Representing Pensioners

Helen Barnard and Karen Whiting

A report of research carried out by BMRB on behalf of the Department for Work and Pensions

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The Authors

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<thead>
<tr>
<th>Abbreviation</th>
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<tr>
<td>AA</td>
<td>Attendance Allowance</td>
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<td>DLA</td>
<td>Disability Living Allowance</td>
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<td>DWP</td>
<td>Department for Work and Pensions</td>
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<td>IS</td>
<td>Income Support</td>
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<td>LA</td>
<td>Local authority</td>
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Summary

The study

The Pension Service was established to deal specifically with the needs of older people. The Pension Service Customer Survey (PSCS) of 2003 showed that one fifth of people contacting pension centres do so on behalf of someone else, and that half of these people are pensioners themselves. It was felt that little was known about these customer representatives and the pensioners they represent. The Department for Work and Pensions therefore commissioned research to explore the roles, views and experiences of those who have acted as representatives for pensioners in their dealings with The Pension Service. In addition to this, the research also looked at the reasons why pensioners required representation and how satisfied they were with their experiences of accessing services and the support they received.

There were two distinct stages to this research. The first was desk research which incorporated a literature review based on academic and non-academic literature sources. The literature search also developed a profile of customer representatives and identified key issues which affected those who provide support to pensioners. The second stage involved qualitative research with both pensioners and those who supported them. Group discussions, tri and paired depth interviews were carried out with those defined as representatives. These included both professionals, such as advice workers in the Citizens Advice Bureau, and those with a personal relationship with the pensioner (such as a child, husband/wife or friend). Individual interviews were also carried out with pensioners who were represented.

Key findings

Previous literature

A number of conclusions can be drawn from the analysis of data sources and the literature review. These conclusions focus on the role of representatives and what is known about them, the impact of playing this role on the representative themselves and the importance of informal representatives as well as those with an official status such as power of attorney or appointee.
The growing importance of representatives was clear from this paper. One fifth of those making contact with The Pension Service were acting on behalf of someone else and over half were pensioners themselves. Although customer representatives are increasingly important, little is known about them. In 2001 it was estimated that c.1.8 million pensioners (27 per cent)\(^1\) claim that they need someone else to pick up their benefit all or most of the time. However, it is further estimated that only a fraction of these, around 299,000\(^1\) older customers, have formally appointed attorneys or guardians who access The Pension Service on their behalf. The DWP also recognises standing agents who collect pensions from the Post Office but these are estimated to number only c.100,000 people.\(^2\) There are clearly a large number of informal carers who are accessing The Pension Service on behalf of elderly representatives.

Most customer representatives are involved in multiple caring tasks, suggesting that accessing benefits via/through The Pension Service is today one of a range of activities that are performed by carers who are likely to informally represent many of the 1.8 million older customers cited above. The review of the literature, analysis of The Pension Service Customer Survey 2003 and the GHS Carer Survey reveal similarities in the profile of customer representatives and carers with elderly dependants. Most carers and customer representatives were women, especially, in the age groups 40-59. Although more women than men care for/represent a broader range of older customers (family and friends), they were predominantly engaged in looking after elderly parents and parents in law outside the home. In the older age groups men were less underrepresented, in fact they were more likely than women to care for a partner living in the same home.

Caring for, including representing, older people competes, particularly for women, with other responsibilities such as childcare and work. Many carers are currently discriminated against in the workplace, as caring affects promotion, annual leave and hours worked and can result in the pension penalty of caring.

Over half of all represented pensioners (both formal and informal) were aged over 75 years and two-thirds were female. Only 37 per cent of customer representatives have Power of Attorney. Most customers formally represented are older (+75 years) women. The literature has shown that the legal frameworks for supporting formal representation of older customers are often unclear and open to financial abuse such that vulnerable older people are inadequately protected by the law.\(^3\)

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Qualitative research findings:

The need for representation

Pensioners who were using representatives could be divided into those who were continuing a pattern of behaviour which had been established long before they reached pension age, and those who had been fairly independent and had begun to use a representative only as they became older. The reasons for using a representative were very varied and complex. In each case there were usually several factors contributing to the pattern of reliance which had been established. These factors included language barriers, physical and mental health problems, experience, communication skills and attitudes to dealing with official bodies. A lack of confidence was also a key thread underpinning the behaviour of many pensioners.

Pensioners who had begun to use a representative later in life tended to have done so as a result of an event such as bereavement or deterioration in health or because their affairs had become more complicated, than had been the case in the past. Whether this situation remained a short-term solution to a particular situation or evolved into a longer-term arrangement depended in part on the age, gender and background of the pensioner involved. It was also influenced, however, by the other factors discussed above. Among the pensioners who were using representatives, there were some who were very keen to be able to be more independent and suggested improvements to the service which could enable them to contact The Pension Service directly. However, there were also many pensioners who did not wish to act for themselves. They were relieved to be freed from the ‘hassle’ of dealing with their pension or benefits and did not feel that their lives would be improved if they took on more of these tasks for themselves. The service improvements they suggested focused on ways to help their representative handle their affairs more easily.

Becoming a representative

There appeared to be a lack of choice for both representatives and pensioners in taking on the role of a representative or choosing to be represented. There was no formal decision to ask for or offer help amongst those who had a personal relationship. Instead, the relationship was regarded as a gradual slide into representation with little understanding of what the role would entail or eventually lead to. The lack of choice arose from a sense of family duty and love. Personal representatives tended not to regard themselves as ‘representatives’ but provided help because of the nature of the relationship they had with the pensioner. In contrast, pensioners did make an active choice when deciding to use a professional representative.

There were four factors which influenced who a pensioner would choose to represent them. These were the degree of emotional closeness they experienced with the potential representative; their geographical proximity to that person; the skills, confidence and experience of the potential representative and the attitude of that person. Each of these factors was combined with a fifth factor of the representatives’ willingness to take on the role.
Role of a representative

Representatives were categorised for this research as providing two types of support – a high level or a low level of care. A high level of care included all forms of personal care as well as physical and practical help. Low level care included keeping an eye on the pensioner or helping them with their paperwork and financial affairs. There were two known types of representative – those with a personal relationship to the pensioner and those with a professional relationship. Personal representatives appeared to provide a wider range of care and a higher level of support than professional representatives. Professional representatives were chosen because there was no suitable alternative for the pensioner in the form of a personal representative. An advantage of having a professional representative was the knowledge they had of the system which seemed to make contact with The Pension Service easier for them. This advantage also led some personal representatives to use professional representatives.

Representatives with informal roles generally seemed to find their situations easy to manage without the need to have formal status. Others were unaware of the formal roles available and were managing without the help a formal role could provide. Those with formal status had chosen the official role out of necessity and in response to the needs of the pensioner. Power of Attorney was regarded as being the most effective of the formal roles. Appointee and agent roles were helpful but were not as encompassing as Power of Attorney. Some representatives had applied for Appointee status because they could no longer apply for Power of Attorney due to the extent of the mental deterioration of the pensioner. They viewed Appointee status as the next best thing.

Impact of representation

There were differences in the impacts which representatives reported and pensioners’ views of the impacts on representatives’ lives. The impact of care on pensioners’ lives tended to be viewed very positively. Pensioners were appreciative and grateful for the help they had received and believed that they would not be able to manage without their representative. Pensioners felt they would not have noticed mistakes made by The Pension Service or bothered to claim benefits they were entitled to without the help of their representative.

Caring for a pensioner seemed to have a number of negative impacts on representatives. They found it difficult to juggle work commitments and their caring responsibilities. Representatives reported having to use their annual leave to help look after the pensioners’ affairs as well as having limited time to contact The Pension Service and other bodies during working hours. Representatives also reported negative impacts on their health caused by caring for a pensioner, mainly in the form of stress-related difficulties. The representative role also caused tension in the wider family. Representatives also reported having a shortage of time for themselves and resented having to plan their lives around the needs of the pensioner. The biggest impact was the emotional distress caused by seeing the
mental or physical decline of a loved one. However, there were some benefits of taking on the representative role. Representatives reported feeling happy to help the pensioner and experienced a sense of relief that they could care for them.

**The Pension Service**

The overall experience of The Pension Service among both pensioners and representatives tended to be fairly good. Views of the Local Service Teams were particularly positive, and there were also descriptions of very good service from the pension centres.

Despite this, a number of problems were reported, including some which had contributed to some pensioners wanting or needing to be represented and had increased the difficulties faced by representatives. The elements of the service which were highlighted as sometimes causing difficulty included:

- letters and forms which were felt to be confusing;
- inconsistency in the response of staff to customers and particular issues with regards to passing information between staff or sections of the Service, or recording it for the future;
- changing to Direct Payment;
- security measures in relation to staff speaking to an informal representative.

Although many of the issues raised were similar to those discussed in previous research with other customer groups, there were also a number of factors which were specific to representatives and the pensioners they represented.

Representatives’ experience of The Pension Service was affected by the fact that they were often having to cope with a number of the pensioners’ needs as well as the pressures of their own lives. This meant that difficulties such as being kept on hold for a long time or having to provide information more than once could cause particular problems for them. There were also particular problems for representatives who did not live in the same area as the pensioner they supported, as they often had difficulty in being able to speak to the correct pension centre for the pensioners’ affairs.

Representatives often seemed to be more proactive than the pensioners in wanting to find out what the pensioner might be entitled to and applying for it. However, they had to balance this with ‘managing’ the pensioner, and sometimes their resistance to engaging with services which could assist them. Representatives, like pensioners, did not feel that they had enough information about the benefits that might be available. They were keen for more information to be targeted at them and for staff to proactively guide them to the best outcomes for the pensioners they supported.
Other organisations

There appeared to be three main types of organisation contacted by pensioners and representatives other than The Pension Service. These were charities and support groups, health and housing organisations and non-statutory organisations. These bodies played different roles which often overlapped and combined. These roles were service provider, advisor and sign-poster. There were five main reasons why people contacted these other organisations. The overriding factor was necessity, but the availability of personal contact, perceptions of a wide range of knowledge, past contact and being independent were all factors which influenced whether people chose to use an organisation.

Both representatives and pensioners seemed to prefer face-to-face contact if combined with privacy, when dealing with health care or issues to do with pension or financial entitlements. However, contact by telephone was felt to be a very quick and direct way of getting information and was often therefore the first choice of representatives. Where problems arose, face-to-face contact was seen as more effective.

The type of representative they were appeared to influence people’s contact with many organisations. The knowledge and experience of professional representatives, such as charity workers or benefit advisors helped them liaise with other organisations even where they did not have personal contacts there. The experience of personal representatives varied and was dependent on the circumstances of the individual pensioner and representative. However, it was clear that those with Power of Attorney status did find contact easier and that informal representatives encountered continual requirements to demonstrate their right to communicate with organisations on the pensioner’s behalf.

Conclusions

It was important to understand that the use of a representative was viewed by many pensioners not as a loss of independence but as a release from the burden of dealing with financial or other issues themselves. For these pensioners, service providers could best adapt systems to make it easier for their representatives to help them. However, there were pensioners who wanted to act for themselves but felt unable to. These pensioners felt that the service should be developed to allow them to do this. In considering how services could be adapted to meet the needs of more pensioners and representatives, there were several lessons which could be drawn from their discussion of contact with organisations other than The Pension Service. Pensioners and representatives generally preferred organisations or individuals that provided personal contact (including face-to-face services), continuity of contact, knowledge about a wide range of issues and were pro-active in alerting customers to information of use to them.
The suggestions for policy and practice arising out of this research include ideas which focus on specific areas of The Pension Service’s work and those with broader implications.

Key recommendations include:

- extension of access to face-to-face services and e-mail contact;
- more effective provision for non-English speakers;
- introduction of the nomination of an informal representative;
- careful use of terminology when dealing with representatives;
- making use of the tendency of representatives to be more pro-active than pensioners;
- streamlining of customer contact using IT systems to prevent unnecessary repetition of information.

It was clear that representatives felt that they lacked a great deal of information which could help them to support pensioners more effectively. They believed that The Pension Service, or another key government organisation, should offer information to them not only about benefits and pensions but a range of other topics of relevance to their role as a representative.

The experiences and desires of representatives and pensioners seemed to fit with the Link-Age approach of offering an integrated network of services to provide better access and support to older people. Where possible, they preferred to find a single point of contact who could advise them about a range of services and they tended to return to this contact once they decided that they were helpful. There seemed to be little concern about which organisation this contact came from. Instead, customers looked for somebody easily available, knowledgeable, pro-active and pleasant to deal with.
1 Introduction

1.1 Background

The Pension Service was set up to meet the needs of older people. Previous research has revealed that one fifth of customers contacting pension centres do so on behalf of someone else. The Department for Work and Pensions (DWP) commissioned this research as it was felt that little was known about customer representatives and the pensioners they represent. The aims of the study were to explore the roles, views and experiences of those who have acted as representatives for pensioners in their contact with The Pension Service. The research also examined how satisfied pensioners and representatives were with their experiences of accessing services and the support they had received, as well as the underlying reasons why pensioners require representation. In addition, the research looked at the barriers to benefit take up and the role of representatives in the decision of pensioners to apply, which fits in with the wider goal of the DWP to promote independence among older people.

Promoting independence can be understood at a number of levels. Previous research has indicated that independence is related to feelings of autonomy and control. As well as this, older people need to be financially independent and able to sustain a reasonable standard of living. Thus the improvement of benefits take up also has a strong effect on independence. However, independence can also be taken to mean the ability to access a wide range of services, including financial entitlements, health and social care as well as leisure and housing services. It can also be interpreted as enabling older people to feel that they are not forced to depend on the help, and often the ‘goodwill’, of others if they do not wish to do so.

A great deal of research has been carried out over the last few years, commissioned by both the Department and by other organisations, which has illuminated the difficulties facing older people in accessing benefits and other services. Attention has been paid to practical issues such as the claims process, modes of communication, forms and information accessibility as well as to the attitudinal barriers and structural issues which can impact upon older people. There has also been experimentation with different types of service delivery. In 1998 several ‘income support pilots’ were established to examine the effectiveness of different ways of identifying eligible
non-recipients of Income Support (later replaced by Minimum Income Guarantee) and of encouraging them to claim. In 2000 a report was published of the evaluation of pilots in the Better Government for Older People programme. These examined various ways of improving front-line services for pensioners and how to combine the services of the Benefits Agency (now replaced by The Pension Service and Jobcentre Plus) with those of other key agencies in local areas. In 2000 the Department undertook a nationwide campaign which boosted the take up of Minimum Income Guarantee. In addition to major projects such as these, staff in local areas have also explored ways of increasing take up in their areas and have developed a range of internal policies and procedures, closer working initiatives and outreach work.

The introduction of The Pension Service has provided a good opportunity to give further impetus to the focus on enabling pensioners to access services more easily and gain greater independence and financial security. Likewise the work which is being carried out through a number of initiatives as part of the Link-Age approach to service delivery, aims to provide an integrated network of services for older people. This, it is hoped, will help older people or people seeking advice on behalf of an older person to access more services more easily and to overcome the confusion and difficulty of dealing with a number of agencies in order to gain assistance and support.

The importance of third parties, both professionals in the voluntary and statutory sector and partners, friends and relatives, in helping pensioners to access services has been highlighted in a number of previous research reports. The Better Government for Older People evaluation report suggested that there should be ‘proactive targeting of the client group and an effective use of ‘signposters’, people trusted by the customers (family, friends, voluntary workers, LA social and care workers, health visitors, community advice workers etc).’ The 2002 report from the National Audit Office (Tackling pensioner poverty: Encouraging take-up of entitlement) made a number of references to this issue. It pointed out that the voluntary sectors had been ‘at the forefront of take up initiatives for many years’ and cited a number of organisations and initiatives which had helped pensioners to take up benefits. It also highlighted the difficulties facing pensioners in rural areas in particular, and suggested that professionals such as district nurse or General Practitioner might be some pensioners’ only contact, leaving them reliant on individual professionals varied knowledge of benefits and sometimes limited time to discuss such issues.

The National Audit Office also discussed the particular difficulties facing older people in ethnic minority communities and the factors, such as a lower likelihood of speaking English, which could make them ‘more dependent on assistance in accessing the benefits system’. A recent project carried out for the Department by BMRB focused specifically on older people from ethnic minority communities (published in December 2003)\(^4\). The findings of this project reinforced the idea that

older people from these communities depended very heavily on proactive help from community groups, statutory workers, friends, family or a combination of all these.

1.2 Aims

The key objective of the research was to understand the role of different types of customer representatives and to explore their attitudes to, and experiences of, accessing The Pension Service on behalf of the pensioner they were representing.

The specific objectives of the project were to:

- develop a profile of customer representatives using appropriate and available sources of secondary data/research;
- gauge how effective The Pension Service was in meeting the needs of customer representatives;
- identify ways of improving the services to meet the needs of customer representatives;
- understand why pensioners require a representative to act on their behalf;
- discover whether both pensioners and representatives are satisfied with their roles and the service received.

1.3 Method

There were two stages to the research programme. First there was a literature review which incorporated a literature search, secondary data search and analysis, and an evaluation of the existing research, literature and secondary data. After this, qualitative research was carried out with pensioners and their representatives. The qualitative research was conducted in two stages. Stage one was a pilot and involved depth interviews with key organisations and single depth interviews with personal representatives. Stage two consisted of group discussions with representatives as well as tri/paired depth interviews with representatives and depth interviews with pensioners who used representatives. Details of the methods used in the study are provided in Appendix A. A discussion of the ethical considerations for this study is included in Appendix C. The topic guides used during the research can be found in Appendix D.

1.4 Sample breakdown

1.4.1 Stage one

During stage one of the research, the following fieldwork was carried out:

- ten interviews with personal representatives;
- two interviews with national organisations;
two interviews with local organisations;
one day interviewing at a Local Service cluster.

The interviews included a mix of gender, relationship to pensioner, status of representative and nature of assistance provided to pensioner. A detailed breakdown of the samples are provided in Appendix B.

1.4.2 Stage two
Over the course of stage two of the research study, the following fieldwork was carried out:

- 25 in-depth interviews with pensioners;
- 20 paired depth interviews with representatives;
- 12 tri-depth interviews with representatives;
- five group discussions with representatives.

Again the interviews included a mix of gender, relationship to pensioner, status of representative and nature of assistance provided to pensioner. The pensioner interviews also included a mix of age, ethnic background and reason for representation.

1.5 Scope of qualitative methods
Qualitative methods, such as in-depth interviews and discussion groups, are ideal for exploring complex issues. These methods look to explore, understand, and elicit a full range of possible answers. Quantitative research, on the other hand, looks to explore statistical relationships from the data. Qualitative research utilises smaller samples that are chosen purposively to ensure that a full range of views are represented within the sample. It uses a topic guide, which allows flexible questioning in response to issues raised rather than a more rigid survey format where questions are set before the interview.

1.6 Definitions
Throughout the report there are references to the different types of formal status available to representatives. Below are a set of definitions explaining the different roles and including details about what each role involves.

1.6.1 Power of Attorney
A power of attorney is a legal way for one person act on behalf of another. To set up power of attorney, one person has to sign a formal document which allows another person to act in their name. The person who acts on behalf of another is called an attorney. An attorney can be a family member, friend or professional.
A power of attorney could be designed to enable someone to undertake a specific task such as selling a house. It can be general or limited to specific pieces of business, enabling someone to control all or only some of someone’s assets. It is vital that the power of attorney clearly states the precise wishes of the person giving the power.

Power of attorney does not stop a person from continuing to manage their own affairs. Instead it gives another person the authority to act simultaneously. The person who gave the power should be consulted whenever the attorney acts on their behalf. The power ceases to have any legal force if the donor becomes mentally incapable.

A solicitor represents the person who is giving others the power to act on their behalf. The solicitor works best to protect the interests of this person and may want to check the persons’ mental fitness by asking them to speak to a doctor.

In 1985 the Enduring Power of Attorney Act came into force which created a new type of Power of Attorney which continued beyond mental incapacity. Enduring Power of Attorney (EPA) ensures that a person’s financial affairs will be looked after by the person of their choice. There is an obligation contained within EPA to register the donor with the Court of Protection. Once registered, EPA cannot be retracted so it is important that the power is only given to someone who is likely to be capable of administering the other person’s affairs. The attorney is also committed to act in the best interests of the donor.

1.6.2 Agent
An agent is a person nominated by a claimant to collect benefits on their behalf, usually on the authority of their signature. In the pensioner-representative situation, a pensioner would nominate their representative to act as their agent and collect their pension on their behalf. To set up the agency, the pensioner and potential agent need to contact The Pension Service to arrange agent status. The pensioner can still collect their own pension or benefits even when they have arranged for an agent to do so on their behalf. A claimant should only ask someone they trust to be their agent to collect their pension or benefits on their behalf. An agent can only be assigned by a mentally capable pensioner and can only be used when the pensioner is able to manage their own financial affairs.

1.6.3 Appointee
Appointeeship is only appropriate when a person is mentally incapable. It is important to note that guidance on appointees states that an inability to communicate is not cause to grant appointee status. For example, a person who has suffered a stroke may be left physically disabled but is still able to communicate their wishes and therefore should not have an appointee. The Secretary of State appoints somebody to collect and spend benefits and pensions on behalf of somebody who is incapable of managing their own financial affairs. An appointee can be a lay person or a professional appointee, but family members or friends who live with or visit the person are considered to be the best choice. The person’s local Jobcentre Plus or The Pension Service will decide whether a person needs an appointee. During
an interview they will assess the mental and communication abilities of the person in receipt of the benefits or pension. They will also meet the potential appointee and decide whether they are the right person to take on the role. Appointees act when the person who needs help has little property or finances. An appointee is able to claim and spend benefits and pensions on the customers’ behalf but it must only be spent on the claimants’ costs, and receipts and records of the spending must be kept. Appointees should not control the customers’ behaviour or choices.

1.7 Report outline

The next chapter provides a summary of the literature review carried out for this report.

