they are likely to be concerned about their situation and be looking for possible assistance which may make them more receptive to the information. These points would include retirement, bereavement, periods of ill-health and when people are moving from one situation to another e.g. moving house or being discharged from hospital
- Training staff that are likely to come into contact with potentially eligible pensioners at these points in time rather than taking a blanket approach which our evidence suggests is not especially effective. Such staff would include social workers, housing management staff, GP practice managers and district nurses.
- Ensuring the availability of good quality information, advice and support services as part of a network of information provision for older people.
- Making efforts to increase the take-up of CCGs part of a wider approach to improving the take-up of benefits by older people as an integral part of local

⁴² This is based on the research we have done as part of this evaluation, the literature around benefit take-up and our involvement in other evaluations and programmes such as Link Age Plus.

strategies to improve older people's quality of life and prevent them requiring intensive support from health and social care agencies.

There is an increasing emphasis in both national and local policy on approaches that aim to support older people to lead independent and active lives. Link Age Plus is one example of such an initiative. It is recognised that this requires addressing the whole range of issues that impact on people's quality of life and help them to remain independent including transport, housing access to leisure facilities. Ensuring older people feel financially secure through, amongst other things; increasing benefit take-up is widely recognised as a key element of such strategies. We have highlighted earlier in this report examples of very successful campaigns that have been run to increase the take-up of all benefits, not just CCGs. Usually, though, these have been done as one-offs and so their effect has probably been short lived. It is our view that one of the lessons that should be learnt from the Gateshead pilot is the need to ensure that efforts to improve take-up form an integral part of the work of local agencies on an ongoing basis.

Partnership working

Fundamental to the successful development and implementation of preventative strategies is partnership working. Partnership working was seen to lie at the heart of this pilot, correctly in our view. General feedback from the members of the Steering Group was that the partnership working was effective – although there were also some comments that it did not work as well as it could have done for two reasons.

Firstly the partnership arrangements developed for the pilot stood largely outside existing partnership arrangements in Gateshead. There was a formal link to Link Age Plus programme through the presence of the LAP Project Manager on the Steering Group but the pilot operated largely autonomously – it did not, for example, report to the existing Older People's partnership arrangements. It might be argued that as a pilot it needed to do this. We would agree that it needed its own Steering Group but believe that had it been linked in more formally it would have helped to develop a more effective understanding of local systems more quickly and meant that some of the issues we have identified around the identification of partners could have been avoided.

Secondly it would have helped with issues of sustainability. As a one-off the pilot has demonstrated some success and will have probably left a legacy of increased awareness both amongst a small number of pensioners and some agencies. But without ongoing efforts to sustain these awareness is likely to tail off quite quickly and the situation is likely to revert back to what it was before the pilot. By integrating the pilot into existing partnership arrangements the issue of low benefit take-up could be kept on the agenda and an ongoing programme of work could be developed to address it.

In fact this may well happen as a result of the Link Age Plus pilot. Indeed, the involvement of the LPS in that work has been widely welcomed and seen as a positive development that has considerably enhanced partnership working.⁴³

None of this is to indicate that the pilot was not welcomed by the majority of partners. There is a great deal of evidence which indicates that it was, that the training and information was well received on the whole, and the pilot inspired a small number of organisations to work in a more pro-active way with pensioners, staff and other organisations. There is real potential to build on this work locally in order to develop more long-lasting ways of reaching eligible pensioners and supporting their applications to the Social Fund. Our recommendations set out how this could be achieved.

⁴³ Based on evidence from our evaluation of the LAP in Gateshead

7. Recommendations

Based on our research we would make the following recommendations. They cover both the specific issues around directly improving the awareness and take-up of CCGs and more general issues that, although outside the scope of this pilot are, in our view are pertinent to ensuring that older people receive the benefits, including CCGs, to which they are entitled.

1. *Efforts to increase the take-up of CCGs amongst pensioners should continue.*

Our research supports the view that

- Knowledge of CCGs amongst pensioners and the people who work with them is very poor, and
- There are considerable numbers of pensioners who are eligible for a CCG who do not apply and, therefore, do not receive them.

In view of this we think that efforts to increase take-up of CCGs should continue.

Despite some evidence that pensioners in Gateshead may have lower levels of awareness that nationally the levels of applications pre-pilot were certainly comparable to the national average and so there is nothing to indicate that pensioners in Gateshead were uniquely unwilling to apply for CCGs. Therefore we conclude that it is likely that pensioners across the country are likely to be missing out on potential eligibility and so we recommend that any such efforts should be undertaken nationally.

However we have concluded that the approach tried out in Gateshead is probably not the best way to increase the take-up of CCGs on a wider basis. This is because it is:

1. Relatively labour intensive and would therefore be difficult to replicate in every area
2. Probably relatively short-lived in its impact whereas what is required is a more systematic and long-term approach, and
3. Only focussed on the take up of CCGs. At the start of this report we quoted figures which showed that there is considerable non take-up of a whole range of benefits of which CCGs, in financial terms, is of relatively less importance compared to benefits such as Pensions Credit, Housing Benefit and Attendance Allowance. Given that the reasons why people do not claim benefits are probably common across the different benefits attempts to increase the take-up of any one benefit are relatively easily extended to all benefits.

Our recommendation is, therefore, that efforts to improve the take-up of CCGs should be combined with efforts to improve the take-up of all benefits and this should as much as possible as part of the routine work of a range of agencies.

Our next two recommendations, however, focus on how best to get information about CCGs to eligible pensioners.

2. *Information about CCGs should be routinely sent to all potentially eligible pensioners*

A number of the pensioners we spoke to said that they thought that the best way to make pensioners aware of CCGs would be to send them information on a regular basis e.g. included in any notification about their annual uprating. We recommend that the DWP should investigate how it could do this for all potentially eligible pensioners. Any information to be used for these purposes should be developed in close conjunction with groups representing older people.

3. *Information should be targeted more effectively*

However important it is to give all potentially eligible pensioners information on a regular basis we believe that a blanket approach is likely to have a rather limited effect. More effective in the long run, in relation specifically to CCGs would be more to focus efforts on ensuring that people who are likely to be in touch with pensioners at the point at which they will be most likely to need a CCG is likely to be more effective. The following case study illustrates why this is the case.

Mrs A is a single pensioner living in sheltered housing. She only recently moved in and applied for and received a CCG to help with her removal costs and costs of new furniture and fittings that she required as part of the move.

Mrs A moved into sheltered housing because of her deteriorating health. She was discharged from hospital immediately prior to the move. She was seen by a social worker from the hospital as part of that process. She was visited regularly by the district nurse. When she moved she switched from one social landlord to another and was in regular contact with housing management staff from both of these. Yet none of these staff made her aware of the possibility she might be entitled to a CCG. It was someone from the removal company who alerted her and encouraged her to apply.

We believe that Mrs A should have been able to expect that the professional staff that were in contact with her would have been aware of the existence of CCGs and the potential for them to help her and have assisted her with an application – or at least effectively signposted her towards somewhere she could get help. This clearly was not the case and we do not think that this is an isolated example as we came across other pensioners who had been in situations where they might have been eligible for a CCG but had clearly not been made aware of their existence by the staff involved with them. By focusing efforts to increase the awareness of key staff such as hospital social workers, housing managers, district nurses we think the take up of CCGs by pensioners is likely to improve steadily over time.

This approach needs to be reflected in any information material that is produced which should identify a range of agencies that people could contact if they want more information. This suggests that ideally such information should be produced on a local basis but we recognise this may not always be possible.

4. Further efforts should be made to simplify the process of making an application for a CCG

Several people that we interviewed made reference to difficulties in actually making an application. These related both to perceived difficulties in understanding who to contact to make an application and issues with the application form itself.

4.1 Where to make an application

We have already identified the confusion that arose in some pensioner's minds from the involvement of JCP in the application process. We would recommend that the DWP looks at the feasibility of lessening this confusion. We suggest that there are two possible options for doing this.

The first one would be to produce separate publicity and an application form for pensioners. Having material that is clearly directed at pensioners will assist in promoting the view that CCGs are a benefit that are available to pensioners and, therefore, is likely to promote take-up.

A more radical option would be to effectively split the SF budget into two – one for pensioners and one for non-pensioners with the one for pensioners being administered by the new Pensions, Disability and Carers Service (which could suggest it should cover people and disabilities and carers as well). As well as having the advantages of the first option it could be that by having a separate budget, provided it was set at an appropriate level, the level of awards made to pensioners could be further increased.

4.2 The application form

We appreciate that a considerable amount of work has gone into making the current SF300 form easier to complete. Nonetheless at over 30 pages it still represents a barrier to making an application for some people. We therefore recommend that continued efforts should be made to further simplify the form and try and reduce the amount of information requested. Options that could be looked at include:

- Considering having separate application forms for the different situations in which people may be eligible
- Investigate opportunities to share more information where applicants are in touch with other agencies

Our remaining recommendations relate to more general issues that have been raised by our evaluation.

5. ***Efforts to increase the take up of CCGs should be combined with more generic take-up campaigns***

We highlighted earlier the evidence of significant under claiming of all benefits, not just CCGs by pensioners and anecdotal evidence from this campaign supports this with at least 26 cases being reported where an enquiry about a CCG led to successful claims being made for other benefits including Pension Credit and attendance allowance.

There are many examples of benefit take-up campaigns successfully targeted on pensioners using methods such as an examination of Housing Benefit information and information from GP surgeries to identify pensioners who are likely to be under claiming⁴⁴. These campaigns have led to very significant amounts of additional benefits being paid to pensioners. There is a good case for such campaigns to be carried out on a more regular basis and for them to include CCGs amongst the benefits being promoted. This would most effectively be done as part of an overall strategy to improve the quality of life of older people.

6. ***The Pension Service should routinely be involved in local partnerships that aim to improve the quality of life of older people***

For the above recommendation 5 to be effectively implemented efforts to improve the awareness, understanding of CCGs and hence their take-up, need to be made a routine part of work to improve the overall quality of life of older people especially at those points in time when they are most likely to meet the criteria set out in the Directions. We believe that there is considerable scope for other agencies in touch

⁴⁴ See, for example, Moffat S & Higgs (2005) *Charity or entitlement? Generational habitus and the welfare state among older people in North east England*, paper to European Sociological Association, Torun, Poland September 2005

with people at these points to help the DWP in its efforts to increase take up of CCGs (and other benefits) amongst pensioners.

Equally we believe that there is scope for the DWP, through the Pension Service, to work in partnership with other agencies as part of their overall efforts to improve the quality of life of older people. In Gateshead the LPS has become involved in such local partnerships through the Link Age Plus pilot project but we are aware from work in other parts of the country that this is not always the case. The involvement of the LPS in Link Age Plus in Gateshead is seen as a very positive step and has enhanced the service that both the Pensions Service and other agencies are able to offer to local older people. We recommend that the DWP should therefore ensure that the LPS is involved in local partnerships to improve the quality of life of older people in all areas and that this should be seen as a core part of the local service's business. The local knowledge gained through such involvement is likely to make the work of the service more effective.

7. *The DWP should consider investing in local information and advice services.*

We have identified the importance of older people being able to access information, advice and support as a key element of efforts to increase awareness and improve the take-up of CCGs and other benefits. This pilot has seen a successful partnership develop between the DWP and a number of voluntary sector advice agencies but especially Age Concern Gateshead. However our interviews with older people demonstrate that many older people remain confused about where to go for such support and are not aware of the agencies that do exist. There is no one place that they recognise as being a source of effective support. We do not advocate the setting up of 'one-shop stops' as the solution to this problem – rather we think that older people need to be able to get help at whatever point they come into contact with public services. But having a well resourced, well known source of advice specifically focussing on the needs of older people, to which other staff and agencies can signpost, or contact themselves as part of their own-going support of the client, is an essential component of such a system.

Something similar to this approach is proposed in '*Putting People First*' recently issued by the Government with support from a number of social care organisations⁴⁵. *This sets out the need to develop:*

“A universal information, advice and advocacy service for people needing services and their carers irrespective of their eligibility for public funding. A ‘first shop stop’, which could be accessed by phone,

⁴⁵ *Putting people first: a shared vision and commitment to the transformation of adult social care*, December 2007

letter, e-mail, internet or at accessible community locations. Key strategic partners to be the Pensions Agency and relevant voluntary organisations. The LinkAge Plus pilots are providing strong evidence of the benefits for older people of this approach”⁴⁶

Who should provide such a service will vary from area to area, although it is our view that it should be an independent service and not provided by a statutory body, but ensuring that such a service is available as part of an effective information network is something that we believe statutory agencies, including the DWP, have a responsibility to fund. If the DWP is serious about increasing the take-up of benefits, including CCGs, by older people then it should seriously consider investing in such local services alongside other partners such as local authorities and the NHS.

8. The role of CCGs in delivering broader Government policy for older people should be recognised

Government policy is increasingly emphasising the importance of helping older people to stay healthy throughout their lives, maintain their independence and well-being, be treated fairly and equally and play an active role in their community.⁴⁷ We referred earlier to Link Age Plus as one example of an initiative to help deliver this policy objective.

This approach is reflected in the DWP’s Departmental Strategic Objectives, one of which is to:

“promote independence and well-being in later life, continuing to tackle pensioner poverty and implementing pension reform.”⁴⁸

Increasing the take-up of benefits in general and particularly promoting the awareness and the take-up of CCGs potentially has an important role to play in helping the Department deliver this objective and contribute to this agenda.

Yet this pilot has demonstrated that there are significant levels of unmet need amongst the pensioner population in Gateshead that, prior to the pilot, were not being met. We have identified evidence to suggest that there is likely to still be a level of unmet need even after the pilot has taken place. We believe that there is no reason to think that Gateshead is different from the rest of the country in this respect. This suggests that the SF in general and CCGs in particular may not be meeting some of its broader objectives including those of:

- Focusing help on those facing the greatest difficulties
- Supporting the government’s wider community care strategy⁴⁹

⁴⁶ Ibid p3

⁴⁷ See, for example, the recently published discussion document: ‘Care, Support, Independence: meeting the needs of a changing society’, May 2008

⁴⁸ Department for Work and Pensions, ‘Three Year Business Plan 2008-2011’, p31

This view is supported by other research e.g. by the Joseph Rowntree Foundation⁵⁰ and the University of Bristol⁵¹. Both reports concluded that there was a strong argument not only to encourage more older people to apply to the SF but also to increase the availability of grants either through increasing the proportion of the budget allocated to CCGs or by making awards effectively automatic in some circumstances e.g. for an older person moving house for health reasons. Certainly it is our view, although our brief did not extend to this, that if CCGs are to play a more effective role in the implementation of the government broader objectives towards older people then it will not be enough just to increase awareness and take-up within the existing budget. Some increase in the overall size of the budget is likely to be necessary as well.

Several people also commented to us on the savings limit for the Social Fund which, for pensioners, is set at £1,000. Many older people are disqualified from applying for this reason but very often the savings they have which take them over the limit are set aside to pay for their funeral. There is anecdotal evidence that many people would rather go without essential items than use such savings to pay for them. It would seem logical given that both benefits are targeted at pensioner on low incomes if the savings limit was raised to match that for Pension Credit i.e. £6,000.

⁴⁹ Objectives set out in 'The *Social Fund, Third Report* (HC 232), Select Committee on Social Security, House of Commons (2001)

⁵⁰ ⁵⁰ *The Social Fund, Current Role and Future Direction*. Joseph Rowntree Foundation (2006)

⁵¹ *Social Fund use among older people*. Kempson, Collard & Taylor (2002)

Appendices

Appendix 1: Baseline interviews with applicants

Appendix 2: Baseline interviews with potential applicants

Appendix 3: Post pilot interviews with potentially eligible pensioners

Appendix 4: Results of LPS original telephone survey

Appendix 5: Results of second LPS telephone survey and comparison with first survey

Appendix 6: Report of baseline survey of partner agencies

Appendix 7: Report of follow-up survey of partner agencies – organisations completing the survey

Appendix 8: Analysis of CCG applications

Appendix 9: Write up of findings from the mystery shopping exercise, April 2008

Appendix 10: Example of good practice - Mystery Shopping Gateshead Assembly

Appendix 11: Action learning case study

Appendix 12: Partner list of organisations

Appendix 1 - Baseline interviews with applicants

1. Profile of applicants

We interviewed 9 people who had made an application for a CCG from a list supplied to us by JCP. We found it particularly difficult to find people in this category who would agree to be interviewed hence the low numbers.

1.1. Age

Fig. 1

60-64	65-69	70-74	75-79	80+
3	3	2	1	

1.2. Locations covered

Birtley (2)

Felling

Leam Lane Estate

Wardley

Wrekenton

Blaydon

Bensham

Harlow Green

1.3. Household

Fig. 2

Live alone	With partner	With family	In scheme	Other
5	3	1		

1.4. Tenure

Fig. 3

Owner-occupier	Social rent - GHC	Social rent - HA	Private rent	Other
	6	2	1	

1.5. Length of time in current housing⁵²

Fig. 4

Over 20 years	10-20 years	5-10 years	2-5 years	Under 2 years
3		3		1

⁵² Information not collected in 2 cases

1.6. *Illness and disability*

Fig. 5

No	Yes	Claiming DLA/AA?
	9	3

2. **Experience of Application**

2.1 *How did you find out about CCGs?*

Leaflet from TPS

Social Worker at the Nursing Home caring for my husband

Welfare Rights

Family member who had applied previously

Leaflet in Job Centre Plus

GVOC Newsletter (as part of pilot)

From a removal firm (someone moving into sheltered accommodation)

From a friend

2.2 *What made you decide to apply?*

Husband in hospital for long time – can't afford to visit him

Needed a new bed (2)

Moving to a bungalow/sheltered accommodation (2)

Needed new cooker (2)

On reading the newsletter, thought I might be eligible

Brother in long-term care

Needed a nebuliser and nowhere would fund one

Husband very ill which meant frequently needed new bedding

2.3 *How did you apply?*

All of the people we interviewed eventually made a written application to the DWP which will have involved them filling in a form SF300. All except 1 got this from the TPS/JCP - although it was clear from talking to people that it had sometimes taken them a while to find their way there and that they were very unclear as to the distinction between the two branches of the DWP. Most people still referred to a

generic organisation called the 'social security'. Two people specifically mentioned other organisations that had helped – Age Concern and the Welfare Rights Service

2.4 What did you think of the application form / process?

Negative

"Like any other form – long-winded and much of it not relevant"

"Feel like being tested"

"Took a long time to fill in"

I found out about it by accident – it should be more widely publicised"

"I see lots of people in my position (visiting sick relatives) and loads of people don't know about these grants. The staff aren't telling them. They should be more widely known – e.g. advertised in the local paper"

"I need help to fill the form in. I cannot do it on my own. Doing it through welfare rights is a right hassle now"

"Form was too complicated – needed help to fill it in"

"Couldn't get through on the 'phone"

"I got what I asked for but the money took 6 weeks to arrive" (without cooker for this time)

"Form was not straightforward – took an hour to complete with my daughter's help"

"I've not applied again because I was also given a loan and didn't think I could get a further grant until that was paid off"

Positive views:

"The form does tell you where to go for help with filling it in"

"I have applied a few times. They have got quicker at giving you the money"

I got the form quickly and easily – just rang a number and they posted it out"

“The form was easy to fill in and the money came through quickly”

Negative perceptions about the process outweighed positive ones by some considerable margin – even amongst people whose application was successful. (This is a different response from the Gateshead telephone survey. In that survey 18 people had previously applied for a CCG and 15 described the process as ‘easy’). Some of these related to the actual process of application e.g. difficulties with the form were expressed by just about everyone. Others were more general in nature e.g. about the relative lack of publicity.

2.5 Did anyone help you apply/fill in the form?

Fig. 6

No	Yes	Details
2	4	Social worker Welfare Rights Service (2) Family members (2) Age Concern

2.6 Specifics of application

Fig. 7

What applied for	Amount awarded	Full amount given?	Satisfied?	Appealed?
Single bed	£170	don't know	yes	n/a
Travel to hospital	don't know	yes	Yes with award, no with process*	Sent letter about process*
Bed and washing machine	don't know	no	no	No – no point **
Bed, microwave, fridge-freezer	none	n/a	no	no ***
Cooker	£220	no	Yes with award, no with process ****	n/a
Removal expenses	Yes – amount not known	yes	yes	n/a
Nebuliser	none	n/a	no	no
Cooker	yes –	yes	yes	n/a

	amount not known			
Travel costs	£128 p.c.m.	yes	yes	n/a
Bedding	Yes – amount not known	No – also given loan	yes	no

Comments:

These were some of the comments that people made about the process

“There was no argument. I had a bad experience when my wife was bad and had to apply for different things – what I could claim, it was complicated. This was more straightforward.”

“It took less than 10 days for the grant to come. A fortnight tops, which was good.”

** “I am satisfied with the award, but not with the application process.(person receiving help with travel expenses) It’s not flexible enough - I am fed up with having to fill the form in all of the time. I used to have to wait till I’ve used up all the money and then apply and send all the receipts. I was going over drawn at the bank so wrote to them to ask if they would change it. They didn’t reply, but did change it, so now I send in half the receipts and they pay the money straight into my account. But I still have to write another form and I’ve got to keep asking for them to send me the forms. They should send one when they send me back the money – it’s all messed up. I have to actually fill it in every 2 or 3 months, even though my husband is likely to be in hospital for the year. The travel costs don’t change – why can’t I just ring them up and send in my receipts?”*

*** “When I first applied I had nothing and got some money to help with carpets, clothes, bed and bedding. This time I applied and got nothing. I did not appeal - they would still knock you back, so what’s the point? They would say ‘the adjudicator has decided he cannot pay you. I had to go and buy a second hand washing machine with my own money. I cannot afford to save up for anything, all my money goes on other things – my scooter, underwear and shoes (because of my condition). I don’t think they look after the right ones. I’m not saying I should have it all, but some get it all the time because they have little children, but they don’t think about people on their own who have a disability. I have rung the office at Seaham – I want to apply again but cannot fill the form in and need some help. They won’t send anyone round to help. I am still waiting.”*

****" I have got some savings in the bank but they will disappear due to my son getting married soon. Perhaps I was jumping the gun a bit, but I was trying to get ready for moving into a bungalow. I would have found it acceptable if I wasn't aware of everything else that is going on. People who I know are claiming for the grant and then using the money for other things. It's disturbed me, like they are passing the word around. I had an honest need and would have been happy with a little bit of help with one item. I didn't want to appeal as I don't want to be made to feel like a scrounger. It has put me off applying again because I would be upset if I was refused another time."*

***** We enquired about applying for loan for a cooker. Job Centre Plus said we might be entitled for CCG. We were advised to apply for both together, so we filled in both forms and sent them back together. The loan came first, so we spent it on a cooker (we had to buy second hand). About 4 weeks later we were sent a giro for the grant – by this time we had already spent the loan and had to use the grant to pay it back. It was very inefficient. If we needed something else, we cannot apply for it because we are now paying off the loan."*

"By getting my travel costs paid it means I can go and visit my brother who is in a home. Without this I wouldn't be able to go."

"I got money for a cooker but it took 6 weeks for them to send it. During that time I had no means of cooking and was living on take aways."

"Applying for a grant was much better than applying for a loan."

"I don't like having to fill in a form. Why can't they come and visit?"

"I know that I could have appealed but I was in and out of hospital and it was just too much hassle."

We asked people if they would apply again. All 9 said that they would but some people added caveats

"If it was nothing to do with me I would."

"I have a form here and am waiting for welfare rights to come round and help me fill it in."

"I will try and time it better next time. I think they should send someone out to assess your need."

"I thought I had to wait until my loan is paid off."

Knowledge of qualifying conditions

Next we asked people about their knowledge of the qualifying conditions for a CCG. We asked if they thought someone might be eligible for a grant in the following circumstances.

Fig. 8: Applicants understanding of qualifying conditions

Circumstances	Yes	No	Don't know
Returning home after a stay in hospital or care	7	2	
Setting up home following an unsettled way of life	7	2	
Family is having difficult problems	5	4	
An emergency or disaster	8	1	
Moving to a new, more suitable home	4	4	1
Need help to visit a sick relative	6	3	
Need help to stay in own home	6	3	
Need help to stay in home so don't go into hospital	7	2	
Member of household very ill or disabled	9		
Claiming Pension Credit	6	1	2

As can be seen understanding of the qualifying conditions was mixed. Often it was clear that people were indicating what they thought should be the circumstances in which people should get a grant rather than expressing a knowledge of what they actually were. Again people's comments are illuminating

"It's been changed around. I am not sure if I am on it now (Pension Credit)"

"If people are given Pension Credit they don't need any more help – it's people like me (not on Pension Credit) who need this kind of help."

*"I am claiming for this *(travel expenses to visit a relative). Not many other people in my position know about it."*

"I wouldn't need help with visiting anyone as I've got my family to help me."

"People should only get it if it isn't their fault that they were homeless." (didn't think help should be available to people coming out of prison)

"I would probably need equipment – would I get that from the grant?"

Knowledge of eligible items

We then asked people about their understanding of what items people could apply for help with. We have included some of the comments people made in response to this question.

Fig. 9: applicants understanding of eligible expenses

Item	Yes	No	Don't know	Comments
Orthopaedic bed	4	4	1	<i>"I applied for an ordinary bed, but wish I had asked for one of these." "I got a bed, but not an orthopaedic one"</i>
Connection charges	4	4	1	<i>"My housing association would probably pay, but it seems to take them a long time to process things so I may need short term help"</i>
TV	2	6	1	<i>It's an essential item for people who can't get out of the house</i>
Washing machine	9		1	
Dryer	2	6	1	<i>I've never had one in my life – I would quite like one I don't think a dryer is essential – except perhaps for people who live in a flat</i>
Fridge	6	2	1	<i>If people need it to store medicines</i>
Freezer	5	2	1	
Carpets	7	1	1	<i>Does it also cover the cost of getting them fitted? This is important to stop</i>

Item	Yes	No	Don't know	Comments
				<i>falls</i>
Table	5	3	1	
Chairs	4	4	1	
Telephone costs	2	6	1	<i>If housebound – someone should pay some of this – not sure if CCG would cover it</i>
Glasses	2	7		
Dental charges	2	7		
Major repairs to home	1	8		
Care costs	4	5		<i>Everything has got to be paid for now. People confused between social services and social security</i>
Daily living expenses	1	8		<i>Only in special circumstances e.g. a family member is disabled</i>
Clothing	2	6	1	<i>My family help me with clothing I have a loan from the social fund for clothes and shoes You have to pay for clothing out of your weekly allowance</i>
Travel costs	4	5		<i>Got a bus pass Got family It depends what they are I know you can get them for the hospital Some confusion with scheme to pay travel costs for people attending for treatment</i>
Curtains	4	4	1	

Item	Yes	No	Don't know	Comments
Removal expenses	6	2	1	
Cooker	8		1	

Again understanding is very mixed and people were generally expressing views about what they thought people should get help with as is demonstrated by the comments included in the final column. In essence interviewees stated that they thought people would only get help with essential items – what counted as essential, however, varied from one interviewee to another although clearly some items e.g. a cooker, washing machine were considered essential by just about everyone.

Knowledge of organisations that could help

Finally we asked people which organisations they might approach for help.

Fig. 10: Organisations people thought they could approach for help

Organisation	Could help	Couldn't help	Don't know	Comments
Help the Aged	3	6		<i>Some people thought Help the Aged was the same organisation as Age Concern</i>
Job Centre Plus	2	5	2	<i>Why would I go there? I'm a pensioner – I'm not looking for a job</i>
TPS	4	4	1	<i>They were helpful with my pension, but they won't help with CCGs They'd maybe get you the forms – put you in touch I've never heard of them – I just call them the DHSS</i>
CAB	6	3		<i>I tried them and they said I probably wouldn't get a grant but I should apply anyway</i>
Age Concern	2	5	2	<i>I can't get up to them. If they could come to me I might consider it</i>
GP	1	8		<i>I wouldn't think of asking my GP</i>
Home help	1	8		
Social worker	5	2	1	<i>They will only help if you're going into a home</i>

Organisation	Could help	Couldn't help	Don't know	Comments
District nurse	4	3	2	
Link Age Plus			9	<i>No one had heard of Link Age Plus or Link Up in Gateshead</i>
Other local charity	2	1	5	<i>Marie Curie helped with my wife and they didn't know about it / tell us Mind have really helped with my depression. They should know about CCGs SAFFA or the British Legion might help – they helped us on another occasion, but did not mention CCGs</i>
Other suggestions				
Library	2			<i>I would go to the library for information I don't like to ask my family as they are all busy My family would help rather than let me apply to social security</i>
Family will help	4			
Neighbours	1			

There is further evidence here of the confusion in many people's minds between the roles of TPS and JCP. People's past experiences of organisations are clearly also of major importance in determining their attitude towards seeking further help. There is also a mismatch here between where people said they would go to seek help and where they actually went – for example no one had asked a district nurse for help with applying even though several people were receiving regular visits from a nurse.

General Comments

Finally some general comments that people made about the whole process and the availability of help in times of difficulty.

"If you need something, you're going to try. But you don't want to rob anyone else of it, if they're more needy. It's greedy to just apply. There are more needy people out there than me. E.g. one of my neighbours is having a really rough time of it at the moment. He and his wife are both very ill and have no family around to help them."

"The more you help yourself, the less help you get"

"It's very complicated. I was told I could get Pension Credit and they gave me extra money – but then the Council reduced my council tax benefit so that now I'm worse off."

"I would say to anyone – go and apply. The worst that can happen is that you get turned down."

"The removal company told me I could get help. Nobody else – the housing people, social services, social security – had told me anything."

Appendix 2: Baseline interviews with potential applicants

1. Profile of interviewees

We were aiming to interview 20 people who were identified as having a potential underlying eligibility for a CCG. The twenty people were selected at random from people who had taken part on the DWP's telephone survey of pensioners in Gateshead. In the end we were actually able to interview 18 of the people selected. 2 of these, it turned out, had previously received CCG so they are included in the analysis of applicants above.

1.1 Age

Fig. 1

60-64	65-69	70-74	75-79	80+
4	5	7		

1.2 Locations covered:

- Deckham
- Felling
- Harlow Green (2)
- Heworth
- Wickham
- Windy Nook
- Wrekenton
- Birtley
- Beacon Lough (2)
- Felling (2)
- Ryton
- Bensham

1.3 Household

Fig. 2

Live alone	With partner	With family	In scheme	Other
9	5	2		

1.4 Tenure

Fig. 3

Owner-occupier	Social rent - GHC	Social rent - HA	Private rent	Other
3	11	1		1 (family own property)

1.5 Length of time in current housing⁵³**Fig. 4**

Over 20 years	10-20 years	5-10 years	2-5 years	Under 2 years
1	3	2	1	2

1.6 Illness and disability

Fig. 5

No	Yes	Claiming DLA/AA?
2	14	6

1.7 Any help from family (who live nearby)?

Fig. 6

No	Yes	Don't know
3	2	2

1.8. On Pension Credit?

Fig. 7

No	Yes	Don't know
2	14	

1.9 Heard of CCGs?

Fig. 8

No	Yes
13	3

Even amongst those people who had there was a considerable degree of uncertainty about what they were.

“Someone told us about it at the hospital - is it if I became bed ridden, my husband would be given help? Is it to do with social services?”

“A young girl in my block has applied for one, but she has to pay it back.”

“I was vaguely aware that some people could get grants – but I thought it was only for very poor people.”

We asked the same questions about knowledge of qualifying conditions, eligible items and who they might approach for help, as asked of the interviewees who had made applications.

⁵³ Information not always recorded

*Knowledge of qualifying conditions***Fig. 9: Potential applicants understanding of qualifying conditions**

Circumstances	Yes	No	Don't know
Returning home after a stay in hospital or care	12	3	1
Setting up home following an unsettled way of life	11	3	2
Family is having difficult problems	12	1	3
An emergency or disaster	14	1	1
Moving to a new, more suitable home	14	1	1
Need help to visit a sick relative	12	1	3
Need help to stay in own home	13	1	2
Need help to stay in home so don't go into hospital	13	1	2
Member of household very ill or disabled	12	2	2
Claiming Pension Credit	14	0	2

As with the group of applicants people tended to express a view about the sorts of situations they expected people should be able to get a grant but this group was generally more likely to identify these correctly. Given the size of the sample this may be purely down to chance although possibly it might reflect a more optimistic view amongst people who had not applied than amongst those who had and who had been turned down.

*Knowledge of eligible items***Fig. 10: Potential applicants understanding of eligible expenses**

Item	Yes	No	Don't know	Comments
Orthopaedic bed	11	4	1	<i>Only in certain circumstances I don't think they are absolutely necessary. You can get them from the Red Cross</i>
Connection charges	12	2	2	<i>It cost me a packet to get my phone connected in here</i>
TV	11	7		<i>It's essential if you can't get out</i>
Washing machine	14	2		<i>I would consider applying for one if mine broke – the nearest laundry is 2 buses away We need one, but I don't think we would</i>

Item	Yes	No	Don't know	Comments
				<i>be given one. At the moment we have to go on the bus to the laundry every couple of weeks</i>
Dryer	7	6	1	<i>Not essential for everyone</i>
Fridge	14	2		<i>We are insured, which covers this I would consider applying for a fridge if something happened to mine I need a new one of these now – it's on the blink I don't think this is a necessity. We know people who live without one</i>
Freezer	10	4		<i>It's not as important as a fridge</i>
Carpets	11	3	2	<i>I do not see this as a necessity. I have lived without one for a few years. My rug is wearing out too, I am worried about falling</i>
Table	10	5	1	
Chairs	10	5	1	
Telephone costs	8	8		
Glasses	6	9	1	
Dental charges	8	7	1	<i>I think you should be able to get a grant for them – my new teeth cost me a fortune. How are you supposed to pay? It's only people on low income who get help – if you don't get help from the state then you must be able to afford to pay yourself</i>
Major repairs to home **	9	6	1	<i>I think the council helps with these That's what I need. I need a front door, plaster to side of house, and my back door falling out (o-o)</i>
Care costs	9	6	1	<i>We were left with a big bill to pay for the care for my husband's parents – I would hope this could cover that I think that's social services responsibility x 2 We need a scooter and don't know who to approach for help</i>

Item	Yes	No	Don't know	Comments
Daily living expenses	4	11	1	<i>If they just gave us a decent pension, it should be covered by that It's more to do with the pension not the grant</i>
Clothing	8	8		
Travel costs	8	6	2	<i>It would depend where you were going x 2</i>
Curtains	7	9		<i>I would like to get my 3-piece covered and get matching curtains. I can't afford it. If the money is there then I should be able to have a crack at getting it. I reckon if you asked for a new sofa you would be more of a chance of getting – you have to be greedy to get anything</i>
Removal expenses	11	4	1	<i>This is especially important if you are old x 2</i>
Cooker	13	3		
Anything else	1			<i>I think all the necessities would be covered Decorating Advocacy and support</i>

As before people were generally expressing views about what they thought people should get help with as is demonstrated by the comments included in the final column but again they were more likely to get this right⁵⁴ than the group of people who had experience of applying. This reinforces the suggestion that this demonstrates a difference in view between the two groups with the group of potential applicants being rather more 'generous' in their interpretation of what should be awarded compared to the views of those people with actual experience of applying for a CCG.

⁵⁴ In the context of the SF there is no simple list of items that can be paid for and those that can't. There are, of course, some exclusions, such as telephone costs but there is no reason, for example, why the cost of a television should not be awarded if it is judged to be of a sufficient priority given that person's needs.

*Knowledge of organisations that could help***Fig. 11: Organisations potential applicants thought they could approach for help**

Organisation	Yes	No	Don't know	Comments
Help the Aged	4	8	4	<i>Some confusion between Help the Aged and Age Concern. Some people thought was the same organisation</i>
Job Centre Plus	1	12	3	<p><i>They told me to apply for Pension Credit so I would go back again (recently retired)</i></p> <p><i>I would not think to go there as someone who is retired</i></p> <p><i>Where's the job Centre? I don't even know where it is</i></p> <p><i>I am not working now – that's for people of working age</i></p> <p><i>I've never heard of this</i></p> <p><i>I don't really think about the job centre. My daughter goes there and signs on and she's never heard of it. She's on very low income, but they've never said anything to her</i></p>
TPS	9	1	6	<p><i>I don't have a lot of trust in them. They made a right mess of my pension.</i></p> <p><i>They told me I was underpaid and sent me some money and then contacted me months later to say they had the wrong person. They are the last organisation I would go to for advice or information</i></p> <p><i>I would expect them to give me information about CCGs – they have been quite helpful in the past. If they can't answer your question, they give you a phone number who to contact. Know that they can help fill in forms I've never heard of this (when</i></p>

Organisation	Yes	No	Don't know	Comments
				<p><i>explained) says: 'oh, I just call it the DWP'</i></p> <p><i>I don't know, I just get their letters. They should know as they are an authority</i></p> <p><i>They pay our pensions and that's it.</i></p> <p><i>They don't advise you if they do know.</i></p> <p><i>They've never told us about anything I just take what I'm given off the pension and I'm not given any other information. E.g. when I became a widow it took ages to get my widow's pension now they tell me it's not actually a widow's pension, it's something else and that's really confusing.</i></p>
CAB	8	4	4	<p><i>They are wonderful. I got in a mess with money and they are marvellous. I don't think they know about CCGs though</i></p> <p><i>I've had contact with them and they were useless – I wouldn't go to them</i></p>
Age Concern	6	6	4	<p><i>They've helped a lot since I took poorly. But have not mentioned community care grants to me. They have applied for meals on wheels for me</i></p> <p><i>Age Concern has helped me a lot with a bereavement. I would be happy contacting them for information, but I don't know whether they would know about CCGs</i></p> <p><i>Age Concern have been very helpful to me. I have rung them up for advice and they have signposted me, and was supported by a girl to go to exercise classes, but no-one has ever</i></p>

Organisation	Yes	No	Don't know	Comments
				<p>said anything about CCGs</p> <p><i>I had a bad experience with Age Concern. I asked them to help me find a plumber and got passed around from pillar to post – I wouldn't go back to them for anything</i></p> <p><i>They've been very good – helped us fill in the DLA claim form. But have not told us about CCGs</i></p> <p><i>I've heard of them but not used them. They might know about CCGs, but might not help. I wouldn't think of contacting them.</i></p> <p><i>I went to them before and they weren't much help. I wouldn't bother going there again.</i></p>
GP	3	12	1	<p><i>It would be good if they did know, then they could advise you. I doubt they would know. Perhaps the practice nurses would know</i></p> <p><i>The practice nurse is more likely to know</i></p> <p><i>They could refer you if you needed things around the house</i></p> <p><i>He probably would know, but how would he know if I was eligible?</i> <i>It would be good if the GP could refer us somewhere to help us get a scooter</i> <i>I wouldn't bother the GP for something like this</i></p>
Home help	2	11	3	<p><i>It would depend on the individual person – the people who come usually do not take an interest</i></p>
Social worker	11	4	1	<p><i>They should know</i></p> <p><i>They probably do know, but don't volunteer the information</i></p>

Organisation	Yes	No	Don't know	Comments
				<i>I wouldn't go near them</i>
District nurse	7	8	1	<i>It would be a good idea if they did, but I don't think they do know about it It is part of their job to know about things like this There is a shortage of district nurses in Gateshead</i>
Link Age Plus	1		15	<i>I saw something in the Council newspaper</i>
Other local charity		2	14	<i>I've been in contact with Heart Foundation and Cancer charities and no-one has ever said anything I have approached the Veterans Association for help purchasing a scooter, but to no avail</i>
Other suggestions	2			<i>What about local community centres – lots of people use them for various groups I got a new boiler from Warm Front last year – it's wonderful I found out about Anchor Staying Put through the newspapers – they have been rubbish –first they told me there were no funds available, so I waited. Then I was assessed and they told me I wasn't eligible as what I needed doing only came to £700. If it came to £1000 I would have got it for free. I had to pay myself.</i>

The views expressed here are similar to those of the applicant group. There is similar confusion about the role of JCP, although a stronger positive view of TPS.

