

Cambridge Centre
for Housing &
Planning Research

Service use amongst older people in the Cambridge area

**A report for the Cambridge Older
Peoples' Reference Group**

January 2012



**UNIVERSITY OF
CAMBRIDGE**

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The participant was a joy to interview and I was sorry to leave him to start playing bingo at the end of the interview.

I left feeling very uplifted. He seemed to be living a very fulfilled life.

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Introduction

This research was conducted for the Cambridge Older People's Reference Group (COPRG). COPRG is an organisation which links older people's community groups within Cambridgeshire. COPRG was formed in 2002 to advise County and District administrations about service provision for older people. The group lobbies for improved services for older people. In partnership with the Cambridge Community Knowledge Exchange, the Department of Geography and the Department of Land Economy at the University of Cambridge, research was conducted for COPRG to explore older people's access to and experience of different services in Cambridgeshire.

Ageing population

Worldwide, the proportion of people age 60 and over is growing faster than any other age group. Over the last 25 years in the UK the percentage of the population aged 65 and over increased from 15 per cent in 1983 to 16 per cent in 2008, an increase of 1.5 million people in this age group (ONS, 2009). This trend is projected to continue. By 2033, 23 per cent of the population will be aged 65 and over compared to 18 per cent aged 16 or younger. By 2083, about one in three people in the UK will be over 60 (Age UK, 2010). The fastest population increase has been in the number of those aged 85 and over, the 'oldest old'. In 1983, there were just over 600,000 people in the UK aged 85 and over. Since then the numbers have more than doubled reaching 1.3 million in 2008. By 2033 the number of people aged 85 and over is projected to more than double again to reach 3.2 million, and to account for five per cent of the total population. From the 1950s onwards, the number of centenarians (people aged 100 and over) in England and Wales has increased at a faster rate than any other group to reach 9,600 in 2008.

Emerging policy landscape

Ageing has economic impacts on health, social care, pensions and housing systems. These will have to change and adapt to meet the pressures of an ageing population. Cost constraints are likely to lead to a shrinking role for the local and central state. Budgets have already been cut but local councils have been given more discretion over spending. Recently, support services to people not in critical need have been reduced. There is increasing pressure to allocate housing, care and other resources most effectively and resources are increasingly being allocated directly to service users. Funding care is a key issue, with current debate about how to meet the costs of care, who should pay and how. Selling the family home to pay for care is an emotive issue and politically sensitive.

Older people are facing more uncertainties in relation to a range of issues, such as contributions to social care costs, individual budgets, direct payments, the personalisation agenda, increasing focus on telecare and telehealth and a widening choice of health and care providers. Retirement ages are increasing and pensions are changing. Given all these issues it is important that older people have recourse to robust information and advice. This may come from local councils but is increasingly likely to be provided by charities such as FirstStop and Age UK.

Contribution of older people

There has been a lot of focus on the costs of an ageing population, but it has also been argued that over 65s made a net contribution of £40 billion to UK economy in 2010 and that by 2030, the positive net contribution of over 65s is estimated to rise to £77 billion (WRVS, 2011). WRVS research posited that the hidden value of older people's volunteering reaches £10 billion per year, charity and family donations total

a contribution of £10 billion every year and that provision of social care by older people is £34 billion, growing to £52 billion by 2030.

Services for older people

Older people are not a homogeneous group and they require different services according to their individual circumstances. Services include a range of health, care, transport, housing, community related services, some of which are statutory, others non statutory. Services may be provided publicly through state funding, by the voluntary sector or through private organisations. Public services are provided by a range of central government departments and through local councils. The provision of services, especially how and by whom they are funded, is very complex, changing and uncertain.

References

Age UK Later *Life in the UK factsheet* – updated monthly

<http://www.ageuk.org.uk/professional-resources-home/research/>

Office of National Statistics

<http://www.statistics.gov.uk/cci/nugget.asp?id=949>

WRVS (2011) Gold Age Pensioners: Valuing the Socio-Economic Contribution of Older People in the UK.

http://www.sqw.co.uk/file_download/332

Aims and objectives

The aim of the research was to explore older people's access to and experience of different services in the Cambridge area.

The key research questions were:

1. What services do older people use in Cambridgeshire?
2. Who provides them?
 - a. Statutory providers
 - b. Voluntary sector providers
 - c. Private providers
3. What services don't older people use and why?
4. Are there gaps in service provision?
5. Which services are most essential?

Methodology

This project was carried out as part of a second year undergraduate course in the Department of Geography at the University of Cambridge. Students attended lectures where they learnt about an ageing population and about research methods. Students were taught about the research process, different methods, analysing data and research ethics. As part of the course students conducted the research for this project, to give them experience of carrying out surveys, interviews and data analysis.