Chapter 3 of the report discusses the reasons why pensioners felt the need to be represented and the distinction between wanting and needing representation.

Chapter 4 explores the level of choice of both pensioners and representatives, and the process of becoming a representative.

Chapter 5 examines the role of the representative, including the various levels of assistance received, the effect of the expertise of different types of representative and the different types of status available.

Chapter 6 of the report discusses the impacts of being a representative and being represented on both the pensioners’ and representatives’ lives.

Chapter 7 looks at the views and experiences of customers and representatives about contact with The Pension Service.

Chapter 8 discusses the experiences of contacting other organisations including private companies, charities and support groups, and health and housing organisations.

Finally, Chapter 9 draws out the implications of the research for future policy and practice.
2 Literature review

The paper describing the findings of the literature review and analysis of data sources was written by Gill Valentine and Deborah Sporton of the Department of Geography at the University of Sheffield. This shortened version has been edited by the BMRB Research team.

The aim of the paper was to profile customers who represented pensioners and identify key issues affecting such representation. The paper was based on the analysis of relevant data sources and a review of academic and non-academic/policy literature sources. The full report of the literature review can be obtained from Clare Talbot at the DWP.

In addition to the literature review commissioned specifically for this research, which focused on representatives and the customers they help, there is also a range of other research which explores pensioners’ experiences of claiming benefits. This chapter does not attempt to provide a full discussion of the findings of this wider research. However, a short summary of some of the relevant points is available at the end of the chapter.

2.1 Customer representatives who access The Pension Service

The DWP’s Pension Service Customer Survey (PSCS) provided data on representatives (excluding professional representatives) who contacted The Pension Service in 2003. Additional information comes from a DSS Survey of Benefit Recipients conducted in 2000.
The key findings of this data were that:

- one fifth of those making contact with the Pension Service were acting on behalf of someone else\textsuperscript{xviii};

- two-thirds of those making contact on behalf of others were also making enquiries on behalf of themselves. This suggested that customer representatives already had some level of contact with the Service, mainly as pensioners (half of all customer representatives were pensioners)\textsuperscript{xviii}. Some non-pensioners who act as customer representatives may also contact the Service to obtain a pension forecast or to find out more information in the months before becoming a pensioner themselves;

- less than eight per cent of represented pensioners were from minority ethnic groups and for six per cent, English was not their first language\textsuperscript{xviii};

- representatives were predominantly assisting their family members. Most pensioner customers were the parent (41 per cent ) or the partner/other relative (48 per cent ) of their representative\textsuperscript{5} \textsuperscript{xviii};

- Seventy per cent of pensioners represented had a long-term illness or disability – the majority of whom were over 75 (60 per cent )\textsuperscript{xviii};

- customer representatives acting for pensioners were also likely to perform other caring duties. Representatives over the age of 75 were more likely to provide physical help and personal care in addition to contacting The Pension Service. This may be explained by the fact that most over 75 year olds were caring for a partner. Younger representatives were more likely to assist with paperwork that might include other financial matters.\textsuperscript{xviii}

In 2000, another survey conducted to test attitudes to the introduction of payments by ACT questioned pensioners on the use of a third party to collect benefits. The data confirmed the findings of The Pension Service Customer Survey and suggested that 27 per cent of pensioners required a third party to collect their benefits, ranging from 27 per cent to collect the Pension to 38 per cent to collect the Disability Living Allowance. The survey revealed that, unlike those acting on behalf of non-pensioners, the majority of representatives acted all the time on behalf of the pensioner customer. Pensioners were more likely to be helped by a relative than

\textsuperscript{5} Due to an error at the design stage of the Customer Survey questionnaire, ‘partner’ was not listed as a separate option for respondents to select. Partners are therefore likely to have chosen to select either ‘other relative’ or ‘other – please specify’. The ‘other – please specify’ category yielded 16 per cent of partners. However 30 per cent of representatives selected the ‘other relative’ category. Given that parents, in laws and siblings were stated options, it seems sensible to conclude that some partners fell into the ‘other relative’ category. For the purpose of this report, the category ‘other relative’ and those who specified ‘partner’ under the ‘other – please specify’ category were combined. Therefore, it is possible that the percentages given for partners may be higher than they should be.
non-pensioners. Although poor health and mobility issues were cited as reasons for using a third party, particularly for pensioners drawing Disability Living Allowance (DLA) and Income Support (IS), convenience was also cited by those using a representative to obtain their Retirement Pension.

2.2 Formal customer representatives

It is estimated that around 299,000 older customers have formally appointed attorneys or guardians who access The Pension Service on their behalf. The DWP also recognise standing agents who collect pensions from the Post Office and are estimated to number c.100,000. However, it is known that c.1.8 million pensioners (27 per cent) claim that they need someone else to pick up their benefit all or most of the time. This strongly suggests the importance of informal representatives.

2.3 Typology of carers

There is no academic literature and very little other research on customer representatives. However there is an extensive body of research on caring. As is discussed above, pensioner customer representatives are likely to play multiple caring roles. The caring literature outlined below therefore provides a framework for understanding customer representatives.

There is a hierarchy of expectation in terms of who should provide care: spouse, another relative in the house, daughter, daughter-in-law, son, other relatives, neighbour. The primary role of spouses means that older people are not just cared for, they also care for others. At least a third of older people can expect to become carers during retirement. This pattern was evident in the findings of The Pension Service Customer Survey which showed representatives predominantly assist family members and that the majority of representatives are female.

The extent of, and participation in, care is regulated by proximity. Children who live closest to dependent parents are, not surprisingly, called on to provide more support than distant siblings, who tend to provide financial assistance or help out with short-term crises. One in three carers live within ten minutes of the care recipient. Gender can distort the effect of proximity, e.g. mothers may prefer to receive personal care from distant daughters than proximate sons. Previous research has found women to be more willing to travel further to provide assistance than men, whereas men’s willingness to provide care falls off with distance.

Women’s ability to provide this care can be compromised by the fact that their spatial mobility/behaviour is more limited by other time-space constraints such as childcare responsibilities. Women’s increased participation in the workforce may also reduce their ability and willingness to accept traditional caring roles.

Due to distance and limited contact, children may not recognise or be aware of
deteriorations in the physical or mental health of their elderly parents and so may not recognise the need to take on roles such as that of customer representative or attorney at an appropriate point.

2.4 Why do people become carers?

It is usually taken for granted that spouses will take on the role of carer as part of the expectation/basis of marriage. If not, an adult child is expected to do it. Most research suggests that people do not take on this role out of choice but do it as a gesture of love or sense of debt to their parents; as such they are surprised to be asked why they are doing it because it is so taken for granted. People tend to become carers of older people gradually, often without realising they slip into it.

2.5 Carers’ and pensioners’ perceptions of each other

Not all carers identify themselves in this way because they see their actions as an extension of normal, everyday intergenerational family/personal relationships rather than as a carer which has formal, quasi-employment overtones.

Carers often report difficulties obtaining easy access to clear and comprehensive advice to make informed choices (e.g. what services/support are available) at a time when they are also dealing with difficult emotions. Legislation and provision of support often appears fragmented, arbitrary and confusing. It is a haphazard learning process in which carers need to be assertive, persistent and well organised to get effective support. They can also feel all their energies are used up in caring which can lead them to see all authorities as ‘them’ and withdraw from dealings with officials and services.

Carers have an awkward relationship with public agencies in that they are not clients of services or, direct focus of intervention by services, yet they are part of the concern of service providers. There are four models of how public agencies should relate to carers (and they often shift between these four terms of reference):

- carers as a resource for public agencies;
- carers as co-workers that work alongside agencies;
- carers as co-clients (i.e. carers are people in need of help in their own right);
- superseded carer: supporting the carer to transcend or give up their caring role to allow the person they care for to claim their independence.

Older people often resist accepting care because this can be read as proof of slipping capacities, a sign of neediness and loss of proudly-held reputations for independence. Older people can struggle to adjust to a decline in their social and physical space, and find it psychologically difficult to come to terms with the ending of their life. They are also fearful of asking strangers for help or of being a burden on their families.
2.6 Accessing services

A study of older people and service providers in Slough found that older people experience barriers to information, advice and advocacy in three stages:

- becoming aware that there was information, advice or advocacy that could help their situation;
- gaining access to appropriate and comprehensive information and advice;
- receiving practical assistance to act on the information.

Some older people are self-sufficient information seekers, just requiring signposting from service providers about where information/advice is to be found. For some this skill has been developed out of necessity but for others it supports their independence. Many older people do not use formal information services but turn instead to people already helping them, e.g. family, friends, other professionals.

The volume of information available can be a significant problem for older people as lack of information. In particular, older people usually want topic-based information (i.e. needs based) rather than the agency (i.e. service) based information that is more frequently offered. In other words, they want information or advice that relates to their particular circumstances rather than comprehensive information about the service as a whole which they often do not understand or know how to use. This is particularly pertinent because older people commonly need information at points of change or crisis in lives (e.g. death of partner, onset of illness) when they are least able to deal with information overload.

Older people want continuity of service. The continual reorganisation of the public sector, structural/role changes, re-branding/packaging and also physical office moves are all barriers to their ability to access services. Older people particularly like continuity of contact with staff so that they do not have to keep re-explaining their situation to new people; as such they prefer follow-up services rather than being referred to other potential sources of information. South Asian communities can become over-reliant on individual members of staff because of their language skills and cultural competence, and so experience loss of such continuity of contact very harshly.

Customer representatives are most likely to help manage the affairs of older people (aged 66 and over, especially 75 and over) and so their contact with The Pension Service most frequently relates to enquires about issues affecting older pensioners (e.g. to notify The Pension Service about death, hospitalisation, moving into residential care or setting up an appointee arrangement) rather than about claims for the Retirement Pension. Just ten per cent of customer representatives made

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6 The research used a multi-method approach involving key informants, 23 interviews and group discussions with 120 people aged 55-95. This research was conducted shortly after The Pension Service was formed.
contact with The Pension Service to apply for Retirement Pension on behalf of a pensioner.

A survey by Age Concern of its own staff about the implementation of The Pension Service found that around two thirds of the respondents stated they had been consulted about the implementation of the Service and thought the process was good/average (1/3 state that they were not consulted or were negative). Over 50 per cent of those surveyed described The Pension Service in their area as better in terms of accessibility, helpfulness and frequency of contact. Although most of the open comments on the service were positive, there were some negative open comments about the quality of the service. For example, concerns were expressed that, while outreach arrangements had improved, there had been a decline in the technical and in-depth knowledge of the staff, and that inexperienced staff could give out incorrect information. Confusion was also expressed about the role of local staff and pensions centres.

Age Concern were asked to compare The Pension Service with the Benefits Agency. Respondents described most improvement in relation to home visits and the provision of information. The largest area of concern was around the telephone service with over a fifth of Age Concern, (22 per cent) reporting that the service was worse than before. The concerns expressed in open comments stated that: some older people do not want to or are unable to use the telephone; that a regional centre seemed too remote; and that clients had difficulty understanding the accents of staff in Scotland and Wales. Generally, local services received more positive responses than regional centres, which were criticised for their poor knowledge, inaccurate information, and administrative delays.

2.7 The impact of caring on carers

Research has shown that carers experience difficulties combining paid work and care, especially as they often also have to juggle their own child-care responsibilities with caring for older people. More women than men stop working altogether, or work less hours and so earn less income, as a result of caring. There is a pension penalty of caring. Research shows that fewer men and women who stopped work as a result of caring were members of occupational pension schemes than other groups, and they had accumulated fewer years contributions than their counterparts who continued working. Professionals in particular describe the burden of having to be seen to be coping in organisational cultures based on working long hours.

A survey of 203 working carers of adults found carers use annual leave to deal with caring responsibilities and that they may forego job ‘rewards’ (e.g. promotion/job transfers), and that a minority have to permanently reduce their hours to cope with their caring responsibilities. Research suggests that only a minority (less than one in three) of carers surveyed felt that the quality of their work could suffer as a result of being distracted by caring worries. However, three out of four said that they worried about the stress of balancing work and caring responsibilities on their own
health. Other studies suggest that half of carers have been treated for stress-related disorders and that providing significant amounts of care affects a carer’s healthxxiv.

Caring relationship are also fraught with emotional stress and ambivalence. Carer stress is associated with having a poor relationship with an older personxxv. Older people can be uncooperative, negative, and put on a different face to the public/outside world than to carers at home. Caring can lead to deterioration in familiar relationships, making them less rather than more close. Watching an older person physically or mentally decline and the uncertainty of not knowing for how long they will need to care can also be difficult to cope with. Spouses for example, can find it more stressful than adult children because they are hurt to see their partner in pain/mental distress and are less able emotionally to distance themselves from this; continuous contact/co-residence also means that they do not have time away from each other and so they can experience ‘role overload’xxvi. Caring for older people can be lonelier than caring for children because there are not the same types of peer group networks and interactions.

2.8 The risk of financial abuse

There are 61,000 people with EPA registered with the Court of Protection (CoP); 26,900 clients whose affairs are managed by the Public Guardianship Office (PGO); 299,000 pensioners have a registered appointee or attorney for the purpose of claiming benefits. A further number of older people nominate a standing agent with DWP to pick up their benefits from the Post Office (collecting payments only). Each of these arrangements has different limitations and exposes older people to different levels of risk to financial abuse.

It is apparent that the legal and administrative system for decision making on behalf of others has developed in a piecemeal fashion, and few people understand it. It is possible to identify a number of key problems:

- There are differences in the ways that these powers (above) are conferred. For example, when an appointment is considered, the customer and appointee are interviewed separately to assess their capacity and suitability respectively. However, receivers and people with EPA are not interviewed so the DWP has no knowledge of their suitability. This raises a number of questions about whether the DWP should establish a consistent process for verifying the suitability of all forms of customer representativexxvii.

- The limitations of these different powers (above) also highlight the need for standardisation in terms of definitions of incapacity. At the moment, the legal test of capacity is a one-off decision covering all matters, but recent proposals would change this so that capacity would have to be assessed decision by decision.

This has potential administrative implications that will be exacerbated by demographic changes that will see the number of people incapable of managing their own affairs rising in absolute terms and as a proportion of the older populationxxviii.
The decision whether a person can handle their own affairs is taken by the CoP. Yet there is no clear line of responsibility for referring a case to the CoP. Families and care organisations are often reluctant to take this step, as such many older people who should be having their financial affairs handled through this framework are not.

2.9 Conclusions

A number of conclusions can be drawn from the analysis of data sources and the literature review. These conclusions focus on the role of representatives and what is known about them, the impact of playing this role on the representative themselves and the importance of informal representatives as well as those with an official status such as power of attorney or appointee.

The growing importance of representatives was clear from this paper. One fifth of those making contact with The Pension Service were acting on behalf of someone else and over half were pensioners themselves.

Although customer representatives are increasingly important, little is known about them. It is estimated that c.1.8 million pensioners (27 per cent) claim that they need someone else to pick up their benefit all or most of the time. However, it is further estimated that only a fraction of these, around 299,000 older customers, have formally appointed attorneys or guardians who access The Pension Service on their behalf. The DWP also recognises standing agents who collect pensions from the Post Office, but these are estimated to number only c.100,000 people. There is clearly a large number of informal carers who are accessing the Pension Service on behalf of older representatives.

Most customer representatives are involved in multiple caring tasks, suggesting that accessing benefits via/through The Pension Service is today one of a range of activities that are performed by carers who are likely to informally represent many of the 1.8 million older customers cited above.

The review of the literature and the additional analysis of The Pension Service Customer Survey 2003 and the GHS Carer Survey reveal similarities in the profile of customer representatives and carers with older dependants. Most carers and customer representatives were women, especially in the age groups 40-59. Although more women than men care for/represent a broader range of older customers (from family to friends), they were predominantly engaged in looking after elderly parents and parents-in-law outside the home. In the older age groups men, were less underrepresented; in fact they were more likely than women to care for a partner living in the same home. These results support the literature that suggests there is a hierarchy of expectation as to who is to care for older people, with the most significant being a spouse/partner or children, and in particular daughters. For many such carers, the activities that they undertake for their elderly parents are seen as a duty, returning the care that their parents invested in them as children.
Caring for (including representing) older people competes, particularly for women, with other responsibilities such as childcare and work. Many carers are currently discriminated against in the workplace as caring affects promotion, annual leave and hours worked and can result in the pension penalty of caring.

Over half of all represented pensioners (both formal and informal) were over 75 years old and two-thirds were female. Only 37 per cent of customer representatives have power of attorney. Most customers formally represented are older (+75 years) women. The literature has shown that the legal frameworks for supporting formal representation of older customers are often unclear and open to financial abuse, such that vulnerable older people are inadequately protected by the law. Given the progressive ageing of the population and growth in numbers of those aged over 75 years potentially in need of formal representation, this is clearly an area of concern.

2.10 Implications for further research

The profile paper identified a number of implications for the qualitative research. First, there was a need to recruit interviewees from across the typology of customer representatives and from different social groups. Secondly, the profile paper highlighted some of the potential difficulties the research might encounter reaching people from minority ethnic groups and finding people who give lower levels of support and short term or occasional support.

The findings of the literature review also raised a number of issues which were followed up in the qualitative research. These included the advantages and disadvantages of formal versus informal customer representatives; how families negotiate who should take on a role as a customer representative and how they manage any conflicts that arise (especially relating to financial issues). In addition, the paper emphasised the need to explore the extent to which different types of customer representatives have different preferences for methods of communicating, with The Pension Service, and older people’s attitudes to the role of customer representatives and the implications for their financial privacy and security. The lessons from the profile paper were used to develop the design of the qualitative sample and the topics to be examined in interviews and focus groups.

The paper also raised several topics for future research agendas. The role of older men as carers appeared to be under-researched. It was also clear that there was a need for more research into how to recognise, define and respond to the financial abuse of older people. In addition, the paper highlighted the need for a consistent process to determine the suitability of all forms of customer representative for this role, and research into the extent to which older people are using ICT and the ways in which this may alter their relationship with The Pension Service in terms of accessing information and their service needs.
2.11 Research focusing on pensioners’ take up of benefits

Several research projects have been commissioned by the Department over the last few years focusing on attitudes to claiming benefits and experiences of doing so. In particular, they have focused on Minimum Income Guarantee, which was replaced in October 2003 by Pension Credit. These studies provided insight into the role representatives play in the pensioners’ decision to apply for a benefit.

The studies carried out among the wider pensioner population for the Department demonstrated that there were three key attitudes underpinning pensioners’ attitudes to benefits. These were a strong dislike of debt, a desire to maintain independence and a desire to leave a legacy. All were shown to play a part in shaping attitudes to claiming benefits. The studies highlighted a number of barriers which emerged as being important in discouraging pensioners from taking up benefits. These barriers ranged from attitudes and knowledge gaps to process-related issues and assumptions.

Firstly, it was found that older people lacked awareness and knowledge about the benefits system, and had incorrect assumptions about eligibility. They also often had difficulty in distinguishing between services and benefits administered locally and those administered centrally, and assumed that the Department would know who is entitled to benefits and pay or inform them automatically. In addition to these attitudes and assumptions, older people were discouraged by the effort and ‘hassle’ involved in making a claim, including having to fill in forms and give personal and financial information. They also often assumed that they had to visit a benefits office and felt a strong dislike of this environment. Finally, the research highlighted pensioners’ apprehension about their claim being refused and their desire not to appear ‘needy’.

In addition to examining the barriers to claiming, some studies explored a number of triggers which could lead pensioners to enquire about or claim benefits. These included factors relating to individual circumstances, such as a change in circumstances or advice from other people. These also included those arising from the claims process, such as being able to make a claim away from the benefits office, being notified of a possible entitlement, having proactive contact from staff and being able to have face-to-face contact.
3 The need for representation

A customer representative, as defined within this research, provides help and support to a pensioner. The support can range from full-time personal care to contacting The Pension Service and other organisations on the pensioners’ behalf. The roles played by representatives are discussed in detail in Chapter 4. However, it is worth noting at this point some of the key tasks undertaken by representatives in relation to The Pension Service and other government bodies. These included: dealing with forms and letters; speaking on the telephone; finding out about possible entitlements; and checking for mistakes in the actions taken by the government agency and rectifying them. Previous research has explored in detail the reasons why some older people do not claim the benefits that they might be entitled to. These barriers ranged from attitudes and knowledge gaps to process-related issues and assumptions. The role of the representative, therefore, was often a combination of carrying out tasks which the pensioner would otherwise have done themselves and being more active than the pensioner would have been, for instance finding out about possible entitlements or persuading the pensioner to make a claim for a benefit.

The reasons for the involvement of the representative in the pensioner’s affairs were often very complex, arising from a combination of factors both stated and implicit. These reasons included elements of the services provided by The Pension Service, experience of other government agencies, demographic factors, health issues and skills and experience. These are discussed in detail below.

Before the research, two types of representative had been identified: professional representatives and personal representatives. Professional representatives only dealt with the pensioner in a professional capacity and ranged from a social worker or care home warden to somebody at a local advice-giving voluntary organisation. Personal representatives were those who already had an establish relationship with the pensioner and could be a spouse, child or other family member as well as a friend or neighbour. Of those with a personal relationship with the pensioner, some have
been categorised as having formal status as they have one of the following official roles; power of attorney, agent or appointee. Others will have no such formal status and are categorised as informal representatives. Informal representatives can still provide the same or a higher level of support to the pensioner as those with formal roles.

Professional representatives supported the impressions gained from personal representatives and pensioners. They reported that a lack of knowledge about pensions and benefits, language difficulties, mental vulnerability and physical incapacity were some of the reasons that the pensioners they saw needed professional representation. In addition to this, they felt that a lack of a suitable alternative person to act as a personal representative led to pensioners turning to professionals for help. Possible reasons for this were the pensioner did not know of a family member or friend who could help or there was no one who was willing among family or friends to take on this role.