Repaying CCGs

We also asked people whether they would have thought CCGs would have to be paid back. The majority, 12, said they would have done.

“I would have thought it was more like a loan, like crisis loans.”

“People don’t always know a grant is something you are given and don’t have to pay back. I’ve been given a ‘grant’ before and then had to pay it back.”

“I wouldn’t have it if I had to pay it back. I might as well save up.”

I would have thought you’d have to pay it back. That’s me, how would I afford to pay it back? Another worry!”

“I would be worried that I’d have to pay it back and wouldn’t have applied.”

“I am already getting a loan – I didn’t think you could get a grant at the same time.”

Would interviewees apply for a CCG?

Finally we asked people if, on the basis of what they now knew, they would think of applying for a CCG in the future. 1 person said that they still wouldn’t, 2 identified a need and 9 said they would if the need arose. 4 people said that they didn’t know.

“I am not sure if we are claiming Pension Credit. I can’t make sense of the form they send with our details on it – I would probably need to get some advice from somewhere first.”

“I cope by saving up my disability allowance for things that I need.”

“I wouldn’t apply just for the sake of it. I think I’ll wait. My washer is getting older, and I need new carpets. They are not absolute necessities though.”

“I would like to apply now, but I have some savings, so I probably won’t get it. My savings are tied up in an ISA – it increases every year, so if I take it out now, I lose money. But this is saying you have to spend the money you have before you are entitled to anything. You should be allowed to have bit saved up. People end up with either no money or lie about their circumstances.”

“I wish I’d known about this a few weeks ago. I’ve just bought a new washer and I would have applied if I’d known.”

“We are thinking of moving to a sheltered scheme once a place becomes available. We will consider it then.”

“I might try for a shower. We also have lots of problems with our central heating boiler. I need a stair lift too, its torture going up the stairs. I am not sure if I am eligible because I live with my son and his family.”

“I wouldn’t apply – I would rely on my family.”

We asked people if they were to apply would they ask for help. 8 said they would, 4 said no and 2 didn't know.

"I cannot read or write and do not go out, so I need someone to help me fill in the form and I need someone to ring up and ask someone to come and help me."

"I would ask my daughter / family." (two)

"I might ask Age Concern or CAB."

"We have had help from Age Concern with form filling. You need help as an older person – forms can be confusing and put people off. But it's not just the forms. The whole process of applying can put people off – not getting through on the phone to the right person, feeling like you are begging and just negotiating the whole system. You definitely need help and encouragement to apply – all these little things put you off."

"I would ask a social worker."

We also asked people if they knew of anyone else that they thought might be eligible. 5 said they did, 3 did not and 8 didn't know.

General Comments

"I only have about £30 a week to live on. I have been turned down 3 times for disability pension and am still trying to appeal. I struggle to live a decent life. I can't read or write and am in very poor health. I live in a flat on the first floor and can't get up the stairs easily. I would try anything to get a bit more money and comfort for myself."

"It's difficult. If things don't apply to you know you don't know if you might need them at some point."

"I think more people should be told about CCGs through the pension service – when they apply / get their pensions – the person they are dealing should know whether someone is eligible for help and tell them about it, and what they might be entitled to. You don't get any correspondence from them about anything that you might be entitled to."

Appendix 3: Post pilot interviews with potentially eligible pensioners

Section One: About you

We interviewed a total of 19 people identified from those who were contacted as part of the second telephone survey conducted by the DWP.

1.1. Age

Fig. 1

	60-70	71-80	81-90
Male	7	3	1
Female	4	3	1

1.2. Who you live with

Fig. 2

Alone	With partner	With family
8	10	1

1.3. Any illnesses/disabilities?

Fig. 3

Poor health – no benefits	Poor health - benefits	Disabled
6	10	

Benefits include carers allowance; mobility allowance and attendance allowance

1.4. Do you own or rent?

Fig. 4

Owner	Rent - GMBC	Rent - other
8	9	2

1.5. How long have you lived here?

Fig. 5

Under 10 years	10-30 years	Over 30 years
2	11	7

1.6. *What's it like living here?*

Not as bad as it used to be. Used to be a long street – difficult with neighbours

It's a quiet block – a few pensioners. Other blocks have more problems than we do

Ok – waiting for it to be modernised

Great – right on the end to us it's peaceful here –position is good. Well built house and can get out and about ok

1.7. *Are you currently claiming Pension Credit?*

Fig. 6

	Yes	No	Don't know
18			1

Comments

I got it a long time ago. I get very little now. They paid me too much, they said it wasn't my fault – didn't have to pay any back

1.8. *Do you manage ok on what you have coming in?*

It's difficult so now I have to pay for laundry and anything that people do for us I have to give them something. Can't do now what I used to

We have just been given slightly more money by the LPS and now have to pay £2 a week more rent and council tax – they came over in Jan and said we might be eligible for some extra money. We then got a letter saying we weren't eligible, then we got a check so we are getting more – it has not been explained to us very clearly. We don't know if this is a permanent increase

Manage OK – don't drink or smoke. Have a car to take mum out – public transport is terrible from here

Yes – I have just got a disability allowance. Until I got that we were struggling

I manage on what I have got. Don't have any sort of help as my son lives nearby. Don't have a bank account so son's wife claims it for me

Section 2. About the campaign

2.1. Do you remember this leaflet? (from the direct mail out)

Fig. 7

Yes	No
7	12

Comments

It was probably sent but I didn't take any notice of it

I've never seen this before – it never was posted to us

Not sure – I think it was from Age Concern about a carpet

Initially I didn't remember it – I get so much stuff. After reading it – yes I can remember it now, but I didn't do anything about it – I never know how to put in for things as it all seems so complicated

Yes I think it came from Pension Credit people

I was sure they rang me up about it first -

2.2. What did you do when you got the leaflet (did you read it)?

Fig. 8

Yes	No	Can't remember
7	10	2

Comments

I just discarded it

We don't want anything like this to affect our benefits so we didn't do anything

I read it and thought that we were entitled to it

2.3. Did you get in touch with anyone about CCGs following the leaflet?

Fig. 9

Yes	No	Can't remember
1	12	1

2.4. If you didn't contact anyone why was that?

I don't need anything at the moment

It never really sank in – we didn't really think about it. We are on other benefits and just assumed we wouldn't be eligible because of that

I don't need help at the moment

I thought it wouldn't be worth it so didn't apply. I'm not used to applying for things so don't bother. I know I am probably missing out

I didn't contact anyone. With my pension and the credit don't need to claim

I read it and thought I wasn't eligible. I've not been in hospital, I'm independent, don't have difficulties to cope with and don't need to travel – those circumstances may apply in the future

I am paying off a loan and think I have to wait for that before I can apply for anything else. I didn't realise they would come out to you – I will ring age concern tomorrow. I don't want to ring the LPS

2.5. *Have you shown the leaflet to anyone else or shared the information with others?*

Fig. 10

Yes	No	Can't remember
	18	1

Comments

I will now. I will show them the leaflet in the home I visit twice a week. I can think of a couple of people who might need this kind of help

After talking to you I can think of a couple of people who I will show the leaflet to now

I will now take it to the day class I go to

2.6. *Have you kept the leaflet?*

Fig. 11

Yes	No	Can't remember
6	11	2

Comments

It was not relevant to me – I manage to get by. It'll have got thrown out as I would have thought I'll not bother with that

2.7. *Have you seen/heard any other publicity about CCGs (posters or leaflets/talks etc)?*

Fig. 12

Yes	No	Can't remember
2	17	

Comments

I am sure I have seen this in the post office – if not, that's a good place to put them

I've seen this in the community centre

Would have been good in the supermarket

Definitely not in the post office

It should be in GP surgeries

2.8. *What do you know of the organisations on the back of the leaflet (a – e)?*

2.9.a. *The LPS*

Fig. 13

Heard of them?	Used them?	Would you contact them for info?
Yes 15 No 4	Yes 15 No 6	Yes 11 No 8

2.9.b. *Job Centre Plus*

Fig. 14

Heard of them?	Used them?	Would you contact them for info?
Yes 12 No 7	Yes 0 No 19	Yes 1 No 18

2.9.c. *Age Concern*

Fig. 15

Heard of them?	Used them?	Would you contact them for info?
Yes 15 No 4	Yes 4 No 15	Yes 10 No 9

Comments

It's a good idea to have someone to help filling in the forms

When I got the leaflet I rang the pension service. I've never had anything to do with age concern so felt more comfortable talking to the pension service

2.9.d. IRS

Fig, 16

Heard of them?	Used them?	Would you contact them for info?
Yes 0 No 19	Yes 0 No 19	Yes 0 No 19

2.9.e. Link Up

Fig. 17

Heard of them?	Used them?	Would you contact them for info?
Yes 2 No 17	Yes 0 No 19	Yes 7 No 12

Comments

Is this the taxis or the buses?

Now I know more about them I think I will find out about them (2)

General Comments relating to the organisations

I have never had any of these organisations to come and do anything for me, ever. Anything I need I rely on friends and neighbours and family

I would use CAB

My social worker has been very good

Warm front helped me with my benefits

2.10 *What do you think is the best way to encourage pensioners to apply for these grants? (free text)*

The leaflet is not enough on its own. It's talking about it with others that's important. The best way is talking to people to make sure they understand about it.

Direct mail outs are a good idea, especially if posted to pensioners. There are a lot of YP who would just take advantage of something like this and use the money for drink or drugs

Just getting a leaflet through the post doesn't work for everybody. Talking about things is the best way

Maybe through the free paper or targeted mail shots to all pensioners in the area

I think this is a good way – mailing it directly to us. But posters and leaflets are also a good idea, especially if they are in PO or Council Offices or GP surgeries

They should have put posters in the GP surgery or in our local activity centre

The best way to get people's attention is to put things on the TV x 2

Information in our local library would have been useful (I've not seen any)

Leaflets are ok but getting the level of information in them right is very difficult – there is a lot to take in here

I think there should be more leaflets in the community – people go to the post office or surgery all the time – if leaflets were in there, people would pick them up

For me it was more the phone call as well that worked – they rang me and asked me about the leaflet, so when it came I remembered that and rang them

Advertise in the papers – everyone gets the Journal or Chronicle or on the TV. Info is usually in the post office, but haven't seen any of these leaflets

2.11. Any other feedback on the leaflet?

Why have they only given us websites? I don't have a computer.

It is talking to you about the leaflet that has helped me understand what CCGs are

Why is this all as websites – we haven't got a computer. This is not very helpful to people who haven't got computers

We don't want charity. If we need something we save up for it ourselves

I have a computer and would visit those websites

Get on website – how many older people have got computers? Not useful for us. Not got a computer and also don't know how to use them. Computers are expensive, even if we wanted one we couldn't afford it. A phone number would be better

Even after reading the leaflet I wasn't sure what it was all about.

Why is it all on websites? We haven't got a computer so can't access these. Phone numbers would be better, but even though probably wouldn't ring. Even an address would be more useful than a website.

It would be helpful to have a bit of information about what each of the agencies actually can help us with

Links to other information would have been helpful, e.g. we need a walk-in shower

I have no computer so this is not useful to me at all. I would like instead more information about each organisation and maybe phone numbers instead

Links to other benefit information and advice would have been helpful

I can't read very well. I need a magnifying glass to read. It's a real hassle to read anything. I can't remember dates

I don't have computer and websites are useless to me

Section 3. About your knowledge and understanding of CCGs

Did you know about CCGs before you got the leaflet?

Fig. 18

Yes	No	Can't remember
1	18	

3.2 *Can you tell me in your own words (a-d)*

3.2a *What a CCG is?*

Might be able to give something for holidays or help in the home or anything like that

To help people

For people say if they have a bed with springs falling through to help them get a new one

To apply for vouchers or cash to get something – if you got half of it and had to pay other half

Is it to help people if they have health problems?

A grant off the government

A sum of money to improve the quality of life for people who are incapacitated

It's a grant to help you get something that you can't afford

It's kind of like a home help

I imagine it's a grant for people who can't afford to pay outright, who are on a low income – to buy washing machines, mattresses that they really need

To help with care home fees

It gives help so people can stay in their own home – things like rails to get to the front door for example

3.2.b. Who can get them

Maybe old people and disabled people

Pensioners, disabled people who live on their own

Pensioners

Pensioners on low income

Anyone over retirement age

Pensioners and people on low income and don't have savings (or very little savings)

People who are on low incomes. Should be anyone – there is pensioners who apply who have savings

3.2.c. When can they be paid

No idea (6)

Savings exclude you

Just when you need something, might be to do with health (3

If you've got ill health or a disability

When you desperately need something and can't afford it

Just if you need something and haven't got the money to pay for it

3.2.d. What can they be paid for?

Don't know – maybe if they can't look after themselves

Cookers, carpets

Mainly carpets, microwave –things really need. Essential – cooker, washing machine, a bed

Carpets

Carpets, heating, electrical appliances – anything that breaks down really

Beds, microwave, and visiting people – just what's on the leaflet

Household things – there are several things

Things you use in the house – cooker, fridge, washing machine, bed, mattresses, etc

3.3 Do you have to pay them back?

Fig. 19

Yes	No	Don't know
7	7	5

Comments

No, but in certain circumstances you might have to pay them back

3.4 How much would you say your knowledge and understanding of CCGs improved as a result of this campaign?

Fig. 20

A lot	A reasonable amount	Hasn't changed	Got worse
2	9	8	

N.B. – one of the ‘a lots’ had gone through the application process

3.5. Go through this list of items – which do you think you could get a grant for? (n=9)

Fig. 21

Removal expenses	Connection charges	Major repairs	Telephone
Yes 12 No 5 DK - 2	Yes 3 No 13 DK - 3	Yes 5 No 14 DK - 2	Yes - 4 No 12 DK 3

Clothing	Orthopaedic bed	Carpets	Curtains
Yes 3 No - 14 DK - 2	Yes - 10 No 7 DK 2	Yes - 12 No 7 DK	Yes 8 No - 9 DK - 2

Visit sick relative	Daily living expenses	Glasses	Dental charges
Yes - 12 No 5 DK - 2	Yes - 5 No 13 DK - 1	Yes - 5 No 14 DK	Yes 3 No 14 DK - 2

Cooker	Fridge	Freezer	Washing Machine
Yes 16 No 2 DK - 1	Yes - 13 No 4 DK- 2	Yes 5 No - 13 DK - 1	Yes 11 No 5 DK - 3

Dryer	Care costs	Table and/or chairs	TV
Yes - 8 No 9 DK - 2	Yes 6 No - 11 DK 2	Yes - 9 No 9 DK - 1	Yes 4 No - 15 DK

Comments

I've just had to buy a mattress and a fridge –I've had to use all my savings. I needed a fridge because I am diabetic

I haven't got a washing machine. I pay for someone to do my washing

Most important ones thought to be table, chairs, curtains, carpets and cooker

3.6. Go through this list of circumstances – which do you think you could get a grant for?

Fig. 22

Pension credit	Household member ill	Need to stay in own home	Family difficult problems
Yes - 12 No - 5 DK - 2	Yes - 17 No - 1 DK - 1	Yes - 15 No 1 DK - 3	Yes - 6 No - 10 DK - 3

Emergency	Visit	Returning home after hospital	Setting up home after unsettled
Yes - 18 No - 1 DK	Yes - 5 No - 10 DK - 4	Yes -14 No -3 DK - 2	Yes - 14 No - 3 DK - 2

Moving			
Yes - 12 No - 5 DK - 2			

Comments

I've never had anything for nothing. I've had to save for everything. It all seems to go at once. I couldn't afford a bed, so just got a mattress. Then the fridge went. I needed one to keep my insulin in, but didn't think to apply for a CCG

We still need more information about benefits – what can and can't get and about whole benefit system –I still don't know but don't really like to ask

Section 4 – Experience of applying for a CCG

4.1 Have you ever applied for a CCG?

Fig. 23

Yes	No
2	17

4.1 Comments if **have not** applied

4.1.a. Would you ever consider applying for one?

I would have to be very hard up to apply for one. I've been very careful. Don't drink or smoke and save regularly

I'm not sure as we don't really need anything. I suppose I might consider it if there was something we desperately needed and couldn't afford it

Yes – you never know what might happen

Possibly – hope never have to. Always someone worse off than us. If we can struggle on we do

Probably not – we have everything we need really and we don't like to ask for anything. If we need something we will save up for it

I might consider it (5)

I'm alright the way I am and I don't really need anything. I am one of these people that think someone would be more needy than me

4.1.b. When and what for?

I would probably need a carpet next

Probably a bedroom carpet

If my circumstances changed – don't know what for

If the need arose

4.1.c. Comments relating to ways to apply

I would need someone to help me fill in the application form

I would need someone to help me fill in the form because I have dyslexia – perhaps my sister or maybe Age Concern

I don't know how to get a form – do I just ring up?

I would probably ask for help filling the form in from the pension service

I don't know how to get an application form

I would probably try to fill in the form on my own

I would probably approach LPS or CAB or maybe the Civic Centre to ask for help. I would not think to contact the Job Centre for an application form

4.2. Comments if **have** applied

4.2.a. What made you decide to apply?

I read the leaflet and thought I was eligible. I phoned up and they said someone would call from the Pension Service. She was very good and that is how I managed to get the money for my arthritis – Attendance Allowance. She came out to fill the form in for CCG. At that point talked to her about disability and she said you should be claiming for that so made an appointment to come back out and help fill in that form – all in all it's been a really helpful thing. Was successful in getting attendance allowance

I have applied 3 times and each time not got the grant and each time then applied for a loan – first for a fire, then our washer went, then a fridge. That's the one I'm paying off now. I found out about it by just picking leaflet up from library – a few years ago

4.2.b. How did you apply and what for?

LPS came out and filled in the form with me. The application for CCG was ok. The AA more difficult. I would have managed without help – but best if there is someone there, who knows about things. It was useful to have them there. She was very nice, good at her job

Each time I phoned up for a form. I filled it in with my wife – no help from an organisation. I think the form is long-worded, and quite complicated.

4.2.c. Comments relating to what you were awarded

I applied for a cooker and was awarded £200. I didn't get the full amount - I asked for £350. I actually put the money towards a carpet. It's a shame I didn't apply for them both, but I didn't know you could do that – apply for more than one thing. I was satisfied with the money – anything was a help, and it ended up very well for me. I also got to get help with other benefits too. I could do with a new bed. Does time have to elapse or what?

I am not sure why I got knocked back each time as I'm just on a basic pension. I didn't think of appealing. Once a decision's made it is very difficult to try to make them change their minds. I didn't think it would be worth my while so applied for loan instead. I will apply again – especially after talking to you. I didn't realise they can come out to your house to help you. This time I'll ask Age Concern. I will do it soon and apply for a new mattress

Appendix 4: Results of LPS original telephone survey⁵⁵

Introduction

A total of 609 responses to a telephone survey run in the Gateshead area have been analysed in order to gauge the level of awareness of Social Fund CCGs amongst pensioners. Of these responses, 87 had heard of CCGs (CCGs) and 522 had not. Depending on whether individuals had heard of CCGs different questions were asked, so the results of both groups are presented separately.

Note that the 609 cases analysed exclude 10 cases where the level of missing responses suggested the interview had been abandoned. However, cases with some missing responses are included, hence some of the tables and charts below have a “Blank” category.

Overall results

Overall results of awareness questions

Customers were asked two initial questions to gauge their level of awareness. These were

“Did you know that the Government sometimes pays grants to help people pay for important or emergency expenses that they cannot pay for themselves?”

“Have you head of CCGs”

The 609 responses broke down in the following way

Fig. 1

	Have you heard of CCGs?			
		Blank	No	Yes
“Did you know that...”	Blank	0.3%	2.8%	0.3%
	No	0.7%	69.6%	7.2%
	yes	0.2%	12.2%	6.7%

The majority of people (around 70%) were unaware based on both questions. Slightly fewer people said they had heard of CCGs but were unaware of the more general statement, than the opposite (7.2% compared to 12.2%).

⁵⁵ This appendix was written by Diane Hume from The Pensions Service

Awareness findings by age and gender**Fig. 2**

	“Did you know that...”			
		Blank	No	Yes
Age group	60-69	0.7%	83.0%	16.2%
	70-79	3.8%	73.6%	22.6%
	80-89	10.8%	71.0%	18.3%
	All	3.4%	77.5%	19.0%

Fig. 3

	“Did you know that...”			
		Blank	No	Yes
Gender	F	4.0%	78.6%	17.5%
	M	2.6%	75.8%	21.6%
	All	3.4%	77.5%	19.0%

Fig. 4

	Have you heard of CCGs?			
		Blank	No	Yes
Age group	60-69	0.4%	85.9%	13.7%
	70-79	1.3%	82.4%	16.3%
	80-89	3.2%	86.0%	10.8%
	All	1.1%	84.6%	14.3%

Fig. 5

	Have you heard of CCGs?			
		Blank	No	Yes
Gender	F	1.1%	83.6%	15.3%
	M	1.3%	86.1%	12.6%
	All	1.1%	84.6%	14.3%

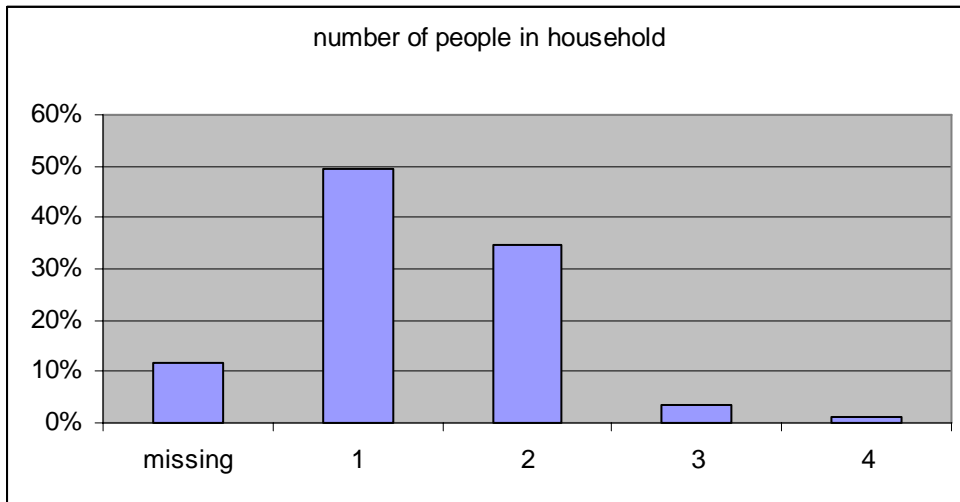
There are no real differences by age or gender in the answers to these questions, other than that people aged 60-69 are slightly more likely to answer “No” to the “Did you know that....” question than are other people.

Results for people who had heard of CCGs – 87 respondents

87 respondents said they had heard of CCGs. The small number of respondents answering in this way means that no meaningful observations can be made about different customer groups. So the results in this section are not split by age or gender.

The 87 people who had heard of CCGs were distributed in the following way regarding number of people in their household.

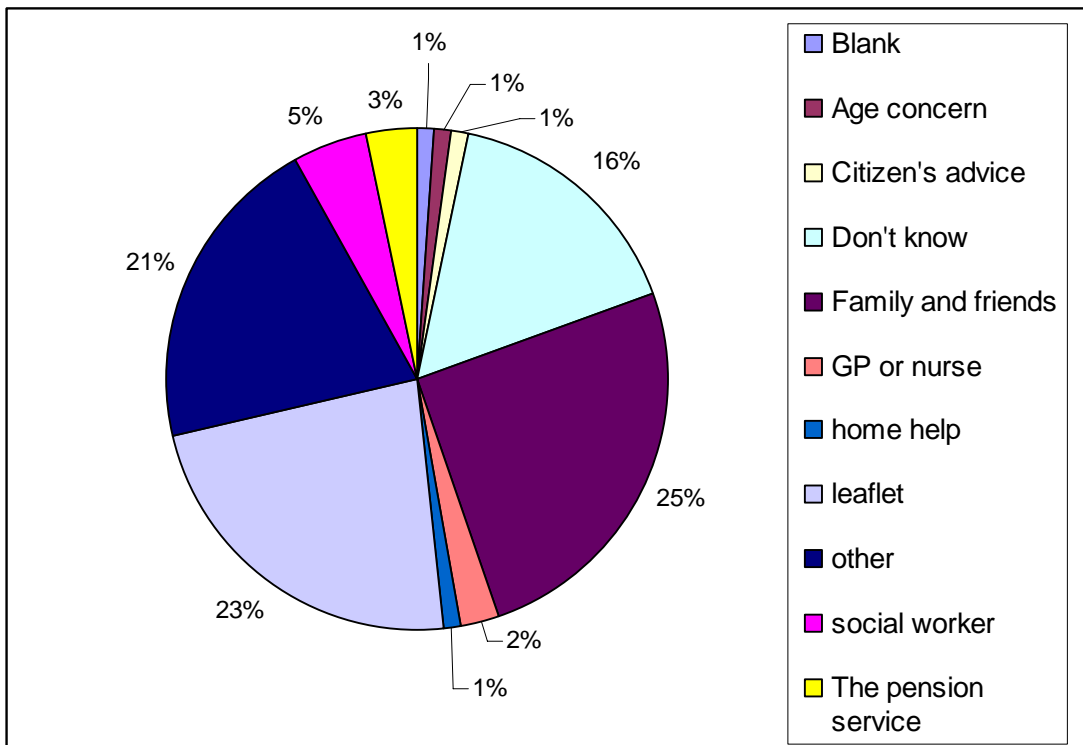
Fig. 6



Question 2 "How did you hear about CCGs?"

Of the 87 respondents the most common answers were "Family and Friends", "Leaflet" and "other". This suggests family and friends in particular are an important means of raising pensioner awareness.

Fig. 7



The 18 "other" responses broke down as follows. "Word of mouth" was the biggest "other" category.

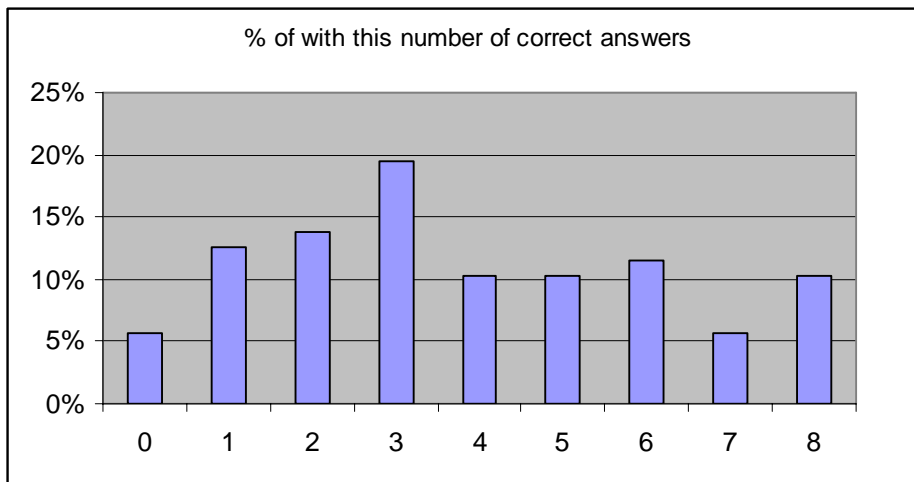
Fig. 8

Council	"I'm a Fundraiser so get all the info"	hospital	press	read about it	social services	TV	when moved into house	word of mouth	worked for DWP
1	1	2	3	1	1	2	1	5	1

Q3 True and False statements

Most people answered between 2 and 5 of the 10 questions correctly. Nobody answered all questions correctly.

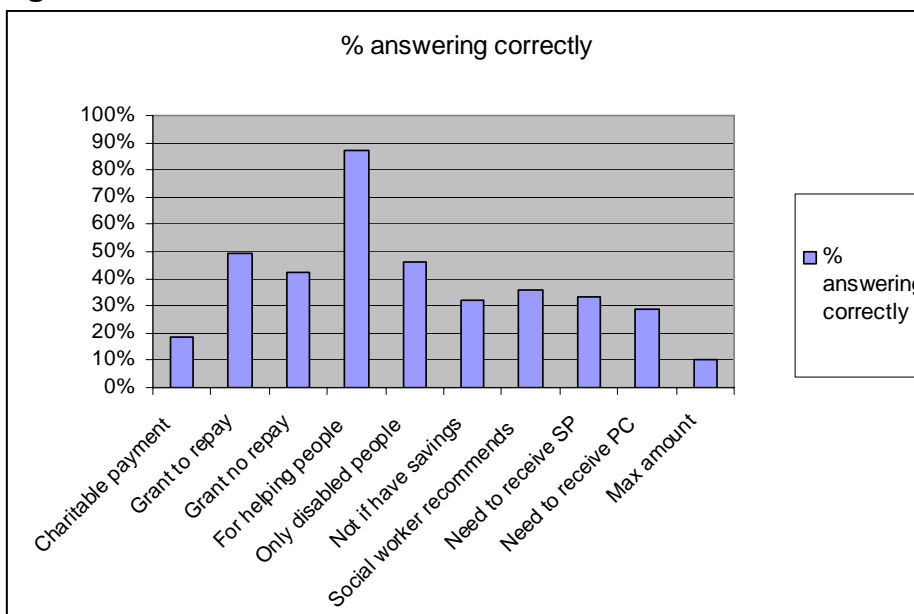
Fig. 9



Individual correct answers

The most common correctly answered question was, "It is a payment made to help people buy things they need at times of difficulty". By contrast only 10% of people answered correctly that there is no maximum amount.

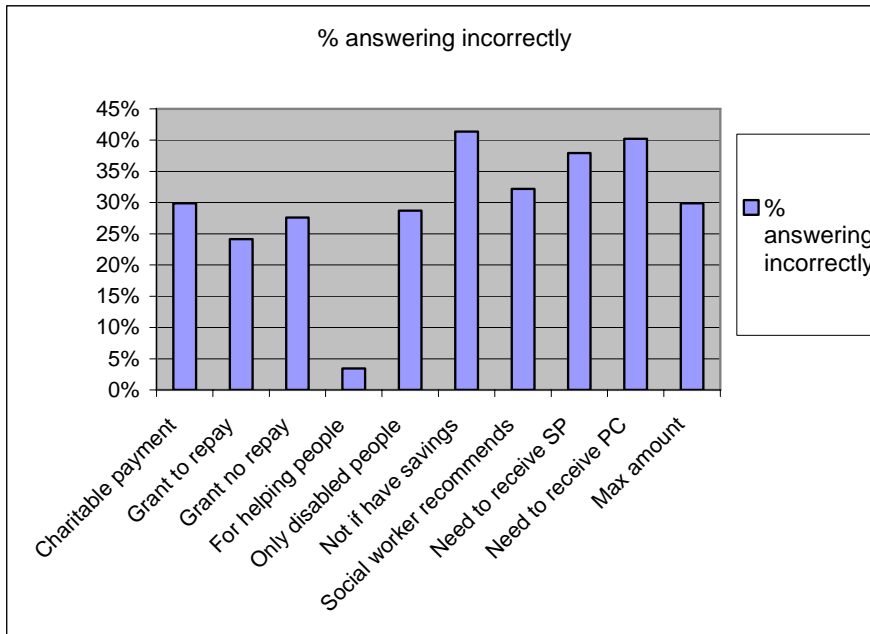
Fig. 10



Individual incorrect answers

Most questions had 30 – 40% of incorrect answers. The exception was “It is a payment made to help people buy things they need at times of difficulty” which has only 3% incorrect answers. Note that there were a number of “Don’t Knows” which explains why the correct and incorrect percentages for each question do not sum to 100%. Additionally a problem with the drop-down for the last question about whether there is a maximum amount payable led to some missing data for that question.

Fig. 11



Q14 Have you ever applied for a CCG?

Of the 87 people who had heard of CCGs, 18 (21%) had applied for one. For the 18 customers who had applied, some further questions were asked as follows.

Was it easy to apply for?

15 of the 18 people (83%) who had applied for a CCG said it was easy.

Three people said it was not easy to apply for. These three customers gave the following reasons for their answer.

- “A bit confusing”
- “Because wife disabled no help”
- “Was unsure about applying”

Would you apply again?

15 of the 18 people (83%) said they would apply again.

Three people said they would not. These three people gave the following reasons.

- “Would rather not apply again”
- “Don’t need to”
- “Got turned down”.

It’s worthwhile noting that the 3 people who said it was not easy to apply for were not the same three people who said they would not apply again. 1 person answered both these questions in that way.

Q19 If you wanted more information about CCGs whom would you ask?

Of the 69 people who had not applied for a CCG before, the most common choice of where to find out more was the Pension Service, followed by “Don’t know” and “Leaflet”.

Fig. 12



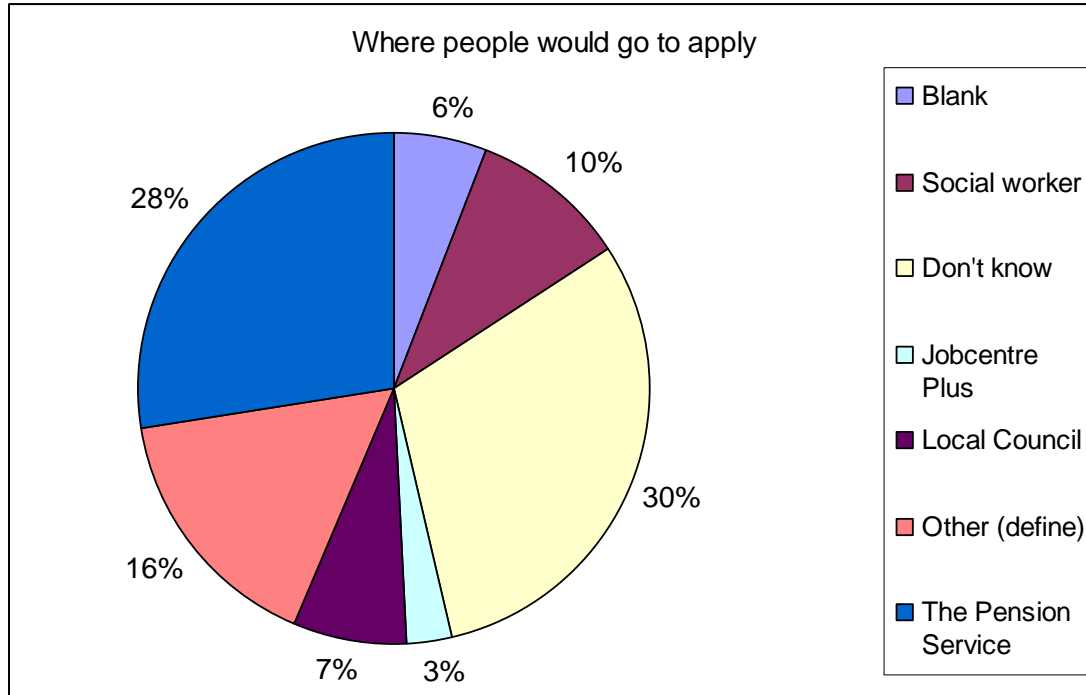
Of the 7 people answering “other”, the following answers were given:

- “Council” (1 person)
- “Social Security” (2 people)
- “Social Services” (2 people)
- “Warden” (2 people)
- “Welfare rights officer” (1 person)

Q21 Who would you go to if you wanted to apply for a CCG?

The most common answer to this question was “Don’t Know”, followed by “The Pension Service”, “Other” and “Social Worker”. The answers are broadly similar to the previous question, but with a larger percentage of “Don’t knows”, suggesting people are very unsure how to apply for CCGs.

Fig. 13



The “other” answers, making up 10% of the total, broke down as follows.

Fig. 14

Social Fund	Social Security	Social Services	Citizens Advice	Leaflet	Total
1	3	4	1	2	11

Q23 Would you consider applying if your circumstances changed?

56 people out of the 69 who had not already applied for a CCG (81%) said they would consider applying. Of the 8 who said they would not, their reasons were as follows

Fig. 15

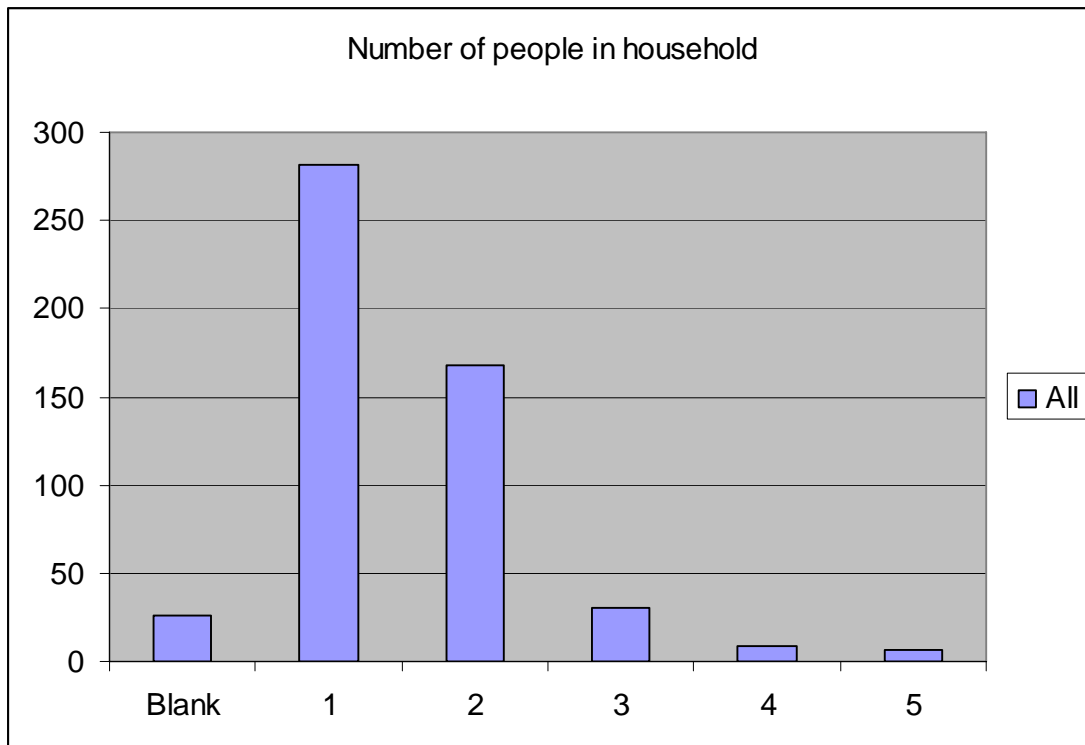
Don't Know	Don't want to	No need	Not bothered about claiming anything	You have to be younger	Manage on money she has
1	1	3	1	1	1

Results for people who had not heard of CCGs – 522 respondents

The larger number of people who had not heard of CCGs meant that some observations could be made about differing answers by age and gender.