All students were briefed on the ethical and health and safety dimensions of this research and required to undergo a review of their understanding of the relevant ethical and safety issues before carrying out the research.

Students each carried out one opportunistic on-street survey of an older person. For the questions asked, please see Appendix A. The students were provided with the survey and were each allocated to a Ward in Cambridge (see map in Appendix B) to enable a sample of older people distributed evenly from each Cambridge Ward. Students then inputted their individual survey data into a central Excel file which was used to analyse the results. Sixty eight older people were surveyed.

Students also conducted an in-depth face-to-face interview with an older person. The interviews were arranged for students with members of a number of different local organisations, including church groups, lunch clubs, sheltered housing residents and other community groups. The organisations where the interviews took place were in the following Wards of the City: Abbey, Coleridge, Market, two in Petersfield, Trumpington, West Chesterton, and the boundary of Petersfield and Trumpington. Students were provided with an interview schedule (see Appendix C), but were encouraged to use a semi-structured interview style to ask further questions which arose during the interview. Each student then transcribed their interview and submitted it so that all interviews could be collated for analysis. There were 68 interview transcriptions in total, although some students interviewed the same person so there were 58 different individuals interviewed. This was taken account of in the analysis. Some of the older people who were interviewed were hard of hearing and the interviews took place in rooms that were a little too noisy. A few interviewees had

memory or slight mental health issues which made participating in the interviews more difficult. However, most of the older people who participated were eloquent and engaged with the research topic. The surveys and interviews were analysed and the results written up by Dr Burgess.

Research limitations

This was in some ways a limited study which means it is difficult to compare the different wards across the City and say much about geographical variation. The study was carried out in Cambridge City and not in wider Cambridgeshire, although some survey respondents lived in surrounding villages. Although the interviews were conducted with some very old participants with restricted mobility, the most vulnerable/home-bound older people were not reached in the research, particularly in the survey. But this does provide a picture of some use of services by older people, with a robust methodology and large interview sample. The data can be made available if COPRG wish to extend the study.

Survey findings

54% of the older people surveyed were female and 46% were male. 82% of respondents lived in Cambridge and the rest were from neighbouring villages. 74% of respondents were owner occupiers, 15% rented from the council/a Housing Association, 6% rented in the private sector and 6% were in other tenures. 60% of respondents were retired, 19% were retired but worked as a volunteer, 9% were in part time employment and 12% were in full time employment. 84% reported having internet access, of which 90% had access at home, 6% at the library and 4% elsewhere.

The age profile of respondents shows that most were in their 60s and 70s rather than the 'oldest old' age groups (Figure 1). This is likely to account for the low usage of services such as meals on wheels and care at home which are used more by the oldest age groups.

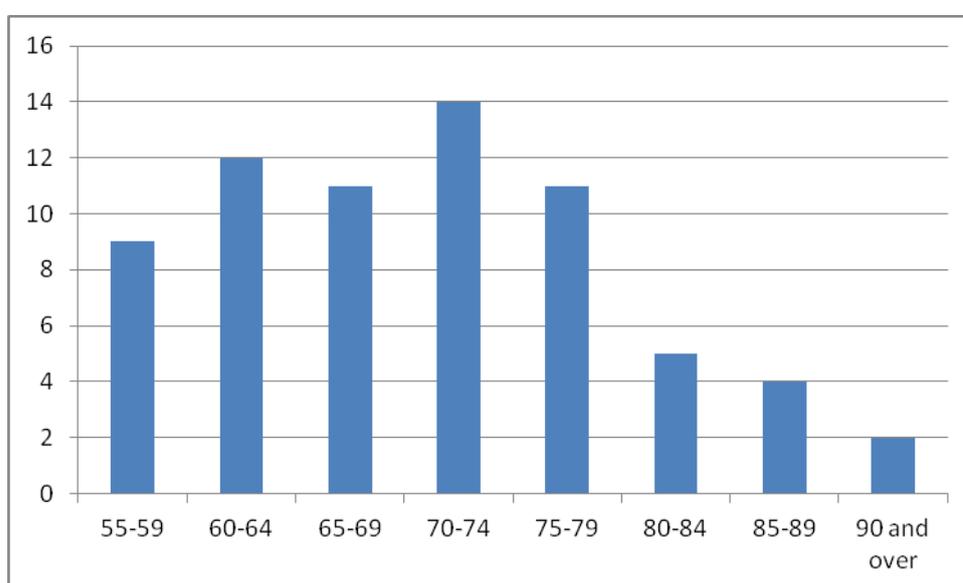


Figure 1: Age profile of survey respondents

The survey asked about the services older people used in relation to health, help at home and community and social activities (Figure 2). Health services were used by most respondents, mainly the hospital, GP and opticians. The library is clearly an important service and was used by 63% of respondents. 41% used a local community centre and 37% took part in organised sport or fitness activities. Very few respondents used care at home, telecare and meals on wheels services. These services are targeted at particularly vulnerable older people who are likely to be less mobile and therefore less likely to have been part of the sample of older people used for the survey, which was carried out in public places around Cambridge.