Among the pensioners who were being represented, it was clear that some were continuing a pattern of behaviour which had been established long before they reached pension age. Others had changed their way of coping with financial matters or with other aspects of their lives and now used a representative where in the past they had not done so. Where there was a change in the pensioner’s handling of their affairs, this could arise from three types of attitude. First there were pensioners who did not want to deal with these matters themselves. Secondly, there were pensioners who felt that they needed someone else to help them but wished to remain involved in the process. The third group of pensioners had a strong desire to manage their own affairs but had not been able to. In addition to these pensioners, there were those whose health, particularly their mental health, had deteriorated so much that there was no way in which they could manage their own affairs and a representative was doing so. In these cases it was not always clear how far the pensioner was aware of the situation.

The contrast between those pensioners who were continuing their past behaviour and those who had changed their situation is illustrated in Figures 3.1 and 3.2.
Once the previous helper was no longer available, the pensioner did sometimes deal with their affairs independently. However, it often seemed that another person, such as a child or neighbour, stepped into the role which had previously been fulfilled by a partner or other supporter. The factors leading to the pensioner needing the help of another person rather than acting alone are explored below. The reasons leading to this continuation of reliance on a third party tended to include a lack of confidence arising from inexperience in dealing with official bodies or finances. Often other factors were also involved, such as a lack of faith in their own communication skills, sometimes based on experiences in the past. In addition to these, the pensioner tended to view it as natural for them to be helped in their financial management and communication with official bodies as this had been their previous experience. They did not perceive there to be any benefit to be gained from acting independently.

In contrast to the cases discussed above, the research also discovered instances in which a pensioner had been fairly independent in the past but had then become more reliant on a representative. In these cases there was often an event which
triggered this change, such as a decline in health or bereavement. Other pensioners desired or needed help because they had not had to deal with benefits or official bodies much in the past and did not wish to do so alone. This is discussed further below.

Figure 3.2  Changing past behaviour

<table>
<thead>
<tr>
<th>Past arrangement</th>
<th>Current situation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensioner was fairly independent and handled their own affairs</td>
<td>Pensioner wants someone to work with them and reassure them when dealing with finances/benefits/pensions</td>
</tr>
<tr>
<td></td>
<td>Pensioner wants someone to completely take over dealing with pensions/benefits</td>
</tr>
<tr>
<td></td>
<td>Pensioner feels that they need someone to completely take on pensions/benefits</td>
</tr>
<tr>
<td></td>
<td>Representative/social worker/other person identifies need for a representative. Pensioner not always totally aware of the change in their situation</td>
</tr>
</tbody>
</table>
The contrast between pensioners who wanted someone else to deal with their pension or benefits queries and those who felt that it was necessary was very clear. For many pensioners, the involvement of their representative reduced or removed the burden of dealing with these matters. They did not view themselves as having lost control of their affairs but having gained freedom from the ‘hassle’ involved in dealing with them. In contrast, there were other pensioners who were keen to be able to manage independently and did regret the loss of control over their communications and financial affairs. There is further discussion below about the types of pensioners falling into these categories.

3.1 Factors leading to the use of a representative

A combination of factors led to pensioners not taking a more independent approach to their affairs after the loss of a partner or other helper, or becoming reliant on a representative when they had previously been independent. These factors fell into five main groups:

- language;
- health;
- communication skills and experience;
- attitude;
- demographics (i.e. age, gender etc).

In many cases, these barriers either led to a lack of confidence or were reinforced by it. In addition, elements of the service provided by The Pension Service, its predecessors and other government agencies added to the lack of desire or ability among pensioners to deal directly with them.

An event such as bereavement or a bad experience could be a trigger for a pensioner to start using a representative. However, these other factors influenced how the pensioner responded to such an event and whether the use of a representative was likely to be a short term remedy or to develop into a long term reliance on that person.

Short term use of a representative tended to arise from a particular event, such as bereavement or a minor health problem. If the pensioner was younger, fitter and more confident it appeared less likely to change to a long term situation. Long term use of a representative tended to arise either from continuation of a past pattern of reliance or a response to an event which was exacerbated by being older, having more serious health problems and lacking communication skills or confidence.

Figure 3.3 illustrates the range of factors affecting the choices of pensioners regarding how they dealt with their affairs. This is followed by sections which explore each factor in more detail and illustrate the ways in which the different factors interacted with one another.
3.1.1 Language

Where English was not the first language of the pensioner, the language barrier was generally the primary reason for using a representative in dealing with The Pension Service and other institutions. Letters and forms produced in English and telephone numbers which put them through to an English-speaking person made it very difficult for non-English speakers to deal with their own affairs. Often pensioners with a language barrier had attempted to contact organisations such as The Pension Service earlier in their life. Their experiences had been unsuccessful and had led to the pensioner turning to a representative to help them.

’He said when he first came to England with his parents he tried to explain something in English and the person didn’t understand. And they would say something to him and he didn’t understand. Because of that conflict and in order to get the problem solved you have to get your son or someone to help you to explain the situation.’

(Pensioner, Male, Under 75, Representative is a child, Unofficial, P5)

Following this initial negative contact, pensioners with a language barrier tended to rely upon their representatives for all their dealings with different organisations. For example, pensioners turned to their representative to help them arrange everything from hospital appointments to telling workmen what work needed undertaking in
the pensioner’s home. Few pensioners with language barriers had attempted to
contact The Pension Service or another organisation themselves over the last six
months to a year. The PSCS found that four per cent of The Pension Service
customers did not have English as their first language and two fifths of these
customers said they had problems communicating with organisation like The
Pension Service.xxxi

These pensioners tended to pass all contact to the representative, regardless of
whether it was a letter, form or telephone enquiry. They relied on their representatives
to read and explain letters and forms that were written in English, as well as asking
them to contact The Pension Service and other organisations via the telephone.

‘Basically, when she comes back from work, she pops over and sees if I need
anything, if any letters need filling out, any forms, if letters need reading, she’ll
doit for me.’

(Pensioner, Female, Under 75, Representative is a child, Unofficial, P20)

The dynamics of the customer-representative relationship for those with a language
barrier were often quite different to those between other pensioners and their
representatives. Pensioners with a language barrier highlighted the lack of control
they felt they had over their own affairs. Many felt that details quite literally were
‘lost in translation’. Although pensioners trusted their representatives and were
grateful for the help they received, this could not replace the feeling of control they
experienced if able to manage their own affairs. One pensioner commented that,
whilst he was appreciative of his daughter’s help, he did not feel that any of the tasks
he asked her to do were completed to his satisfaction. If he was able to act
independently he believed he would be able to manage his own affairs more
effectively.

The low level of control over their affairs which the pensioners with language
barriers experienced was also believed to impact on the service they received from
The Pension Service and other organisations. One pensioner commented that The
Pension Service had refused to speak to his daughter on his behalf and insisted on
talking to him despite his inability to speak or understand English. As a result of this
The Pension Service were unable to help and the pensioner then faced a delay as he
waited to receive a letter from The Pension Service.

‘They didn’t help. They said they’d write in due course.’

(Pensioner, Male, Under 75, Representative is a child, Unofficial, P7)

Some of these pensioners emphasised that they felt less able to be pro-active when
dealing with their own affairs. It was noticeable that they were keen to be pro-active,
whereas pensioners with other barriers often did not have this desire, but were
happy to make a minimum of effort. The desire to be pro-active increased
pensioners’ frustration when they had to wait for The Pension Service to contact
them, having been told after unsuccessful contact with The Pension Service over the
telephone that this was the best course of action.
However, it was clear that pensioners with language barriers did vary in terms of the other factors affecting their wish or ability to deal with The Pension Service themselves. As was the case among English-speaking pensioners, some did wish to act for themselves, but felt unable to, whereas others did not want to take on these tasks but preferred their representatives to do so. As is discussed further below, those who did not want to deal directly with The Pension Service included pensioners who simply viewed such contact as ‘hassle’ and preferred to be relieved of it, and those who did not feel confident enough to act alone and therefore preferred to be supported.

When asked what improvements could be made to encourage pensioners to contact The Pension Service directly, some pensioners therefore felt that no changes could be made which would stop them using their representatives. However, others believed that a contact who could speak their language would encourage them to deal with The Pension Service directly. Male pensioners who were under 75 years of age believed that changes made to the service would enable them to regain some of their independence and control over their own affairs. They welcomed the opportunity to lessen the burden on their representatives.

‘He is saying he said yes it would make him feel more independent and it would prevent him from asking his daughters because sometimes they have to stop what they do. Sometimes they have to sacrifice the time for him to solve his problems so he said this would avoid all that.’

(Pensioner, Male, Under 75, Representative is a child, Unofficial, P5)

Research carried out for the DWP in 2003 explored in detail the issues involved in delivering benefits and services for black and minority ethnic older people. This research found not speaking English was a key barrier to claiming benefits for older people in several ethnic minority communities. However, it was by no means the only barrier and it was clear that simply providing the service in relevant languages (to a greater extent than is currently the case) would not lead to all ethnic minority older people claiming benefits that they might be entitled to. Other barriers covered issues relating to a pensioner’s personal resources, their attitudes to claiming, the help and information they had access to and other external issues such as needing to provide identification. The focus of the current research was not specifically ethnic minority older people. However, the sample was structured to include some older people whose primary reason for using a representative was language.

### 3.1.2 Health

The health issues which affected pensioners’ need for representation can be split into two categories. The first covers mental health conditions, which ranged from slight confusion to mental debilitation. The other category was physical health problems, including single disabilities such as blindness or deafness and more debilitating conditions such as paralysis.
Pensioners who suffered from slight confusion or memory failure tended to have representatives who ‘kept an eye on them’ and also helped them to manage their affairs. Although these pensioners were often able to understand what was being said to them, they sometimes found it difficult to respond. They became easily confused when talking to a stranger and forgot important details such as their National Insurance number and date of birth. They also found it difficult to remember why they had made telephone calls or what they had been told to do.

‘But I mean I was the one who had to do the talking because my wife if you were to ask her anything, she would probably understand to a certain extent what you were saying but all she would more or less be able to say would she’d either just look at you or she’d say yes or no.’

(Representative, Male, Partner, Official, Rep 3)

In contrast to these pensioners, others experienced severe mental debilitation caused by conditions such as dementia or Alzheimer’s disease. Representatives often had to provide full-time care to pensioners with these types of severe mental health conditions. Pensioners for whom it was impossible to contact The Pension Service directly often appeared to be unaware of their need for representation or the full extent to which their representatives were helping them. One pensioner who had developed Alzheimer’s disease had slowly become fully dependent on their representative. Although capable of understanding his surroundings, he was unable to communicate his thoughts and feelings effectively. Another pensioner had suffered a stroke which had left him immobile and unable to communicate with his family. Both these pensioners now relied on their representatives for full-time care and support.

Physical health problems were also mentioned as reasons for needing a representative. Physical reasons seemed to fall into two categories. The first was a severe health condition, such as paralysis, which made it difficult for the pensioner to manage their own affairs without help. A severe condition often required full time care, making the pensioner totally dependent on the representative.

‘She’s diabetic, insulin dependent diabetic, her mobility is very, very poor. She relies on a thing on wheels. I can’t remember...It’s a frame yes. And she’s incontinent. So it’s not a happy, she’s not got a happy situation health wise. Fortunately the home that she’s in is excellent, they really are taking good care of her.’

(Representative, Female, Child, Official, PD33)

The second category was a single health problem such as blindness, deafness or arthritis which made direct contact with organisations such as The Pension Service by the pensioner difficult but not impossible. For instance, in theory a deaf pensioner could still contact The Pension Service and other organisations in writing. One representative explained that the pensioner he represented was deaf and so could not contact The Pension Service using the telephone. This pensioner had attempted to contact The Pension Service using e-mail but had never received any replies to his
queries. As his attempts to contact The Pension Service independently had failed and his questions were dealt with more effectively via the telephone, this pensioner had become reliant on his representative.

‘...[pensioner] is 84 now so and very deaf and he can’t handle a phone at all. He’s not too bad at letter writing business letters and things like that. He can even use the Internet, but when it comes to the phone he’s still a bit. Most things are over the phone so he started e-mailing but never got any reply from any of the Departments that he tried to e-mail. Never any reply and he was good at it.’

(Representative, Male, Family member, Unofficial, PD32)

Pensioners with single health conditions, but otherwise in good general health, could in theory deal with The Pension Service and other organisations directly. However some appeared not to want to do this. One pensioner suffered from osteoporosis in her spine which had affected her mobility to such an extent that she had decided to move into a nursing home.

‘Well, I’ve got, my problem is I’ve got bad feet and my hips, and osteo in the base, so my problem is walking, mobility. I’m all right from the waist upwards, which is good, but it’s that part, down, you know, that is my problem.’

(Pensioner, Female, Over 75, Representative is a child, Official, P11)

Despite her obvious mobility problems, this pensioner appeared to be perfectly capable of contacting The Pension Service and other organisations herself. She was mentally active and had taken on the role of chairwoman of the residents’ association in her nursing home. However, she had chosen to use a representative in her dealings with The Pension Service and other organisations. This suggested that there were other factors leading her to use a representative. In this case the pensioner had recently lost her son, an event which may have impacted on her confidence levels. She also commented that she did not like using the telephones in the nursing home but preferred using the older rotary dial telephones. Other experiences of service received from The Pension Service and other organisations had also impacted on her confidence levels. She reported that she had panicked when confronted with an automated telephone system. She also explained that she felt weary at the prospect of having to deal with The Pension Service and had found it difficult to understand benefits-related organisations in the past. Thus it was clear that her need for a representative arose from a lack of confidence and negative experiences in the past.

3.1.3 Communication skills and experience

In some cases, pensioners had little experience of dealing with government organisations or financial matters themselves. This could be because they were used to a partner or other helper carrying out these tasks for them. Alternatively, it could be due to the simplicity of their affairs in the past and not having needed to contact government agencies. Those who were inexperienced in this kind of contact often lacked confidence in their own ability to carry it out effectively.
Some pensioners reported having bad experiences when they had tried to contact The Pension Service or other organisations independently, where they had felt rushed or panicked when asked questions over the telephone. Others had assumed that their representatives would be better equipped to deal with communications from government organisations. Pensioners felt a good education and experience of working in an office made their representatives more effective at dealing with telephone calls, forms and letters. They thought their representatives were better at explaining things over the telephone and understanding letters and forms. Representatives were also seen to be more successful at sorting out problems than the pensioners felt they would be alone. One pensioner felt she would not have identified errors made by The Pension Service without her representative and as a result would not have received the correct benefits. She also felt that her representative was better equipped at getting results from The Pension Service.

“She can do, I mean she can do the same as them things there, she can write and, which it is a great asset isn’t it, it’s a burden I don’t like, we weren’t taught for writing it was more manual work, so therefore you were glad of somebody to take the paperwork off you.’

(Pensioner, Male, Over 75, Representative is a child, Unofficial, P17)

“I don’t think we always get anywhere on our own.”

(Pensioner, Female, Over 75, Representative is professional, Unofficial, P14)

Pensioners cited a limited education and a lifetime spent in manual trades as reasons that they found it hard to deal with The Pension Service and other organisations. Some of these pensioners had relied on family members, friends or partners to help them complete forms and understand letters received in the past and were continuing this pattern of behaviour now they were pensioners. Others appeared to have reached a trigger point, such as a key life event, bad experience of dealing with a government body or a decline in health, which had impacted on their confidence and led them to doubt their communication skills.

Representatives commented on the lack of resilience shown by the pensioners when having to use the telephone to communicate with The Pension Service or complete forms for official bodies. Some pensioners were confident in other areas of their life but found it difficult to communicate with The Pension Service or other similar organisations. One representative remarked that his wife was happy to communicate with friends and family using the telephone but became visibly flustered if she had to talk to a stranger or complete an official form. Another remarked that her husband could speak on the telephone but did not absorb what he was told or quickly forgot it.

“For a long, long while. I don’t think, he will make certain phone calls and then I’ll say, ‘What did they say?’ ‘Oh, mmm, they said something about summit.’ I said, ‘What do you mean they said something about something?’ ‘Oh you’ve got to do this.’ I said, ‘Well do what?’ And then he forgets what they’ve said and just can’t, I think it just goes over top of his head.’

(Representative, Female, Partner, Official, PD35)
As well as feeling they had less effective communication skills, pensioners also felt that they had less understanding about The Pension Service than their representatives. They found the letters and forms confusing and thought the pension centre staff spoke ‘gobbledygook’. These perceptions of The Pension Service are discussed further below.

3.1.4 Attitude

The prospect of contacting The Pension Service or other organisations was regarded as a ‘chore’ and pensioners sometimes felt that they no longer had the patience to deal with it. They commented that they now had less patience with forms or letters than had been the case in the past. In addition to this, older pensioners cited a feeling of weariness and a sense that they did not wish to be ‘bothered’ with such matters anymore. Thus, these pensioners did not feel that they had lost their independence by using a representative, but rather that they were being relieved of a burden. In those cases where a pensioner had always relied on somebody to help with these matters, they were generally happy with the situation and had no motivation to alter it or to take on more of the communication themselves.

3.1.5 Demographics

Factors such as age and gender did appear to make a difference to the reasons pensioners needed representation. Those aged over 75 years discussed feelings of reluctance to deal with The Pension Service and other organisations now that they were older. They echoed some of the reasons explored earlier, such as a lack of understanding and less patience with forms and letters.

‘When you get to 92 you don’t understand everything and things are that complicated.’

(Pensioner, Female, Over 75, Representative is a child, Unofficial, P22)

Those aged over 75 tended to have multiple barriers to making contact with The Pension Service and other organisations. In many cases it seemed to be a combination of a physical health problem, which on its own should not prevent the pensioner making contact, and either mental confusion, lack of confidence or lack of effective communication skills. It also appeared that one incident had a greater affect on an older pensioner than it might on a younger one. A health problem might lead to a decline in confidence across all areas of a pensioner’s life and a greater dependency on a representative who willingly volunteered to provide help and support.

In contrast, younger pensioners seemed to be more independent and were often only reliant on their representatives in one or two areas of their lives. A one-off event also created a single barrier to contact for some younger pensioners for a short or defined period of time. One pensioner required the help of a representative after the death of her husband coincided with the need to complete several forms from The Pension Service to set up her pension. Her need for representation stemmed from a single instance where she was unable to cope with pension paperwork at a difficult time for her personally.
‘I mean you’re not in a, you’re not in that frame of mind to deal with it.’

(Pensioner, Female, Under 75, Family member, Unofficial, P15)

In the case of some younger pensioners where English was not their first language, the language barrier was the only reason why pensioners could not manage independently of their representative. Other younger pensioners who were blind or deaf seemed to be in good general health and only used their representatives to help them contact organisations over the telephone or help with letters and forms.

Gender also appeared to affect the reasons given for the need for representation. Female pensioners tended to point to a lack of confidence as one of the primary reasons why they required representation. They seemed to have relied more heavily on their husbands to deal with their financial affairs throughout their married lives. In cases where the male spouse had died, the pensioner appeared to have shifted their emotional dependency onto the new representative rather than attempting to begin managing their affairs alone.

‘I just assumed that she would do it you know when I lost my husband…I wanted someone I could lean on and fortunately she was here to help me out with everything.’

(Pensioner, Female, Over 75, Representative is a child, Official, P12)

Male pensioners tended to feel that their representatives were better equipped to deal with The Pension Service and other organisations on their behalf. They referred to the skills of the representative in understanding forms, letters and telephone calls and found Pension Service correspondence confusing.

‘[My representative] seems to be better at explaining things than I am, you know, that’s the reason she does most of the paperwork and phoning.’

(Pensioner, Male, Under 75, Partner, Unofficial, P24)

The research suggests that there is a pattern in the need for representation which reflects the ageing process. Pensioners begin with a single barrier to contacting The Pension Service and other institutions directly and a representative who will undertake only the odd task on their behalf. This single barrier then evolves over time into multiple barriers.

The reason for this could be an increase in frailty and a decline in confidence and therefore willingness to deal with The Pension Service and other organisations. There could also have been a gradual realisation, highlighted by the presence of their representative, that they could no longer do the things they were able to in the past and an acceptance that their representative was better placed to contact The Pension Service and other government bodies.
'I didn’t think it would get as bad as it’s got now because her mind is going as well now. It’s one of those things isn’t it? You can’t see what’s, as people get older these things, they happen. It started mainly with her falling about and then I suppose she started getting a bit confused, whatever, and it’s sort of progressed from there really now.’

(Representative, Male, Child, Unofficial, PD23)

3.1.6 Confidence

The issue of confidence has been touched upon several times in the discussion of the factors leading pensioners to use a representative. A lack of confidence in their ability to deal with The Pension Service and other organisations had led many pensioners to become emotionally dependent on their representatives. This lack of confidence arose both from specific experiences with The Pension Service, its predecessors or other government agencies and from assumptions pensioners made about their own skills. It was often increased by an event such as bereavement or the onset or deterioration of a health condition.

There was a general feeling that the representative was better equipped to deal with The Pension Service and other institutions than the pensioner themselves. Pensioners felt that they often got more confused when dealing with The Pension Service and other organisations because they were older.

‘...you get a bit mixed up when you get a bit old and weary.’

(Pensioner, Female, Over 75, Family member, Official, P1)

Pensioners at times felt intimidated at the prospect of having to contact a government agency and talk about their personal and financial affairs. This was based on established views about government bodies and assumptions made in the past. Some pensioners were concerned that if they made a mistake or committed anything to writing it would impact on the amount they received and their standard of living. This impression appeared to have arisen from a general awareness that pensions and benefits varied according to a pensioner’s income and savings rather than from specific experiences. One representative commented that this fear of authority intensified with age and increasing frailty and was also a characteristic of the older generation.

‘...sometimes I find it easier to find a clear route through things, whereas mum is sometimes intimidated by authority, which is something from their generation.’

(Pensioner, Female, Over 75, Representative is a child, Official, P25)

Not all pensioners wanted to withdraw from dealing with their affairs or communication with The Pension Service, however. Some felt that they would be able to deal with The Pension Service and other organisations themselves but found it much easier when they were supported by their representative. Pensioners who lacked confidence welcomed the reassurance provided by their representative, particularly when they were unsure of details relating to The Pension Service.
‘I’d like to do it on me own but you see I’d sooner them be there with me.’