The 522 people who had heard of CCGs were distributed in the following way regarding number of people in their household.

Fig. 16



Q25 Who would you ask for advice?

The 522 people who had not heard of CCGs were read out a description of them and asked “Now you know a little bit more about CCGs, if you wanted more information who would you think you would ask for advice”. People responded in the following way

Fig. 17

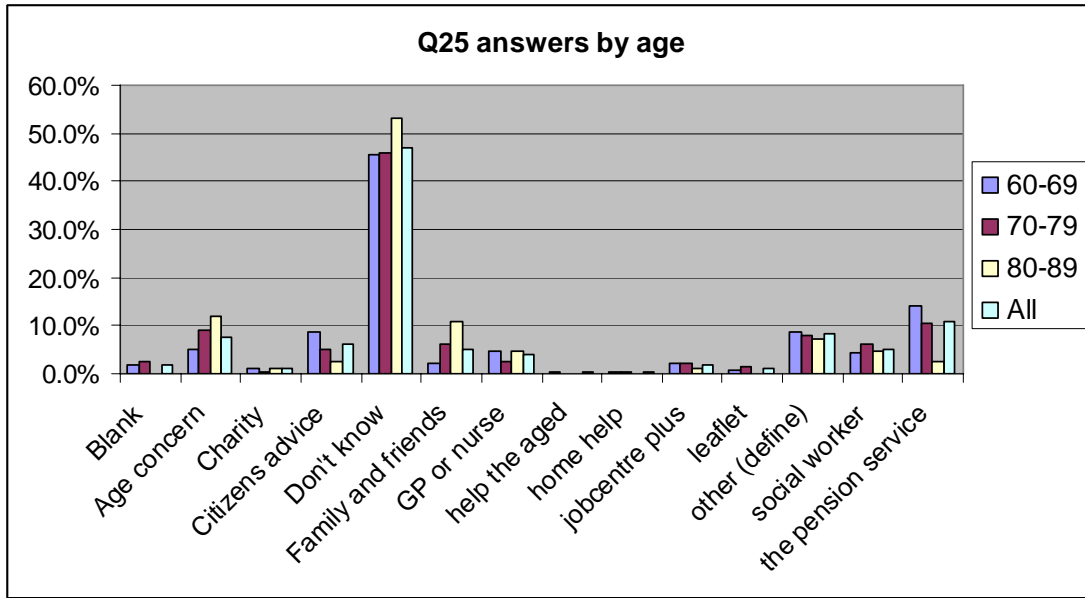
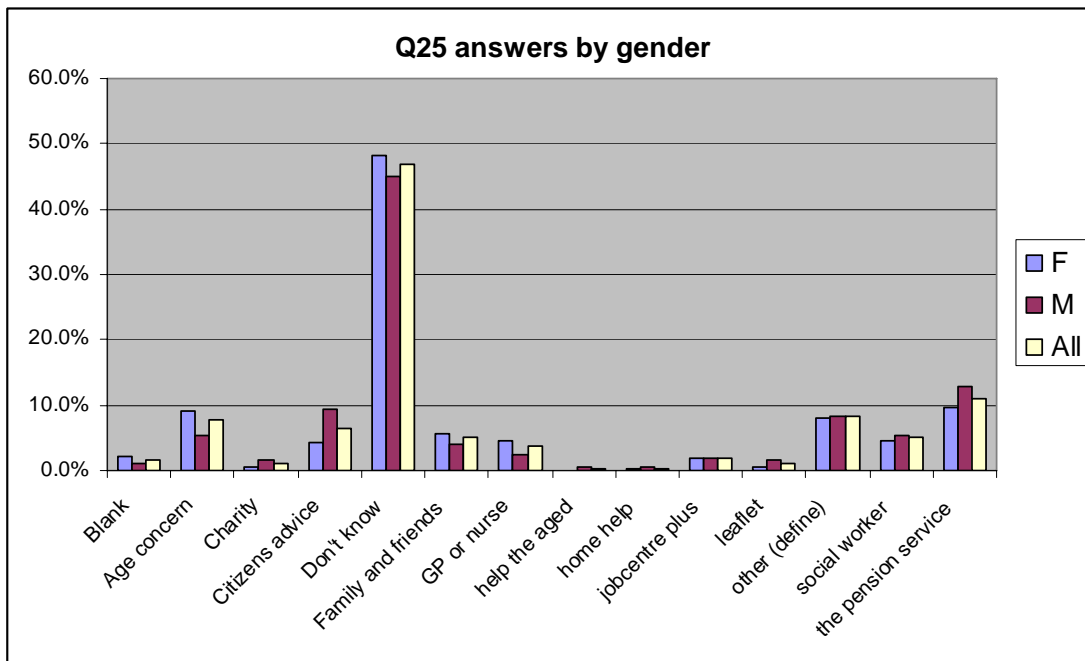


Fig. 18



There were differences in how people answered, by age. Specifically, people 80 or over were more likely to mention Family and Friends and less likely to mention the Pension Service and Citizens advice. Additionally the over 70s were more likely to mention Age Concern than younger pensioners. This suggests that older people rely more on friends and family, and identify more with age-related partner organisations, and identify less with the Pension Service and with non age-specific partner organisations.

Regarding gender the only difference was that men seemed slightly more likely to think of Citizens Advice.

As with several other questions, some respondents mentioned, “DHSS”, “DSS” or the Social”. This suggests that people still identify with former Government “brands”. For the 43 instances where “other” was answered, the answers given were as follows.

Fig. 19

	missing	carer	Local Authority	Social Services	"Social"/DSS	Warden
All	2	2	8	11	8	4

Plus the additional answers which were each only given once:

- “Wouldn't ask, don't need”
- “Anybody”
- “Citizens advice or council”
- “Civic centre”
- “Day centre”
- “Friends would access the internet”
- “Palliative Care unit”
- “Welfare rights officer”

Q27 Who would you go to apply?

The 522 people who had heard of CCGs were asked “Who would you think you would go to if you wanted to apply for a CCG”. The responses were as follows:

Fig. 20

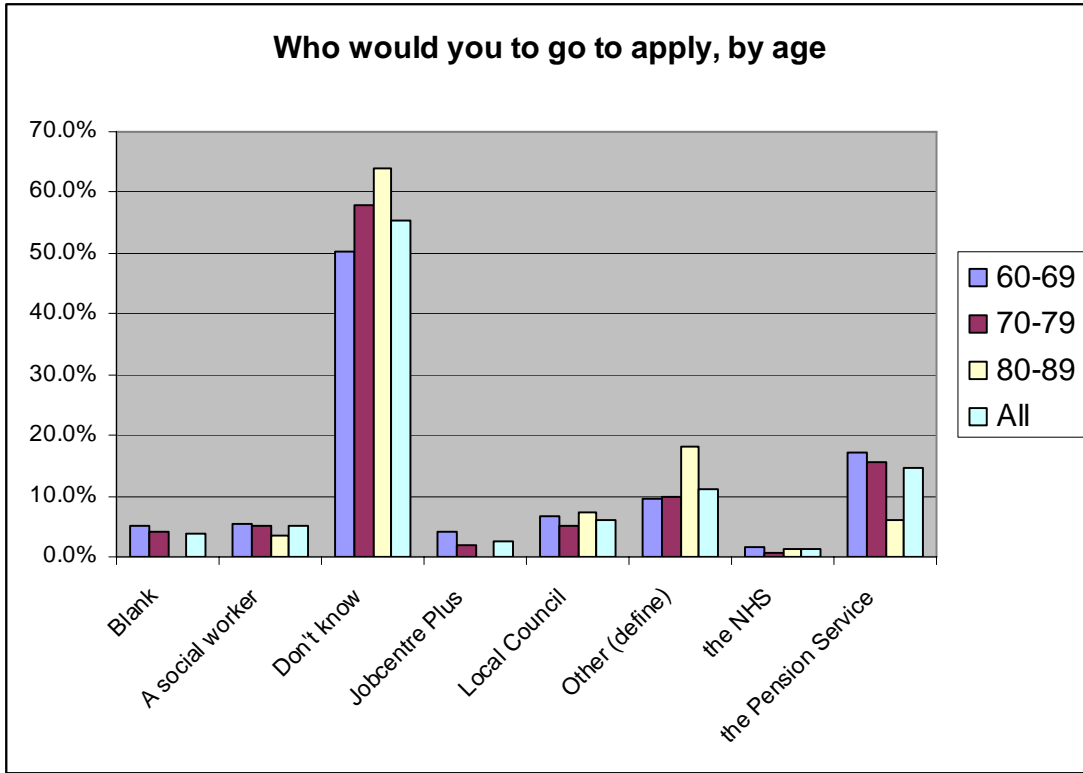
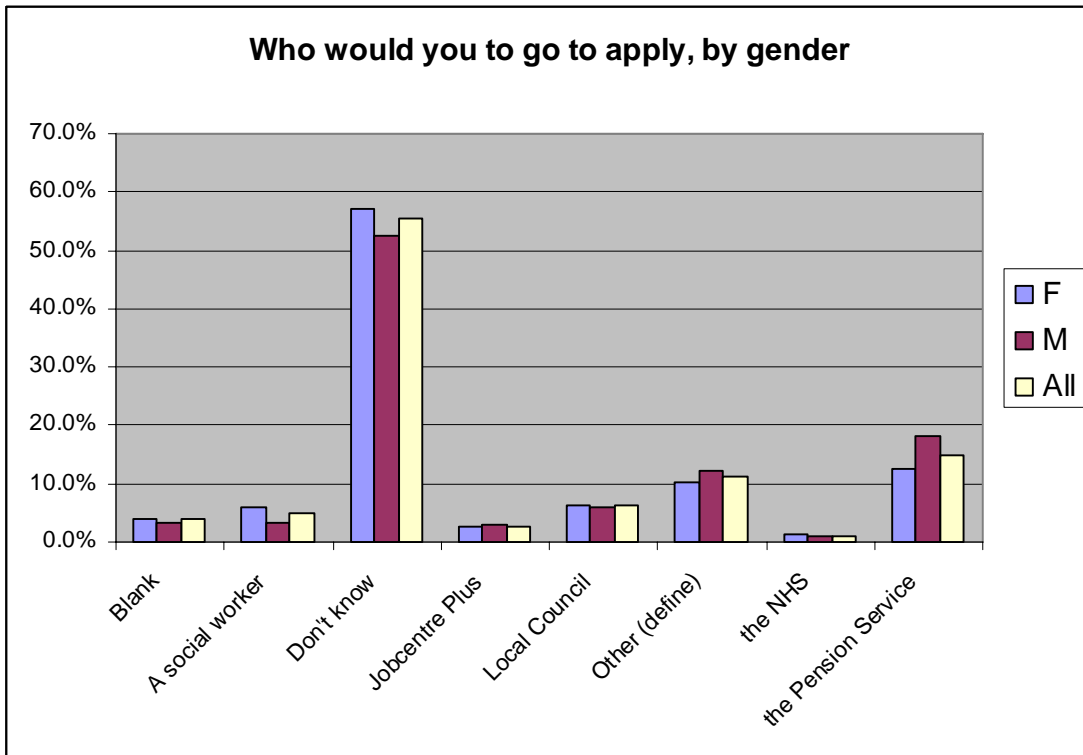


Fig. 21



Regarding age, the only significant difference was that people 80 or older were less likely to mention Jobcentre Plus and more likely to mention the Pension Service than other pensioners. There were no significant differences by gender.

For the 58 instances where “other” was mentioned, the breakdown was as follows

Fig. 22

	Age concern	CAB	Doctor	family	Local council	Social Services	"Social"/DSS	Wouldn't
All	8	5	2	5	2	14	11	2

Plus the additional answers which were each only given once:

- Blank
- “Carer”
- “Civic Centre”
- “Community Centre”
- “Stroke club”
- “Friend look on internet”
- “Warden”
- “Welfare Officer”
- “Home help”

Q29 *Would you ever consider applying?*

The 522 people who had heard of CCGs were asked “Would you ever consider applying for a CCG”. The responses were as follows

Fig. 23

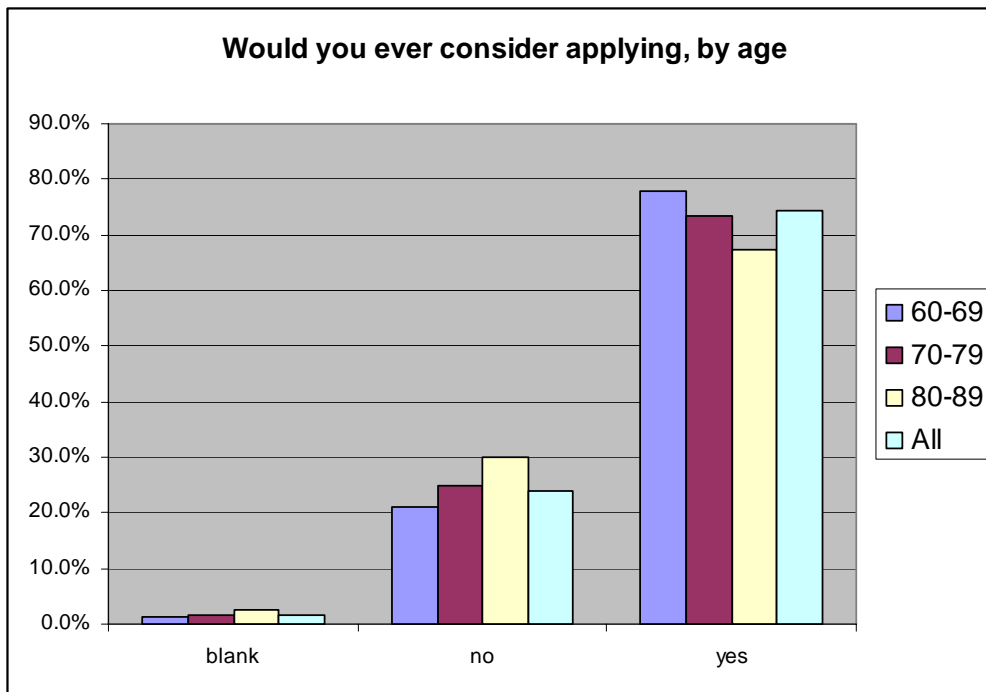
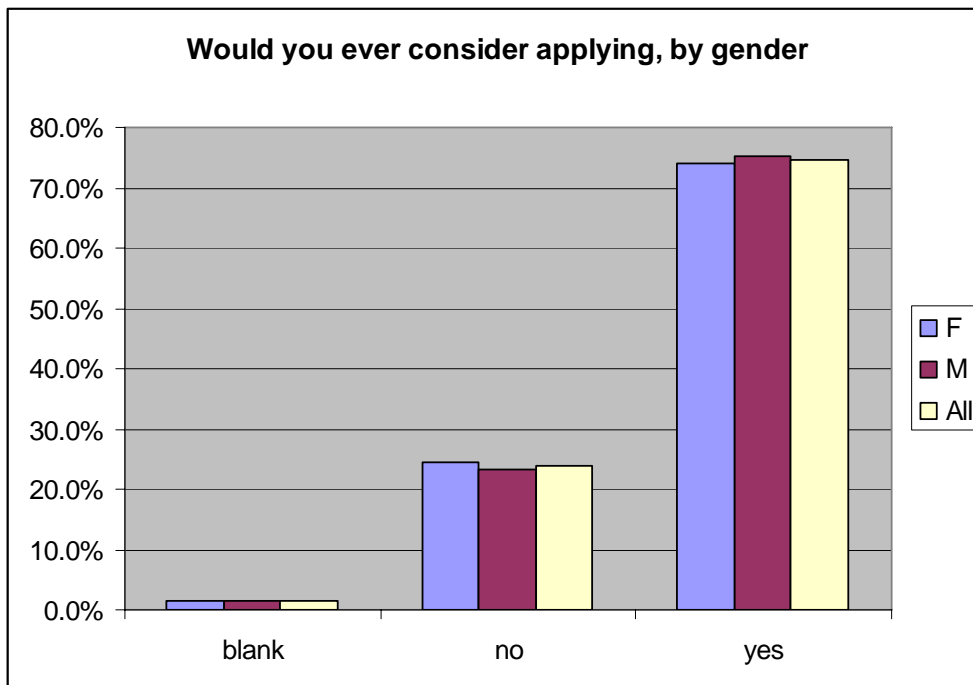


Fig. 24



None of the observed differences by age or gender are statistically significant.

The 125 people who said they would not consider applying were then asked why. The responses are as follows.

Fig. 25

	Volume	Percentage
Blank	21	17%
Coping / financially OK	5	4%
Doesn't like to apply	6	5%
Happy or OK	6	5%
Help from family	8	6%
Independent	11	9%
Just wouldn't apply	3	2%
No need	23	18%
not at moment	2	2%
not at moment maybe in future	2	2%
Not interested	3	2%
Not sure / no particular reason	10	8%
Other	13	10%
previous refusal	2	2%
think ineligible	6	5%
think ineligible – savings	2	2%
think too old	2	2%

Additionally there were the following responses that each only appeared once.

- “Council usually helps”
- “Never applied for anything”
- “Don't know because doesn't know anything about it”
- “Due to receiving AA”
- “Warden controlled bedsit - help available at all times”
- “They'd want to know too much”
- “Various reasons”
- “Would find help from elsewhere”
- “Wouldn't know never been in that position to apply”
- “Wouldn't know where to go to apply”
- “Appliances fairly new”
- “Thinks would have to pay money back”
- “Scared of refusal”

Not feeling the need to apply, being “independent” and believing themselves not to be entitled are common reasons for not wanting to apply.

Appendix 5: Results of second LPS telephone survey and comparison with first survey⁵⁶

Introduction and main findings

The level of awareness of Social Fund CCGs (CCGs) was previously estimated by analysing a total of 609 responses to a telephone survey run in the Gateshead area. Following an awareness campaign, the survey was repeated to gauge the new awareness level following the publicity. A total of 726⁵⁷ responses to this survey were analysed.

Depending on whether individuals had heard of CCGs different questions were asked, so the results of both groups are presented separately. Note that only 5 customers aged over 90 appeared in the survey. Because of the very small numbers involved, no conclusions can be drawn about this age group, so it is not shown in any of the charts and tables. Similarly, 11 cases contained no information as to the number of people in the household, so this is not shown as a category in any of the tables or charts.

The level of awareness of the existence of CCGs was significantly higher in the post-publicity survey than in the original one. However there was no clear evidence that people had a better understanding of the details of what CCGs are for and how they work. In the post-publicity survey compared to the original survey, some differences were observed in which organisations or routes customers would pursue to enquire about or claim CCGs. However a significant number of people would still approach not for profit organisations or friends/family, rather than DWP. Age Concern and Local Authorities were frequently mentioned as sources of information or an initial point of contact for making a claim.

There were some differences between different age groups, and to a lesser extent people of different genders and household sizes, in people's views on who they would approach for information or to make a claim. Amongst the people who would not consider applying for a CCG, there were a wide variety of reasons quoted.

⁵⁶ This appendix was written by Diane Hume from The Pensions Service

⁵⁷ Note that the 726 cases analysed exclude 11 cases where the level of missing responses suggested the interview had been abandoned. However, cases with some missing responses are included, hence some of the tables and charts below have a "Blank" category. In the original survey the 609 cases analysed excluded 10 cases where the completeness of the data suggested the interview had been abandoned.

Overall results

Overall results of awareness questions

Customers were asked two initial questions to gauge their level of awareness. These were

“Did you know that the Government sometimes pays grants to help people pay for important or emergency expenses that they cannot pay for themselves?”

“Have you heard of CCGs?”

The responses broke down in the following way. Around half of all respondents had either heard of CCGs, or were aware that the Government paid grants in the circumstances mentioned above. A slightly higher percentage of people had heard of CCGs than had heard of the Government paying grants.

Fig. 1: Awareness breakdown from post-publicity survey

	Have you heard of CCGs?			
		Blank	No	Yes
“Did you know that...”	Blank	0.0%	0.1%	0.3%
	No	0.6%	48.3%	18.6%
	Yes	0.0%	14.2%	17.9%

The responses to the earlier survey broke down in the following way. This shows a lower level of awareness before the publicity than after it. 36.8% of respondents had heard of CCGs in the post-publicity survey, compared to 14.3% in the original survey

Fig. 2: Awareness breakdown from original survey

	Have you heard of CCGs?			
		Blank	No	Yes
“Did you know that...”	Blank	0.3%	2.8%	0.3%
	No	0.7%	69.6%	7.2%
	Yes	0.2%	12.2%	6.7%

Awareness findings by age, gender and household size – “Did you know that...?”

Fig. 3: “Did you know that” awareness question by age group

	“Did you know that...”			
		Blank	No	Yes
Age group	60-69	0.6%	64.6%	34.8%
	70-79	0.4%	70.4%	29.2%
	80-89	0.0%	67.2%	32.8%
	All	0.4%	67.5%	32.1%

Fig. 4: “Did you know that” awareness question by gender

	“Did you know that...”			
		Blank	No	Yes
Gender	F	0.0%	66.7%	33.3%
	M	1.1%	68.8%	30.1%
	All	0.4%	67.5%	32.1%

Fig. 5: “Did you know that” awareness question by household composition

	“Did you know that...”			
		Blank	No	Yes
Number of people in household	1	0.2%	68.3%	31.5%
	2 or more	0.7%	67.0%	32.3%
	All	0.4%	67.8%	31.8%

Similarly to in the earlier survey, there is no real difference in this aspect of awareness for different genders and age groups, nor are there for different household compositions.

Awareness findings by age, gender and household size – “Have you heard of CCGs”

There is no real difference between men and women in the level of awareness of CCGs.

Fig. 6: “Have you heard of” awareness question by gender

	Have you heard of CCGs?			
		Blank	No	Yes
Gender	F	0.2%	62.2%	37.6%
	M	1.1%	63.4%	35.5%
	All	0.6%	62.7%	36.8%

The age group 80-89 has a much lower level of awareness of CCGs than the other age groups, and this difference is statistically significant. Otherwise there are no statistically significant differences by age, gender or number of people in household.

Fig. 7: “Have you heard of” awareness question by age group

	Have you heard of CCGs?			
		Blank	No	Yes
Age group	60-69	0.9%	57.8%	41.2%
	70-79	0.4%	60.6%	39.1%
	80-89	0.0%	78.7%	21.3%
	All	0.6%	62.7%	36.8%

Fig. 8: “Have you heard of” awareness question by household size

Number of people in household	Have you heard of CCGs?			
	1	0.5%	64.7%	34.8%
2 or more	0.7%	60.7%	38.6%	
All	0.6%	63.1%	36.4%	

There was a smaller difference between the age groups in the original survey – see the following table. The awareness in the age group 60-69 has increased from 13.7% to 41.2%, and the corresponding increase in the 80-89 group is from 10.8% to 21.3%. This suggests that the publicity has had a smaller impact on the age group 80-89 than it has on the other age groups. This group continues to have a lower level of awareness than the others.

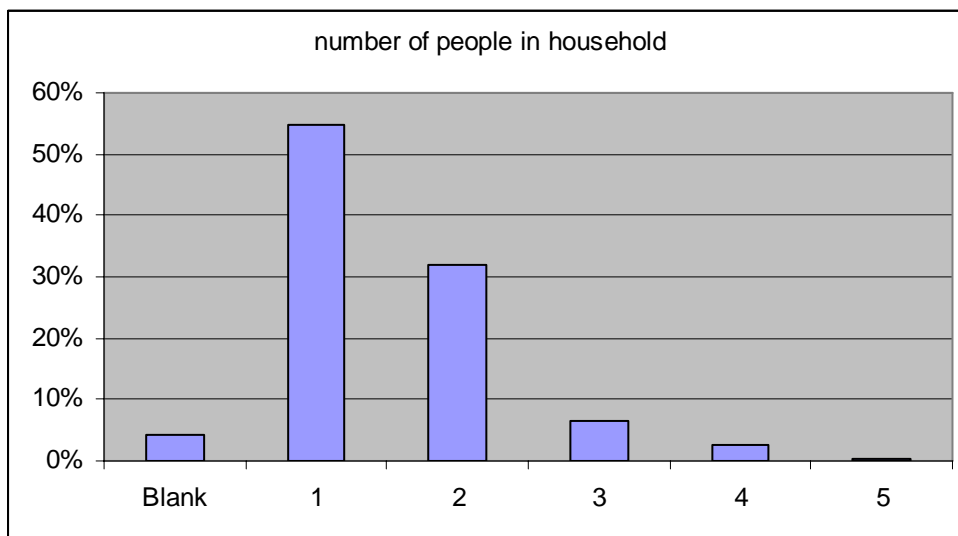
Fig. 9: “Have you heard of” awareness question by age group – original survey

Age group	Have you heard of CCGs?			
		Blank	No	Yes
60-69	0.4%	85.9%	13.7%	
70-79	1.3%	82.4%	16.3%	
80-89	3.2%	86.0%	10.8%	
All	1.1%	84.6%	14.3%	

Results for people who had heard of CCGs – 267 respondents

267 respondents said they had heard of CCGs. These 267 people who had heard of CCGs were distributed in the following way regarding number of people in their household. This is a similar distribution to that from the first survey.

Fig. 10: Breakdown of number of people in household for people who had heard of CCGs



Question 2 – “How did you hear about CCGs?”

As illustrated in Figures 11 and 12 below, fewer people answered “Don’t know” to this question in the post-publicity survey than the original one – 5% compared to 16%. The other striking difference is the large percentage of people who had heard via Direct Mail – this was not an option on the original survey as there had been no CCG-specific mailing at that point.

Fig. 11: “How did you hear about CCGs?” results for post-activity survey

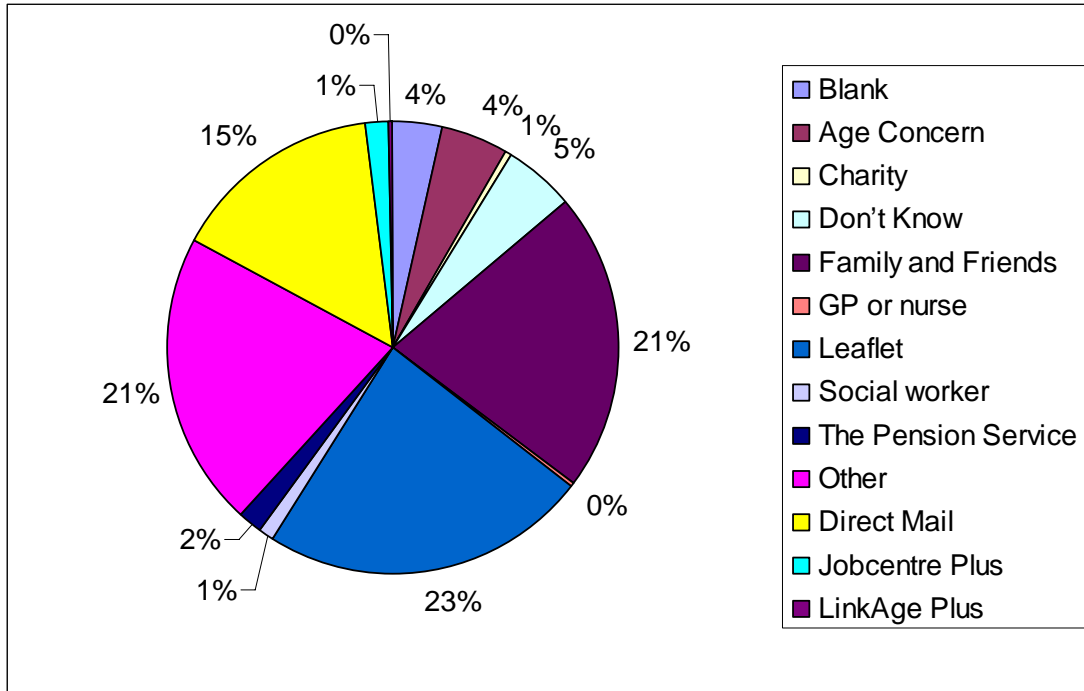
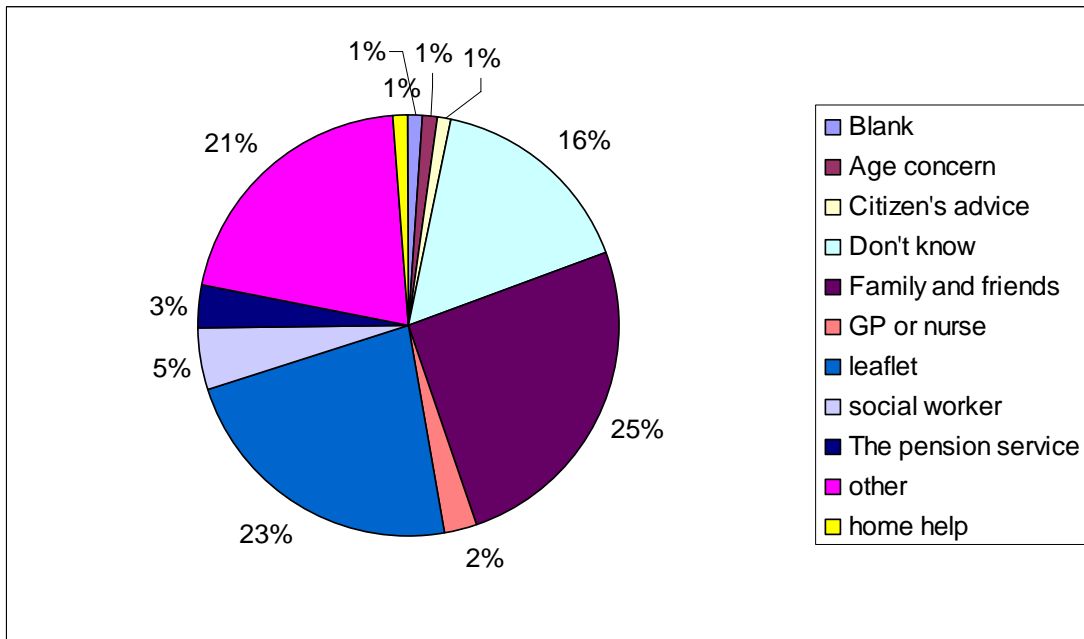


Fig. 12: “How did you hear about CCGs?” results for original survey



In the post-publicity survey the most common “other” answers given were Local Authority, and Media/Press, the latter perhaps reflecting the impact of the publicity.

Fig. 13: “How did you hear about CCGs?” other answers for post-activity survey

Carer	Day activities	Local Authority	Media	phone call	Picked up over time	Press	Previous claim - CCG	Previous claim - other
2	2	10	5	1	1	15	3	2

Previous job	Sheltered accommodation	TV	Word of mouth	Total
3	2	6	4	56

The “other” answers given in the original survey were much more mixed and “word of mouth” was the most common response.

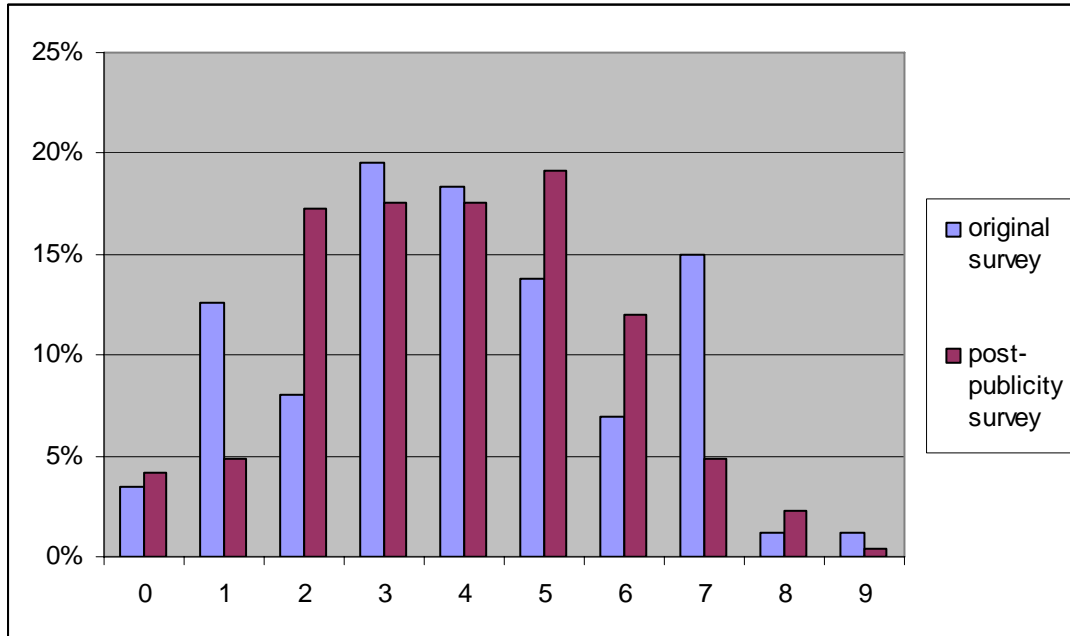
Fig. 14: “How did you hear about CCGs?” other answers for original survey

Council	“I’m a Fundraiser so get all the info”	hospital	press	read about it	social services	TV	when moved into house	word of mouth	worked for DWP	Total
1	1	2	3	1	1	2	1	5	1	18

Q3 True and False statements

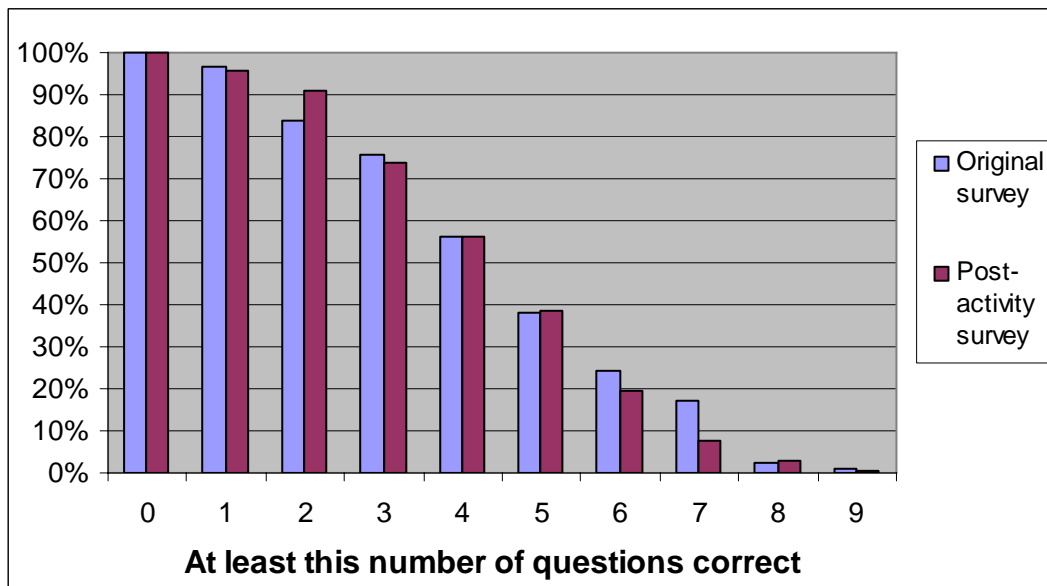
The following chart shows the percentage of respondents answering a particular number of questions correctly, for both the original and post-publicity surveys. There are differences in the distribution of numbers of questions correctly answered between the two surveys. In the post-publicity survey, 84% of respondents answered between 2 and 6 questions correctly, compared to only 67% in the original survey. So the number of correct answers are more bunched around a midpoint in the post-publicity survey than in the original one.

Fig. 15: Distribution of number of correct answers – comparison between surveys



However it can't really be said that respondents on average gave more correct answers post-publicity. The following chart shows the percentage of people answering 1 or more, 2 or more etc. questions correctly. Slightly more people answered 2 or more questions correctly post-publicity compared to the original survey, but the same can't be said for other numbers of questions. Nobody answered all 10 questions correctly in either survey.

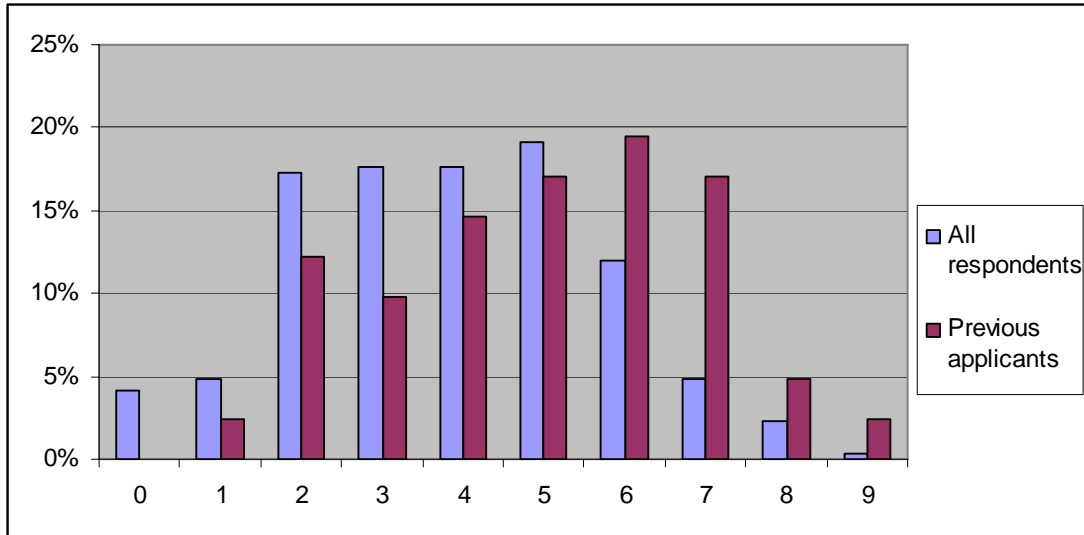
Fig. 16: Percentage of people answering at least x questions correctly - comparison between surveys



As would be expected, the distribution of number of correct answers was skewed towards high numbers of correct answers for those respondents who

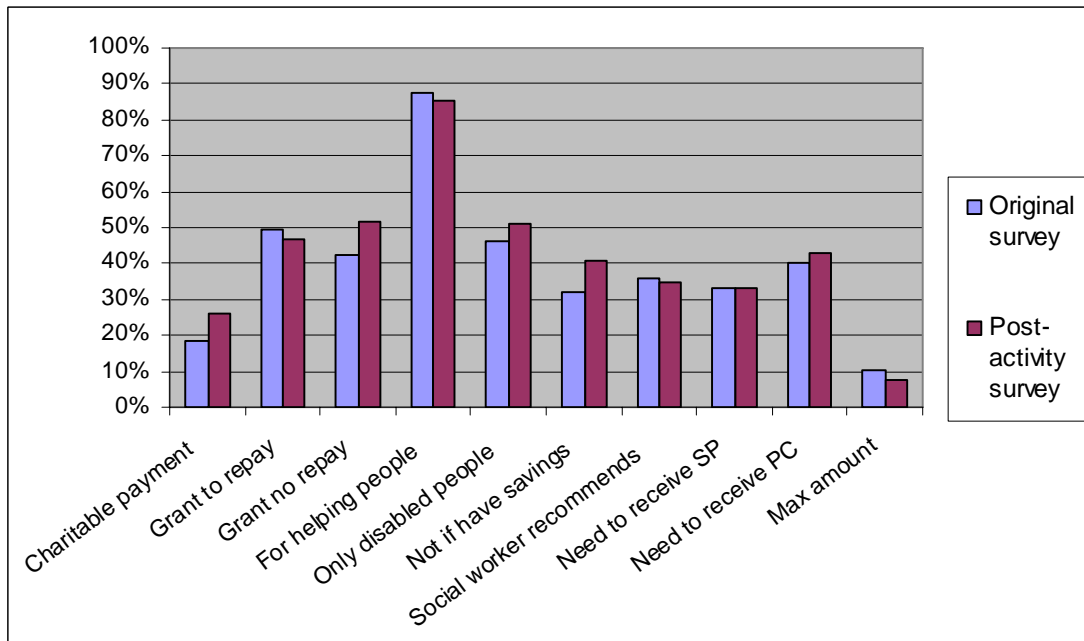
had previously applied for a CCG. 61% of previous applicants answered 5 or more questions correctly compared to 39% of all respondents.