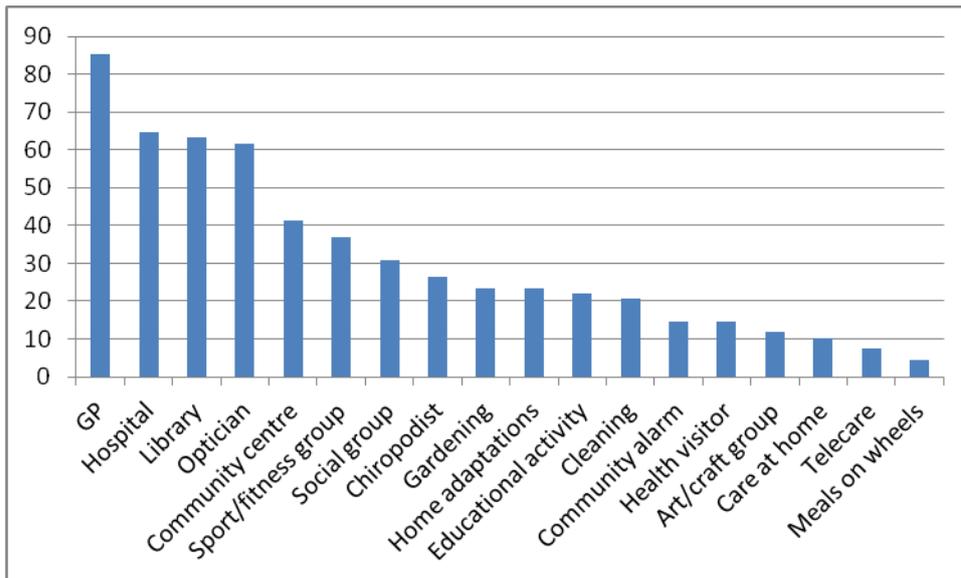


Figure 2: Services used

More than half of the older people surveyed used public buses as their main form of transport to travel into or around Cambridge (Figure 3).

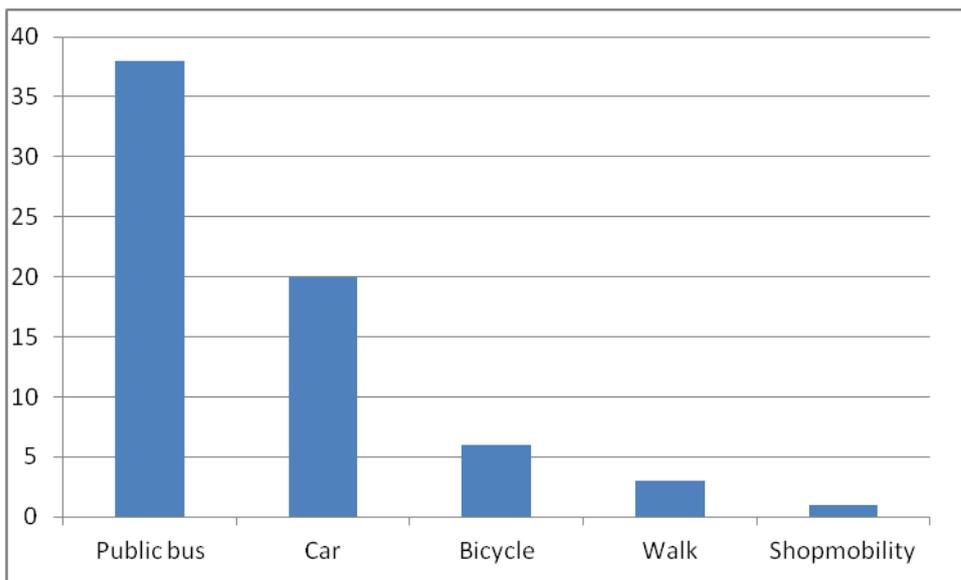


Figure 3: Main form of transport

The survey asked respondents if they knew who provided the services they used (Figure 4). For most respondents this question was not applicable mainly because they did not use the services (70%). Discounting these responses, of the services used most respondents said they were provided by either the local council (43%) or by private providers (35%). Only 7% were provided by charities. It was not known who provided 15% of the services.