(Pensioner, Female, Over 75, Representative is a child, Unofficial, P21)

Likewise, some wanted a second opinion when dealing with official bodies, believing that ‘two heads are better than one.’ Their past contact with government bodies may have always been as part of a partnership or marriage and now finding themselves alone they sought the same kind of reassurance provided by a second person. One pensioner felt that he would become easily confused if he had to deal with The Pension Service on his own but because his daughter helped and supported him he was able to talk things through with her.

‘Well I probably would if I lived on my own, it would be a different thing then wouldn’t it, but we fathom things out between us.’

(Pensioner, Male, Over 75, Representative is a child, Unofficial, P17)

Events such as bereavement or a sharp decline in health could lead to depression which may impact on a pensioner’s confidence levels, making them more dependent on their representative. A negative experience when dealing with a government body could lower the pensioners’ self-esteem and make them unlikely to want to contact any government agency in the future. Pensioners who had suffered bereavement, whether it was a partner or a child, seemed to look for extra reassurance from other people. Confidence also appeared to decline with age, as is discussed above.

3.2 Service delivery

It was clear during the discussion of the reasons for using a representative that there were aspects of the service provided by The Pension Service and its predecessors which had increased the reluctance of some pensioners to make contact directly. As other research has shown, pensioners’ experience of one government agency often influences their willingness to contact another branch of government. Likewise, negative experiences which occurred many years in the past continue to affect attitudes and assumptions about current services.

The main aspects of service delivery which could deter pensioners from making direct contact included:

- letters and forms which were perceived as being confusing and impersonal. Pensioners’ attitudes were affected not only by forms for Pension Credit (or Income Support and Minimum Income Guarantee in the past) but also by forms for health-related benefits;

- encountering automated telephone systems;

- not receiving replies to e-mails;

- lack of awareness of provision for non-English speakers and negative experiences of trying to make themselves understood;
• staff responses to older customers which were not understanding or patient enough;
• a sense that the system was complex, changed regularly and was not easy to understand.

The impact of the ways in which The Pension Service itself delivers its service is discussed in detail in Chapter 6. The key findings of previous research about benefit take up among the wider pensioner population are summarised in Chapter 2.

3.3 Case studies

In order to illustrate the way in which a number of factors combined to create a situation of dependence on a representative, four case studies are provided below. The names of individuals have been changed to protect their identities.

1. Joan

Joan is 91 years old and had been living in a residential home for five years. Joan had little experience of dealing with money as her husband had always dealt with their financial affairs. Since his death, her daughter Catherine has taken over. Joan admitted that she had assumed Catherine would step in to help her. Catherine has sorted out Joan’s bills, contacted The Pension Service on her behalf and taken her to hospital appointments. Joan felt that her daughter was much better at explaining things over the telephone and understanding letters and forms because of her experience of running her own business. Joan had found it difficult to understand letters and forms she had received from The Pension Service and usually handed them over to Catherine. Joan would not want to telephone The Pension Service directly. Joan does not think that she would be able to manage without Catherine’s help.

2. Muthahir

Muthahir is 69 years old, in good general health and lives with his wife and children. Muthahir’s first language is Bengali and he can only speak very basic English. Muthahir had tried to contact The Pension Service in the past but was not able to make himself understood or understand the person he was speaking to. He now asks his daughters to contact The Pension Service on his behalf and explain letters and forms to him. Muthahir explained how he would like to make contact independently of his daughters but is unable to because of the language barrier. Muthahir appreciates the support he has received from his daughters and the time they have had to sacrifice to help him. However, he sometimes feels that things are not completed to his satisfaction because he is not in direct control.
3. Stanley

Stanley is 75 years old and has been diagnosed with Alzheimer’s disease. Stanley cannot cope alone so his wife, Grace, provides full-time care. Grace does everything for Stanley from dressing him, to completing forms and contacting The Pension Service on his behalf. Stanley has carers who visit for four hours each week to help him bathe and give Grace a rest. Although Stanley can understand what is going on around him, he cannot communicate his needs and is increasingly frustrated by this. Stanley’s condition causes Grace considerable emotional stress which is affecting her own health, but she wants to keep Stanley in his own home for as long as she can manage. Grace explained how there was no choice of being represented or being a representative for either Stanley or herself in this situation.

4. Vera

Vera has developed osteoporosis in the base of her back which severely restricts her mobility, forcing her to move into a nursing home. Other than this specific health problem, Vera is generally in good physical and mental health. Her son, Michael, acts as her representative helping her deal with all her financial affairs and contacting The Pension Service on her behalf. Vera explained how she did not want to contact The Pension Service independently as she could no longer be bothered to deal with her own affairs. She did not understand the letters or forms she had received but felt that she did not want to make the effort to understand what they meant. Vera was happy for her son to manage her affairs on her behalf.

3.4 Reversing reliance

The research was not able to examine directly the issue of whether the process of coming to depend on a representative could be reversed, as it did not follow pensioners over a period of time and observe the effect of interventions upon their level of independence. However, there were clear indications of the type of respondent who seemed most likely to be willing and able to act independently if there were changes in the service. These indications arose both from pensioners’ and representatives’ discussion of their desire for independent action and from the accounts provided of the process of developing reliance on a representative.

It appeared that the use of a representative was most likely to be open to change among those pensioners who were:

- younger;
- male;
- had some experience of dealing with their own finances or benefits in the past;
were in good health or had health problems which were either mild or straightforward and did not lead to a more general deterioration in physical or mental health;

- fairly confident in their own communication skills;

- wished to act for themselves.

The ideas which were raised for improvements in The Pension Service are discussed in detail in Chapter 8. The types of changes which appeared to have the potential to enable more pensioners to act for themselves included the following:

- More active promotion of language support for non-English speakers.

- Greater use of e-mail.

- Providing letters and forms which were simpler and easier to understand.

- Promoting the ability to fill-in forms over the telephone.

- Encouraging staff to take a more active role in advising pensioners and taking the time to support them.

- Providing wider access to the face-to-face Local Service.

- Simplifying the system, for example providing a single point of contact to guide pensioners through the system (as is discussed further below in relation to the Link-Age Service).

However, it should be remembered that many pensioners had little motivation to deal directly with The Pension Service and were relieved not to have to do so. For these pensioners, improvements to the service would be best focused on helping their representatives to act more effectively and more easily on their behalf.

### 3.5 Chapter summary

Pensioners who were using representatives could be divided into those who were continuing a pattern of behaviour which had been established long before they reached pension age and those who had been fairly independent and had begun to use a representative only as they became older. The reasons for using a representative were very varied and complex. In each case there were usually several factors contributing to the established pattern of reliance. These factors included language barriers, physical and mental health problems, experience, communication skills and attitudes to dealing with official bodies. A lack of confidence was also a key thread underpinning the behaviour of many pensioners.

Pensioners who had begun to use a representative later in life tended to have done so as a result of an event such as bereavement or deterioration in health, or because their affairs had become more complicated than had been the case in the past. Whether this situation remained a short-term solution to a particular situation or
evolved into a longer term arrangement depended in part on the age, gender and background of the pensioner involved. It was also influenced, however, by the other factors discussed above. Among the pensioners who were using representatives, there were some who were very keen to be able to be more independent and suggested improvements to the Service which could enable them to contact The Pension Service directly. However, there were also many pensioners who did not wish to act for themselves. They were relieved to be freed from the ‘hassle’ of dealing with their pension or benefits and did not feel that their lives would be improved if they took on more of these tasks for themselves. The service improvements they suggested focused on ways to help their representative handle their affairs more easily.
The different processes involved in becoming a representative provided an interesting insight into how the representative-pensioner relationship worked in practice. The level of choice of both the pensioner and representative and their expectations of what the role would involve are discussed below.

4.1 Choosing to be represented

Where there was a personal relationship between the pensioner and the representative there appeared to have been no formal decision made by either the pensioner or the representative to ask for, or offer, representation. Instead there was a ‘passive choice’, with both the pensioner and the representative ‘falling into’ the representative-pensioner relationship.

‘Yes, because you never said, ‘Right I’m fed up of doing it, you do it?’ And I didn’t say, ‘You can’t do it anymore mum, therefore I’m doing it’, it’s not like that, it doesn’t work like that at all.’

(Representative, Female, Child, Official, P25)

When a decision was made it was usually a joint one. Both the representative and the pensioner recognised the need for help. One pensioner commented that his daughter volunteered to help him at the same time that he had decided to ask her for help. It must be noted that even in cases where a decision had been made to ask for help it was still not a clear cut choice. None of the pensioners or representatives felt that the pensioner had handed over responsibility for his or her affairs in one request for help. The hand-over of responsibility was still a gradual ‘slide into’ representation.

One representative explained how she had started caring for her parents by doing some of their shopping for them after they began to find it difficult to use the local bus. She then took on what she considered to be minor tasks such as arranging for a water meter to be installed so they could save money. As their health deteriorated, she began to do their washing and cleaning as well as sorting out their bills. She then had to arrange for carers to come in and look after her parents during the day before
they were finally placed into a nursing home. Another representative commented that he had not realised how much he did for his wife until he stopped doing it for a short period of time when she went into respite care.

Pensioners did make an active choice when they decided to use the services of a professional representative. The reasons for choosing a professional representative rather than a personal one seemed to be because the pensioner had no suitable person who was either willing or available to help. The reasons for needing this representation remained the same whether the representative was a family member, friend or a professional.

Pensioners appeared to be comfortable when asking for help. This finding contrasts with the findings of the Independent Living in Later Life research which found that pensioners perceived asking for help to be an admission of failure and neediness. Pensioners with a personal relationship with their representatives did not feel ashamed or embarrassed to ask for help from their representative. They were confident that their family members would help them and found it easy to ask for help. There were some instances where pensioners felt that they did not want to ask for help for fear of burdening their representative with their own problems. One pensioner had decided that if she became so unwell that she required full-time care she would rather go into a nursing home than become a burden to her daughter-in-law who had a lot to cope with as she managed the family farm.

‘If I became that I couldn’t get about and do things I wouldn’t ask Jane to do it. I would go into a nursing home or something.’

(Pensioner, Female, Over 75, Representative is a child, Unofficial, P18)

Whereas some pensioners with personal representatives would not feel happy using a professional representative because they considered them to be a stranger, those with a professional representatives felt they had nothing to hide and were happy to talk to their representative about sensitive issues. However, there were instances when asking a professional representative for help was felt to be unacceptable. Those with a professional relationship with their representative commented that they would not call on them in a health emergency but instead would call upon someone with whom they had a personal relationship.

When assessing when to ask for help, pensioners’ commented that they felt they had reached a stage in their lives where they recognised that they could no longer do the things that they had done in the past. It appeared that this recognition marked a point where asking for help became acceptable. This point seemed to be different for each individual and was affected by different factors such as the pensioner’s health, their confidence levels or life changing events. Pensioners did not feel they had a choice in asking for help – it was just a case of recognising the need for help.

‘It’s just the case of having to now, I’ve resigned myself to the fact that I cannot do what I could.’

(Pensioner, Female, Over 75, Representative is a child, Official, P25)
In other instances it was the representative who had recognised the pensioners’ need for help and they had stepped in accordingly. In cases where pensioners had not asked for help but were waiting for an offer, it appeared that they attempted to cope alone. Pensioners speculated that they would not have bothered to apply for certain benefits or completed and returned forms if they had not had the help of their representative.

‘I couldn’t be bothered with it. I didn’t realise half of what they were talking about.’
(Pensioner, Female, Over 75, Representative is a child, Official, P11)

‘I couldn’t do without her.’
(Pensioner, Female, Under 75, Representative is a child, Official, P27)

The effect of different types of status of representative on pensioners’ willingness to ask for help appeared to vary. When a pensioner’s representative was informal, this did not appear to have any effect on their willingness to use the representative for help in specific instances or overall. Pensioners with informal representatives seemed unaware of how moving to formal status might affect their lives. They did not feel that a formal status would have an effect on whether they asked their representative for help or not. Appointee and agent status seemed to have little impact on pensioners and their ability to ask for help. This may be because there was a general lack of awareness about agent and appointee status. Power of attorney was the only level of status that appeared to influence whether pensioners were willing to ask for help. One pensioner commented that she felt more secure knowing that her daughter had power of attorney and she felt able to ask her anything.

‘I feel that I can ask her anything and know that everything is in good hands.’
(Pensioner, Female, Over 75, Representative is a child, Official, P12)

Whilst some pensioners felt more able to ask for help because their representative had power of attorney others’ willingness seemed unaffected by this status. A possible reason for the lack of influence of power of attorney on pensioners’ willingness to ask for help was that, when power of attorney was enforced, pensioners were often unaware of the need for it. The nature of EPA means that it is only used when the individual has lost the mental capacity to make decisions independently. As a result, pensioners may often be unaware of the impact having a representative with power of attorney status has on their lives.

Representatives emphasised more strongly than pensioners the lack of choice in taking on the caring role. Some representatives willingly took on the caring role and were happy to help, motivated by a sense of family duty and love. Others, whilst acting out of the same sense of family duty, felt they had little choice as the pensioner could not manage alone and had no alternative source of help.
‘[He] wouldn’t be able to do the things himself, so somebody’s got to do it, it isn’t as if you have a choice.’

(Representative, Female, Partner, Official, P2)

In cases where the pensioner required full-time care, the representatives often acted out of reluctance to place the pensioner into a residential care home, preferring to take on the responsibility for the care themselves. In one case neither the pensioner, representative nor the wider family wanted the pensioner to move into a residential care home after a stroke left him immobile. They ‘rallied round’ as a family in order to keep the pensioner in his family home with the representative giving up her job to provide full time nursing care.

4.2 Choosing a representative

Pensioners with a personal relationship with their representative revealed that there was an expectation that their partner, child, other relative or friend would help them if they were in need. The literature review revealed that representatives were predominantly helping their family members. Most pensioners were the parent, partner or other relative of their representative. There was an unspoken assumption that a child would willingly help their elderly parent simply because of the dynamics of the parent-child relationship.

‘I’m a mother and it just came naturally for them to help.’

(Pensioner, Female, Under 75, Representative is a child, Unofficial, P20)

The literature review found that there was a hierarchy of expectation in terms of who should provide care which started with the spouse, followed by another relative living in the house, daughter, daughter-in-law, son, other relative and then finally a neighbour. The assumption that a younger family member would willingly help an older relative appeared to be more strongly pronounced amongst the Asian families involved in the study, where there seemed to be a stronger sense of family tradition and loyalty. Representatives also appeared to have similar expectations, believing it was their duty as a partner, child, relative or friend to help the pensioner.

‘I’ve sort of looked at it this way, they looked after us when we couldn’t, so to me I’m quite happy to do it, I enjoy doing it…Its just so natural I’ve never thought about it…its my turn to repay it really.’

(Representative, Female, Child, Unofficial, PD13)

There were some instances where these expectations had not been met. Some pensioners commented that their children were not interested in helping them or they had lost touch. One couple had accepted that they could only contact their son in an emergency as his new young family did not like him helping too much. When they needed help in other areas of their lives but did not consider it to be an emergency, they turned to a professional representative at a local charity.
‘...so we know we can call on him if need be, but I know he would prefer that we didn’t too often, it would probably upset his family life.’

(Pensioner, Female, Over 75, Professional, Unofficial, P14)

There were several factors governing the pensioners’ choice of who they wanted to be their representative. Figure 4.1 illustrates the relationship between the varying factors and the decision to become a representative. It is interesting to note that all representatives needed to be willing to take on the role of a representative but that a range of other factors then contributed to the individuals’ or pensioners’ decision as to who should help.

There was sometimes a more obvious choice of who might take on the representing role but that this obvious choice could be over-ridden by another factor. Thus there were instances where a child lived close to an elderly parent but a neighbour or friend actually helped the pensioner because of the child’s other commitments or reluctance to be involved.

**Figure 4.1** Factors influencing the choice of representative
Representatives were often chosen because it was felt they were the natural or obvious choice. A representative’s geographical proximity to the pensioner made them a suitable choice. The literature review supports this, stating that children who lived closest to dependent parents were, not surprisingly, called upon to provide more care than distant siblings who tended to provide financial help or assist in a short term crisis. The review found that one in three carers lived within ten minutes of the care recipient. However, the literature review also pointed out that gender can distort the effect of proximity. Female pensioners seemed to prefer to receive personal care from distant daughters as opposed to closer sons. Previous literature has also found that women were also more willing to travel to provide assistance than men.

The closeness of the emotional relationship that potential representatives and pensioners shared was another factor which made them a suitable choice. The previous work or life experience of the representative also played a part in the pensioner’s choices. One representative was chosen over her siblings specifically because of her experience of working in a residential care home. This experience also made her more willing to accept a full-time caring role for her father than her brothers and sisters. Other pensioners referred to the better standard of education their representative had received and the jobs they had held in offices, making them more adept at completing forms and dealing with The Pension Service and other organisations over the telephone.

‘[Representative’s] the clever one in the family.’

(Pensioner, Female, Over 75, Representative is a child, Unofficial, P21)

Representatives were also chosen because they had specialist skills. One pensioner had chosen her representative because of his accountancy expertise and his ability to explain the differences between the various pension schemes in layman’s terms. In some instances pensioners felt there was no choice in the sense that they would not want or choose anyone else to represent them.

Both pensioners and representatives reported there was little or no choice in needing help or taking on the supporting role, but it is reasonable to assume that there were potential representatives who decide not to take on the representative role. Representatives and pensioners often talked of other family members who simply kept up to date with what was happening in the pensioner’s life but did not share the burden of being the representative.

‘Not really, as I say, I very rarely see the two girls in [place name] and [place name], very rare, and the one in [place name], I mean she used to help me with her dad when he was ill, but of course she went off, and there is only my son, course he’s working all day to early evening, and he hasn’t really got the time.’

(Pensioner, Female, Under 75, Representative is a child, Official, P27)
One daughter-in-law caring for her husband’s mother full time reported that her friends questioned why she had taken on the caring role when the pensioner was not her own mother. The representative’s response was that the pensioner’s own children were either too busy or not suited to the caring role.

The representative role tended to fall onto one friend or family member. It did not generally appear to be shared amongst other family members. One representative who provided full-time care for her father received telephone calls from her three brothers if she took the night off as they could not administer her father’s insulin injections. In cases where this had happened there was a certain sense of bitterness towards those who had not volunteered to help. In some cases the representing role even divided families as one sibling became closer to the pensioner.

‘Well again...my two brothers in Nottinghamshire have been very worried because they are not here to know what is going on. So obviously that is a problem and we have had lots of phone calls backwards and forwards as to how is he, what is going on, what are we doing. There has obviously been tension between us about what we are doing and what we are not doing and that sort of thing.’

(Representative, Male, Child, Unofficial, PD30)

However, there were also families who shared the burden of representation. Whilst one family member tended to have the most responsibility, there were examples of other family members stepping in when the primary representative was not available. For example, one representative was studying for a degree whilst caring for her elderly mother. When the work load became too great, her sister stepped in to help, taking some of the responsibility for her mother’s care.

4.3 Expectations of representation

It is important to clarify how the role of a customer representative was perceived by both pensioners and representatives. In terms of terminology, personal representatives with a formal status were more familiar with the term ‘customer representative’. Having taken on an official status, the representative saw themselves as having a formal role in the pensioner’s life. This was highlighted by the fact that, when asked how long they had been acting as a representative, many formal representatives referred to the period of time they had the official status rather than the total time they had been caring for the pensioner. This was particularly the case when the formal status was power of attorney but less so when the representative had appointee or agent status. This could be an indication of how the different formal roles are perceived, discussed further in Chapter 4.

Personal informal representatives tended not to see themselves as being a ‘representative’ and were less likely to recognise this terminology. They saw their role as families and friends sharing the burden when one member of their family group can no longer cope. It was an expression of a parent-child, partner, sibling relationship or friendship rather than a pensioner-representative relationship.
‘I don’t think of myself as a representative. I was his daughter. That was really what it was about.’

(Representative, Female, Child, Official, Stage1 – Rep 5)

According to the literature review, women were more likely to under-define themselves as carers. This was thought to be because they may not recognise or identify the help they provide to a pensioner as care, because it is done out of love or duty and seen as a ‘normal’ part of being a daughter/woman.

This was particularly evident in the relationship between the pensioner and the representative when they were married. In these cases the representative role organically evolved as part of the marriage. There seemed to be an automatic understanding that the partner would take on this role and that it was an expectation of marriage and family life. The role was not seen as being distinct from that of being a spouse.

‘Well its one of the things, you’re married and that’s part of life isn’t it, you’ve got to do it.’

(Representative, Male, Partner, Unofficial, Stage 1– Rep 3)

The literature review supports the position of spouses as the primary carers. This meant that older people were not just cared for in later life, but also cared for others. The review reported that at least a third of older people can expect to become carers at some point during their retirement.

Professional representatives were used to the term ‘customer representative’ as describing their roles. The nature of their jobs involved providing help and support to customers where needed and ‘representing’ them in their dealings with other organisations. Charity workers, benefit advisors and social workers all worked in the interest of their clients and viewed ‘customer representation’ as a fair description of their work.

Personal representatives often seemed to have underestimated exactly what the role of a representative involved. They admitted to initially believing the role would involve helping the pensioner with the ‘odd task’. They did not realise the role would evolve to encompass the full range of tasks many were now doing for the pensioner. Some believed the role would require a few months work where they would be setting up direct debits, bank accounts or benefit entitlements for the pensioner. In reality they found the role to be ongoing and sometimes quite demanding.

‘I kind of thought that in the outset there would be a lot of things to set up and I anticipated in the first month or two it was going to be difficult, but it’s kind of been busy all the time, all the time I seem to be doing something for her.’