Fig. 17: Distribution of number of correct answers – all respondents and previous applicants



Individual correct answers

Fig. 18: Percentage of respondents answering individual questions correctly – original survey and post-activity



In both surveys the most common correctly answered question was, “It is a payment made to help people buy things they need at times of difficulty”. By contrast the most infrequently correctly answered questions are the questions about the existence of a maximum amount that can be claimed.

Figure 18 suggests some modest differences in the percentages of people answering individual questions correctly in the original and post-publicity surveys. However none of these differences are statistically significant⁵⁸.

Fig. 19: Percentage of people answering individual questions correctly – previous applicants and all respondents

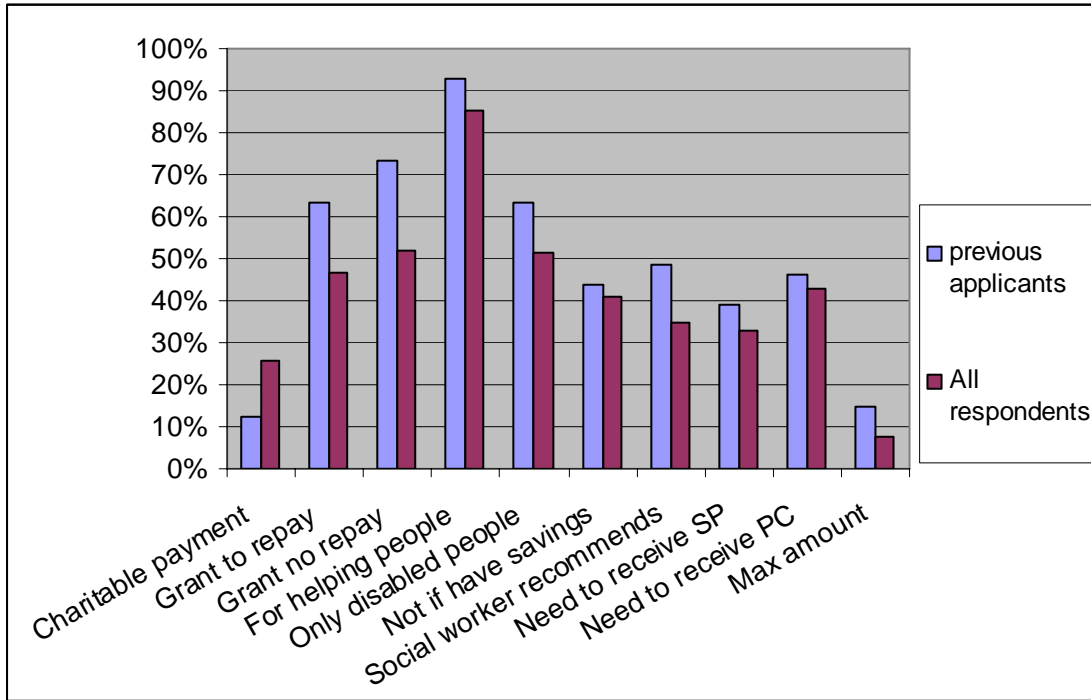
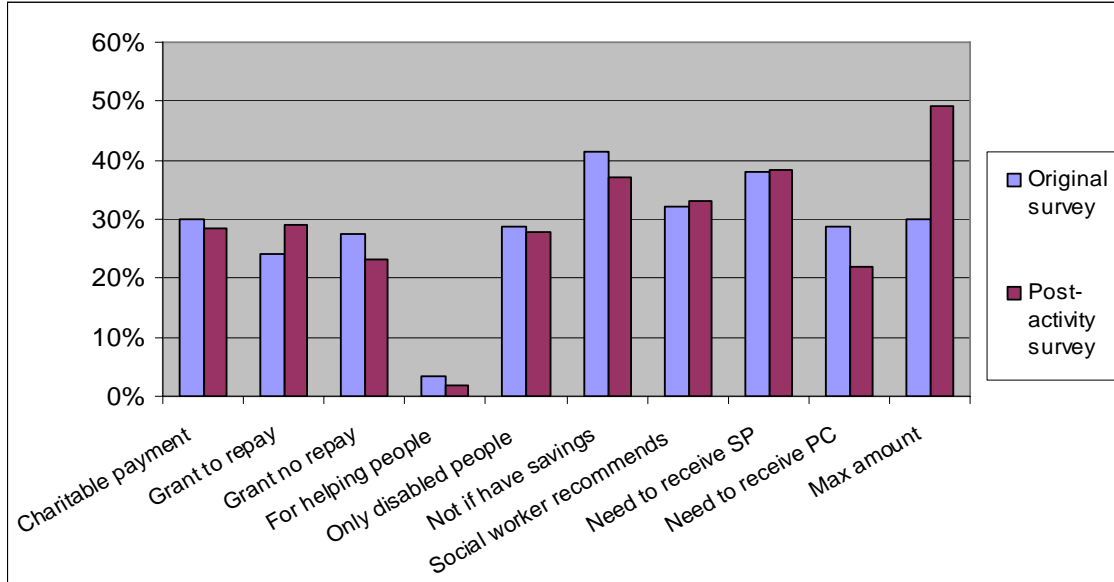


Figure 19 suggests that in general, previous applicants are more likely to answer particular questions correctly. The questions where this difference is statistically significant are the questions about being a grant needing or not needing repayment. Previous applicants are more likely to get the answer about “charitable payment” wrong, and this difference is statistically significant.

⁵⁸ There were only 87 respondents who answered this section of questions in the earlier survey. The number of people (267) in the second survey answering these questions is much higher because more people in the second survey had heard of CCGs. 87 is quite a small sample size and therefore only very large differences between the two surveys will show up as being statistically significant.

Individual incorrect answers

Fig. 20: Distribution of number of incorrect answers – comparison between surveys



Note that there were a number of “Don’t Knows” which explains why the correct and incorrect percentages for each question do not sum to 100%.

There are some modest differences in the percentages of people giving particular incorrect answers in the original and post-publicity surveys. The only statistically significant difference appears to be in the question about there being a maximum amount, where significantly more incorrect answers were found in the post-publicity survey. However in the original survey there were a large number of blank responses to this particular question due a problem with the drop-down in the spreadsheet, so this is not a real difference.

Q14 Have you ever applied for a CCG?

Of the 267 people who had heard of CCGs, 41 (15%) had applied for one. This is a similar level to the corresponding 21% from the earlier survey. For the 41 customers who had applied, some further questions were asked as follows.

Was it easy to apply for?

32 of the 41 people (78%) who had applied for a CCG said it was easy – a similar level to the 83% of people in the original survey.

Of the 9 people who said it was not easy to apply for, 8 mentioned difficulty with the forms.

Would you apply again?

33 of the 41 people who had applied for a CCG said they would apply again. The 8 people who said they would not gave responses that broke down as follows.

Fig. 21: Reasons why previous applicants would not apply again

Previous refusal	Had help already not wanting to ask again	Giving personal details	Didn't know could apply again	Forms too big
3	2	1	1	1

It is worthwhile noting that some people who thought it was difficult to apply for would apply again, and also some people who did not find the application difficult would nevertheless not apply again.

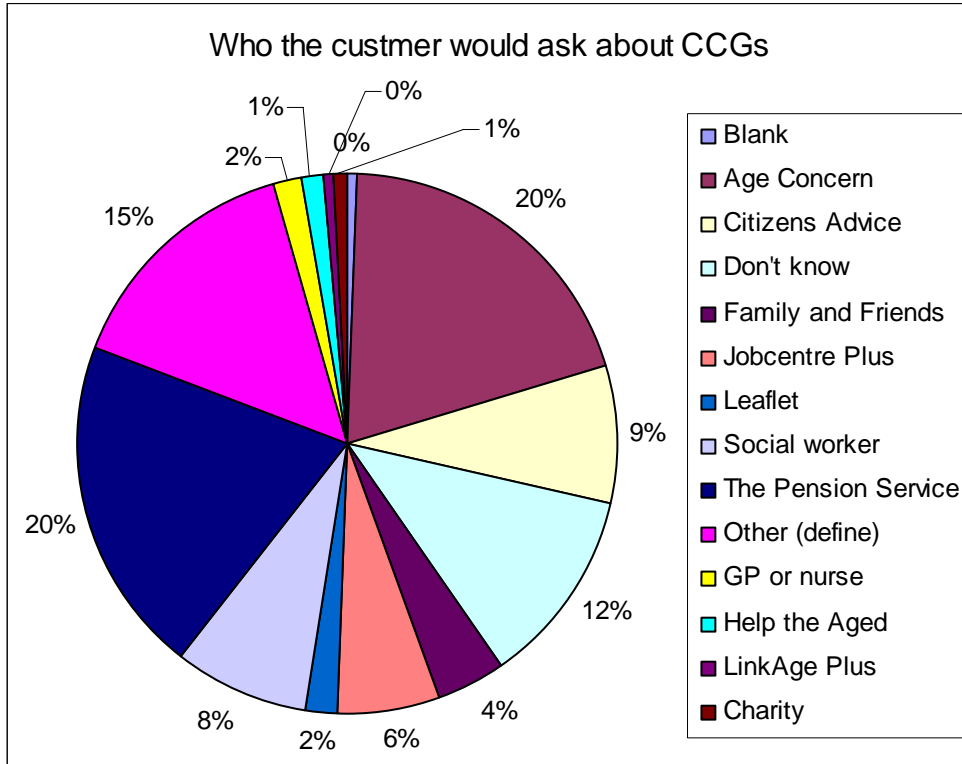
Fig. 22: Breakdown of answers about ease of application and willingness to apply again

Was it easy to apply for?	Would you apply again?		
	No	Yes	All
No	3	6	9
Yes	5	27	32
All	8	33	41

Q19 If you wanted more information about CCGs whom would you ask?

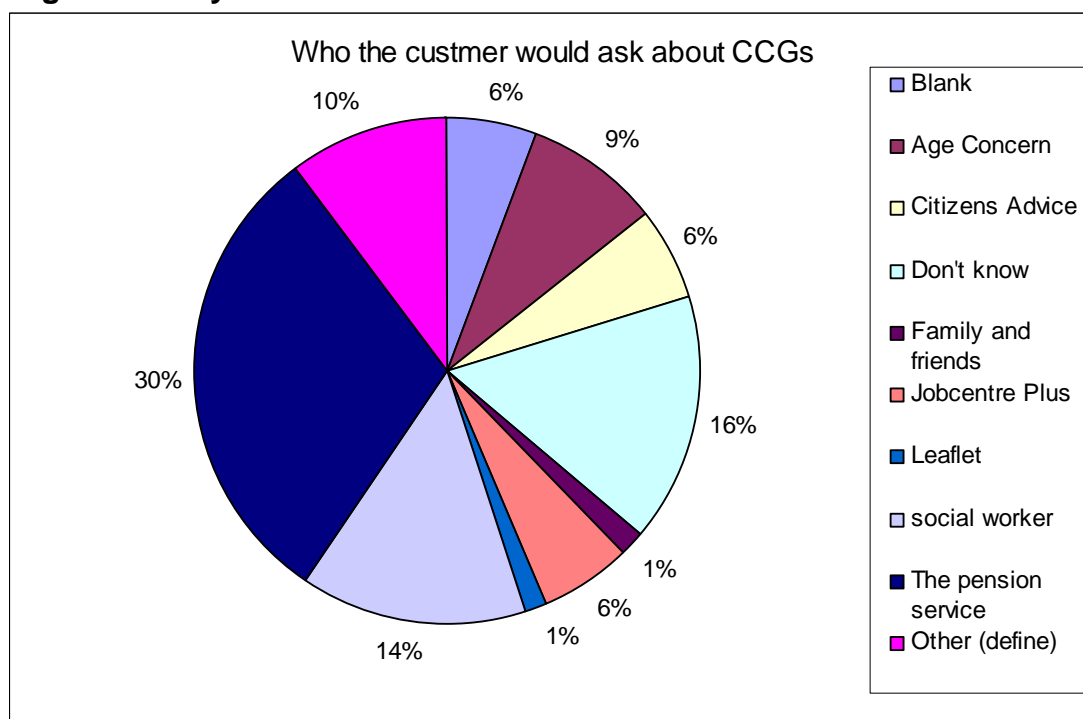
Of the 223 people who had not previously applied, the two most common answers as to where the customer would go to find further information were Age Concern and the Pension Service, followed by "Other", "Don't know", Citizen's advice and Social Worker.

Fig. 23: Who customer would ask to find out more about CCGs – post-publicity survey



There are some differences in the breakdown responses in the latest survey compared to the original one. Interestingly the percentage of people mentioning the Pension Service is noticeably lower in the post-publicity survey than in the original survey. This is not matched by a corresponding increase in the number of people mentioning Jobcentre Plus, so there isn't any evidence to suggest the publicity has encouraged people to go straight to Jobcentre Plus with Social Fund enquiries. However a larger percentage of people mentioned Age Concern and CAB in the post-publicity survey. This suggests that although pensioners seem to be more aware of the existence of CCGs, a significant percentage of people still prefer to contact not-for-profit organisations rather than contact DWP directly.

Fig. 24: Who customer would ask to find out more about CCGs – original survey



Of people answering “Other”, the large majority of respondents mentioned their Local Authority as who they would ask about CCGs.

Fig. 25: Who customer would ask to find out more about CCGs – other answers

Carers	Internet	library	Local Authority	Crossroads for carers	Post Office	warden in sheltered accommodation	Would not ask	Total
1	1	2	23	1	3	1	1	33

The corresponding “other” answers from the earlier survey were as follows.

- “Council” (1 person)
- “Social Security” (2 people)
- “Social Services” (2 people)
- “Warden” (2 people)
- “Welfare rights officer” (1 person)

Q21 Who would you go to if you wanted to apply for a CCG?

The breakdown of where respondents would go to apply for a CCG is quite similar in the post-publicity survey and in the original survey. The post-publicity survey showed a higher, but still fairly low percentage of people mentioning Jobcentre Plus (8% compared to 3% in the original survey, and the difference turns out not to be statistically significant). The percentage of

people mentioning their Local Authority looks different between the two surveys (13% compared to 7%) but again this difference is not statistically significant. A similar percentage of respondents mentioned the Pension Service, or said they didn't know, in both surveys.

Fig. 26: Who customer would approach to apply – post-publicity survey

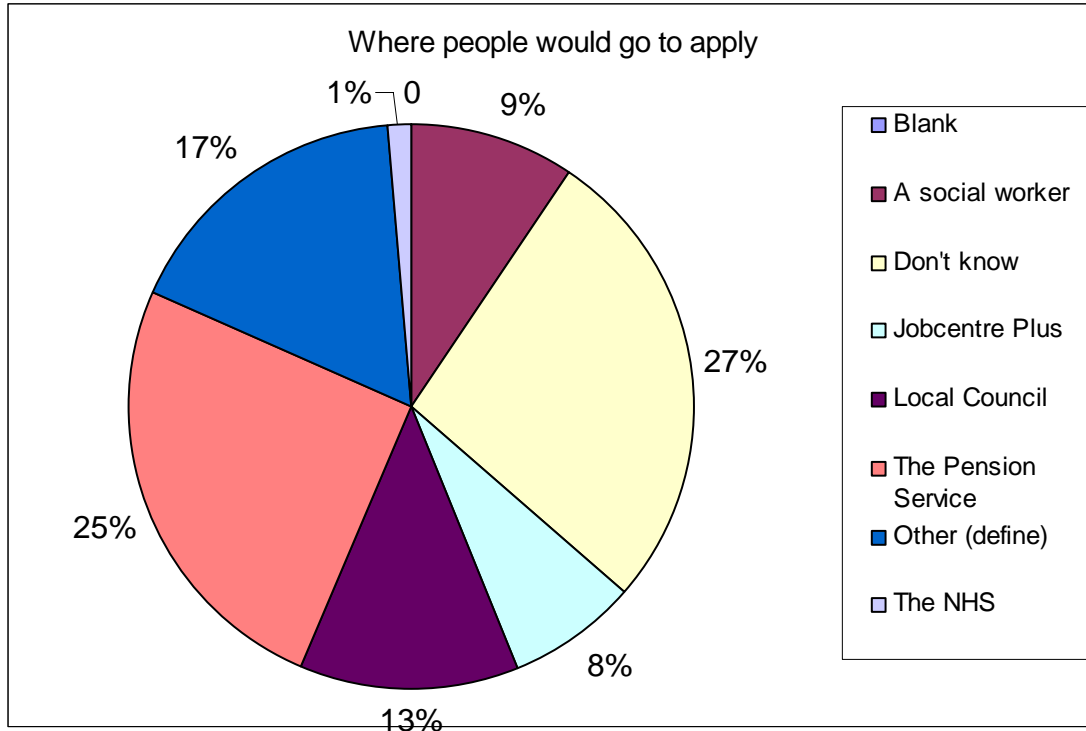
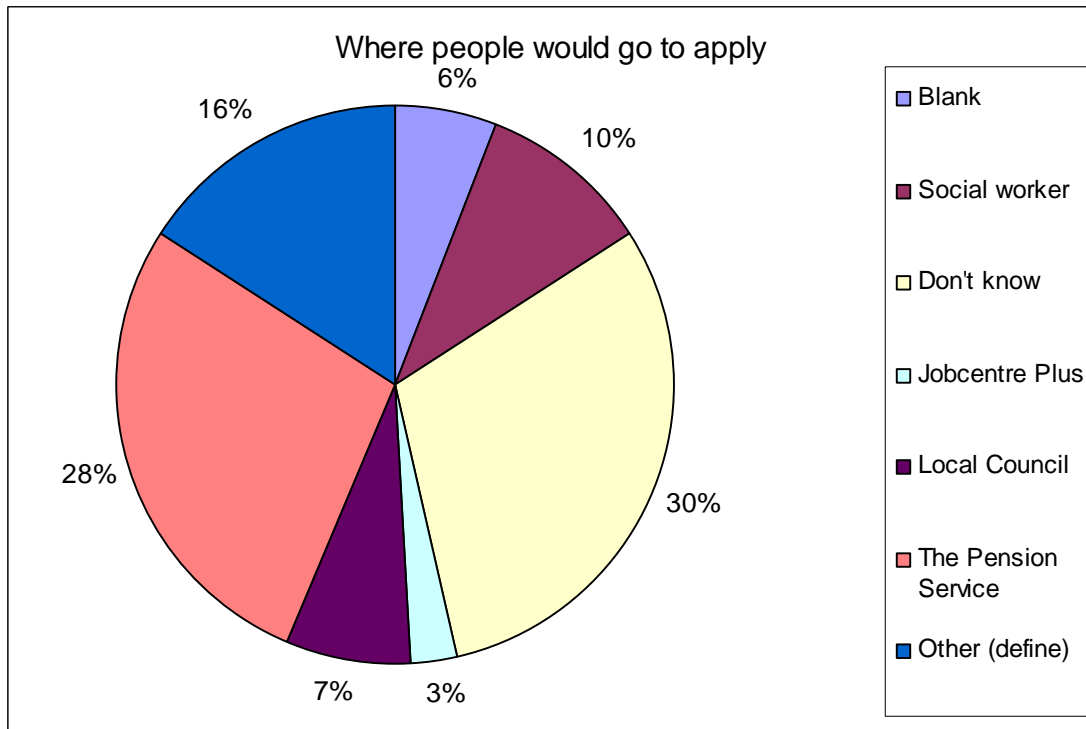


Fig. 27: Who customer would approach to apply – original survey



Of respondents who answered “other”, the majority mentioned Age Concern – see following figure.

Fig. 28: Who customer would approach to apply – other answers

Age Concern	CAB	DBU Blackpool	Don't know	Friends and family	Internet	Jobcentre Plus
20	5	1	1	3	1	1

Local Council	Other not for profit	word of mouth	Would not ask	Total
1	3	1	1	38

The “other” answers from the original survey, broke down as follows.

Fig. 29: Who customer would approach to apply – other answers from original survey

Social Fund	Social Security	Social Services	Citizens Advice	Leaflet	Total
1	3	4	1	2	11

Q23 Would you consider applying if your circumstances changed?

185 of the 233 who had not already applied for a CCG (83%) said they would consider applying. Of the 36 who said they would not (there were two blank responses), their reasons were as follows.

Fig. 30: Why would not consider applying

Blank	Don't know	Don't understand CCGs or application process	Family would help instead	Independent	No need
1	6	2	2	10	6

Not sure if would apply	Put off by forms	Think not entitled	Total
3	2	4	36

In the original survey, only 8 people said they would not consider applying in future, and their reasons were as follows

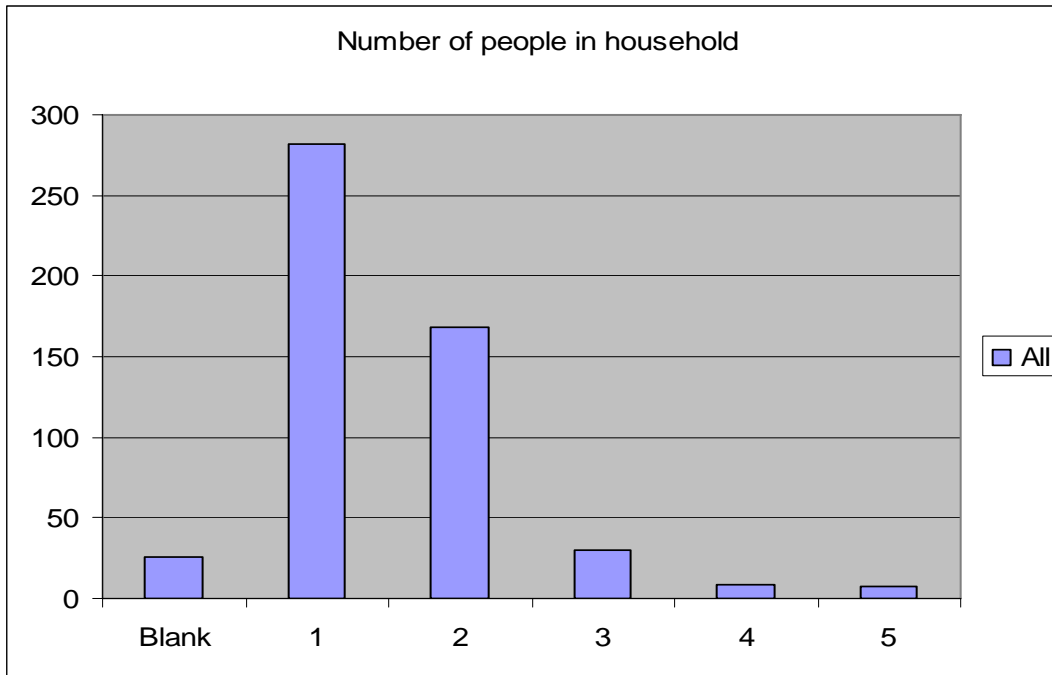
Fig. 31: Why would not consider applying – original survey

Don't Know	Don't want to	No need	Not bothered about claiming anything	You have to be younger	Manage on money she has
1	1	3	1	1	1

Results for people who had not heard of CCGs – 455 respondents

The 455 people who had not heard of CCGs were distributed in the following way regarding number of people in their household. This is a similar distribution to the corresponding distribution from the first survey, and also is similar to the distribution for people who had heard of CCGs.

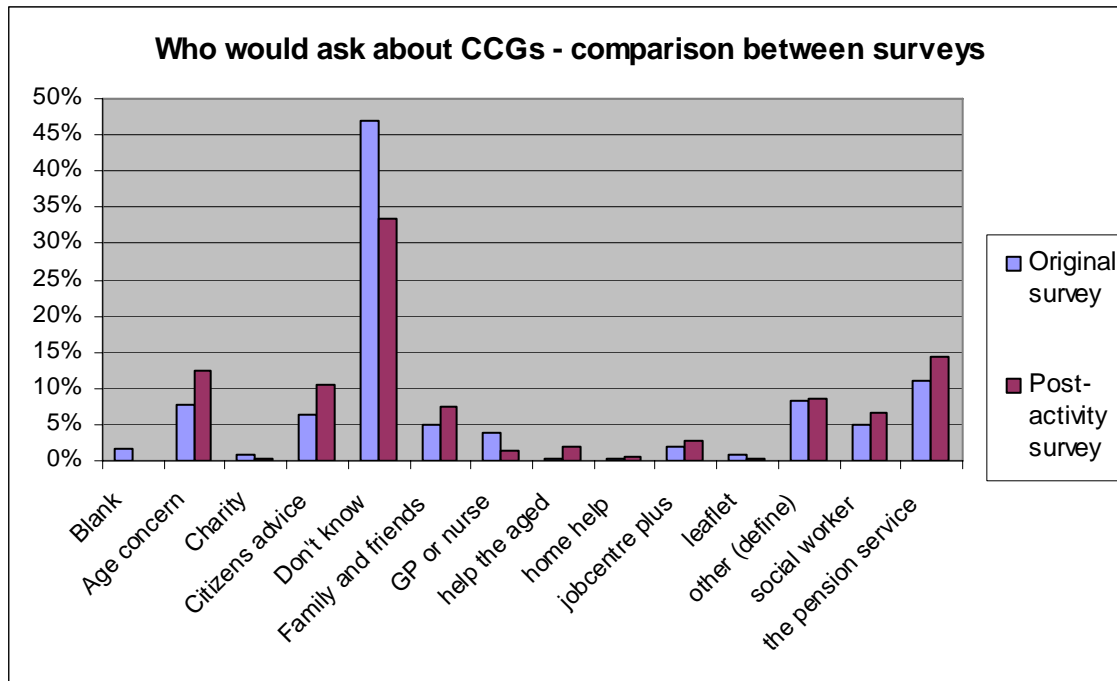
Fig. 32: Breakdown of number of people in household for people who had heard of CCGs



Q25 Who would you ask for advice?

The 455 people who had not heard of CCGs were read out a description of them and asked “Now you know a little bit more about CCGs, if you wanted more information who would you think you would ask for advice”. People responded in the following way

Fig. 33: Who people would ask about CCGs – both surveys



In both the original and the post-publicity survey, the most common response to this question was “Don’t know”. However in the post-publicity survey a significantly lower percentage of people gave “Don’t know” as the answers. Various other answers were more common in the post-publicity survey than in the original, including the Pension Service, Age Concern and Citizen’s Advice.

Fig. 34: Who people would ask about CCGs split by age group

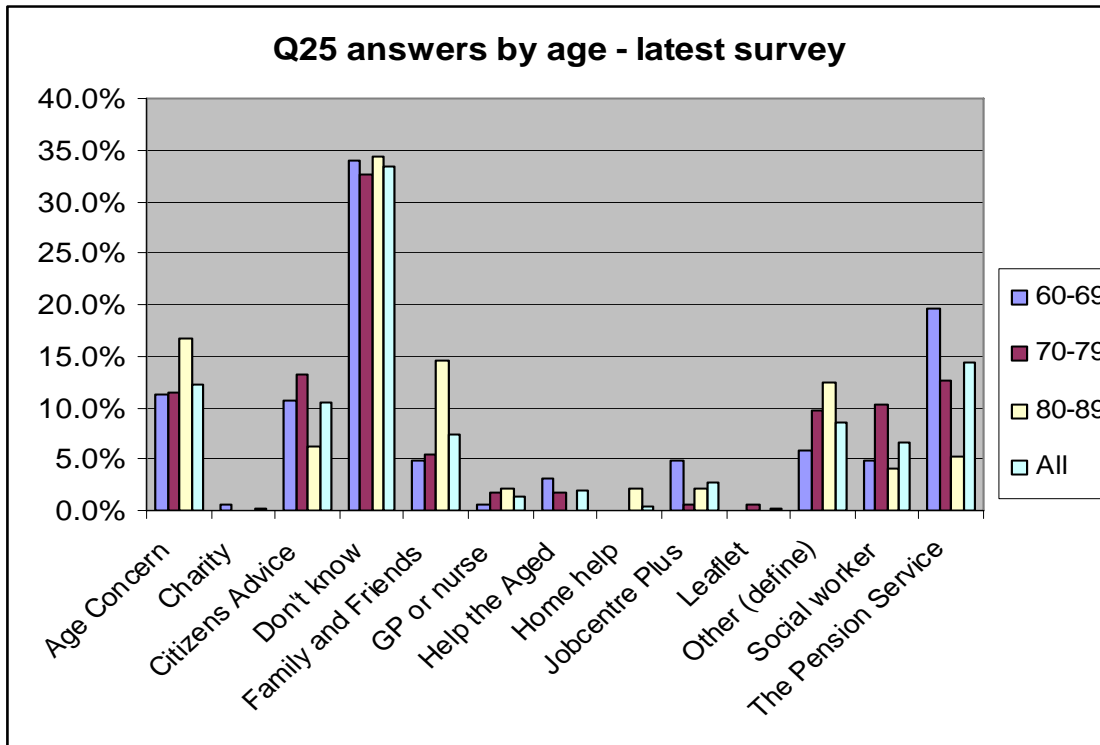


Fig. 35: Who people would ask about CCGs split by gender

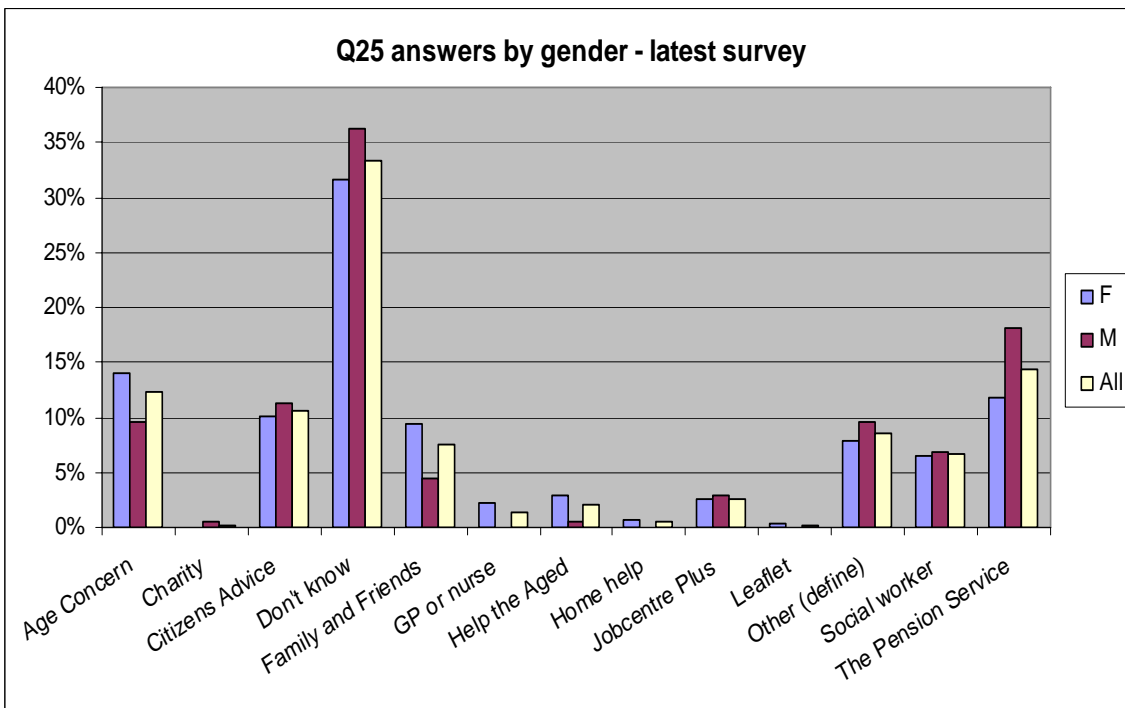
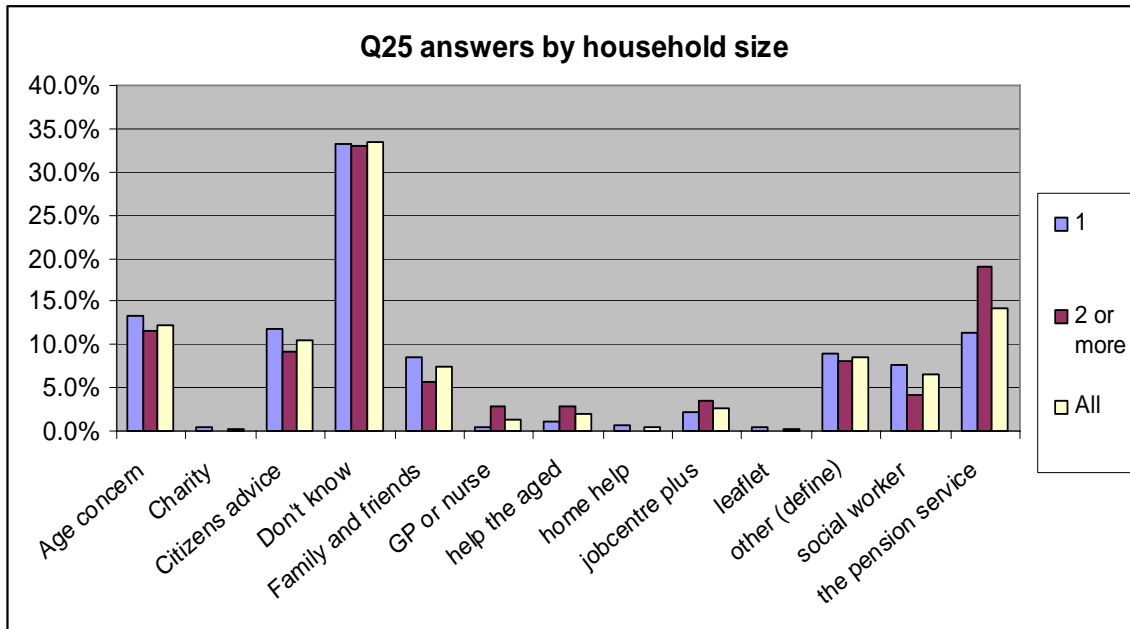


Fig. 36: Who people would ask about CCGs split by household size



There are some differences in the profile of answers given by age group. The 80-89 age group are (statistically) significantly more likely to ask family and friends, and significantly less likely to ask the Pension Service. The only significant difference by gender is that women are significantly more likely than men to ask family and friends. People who live in households of 2 or more people are significantly more likely to ask the Pension Service.

Fig. 37: Who people would ask about CCGs - “other” answers given

Army assistance support	Internet	Local Authority	Sheltered housing warden	Wouldn't ask	Total
1	4	30	2	2	39

As with some of the other questions, “Local Authority” was a common “other” answer.

The corresponding answers from the original survey were as follows

Fig. 38: Who people would ask about CCGs - “other” answers in original survey

	missing	carer	Local Authority	Social Services	"Social"/DSS	Warden
All	2	2	8	11	8	4

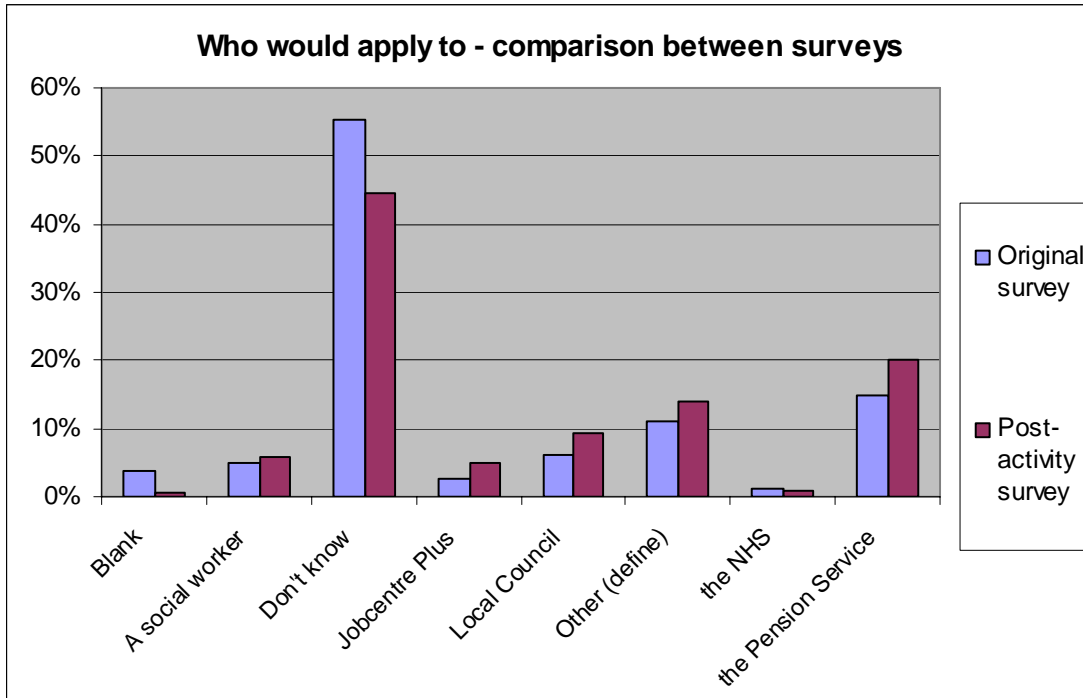
Plus the additional answers which were each only given once

- “Wouldn't ask, don't need”
- “anybody”
- “Citizens advice or council”
- “Civic centre”
- “Day centre”
- “Friends would access the internet”
- “Palliative Care unit”
- “Welfare rights officer”

Q27 Who would you go to apply?