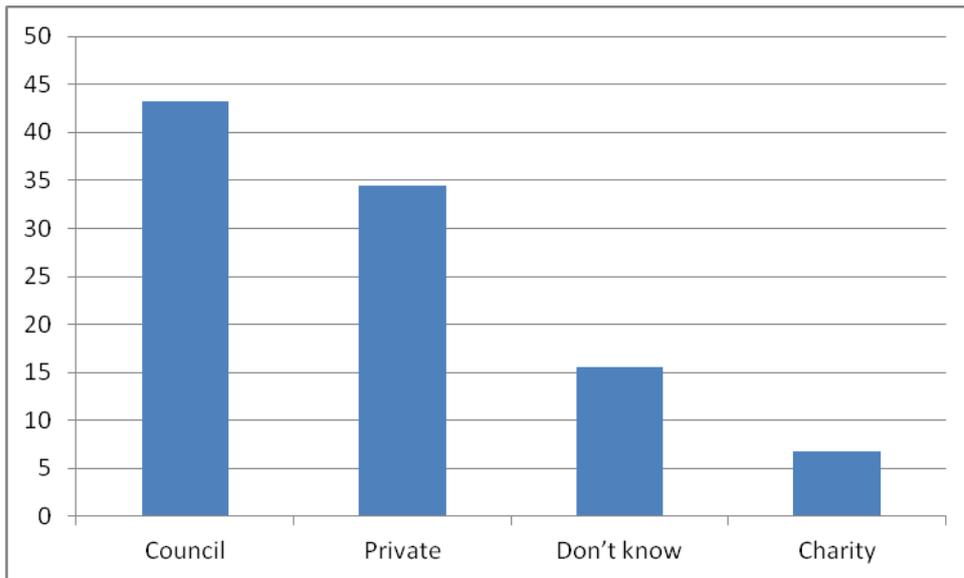


Figure 4: Service providers

Respondents were asked if they had paid for any of the services (Figure 5). Of the services they had used, the ones they were most likely to have paid for were cleaning (100% paid), a sport or fitness group (96% paid) and gardening services (88% paid). They were least likely to have paid for using the library (5% paid), the GP (7% paid), or, interestingly, for home adaptations (17% paid).

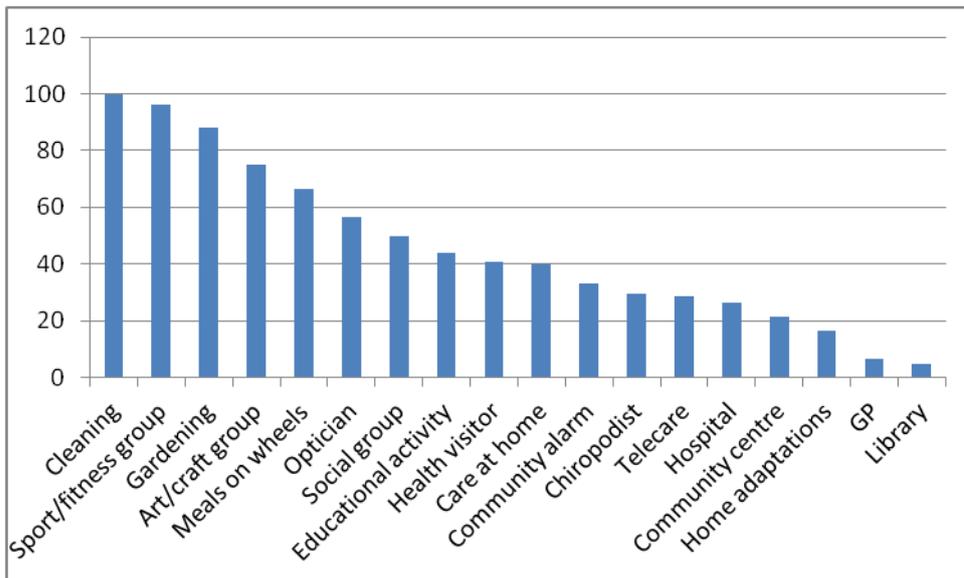


Figure 5: Services paid for

The survey asked where people found out about local services. Sources included local newspapers/newsletters and magazines, the library, the internet, word of mouth and friends.

The survey asked if there were any services that respondents felt the area lacks. Most said no, but the minority who felt services were missing mainly mentioned the need for better bus services. Most respondents (85%) felt that they had all the services they need (Figure 6).