(Representative, Female, Child, Official, PD33)

Others found the role to be a simple addition to the paperwork they had to complete themselves.
‘They were her parents and if you like an extension of what we deal with ourselves. You do it for yourself and you do it for other people.’

(Representative, Male, Child, Unofficial, PD21)

Those with a clearer idea of what to expect when taking on the representative role tended to have had previous life or work experience in caring for older people. One representative who had worked in a residential care home found she knew what to expect when her father suffered a stroke resulting in him needing full-time nursing care. She also had practical knowledge of the care he required, such as turning him during the night. These skills made the transition into the representative role easier.

Professional representatives had a clear understanding of the nature and extent of their roles. As they were employed to act as customer representatives, there were guidelines and procedures explaining what their roles incorporated and the full scope and duration of the support they were allowed to provide.

Pensioners themselves initially felt happy, grateful and appreciative of the help they received from representatives. In their current situation they still had the same feelings of relief that the representative had taken on the responsibility for dealing with The Pension Service and other organisations on their behalf.

4.4 Chapter summary

There appeared to be a lack of choice for both representatives and pensioners in taking on the role of a representative or choosing to be represented. There was no formal decision to ask for or offer help amongst those who had personal relationships. Instead the relationship was regarded as a gradual slide into representation with little understanding of what the role would entail or eventually lead to. The lack of choice arose from a sense of family duty and love. Personal representatives tended not to regard themselves as ‘representatives’ but provided help because of the nature of the relationship they had with the pensioner. In contrast, pensioners did make an active choice when deciding to use a professional representative.

There were four factors which influenced who a pensioner would choose to represent them. These were the degree of emotional closeness they experienced with the potential representative; their geographical proximity to that person; the skills, confidence and experience of the potential representative and the attitude of that person. Each of these factors was combined with a fifth factor of the representatives’ willingness to take on the role.
5 Role of a representative

The role of the representative and the types of support given seemed to evolve gradually over time. This suggests that policy should be tailored to meet the different needs of representatives and pensioners at the different stages of their relationship. It also indicates that opportunities to, for instance, register an informal representative may need to be offered periodically rather than just once, to keep up with the evolution of the role. Representatives appear to have entered into the role doing one or two small tasks for the pensioner. Slowly the role expanded as they took on more and more responsibility for the management of the pensioner’s affairs. One representative explained that she began caring for her elderly friend by simply ‘keeping an eye on’ her. By the time of the interview she spent all her spare time looking after the pensioner’s affairs and at one point was visiting the pensioner five times a day. Representatives described the process as a ‘slide into’ representation. This links with the literature review which states that customer representatives acting on behalf of pensioners were also likely to perform other caring duties in addition to contacting The Pension Service. However, the literature highlighted a difference in the level of care provided by representatives of different ages. Representatives aged 75 years and over were more likely to provide personal care and physical help as well as contacting The Pension Service on behalf of a pensioner. Younger representatives were more likely to help with paperwork and other financial tasks.

The type of assistance given by representatives were categorised at recruitment as ‘high’ or ‘low’ levels of support. The sample was structured to include representatives giving both high and low levels of support.

- High levels of support:
  - Personal care – including dressing, bathing, washing and shaving.
  - Physical help – providing physical help with walking, getting up and down stairs and into and out of bed.
  - Practical help – preparing meals, laundry, housework and garden maintenance.
Role of a representative

• Low levels of support:
  – Helping with paperwork or financial matters – including setting up direct debits, bank accounts and transfers of funds as well as contacting The Pension Service and other organisations on the pensioner’s behalf.
  – Keeping an eye on the pensioner – checking the pensioner received the correct pension and making sure bills were paid.
  – Keeping the pensioner company and taking the pensioner out.

The level of assistance received by the pensioner also changed as the representative role evolved. It began with a low level of support; tasks remained minimal, for example, the representative made sure bills were paid on time or contacted The Pension Service with one enquiry. The level of support gradually increased as the representative’s role expanded and the pensioner’s capabilities deteriorated. In some cases the pattern of support then passed into a third stage where the level of assistance had peaked at a high level, prompting the representative to make the decision to move the pensioner into a residential care home or get external help. As a result of this change in circumstances, nursing and care home staff provided high levels of support, particularly personal care, therefore the level of support given provided by the representative dropped.

5.1 Type of representative

Before the research, two types of representative had been identified: personal representatives and professional representatives. Personal representatives were those who already had an established relationship with the pensioner and could be a spouse, child or other family member as well as a friend or neighbour. Professional representatives only dealt with the pensioner in a professional capacity and ranged from a social worker or care home warden to somebody at a local advice-giving voluntary organisation. The type of representative used affects the views and experiences of both pensioners and representatives when contacting The Pension Service.

5.1.1 Personal representatives

Pensioners generally felt able to call upon their personal representative at any time of day and ask for help in any area of their life. The nature and scope of the personal representative role in terms of assistance given seemed to be far broader than that of a professional representative. The personal representative role included giving both high and low levels of support. The professional representatives included in our sample only gave a low level of care. This could be explained by the fact that the pensioner was more comfortable with the personal representative and knew them through a family relationship or friendship and was able to ask them for a higher level of support. The professional representative was likely to be a stranger and pensioners may have been less comfortable asking a stranger for a high level of care, at least until it became absolutely necessary. It is also possible that a professional
representative would be restricted by guidelines where they worked and other limitations in the type and duration of support which they can provide, meaning they could only provide low level care. According to the literature review, local authorities impose limitations on what formal carers can do as part of their employment policy. In contrast to informal carers, formal carers cannot be asked to perform additional caring duties. Older people can only usually contact their representatives at the office and during working hours.

The role of the personal representative seemed to expand over time as they took on more and more responsibility for the pensioner’s affairs. The professional representative role remained at the low level of care and was often restricted to one area of expertise such as benefit advice or form filling. The personal representative role appeared to be for longer periods of time whereas the professional representative role could last for as little or as long as the pensioner wished, from a one-off query to a regular supporting role. Professional representatives commented that in theory their contact was supposed to last until the issue was resolved. In practice, support was more like case work as it was often ongoing as customers returned with further problems once initial contact had been made.

There were a number of reasons why pensioners chose a personal representative over a professional representative. The main reason appeared to be that a partner, child, other family member or friend was viewed as the natural choice for the pensioner to ask for help. Pensioners commented that there is no one else they would ask to play this role. They felt more comfortable talking about their financial affairs and personal health and confidence issues with someone they had a close relationship with as opposed to a stranger. Some were strongly opposed to involving strangers or outsiders, whether charitable or official, in a personal situation between family members. Another reason was that pensioners were not aware that there are charities and agencies which provided a long-term professional advisory service. Others were discouraged from seeking help at the Citizens Advice Bureau and charities such as Age Concern because of the long queues and the fact they could not get through on the telephone.

Personal representatives and pensioners seemed to experience similar difficulties when contacting The Pension Service and other organisations. This implies that some of the problems and issues identified by pensioners were generic and were not caused by an increase in age. These difficulties affected everyone regardless of whether they were a pensioner or representative. This is discussed further in Chapter 7. Pensioners commented that their representatives also found the letters and forms confusing. One pensioner expressed doubt as to how she was expected to manage alone when her daughter did not even understand the letters she had received from The Pension Service. However, personal representatives seemed to be better able to deal with The Pension Service when faced with a call centre or confusing letter than the pensioner, and if they found they did not understand they would often turn to a professional for help and advice.
5.1.2 Professional representatives

Pensioners chose a professional representative for a number of reasons. The main reason was that there were no other suitable alternative people available either because the potential personal representative were unwilling or that the pensioner do not know of anyone who might help them. Other reasons included the pensioner not understanding letters and forms relating to their benefits and pension and therefore needing professional advice.

Pensioners and representatives believed one of the key benefits in having a professional representative was the professional knowledge they had. They understood the benefit system as well as being familiar with the language used by The Pension Service and other government bodies in forms and letters. This knowledge was particularly useful in completing forms and talking over the telephone to The Pension Service. Both representatives and pensioners felt they had a significant advantage because professional representatives knew the system better than a personal representative would. If a professional representative was unsure about anything, they were able to ask their supervisor what the best course of action would be. In general, pensioners felt that a professional representative’s ability to ‘cut through’ some of the official ‘jargon’ made them more successful at completing forms and getting benefits. Personal representatives commented on the ability and success rate of professionals when completing forms for Pension Credit, Attendance Allowance and other benefits. Pensioners with personal representatives seemed to prefer to have a family member or friend act on their behalf but were happy for their representative to ask for professional help when completing difficult or complicated forms.

Personal representatives tended to turn to professional representatives when they found contact with The Pension Service difficult. This often occurred in relation to completing benefit or entitlement forms for the pensioner, as representatives seemed to find them as confusing as the pensioners did. One representative explained that a visitor from Age Concern had come to the pensioner’s home and helped them complete an Attendance Allowance form. Age Concern helped considerably, ensuring that they gave a true account of how much money the representative spent on caring for the pensioner.

‘They came in and they sorted everything out for her.’

(Representative, Male, Family member, Unofficial, Rep1 – Stage 1)

In contrast, the literature review outlined some of the disadvantages of using professional representation. It found that professional care was often inflexible, bureaucratic and slow. It also revealed that pensioners often felt that they experienced a loss of power to professional workers. Professional representation was thought to be most effective when the older person had the interpersonal skills to negotiate the terms of their support and maintain a sense of control.
5.2 Types of status

The different types of status available to representatives had different impacts on the level of service they received and their views and experiences of dealing with The Pension Service. The types of representative were categorised into two groups; those with informal status and those with formal status. Representatives with informal status had a personal relationship with the pensioner with no official role but still provided either high or low levels of support. Professional representatives were also thought to have informal roles. Although they were professionals, these representatives had not made an application for an official status in relation to the pensioners’ affairs. Representatives with formal status had a personal relationship with the pensioner and had one of the following official roles: power of attorney, appointee or agent. Full definitions of the different types of formal status available can be found in the Introduction. A set of brief definitions can be found below.

5.2.1 Power of attorney

A power of attorney is a legal document which gives authority to a named person to act on behalf of another. An attorney can be a family member, friend or professional. A power of attorney itself can be limited to give someone control over one thing, for instance the sale of a house, or can be more general, giving someone wider control over another’s assets. An ordinary power of attorney ceases to have any power if a person becomes mentally incapable of dealing with their own affairs. An enduring power of attorney gives an attorney power over someone’s affairs and can be continued even after mental incapacitation. It is usually a solicitor who oversees the administration of a power of attorney and acts to protect the interests of the donor.

5.2.2 Appointee

Appointee status is only used when a person has been deemed mentally incapable of managing their own affairs. The Secretary of State appoints somebody to act as an appointee. An appointee’s role is to collect and spend benefits and pensions on behalf of somebody who is incapable of managing their own financial affairs. An appointee can be a lay person or a professional appointee, but family members or friends who live with or visit the person are considered to be the best choice. Employees from the local Jobcentre Plus or The Pension Service will decide whether a person needs an appointee. They will assess the mental and communication abilities of the person in receipt of the benefits or pension during an interview. They will also meet the potential appointee and decide whether they are the right person to take on the role.

5.2.3 Agent

An agent is somebody nominated by a customer to collect a pension or benefits on their behalf. The agency usually works on the authority of the customer’s signature. To arrange for an agent, the pensioner and representative need to contact The Pension Service. The pensioner can still collect their own pension or benefits even
when they have arranged for an agent to do so on their behalf. An agent can only be assigned by a mentally capable pensioner and can only be used when the pensioner is able to manage their own financial affairs.

There seemed to be a low level of awareness amongst pensioners and representatives as to what types of official roles were available. As well as a lack of awareness about the existence of each role, there was also a lack of understanding about what each role entailed. Some personal representatives had never considered making their role formal and knew little of what was available until told about it by the researcher. Others who were aware of the various levels of official status thought there was little information available to representatives and pensioners about each role. Several representatives commented that they had only found out about the different levels of formal status when someone had happened to mention it to them.

5.2.4 Informal representatives

Although some representatives had never considered becoming an agent, appointee or obtaining power of attorney and others who were not aware of what was available, there were a number of representatives who had thought about applying for an official role but then reconsidered.

One reason for this was that they found the current situation easy to manage without having a formal role. If the representation was only for a one-off event or for a short defined period of time then there was not felt to be a need for a formal role to be established. Alternatively the representative and pensioner were finding it easy to manage as the pensioner only needed to sign forms and could do so without problems. In one case it was physically difficult to get the pensioner to sign forms but the marks she made on the paper were still legible and were being accepted. There was a perception among representatives that formal status was only needed if the pensioner had a lot of money or property that needed protecting. Other representatives resisted getting an official status as they viewed it as a final or irrevocable statement of the pensioners’ decline – taking away what little independence they had left.

‘There’s a fine line between helping and telling, and we’re trying to do the helping not the telling.’

(Representative, Male, Family member, Unofficial, Rep1)

Informal representatives seemed unaware of the difference not having formal status made to their contact with The Pension Service and other organisations. Those who were unaware of the various levels of status available seemed also to be unaware of the potential difference having formal status could make to their contact with The Pension Service. In contrast, formal representatives commented on the difference acquiring an official role had made to their contact with The Pension Service and other organisations. The impact of not having formal status on contact with The Pension Service and other institutions is discussed further in Chapter 6.
5.2.5 Formal representatives

Amongst those who were aware of the types of official status available there were great differences in how each one was perceived. Power of attorney was the most recognisable of the different levels of status and was seen as incorporating the most responsibility and being the most effective. Fewer representatives had heard of appointee or agent status, with agent status being the least recognisable. In some instances it was clear to the interviewer which status the representative had but the respondent appeared confused.

There were different perceptions about which types of people were suitable to take on the various levels of formal status. Some roles were seen as being more suitable for family members. Some pensioners and representatives only felt comfortable with family members dealing with their affairs and this included having power of attorney, agent or appointee status. In the same way that some pensioners would not want a professional representative because they were a stranger, they also would not want a ‘stranger’ to have any formal power over their affairs. Individual family circumstances seemed to influence these perceptions. Some families had deliberately made choices about who should take on the formal status to avoid confrontation. One representative explained how their family solicitor had power of attorney over her mother’s affairs. The family had made this decision to prevent any disagreement between the representative and her sister who lived far away from their mother and would have felt left out if the representative had power of attorney.

Representatives and pensioners had made the decision to take on formal roles based on the needs of the pensioner. The literature review stated that representatives with formal status are more likely to act on behalf of female pensioners. In a study of those aged over 75, women’s use of appointees, agents and attorneys was over three times higher than that of men of a similar age. This data concurs with the The Pension Service Customer Survey 2003xxxiii which revealed that over half of all represented pensioners, both formal and informal, were over 75 years and two-thirds were female. Representatives who had become attorneys had usually done so because the pensioner they cared for had become incapable of managing their own affairs. Formal roles were obtained out of necessity as these roles were the only way to manage the situation effectively. There is a suggestion that if informal roles were available that could alleviate some of the difficulties associated with being an informal representative, some people would not need to take on formal roles. However, those with formal status often needed the power their roles gave them and an informal role would not be sufficient.

The literature review highlighted that the legal and administrative system for decision-making on behalf of another had developed in a piecemeal fashion. Each of the different types of formal roles has different limitations and can be monitored in different ways. There is a concern that this can expose some older people to financial abuse.
One of the aims of the research was to explore both representatives, and pensioners, experiences of contacting The Pension Service and whether the existing process met their needs. The current process for dealing with formal representatives at the DWP involves the customer giving written authorisation informing The Pension Service that the representative can act on their behalf. Information will only be given to the representative once their identity has been confirmed.

**Power of attorney**

It was believed that power of attorney was the most difficult of all the levels of status to set up as respondents mistakenly believed that a solicitor needed to be involved. In reality a solicitor is not required to arrange power of attorney. Representatives felt that a solicitor was needed because of the nature of the official role and the transfer of responsibilities involved. Representatives and pensioners used solicitors to arrange power of attorney and guide them through the process. It was a solicitor who explained what was involved and advised both representatives and pensioners on how to proceed. Power of attorney was also more difficult to set up as copies of the documentation needed to be sent to all the organisations the representative wanted to deal with on the pensioner’s behalf. Representatives expected to have to inform all the organisations they came into contact with on the pensioners’ behalf that they held power of attorney. They did not think that once one government organisation was informed all government bodies would be informed. Representatives had usually found out about power of attorney when they had tried to do something on the pensioner’s behalf and had then been told that they could not continue without legal status. Institutions such as banks as well as doctors, social workers and hospital workers had all advised representatives to acquire power of attorney.

The main motivation for obtaining power of attorney was the deterioration in the mental capability of the pensioner. Power of attorney was the only effective way of dealing with the pensioner’s affairs if total mental incapacity occurred. The biggest difficulty was that by the time the representative realised they needed to get power of attorney because the pensioner’s mental health had deteriorated it was often too late to do so as the pensioner needed to be judged mentally capable of understanding the authority they were handing over. In one case a representative had wanted to get power of attorney but considered it too difficult and time consuming because of the deterioration in the physical and mental health of her parents.

‘I did think of having a power of attorney but as they weren’t able to communicate because dad is sort of registered blind and registered deaf, and mum has gone past it, it would have been very difficult and it would have taken ages.’

(Representative, Female, Representative is a child, Official, PD8)

To counter the problem of realising too late that they needed to get power of attorney, some pensioners had arranged for their representatives to have power of attorney over their affairs but had agreed that the power would only be exercised if and when it was necessary. One representative had even gone so far as to give their
own children power of attorney over their own affairs in case a similar situation of mental incapacity affected them in the future.

Representatives found contact with The Pension Service and other organisations much easier once they had power of attorney. It appeared that power of attorney was widely recognised by organisations as a legitimate status. Staff members seemed happy to speak to those who had this status once they had received confirmation of it. Others commented that once all the different organisations that the pensioner had contact with had been informed of the power of attorney, contact with them became much easier. One representative who looked after several older friends found having power of attorney made contact with organisations much easier both when the pensioners were still alive and after they had passed away. She was able to keep track of their financial affairs without the need to explain to the pensioner exactly what she was doing each time.

‘Yes, yes, and especially when they died. I could go and organise the funeral and sort the bank account, and I could also keep an eye on what was happening in the bank, and make sure that there was enough money for X or Y and make sure about their standing orders…I mean I can do that with my current people, but I can see the time coming when she is just going to be completely phased and then what.’

(Representative, Female, Representative is a friend, Official, PD22)

**Appointee status**

Representatives had found out about appointee status from the Local Service staff who had either visited them or who they had visited. They commented that the process of getting appointee status involved a long interview and assessment of both the pensioner and the representative. One representative had been interviewed by a Local Service staff member at her local hospital. Her parents were both in hospital simultaneously and the Local Service staff member came to interview them before assessing the representative in a separate interview. The representative had thought the interview had been quite long but had felt that the Local Service staff member had been thorough and could see exactly what the health issues concerning her parents were. Another representative was upset that she had been asked to take her disabled parents to the Local Service surgery based at a Jobcentre for the interview and assessment rather than having a home visit. They had to wait two hours before the interview and she felt this was inconsiderate of the issues surrounding the health problems and age of her parents.

Neither representatives nor pensioners believed that the assessment had reduced their level of control or forced them to take on a formal role unwillingly. They appeared to appreciate the assessment and felt fully informed about the need for the appointee status. Representatives had applied for appointee status to enable them to sign forms and letters which the pensioner could no longer manage. One representative had applied for appointee status because they could no longer apply for power of attorney as they had left it too late. They viewed appointee status as the
next best thing. In general, representatives believed that appointee status made it easier to make contact with The Pension Service on behalf of the pensioner.

‘When this appointee came through, that solved a lot of problems.’

(Representative, Female, Child, Official, PD8)

One representative compared her experiences of contacting The Pension Service before receiving appointee status and after receiving appointee status. Before being made an appointee she had been told that she could not be given any information without the pensioner’s permission despite being her daughter. This caused difficulties as her mother could not speak English and would not understand the questions asked by the staff at The Pension Service.

‘Oh yes then you have a lot of problems, they said oh no we can’t give you any information, the person should ring them, and I say look she can’t speak English, I’m sorry you know, so yes.’

(Representative, Female, Child, Official, PD10)

After experiencing difficulties in contacting The Pension Service on her mother’s behalf, staff recommended that she take her mother to the Local Service to undergo an assessment to be made into an appointee. After becoming an appointee she had not experienced any problems when contacting The Pension Service. They recognised that she was the appointee and they talked to her freely.

‘Well to be honest I haven’t had any problems, they ask my date of birth, my name, and they say oh yes you’re the appointee.’

(Representative, Female, Child, Official, PD10)

Contact with The Pension Service might have been made easier by having appointee status because being an appointee was a recognised status by The Pension Service and staff appeared willing and able to deal with appointees when they made contact. The staff then regarded the representative as being legitimate, as they were in receipt of the pensioners’ information and already had permission to operate on the pensioners’ behalf.

Agent status

In general there seemed to be less importance given to agent status than either power of attorney or appointee status. Some respondents were not necessarily clear about actually having agent status and the process involved in getting it. The main reason for getting agent status was to enable both the representative and the pensioner to sign for the pension at the Post Office.

The process of getting agent status involved completing a form sent to the pensioner by The Pension Service which allowed the pensioner to state whether they wanted another person to be able to draw their pension on their behalf. If using a pension book, the pensioner needed to sign the back of the book next to a declaration explaining that the representative was the agent. If using the new
pension card the pensioner needed to complete a form requesting two pension cards, one for the pensioner and one for the agent. This allows the agent to draw the pension on the pensioners’ behalf.

The experience of getting agent status seemed to be dependent on the attitude of the staff at the Post Office. Some representatives had found the process difficult because of an unhelpful postmaster. One respondent commented that a postmaster had repeatedly returned a form to him and refused to accept it as the representative had written outside of the boxes. The representative became so angry with the postmaster that he decided not to complete the form at all.