The 455 people who had not heard of CCGs were asked “Who would you think you would go to if you wanted to apply for a CCG”. The responses were as follows.

Fig. 39: Who people would approach to apply – comparison between surveys



In the post-publicity survey significantly fewer respondents answered “Don’t know”, and significantly more answered “Pension Service”.

Fig. 40: Who people would approach to apply – age band breakdown

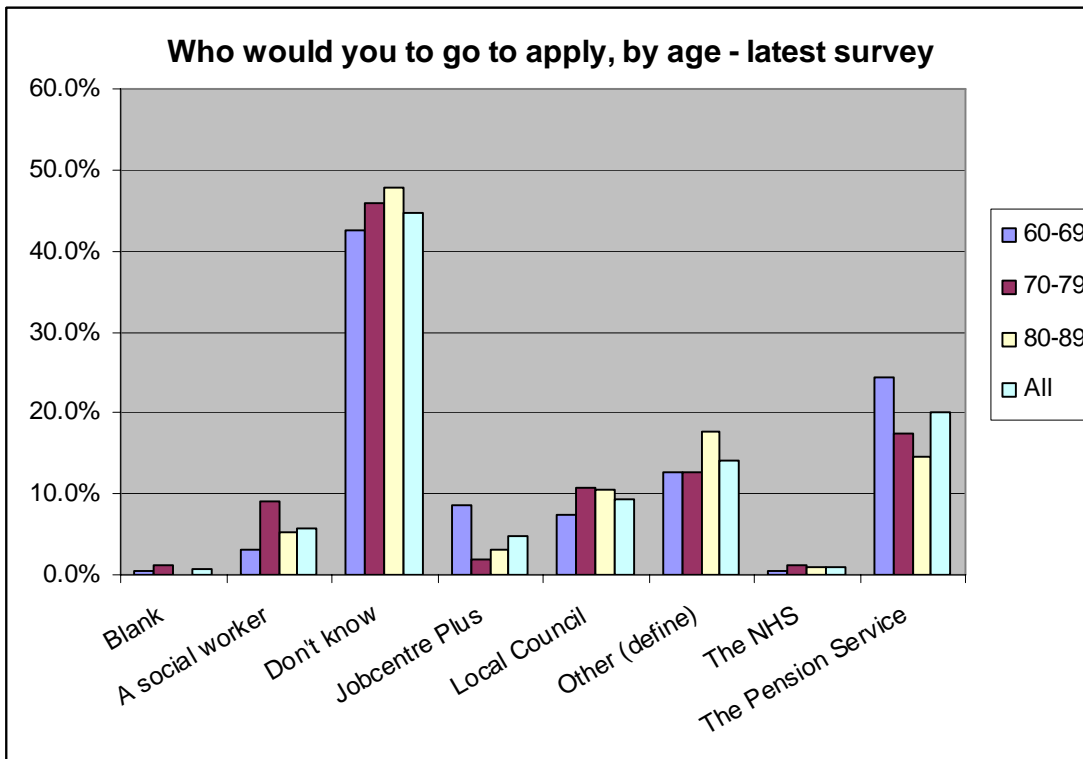


Fig. 41: Who people would approach to apply – gender breakdown

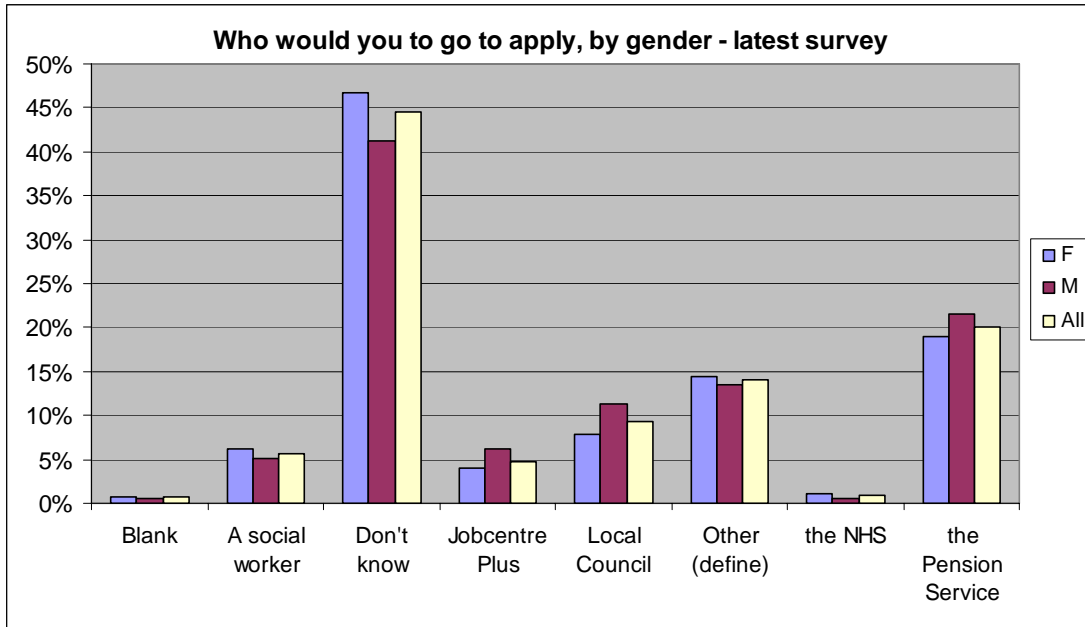
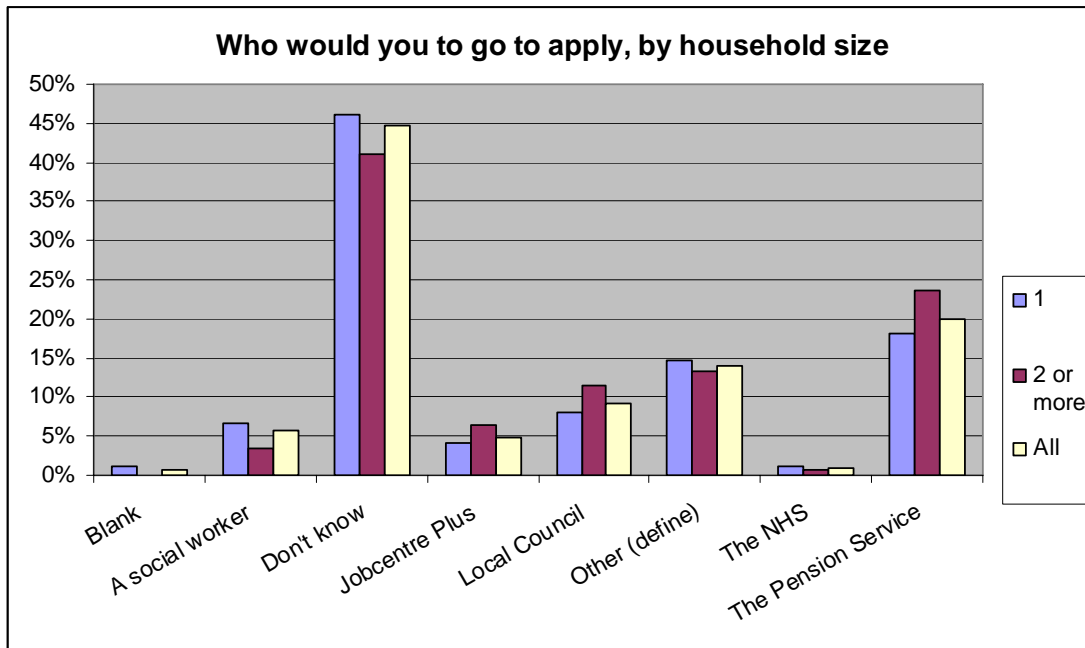


Fig. 42: Who people would approach to apply – household size breakdown



There are some differences in response patterns by age group. The 60-69 age group is significantly more likely than the 80-89 age group to approach the Pension Service. The 70-79 age group is significantly more likely to approach a social worker than someone in the 60-69 age group. There are no significant differences by gender or household size.

Fig. 43: Who people would approach to apply – other answers

Age Concern	CAB	Carer	Family	Help the Aged	Home help	Internet
20	15	1	18	2	1	3

McMillan Nurses / Age Concern	sheltered housing warden	Wouldn't	Total
1	1	2	64

The majority of the “other” answers were Age Concern, CAB and Family.

In the original survey, the 58 instances where “other” was mentioned, broke down as follows

Fig. 44: Who people would approach to apply – other answers from original survey

	Age concern	CAB	Doctor	family	Local council	Social Services	"Social"/DSS	Wouldn't
All	8	5	2	5	2	14	11	2

Plus the additional answers which were each only given once

- Blank
- “Carer”
- “Civic Centre”
- “Community Centre”
- “Stroke club”
- “Friend look on internet”
- “Warden”
- “Welfare Officer”
- “Home help”

Q29 Would you ever consider applying?

Most of the 455 people who had not heard of CCGs (72%) would consider applying. Similar answers were found in the original survey

Fig. 45: Would people consider applying – comparison between surveys

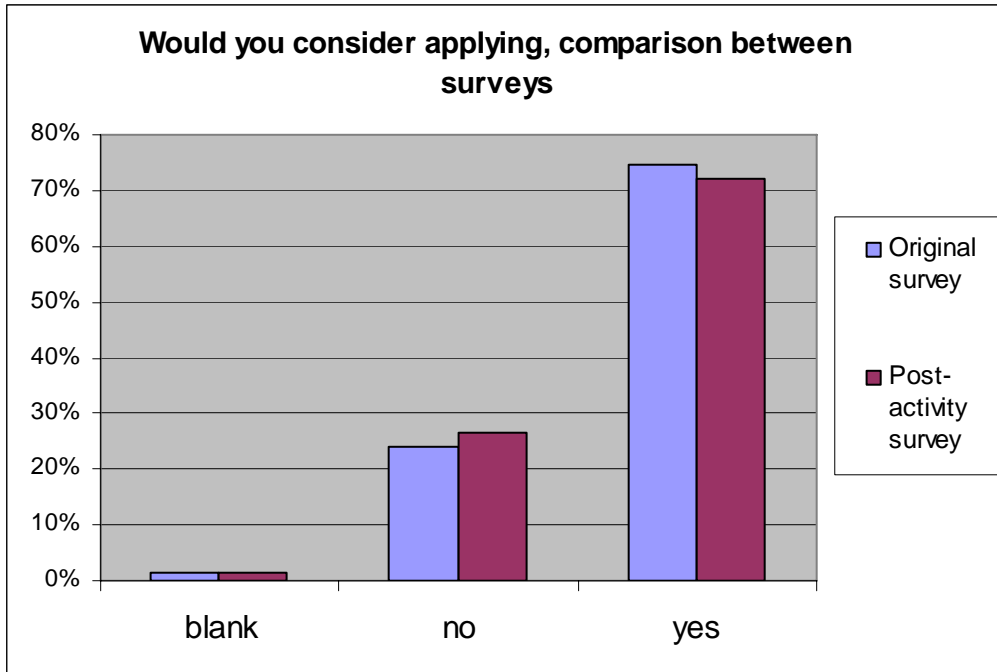


Fig. 46: Would people consider applying – split by age band

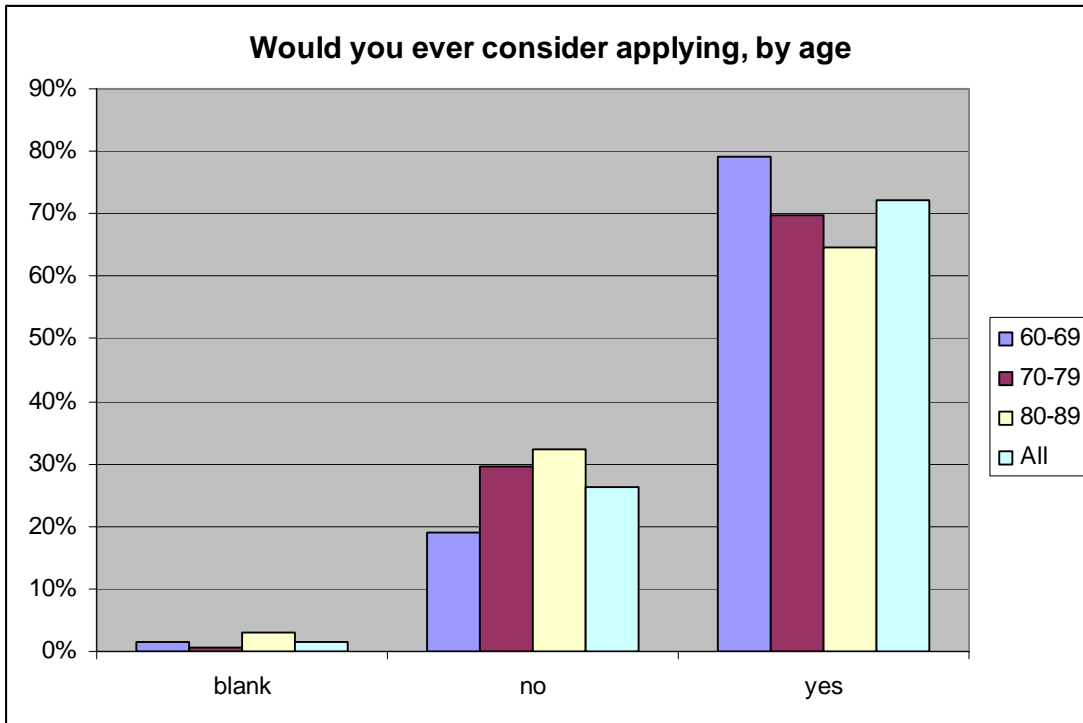


Fig. 47: Would people consider applying – split by gender

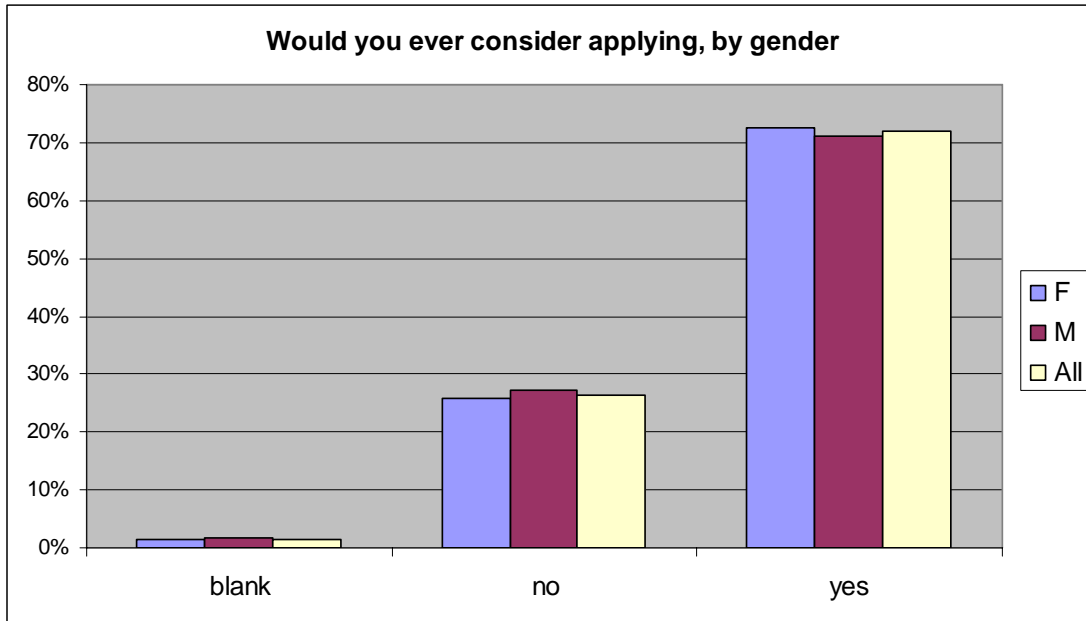
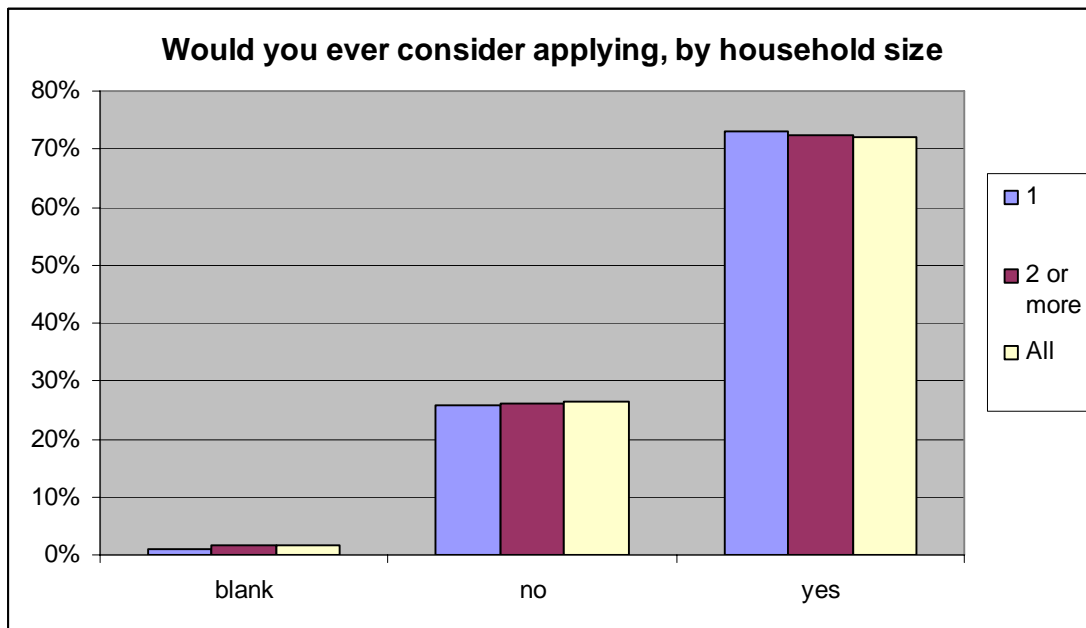


Fig. 48: Would people consider applying – split by household size

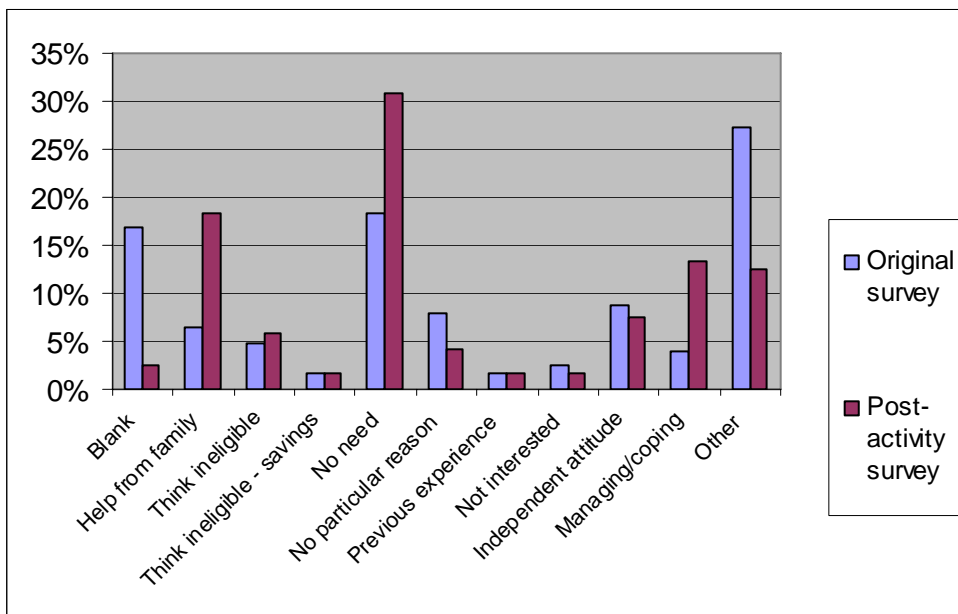


People aged 60-69 are more likely to consider applying than people in the other age bands. There is no significant difference by gender or household size in people’s willingness to consider applying.

Q30 Why would you not consider applying?

This question was free text, so the responses have been approximately put into categories in order to analyse and to compare with results from the earlier survey. Some of the main categorised answers from both surveys are summarised in Table 50 below.

Fig. 49: Why would people not consider applying – comparison between surveys



The answers covered by the “other” category for the latest post-publicity survey were as follows

Fig. 50: “Other” reasons why would people not consider applying – post-publicity survey

Don't know	Get help from Social Services	live day to day	Prefers to save	Too complicated	Wife still works	Worried about having to pay it back	Wouldn't think to	total
2	2	1	2	1	1	1	5	15
2%	2%	1%	2%	1%	1%	1%	4%	

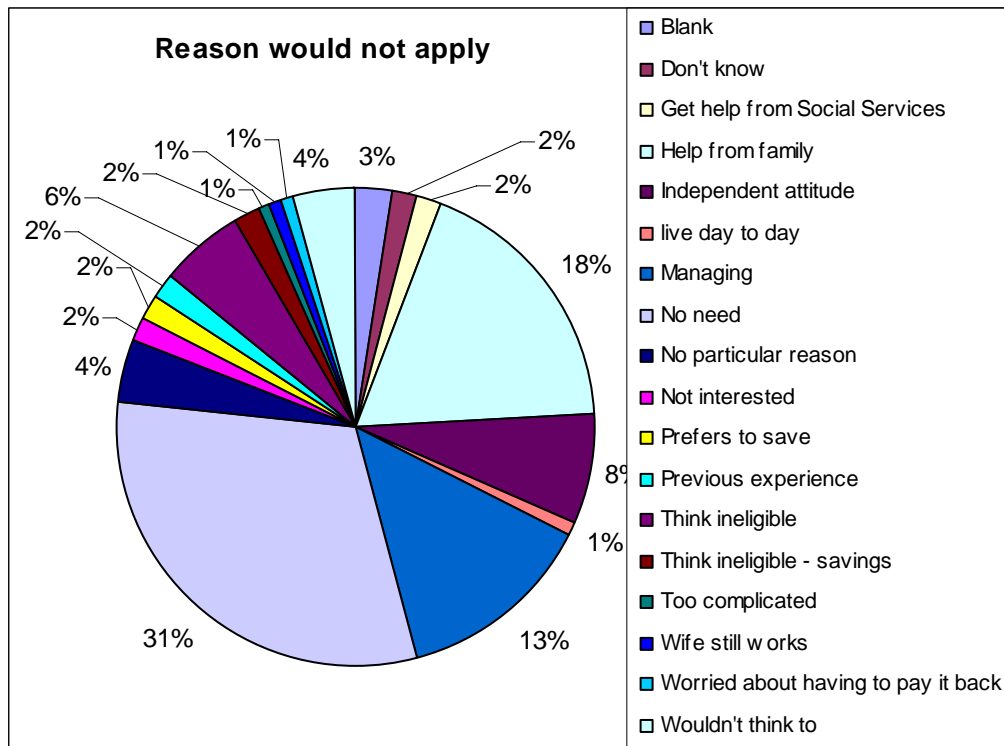
The corresponding answers for the original survey were

Fig. 51: “Other” reasons why would people not consider applying – original survey

Doesn't like to apply	Happy or OK	Just wouldn't apply	not at moment	not at moment maybe in future	other	think too old	Total
6	6	3	2	2	13	2	34
5%	5%	2%	2%	2%	10%	2%	

For completeness, a pie chart of the full range of answers to Q30 given in the post-publicity survey is included below.

Fig. 52: All reasons why people would not apply - post-publicity survey



Appendix 6: Report of baseline survey of partner agencies

6.1 Organisations completing the survey

A total of 40 organisations completed the baseline survey. Using version 12 of the partner list provided by The Pension Service, which lists 55 partner organisations, this shows a response rate of 73%.

17 of the 40 organisations (43%) are described as Statutory. The remaining 23 (57%) are either Voluntary or community organisations

The organisations represent an approximate total⁵⁹ of 3,492 members of staff, of whom 2,561 (73%) are estimated to work directly with older people.

The average total number of staff across all respondent organisations is 88. However, the total number of staff ranges from as few as 3 people in 4 organisations to over 100 in 7 organisations and over 1,000 in one organisation (the Tyne and Wear Fire and Rescue service). The large number of staff in some organisations has obvious implications for how learning related to the pilot is implemented and information about CCGs is disseminated across staff.

The proportion of staff who work directly with older people was calculated from the data provided. All members of staff work directly with older people in 12 organisations (38% of the known sample⁶⁰). A further 7 organisations have over three quarters of their staff working directly with older people and a further 5 organisations have over half of their staff working directly with older people.

There are a small number of organisations (n=5) which have only a minority of their workforce in direct contact with older people. These are: the Red Cross (6%); Three Rivers Housing Association (12%); Cheviot Housing Association (15%); Gateshead Warm Zone (22%); and Job Centre Plus at Cobalt (33%). This observation clearly has implications for appropriately supporting individuals to implement their learning within the context of a larger organisation with a wider client group than just older people.

⁵⁹ Based on the data from 32 organisations

⁶⁰ n=32 organisations

6.2 Mapping service provision for older people within partner organisations

Respondents were asked to indicate whether they provided the following services to pensioners and, if so, roughly the proportion of older people who approach them for a particular service. Overall results are presented in figures 1 and 2 below.

Fig. 1: Number of organisations providing different services to pensioners

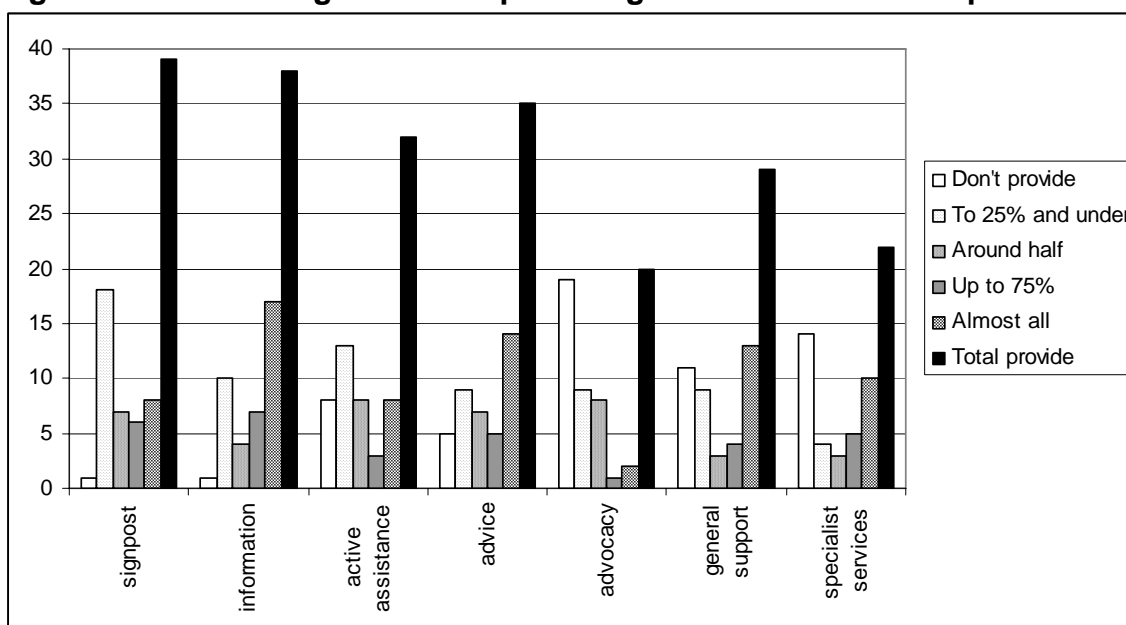


Fig. 2: Data pertaining to figure 1

	signpost	information	active assistance	advice	advocacy	general support	specialist services
Don't provide	1	1	8	5	19	11	14
To 25% and under	18	10	13	9	9	9	4
Around half	7	4	8	7	8	3	3
Up to 75%	6	7	3	5	1	4	5
Almost all	8	17	8	14	2	13	10
Total provide	39	38	32	35	20	29	22

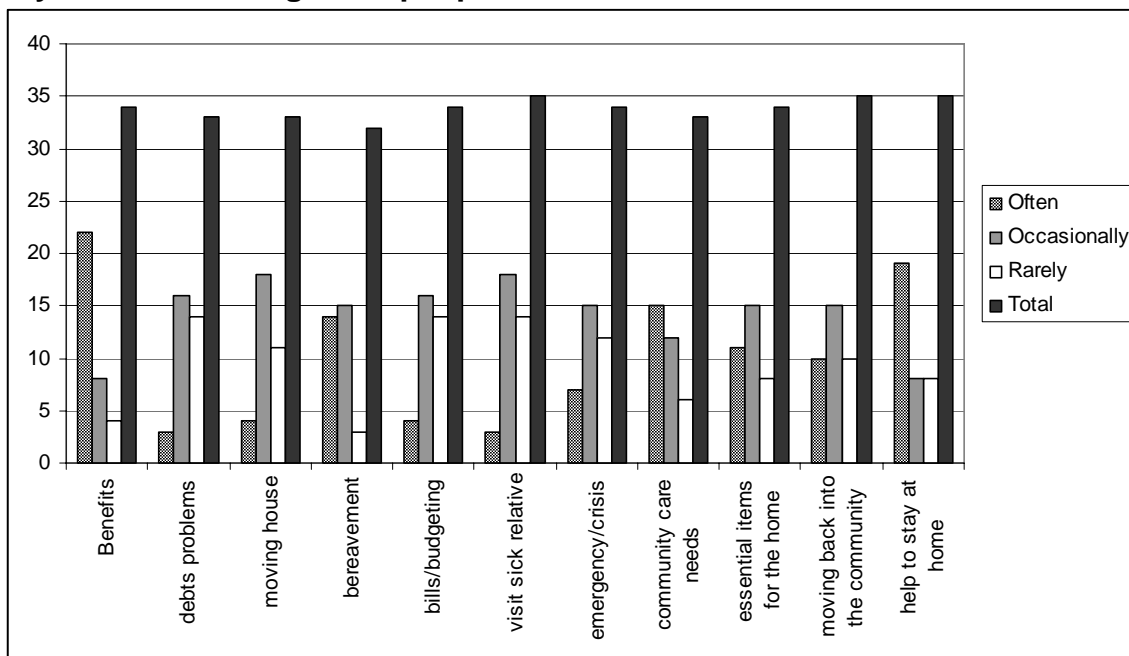
The first thing that strikes us about the above is that all but one of the organisations surveyed report that they provide signposting services to older people (n=39). Furthermore, 8 organisations report that they provide signposting services to almost all of the pensioners that they see.

A total of 35 of the organisations surveyed (88%) report that they provide signposting and advice services to older people. 30 of these organisations also report providing some form of active assistance to pensioners (e.g. help filling in forms).

6.3 Understanding level of contact with older people and common issues

Figure 3 shows that overall, the vast majority of the partner organisations are dealing with pensioner clients who have a range of issues, and which may warrant further exploration of eligibility for a CCG. However, far fewer organisations report that they deal with relevant issues 'often'. Some issues are seen often by many organisations, such as benefits, help to stay at home and community care. Other issues, such as bills, debts, help to visit sick relatives and emergency support, appear to only been seen often by a small number of organisations, who are perhaps known to help in certain circumstances.

Fig. 3: The number of organisations reporting that they come into contact with key issues affecting older people



Looking in more detail at the data, we are able to identify the organisations which report frequent contact with older people who may be eligible for CCGs, or which perhaps may warrant further investigation into eligibility. What we find is summarised below:

- A relatively small number of organisations report frequently coming into contact with a range of needs which are broadly relevant to the eligible circumstances for CCGs. These organisations are both statutory and voluntary, and are:
 - Crossroads, caring for carers - 10 issues seen often
 - NHS Mental Health Older People's Services (including dementia treatment team) – 7 issues seen often
 - British Red Cross – 7 issues seen often
 - Job Centre Plus (Newcastle Benefits Delivery Centre) – 6 issues seen often

- Gateshead MBC Adult Social Care – 6 issues seen often
- The Stroke Association – 6 issues seen often
- Royal British Legion, Age Concern, Cheviot Housing Association and GMBC's Occupational Therapy Department all report that 5 issues are seen often
- Care Call, Alzheimer's Society and Bensham and Teams Community Development Team report coming into frequent contact with 4 issues

The majority of other organisations come into frequent contact with only one or two fairly specific needs, which could also be relevant to the circumstances for CCGs. The vast majority of these pertain to benefits issues. For example, with the exception of Cheviot Housing Association, all of the housing associations identify benefits as the main issue older people approach them for help with. A further 3 voluntary sector organisations, and 1 statutory organisation report that no issues other than benefits are seen often.

A handful of organisations appear to see a few issues often, which can be seen to reflect the primary nature of their work. For example, Community Health report coming into frequent contact with older people who have issues relating to staying in your own home; the Ethnic Minority Group report frequent contact with issues relating to bereavement and moving home; and The Pension Service report frequent contact with issues relating to benefits and bereavement

Finally, some organisations report that they do not see any of the issues listed often. The four organisations concerned are all large and provide services to all adults. Older people make up only a small proportion of their total client base.

6.4 Establishing baseline levels of knowledge and understanding of CCGs.

6.4.1. Knowledge of eligibility and who to apply to

Four questions were asked to ascertain respondents' levels of knowledge about CCGs. These related to financial eligibility, savings, qualifying conditions and who to apply to.

Figures 4 and 5, below, show the number of respondents answering these questions correctly, incorrectly⁶¹ or indicating that they don't know. As can be seen, the number of correct answers is quite low for all four questions.

⁶¹ In the case of the questions about qualifying conditions and who to apply to, the term 'incorrect' refers to any answer that was not wholly correct.

Fig. 4: Chart showing the number of respondents answering each question correctly or incorrectly, or indicating they don't know

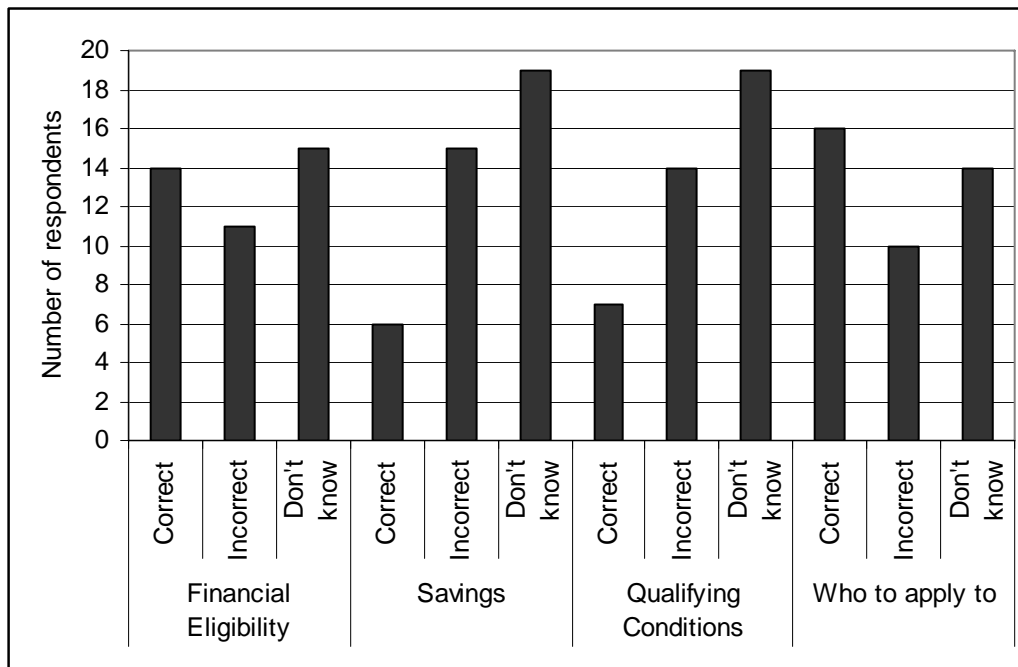


Fig. 5: Data pertaining to chart 3, above

	Number correct	%	Number incorrect	%	Number don't know	%
Financial eligibility	14	35	11	28	15	38
Savings	6	15	15	28	19	48
Qualifying conditions	7	18	14	35	19	48
Who to apply to	16	40	10	25	14	35

The number of correct answers is especially low for the questions on savings and qualifying conditions, where over three quarters of respondents either didn't know the answer or did not answer the question wholly correctly. Even in response to the more straightforward question about who to apply to, only 16 respondents (40% of the sample) answered correctly.

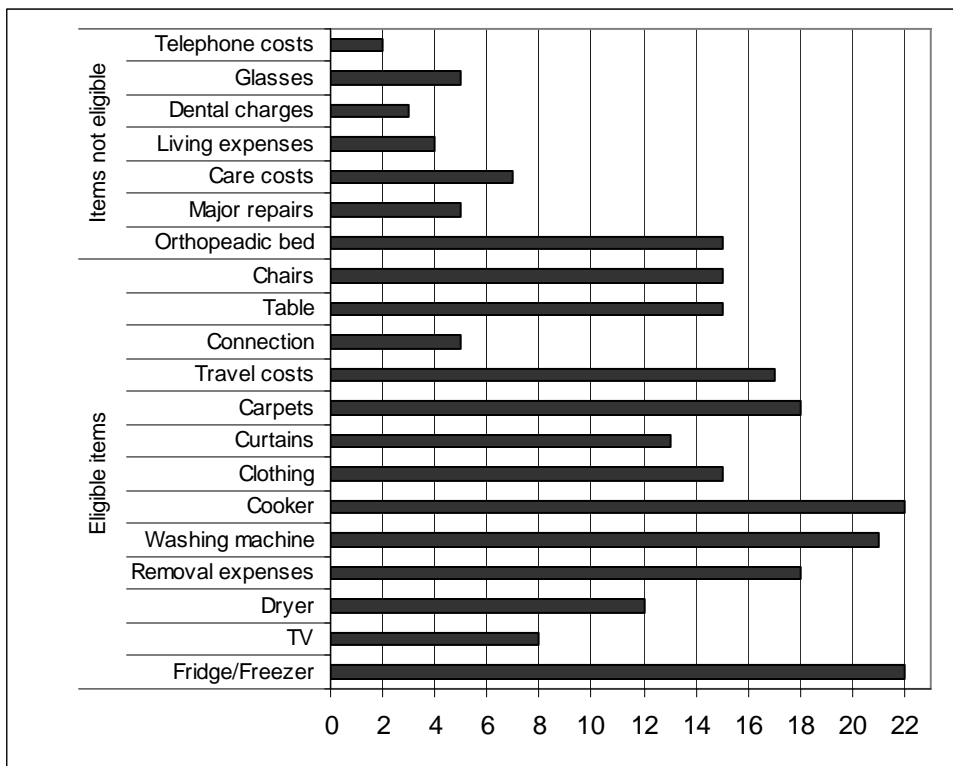
Overall, this suggests that baseline levels of knowledge about CCGs is extremely low in most organisations. Indeed, 12 respondents (30%) answered 'don't know' to all four questions and a further 6 respondents (15%) incorrectly answered at least 3 of the questions. This amounts to nearly half of the sample. Furthermore, there appears to be wide ranging misunderstanding of CCGs, for example, with one organisation believing all pensioners are eligible; three organisations believing all savings are ignored; and 9 organisations believing you apply to either Gateshead Metropolitan Borough Council or their Adult Social Care Department for a CCG.