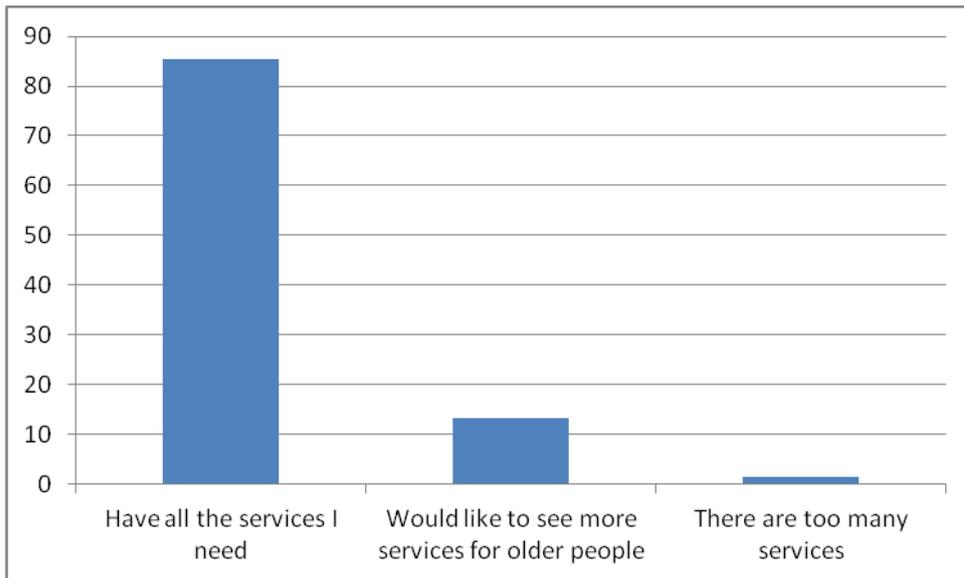


Figure 6: Satisfaction with service provision

Interview findings

The interviews were conducted at different places or activities for older people. These included the common rooms of sheltered housing schemes, church groups, day centres, lunch clubs, a coffee and chat group and a fitness group.

57% of the older people surveyed were female and 43% were male. The time interviewees had been attending the activity or place in which they were interviewed ranged from 2 months to 28 years although the majority had been attending for between two and four years.

The age profile of the interviewees shows that there were more respondents from the older age groups than those who were surveyed.

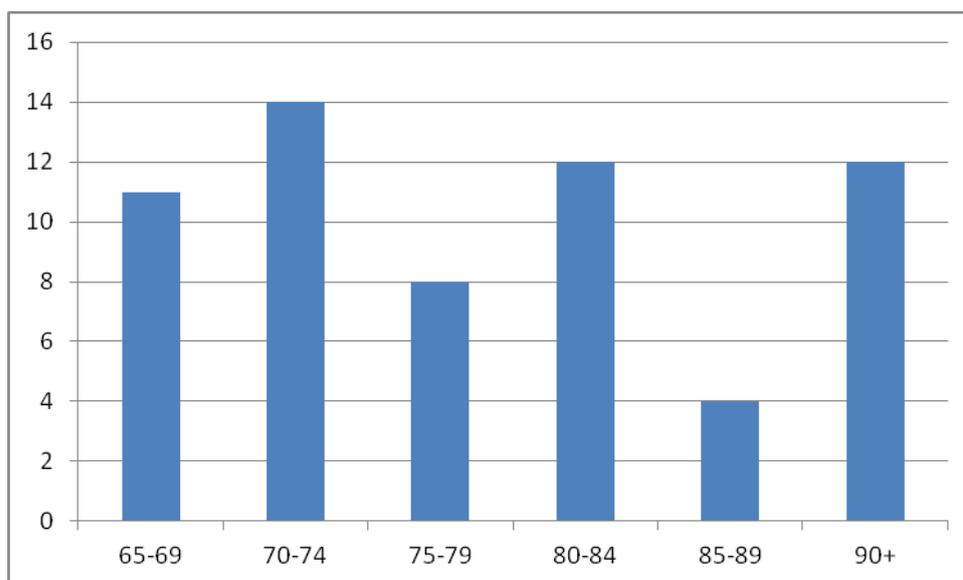


Figure 7: Age profile of interviewees

One interviewee was semi-retired but everyone else was retired, reflecting the older age profile of the interviewees compared to the people who were surveyed. The tenure profile of the interviewees was also different to those surveyed. Three quarters of the people surveyed owned their own home but only 35% of those interviewed were owner occupiers and most (59%) were living in sheltered, council or Housing Association housing. No one was living in the private rented sector; three people lived with their family and one person was living in a care home, again reflecting the older age profile of the interviewees.

The interviews explored why participants attended the particular place or activity where they were interviewed. Social reasons were the most important factor. People described wanting to get out and meet people and to avoid being lonely:

“I always look forward to Wednesday and Monday, it gets me out of the house. I have been coming here for over 15 years. It is an absolute lifeline. Without it I would be lost. It is a lifeline. It is incredibly lonely on your own. I don't look forward to weekends. They are so lonely”.