Representatives and pensioners did not mention any impact that agent status had on direct contact with The Pension Service. It appeared that those who were agents experienced difficulties when telephoning pension centres similar to those without any formal status such as not being given information about the pensioner because of the Data Protection Act. There were no examples of pensioners whose representatives were agents where the pensioners themselves still made telephone contact with The Pension Service independently.

5.3 Multiple representation

It seemed that in most cases pensioners with a personal representative only had a single representative with the responsibility for their care resting with one person. Pensioners with professional representatives tended to have more than one representative. This was usually a mix of personal and professional representatives rather than just a mixture of professional representatives from different organisations or from the same organisation. Professional representatives were only needed to help with form filling and benefit advice as well as making contact with The Pension Service on the pensioners’ behalf, but were not called upon to help in an emergency situation such as an injury or health problem. Pensioners with professional representatives seemed to look to a number of other professional representatives including care workers, home helpers and nursing staff for support, as well as friends and family members.

Some representatives also gave support to more than one pensioner. This could be in the form of helping more than one elderly relative or helping one relative as well as other pensioners who lived nearby. In one case a pensioner was putting his daughter in contact with other pensioners in the area so she could help them with their form filling and benefit claims. Her job at a local hospital also put her in touch with many older people who she found herself helping.

‘If anybody gets stuck she’ll sort it out, or if she can’t sort it out, she’ll get the proper information for them.’

(Pensioner, Male, Over 75, Representative is a child, Unofficial, P17)
In another case, ‘word of mouth’ about a representative’s skills and success at completing an Attendance Allowance form had spread to other pensioners in need who had subsequently got in touch with the representative.

‘One day I just got into something when somebody said, “Could you help Mrs Bloggs, because she doesn’t pay her bills and so on and so forth”, so I started off doing the paperwork for her, and I gradually got fond to her and attached to her and then I went to, looking after her affairs, trying to get Social Services, sorting out general things that could be set up to help her. Then when she died, somebody in the neighbourhood said, to another couple, in the same area, Burford, could you go and look after this couple, because they’re very busy and blah, blah, so I started looking after them and I’m currently still looking after them. But in between I’ve looked after two very old, but dear friends, who needed help for about three years in Oxford, and another lady who also was living in Oxford who has since died, so that’s my experience of elderly people.’

(Representative, Female, Friend, Unofficial, PD22)

5.4 Chapter summary

Representatives were categorised for this research as providing two types of support – a high level or a low level of care. A high level of care included all forms of personal care as well as physical and practical help. Low level care included keeping an eye on the pensioner or helping them with their paperwork and financial affairs. The level of care provided to an individual pensioner varied over time, often increasing as the pensioner aged.

There were two known types of representative, those with a personal relationship to the pensioner and those with a professional relationship. Personal representatives appeared to provide a wider range of care and a higher level of support than professional representatives. Professional representatives were chosen because there was no suitable alternative for the pensioner in the form of a personal representative. An advantage of having a professional representative was the knowledge they had of the system which seemed to make contact with The Pension Service easier for them. This advantage also led some personal representatives to use professional representatives.

Representatives with informal roles generally seemed to find their situations easy to manage without the need to have formal status. Others were unaware of the formal roles available and were managing without the help a formal role could provide. Those with formal status had chosen the official role out of necessity and in response to the needs of the pensioner. Power of attorney was regarded as being the most effective of the formal roles. Appointee and agent roles were helpful but were not as encompassing as power of attorney.
6 Impact of being a representative and being represented

Understanding the impact of being a representative and being represented was important as it had a major bearing on the service needs of both pensioners and their representatives. It also affected their response to service provision and the ways in which they attempted to engage with service providers.

There were striking differences between the impacts which representatives reported and pensioners’ perceptions of the impacts on representatives’ lives. The impact of representation on pensioners’ lives seemed to be viewed almost wholly positively. Pensioners were grateful and relieved to be helped. However, representatives reported negative impacts on own their health, work and personal lives, although they did welcome the closeness that increased time with the pensioner had given them. The literature review had indicated that carers often had other responsibilities, professional or personal, which competed with caring for their time and energy. It also indicated that previous research had uncovered impacts on carers, work as well as their personal life. These insights were supported by this research.

6.1 Impact of being a representative

Generally, representatives felt happy to be able to help the pensioner they cared for. Despite some of the negative consequences of taking on the caring role there was a feeling of relief that they were now managing the pensioner’s affairs or giving them the assistance they needed. The different levels of support they were giving did not appear to have an impact on the positive feeling they gained from being able to help the pensioner. Representatives felt that they had gained ‘peace of mind’ by knowing that the pensioner was no longer attempting to cope alone.
‘Well it gives me peace of mind because I know she’s not, the bills are getting paid, or were paid, she doesn’t get any bills living here obviously, and everything was alright. I mean she’s swapping electricity suppliers, and gas suppliers, and water suppliers I didn’t know where I was, it took ages to sort it you know, she just couldn’t handle money, and people were ripping her off as well.’

(Representative, Male, Child, Official, PD10)

One positive aspect of the caring role was knowing how much they were appreciated by the pensioner. Some closer relationships had formed as a result of more contact between representative and pensioner. In the case of parent-child relationships, the representative welcomed the opportunity to repay the pensioner for the help they had been given in the past. One representative enjoyed the closeness she had developed through supporting her elderly mother and felt she had learnt a lot about her.

‘You can repay your parents for what they’ve done for you. And I think it shows you a lot, you see you learn a lot and you hear a lot about their lives.’

(Representative, Female, Child, Unofficial, PD13)

6.1.1 Health impact

There were negative impacts associated with taking on role of a representative. Being a representative had an impact on the health of the representative, primarily through stress. Representatives reported lack of sleep, a high level of worry and a constant feeling of guilt that they weren’t doing enough for the pensioner, as all having a derogatory affect on their own health.

‘All of a sudden you can wake up in the night and you can start thinking things and you’ve got to do this and you’ve got to do that.’

(Representative, Female, Child, Official, PD8)

Those that were providing high levels of care felt that it was more stressful than having a full-time job. Representatives who had provided a high level of care which had then been reduced to a low level of support as the pensioner had moved into a nursing home had noticed the different levels of stress associated with the different levels of care. One representative explained how she had become physically unwell through caring for her mother at home. She had suffered from depression and had contracted bronchitis which she believed had both been brought on by caring for her mother. When her mother was moved to a nursing home this representative no longer suffered from stress related health conditions brought on by caring for her mother. It appeared that representatives who provided a low level of care thought that providing support had little or no impact on their own health.
6.1.2 Impact on time

Personal representatives who provided high level care also suffered from a shortage of time for themselves, feeling that they were effectively ‘on call’ all day. One representative had used up all her annual leave sorting out the pensioner’s problems.

‘For instance she couldn’t cope with paying bills and I was still working in those days and she would ask me to take a day off and take her into the neighbouring town to pay her electric bill and I said ‘yes’ and then I began to realise I used my whole annual leave paying her bills.’

(Representative, Female, Family member, Unofficial, PD21)

Unsurprisingly those providing a low level of support did not feel so restricted in the amount of time they had for themselves.

Personal representatives also resented not being able to be spontaneous because of the need to plan holidays and events around the pensioners’ need for care. This feeling seemed to affect both those providing high levels and low levels of support. Representatives providing a high level of care had to arrange for an alternative source of support such as a place in a respite care home. Those providing a low level of care needed to arrange for someone else to keep an eye on or check up on the pensioner. There was general frustration at being so restricted, especially as many representatives were winding down their own lives in preparation for their own retirement.

‘I’ve got my own life to lead, I want to do my own jobs, I’ve got other things that I like doing and I’m going to do them.’

(Representative, Male, Family member, Unofficial, REP 1 – Stage 1)

After bringing up their own children, representatives were looking forward to having time to themselves, only to then be confronted with the prospect of caring for elderly parents or relatives.

‘You sort of bring your children up, they leave home and you just think ‘Oh at last we’ve got a bit of money’ And then wallow you seem to be into running round after old things.’

(Representative, Female, Child, Official, PD8)

Representatives felt they had little or no social lives of their own. This was particularly the case where the representative cared for a partner who had become severely mentally or physically incapacitated. In these cases, the representative was often left feeling isolated. Friends stopped calling as they could not comprehend or share in the representative’s experience and the pensioner became increasingly reluctant to leave the house.

‘Its quite lonely being a carer, because you do get cut off, because he doesn’t like to go out anymore, socialise…I can’t leave him.’

(Representative, Female, Partner, Official, Stage 1 – Rep 6)
Other representatives had developed ways to manage their relationship with the pensioner and limit the impact that the caring role had on their own life. One representative had established household rules so she could maintain her quality of life. As the pensioner lived with the representative, she was able to restrict the amount of time the pensioner could spend with the rest of the family in the evenings by giving the pensioner an early ‘bed time’. This allowed the representative and her husband to have time together without the pensioner.

‘I laid down some rules, when we first decided that Nanny could stay, but it was really down to Terry, he was the one who was going to have, you know, and my rules were not very many, really, was in the day time mum could do what she likes in the house, after 6pm that’s our time and I stuck with that.’

(Representative, Female, Child, Unofficial, P13)

Another representative explained how she managed the impact the pensioner had on her own life by not volunteering to help. She would wait until the pensioner specifically asked her for help rather than offering herself. In this way she was able to maintain a level of distance from the pensioner’s affairs and did not encourage dependency.

### 6.1.3 Impact on working life

Representation also had an impact on the working lives of the representative. If the pensioner required full-time care the representative often had to give up their jobs. The literature review supports this finding and revealed that more women than men stop working or reduce their hours as a result of caring for an older person. As a result they earn less and incur a pension penalty.

Representatives who had continued to work reported that their colleagues often found it difficult to understand their circumstances unless they had been in a similar situation. One representative who was studying full time for a degree had been forced to give up one module as she could not manage both caring for her elderly parents and studying. Although her tutor had been disappointed in her decision, she felt she had been lucky as he had been relatively supportive as he had experienced a similar situation himself.

‘Well I was disappointed and I saw my module leader and he understood because this module leader was having the same problem, his mother was ill in and out of hospital you know so he was very supportive.’

(Representative, Female, Child, Official, PD8)

‘You talk to anybody in the same well same sort of and they know just what you’re going through.’

(Representative, Second Female, Child, Official, PD8)
Representatives felt unable to tell their managers the real reasons for their absence from work, preferring to take sick days or use their annual leave quota instead. The literature review supports this view, referencing a survey of over 200 working carers of adults which found that carers used their annual leave to deal with their caring responsibility. It was also more difficult for personal representatives with full-time jobs to contact The Pension Service during the day. They had limited time during their lunch hour to make telephone calls and as a result could not remain on hold for long periods often resorting to making ‘sneaky’ telephone calls at different times of the working day.

“Well you have sometimes, and like to make a phone call you can’t, because its an open plan office, you can’t be ringing and discussing your mother-in-laws problems in front of everybody you know.’

(Representative, Female, Child, Official, PD10)

There was more variation of the impact of caring for a pensioner on a representative’s working life. Those who provided a lower level of support did not feel that caring for a pensioner had such a big impact on their working lives. They felt that the nature of the support they provided meant it was less intrusive on their other commitments. These representatives found that they had enough time to manage both their work commitments and carry out the tasks that the pensioner needed help with. Other representatives who provided a low level of support did feel that caring for a pensioner was an additional complication to their working lives. These representatives tended to feel that trying to fit caring for a pensioner into their lives was an added stress to the existing pressures of working.

‘I found it more difficult when I worked full time and I was travelling a lot, I mean it was more difficult then because you know, you have to try and fit it all in and I did have to take time off work.’

(Representative, Female, Representative is a child, Unofficial, PD33)

The differences between those providing a low level of support who felt there was little impact on their working lives and those who felt their work was affected, could be due to the nature of the care they provided or the types of jobs they had. Some low level tasks were more time consuming than others. Some pensioners required more contact to be made with The Pension Service on their behalf than others. Additionally, some representatives had jobs with flexible hours which meant they had more time to spend helping the pensioner. One representative who did shift work explained how his job involved working for four days and then having four days off. He explained that within this four day period he had enough time to dedicate to the pensioner and then return to work four days later.

6.1.4 Emotional impact

Being a representative could also have severe emotional impacts, in particular through watching the decline in the quality of the relationship with a loved one. Representatives caring for a parent or older family member felt the parent-child roles
had been reversed. Representatives caring for partners commented on the hurt caused by the inability to hold a conversation with the person they had been married to for 30 or 40 years due to mental or physical deterioration. This led to a deep sadness and often depression. The literature review supported this finding, stating that the act of watching an older person in the process of physical or mental decline was difficult to cope with. The review particularly highlighted the difficulty experienced by spouses as opposed to adult children. Spouses found it distressing to see their own partner in pain or mental distress and were less able to distance themselves from the situation emotionally.

The representative role also had an impact on the wider family of both the pensioner and the representative. Representatives commented that the role could cause tension amongst family members as the stress of caring for the pensioner spilled over into family life. In one case the representative’s teenage sons had been forced to share a bedroom as the elderly pensioner had moved into the family home.

‘I came very close to a nervous breakdown. The two boys were squabbling, they’re men, having to share a room, a bunk bed with one studying A levels.’

(Representative, Female, Child, Unofficial, Rep 7)

In this same case there was a lot of concern in the family which developed into tension as the wider family noticed the impact the strain of caring for the pensioner was having on the representative. The importance of a supportive partner or family was highlighted by representatives as being vital to ease the burden of representation.

Overall, representatives felt it was both a tedious chore and a good thing to be a representative. The knowledge that the pensioner was worrying less as the representative had taken on the burden was felt to be worth the problems and ‘hassle’ experienced when contacting The Pension Service and other organisations.

‘Super and very tedious, if I say, it took 5 months to sort out her pension by the time they finished messing me about with it, and this is phoning on a regular basis, but from the other point of view I know that my mum’s not worrying about it, and that’s much more important to me, than the irritating fact.’

(Pensioner, Female, Over 75, Parent, Official, P25)

In contrast, pensioners seemed to be unaware of the impact caring for them had on their representatives’ lives. Most believed that their representative was happy to help them. It appeared that representatives did not mention any of the negative impacts the representative role was having on their own life to the pensioner.

However, pensioners were aware that their representatives had to sacrifice time to care for them and some were conscious that they did not want to overburden their representatives with their own worries and problems. Others expressed a feeling of guilt that they were becoming too dependent on their representative, but nevertheless welcomed the help they received.
Having a formal or informal role also affected the impact that providing support to a pensioner had on a representative’s life. As discussed in previous chapters, official roles such as power of attorney, agent or appointee status reduced the ‘hassle’ involved in contacting The Pension Service and other organisations on the pensioner’s behalf. Formal roles removed the need to seek the pensioner’s permission each time the representative contacted The Pension Service. Power of attorney and appointee status eased the process of contact often reducing the time spent on telephone calls and meaning the representative could contact The Pension Service at their own convenience rather than having to arrange for a time when both the pensioner and representative could be present. The type of support given did not necessarily change as a result of having formal status. Seeking formal status was often a response to the need for care, and did not necessarily lead to an increase in the support given. Having formal status did not, therefore, in itself lead to greater impacts on representatives’ lives.

6.2 Impact of being represented

Pensioners often said that they would not be able to manage without their representatives. They felt that their representative had a big impact on their lives in terms of reducing the levels of stress and worry they had previously been feeling. This feeling did not appear to be dependent on how much support they received. Even pensioners who received a low level of care or just help with their financial affairs could not imagine how they would manage without their representative. They felt relieved and reassured that their representative was available to help them with anything.

‘Oh definitely, I count my blessings every day, when people say to me ‘I’ve got this and I’ve got that’, well, I’ve got loads of things, but, the fact that I’ve also got help and somewhere to turn to, that lessens the worry about all those other things.’

(Pensioner, Female, Over 75, Professional, Unofficial, P14)

‘I don’t know what I’d do without her.’

(Pensioner, Female, Over 75, Parent, Official, P25)

One pensioner was sure that she would not have noticed some of the mistakes made in correspondence sent by The Pension Service or tried to claim benefits she was entitled to without the help and support of her representative. She believed that she would not have checked the pension amounts in letters she had received which turned out to be incorrect and she would not have known that she was missing out on certain benefits.
'I remember looking, watching her and thinking 'All that’s enough to put anybody on their own, off totally’, in fact, it probably would have done me, I would have probably gone ‘Oh, I can’t cope with this’, and I bet many people do give up.’

(Pensioner, Female, Over 75, Professional, Unofficial, P14)

Where the pensioner and representative had a family relationship, the pensioner also reported feeling closer as a family as a result of the increased contact. This is in contrast to the findings of the literature review which stated that caring could lead to deterioration in family relationships making them less not more close. Generally pensioners felt lucky to have their representatives and expressed serious concerns for those who did not have anyone to help them.

Representatives often tried to manage the impact that representation had on the pensioners, lives. They felt it was important that they did not erode the pensioners’ sense of independence by becoming overbearing in the level of care they provided as a representative. Some representatives ‘hid’ the full extent of their concern about the pensioner to keep the pensioner’s independence intact.

‘[The pensioner] couldn’t sit down in the bath by this time, but I used to make a point of going in when I could say, ‘I’ve just popped in Dad, cos I’m going to the shops in a little while, I wondered if you want anything. I’ll tell you what,’ I said ‘I’ll wait till you’ve had your bath, then I’ll make a cup of tea,’ so he didn’t realise at first that I was going to make sure that he hadn’t fallen in the bath.’

(Representative, Female, Child, Official, Rep5 – Stage 1)

This links with previous research relating the issue of independence to pensioners’ reluctance to claim benefits. One of the underlying reasons why pensioners did not want to claim benefits to which they were entitled was a fear of becoming too reliant on the state and appearing needy which could lead to a decline in their independence. This fear of reliance on the state contrasts with the issue of reliance on their representative which did not generally seem to be viewed by pensioners as reducing their independence.

6.3 Chapter summary

There were differences in the impacts which representatives reported and pensioners’ views of the impacts on representatives’ lives. This was partly due to a lack of awareness by the pensioner of the full extent of the care that the representative was providing and the careful way that representatives tried to hide the true level of assistance in an attempt to maintain the pensioners’ independence.

The impact of care on pensioners’ lives tended to be viewed very positively. Pensioners were appreciative and grateful for the help they had received and believed that they would not be able to manage without their representative. Pensioners felt they would not have noticed mistakes made by The Pension Service or bothered to claim benefits they were entitled to without the help of their representative.
Caring for a pensioner seemed to have a number of negative impacts on representatives. They found it difficult to juggle work commitments and their caring responsibilities. Representatives also reported negative impacts on their health caused by caring for a pensioner, mainly in the form of stress-related difficulties. The representative role also caused tension in the wider family and it was felt to be important to have a supportive family network to ease the burden. Representatives also reported having a shortage of time for themselves and resented having to plan their lives around the needs of the pensioner. The biggest impact was the emotional distress caused by seeing the mental or physical decline of a loved one. All these impacts seemed to be dependent on the level of care provided by representatives. However, there were some benefits of taking on the representative role. Representatives reported feeling happy to help the pensioner and experienced a sense of relief that they could care for them.
7 Experience of The Pension Service

It was clear from the discussions with representatives and the pensioners they assisted that their experience of The Pension Service and their concerns about it had much in common with those discovered in research with the wider customer population. A summary of some of the key findings of previous research with the wider population of pensioners is provided in Chapter 2.

The respondents in this research (in common with participants in previous studies) tended to lack awareness and understanding of the benefits system and the role of different public bodies (including local and central government). They often also felt confused by changes in the system or in organisations and wanted greater simplicity and stability. In addition to this, they shared the view that letters from The Pension Service were difficult to understand and forms were burdensome to complete.

The desires of representatives and representative pensioners also overlapped to some extent with those of other customer groups. In particular, they often agreed that the telephone was the most convenient means of communication but were keen to have continuity of contact with helpful individuals and not to have to repeat information to different members of staff. Where problems occurred there was often a demand for the option to have face-to-face contact to resolve them. Feedback regarding the Local Service providing face-to-face contact was very positive. They were keen for information to be provided pro-actively to them as they often felt that they did not know what they should be asking for or what benefits might be available to them.

Some of the problems encountered by representatives and pensioners who had chosen to be represented were also general rather than specific to their circumstances. For example, information being lost, delays, seemingly conflicting information and difficulties with paperwork were also issues which have been raised in previous research with other customer groups.
However, there were issues which arose in relation to the specific circumstances of pensioners who wanted or needed representation and their representatives, as is discussed further in the conclusion to this chapter. Likewise, it was clear that some elements of the service experienced from The Pension Service or its predecessors had contributed to the desire or need for representation among some pensioners. This is discussed in Chapter 2 and is also summarised in the chapter conclusion below.

7.1 Understanding and awareness

Overall, both pensioners and representatives seemed to have a fairly positive view of The Pension Service. However there was a general lack of understanding about how The Pension Service was structured. There was also little awareness of the existence of Local Service Teams. There was often confusion, particularly amongst pensioners, as to which government Department or organisation they were dealing with. Indeed many had not heard of The Pension Service at all but referred to ‘the pension people’, the DSS or even the DHSS.

There was also a lack of awareness about the benefit system and what pensioners’ entitlements might be. Pensioners and representatives commented that there was an absence of information available about benefits and that any knowledge they did have had come from talking to other people in similar situations to themselves. There was awareness of Pension Credit, with many respondents having seen television or newspaper adverts. However, both pensioners and representatives commented that The Pension Service did not provide enough information on entitlements.

‘I mean how do you know what you’re entitled to if nobody tells you.’

(Representative, Female, Child, Official, PD10)

In general, problems with The Pension Service seemed to occur in the initial stages when the representative was setting up the pension or completing forms to start benefit payments. Once this was established there were usually few problems.

‘When it’s all up and running it’s fine, it is fine, it’s just getting there.’