In addition, a glimpse at the raw data indicates that only five organisations responded correctly to all four questions and two of these did not get all of the qualifying conditions correct. The 5 organisations are: Housing 21; Age Concern; Job Centre Plus; The Pension Service (although attending a funeral was not identified as a qualifying condition); and Mental Health Matters (although moving into sheltered housing was not identified as a qualifying condition).

6.4.2. Knowledge of eligible items

A further question was asked to ascertain level of knowledge of eligible items. Responses to this question are summarised in figure 6, below. As can be seen, there is a considerable amount of mixed opinion as to what comprises an eligible item. The most popular items are fridges, freezers, cookers and washing machines, with over 50% of the sample indicating that they believe these are eligible items. At the other end of the scale, only 8 respondents indicated that they believed a TV is an eligible item and only 5 respondents indicated that connection charges could be paid for by a CCG.

Fig. 6: Number of organisations indicating that each item could be met by a CCG



No respondent correctly identified all eligible and ineligible items. The most accurate response was from the Newcastle Benefits Delivery Centre, which identified all eligible and ineligible items, with the exception of the orthopaedic bed. Other responses which were almost totally accurate were from: Age Concern (two

mistakes); Mental Health Matters (2 mistakes); and Warm Zone (1 mistake). Responses from the Pension Service showed some uncertainty about the eligibility of a few items – televisions, dryers, curtains, connection charges, clothing and travel costs.

With respect to items not eligible for CCGs, fifteen respondents indicated that an orthopaedic bed could be covered by the grant. In fact, this was a more popular response than four of the eligible items and even the Pension Service, Job Centre Plus and Age Concern were among those organisations suggesting that this is an eligible item.

Also, a few organisations consistently indicated that they believe most of the ineligible items to be eligible for a CCG. These organisations are: Gateshead Metropolitan Borough Council's Customer Services and the Community Health Team; Gateshead Health NHS Trust (OP Mental Health services); Tyne and Wear Fire and Rescue Service; and Teams and Bensham Community Development team. The vast majority of other organisations indicated that one or maybe two of the ineligible items would be covered by the CCG. The most notable of these are: the Gateshead Housing Company indicating that care costs are covered and Anchor Trust indicating that major repairs to the home are covered by CCGs.

Finally, it is worth noting that 15 respondents (38%) did not attempt to answer this question. This list includes some key statutory departments, such as Care Call and GMBC's ASC services and council benefits department, as well as some key voluntary sector organisations such as the Royal British Legion, the British Red Cross and SPVA.

Overall, taken together this suggests that baseline levels of knowledge of eligible items is very low, even among some of the key organisations.

6.4.3. Understanding the application and decision-making processes

Figure 7 below shows the number of respondents selecting the correct or incorrect response to a series of statements about the application and decision-making processes. It also shows the number of respondents who indicated that they did not know the answer.

As can be seen, the vast majority of respondents have indicated that they do not know the correct answer to at least one of the statements. Indeed, the raw data shows that a total of 12 respondents (30%) either indicated that they did not know the correct answer to any statement or left this section blank. Furthermore, of the remaining 28 who did respond, only 2 respondents gave the correct answer to all of the statements.

Fig. 7: Number of respondents correctly or incorrectly answering statements about the CCG application and decision-making processes, or indicating that they do not know the answer

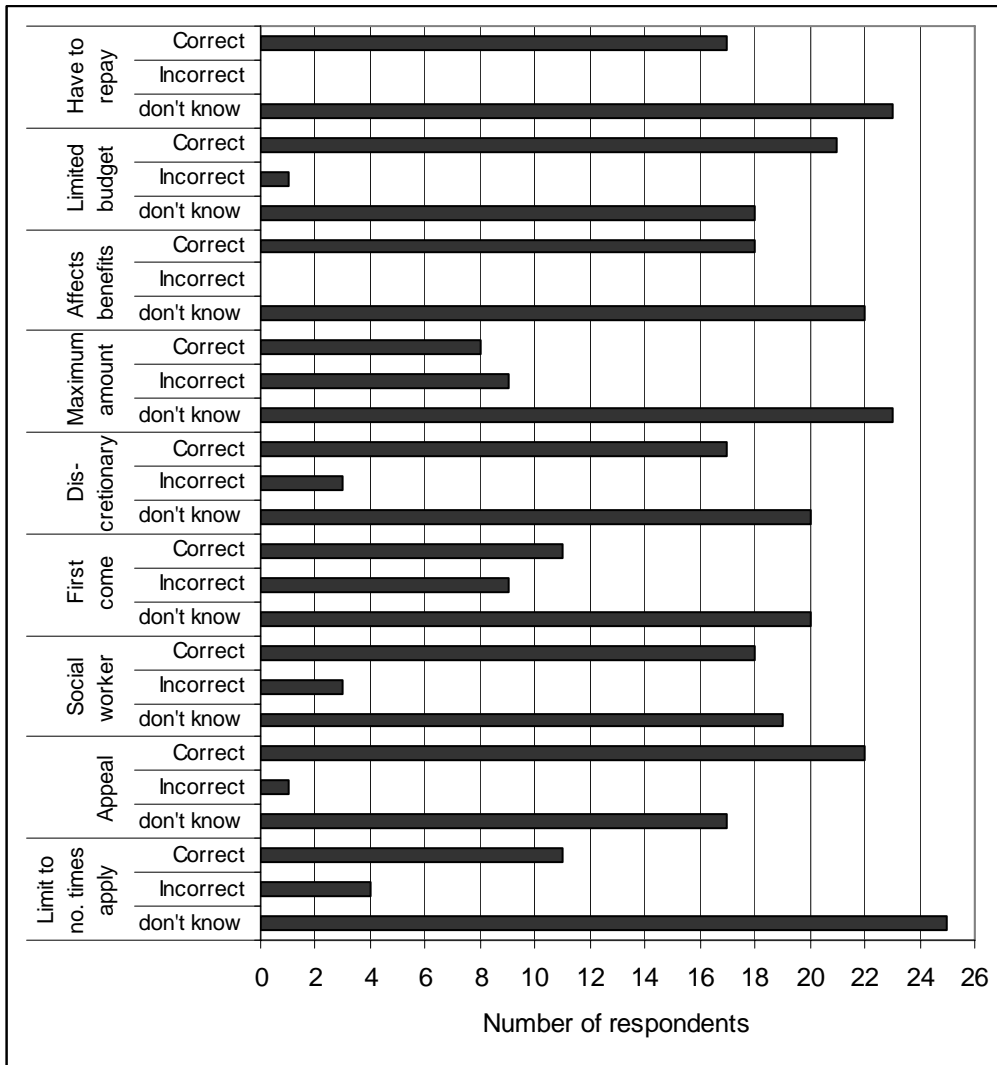


Figure 7 also suggests that there are some areas where level of understanding is particularly low (i.e. when the number of respondents indicating 'don't know' is greater than number of respondents responding correctly), such as: the number of times one can apply for a CCG; whether one needs a social worker to support applications; whether CCGs are discretionary and decided on a first-come, first-served basis; and whether they affect benefits or have to be repaid.

There are also a number of incorrect answers, which are particularly high in relation to the statements about: a maximum amount that can be paid out; first-come, first-served decisions; and the number of times one can apply

However, in a couple of areas of understanding these patterns are reversed and more respondents knew the correct answer than not. These areas are: the limited budget and the opportunity to appeal a decision. Even so, one respondent answered both of the statements incorrectly.

Overall, this serves to show that level of understanding of the processes involved in applying for and deciding on a CCG is generally extremely low, with the exception of a couple of agencies.

The last question in this section of the survey asked each respondent to indicate the overall level of understanding of CCGs within their front-line staff. 35 people responded to this question (88% of the sample). Results show:

- No respondents indicated that their front-line staff have excellent knowledge and understanding of CCGs.
- 6 respondents (17%) indicated that their front-line staff have good knowledge and understanding of CCGs. This includes Age Concern, Job Centre Plus and the Pension Service
- 10 respondents (29%) indicated that their front-line staff have 'ok' knowledge and understanding of CCGs. This includes SPVA, Alzheimer's Society, 4 housing associations and a mixture of other statutory and voluntary sector organisations.
- 19 respondents (54%) indicated that their front-line staff have poor or very poor knowledge and understanding of CCGs. 11 of these organisations report that between 75-100% of their clients are older people and that on average around one third of the older people they are in contact with have issues which are relevant to CCGs.

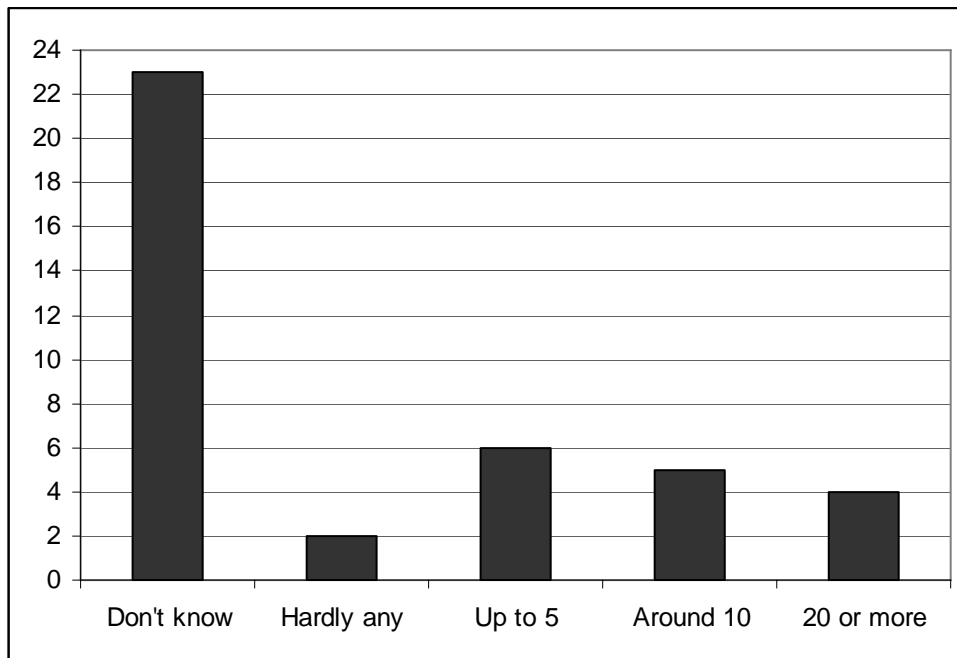
This clearly supports the view that there is a training need within the partner organisations

6.5 Current activities relating to CCGs

Respondents were asked to indicate the proportion of pensioners they see who they believe may be eligible for a CCG over the course of a month. Results are presented in figure 8, below.

As can be seen, over half of the sample (n=23, 58%) indicated that they did not know the answer, as they do not collect this information. Taken together with the earlier observation that over half of the organisations surveyed report frequent contact with older people in relation to at least one relevant issue (see section 3), this suggests that a number of potentially eligible older people are being missed.

Fig. 8: Taking the previous month as a guide, roughly what proportion of the pensioners you see, do you believe could be eligible for a CCG?



Of those agencies who felt able to indicate the proportion of pensioners who could be eligible for a CCG, only 2 organisations reported that hardly any older people fit this criteria (Ethnic Minority Group and Sight Service). Most reported seeing a few people, with a total of 11 respondents indicating that they see somewhere between 2 and 10 pensioners a month who could be eligible for CCGs. Only 4 organisations reported seeing 20 or more pensioners a month who could be eligible for CCGs. These organisations were: Tyne and Wear Rescue Service; The Royal British Legion; Age Concern; and Job Centre Plus (Newcastle Benefits Delivery Centre)

We asked two questions about provision of information, advice and support. Our findings are summarised in Fig. 9, below. As can be seen, 1 agency reports actively promoting CCGs to all pensioners, 11 report providing help and support to pensioners who they believe may be eligible, 5 only provide help and support when asked, 7 rarely provide any help and support, and 16 do not provide any information, advice or support to pensioners about CCGs. This further supports the view that a number of potentially eligible older people are being missed by agencies.

The table also shows the kinds of activities agencies are currently involved in. As can be seen, information provision and active support (form filling and advocacy) are greatest among those agencies which are actively promoting CCGs to pensioners who they think may be eligible. In fact, around half of these agencies are supporting their clients to complete application forms and advocating for them in the application process.

Fig. 9: Activities relating to the provision of information, advice and support to pensioners about CCGs

Category	Activity	Number of Respondents
<p>We actively promote CCGs to all pensioners</p> <p>1 Agency</p>	<p><u>Information:</u> Verbal Leaflet Detailed</p> <p><u>Support:</u> Form filling Advocacy <u>Signpost / Refer:</u> JC+ LPS AC CAB SSD LA</p>	<p>1</p> <p>1</p> <p>1</p>
<p>If we think someone is eligible we provide the information, advice and support they need</p> <p>11 Agencies</p>	<p><u>Information:</u> Verbal Leaflet Detailed</p> <p><u>Support:</u> Form filling Advocacy <u>Signpost / Refer:</u> JC+ LPS AC CAB SSD LA</p>	<p>9</p> <p>3</p> <p>2</p> <p>6</p> <p>5</p> <p>4</p> <p>2</p> <p>3</p> <p>1</p>
<p>If a pensioner asks us about CCGs we will provide the information, advice and support they need</p> <p>5 Agencies</p>	<p><u>Information:</u> Verbal Leaflet Detailed</p> <p><u>Support:</u> Form filling Advocacy <u>Signpost / Refer:</u> JC+ LPS AC</p>	<p>1</p> <p>3</p> <p>1</p> <p>3</p> <p>1</p> <p>1</p> <p>3</p> <p>3</p> <p>2</p> <p>3</p> <p>1</p>

Category	Activity	Number of Respondents
	CAB SSD LA	
We rarely provide information, advice and support to pensioners about CCGs 7 Agencies	<u>Information:</u> Verbal Leaflet Detailed <u>Support:</u> Form filling Advocacy <u>Signpost / Refer:</u> JC+ LPS AC CAB SSD LA	3 1 1 1 1 1 1
We do not provide information, advice and support to pensioners about CCGs 16 Agencies	<u>Information:</u> Verbal Leaflet Detailed <u>Support:</u> Form filling Advocacy <u>Signpost / Refer:</u> JC+ LPS AC CAB SSD LA Other voluntary sector	 2 1 2 1 2 2 2

However, we have already established that some of these agencies are reporting poor levels of knowledge and understanding of CCGs, and none of these agencies indicate that they are fully satisfied with the level of knowledge and understanding of their front-line staff. It is also worth noting that only five of these agencies are providing information, support and signposting, and none of the agencies indicated that they are currently carrying out every activity listed.

With respect to referrals, the table shows us that out of a possible 40 agencies, only 8 report referring pensioners to Job Centre Plus, and 8 report referring clients to the

Pension Service. In fact, more agencies report referring clients to Age Concern (n=10), although this is still quite low. It is also clear that some agencies refer clients to a wide range of other organisations for help and support relating to CCGs.

6.6 Feedback about the CCG application process

Four questions were asked about the application process. 10 agencies responded to this part of the survey. This equates to just over three quarters of those respondents who reportedly have some experience of form filling (n=13). A summary of our results are presented in figure 10 below.

Fig. 10: Responses to questions about the application form and process

Question summary	Response options	Number of respondents	Comments
Completion of form?	Easy Moderate Difficult	1 2 7	
Time to process application	Too long OK Don't know	7 1 2	
Decision making	Fair Unfair Don't know	3 1 6	
Thought twice about advising a pensioner to apply?	Yes No Don't know	2 7 1	<p>“Applicants are usually encouraged to take out a budgeting or crisis loan rather than apply for a CCG. Clients have never (in my experience) been told they can appeal to an independent body to reverse the decision”</p> <p>“We know in advance that they will be turned down due to budget, although the need is real. We often only apply as a formality before referring on to SSAFA or another benevolent organisation where we know the need will be met – the benevolent societies request that we do so”</p>

As can be seen, experience of the application process is reported to be fairly negative, with 7 out of 10 organisations reporting a difficult form and too long to hear about the decisions. However, 3 out of 4 of those who chose to comment about the decisions indicated that they were fair. Even so, two organisations indicated that they have thought twice about advising older people to apply for CCGs. This can be taken to suggest that the perceived negative experience of agencies may have some impact on decisions about whether to encourage other pensioners to apply.

6.7 General attitudes

Respondents were asked to indicate whether they agreed or disagreed with a number of statements relating to attitudes and perceptions of CCGs, more generally and specifically to do with pensioners. The results are shown in figures 11, 12, and 13 below, and key points summarised beneath the tables.

Fig. 11: Perceptions of CCGs in general

	Postcode lottery	calendar lottery	favours families	Harder for BME	Harder for owner occupiers
Agree	7	12	5	3	5
Disagree	8	5	7	7	11
Neither	25	23	28	30	24

As can be seen in the above figure, the majority of respondents did not express an opinion about the five general statements above. The figures range from around 58% of the sample not expressing a view with respect to when in the year you apply (calendar lottery) up to 75% of the sample not expressing a view with respect to older people from ethnic minority backgrounds being far less likely to be awarded a CCG. The following patterns emerge from the data of those who did express a view:

- Opinions on whether there is a postcode lottery are roughly equally divided
- Over two thirds of those who expressed a view agreed that there is a calendar lottery
- Almost 60% of those who expressed a view agreed that families with young children are more likely to be awarded a CCG than older people
- Nearly three quarters of those who expressed a view disagreed with the statement that older people from minority ethnic backgrounds are the least likely to be awarded a CCG
- Over two thirds of those who expressed a view disagreed with the statement that owner occupiers are less likely to be awarded a CCG than social tenants

Overall this suggests that there are some negative attitudes held by partner organisations about CCGs, particularly with respect to there being a calendar lottery, but that these could be seen as a minority view.

Fig. 12: How are CCGs helping pensioners in Gateshead?

	Yes	No	Neither
Are CCGs reaching those who need them most?	1	12	27
Are older people in Gateshead sufficiently aware?	1	20	19
Are CCGs significantly contributing to OP living independently?	3	11	26

The above figure shows that although a significant number of people chose not to express an opinion about CCGs helping pensioners in Gateshead, almost all of those who did expressed a negative view, the most notable being that 20 respondents (50% of the sample) believe that older people in Gateshead are not sufficiently aware of CCGs. Furthermore, 12 respondents (30% of the sample) believe that CCGs are not reaching those who need them the most and 11 respondents (28%) disagree with the statement that CCGs significantly contribute to helping older people live independently in the community in Gateshead.

Overall, this supports the view that there are some negative attitudes within the partner agencies towards CCGs, and that some of these negative views are fairly widely held.

Fig. 13: Views about barriers to applying for a CCG

	No guarantee of award	high refusal rates	stressful, humiliating process	shortfall or partial award	Grant not enough to buy new goods	no point if > £1000 savings	Items needed not priority
Agree	15	4	16	7	7	4	8
Disagree	4	8	3	2	7	12	3
Neither	21	28	21	30	26	24	29

Although over 50% of the sample do not express an opinion about any of the above statements, the above table suggests that two issues in particular may put older people off from apply for CCGs: that there is no guarantee a pensioner would get a CCG, irrespective of eligibility (15 respondents, 38% of the sample agreed with this statement); and that going through the application process can be stressful and humiliating (16 respondents, 40% of the sample agreed with this statement). These two views are echoed elsewhere in our results, for example, in comments made about the application process (see section 6).

Appendix 7: Report of follow-up survey of partner agencies – organisations completing the survey

We distributed the second survey to a total of 87 organisations. This comprised of all of those listed on version 16 of the partner list provided by The LPS (n=61), as well as sending surveys to individual sheltered housing schemes provided by Anchor Trust (n=10) and Housing 21 (n=7), as some of these were also on the partners list.

A total of 38 organisations completed the follow-up survey and we are very grateful to the hard work of the project manager chasing up organisations and attempting to encourage their responses. This is a response rate of 44%. Although this response rate is lower than that obtained in the first survey (73%), the actual figure of 38 is similar to the number (n=40) who completed the first survey.

A list of organisations who responded to the second survey is presented in Fig. 1, below, along with an indication of whether they also completed the baseline survey. As can be seen, the vast majority also completed the first survey, with only 7 new organisations (out of a possible 32) identified as returning the second survey⁶².

It is also apparent from table 1 that there is a roughly even split between voluntary or social sector organisations and statutory sector organisations. However, it is notable that very few of the statutory returns are from health or social care organisations.

⁶² Although this figure could be as high as 11

Fig.1: A list of organisations which completed the follow-up survey

	Completed Baseline Survey?	Completed Post-pilot Survey?		Completed Baseline Survey?	Completed Post-pilot Survey?
Job Centre Plus x 2	Y	Y	Age Concern	Y	Y
Pension Service x 2	Y	Y	Alzheimer's Society	Y	Y
GMBC Benefits	Y	Y	Warmzone	Y	Y
GMBC Domiciliary Care x 2	Y	Y	Older Persons Assembly	Y	Y
Community Health x 2	Y	Y	Hardman Centre		Y
Independent Living Centre	Y	Y	Gateshead Access Panel	Y	Y
Care Call	Y	Y	Wrekenton women's guild	Y	Y
Library x 2		Y	BME Group	Y	Y
Sight Service	Y	Y	Stroke Association	Y	Y
Gateshead Fire Station	Y	Y	Rowland's Gill Live at Home	Y	Y
PCT – OTs	Y	Y	WRVS		Y
Gateshead Housing Co.	Y	Y	Mental Health Matters	Y	Y
Anchor Housing	Y	Y	NEPA	Y	Y
Anchor Staying Put		Y	GVOC		Y
Jonnie Johnstone Housing		Y	Unidentified x 5		Y
			TOTAL	28	39

2. About the training and information provided as part of the pilot

We asked respondents to indicate what level of training they received during the pilot. They responded accordingly:

- 9 organisations said they received core training
- 10 organisations said they received signposting training
- 17 organisations said they received information only
- 3 organisations left this question blank

Although only 39 agencies responded to the survey, it appears that around 1,117 members of staff from these organisations received some form of training during the course of the pilot. The figures break down accordingly:

- 851 members of staff from the respondent organisations received core training
- 209 members of staff from the respondent organisations received signposting training
- 57 members of staff were given information only
- 8 organisations either left this question blank or provided only partial figures

When asked whether the training they received was appropriate to their organisations, responses were as follows:

- 29 organisations said they believed the training was appropriate to their organisation
- 2 said the question was not applicable
- 8 did not answer the question

A total of 11 organisations reported that they have either delivered, or plan to deliver, some cascade training to other members of staff. Three of these organisations received core training; 6 received signposting training; and 1 received information-only

In sections 2.1, 2.2 and 2.3 below we explore in more detail the comments and feedback in the survey relating to core and signposting training and the information provided

2.1. *Feedback about core training*

7 people commented about the appropriateness of the training. All comments were positive. Most were made by organisations which had either some previous

experience of applying for CCGs and/or the decision-making process, and they described the training as a 'refresher'.

One positive comment not related to this perspective was from Mental Health Matters:

"We are an advice service who would support people through all stages of making a claim for a CCG. It was particularly useful to hear ways of increasing the likelihood of a successful claim and to be encouraged to use the IRS"

Another from the Alzheimer's society:

"The training bore fruit. One of our pensioner clients is very happy at gaining the grant"

2.2 Feedback about signposting training

7 people commented about the appropriateness of the training. As for the core training, all comments were positive. The following quote captures the general feeling:

"It is useful to know who to signpost our customers to, to ensure they are aware of their entitlements"

A further comment, from the North East Pensioners Association (NEPA) captures their positive feelings about the pilot:

"The work has been professional ... a very enthusiastic and helpful project manager ... I really appreciate being involved in this as it is beneficial to everyone"

Indeed, NEPA are one organisation who have indicated that their activities have changed as a result of the pilot. Since receiving the signposting training the manager describes how he has involved his committee members in cascade training, given information to all volunteers (and needs more leaflets), talked to other organisations and raised awareness of CCGs at events around the region. We will discuss this further in section 3, below.

2.3 Feedback about the information provided

Respondents were asked to indicate what type of information they were provided with during the course of the pilot. The results were:

- 24 organisations (out of 39 = 62%) were supplied with posters
- 31 (79%) were supplied with leaflets
- 7 (18%) were supplied with desk-aids

- 10 (26%) were supplied with other kinds of information

It is notable that only 7 organisations were provided with desk aids. Also, when asked if every relevant member of staff in their organisation has a desk aid, the vast majority (n=34, 87%) answered 'no'.

Even so, when they were asked whether the type and amount of information provided was appropriate to their organisation, 32 (82%) responded that they believed it was. A number of respondents provided positive comments to support their affirmation, which generally show that they feel it is useful to have information to refer to when handling clients' enquiries, and that the information provided was sufficient for them to signpost their pensioner clients. Four respondents indicated that they felt the level of information provided was not appropriate to their organisations, with two organisations indicating that CCGs are not entirely relevant to their service; and one indicating that their expressed need to put up posters in the hospital was not met.

When asked how they used the information, over two thirds of the sample made a comment. Most reported that they shared the information with staff and volunteers, either through discussions, in meetings, or just by distributing the information without discussion. Some (n=7) indicated that they had shared the information with other organisations, mainly through existing networks, for example:

- Through the GVOC newsletter
- As a result of being involved in the pilot (information-only) a community group contacted CAB, who visited and gave a talk to members
- Anchor Housing shared information within its national body
- The PCT gave information to Queen Elizabeth's Hospital

It is interesting, however, that there is no evidence to suggest that the agency identified as a partner in the pilot did anything other than share the information in these cases (i.e. they did not then implement any changes in practice, or endeavour to ensure the information was communicated to pensioners).

With respect to sharing the information with their pensioner clients, some (n=5) said they sent out or gave out information to pensioners. Others (n=5) said they discussed the information with their pensioner clients, but the majority reported that they mainly just displayed posters and leaflets.

On the whole, very little detail was provided by the managers completing the questionnaire about how they used the information provided to them during the pilot, and there was some indication that they found these questions quite difficult to answer (as they were open text boxes), and in quite a few cases were uncertain how the information was used. Some organisations reported that they had not actually delivered the information to their staff or volunteers yet.

Only three organisations gave detail which illustrates a pro-active approach to using the information with older people. These were: Anchor Housing, who reported using the information in their support planning with residents; Mental Health Matters, who reported encouraging staff to use the information in their day-to-day practice with clients; and Age Concern, who reported completing an entitlement questionnaire with all pensioner clients.

Overall, this suggests that it is not the provision of information that is the main issue (although there is perhaps an issue that too few desk-aids were given out) – it is what is done with it that is the key to success.

3. Activity relating to CCGs following the training and information

Respondents were asked to indicate what kind of information, advice and support about CCGs their organisation provides to pensioners. The following data was obtained:

- 19 (out of 39) report that they have explained CCGs to their clients
- 27 report that they have given out a leaflet. This is interesting, as 31 organisations reported that they were provided with leaflets, suggesting that 4 of these have not actually handed any out to pensioners
- 13 report that they have given out detailed information about eligibility. This is also interesting, as only 9 organisations received core training. Indeed the other 4 organisations reported received information-only as part of the pilot
- 4 report that they have directed pensioners to Job Centre Plus. This is a very low figure, considering that Job Centre Plus sends out the application forms. However, it is interesting as it fits with the theory that when dealing with pensioners the Job Centre Plus is not the obvious choice for signposting or referral (indeed the interviews with older people suggest that this is quite a confusing link)
- 12 report that they have directed pensioners to the Pension Service
- 2 report that they have directed pensioners to another agency
- 16 report that they have helped pensioners fill in an application form. Again, this is interesting because only 6 of these organisations received core training. 5 received information-only and 3 signposting training. These figures could be taken to suggest that some of the organisations given information only, may benefit from some further training. This is also interesting because this figure is larger than the signposting to LPS figure, which may suggest that some organisations have the capacity and preference to provide support themselves rather than refer clients on to another agency

- 8 report that they have advocated for pensioners in the application process. The raw data shows that only 4 of these organisations indicated that they received core advocates training as part of the pilot
- 6 organisations did not tick any of the activities

Overall, there appears to be a reasonable amount of activity relating to CCGs within the organisations identified by the steering group as partners in the pilot. However, some observations are quite striking – such as the low number of agencies directing pensioners to Job Centre Plus, which is the administering authority for CCGs; and the suggestion that some organisations appear to prefer to support the form filling internally rather than signpost their clients to the LPS or other agency. It is possible that these findings reflect some of the issues that are perhaps unique to working with pensioners.

These figures also indicate that there has not been a perfect match between what agencies say they are doing and the type of training they received in the pilot. Although the responsibility for these differences does not rest solely with the pilot steering group, they are likely to have had an effect on the success of the pilot (which we consider in section 4, below). Furthermore, there are 6 organisations who were identified as partners but who are not doing any of the relevant activities. Taken along with the observation that there are a number of key agencies who are not partners but who regularly come into contact with eligible pensioners, this suggests that we must question how decisions were made about which agencies became partners and what their roles were.

Respondents were also asked to indicate whether any new or different activity has taken place since the pilot began. Responses are shown in figure XX and table XX on the next page.

Fig. 2: Since the pilot began have your staff and/or volunteers been involved in any new or different activity?

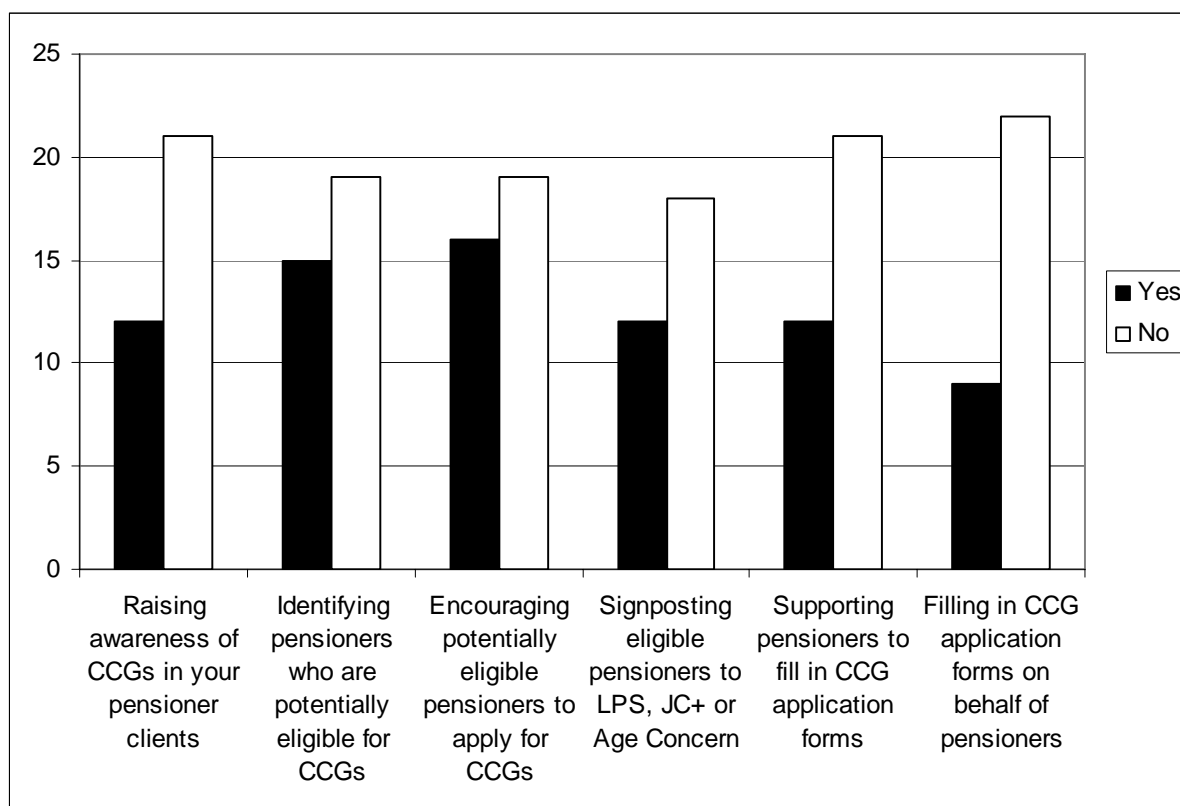


Fig. 3: Data pertaining to figure 2

	Yes	No
Raising awareness of CCGs in your pensioner clients	12	21
Identifying pensioners who are potentially eligible for CCGs	15	19
Encouraging potentially eligible pensioners to apply for CCGs	16	19
Signposting eligible pensioners to LPS, JC+ or Age Concern	12	18
Supporting pensioners to fill in CCG application forms	12	21
Filling in CCG application forms on behalf of pensioners	9	22

As can be seen in figures 2 and 3, between 9 and 16 organisations report that they have been involved in new or different activity relating to CCGs since the pilot began. Although the numbers are quite low (23% up to 41% of respondents), it is encouraging to see that some new activities are taking place.

The data suggests that over a third of the organisations who returned the survey are taking some steps to be proactive with the training and information provided by the pilot. However, there are differences in the degree to which this is taking place within the organisations. Also, the data suggests that the majority have not changed their activities. Some organisations chose to make comments relating to this. Two are reproduced below, which capture the general feeling:

“We are only displaying posters and leaflets and drawing the public’s attention to them. It is difficult to know if it has had any effect”

“ We are just more informed. We haven’t changed what we are doing.”

Overall, this supports our earlier findings that in many ways the success of the pilot rests not just on the appropriateness and quality of the information provided to partner organisations, but also on what staff in those organisations then do with it.

4. Has the pilot helped partner organisations identify more pensioners who may be eligible for a CCG?

Respondents were asked to take the previous month as a guide and tell us roughly what proportion of pensioners they see may be eligible for a CCG. As this question was also asked in the first survey, it is possible for us to make a comparison between baseline and post-pilot for each organisation participating in both surveys. These comparisons are presented in Fig. 4 on the next page

As can be seen, there appear to be a number of natural groups forming:

- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible and who are still in the same position at the end of the pilot (n=8. Care Call; Community Health; Rowlands Gill; Mental Health Matters; TPS; Warmzone; GHC; Gateshead Assembly for Older People)
- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible but who now are in a better position to estimate (n=8).
 - NEPA now estimate over 20 a month
 - Alzheimer’s Society now estimate around 10 a month
 - BME group now estimates around 10 a month
 - Stroke Association now estimates around 5 a month
 - Wrekenton women’s co-operative now estimate around 5 a month
 - The Promoting Independence Centres now estimate around 5 a month
 - Anchor Housing now estimate 1 or 2 a month
 - GMBC’s Housing Benefits section now estimates 1 or 2 a month
- Those organisations which have had their initial estimates confirmed, which are (n=3): the LPS, which estimate around 10 a month; Age Concern, which estimates over 20 a month; and Gateshead Access Panel, which estimates under 5 a month.

This suggests that there have been some positive changes in understanding amongst some agencies, but a roughly equivalent number are none the wiser.

Fig. 4: An estimate of the proportion of pensioner clients who could be eligible for a CCG in any one month, pre and post pilot

	1 or 2	Under 5	6 - 10	11 - 19	20 +	Unsure / don't measure
Alzheimer's Society Baseline Post-pilot			P			B
Anchor Housing Baseline Post-pilot	P					B
Job Centre Plus Baseline Post-pilot					B	P
Care Call Baseline Post-pilot						B P
Pension Service Baseline Post-pilot			B P			
Access Panel Baseline Post-pilot		B P				
Community Health Baseline Post-pilot						B P
GMBC Benefits Baseline Post-pilot	P					B
Domiciliary Care Baseline Post-pilot		B				P
PCT OT service Baseline Post-pilot		B				P
Age Concern Baseline Post-pilot					B P	
R. Gill Live @ Home Baseline Post-pilot						B P
Sight Service Baseline Post-pilot	B P					
Mental Health Matters Baseline						B P

	1 or 2	Under 5	6 - 10	11 - 19	20 +	Unsure / don't measure
Post-pilot						
The Pension Service						B
Baseline						P
Post-pilot						
Warmzone						B
Baseline						P
Post-pilot						
NEPA						B
Baseline					P	
Post-pilot						
Fire Station						B
Baseline						P
Post-pilot						
GHC						B
Baseline						P
Post-pilot						
Wrekenton Co-operative						B
Baseline		P				
Post-pilot						
BME elders group	B					
Baseline			P			
Post-pilot						
Stroke Association						B
Baseline		P				
Post-pilot						
PI Centres						B
Baseline		P				
Post-pilot						
OP Assembly						B
Baseline						P
Post-pilot						

It is also rather puzzling that initial estimates don't consistently relate to the level of training or information received. For example, GMBC's Domiciliary Care services had around 800 staff receive core training. Initially, they had estimated quite low numbers of potentially eligible older people (under 5 a month). Unfortunately, this organisation has not provided us with a post-pilot estimate (although they do tell us the number has increased), so it is not clear whether the investment of time and resources to train around 800 people in core advocacy has really paid off. It is also interesting that two other organisations within our sample estimated that they saw the same number of potentially eligible pensioners in our baseline survey, but they did not receive core advocacy training.

Similarly, not all of those who have increased their estimates in the post-pilot survey underwent core advocacy training, which may indicate that there is still a need for further training in some agencies to ensure that the relevant staff are fully informed. Indeed, 20 organisations identified a need to use training to maintain the level of awareness amongst existing staff and volunteers and 12 of these identified a need to also train new staff and volunteers. We also received comments from 6 organisations suggesting that they needed further training, regular update sessions and more promotional materials.

Organisations were also asked to indicate whether or not they had observed an increase the number of pensioners making enquiries, being signposted, making applications and being awarded CCGs. Responses are shown in figures 5 and 6 below.

Fig. 5: Have you noticed an increase in any of these factors since the pilot began?