“I am unable to leave the house by myself so it gets me out the house. Also, it relieves the loneliness”.

“To get out of the four walls! It is very lonely on your own, the company here is nice”.

People also said that they liked to try and keep active and occupied. Several people said that a doctor, nurse or health visitor had recommended they attend.

Participants were asked which services were most important to them. Almost everyone used the bus service which was free with their bus pass:

“Without it I would be so isolated. I live alone in the countryside. I have no means to get around, so the bus is essential”.

Taxis, subsidised taxi scheme and Dial-a-Ride were used by many participants, particularly those living in sheltered housing.

All interviewees used health services such as the local GP and hospital and most were very positive about the quality of these services, but almost all described how it was the social activity they participated in which was most important to them:

“Oh it’s very important to me; it gets me out for the day you know. It’s a wonderful way of breaking up the week and meeting people. You always meet people less fortunate than yourself, that makes me appreciate my life much more. I come twice a week usually and I get a chance to meet others. I think I’d be quite lonely without it you know”.

Everyone who was interviewed said that they were happy with the services that were available to them:

“Overall I am very happy with the services that I am provided with. I can’t see anything needing improvement. I am satisfied with everything that is done for me. Yet, I do realise that I am lucky with how good it is in the residence. I really like living here. If anything is wrong I have help provided to me”.

“I can’t even think of any services that Cambridge doesn’t have, I’ve got everything I need right on my doorstep. I’m very lucky to live here”.

“They can’t be improved - they’re brilliant as they are!”

The services that several people did complain about were local bus services. The main problem appeared to be that a Park and Ride bus service used to stop near the Stanton House housing scheme but had been re-routed. Participants said that this made travelling into the town centre very difficult:

“The bus routes could be improved I think. A lot of people now can’t get up to the Grafton Centre. The Park and Ride bus stop used which used to be outside our housing has now been moved to Drummer Street. From there you have to take a second bus to the Grafton Centre, which is very inconvenient”.

Although overall they were happy with services in the area, participants did make some suggestions for improvements. The most common suggestion was that a bus service from outside the town centre to the Grafton Centre shopping centre be provided. Several people said that the Grafton Centre was better for older people than the town centre as it had more appropriate shops and provided places to sit down and rest:

“Need to put the bus back direct to Grafton centre – unable to get there anymore. Grafton is better for old people – cheap coffee shops and places to sit. Shopping centre in town for younger people – could do with some benches”.

A few people wanted a direct bus service from near their homes to Addenbrookes, and a couple to the local supermarket:

“A direct bus to Addenbrookes would be good too. When I want to go visit a friend I have to go to the city centre and change bus twice”.

Almost all the people interviewed said that they were happy to pay for the services they used. Everyone had free health care and a free bus pass, but paid for extra services such as the day centre or group activity they were participating in and some paid at least a contribution towards taxi fares. A minority had a cleaner or gardener at home and did not mind paying for these services.

Some said that the things they paid for were good value so they did not mind contributing financially:

“I don’t mind at all. They are most certainly worth the money and so I am pleased to pay for them”.

Several interviewees expressed a sense of duty and fairness towards making their contribution:

“It’s only fair. I get lots of help with most things and you have to pay for some things in life. I have to pay for things like the dentists, it wouldn’t be fair if that came under disability allowance”.

“I would pay more, certainly given the amount of care and trouble they must have to go through to provide all this”.

Some people liked the sense of non-obligation and ownership that paying gave them and members of the sheltered housing scheme organised fund raising activities to support their social events:

“I don’t mind paying a bit towards it. I feel quite happy knowing that I get some ownership”.

“Every week each person contributes £2 for tea and coffee and cake. We also do a lot of raffles and jumble sales to raise money. The council don’t help at all. I pay my rent at the post office, but this is taken out of my pension. My brother also left me money when he died so luckily I don’t have to worry. Overall, it is very cheap what I have to pay. It’s amazing really.... No, I don’t think the council should help more because they will take the money we make away. We want to fund everything ourselves, we enjoy it..... We are good as a group raising money though. The reason why [sheltered housing scheme] is so good is because we have made it what it is, we have made it good”.

One issue the interviews explored with participants was the main problems older people face. Whilst many people mentioned health issues during other parts of the interviews, almost no one mentioned it as a main problem faced by older people, instead the most common issue raised was loneliness:

“Loneliness is the biggest problem that old people face, and the more infirm people are, the lonelier they are as well”.

“Loneliness. Definitely loneliness. In a place like this there’s no reason to be lonely because there’s always people around, but if you’re in a place on your own, and have lost your partner and have no children”.