(Representative, Female, Child, Official, PD8)

One of the main problems highlighted about The Pension Service was the perceived lack of information on offer and the lack of continuity of contact. Representatives felt frustrated that one person at the pension centre could not deal with all their queries in one go – instead each aspect of their case had to be dealt with separately. The importance placed on continuity is discussed further below. The information that representatives and pensioners had managed to obtain arose from hearsay or chance from other carers or people in similar situations.
‘Once we got Attendance Allowance nobody sent me a leaflet or phoned me up and said, right you’ve got an attendance allowance, and you can also have, or you are entitled to apply for…’

(Representative, Female, Partner, Unofficial, Rep6 – Stage 1)

The literature review supports this finding, reporting a general difficulty experienced by all types of representative in obtaining easy access to clear and comprehensive advice at a time when they are also dealing with difficult emotions. Representatives found legislation and support fragmented, arbitrary and confusing. It was described as a haphazard learning process in which carers needed to be assertive, persistent and well organised to get the information they needed.

7.2 Changing to Direct Payment

Discussion of The Pension Service also prompted pensioners and representatives to comment on other issues relating to pensions. There was concern from both representatives and pensioners about the withdrawal of pension books. The changeover had caused problems for both pensioners and representatives with the completion of forms and setting up of Post Office accounts.

The new process of using a card and PIN instead of a book to draw a pension did not appear to cause any problems for representatives. Personal representatives who drew and signed for a pension on behalf of an elderly parent, relative or friend expected to be able to manage the new card system with ease, relating it to using a cash point at a bank. Their main concern was trying to explain the new process to the pensioner they supported. Many pensioners were comfortable using a pension book and were happy to hand their book to their representative for them to sign for the pension before returning it to them. One representative had tried to explain to her mother how the new card system worked but was not completely sure that her mother had understood the process. The pensioner had revealed that she was concerned about using a card and the representative thought that this may be because a card is not as tangible as a pension book.

‘Well at first she was a little bit concerned, because she is used to giving me her pension book and signing it for her and giving it to her back, she is a bit concerned, I have tried to explain, it’s like I pay for her glasses today, using my card didn’t understand it at first, that’s what it’s all about, really.’

(Representative, Female, Child, Unofficial, P13)

Other representatives were concerned that the new card would erode the independence of the pensioner they supported. If a pensioner did not understand the new card system and found it difficult to remember and use a PIN, they might be inclined to pass the responsibility of collecting their pension over to their representative.
‘If you’re an elderly person and you forget that number you’ve got to go through all the rig moral and the paperwork, all over again, to get a new number. If you lose your book, pension book, you just have to go into the Social Security saying, “I’ve lost my pension book, blah, blah, blah. I need the money today” and they’d sort you some sort of payment out, but on the card you’ve got to wait…until they send you a new card, which can take up to two to three weeks. So what is a persons supposed to live on in those two to three weeks, while you’re waiting for your money to be sorted out.’

(Representative, Female, Child, Unofficial, PD31)

Some pensioners had attempted to use their new card and PIN at the Post Office but had been put off by having to type their PIN number into a machine at the Post Office and became unwilling to attempt it again. Pensioners found it difficult to explain why they had found this difficult but representatives thought it might be because the key pads were small and pensioners found it difficult to remember their PIN number.

‘...I think he went to the Post Office once to try doing the PIN. He said he did it once and that was the last time he used his card. He said ‘I don’t want to use the card any more’.

(Representative, Male, Family member, Unofficial, PD32)

Others commented that the changeover should have been staggered by introducing the card system to all new pensioners rather than making older pensioners change.

‘What they should have done is what the banks usually do. If they are changing their system from one account to another account they keep that account running until it dies out naturally. So every pensioner whose been issued with a book should continue to be issued with a book until the day they die. Every new pensioner go onto the new scheme.’

(Representative, Female, Child, Official, PD32)

Some representatives commented that the setting up of a Post Office Card Account was a long process. One said that she had not realised that she would need authorisation from The Pension Service to set up a Post Office account for her mother-in-law and needed to make several telephone calls and complete different forms to set it up.

‘There was only sorting out the Post Office account, I had to speak to the pension people on that, there was a few people I had to speak to. I thought that was very long and drawn out trying to sort that out. It wasn’t complicated, it was just a long drawn out process.’

(Representative, Female, Child, Unofficial, PD33)
7.3 Pension centres

Representatives and pensioners tended to prefer using the telephone as their method of contacting The Pension Service. They felt it was the easiest and quickest way to get an answer to their queries.

‘I mean I would confirm things in writing but I prefer to phone first, so I’m actually speaking to a person, that realises I’m a person, whereas a letter is just a piece of paper.’

(Representative, Female, Partner, Unofficial, Rep6 – Stage 1)

The literature review supports this, highlighting the finding from the PSCS survey of customers and customer representatives which identified telephone service as the preferred method of communication by both groups. The literature review also revealed that older customer representatives were less likely to use the telephone than younger representatives. Those over 75 years of age preferred to communicate face-to-face but where this was not available, preferred to communicate by letter rather than use the telephone.

7.3.1 Views about staff

The staff were highly thought of and were generally friendly and polite. They often asked whether there was anything else they could help the respondent with and if they did not have the answer they would either ask a supervisor or point the customer in the right direction. However, both representatives and pensioners felt that the service they received from the pension centre varied depending on who they spoke to. The experience and knowledge of the pension centre staff, as well as their willingness to help the customer, was dependent on the personality of the individual member of staff.

‘They’re not bad; its like all these things it depends who you’re dealing with at the time doesn’t it.’

(Representative, Female, Child, Official, Rep4 – Stage 1)

‘When I phoned up the woman I spoke to was actually so sweet and she really went out of her way to try...She seemed to sympathise with me and I got empathy from her. She was incredibly understanding.’

(Representative, Female, Child, Unofficial, Rep7 – Stage1)

Professional representatives had generally received a fairly good service from The Pension Service. However, some thought that the successful nature of their contact was due to the fact that they had a contact name and number for a person within The Pension Service who was able to answer their queries quickly and accurately. Personal contact was also cited as the reason for successful contact in a case where two council workers had visited a pension centre. This personal contact with pension centre staff and their increased knowledge of how the centre worked in
practice made them more confident when contacting it by telephone. Both felt that this personal contact and linking between organisations was very beneficial to service delivery. Other professional representatives had no named contact at the pension centres but telephoned the same number as personal representatives and pensioners. They had found that, through repeated contact with the pension centre, they had been able to identify the members of staff who were particularly helpful. However, they were not always able to speak to these staff members.

Most professional representatives found The Pension Service staff to be friendly and polite over the telephone. However, some had felt pension centre staff became hostile when they realised that they were a professional representative and had equal knowledge of the benefits system.

‘I had one particular occasion where I tried to explain something to somebody. Because some of the situations you have to go into a little bit of the history, and I kept getting interrupted by this person. So I was very patient and repeated it several times. He told me something which was completely farcical, it literally was completely made up and I think he believed it. I said no, no, no that’s not possible, I think you’ve got hold of the wrong end of the stick here. I’m talking about...And I had to repeat it again and he was very rude and told me that he knew what he was on about and I was just somebody ringing up and he was a professional and basically I just said you are being very rude, I would like to talk to a supervisor, and he hung up.’

(Representative, Female, Professional, PD2)

7.3.2 Communication and efficiency

If a representative or pensioner had a particularly complicated problem which involved more than one pension centre, such as transferring a pension from one area to another, they often experienced delays in the service they received. Some believed this was because they had been passed between Departments and felt that nobody was willing or able to deal with their query. It took The Pension Service five months to help one representative swap the pension from one area to another. She felt that she had to wait until she spoke to someone who was willing to ‘take on’ her problem for her.

‘You get passed onto a different Department and then they say well it’s not my problem, I’ll pass you onto somebody else and it goes on and on. I had the same problem when I was swapping the pension over from Doncaster to Derby. One wasn’t bothered because they hadn’t got the right information and they should have done and it went on for months and months. But it got there eventually anyway.’

(Representative, Female, Child, Official, PD10)

Respondents often felt frustrated that once they had found a particularly helpful member of pension centre staff they could not be put through to that same person the next time they called. The official policy of The Pension Service states that staff are not required to give out their surnames but should be identifiable to the
customer. Respondents believed that the refusal of pension centre staff to give last names meant they never knew who they had spoken to last. The lack of continuity was felt to prevent a quick resolution of problems. The importance of continuity of service to older people had been highlighted in previous research included in the literature review. The literature found that the importance of continuity extended beyond the need to have one direct contact point to difficulties with the continual reorganisation of the public sector, re-branding and office moves which all acted as barriers to contact. This research supported those conclusions and also indicated that those acting on behalf of older people also valued this continuity.

‘The thing is you talk to somebody and you get a good response from them and then you’ve got a query but you can’t go back to who you were talking to. You have to start all over again.’

(Representative, Female, Child, Official, PD8)

Personal representatives became frustrated at having to give the same information each time they telephoned. They continually had to re-establish the facts, namely who they were, who they were calling up on behalf of and why. This problem seemed to affect both those with official status and those with unofficial status. However, some official representatives particularly those with power of attorney status had noticed that the questioning had decreased once The Pension Service had a record of their status. Both representatives with official and unofficial roles found the repetition of certain questions particularly irritating as they assumed that The Pension Service had a record of every contact that the representative had made and had their details on a database.

‘I think there’s a lot of paperwork to fill, because you know once they, like my mother-in-law is on the system right, they know her age, they know she’s on Pension Credit. And they should then not ask the same questions over and over again.’

(Representative, Female, Child, Official, PD10)

This problem affected partners who were representatives as well as those with other relationships with the pensioner. However, it seemed to be less of a problem for partners as husbands and wives seemed to be more readily accepted by The Pension Service as representatives than other family members or friends. It appeared that The Pension Service was happier to talk to partners because of the implicit expectation that a pensioner would share all their personal and financial details with a spouse. Representatives who were partners may be less affected by being asked such questions by The Pension Service as they already had the knowledge to answer the questions without having to ask the pensioner outright. However, many partners still reported feeling frustrated at having to repeat the same information each time they telephoned.

‘You have to go through the rigmarole every time.’

(Representative, Female, Partner, Unofficial, Rep6 – Stage 1)
The repetition of information was not reported to be a problem for professional representatives. This was because professional representatives often helped and supported a number of pensioners and so were used to giving different details each time they telephoned. The nature of the support they provided meant that sometimes they made only one-off calls to The Pension Service on behalf of clients. They may also have had more of an understanding of the requirements of the pension centre as they were from professional organisations themselves. The need to establish who they were calling on behalf of and the facts about the case may have been more apparent to professionals because they undertook similar measures in their own roles.

Respondents had experienced some problems in getting through to the pension centres and had been kept on hold for quite a long time. Most expected this as it was viewed as being part of the normal process when telephoning a call centre. One pensioner had noticed a change in the service he had received from the pension centre since the beginning of 2004. He now found it easier to get through than he had on previous occasions. It had been more difficult to get through to the pension centre at the start of the year, at which time he experienced being on hold for longer periods or his call not being answered at all. He had noticed a change as the year progressed and was happier with the shorter length of time that it took for his call to be answered during the summer months of the year. He believed that the earlier delays were due to staff shortages. Representatives who had full-time jobs found it particularly frustrating when they were put on hold for long periods of time, especially when calls to The Pension Service were being made in their lunch breaks. Representatives also found it confusing not knowing which part of the country they were going to be put through to, and some older pensioners had found it hard to understand the regional accents of pension centre staff. This is supported by a survey of Age Concern staff, included in the literature review, which revealed concerns that older people found regional centres too remote and that clients had difficulty understanding the regional accents of staff in Scotland and Wales.

Other respondents had become angry after being told a member of pension centre staff would call them back with an answer to their query only to have received no such telephone call. This caused frustration as the representative often had to call back and repeat the same information again. Pensioners and representatives also became irritated when they were told they had dialled the wrong number and had to be passed to another department as the number they had dialled had often been given to them by a member of pension centre staff. One representative had not known where to get an Attendance Allowance form from and had initially telephoned a 0800 number to get an answer from The Pension Service. She ended up making six telephone calls to different departments of The Pension Service, including contacting direct line numbers and call centre numbers, before finally getting an answer from the first number she had contacted.
'I didn’t know where to go for an Attendance Allowance form, and I made six telephone calls, and each phone call told me to go to another one…And I got onto the Pension Credit, I got onto Carer’s Allowance Claim Forms, I got Carer’s something or other unit, and I went into the Pension’s thing and everybody said, “Oh no its not this number, its that number, it’s that number” and finally I came back to the first number. I went full circle.’

(Representative, Female, Child, Unofficial, PD22)

One representative was frustrated at the proliferation of different numbers and questioned why The Pension Service repeatedly changed its telephone numbers. He was also angered by the continued publication of numbers which no longer existed, although it was not clear whether he had seen out of date published material, such as leaflets or forms which had been acquired at a previous time.

‘One typical time you phone up and they say no that’s no longer. Why are they still issuing forms with the old numbers on it? Why do they keep changing their numbers all the time? Why have they got so many of them? OK they try and be as helpful as they can once they’ve identified I’m not criticising that but the basic principal of spattered all over the place and never knowing who the hell you’re going to talk to it’s frustrating to say the least particularly when you’re doing it as a carer helping somebody. So that’s frustrating.’

(Representative, Male, Child, PD21)

‘Well they’re offering advice, instead of saying well I don’t know I’ll put you on to someone else, and you get passed onto a different department and then they say well its not my problem, I’ll pass you onto somebody else and it goes on and on.’

(Representative, Male, Child, Official, PD10)

There was a general feeling that the different departments of The Pension Service didn’t communicate with one another. Queries about Pension Credit, the changeover to Direct Payment and Attendance Allowance were all dealt with separately. Pensioners and representatives assumed that Attendance Allowance and Pension Credit were both administered by The Pension Service and could not understand the need to speak to different staff. This separation meant that pensioners and representatives needed to repeat their query and personal information several times.

‘Every different department they put you in, they wanted to know the full items that you wanted…and everything like that. If you rang up to ask about the Pension Service Credits they’d ask you why you wanted to know and who it was for, and then the National Insurance number. They’d put you through to somebody else, you’d talk to them and they’d ask you exactly the same questions as the first person, so you’d have to give your National Insurance number again and all that malarkey. Then they’d put you onto someone else, and by the time you had finished, if you were in a phone box, you’d have spent about £10.’

(Representative, Female, Child, Unofficial, PD31)
Representatives also felt that their records at The Pension Service were not kept up to date. Some had contacted the pension centres and had been unjustly accused of not keeping The Pension Service informed of changes in their circumstances, for example a bereavement or a change in the pensioner’s health condition. They felt that The Pension Service had been quick to accuse them of not providing the relevant information or documents rather than first checking their records. Some representatives were even accused of not informing The Pension Service of changes in circumstances even though they had received a letter from The Pension Service acknowledging receipt of a document or form which explained the change in circumstances.

‘I spoke to five different people in one phone call, and nobody seemed to know, and they’re saying “we’ve got no indication of the account number and the crossing code and the account number”, I said “why did you write back to me and say thank you very much for your letter, we’ve received your letter? You’re saying you haven’t received it, but here I’ve go an acknowledgement of it.’

(Representative, Female, Child, Official, PD25)

7.3.3 Quality of information

Representatives seemed to be pleased with the quality and accuracy of the information they had received. Pension centre staff were willing to ask a supervisor if they were ever unsure of an answer and were often able to point the customer in the correct direction to get further information. However, some respondents did find it frustrating when the staff at the pension centre had to ask someone else for advice and saw this as lowering of the quality of service.

Professional representatives, particularly benefits advisors, were less happy with the quality of information provided by The Pension Service than were most personal representatives and pensioners. In some instances The Pension Service had made decisions which the benefits advisors knew to be wrong which then needed to be resolved at a later stage. One local council benefits adviser who had extensive knowledge of the benefits system found it frustrating dealing with pension centre staff who had limited knowledge and only knew how to deal with one type of benefit. Many professional representatives felt that the advice and information on offer at The Pension Service duplicated their own work but was of a lower standard. In particular, benefits specialists felt they offered a more holistic service than The Pension Service which had a narrower range of knowledge and a rigid response to queries, tending only to have knowledge of one area of benefits. For example, one staff member dealt with setting up a pension whilst another staff member knew about Pension Credit. Pension centre staff were viewed as being less flexible because of this specific focus to their knowledge.

Professional representatives argued that the cases they were involved in were rarely limited to one area of expertise. A pensioner or representative who was enquiring about Pension Credit was also likely to need information on other benefits.
Professional representatives felt that they provided a more comprehensive service to their clients and it often required them to be intuitive by offering the pensioner or representative information and advice about entitlements which they might not know about.

There were instances of confusion being caused, especially for personal representatives and pensioners, by the provision of conflicting information and advice. Representatives often contacted the pension centre to obtain clarification of contradictory information about the pensioner’s income and entitlements received in the post. Often the clarification itself was unclear and many telephone calls elicited further contradictory information.

7.4 Security measures

Pensioners and representatives both recognised the need for the security measures used by the pension centres. They seemed to appreciate the importance of ensuring that nothing fraudulent was happening to the pensioner’s affairs. However, the security measures were sometimes found to be frustrating, especially in cases where the representative did not have official status. An unofficial representative telephoning on behalf of a pensioner was required to quote the National Insurance number of the pensioner they were representing along with the pensioner’s name and address. As well as this they were asked to explain their relationship with the pensioner and sometimes why they were the calling on their behalf. At times pension centre staff asked to speak to the pensioner themselves in order to verify the representatives’ identity and seek the pensioners’ permission that it was OK to talk to the representative. However, this questioning did sometimes appear to decrease over time, even where the representative had not acquired an official status.

‘The questioning has got less, the questioning when they’re trying to find out exactly who you are. Now I can just say my mother-in-law’s name, the National Insurance number and my name and I can usually just go straight into my query.’

(Representative, Female, Child, Unofficial, PD23)

‘I’ve had one ‘Oh we can’t speak to you, its Data protection,’ right. And then another time they never even asked...And then another time ‘are you with your mum, can you put her on.’ And one time I rang up and I thought well do you want to be bothered to speak to me or not, you know I wasn’t impressed that once.’

(Representative, Female, Child, Unofficial, PD13)

The security measures could also be a source of frustration for the representative where it was difficult for the pensioner to get to the telephone. In one case the pensioner had to be physically lifted to be moved nearer to a fixed telephone point. Another representative commented that her mother-in-law had been intimidated when asked to speak to The Pension Service when she was trying to set up a Post
Office Card Account on her behalf. As her mother-in-law’s representative she had volunteered to help to set up the account but had not realised that her mother-in-law would have to verify who she was over the telephone when they contacted The Pension Service. Her mother-in-law was clearly concerned about having to speak to a stranger over the telephone even with her representative’s help.

‘I then had to make a telephone call and my mother-in-law always had to speak to them at the same time, which she finds a bit daunting having to speak to someone on the telephone and then there was a couple more conversations after that and more forms.’

(Representative, Female, Child, Unofficial, PD33)

The security measures also posed difficulty for representatives who did not live with the pensioners they supported, e.g. children, other relatives or friends of the pensioner. In these cases the representative had to choose a time to contact The Pension Service when both the pensioner and the representative were free, which was not always convenient. The security measures posed little problem for representatives who lived with the pensioner they supported as it was simple to hand over the telephone.

‘When you’re ringing you’re waiting sometimes ages for them...And like I’d be with my mum when we’ve tried ringing and then they’re not there. And then they’d say they’d ring back you know but I wasn’t there.’

(Representative, Female, Child, Unofficial, PD13)

Although both pensioners and representatives recognised the importance of the security measures it appeared that many felt them to be excessive and at times frustrating. Many unofficial representatives seemed to expect to go through the process of establishing themselves only when they initially contacted The Pension Service, or expected further questioning if making an enquiry which related directly to the finances of the pensioner. Representatives expressed a preference for a service which questioned them less if they were just making a general enquiry about setting up a pension or asking for information. Others felt that The Pension Service should keep a record of their own contact details and link this record to that of the pensioner they were supporting once they had established themselves as the informal representative for the first time. When the representative contacted them in the future they would only have to give their own name and the National Insurance number of the pensioner to be able to make an enquiry. Pensioners were generally happy with this idea, feeling that it would make it easier for their representative to help them.

Representatives with formal status, particularly power of attorney, found the process of contacting The Pension Service and other public and private organisations became easier as soon as the organisations had a record of the power of attorney. One representative found the two month period where she was setting up power of attorney for her mother particularly difficult as nobody would give her an answer to her query until the official status was established.
Another difficulty I had was for 2, the 2 months while I was being set up to be the Power of Attorney, nobody would deal with me. Yet things have got to be dealt but they wouldn’t handle it. ‘Sorry, you’re not your mother’s Power of Attorney, we can’t deal with you.’ Not just the DWP, that was utilities, Post Office, everybody. So that was very difficult, I found that particularly stressful, that period, that first 2 months.’

(Representative, Female, Child, Official, PD33)

7.5 Letters and forms

Representatives and pensioners remarked that letters were a good way to communicate with The Pension Service as they were able to retain a copy of the correspondence which could be useful in future communications. However, both representatives and pensioners seemed to prefer communicating with The Pension Service via the telephone.

Representatives found communicating via letter to be much slower than using the telephone. Letters were perceived to be more unreliable and often seemed to get lost in the post or at The Pension Service. One representative felt The Pension Service was incompetent because of the mistakes they had made.

‘She doesn’t have a payslip, she just has an annual statement. So I sent that and they returned it to me and then about three days later they sent me another letter saying we’ve asked to see this and you haven’t sent it. So I rang them up and I said yes I did and you sent it to me back, so what’s going on. Oh sorry, we must have made a mistake. I mean it doesn’t help when you’ve got other things to be thinking about that they are duplicating stuff that they’ve already done.’

(Representative, Female, Child, Official, Rep8 – Stage 1)

In one case a similar situation had more emotional consequences as The Pension Service claimed not to have received a copy of one pensioners’ death certificate even though his son-in-law had previously sent it. This error was very painful for the family as The Pension Service continued to send letters and ask to speak to the deceased pensioner.