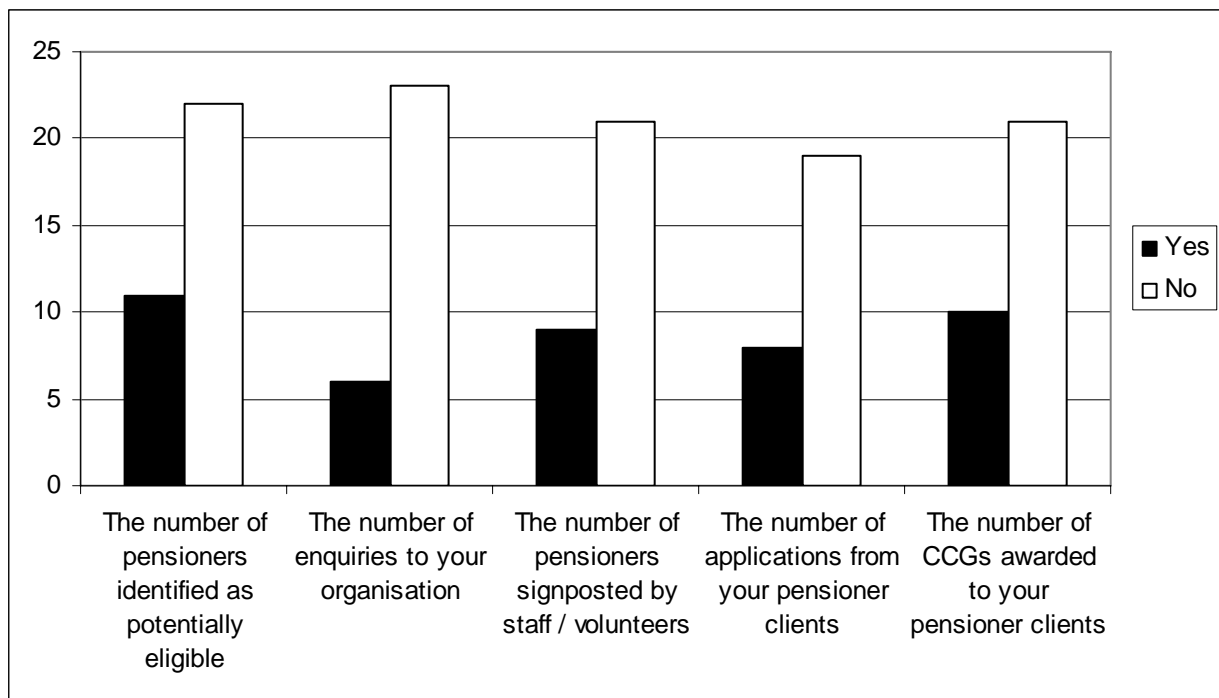


Fig. 6: Data pertaining to figure 5.

	Yes	No
The number of pensioners identified as potentially eligible	11	22
The number of enquiries to your organisation	6	23
The number of pensioners signposted by staff / volunteers	9	21
The number of applications from your pensioner clients	8	19
The number of CCGs awarded to your pensioner clients	10	21

As can be seen, between 6 and 11 organisations report that they have noticed an increase in one of the measures, suggesting that activity relating to CCGs has

improved as a result of the pilot in some of the partner agencies. It is interesting to observe from the raw data that, with the exception of a couple of organisations, most of the positive responses are from agencies which underwent the core training.

We gave respondents an opportunity to tell us of any difficulties that they encountered as a result of encouraging more pensioners to apply for CCGs. We received a number of comments, all of which refer to barriers pertinent to this particular client group. The two quotes below capture the main issues raised:

“There is lots of need where savings are a bar to claiming, but many pensioners are more likely to have savings”

“Pensioners need more support and encouragement to apply for fear of being turned down”.

We also received a pertinent comment from someone involved in making award decisions, which is reproduced below:

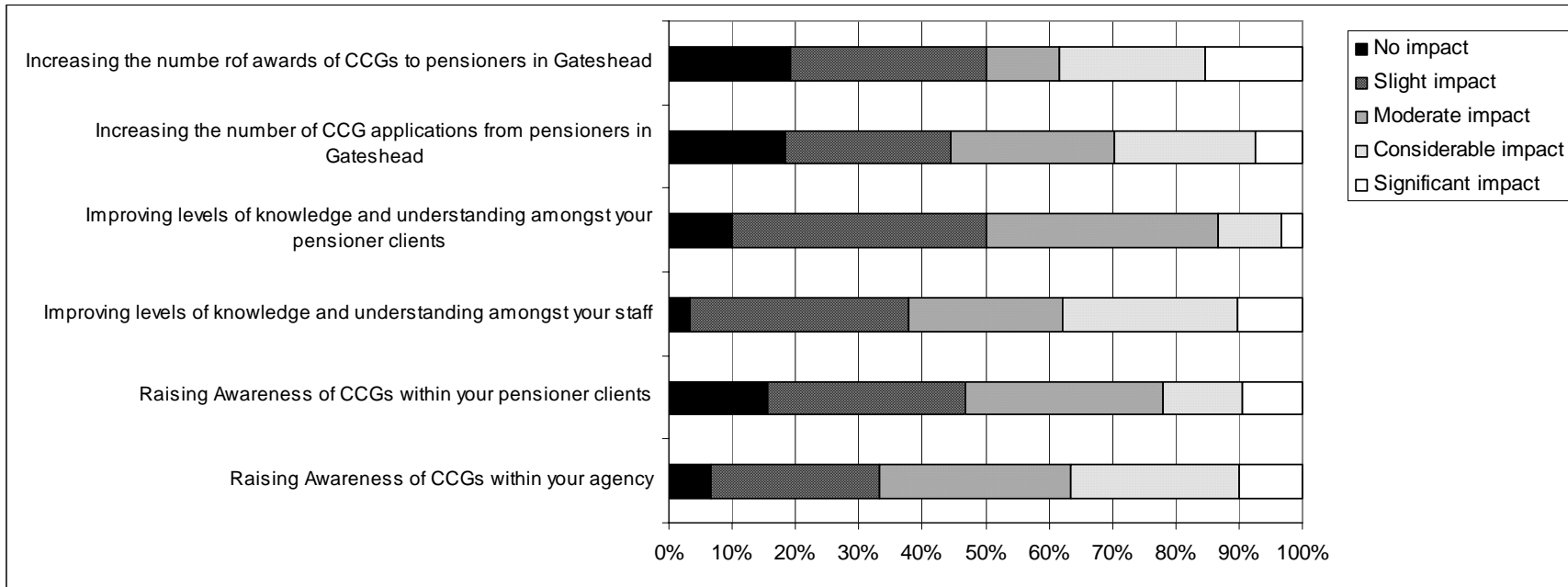
“The main problem was the timing of the mail drop which co-incided with a peak time for demand for CCGs – the overall impact was that the level of awards had to be reviewed to ensure the budget was not overspent”.

Finally, we asked respondents to indicate on a 5-point scale how much they think levels of knowledge and understanding have improved in staff and volunteers as a result of the pilot. Result show:

- 7 organisations believe the pilot has had no effect
- 18 organisations believe that there has been slight or moderate improvement in levels of knowledge and understanding
- 11 organisations believe there has been a considerable or significant improvement

Overall, this is a positive result, suggesting that the majority of organisations surveyed have found some benefit to the training and information provided. Further details are presented in figure 7 (next page).

Fig. 7: How successful do you think the pilot has been?



This figure is interesting as it suggests that the majority view is that the pilot has raised levels of awareness and knowledge and understanding within staff of the partner agencies who responded to our survey.

However, it also shows that fewer think it has also raised knowledge and understanding amongst pensioners or increased the number of awards.

Overall, this suggests that the pilot has been a partial success - a number of agencies are better informed, but the sticking point in many cases is how they then impart this learning to the pensioner population

5. General Conclusions

A total of 39 organisations completed the survey. At least 6 returns were from organisations which had been engaged by the project worker since the pilot began (and therefore had not completed a baseline survey). There was a good mix of respondents from each of the three training groups identified (core advocacy; signposting; and information-only), and the returns refer to around 1,117 members of staff. The key findings of particular relevance to our evaluation are summarised below:

5.1. Partnerships

On a positive note, there is a great deal of feedback to suggest that the pilot has engaged with a number of organisations in new and productive ways – the training and information were well received on the whole, and the pilot inspired a small number of organisations to change their working practices and work in a more pro-active way with pensioners, staff and other organisations (e.g. NEPA; Anchor Trust; Mental Health Matters; the BME group; and, of course Age Concern and the LPS). Indeed, some of these positive feelings can be captured in this quote from one of the partner agencies:

“When I speak to people it generally generates a lot of questions and issues that I am not initially aware of. I can only deal with this with the kind of information [and support] received from the CCG project manager.”

However, seven organisations who completed the survey report that the pilot has had no effect within their organisation and 6 organisations report that they are not involved in any relevant activity. Comments from another 2 organisations also indicate that they feel CCGs are not entirely relevant to their services. It is also important to note that a number of organisations are notable by their absence in the pilot, particularly hospital and primary care staff as well as other social care providers. Taken together these findings suggest that much of the engagement activity with partners has been ad-hoc and opportunistic, rather than based on a clear understanding of the systems and strategies at work in Gateshead

5.2. Training and information

29 out of 39 respondents felt the training was appropriate to their organisations and some very positive feedback was received from partners, especially those who took part in the core and signposting training events. Also, plenty of information appears to have been distributed to the partner organisations and the majority seemed to be satisfied with the type and amount of information they received⁶³.

⁶³ Although we did receive feedback to suggest that not enough desk aids were distributed

However, the real issue appears to be what partner organisations then did with the learning and/or the information, i.e. whether they were:

- d) Passive – either just displaying posters and leaflets and not doing anything to promote awareness raising amongst staff, volunteers and older people; and/or saying they were better informed but not doing anything with that
- e) Active – sharing the information and learning with others, e.g. giving out information to staff, volunteers, pensioners, and other organisations
- f) Participants – taking responsibility for the information and learning, and using it to inform and educate staff, volunteers and pensioners, and encourage more applications to the social fund

There is evidence to suggest that although there is a mix of respondents across each of the above groups, the majority were passively involved. Without further research, which is beyond the scope of our evaluation, it is difficult to gauge precisely the number of partners which fall into each of the above categories. But it is, none the less, an important observation and will have had an effect on the outcomes. For example, only 11 organisations reported that they had done, or were planning to do, cascade training amongst their staff; and only a small number (no more than 6) describe how their working practices have changed as a result of the pilot. It is interesting that at least two of these organisations did not receive core training – suggesting that it is the process of engagement through a project manager, rather than the training itself, that some of the more active participants in the pilot found the most helpful. Indeed, this quote from a community organisation who felt very engaged in the pilot captures the point superbly:

“We had a visit from the project manager, frequently attending our weekly social group. We invited CAB to give us a talk about CCGs. People come to us for advice and I am now able to help them. We can share awareness and hand out leaflets.”

There is also a question raised about whether the level of training and type of information administered had the required pay off to make it worthwhile repeating or extending the pilot in the future. For example, the survey shows little pay off from providing core advocacy training to around 800 domiciliary care workers and their managers (which is again especially poignant as other key workers in health and social care did not receive any training or information). There is also evidence to suggest that far more people would have benefited from a desk aid than who actually received one.

The survey also shows that some organisations who received information-only or signposting training are interested in receiving follow-up or refresher training and more information. This quote from another community organisation captures how they felt:

“Having had no training and very little information I cannot comment on many of the questions.”

This is in stark contrast with the earlier positive quote from a similar community organisation and shows what a difference active support from a project manager can make. However, it also raises questions, such as why the support from the project manager was not more evenly distributed across all partners and how an organisation such as the one above ended up a partner in the pilot in the first place (when there are other community groups and providers from other sectors who are not partners).

It is important to note that we do not see these as criticisms, rather as learning points, which need considering if the DWP wish to try this approach again.

5.3. Issues specific to the pensioner population

With respect to identifying potentially eligible pensioners, our data from the survey suggests that partners can be allocated to one of three categories:

- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible and who are still in the same position at the end of the pilot (n=8 who indicated this, but approximately 10 other organisations left this section blank on both surveys, so the figure is likely to be higher)
- Those organisations who started off not knowing or measuring the proportion of pensioners who are potentially eligible but who now are in a better position to estimate (n=8 organisations, who together estimate that they currently see around 60 pensioners a month who may potentially be eligible for a CCG).
- Those organisations which have had their initial estimates confirmed, which are (n=3 organisations, who together estimate that they currently see around 40 pensioners a month who may potentially be eligible for a CCG).

This suggests that there have been some positive changes in understanding amongst some agencies, which certainly could account for more applications (if the potential for eligibility is pursued by the agency and an application for a grant submitted), but the majority of partners are none the wiser.

When organisations were quizzed about how they support and signpost potentially eligible pensioner clients, their responses suggest:

- Very low numbers are being directed to Job Centre Plus. This would indeed support our findings from interviews with pensioners that Job Centre Plus is not seen as an agency that pensioners consider as

relevant to their needs or an agency that they feel comfortable approaching for information and advice. The mystery shopping exercise (next section) also provides us with an insight here.

- A greater number of organisations are directing pensioners to the LPS than Job Centre Plus, but very low numbers are directing pensioners to any other agency (non-specified). In fact, a greater number of organisations indicated that they were supporting eligible pensioners to complete applications in-house than direct them elsewhere. This would support the commonly held view that pensioners respond well and prefer a single trusted worker approach (such as the one advocated in the Link Age Plus model), so their first contact should be able to support them through to the end without necessarily referring them elsewhere. Indeed, a number of respondents made written comments highlighting their observations that pensioners in particular need a considerable amount of support and encouragement to apply

A couple of organisations made further reference to the fact that by the very nature of getting older, a lot of pensioners had savings of over £1,000. Even though they were on very low income and in need of this kind of support, they were automatically excluded from applying for a CCG.

Finally, one respondent made reference to the timing of the pilot, which coincided with a peak time for applications, and therefore the level of award had to be compromised in some cases to be sure that they kept within budget

5.4. A note about amended responses to the initial survey

As part of the post-pilot survey we gave organisations an opportunity to review their responses to the initial survey and asked them to amend any that have now changed as a result of the pilot.

Only 7 of the 38 organisations also returned an amended first survey. This is a disappointing result, which may suggest that our approach to this aspect of the evaluation was not a success. It might, however be explained by general disillusionment with completing surveys in general, or another reason – we do not know. However, the figure is too small to be meaningful so we have abandoned this aspect of our analysis.

However, it is worth noting that around 30 respondents to this survey did also complete a survey initially and we have carried out some general comparisons as a matter of course during this analysis.

Appendix 8: Analysis of CCG applications

Introduction and main findings⁶⁴

From August 2007, a pilot involving an awareness campaign about Social Fund Community Care Grants (CCGs) ran in the Gateshead area. A comparison was made of application and award patterns before and during the pilot, to answer the evaluation question “How many applications are currently received from pensioners and what is the outcome of those applications?” from the evaluation proposal document drafted by Peter Fletcher Associates. In addition to the metrics specified in that document, average award amounts are also considered.

The comparisons are based on Social Fund scan data⁶⁵. Comparisons were made between Gateshead and the national picture, and for the pilot period (August 2007 to March 2008) and the corresponding period the previous year, as well as to other past periods. This was done in order to account for seasonality, and for trends that may apply across the country.

During the pilot there was a marked peak in applications from the over-60s, and suggestions of a much smaller increase in applications from the under-60s. The main peak in applications was seen following the issuing of a mailshot, suggesting that this was an important prompt for people to make an application. There was no noticeable shift in the gender breakdown of applications.

There was no evidence to suggest applications from ineligible people were being encouraged. There was actually a slight increase in the award rate amongst the over-60s, and the suggestion of a slight decrease in award rate for the under-60s, although it is not clear if these changes were related to the pilot. However during the pilot there was a slight decrease in the average award amount in Gateshead for both the under and over-60s. This decrease was not replicated at a national level.

No clear trends could be observed in either reasons for applying, or reasons for awards being refused. There was a small shift in the breakdown of reasons for awards being made.

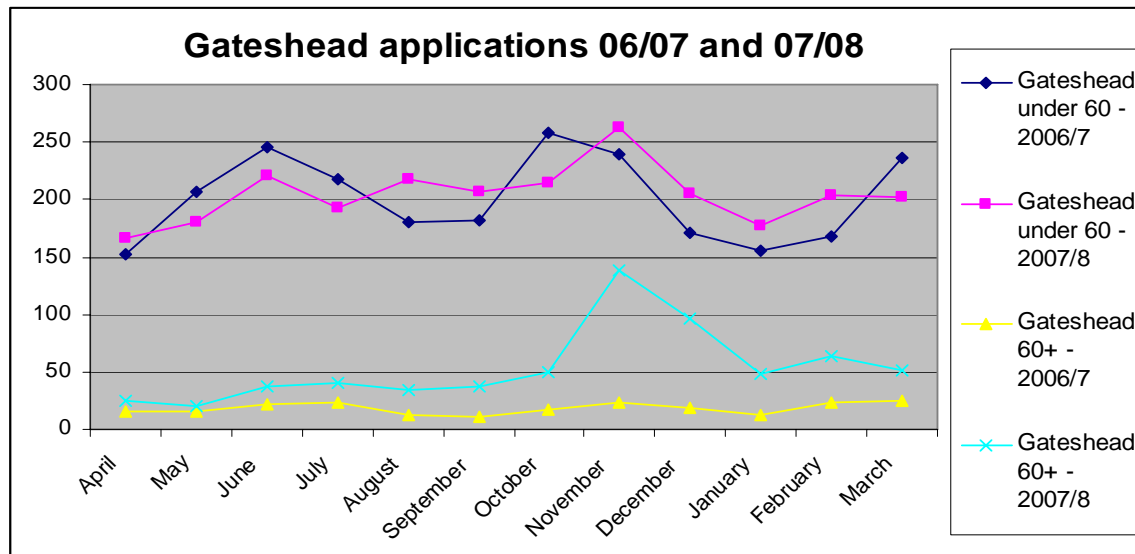
⁶⁴ This appendix was written by Diane Hume from The Pensions Service

⁶⁵ Specifically the March 2007 and March 2008 scans. Scans taken at other points in time, e.g. January and February 2008 also exist. However each scan only contains the latest decision on each individual case, and initial decisions are frequently changed. There may also be some seasonality in awarding patterns. Therefore scans taken one year apart were used to ensure a like for like comparison.

Overall levels of applications

The following chart shows the level of CCGs applications in Gateshead, for both under-60s and over-60s, during 2006/7 and 2007/8.

Fig. 1: CCG application volumes in Gateshead, 06/07 and 07/08

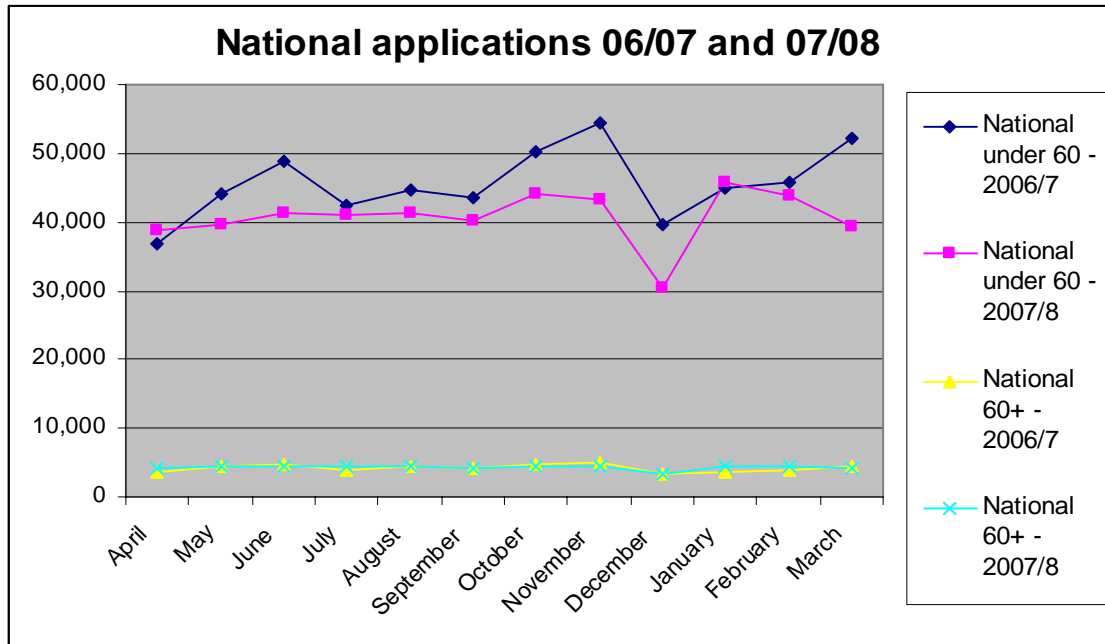


One striking thing to note is that, amongst pensioners in 2007/8, there was a sharp increase in the level of applications in November and December, which coincided with the issuing of a mail drop over a 6-week period commencing 29th October. The level of applications from pensioners in the period November 2007 to March 2008 is almost four times the level of applications for the corresponding period the previous year.

The level of applications from pensioners in the first part of the year, before the start of the pilot, was actually 59% higher than the corresponding period the previous year (comparing April – July 2006 with April – July 2007). This was clearly not due to the pilot, although there may have been a slight increase in awareness of CCGs due to participation in the pre-pilot awareness survey. However this does not detract from the fact that there was a much larger increase in application levels following the mail drop.

There is a suggestion of a small pilot effect amongst the non-pensioner population. Applications from non-pensioners were 7% lower than the previous year for the period April-July, but 6% higher than the previous year for the period August-March. There is a peak in applications in November 2007, but a much smaller one than for the pensioner population. So there may have been a small knock-on effect in the non-pensioner population.

Figure 2 below shows equivalent information to Chart 1, but nationally rather than for Gateshead.

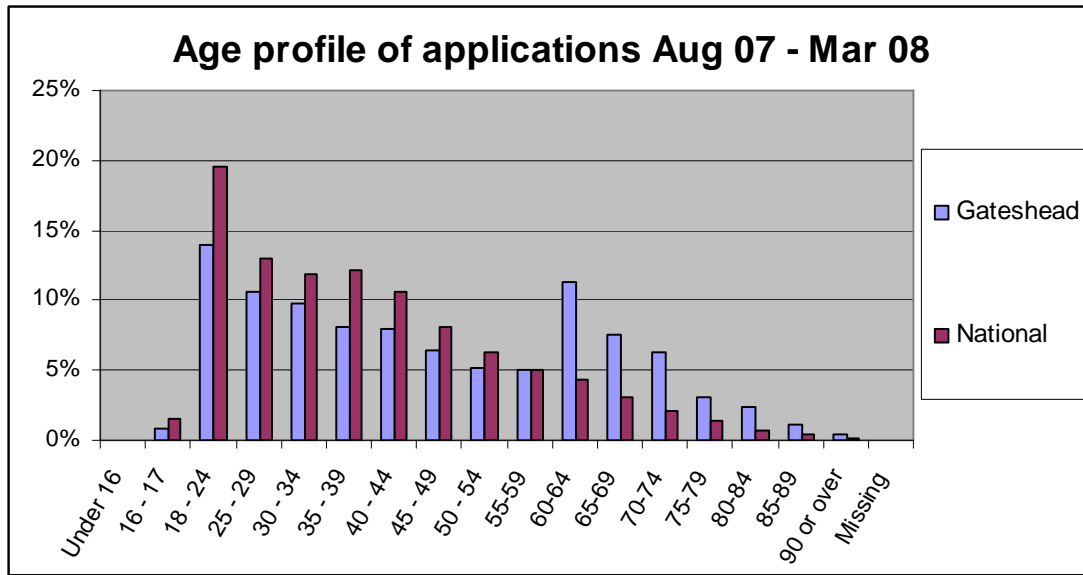
Fig. 2: CCG application volumes nationally, 06/07 and 07/08

Nationally, there has been no discernable trend in the level of pensioner CCG applications either between 2006/7 and 2007/8. Amongst non-pensioners, the level of applications is 11% lower in 2007/8 than in 2006/7. This confirms that the pattern of applications observed in Gateshead was not part of a national trend. Additionally, the fact that there has been a downward trend in non-pensioner applications nationally reinforces the evidence of a small knock-on effect on non-pensioner applications in the pilot area of Gateshead.

Application patterns by age and gender

The previous section highlighted that within the pilot area of Gateshead, the level of CCG applications from pensioners increased considerably during the pilot period, and this increase was much greater than the corresponding increase in applications from non-pensioners. This can be highlighted in a different way by comparing the age profile of Gateshead CCG applications during the pilot period to the national age profile for the same period.

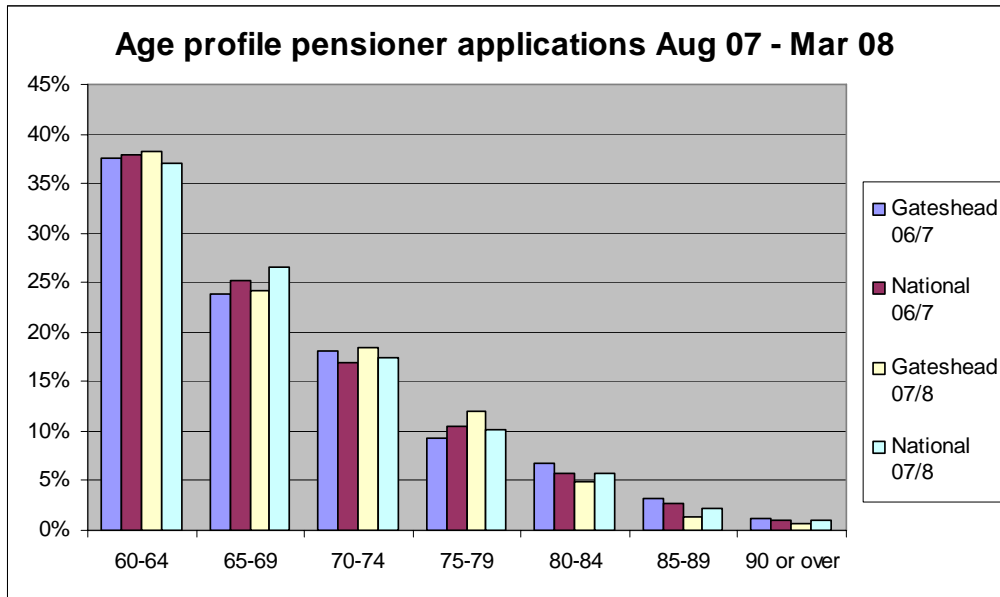
Fig. 3: Age profile of CCG applications – Gateshead and nationally



During the pilot period, 32% of Gateshead CCG applications came from the over-60s, compared to just 12% nationally. In 2006/7, the corresponding percentages were 8.3% and 8.5%.

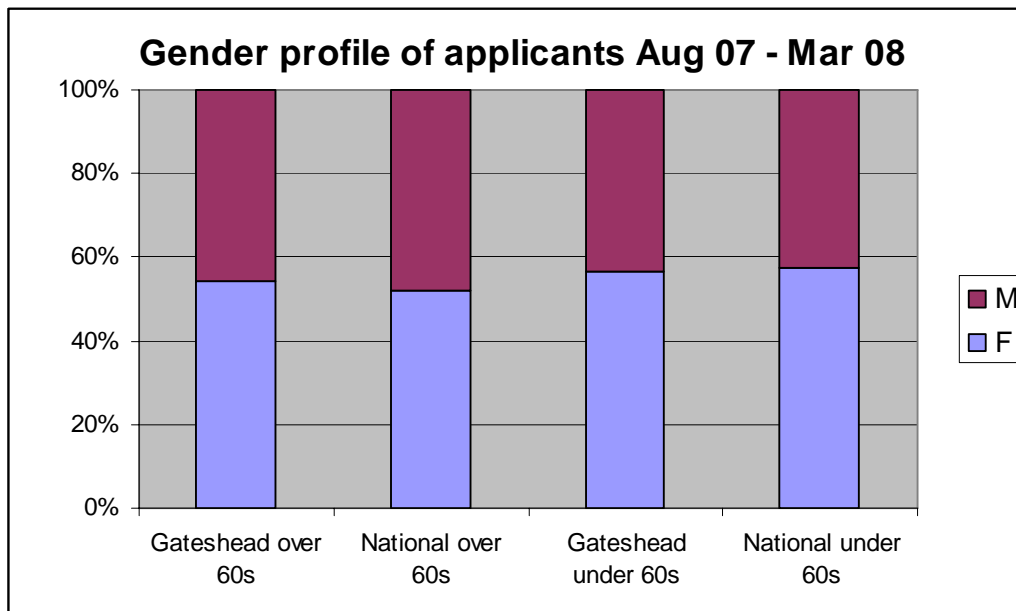
However, during the pilot, within the over-60s age group, the age breakdown of applicants from Gateshead was similar to the national profile. These profiles were also similar to the over-60s age breakdown of applications made before the pilot period, in the corresponding period in 2006/7. So it appears that the pilot publicity impacted the various pensioner age groups fairly equally.

Fig. 4: Age profile of pensioner CCG applications – Gateshead and nationally



Comparing Gateshead with the national picture, there was little difference in the gender profile of applicants over 60 - 54% and 52% respectively. The gender profile for the under-60s was also very similar for Gateshead and nationally. So there is no evidence of the pilot activity significantly affecting the gender profile of applications.

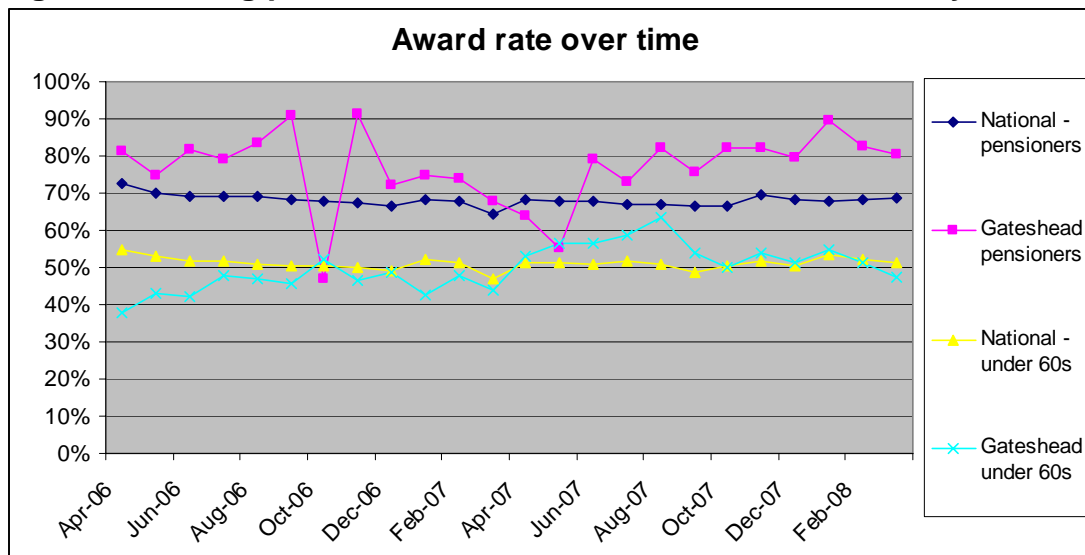
Fig. 5: Gender profile of CCG applications – Gateshead and nationally



Application outcomes – award / no award

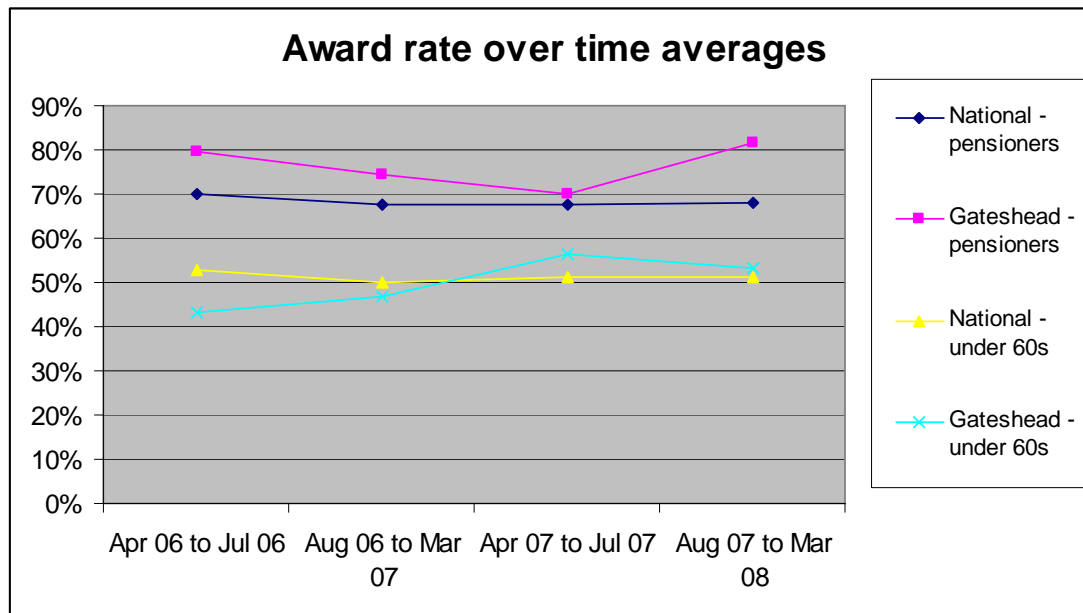
The pilot publicity could potentially affect award rates as well as application volumes. If the publicity was driving in additional applications from over-60s who may not be eligible, we would expect a decrease in award rate for this group during the pilot period. However this did not happen, and the award rate for the over-60s group in Gateshead was sustained at a high level during the pilot. The average award rate for the over-60s in Gateshead during the pilot period of August 2007 to March 2008 was 82%, which is actually higher than the rate for the same period the previous year – 75%.

Fig. 6: Awarding patterns over time – Gateshead and nationally



Because Social Fund is based on a fixed budget, it is possible that an increase in applications and awards from the over-60s may impact on the award rate for the under-60s. The following figure illustrates this issue⁶⁶.

⁶⁶ Note that the periods over which the award rates are averaged are not of equal length, but this has been done deliberately to allow a fair comparison. The period August 2007 to March 2008 is the pilot period, and because of issues to do with the timing of the data extracts, and of seasonality, the corresponding period the previous year is also shown.

Fig. 7: Awarding patterns over time (averaged) – Gateshead and nationally

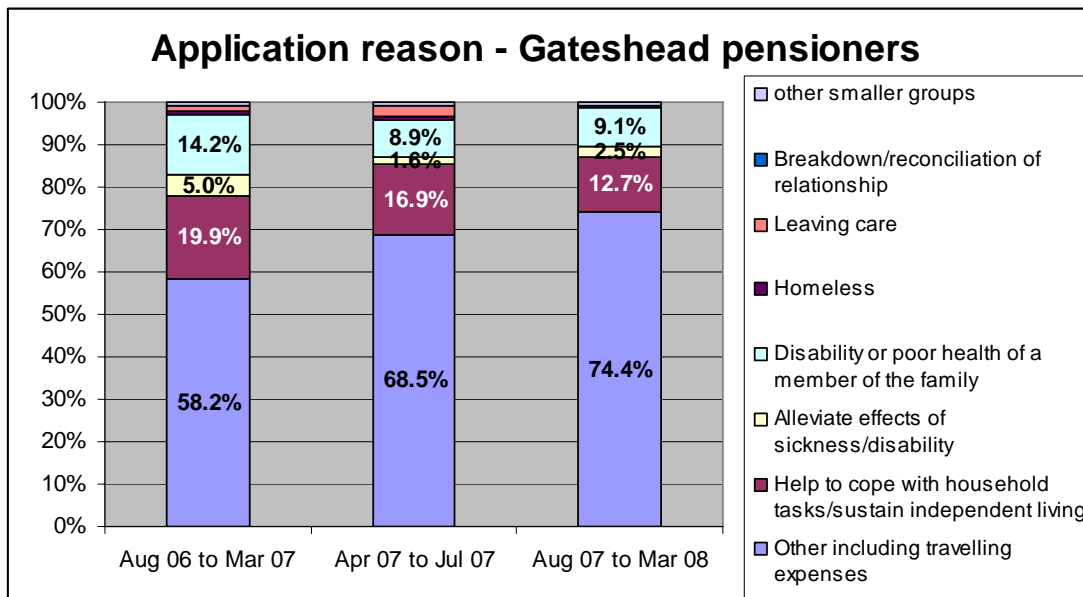
From the chart, there does appear to have been a modest decrease in award rate for the under-60s, at the same time as an increase in award rate for the over-60s. However, before the pilot period there was a suggestion of an upward trend in the award rate for the under-60s and a downward trend for the over-60s. The award rate for pensioners during the pilot period is indeed higher than the corresponding award rate for the same period the previous year. However the same is true for the under-60s group.

There is certainly no evidence of a large decrease in the award rate either for the under or over-60s. Indeed, for the over-60s in particular there is evidence of an actual increase. One possible explanation is that the publicity has specifically targeted the pensioners most likely to be eligible, so that the people who did apply during the pilot period were very likely to have an award.

Reason for application

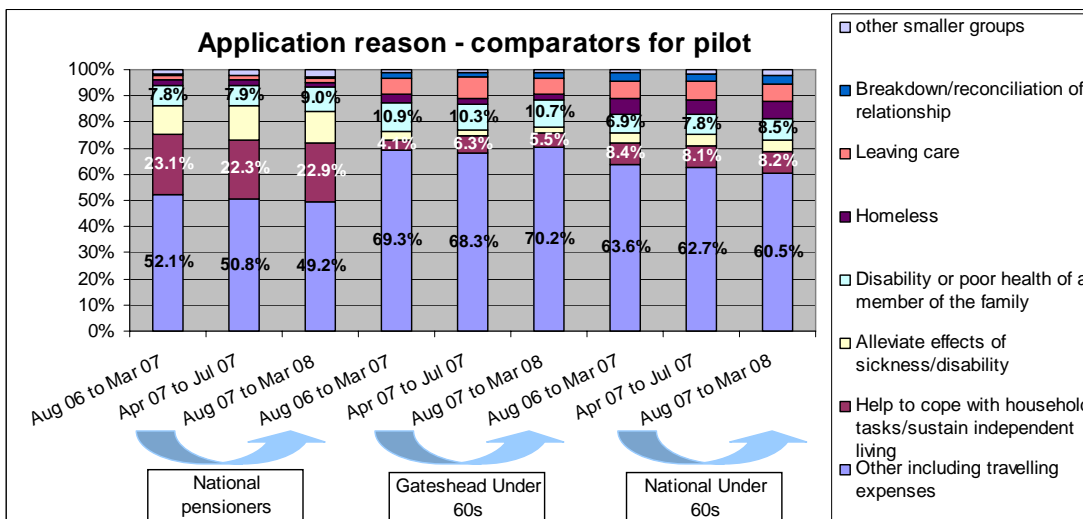
No real conclusions can be drawn about reasons for application before and during the pilot. The large majority of reasons for application are given as “Other including travel expenses”. Compared to earlier in the year, and to the corresponding period the previous year, a higher percentage of applications during the pilot (August 07 to March 2008) state this reason. Because this largest group is in effect a catch-all “other” category, this does not give us any insight into the reasons the over-60s were applying for CCGs.