“Loneliness as well. It’s hard, especially if you live by your own. The lady over there, she’s 100 years old. She lives by herself, and sometimes goes three days without seeing anyone. She has no family, so she comes here a lot. This lady here doesn’t see people for days. This place is her lifeline”.

“The biggest disease for the elderly is loneliness”.

The other main problem mentioned was transport and getting around:

“The bus services in general are pretty good, but some people are stuck if they don’t live near a bus stop. Dial a ride services are not that great as they require 24 hours notice for a booking”.

“There are also problems with access, particularly access to the hospital, getting there without a taxi if you don’t have a car is practically impossible”.

The interviews showed that most participants enjoyed and were proud of their independence:

“I like being able to own my own house because I value my independence. I live in a housing complex for elderly people but I own my own property”.

“You see I like to keep my independence. I know my family is very good to me. My son and the council both help. I have home care which helps me do things like get dressed and wash. But at the same time I like to keep my independence. I do all my own shopping....Well I still think people like older people like some independence. So help should not be pushed onto older people unless they specifically ask for. I still feel that people in my age, I’m 81, are capable of doing things. And I still feel I’d like to think that people are still active, that they have all the opportunities and can partake in social activities”.

“Yeah, and that woman in the purple, uhhhh, she’s been given an electric chair to help her get up. All it’s doing is making her less good at getting up on her own. They keep offering me this stuff but I don’t want it. I know in a few years I’ll have to but I don’t want to be pushed into a life of sitting if I’ve still got some movement left!”

“I’m 91.... I live in a lovely bungalow. I do my own washing, cleaning and cooking. I have daughters, who can help, but I don’t need them”.

Most interviewees were content and had very positive attitudes:

“But life is what you make it to be; be thankful for what you got. I’m happy. I couldn’t ask for anything else”.

Many also liked to keep busy and filled their time with activities:

“We get free travel so I use the bus every day to go to Kings Lynn and all over the place. We also go out in taxis to activities organised by [sheltered housing scheme]. You know we fund all these activities ourselves through our jumble sales and other events. We also do a lot of charity work; we raised over £2000 for soldiers that came back from Iraq....I love walking. I go shopping every day. I take one of my good mates with me; he can't walk very well anymore so I help him with his trolley. I also have to do my own washing but they are very helpful here at [sheltered housing scheme]”.

“It's really nice, friendly, we all get together and arrange things. Bingo, meals, once a month we do pub outings. And then sometimes we do functions. And everyone works in!”

“I am very happy; I really like all the things I have to break up my week. As I say, my week is already really quite busy. I don't think I could fit anything else into my week, I like it that way, keeps my mind moving”.

Conclusions

One of the key research questions was what services do older people use in Cambridgeshire? Health services are clearly vital and were used by everyone. Most people used the bus and were reliant on their free bus pass. The library was an important service for those in the 'younger' old age groups. However, it was very apparent from the research that services that provide social interaction and social activities are very highly valued, particularly amongst the 'older' old age groups. Several participants described the social activity they took part in as a "lifeline". People described wanting to get out and meet people and to avoid being lonely.

The survey respondents, whose age profile was younger, said that most services they use are provided by either the local council or by private providers, but very few by the voluntary sector. However, the interviewees who attended social activities were reliant in most cases on voluntary sector provision or assistance, even though most interviewees made a financial contribution towards the activity.

Almost all the people interviewed said that they were happy to pay for the services they used. Everyone had free health care and a free bus pass, but paid for extra services such as the day centre or group activity they were participating in and some paid at least a contribution towards taxi fares. A minority had a cleaner or gardener at home and paid for these services.

The majority of participants in the research said that they felt that they had all the services they needed and that they were happy with the services that were available to them. The main gap in services related to bus services. Many complained that they felt that bus services catered mainly for commuters and they were not able to use buses to take them to their main shopping centres or to hospital. The bus services came over in this research as vital to enabling older people to access shops, local facilities and social activities.

The most common issue raised was loneliness. Here the voluntary sector organisations provided highly valued social activities that helped to keep the older people who participated in the research happy and positive.

Appendix

A: COPRG Survey

My name is X. I am a student in the Department of Geography at the University of Cambridge. As part of our coursework we are helping the Cambridge Older People's Reference Group to do some research to get a better view of the services that people use in Cambridgeshire. Do you have a couple of minutes to answer a few brief questions? We don't need any personal information and your responses are all anonymous.

1) Ward (No need to ask).....

We would like to know about the main transport service you use.

2) When you travel into or around Cambridge, which form of transport do you use the most?

- 1) Your own car
- 2) Public bus
- 3) Bicycle
- 4) Train
- 5) Taxi
- 6) Dial-a-ride
- 7) Shopmobility
- 8) Taxicard
- 9) Other, please specify.....