Fig. 8: Reasons for application – over-60s in Gateshead



Nationally, the application reasons for both pensioners and the under-60s, and for under-60s in Gateshead, remained stable over the relevant period.

Fig. 9: Reasons for application – comparator groups



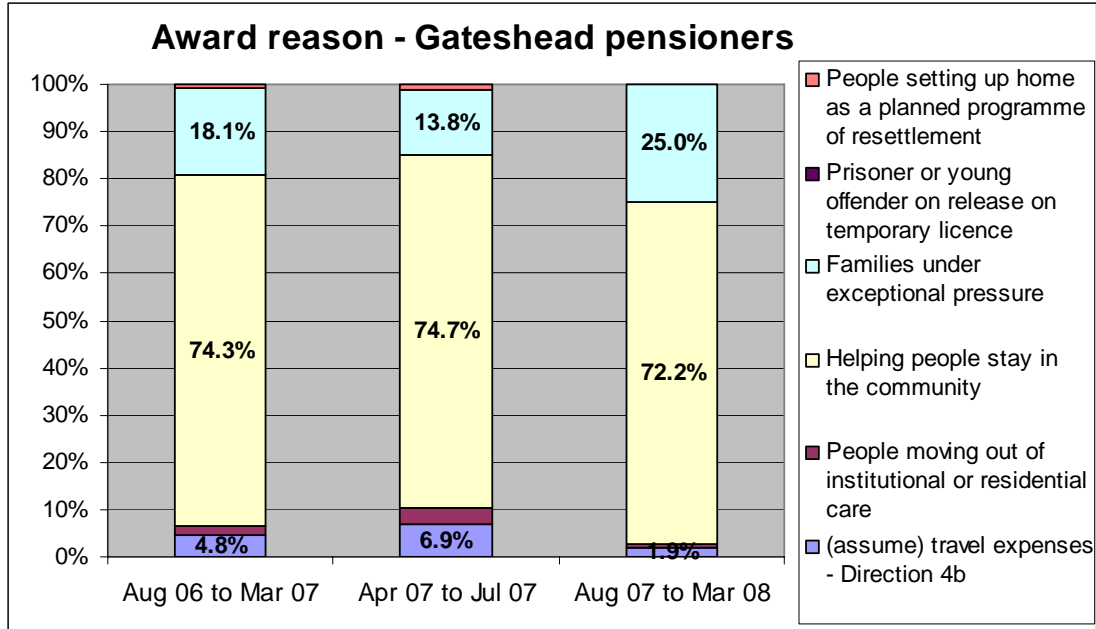
Reason for award

Comparing the award reasons for over-60s in Gateshead during the pilot to earlier periods, there are some modest differences. During the pilot there was a slight move away from “(Assume) travel expenses – Direction 4b”⁶⁷ and towards

⁶⁷ These are cases where no reason under Direction 4a was recorded, therefore Direction 4b was assumed to apply. Either 4a or 4b must apply in order for an award to be made.

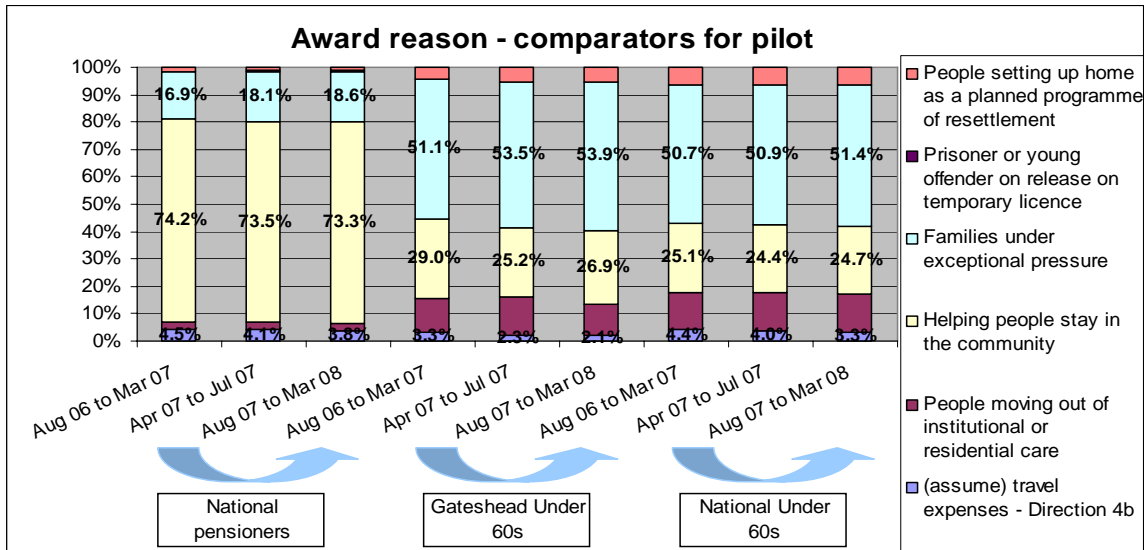
“Families under exceptional pressure”. However the differences are small and “Helping people stay in the community” remains by far the most common award reason.

Fig. 10: Reasons for award – over-60s in Gateshead



Nationally, the award reasons for both pensioners and the under-60s, and for under- 60s in Gateshead, remained stable over the relevant period.

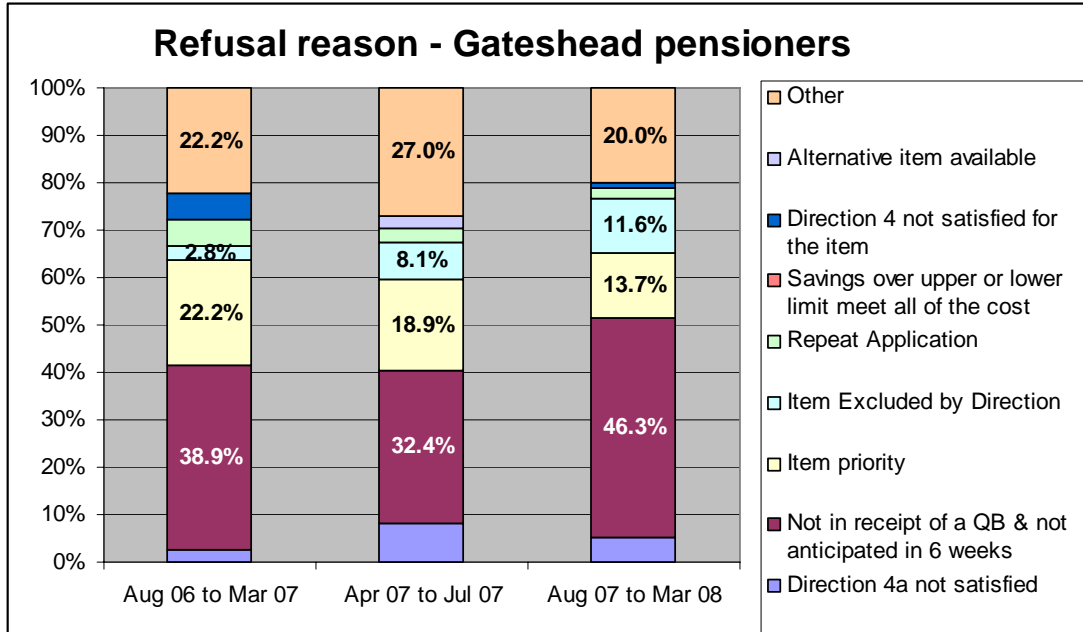
Fig.11: Reasons for award – comparator groups



Reason for refusal

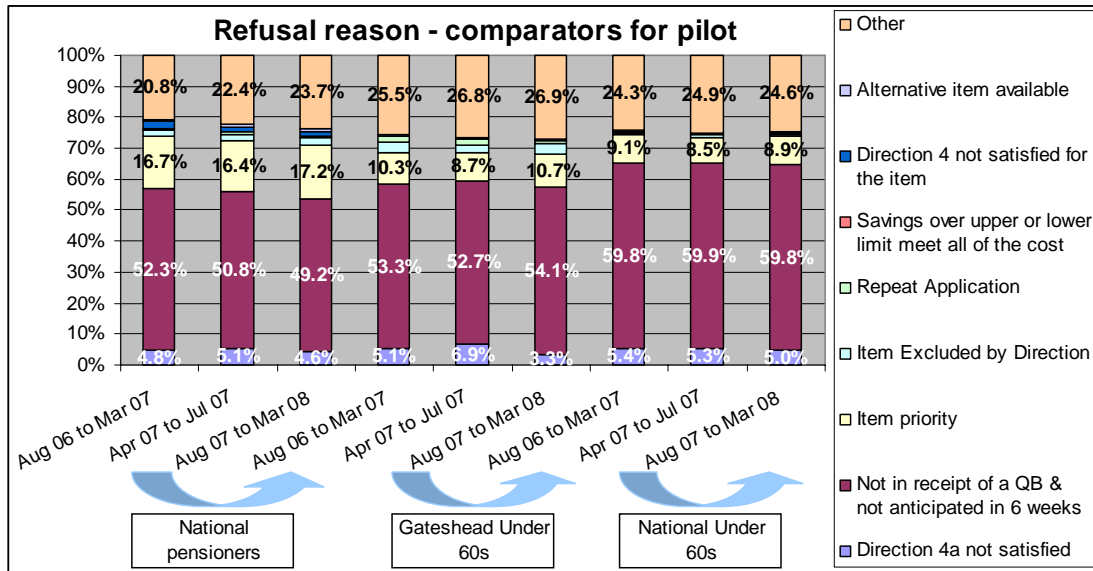
The numbers of refused applications for pensioners in Gateshead were low for the pilot period (95) and the comparator periods (36 and 37). This means that, although the chart below suggests some shifting in the refusal reasons during the pilot, the differences are not statistically significant. This means that there is insufficient evidence to conclude that the differences are genuine, as they could be due to random variations in the data.

Fig. 12: Reasons for refusal – over-60s in Gateshead



Nationally, the refusal reasons for both pensioners and the under-60s, and for under- 60s in Gateshead, remained stable over the relevant period.

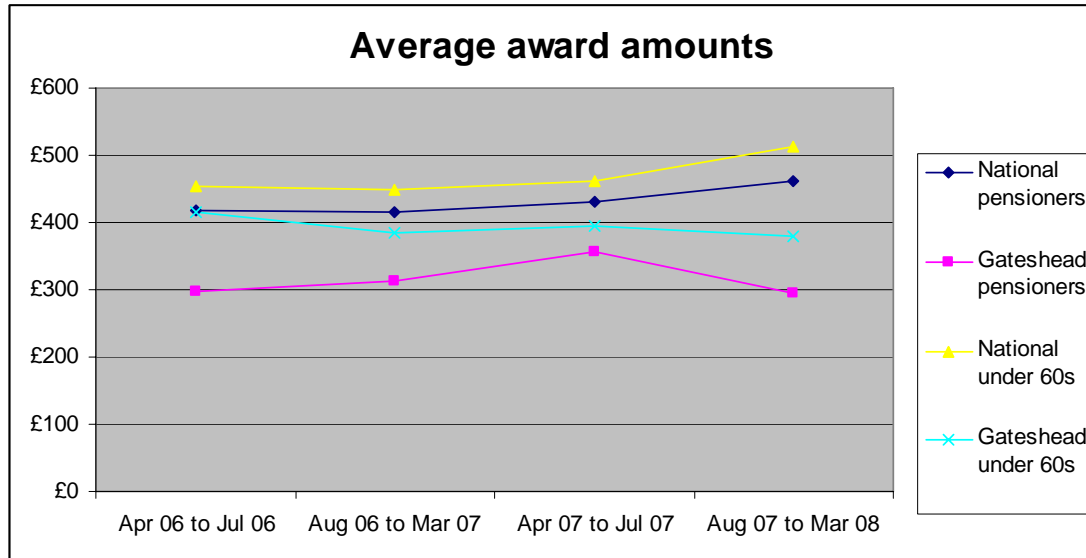
Fig. 13: Reasons for refusal – comparator groups



Award amounts

The average award amount for the over-60s in Gateshead during the pilot was slightly lower than in the equivalent months the previous year, and in the months immediately before the pilot. The same was true for the under-60s, although the difference was even more slight. However, at a national level, the average award showed a slight upward trend for both the under and over-60s. Therefore the trend in Gateshead was not simply replicating a national trend. The slight decrease in average award in Gateshead is consistent with the rise in applications during the same period, since Social Fund grants are made from a fixed budget.

Fig. 14: Average award amounts over time – Gateshead and nationally



Appendix 9 – Write up of findings from the mystery shopping exercise, April 2008

A total of seven older people volunteered to carry out a mystery shopping exercise for us, during the month of April, 2008. All volunteers were briefed about the exercise and provided with a script and a checklist to complete once the contact was over. They each selected between 2 and 4 organisations from the list of organisations to contact (see Fig. 1).

The selected organisations were then contacted by phone in order to make enquiries about a friend or relative who:

- Had either fallen on a threadbare carpet and needed a new one; or
- Needed help to visit a relative who had recently moved to a care home outside of the area; or
- Needed to replace a broken cooker

The reason for making contact was to ask for information and advice about what to do. Volunteers were asked not to mention CCGs directly, but to see whether the information was offered to them. If it was not offered, they were asked to prompt a response by asking: *'isn't there a grant for something like this?'* Volunteers were also asked to try and obtain information and advice about CCGs from the person they were talking to, to see if they were asked about eligibility, and to rate their overall impression of how helpful the contact was.

Fig.1: Organisations contacted as part of the mystery shopping exercise

<u>Core partners (n=10):</u>	<u>Selection of extended partners (n=10)</u>
The Pension Service	Safetyworks!
Age Concern	Central Library
Alzheimer's Society	Civic Centre – Gateshead @ your service
SPVA	Carecall
Job Centre Plus (Newcastle Benefit Delivery Centre)	GVOC
Warm Zone	Gateshead Housing Company small repairs team
Anchor Staying Put	Council Benefits Office
Citizen's Advice Bureau	North East Pensioners Association (NEPA)
GMBC trading Standards	Gateshead Crossroads (carers)
GMBC Welfare Rights	Gateshead Older Persons Assembly

We then held a de-briefing session with them once all organisations had been contacted, where the feedback they provided was discussed and checked. An

overview of our findings from each contact is presented below in Fig. 2 for observations and Fig. 3 for comments

We then present a written summary of our findings following the tables

Fig. 2: Observations from each contact – did they tell you about CCGs, check eligibility; signpost; support and how helpful?

Organisation name	Time on phone	Ask about savings? Y-U / Y-P*	Ask about p-credit? Y-U / Y-P*	Tell about CCGs? Y-U / Y-P*	Say where get forms Y-U / Y-P*	Say where get support?	Offer to send info? Y-U / Y-P*	Say anything else?	Signpost to other orgs?	General rating 1 – 5 **
LPS	6 mins	Y-U	Y-U	Y-U	Y-U	Y-P	Y-U	N	Y	4-5
Age Concern	5 mins	N	N	N	N	N	N	N	N	4
Alzheimer's Society	14 mins	Y-U	Y-U	Y-U	N	Y-U	N	Y	N	5
SPVA	Unable to get through									
Job Centre Plus	5 mins	N	Y-U	Y-U	Y-U	N	N	Y	N	3
Warm Zone	2 mins	N	N	Y-P	N	Y-P	N	N	N	4
Anchor Staying Put	3 mins	N	N	N	N	N	N	N	Y	4
CAB	10 mins	N	Y-U	N	N	N	N	N	Y	4
Trading Standards	3 mins	N	N	N	N	N	N	N	N	2
Welfare Rights	2.5 mins	N	N	N	N	N	N	N	N	1
Safetyworks!	3 mins	N	N	N	N	N	N	Y	Y	4
Central Library	2 mins	N	N	N	N	N	N	N	Y	4
Civic Centre	2 mins	N	N	N	N	N	N	Y	Y	4
Carecall	4 mins	N	Y-P	Y-P	N	Y-U	N	Y	N	3
GVOC	2 mins	N	N	N	N	N	N	Y	N	2
GHC small repairs team	1.5 mins	N	N	Y-P	Y-U	N	N	Y	N	3
Council Benefits	4 mins	N	Y-P	Y-P	Y-U	N	N	N	N	3-4
NEPA	5 mins	N	N	N	N	N	N	N	Y	4

Organisation name	Time on phone	Ask about savings? Y-U / Y-P*	Ask about p-credit? Y-U / Y-P*	Tell about CCGs? Y-U / Y-P*	Say where get forms Y-U / Y-P*	Say where get support?	Offer to send info? Y-U / Y-P*	Say anything else?	Signpost to other orgs?	General rating 1 – 5 **
Gateshead Crossroads	seconds									
Gateshead OP Assembly	12 mins	Y-U	Y-U	Y-U	Y-U	Y-U	Y-U	Y-U	Y-U	5

N.B. Y-U = Yes-unprompted ; Y-P – Yes-prompted

** 1=Extremely unhelpful; 2=Unhelpful; 3=Neither helpful nor unhelpful; 4=Helpful; 5=Extremely helpful

Fig. 3: Comments relating to each contact

Organisation name	Comments
LPS	They mentioned the grant straight away. They also asked about his health. They suggested I could help him fill in the form. They said I could get help from Age Concern as well as themselves. They mentioned Help the Aged, but there is not one in Gateshead
Age Concern	No mention was made of CCGs, but the lady did say AC has a travelling companion service where volunteers help people to get out and about and did say if relative lived well out of the area they could apply for a grant to cover the taxi fare. This was the second time I phoned. The first time I was met with a much different response – told they were very busy and about to close, it would take 2-3 days for them to call back, so could I try again tomorrow
Alzheimer's Society	Extremely helpful and willing to talk. Gave information in plain English. Polite and a pleasure to talk to. They said a grant may be available. They said AC were very good and could visit you in own home and that the LPS could visit and assess too. They mentioned the social fund and crisis loans too
SPVA	I tried on 3 separate occasions on 3 separate days and could not get through on the number supplied. Voice said it was temporarily unavailable, but did not give an alternative number to call. Not a very good helpline
Job Centre Plus	I felt like they were not there to help or advise, just to send out forms. Even when I asked if there was someone who could help him fill in the form all she said was 'can't you'? When I asked her for more information, she told me it was a grant but did not use plain English, talking about 'qualifying circumstances'. She wasn't very clear about them. I got the feeling she didn't have much time and just wanted to send a form out. I certainly wouldn't feel comfortable contacting them again for any information or advice
Warm Zone	Although no information about CCGs, she was upfront about it and said Age Concern might be able to help. She gave the number of Age Concern which I thought was helpful
Anchor Staying Put	She said 'sorry I cannot help. Try Age Concern'. She did not give me the number, but I think she would have done if I had asked
CAB	<p>Although she didn't mention CCG, she did ask about Pension Credit and that she may be eligible for this and also about health. She asked if the lady could get to the office for a further discussion and offered a home visit. She gave me the number for a place that helps with cookers called 'Re-New'</p> <p>Another person tried to contact CAB and couldn't get through. Got a message saying no advisers available and to try again tomorrow. Tried the following day and got no answer</p>
Trading Standards	I was not happy with this. He said they were fair trading and could not help and that I should get in touch with social services. I'm glad I wasn't really asking for help as he made me feel as if I was begging. But some people might think of ringing them if their cooker goes or something, for some advice
Welfare Rights	This was my worst one. They didn't want to know. They put me through to social services and they put me through to Gateshead housing. I ended up putting the phone down out of frustration
Safetyworks!	The lady I spoke to was concerned and wanted to help but had no real info about CCGs. She did mention that grants were available, but gave me no more info than that. She talked about safety in the home and offered for someone to come out and visit to talk about appliances. She asked if he was

	more info than that. She talked about safety in the home and offered for someone to come out and visit to talk about appliances. She asked if he was disabled and mentioned warm zone, age concern and CAB as places which might be able to help. She didn't give any more details, but was prepared to find out and let me know
Central Library	They said they couldn't help and put me through to the Civic Centre
Civic Centre	I was put through from the library. They didn't mention CCGs and suggested I tried 'social security' to see if he was entitled to any additional benefits. They also mentioned SAFFA and gave me the phone number. They said the Council didn't provide anything like this (carpet), but that I could also try Foundation Furniture. They might be able to help. She was sympathetic and had a good telephone manner and gave me some leads, just not for CCGs
Carecall	They said that there might be some grants available, but didn't mention CCGs directly. They talked about Pension Credit and said perhaps someone from social services needed to come out and do an assessment. They also gave me the phone number for the Pension Service, but seemed more interested in getting me to talk to social services
GVOCC	They did not mention anything to do with CCGs, but mentioned some grants may be available and that they had a simple financial questionnaire that I could fill in that a financial advisor would look at and see what it was appropriate for me to apply for. I think they thought I was after funding grants not CCGs
GHC small repairs team	She did say there might be a grant, but after I had asked her. Her first response was to say GHC don't help with things like that and that I should contact my local job centre to find out more. She did not offer a phone number and did not say anything about any other organisations that might be able to help me. When asked, she told me a bit about grants and loans – she said the Job Centre gives out grants which are then taken out of your benefits and that you can borrow up to £2,000. I was dissatisfied because the information she provided was inaccurate and she didn't give me any other phone numbers
Council Benefits	A pleasant enough person but not prepared to find anything out for me. She did mention the grant but kept saying to ring Job Centre Plus for more information. She said she didn't have the information in front of her, but didn't go and get it. I asked if the person needed to be on Pension Credit and she said she believed so, but would need to check with Job Centre Plus. She didn't give me a number
NEPA	I spoke to another older person and he was very kind and caring in his attitude. He did not mention the grant directly, but I felt he genuinely wanted to help. He said Age Concern or CAB could help and offered me the numbers. He also said to get back to him if I didn't get anywhere
Gateshead Crossroads	Number had changed. Was not pursued
Gateshead OP Assembly	She was concerned about the person and was approachable and helpful. She gave all the right information and also talked about other relevant issues, such as falls and other benefits. She was ready to send information to me. I would definitely ring again for help and advice

Summary of our findings

- Two (out of 20 organisations) were not reached on the numbers provided. These were the Carers Association and SPVA
- 4 out of 18 organisations that were contacted volunteered information about CCGs, which was unprompted. These were: the Pension Service; Alzheimer's Society; Job Centre Plus; and Gateshead Older Persons Assembly. All 4 went on to ask if the person was claiming Pension Credit. 3 out of the 4 also mentioned savings (JC+ did not). The LPS and the Assembly both went on to explain where to get an application form from.
- A further 4 did mention CCGs when they were prompted by the caller (e.g. asked '*isn't there a grant for something like this?*'). These were: Warm Zone; Care Call; Gateshead Housing Company; and GMBC Council Benefits section. GHC and the Council Benefits section also told the caller where they could get an application form from. Warm Zone and Care Call mentioned the LPS and Age Concern
- A further 2 mentioned generally that there are some grants available, and were not prompted. These were: Age Concern; and Safety works
- Only 2 out of the above 10 organisations offered to send an information leaflet out to the caller.
- The 8 organisations which did not mention the grants were: NEPA; Anchor Staying Put; Gateshead Housing Company; CAB; Trading Standards; Welfare Rights; Library; Civic Centre; and GVOC. However, it is worth noting that 3 of these did signpost the caller to two relevant organisations (Age Concern and JCP). They were: NEPA; Anchor Staying Put; and the Gateshead Housing Company. Also, CAB explained they could help with the enquiry internally
- 9 organisations made reference to Pension Credit, the social fund and/or other benefits the person might be eligible for. These were: Alzheimer's Society; JCP; Civic Centre; Care Call; GHC; Assembly; LPS; CAB; and Council Benefits section
- 9 of the staff we spoke to signposted to other organisations that might be able to help. These were:
 - LPS – to Help the Aged (there is no Help the Aged in Gateshead)
 - CAB – Re-new for cookers
 - Central Library – Civic Centre
 - Civic Centre – Foundation Furniture / SAFFA
 - Assembly – Falls Team
 - NEPA – CAB
 - Age Concern – Travelling Companions Scheme (internal)
 - Welfare Rights – Social Services
 - Safetyworks – Warm Zone / CAB
- When asked to indicate on a scale of 1 to 5 how helpful the caller felt the member of staff was, we obtained the following results:
 - 12 out of 18 organisations were given a rating of 4 or 5 (helpful or very helpful). It is interesting that only 5 of these organisations mentioned CCGs directly. A further 3 made reference to some grants that might be available. So, the rating was given on the quality of information overall and the manner

in which it was imparted. Callers felt that if the person they spoke to expressed genuine care and concern and gave them another contact if they could not help themselves, this was a helpful experience. One organisation in particular was given a rating of 5 and managed to give out all the information we required. The caller wrote of the experience:

“Kerry [the member of staff who took the call] is a lovely person to talk to. I felt at ease with her. She seemed to understand ... and was very warm and helpful throughout the conversation ... she was ready to send postal information ... it felt like she couldn't do enough for me. I would ring again for help and advice”

We have attached the score sheet for this call as a separate appendix and refer to it as good practice in sharing information about CCGs with pensioners

- 3 organisations were given a rating of 3 (neither helpful nor unhelpful). These were – Job Centre Plus (where the caller reported feeling as if the member staff was only there to send out forms and not give information or advice); and Care Call (where the caller reported that CCGs were not mentioned directly although the number for the LPS was given, she was being directed more towards Social Services);
- 4 organisations were given a rating of 2 or 1 (unhelpful or very unhelpful). These were: GMBC Welfare Rights (where the caller was re-directed to Social Services and then to GHC); Trading Standards (where the caller was told they couldn't help and to ring Social Services); GVOG (where the caller reported that the member of staff she spoke to seemed to think she was interested in a grant for a community group and gave her misleading information); and the Gateshead Housing Company (where the caller reported that she was told there could be a grant but only after asking, and was told to contact her local Job Centre, but was not given a number)

As can be seen, there is really wide variety in the quality of information callers were provided with. Although this exercise is not representational or scientific, it does reflect the real-life experiences of pensioners trying to access information and support. Clearly, it is not an easy task to find the information you need – only 4 organisations volunteered any information about CCGs without being prompted. But, the difficulties highlighted by this exercise are far greater than this, and begin much sooner. For example:

1. Getting through in the first place. It was not possible for volunteers to contact two of the organisations on our list. Volunteers had to try on a number of occasions before getting through satisfactorily to a further 4 organisations. Indeed, with respect to two of these organisations had the caller rated their experience based on the first contact, reports would have been much more negative – as they were told to call back another day as the service was busy. As volunteer commented:

“Imagine if this was a real crisis and I needed help urgently, how that would make me feel – being told they closed in 10 minutes and could I ring back tomorrow.”

2. The member of staff you speak to not being able or willing to help. This study suggests that in this situation the member of staff either responds that they cannot help and does not offer any further information or signposting; or the caller is re-directed to another agency. These experiences are explored further below:

- a) When the member of staff either responds that they cannot help and does not offer any further information or signposting. This is another barrier where the onus is well and truly on the pensioner to probe further and/or enquire where they may be able to find out more information. Indeed, this appears to have happened in around 7 out of the 20 calls and sometimes, when the caller did probe a little further, it became clear that the member of staff was able to be a little more helpful, and a number of the calls ended up with a more positive outcome as a result of the caller persisting with the enquiry. It is also worth noting that JCP, if they are not in a position to offer advice or information – as our caller’s experience suggests - they could signpost a pensioner on to LPS or Age Concern rather than just send them out a form.
- b) When the caller is re-directed to another agency. Over half of our callers were redirected to another agency, but some were not re-directed to the key agencies identified in the pilot (LPS; JCP or Age Concern). In particular, there appears to be a preference for Local Authority departments to refer people to social services. However, on reaching social services one caller was simply re-directed elsewhere (the Gateshead Housing Company), and ended up putting the phone down out of sheer frustration. There also appears to be a tendency for some of the larger voluntary sector organisations to offer their own services and support first. Furthermore, it is worth noting that a re-direction to the key agencies was not always accompanied by the offer of a number to help them.

Feedback from the volunteers suggests that they key issues here are speaking to someone who has a caring manner and who is able to effectively signpost them to the right agency and provide them with numbers. An example of this is this comment from one volunteer:

“I chose helpful because [I felt that] the person giving the information genuinely wanted to help. He offered me the numbers for Age Concern and CAB. He made the point several times to get back to him if I didn’t get anywhere”.

3. Related to the above issue, is the question of whether the person callers spoke to gave them enough of the right kind of information to be helpful
4. The last issue was how the call ended – were callers equipped with enough information to go and pursue further?

Appendix 10 – Example of good practice Mystery Shopping Gateshead Assembly

Mystery Shopping Checklist

1. Name of organisation

Gateshead Older Peoples Assembly

2. Which scenario did you use? (1,2 or 3) Scenario 1 Carpet

3. Date and time of phone-call

Monday 21st April 2008 13:05hrs

4. Do you know the name of and/or job of the person you spoke to?

I spoke to Kerry Patterson

5. How long did the contact last for (total time)?

12 minutes

6. Did the person tell you about CCGs? (please tick)

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

Kerry talked about lots of benefits she said that CCGs were from the government and funded through the job centre Pension service. Kerry gave me the telephone number to call 01912011636 Newcastle

7. Did they check to see if your relative/neighbour is eligible for a CCG?

...

a) Did they ask about Savings?

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

Kerry asked if my friend had any savings as there are limits but this was not something that should put my friend off from applying for the grant. I explained that my friend had no savings-Kerry said this was OK.

b) Did they ask about Pension Credit?

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

Kerry mentioned this, asking if my friend was getting Pension Credit-I explained that I did not think so.

8. Did they ask you for any other information about your relative's circumstances?

If Y – what did they say?

Kerry asked my name and my Friend I called myself Mrs. Bell and my friend I said was called Mary

9. Did they tell you how to get an application form for a CCG?

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

Kerry said I could acquire a CCG form the job centre pension service and gave me the Newcastle telephone number

10. Did they tell you how to get help or support filling in an application form for a CCG?...

a) Did they say you could get help from Age Concern?

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

b) Did they say you could get help from the Pension Services?

Yes-unprompted

Yes-prompted

No

If Y – what did they say?

Kerry said they have people who can visit and help my friend to fill in the form and that the person who visits would be able to discuss other benefits as well.

c) Please use this box to tell us if they said anything else about where you might get help and support to fill in the application form.

Kerry mentioned the falls team

11. Did they offer to send you any information about CCGs (e.g. a leaflet), or tell you where you could find more information (e.g. a website)?

Yes-unprompted

Yes-prompted

No

If Y – what did they say? Kerry offered to send a leaflet I thanked her and said that would speak to my friend to see if she would like that and get back to Kerry.

12. Did they offer you any other information about CCGs?

Yes

No

If Y – what did they say?

Kerry was very positive and said that my friend Mary could benefit by having someone visit as there are benefits she may be entitled to that she may not yet be claiming yet.

13. Did they tell you about any other help or support that might be available for your relative? (e.g. they might have mentioned the Social Fund or Crisis Loans)

Yes

No

If Y – what did they say?

Mentioned that Falls Team in Gateshead-Mary could apply to them and they would send her a leaflet. Kerry was most concerned about the possibility of Mary falling again and hurting herself

14. Did they signpost you anywhere else (i.e. give you names and phone numbers of other organisations)?

Yes

No

If Y – where (please list)?

Falls team

Pension services

Job Centre

15. Think about the scenario. Rate on a scale of 1 to 5 how helpful the information given would be to someone who was really in the situation described

1. – Extremely unhelpful
2. – Unhelpful
3. – Neither helpful nor unhelpful
4. – Helpful
5. – Extremely helpful ✓

Please give any reasons for your rating here

Kerry was very concerned for Mary; she was very approachable and helpful over the phone. She explained that falls can cause long term problems with hip damage and hospital stays and it would be better to see what can be done to make things better at home stating "Prevention is Better". Suggesting it would be safer to replace the carpet.

16. Is there anything else you would like to tell us about your experience? – Please use the space below ...

Kerry is a lovely person to talk to .I felt at ease speaking with her; she seemed to understand the predicament of my fictitious friend and was very warm and helpful throughout the conversation. I believed by the end of the conversation that she was ready to send postal information there and then and it felt to me like she couldn't do enough for me. I would ring again for help and advice.

Appendix 11: Action learning case study



ACTION LEARNING CASE STUDY

Introduction

Peter Fletcher Associates Ltd
Research and Consultancy

This is designed as a template for you to use to chart your own experience of being involved in the CCGs pilot in Gateshead. You can use it like a diary and complete it regularly, or use it to spotlight a single experience. It is up to you. You can complete as many or as few as you wish, but we would ask that you try do at least a couple over the remainder of the pilot.

We are particularly interested in hearing about any experience which captures an aspect of:

- Partnership working with core and extended partners
- Signposting and referral activities
- Introducing a new development
- Changing working practice.

All information will be treated in confidence and you do not need to identify yourself, your colleagues or older people individually if you do not wish to.

However, we do ask you to give us a rough date (month and year), as a time-reference is important for our evaluation. As we are issuing these now, you may wish to complete a couple retrospectively to chart any significant earlier experiences since the start of the pilot.

We would ask that you try to **keep each case study to no more than 2,000 words** and that you try to **enter some information in each of the boxes** in the template. If you believe a particular question is not relevant to your case study, please indicate so in the box

As you complete them, can you please send them to:

Louise Graham

Peter Fletcher Associates

Chesterwood Grange, Haydon Bridge, Northumberland. NE47 6HW

Email: louisefgraham@btinternet.com

Fax: (01434) 684 945

Any questions? Please contact me by phone (01325) 749 266 or email (above)

THANK-YOU FOR TAKING THE TIME TO COMPLETE A CASE STUDY

ACTION LEARNING CASE STUDY

Case title: Joint Working Partnership between Pension Service and Local Authority Financial Assessment Team

Date (month and year): November 2007

Brief description of what you did – the activity; the methods used; the time scale

We have a joint-working Partnership between Gateshead Pension Service and Gateshead Local Authority's Financial Assessment Team. As part of our Service Level Agreement I visited a customer in a Promoting Independence Centre to conduct a Financial Assessment on behalf of the Local Authority to assess whether or not the customer would need to contribute towards the cost of his stay there.

This gentleman had been unable to manage in his own home following the death of his mother. He has had learning difficulties all of his life had slipped through the benefits system. He only received basic Pension Credit of £119.05 per week.

He had been admitted into a promoting Independence Centre for four months following being discharged from hospital. He had been admitted to hospital due to infections in his legs as a result of self-neglect and being unable to manage to live independently.

At the time of my visit he was under-going a programme of resettlement and was receiving support in basic life skills such as shopping, using public transport etc.

The gentleman was soon going to leave the centre and move into sheltered housing but he did not have any furniture. His social worker had managed to get him a few items that had been donated from local charities. His savings were in excess of £1000.

Were you helped or supported by your partners in the pilot?

As a result of the partnership working I was able to identify that he would have to pay the full cost of his stay in respite which would substantially reduce his savings to less than £1000.

As I was training in conducting Financial Assessments I was also fully supported during the visit by a member of the Local Authority Financial Assessment Team.

I made a further appointment to complete an application for a CCG and also a claim to

Disability Living Allowance.

What were the benefits of the activity, for older people, for staff in your organisation, for partners, and for the wider community?

As a result of partnership working the Pension Service was able to identify this customer who had slipped through the benefit system previously.

I was able to identify that once he had paid the outstanding bill to the Local Authority that he could be eligible for a CCG.

I contacted his social worker and asked her to let me know when his savings reduced.

I made follow-up visit to complete a CCG application and also a Disability Living Allowance claim.

Are there any potential longer term benefits from the activity?

The Partnership working is beneficial as it has helped Local Service identify a “harder to reach” customer. The outcome will also help this customer live in independently. This gentleman received a CCG of £270.00.

He has also been awarded Disability living Allowance Lower Rate Mobility and Middle Rate Care totalling £62.60 per week. His Pension Credit has also increased from £119.05 to £167.50.

Were there any issues/challenges?

Not issues as such however it was necessary to:

Have a greater awareness of CCGs and the eligibility criteria

To learn the Local Authority role of conducting Financial assessments as part of a Joint Working Partnership

How were the issues/challenges resolved?

Training on completion of CCGs was received

Local Authority Financial Assessment training is still on-going

How can the issues/challenges be avoided again?

Not applicable

What was learned? - bulleted list of key points:

- Greater awareness of CCGs and eligibility
- Completion of Financial Assessments

Donna Dent Pension Service Gateshead

Appendix 12: List of Partner Organisations

This list is compiled from the Partner List v12 supplied by Vicky Hopper

Core Advocates

Age Concern Gateshead
Alzheimer's Society
Anchor Staying Put
Citizens Advice Bureau
Pension Service
Veterans Agency (now SPVA)
Job Centre Plus Cobalt
Fairer Charging Officer
Welfare Rights Team
Warm Zone

Core Signposting Awareness

The Pension Service Seaham PC
Council Benefit section
Gateshead Forum for Older People
Healthy Communities Collaborative
Housing 21 Extra Care Housing
Johnnie Johnson Housing (sheltered)
Sight Service Gateshead and South Tyneside
Gateshead Housing Co – Small tasks and Repairs – TGHC
Tyne and Wear Fire Authority
WRVS
Gateshead Local Authority, Head of Services for Older People. Assessment & Providers, Mental and Physical health
McMillan Cancer Information and support centre, Queen Elizabeth Hospital
Rowlands Gill Live at Home Scheme
Chopwell Live at Home Scheme
Library Service
Hardman Day Centre
Service centre – face to face and call centre
Stroke Association

Access Panel
British Legion
SAFA
Care Call and Wardens
Cheviot Housing Association Ltd (sheltered)
Elderly Care OTs

Health Promotion (community team, GMBC)
Home Housing Association Ltd (sheltered)
Neighbourhood Management team
Pathways (mental health matters)
PCT (Primary Care Trust) – Occupational Therapist working in Older Peoples services
Railway Housing Association
Sheltered Housing, Fullerton Place
Three Rivers Housing Association
Anchor Trust
Crossroads Gateshad caring for carers
Mental Health (QE)
NEPA (North East Pensioners Association)
Ethnic Minorities Support Group
Muslim Society

Display Only

Teams and Bensham Community Care Group
Trading Standards
Womens Guild
AIRS Access Information Reading Services GMBC
Leisure Services
Voluntary Organisation Council
Foundation Trust

Errors within this Report

There were a couple of errors identified within the text of this Report after it was printed:

Page 33 – Final two sentences. An orthopaedic bed is not an ineligible item. It is not excluded; in fact, awards are often made for orthopaedic beds. This error has been brought forward from Appendix 6 pages 162 and 163. The report states 15 respondents got this wrong; in fact they got it right.

Page 43, penultimate paragraph – This suggests that PFA were unaware or did not realise there has been a deliberate strategy of asking organisations to signpost to TPS or Age Concern. This was done because both of these organisations during the Pilot would assist with form completion and/or visit the customer.