3) Do you have to pay? Y/N

4) (If relevant) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

We would like to know some general information about the health services you use.

5) Have you used hospital services in the last year? Y/N

6) If so, which one?

.....

7) Have you used your GP in the last year? Y/N

8) Have you had a health visitor at home in the last year? Y/N

9) Did you have to pay? Y/N

10) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

11) Have you used an optician in the last year? Y/N

12) Did you have to pay? Y/N

13) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

14) Have you used a chiropodist in the last year? Y/N

15) Did you have to pay? Y/N

16) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

17) Do you have to pay for any other health services you use? Y/N

18) Please specify

.....

We would like to know about any help at home services you use.

19) Do you use any personal support or care at home services? Y/N

20) Do you have to pay for the service? Y/N

21) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

22) Do you use any meals on wheels services? Y/N

23) Do you have to pay for the service? Y/N

24) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

25) Do you use any cleaning services at home? Y/N

26) Do you have to pay for the service? Y/N

27) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

28) Do you use any gardening services? Y/N

29) Do you have to pay for the service? Y/N

30) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

31) Do you use any telecare or homeaid services? Y/N

32) Do you have to pay for the service? Y/N

33) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

34) Have you had any home adaptations made e.g. grab rails, stair lift? Y/N

35) Did you have to pay for the service? Y/N

36) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

37) Do you have a community alarm? Y/N

38) Did you have to pay for it? Y/N

39) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

40) Do you use any other help at home services? Please specify.

.....

We would like to know about any community activities and social activities you take part in.

41) Do you use a local community centre? Y/N

42) Do you have to pay to use it? Y/N

43) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

44) Do you use a local library? Y/N

45) Do you have to pay? Y/N

46) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

47) Do you attend a local sport or fitness group? Y/N

48) Do you have to pay? Y/N

49) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

50) Do you take part in a local social group e.g. lunch club? Y/N

51) Do you have to pay? Y/N

52) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

53) Do you attend a local art or craft group? Y/N

54) Do you have to pay? Y/N

55) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

56) Do you take part in any local educational activities? Y/N

57) Do you have to pay? Y/N

58) Do you know who provides the service?

The council/ A charity/ A private company/ Don't know

59) Do you use any other social or community services? Please specify.

.....

60) Where do you get information from about local services?

.....

61) Are there any services that you feel the area lacks?

.....

.....

.....

62) Which of the following statements best describes how you feel about services in Cambridge?

- a) I have all the services I need
- b) I would like to see more services for older people
- c) There are too many services

63) If you would like to see more services, what are they?

.....

And we would just like to know a little about you.

64) Gender (No need to ask) *M/F*

65) Age

55 – 59	
60 – 64	
65 – 69	
70 – 74	
75 – 79	
80 – 84	
85 – 89	
90 and over	

66) In which town/village do you live?

67) Tenure

Own your own home	
Rent in private sector	
Rent from Council/Housing Association	
Sheltered housing	
Residential home	
Other	

68) Employment

Retired	
Retired but work as a volunteer	
In full time employment	
In part time employment	

69) Do you have internet access? *Y/N*

70) If so, where? *At home/ Library/ Community Centre/ Other*

71) Any other comments about local services?

.....

B: Cambridge Ward Map



Source: <http://www.cix.co.uk/~rosenstiel/comelect/wards2004.gif>

C: COPRG Interview Schedule

My name is X. I am a student in the Department of Geography at the University of Cambridge. As part of our coursework we are helping the Cambridge Older People's Reference Group to do some research to get a better view of the services that people use in Cambridge. Thank you for offering to help us by answering a few questions. All of your responses are all anonymous.

1. How long have you been attending this group/activity?
2. Why do you attend this group/activity?
3. What other clubs or groups do you take part in?
4. What other services do you use in Cambridgeshire?
(These might include health, transport, help at home, community and social activities etc)
5. Which services do you pay for?
6. How do you feel about paying for these services?
7. Do you know who provides these services?
(May be council, charity/voluntary sector, private sector)
8. Which services are most important to you?
9. How happy are you with the services you receive?
10. In what ways could things be improved?
11. Are there things that you would like to see provided for older people that are not currently available in the area?
12. Are there services that you would like to use but do not?
13. If not, why not? (perhaps they are too expensive or too difficult to get to etc)
14. What are the main problems that older people face?
15. Do you mind if I ask how old you are?
16. Can you tell me a little about your housing situation? (own home, private renting, Housing Association, sheltered housing, extra care, residential home, with family, etc)
17. Are you retired?
18. Gender (no need to ask!)
19. Notes about interview and research participant (include location and date)