‘It’s like it’s been lost in the system. We must have sent five death certificates to the Pension Service when my Dad first passed away.’

(Representative, Male, Child, Unofficial PD31)

This experience was not just restricted to personal representatives but also affected professional representatives. In some cases errors made by The Pension Service were more obvious to those who knew the system. Many felt frustrated by the delays in service especially as they themselves were providing a service to a pensioner. One professional representative became exasperated when The Pension Service claimed they had not received an authorisation form from her.
‘I had to send four copies to get an answer about one client who doesn’t speak English, whose daughter who had acted as an interpreter had left the country and wasn’t around any more. I had to send four letters of authority for this lady. I sent it with the form, I faxed it to the number they told me to fax it. I faxed to a different number and I posted two, I think. It was an absolute nightmare. I remember writing this is the fourth letter I have sent to you. I did get it in the end, many months down the line. That sort of thing is very frustrating, when you’ve done everything properly they don’t record it so you can’t communicate about your client on their behalf.’

(Relative, Female, Professional, PD2)

Pensioners and personal representatives felt that the letters they received were difficult to understand and often not written in a logical way. One pensioner even thought they were written to confuse them! Other representatives and pensioners had received letters containing decisions about benefits which they did not understand and they felt were not fully explained. Some pensioners had received several letters which had contradicted each other.

‘Yeah, every time we have letters, sometimes they vary, you know, one one day and one the next day, and they tell you different, one day totally contradicts that one, and then maybe a week later you get one which contradicts both of them, she always sorts that out.’

(Pensioner, Female, Over 75, Professional, Unofficial, P14)

Many of the pensioners simply kept the letters they did not understand and passed them on to their representative to deal with, although at times the representatives also found the letters difficult to understand. Others received the same letter several times or had been promised a letter which they still hadn’t received. One representative had noticed that changes had been made to her father’s pension from his bank statements but had not received a letter of explanation about these changes from The Pension Service. Others thought corresponding by letter was confusing and long winded as well as a waste of money. There was annoyance that The Pension Service did not sign their letters or give the name of the sender. This was regarded as poor manners and intentional evasiveness and contributed to a less trusting view of The Pension Service.

7.5.1 Completing forms

Pensioners and their representatives had both experienced completing forms for The Pension Service and other government departments. In general pensioners and representatives found The Pension Service forms repetitive. Those for Attendance Allowance and Disability Allowance were thought to be particularly burdensome, but Pension Credit forms were also thought to be difficult.

‘Yeah and it also like repeats itself doesn’t it or you think oh I’ve just answered that over the previous page and you think, so that makes it confusing doesn’t it.’

(Pensioner, Female, Under 75, Family member, Unofficial, P15)
Respondents were frustrated at questions asking for information that they thought The Pension Service already had.

They also thought that some of the questions on the forms asked were often irrelevant and that the questions had been designed to catch them out or trick them. This was particularly so in the case of Attendance Allowance and Disability Living Allowance forms. Both pensioners and representatives felt that the forms were designed to prevent them from receiving the benefits they were entitled to.

Pensioners and representatives seemed to have found the forms difficult to complete and many expressed concern for pensioners who were attempting to complete them alone. At this point many pensioners and some personal representatives turned to professional representatives for help. They commented on the benefit of having professional knowledge when completing forms for The Pension Service.

‘And I just think how do elderly people do it you know even if they have their marbles you know, it’s not very good.’

(Representative, Female, Child, Official, Rep4 – Stage 1)

‘A. they are enormous, B. there’s an instruction manual with them, C. half the stuff doesn’t ascertain to you.’

(Representative, Female, Partner, Unofficial, Rep6 – Stage 1)

‘Because you know the words...[inaudible]...because a lot of them are just people who would write “My name is so and so. I need this”, but if you know what you’re doing on the form, you know the specific item that you do want to claim for, that is Attendance Allowance and the ordinary pension service, you’ve got unemployment, you’ve got sickness, you know which forms to go into the Post Office or the Social Security Office to pick up, to fill in the relevant forms. And a lot of people don’t know which forms you have to ask for the forms, but I know that if I want disability benefits, I know which forms they are and the colours.’

(Representative, Female, Child, Unofficial, PD31)

Personal representatives and pensioners felt that an understanding of the system and an ability to talk in the same ‘professional language’ made completing the forms easier for professional representatives. Those completing forms without professional help felt that they had to ‘lay it on thick’ in order to ensure a positive result for their pensioner.

Professional representatives also felt that the forms were difficult to complete, particularly those for health-related benefits. One charity worker commented that if she completed two or three Attendance allowance or Disability Living Allowance forms in one day she was exhausted. Another professional representative had to return to one client’s house on four different occasions to help them complete an
Attendance Allowance form because the pensioner found it too emotionally draining to complete in one session. Some professional representatives advised the pensioners and representatives they supported not to attempt to complete the form alone and in some cases not to even open the envelope until they got there as they felt it was too daunting. Generally, professional representatives were concerned at The Pension Service and other government departments’ apparent tendency to designing forms that were so complicated.

‘I do not understand why Government agencies give ordinary human beings forms that need a professionally trained person to fill in, because if you do it yourself nine times out of ten you won’t get it.’

(Representative, Female, Professional, PD2)

One pensioner had a particularly bad experience when applying for Disability Living Allowance. He specifically opted to continue receiving DLA rather than a State Pension when he became a pensioner as it was non-taxable. When his representative contacted The Pension Service to explain his choice they did not understand what she was saying and asked the pensioner to complete a form. Despite completing the form to explain that he did not want to take up the State Pension he started to receive it. Both the pensioner and representative were left very cross by this incident as they believed they had completed the form correctly. It took several telephone calls and face-to-face meetings to rectify the situation.

Pensioners also reported feeling patronised by The Pension Service when forms were sent back to them with a letter saying they had been incorrectly filled in. One pensioner attempted to complete a form to allow her to change over to Direct Payment but it was returned to her as it was not written in capital letters and had been completed in the wrong colour ink. As a result she asked her daughter to complete it on her behalf. Another representative commented that having forms returned to him made him feel stupid.

‘Well it makes you feel like you’re thick…and at the end I’ll take it down the Post Office and say, “look they say it’s not good enough, here fill it in”. Well I had a lad around at the Post Office around here do it for us and he did it exactly to what they wanted and then they turned around, sent it back and said it wasn’t right…So if it’s not right for a Postman to fill it in, from the Post Office, it’s not going to be right for you to fill in.’

(Representative, Male, Child, Unofficial, PD31)

7.6 Applying for Pension Credit

Pensioners commented that they found the forms for Pension Credit intimidating and many were put off from completing an application because of the form. Pensioners and representatives felt that the complicated form was the main reason why so much Pension Credit went unclaimed.
‘They say there is still so many thousand people who are not claiming it for the simple reason they can’t make head nor tail of how they have got to claim for it.’

(Pensioner, Female, Representative is a child, Official, Over 75, P12)

Both pensioners and representatives welcomed completion of the Pension Credit form over the telephone. In general they found this process much easier and liked being able to check the details and then sign the form. However, others were put off by being questioned about benefits over the telephone as they already felt guilty about claiming the benefit in the first place. One pensioner had tried to apply for Pension Credit over the telephone but felt The Pension Service were being intrusive about his personal affairs and no longer wanted to complete the form.

‘I think they want to know too much of my business. Right they want to know how much my daughters are earning, how much before tax, how much after tax...when are they going to get a rise, how much I’ve got in my bank accounts.’

(Representative, Male, Partner, Official, Rep3 – Stage 1)

Representatives and pensioners expressed concern that the adverts for Pension Credit misled people. Some felt that the adverts promised Pension Credit to all but in reality not everyone was eligible for the Credit.

Many pensioners and their personal representatives commented that they had not been aware of Pension Credit until they had seen adverts in national newspapers or on prime-time television. Despite the adverts, both pensioners and representatives felt there was a general lack of information available about Pension Credit, where to claim it and who was entitled to it. One representative had resorted to searching through her telephone directory to try to find someone to contact about Pension Credit. Others felt that a booklet with a telephone number of where you can claim Pension Credit should have been provided by The Pension Service.

It appeared that most of the pensioners and representatives had seen the adverts for Pension Credit and many remembered the strap line ‘pick it up it’s yours’. There was a general concern amongst representatives about the message conveyed by these advertisements and the impact it might have on pensioners. Some believed that the adverts for Pension Credit could easily frighten pensioners. Many pensioners had worked all their lives without ever claiming any benefits from the government and were intimidated by adverts which told them to do this. Others felt that the TV campaign created expectations that people were definitely entitled to further benefits. However after contacting The Pension Service some found that they were not eligible after all.

‘You know this is for you, I don’t think that’s, that money’s yours pick it up, well that’s wrong because it isn’t for everybody you know is it.’

(Pensioner, Female, Representative is a child, Official, PD8)
Representatives felt that a greater level of clarity of information was needed at every level to rectify this. If it was clear from the adverts who was and who was not entitled, many representatives and their pensioners would not have wasted time in applying.

It was often the representative who encouraged the pensioner to make an application for Pension Credit. Some representatives had seen the adverts for Pension Credit and had applied because they believed the pensioner they represented would be entitled to extra money. Some pensioners were not aware of Pension Credit whilst others could not be bothered to complete the form or needed their representative to help them.

Professional representatives felt that applications for Pension Credit were generally easier and more straightforward than applications for other benefits. This was partly due to the nature of the questions as they only had yes or no answers, but also because it was easier to calculate.

'It’s a means-tested benefit and therefore the entitlement is much easier to work out. It doesn’t involve anybody to judge it on subjective grounds.’

(Representative, Female, Professional, PD2)

7.7 Local Service Teams

Face-to-face contact experienced by both pensioners and representatives had generally been positive. Visits from Local Service Teams tended to be arranged in two ways. One way was for The Pension Service to have referred the pensioner or representative for a Local Service Team visit after a contact was made and it was obvious that the customer needed face-to-face support. For example, in one case The Pension Service believed a pensioner was entitled to Pension Credit and so arranged for a Local Service Team member to go and visit the pensioner at their home and help them to complete the form. The other way was for the pensioner or representative to request a home visit from a Local Service Team in a call made to a pension centre.

The main purpose for home visits tended to be either to assess the representative and pensioner for appointee status or to help with the completion of Pension Service and other government benefit forms. When pensioners and representatives had a home visit from a Local Service Team member they had been pleased with the experience and the outcome. There appeared to be no distinction between those with official status and those with unofficial status in their experience of Local Service Team visits. One representative commented that the home visitor she had met had excellent skills for communicating with older people. The visitor did not get frustrated at needing to explain things more than once to the pensioner and the representative found them ‘calm, gentle and reassuring.’ Representatives felt the Local Service Team members showed concern about the pensioner’s affairs and asked relevant and important questions.
Professional representatives who worked for other organisations spoke very highly of the Local Service. Some had received positive feedback from pensioners and personal representatives they were helping about the home visits they had received. In one case Local Service Team staff visited a client of one professional representative to help her with legal problems that were affecting her pension.

‘They were stunning, they were fantastic. It took four and a half hours that visit, and they were really kind to her. It was very distressing for her and she is easily agitated and gets very upset, but they were absolutely wonderful. They came on time, they were polite, yes. I think the local DWP people have a very good reputation. They are just overworked like everybody.’

(Representative, Female, Professional, PD2)

Some professional representatives also felt that pensioners responded much more effectively to face-to-face contact and many would opt for this mode of contact. In their experience, pensioners were more independent and confident when able to express their fears and their needs to another person. There was a concern from some professional representatives that The Pension Service tended to ‘pressurise’ people to use the telephone when this was not the best course of action for many.

Respondents who had experienced receiving advice from the Local Service reported that they had found the help quite good. There was thus a general feeling of dismay over the closure of some local offices in the past. The local offices were thought of as convenient places where they could always get an answer to their queries. The only negative experiences of contacting the Local Service concerned the location of some teams within Jobcentres. Pensioners and representatives did not like having to queue alongside ‘undesirable’ people to discuss their personal affairs over a counter. Pensioners also felt that some of the Local Service staff members dealing with benefit claims treated them as if they were ‘spongers’ and made them feel guilty for claiming what they were entitled to. None of the representatives or pensioners interviewed reported having attended Pension Service local surgeries or being aware that these took place.

‘It’s helpful to have somewhere locally to go, I must admit. Some people have to come from some way out, so we are lucky in that respect. I just wish there was somewhere else other than standing in a queue with people claiming benefit.’

(Representative, Female, Child, Official, Rep8 – Stage 1)

7.8 Nomination of an informal representative

During the interviews respondents were asked for their views of the idea of being able to nominate someone as an informal representative when contacting The Pension Service. It was explained that this was an idea being considered by The Pension Service and would involve completing a simple form at the start of contact with The Pension Service and giving a name of a preferred contact. The details of this
person would be recorded by The Pension Service and would allow the nominated person to speak to The Pension Service on the pensioners’ behalf if required to do so.

There appeared to be three views about the concept of nominating an informal representative for contact with The Pension Service. There were those who were positive about the concept and thought that nominating an informal representative was a good idea. A second group appeared to be indifferent about the concept and did not have an opinion as to whether it was a good idea or not. There was a final group who thought the idea was not applicable to them because of their individual circumstances.

7.8.1 Positive views

Pensioners and personal representatives who thought it was a good idea to be able to nominate such an informal representative cited a number of reasons for this belief. The key reason was that pensioners believed it would relieve some of the ‘hassle’ experienced by their representative when they had to telephone on their behalf. Some pensioners reported that their representatives had experienced difficulties when they had tried to contact The Pension Service as they were not able to speak to The Pension Service without the pensioner first verifying who they were. They felt that the nomination of an informal representative would make it easier for their representative to contact The Pension Service as they could talk directly to the pension centre staff without needing the pensioner’s permission.

‘If it’s written on the form and is documented then he thinks they will automatically look at the screen and find out that his daughter is speaking on behalf of him.’

(Pensioner, Male, Under 75, Representative is Child, Unofficial, P7)

Pensioners also felt that the ‘hassle’ of contacting The Pension Service on their behalf would be further reduced for their representatives if nominating an informal representative could reduce the amount of repetition their representatives experienced. Pensioners felt that if the nomination could be recorded at the start of contact The Pension Service then their representatives would face less questioning and would not need to run through the reasons why the pensioner could not contact The Pension Service independently each time they telephoned.

Pensioners also thought that nominating an informal representative at the start of their contact with The Pension Service would make them feel more secure. Some commented that knowing that their affairs were being dealt with officially by their nominated representative would give them more confidence. Pensioners believed they would feel reassured and relieved if this process was implemented.

Representatives who also felt the nomination of an informal representative was a good idea commented that the concept would solve some of the logistical problems of contacting The Pension Service. Representatives felt frustrated at the time they wasted trying to contact The Pension Service. This was particularly the case where
the representative did not live with the pensioner. The current situation was thought to be inconvenient as the pensioner needed to be present to answer security questions when the representative made telephone calls on their behalf. This meant the representative had to set aside time to go to the pensioner’s house to make telephone calls rather than being able to make the calls at a convenient time for them. The idea of nominating an informal representative was thought to circumvent this time-wasting experience as the representative would be able to talk directly to The Pension Service without needing the pensioner’s permission or needing the pensioner to be present.

Some pensioners and representatives found answering the security questions posed by The Pension Service distressing. One reason for this being that both the pensioner and representative needed to speak to The Pension Service which was difficult for some pensioners because of health, confidence or language barriers. This is discussed in more detail later in this chapter. These pensioners felt that the idea of nominating an informal representative would be a positive idea as it would reduce the need for them to answer security questions. They anticipated the benefits of not having to answer these questions and felt they would be less stressed if their informal representative could do it without them.

7.8.2 Indifference

There were two main reasons for indifference to the idea of nominating an informal representative. The first reason was that some pensioners were unable to grasp the concept of nominating an informal representative. Some pensioners did not understand what would be involved in the process of nomination and therefore found it difficult to give views about whether it would be beneficial to them if introduced.

The second reason for indifference towards the idea of nominating an informal representative was that the current situation between representative and pensioner was thought to work well and did not need improving. This view was particularly apparent amongst representatives and pensioners who lived together. In this situation (for instance in the case of couples), the nomination of an informal representative was felt to be an unnecessary step. The current situation of handing the telephone between the pensioner and the representative was felt to work well. Pensioners and representative were happy with the current process despite having to pass the telephone between one another and repeat the same information each time they contacted The Pension Service.

‘Not really, no, I mean, all it is, is just say, deal with my wife and hand the phone over see, so there’s nothing that you know, I wouldn’t have arranged anything like that, I wouldn’t have wanted to do.’

(Pensioner, Male, Under 75, Partner, Unofficial, P24)
7.8.3 Viewed as inapplicable
The final group were pensioners and representatives who felt that the idea of nominating an informal representative was not applicable to them. This group contained representatives and pensioners who had formal status and therefore did not need any further status in relation to contact with The Pension Service. In effect those with representatives with formal status had already nominated this person to contact The Pension Service on their behalf and would not need to do so again.

Pensioners with representatives who had formal status had often obtained formal status for specific reasons. Representatives who had power of attorney had applied for their status because the pensioner they were representing had become mentally incapable of managing their own affairs. In these cases the alternative of nominating an informal representative for contact with The Pension Service would not have altered their decision to get formal status as they needed the influence that their formal roles provided. It appeared that the idea of nominating an informal representative was best suited to those who wanted to ease the burden of contact for their representatives.

Pensioners with professional representatives also felt that this process was not applicable to them as their professional representative tended not to experience any difficulties when they contacted The Pension Service on their behalf.

7.8.4 Effect on independence
Pensioners tended not to view representatives as restricting their independence. They appeared to be appreciative and happy with the help and support they received. Pensioners felt nominating an informal representative would not impact on their independence any more than having a representative impacted on their independence. There were pensioners who would like to contact The Pension Service and other organisations independently. This group appeared to be made up of pensioners who were unable to contact The Pension Service because of individual circumstances such as a language barrier. Contrary to the perception that this group would feel further restricted by the idea of nominating an informal representative to speak on their behalf, these pensioners tended to view the concept positively. They felt it would reduce the impact of contact on their representatives and make talking to The Pension Service easier. However, these pensioners would have preferred the introduction of service changes which allowed them to contact The Pension Service directly, eliminating the need for a representative at all.

7.8.5 Implications for policy
The overall perception seemed to be that the idea of nominating an informal representative for contact with The Pension Service would provide assistance to current informal representatives. It was felt that the nomination would make life easier for representatives and pensioners by reducing the need for the representative to get the pensioner’s permission to speak on their behalf during each telephone call. The idea was felt to be particularly useful to those who did not want to take on
a formal role. It appeared to provide a suitable alternative to ease contact without having to take the bigger step of applying for formal status. The concept was viewed positively and there seemed to be few concerns about security or independence issues.

7.9 Chapter summary

The overall experience of The Pension Service among both pensioners and representatives tended to be fairly good. Views of the Local Service were particularly positive. However there were also descriptions of very good service from the pension centres.

Despite this, a number of problems were reported, including some which had contributed to some pensioners wanting or needing to be represented and had increased the difficulties faced by representatives. The elements of the service which were highlighted as sometimes causing difficulty included:

- letters and forms which were felt to be confusing;
- inconsistency in the response of staff to customers and particular issues with regards to passing information between staff or sections of the Service or recording it for the future;
- changing to Direct Payment;
- security measures in relation to staff speaking to an informal representative.

Although many of the issues raised were similar to those discussed in previous research with other customer groups, there were also a number of factors which were specific to representatives and the pensioners they represented.

Representatives’ experience of The Pension Service was affected by the fact that they were often having to cope with a number of the pensioners’ needs as well as the pressures of their own lives. This meant that difficulties such as being kept on hold for a long time or having to provide information more than once could cause particular problems for them (as is discussed in Chapter 5). There were also particular problems for representatives who did not live in the same area as the pensioner they supported as they often had difficulty in being able to speak to the correct pension centre for the pensioners’ affairs.

Representatives often seemed to be more proactive than the pensioners in wanting to find out what the pensioner might be entitled to and applying for it. However, they had to balance this with ‘managing’ the pensioner, and sometimes their resistance to engaging with services which could assist them. Representatives, like pensioners, did not feel that they had enough information about the benefits that might be available. They were keen for more information to be targeted at them and for staff to proactively guide them to the best outcomes for the pensioners they supported.
8 Other organisations

The experience of being a representative and being represented was also discussed in relation to organisations other than The Pension Service, both private and public. Throughout this chapter the term ‘other organisation’ refers to companies and bodies which were contacted by either representatives or pensioners other than The Pension Service. These ranged from charities to non-statutory organisations such as insurance companies.

This chapter looks at the range of services that both representatives and pensioners used and the different roles each of the bodies played. It also examines the possible reasons why people chose to contact these organisations and the nature of their contact with them. As well as this, the chapter looks at which types of service representatives and pensioners preferred and how the experiences of different types of representatives differed.

8.1 Range of services

The range of organisations (other than The Pension Service) contacted by pensioners and representatives broadly fell into three groups. The first were charities and support groups which included organisations which worked with older people. The charities and support groups contacted were both nationally recognised charities and smaller independent local charities. The second group were health and housing organisations, which included Social Services, hospitals and care homes as well as local doctors and nurses. The final group included non-statutory organisations such as banks, building societies and the Post Office.

Contact with these organisations seemed to be dependent on the individual needs of the pensioner or the representative at any one time. There did not seem to be any set pattern or model of contact, instead it was dictated by circumstances.

Representatives and pensioners did not report any direct implications of having to deal with multiple organisations. However there did appear to be a recurrent issue surrounding awareness of which organisation they were dealing with. This appeared to be more apparent when dealing with government bodies or the local authority.
As mentioned in the previous chapter, there seemed to be confusion surrounding The Pension Service with people referring to it as the DHSS, DSS or ‘the pension people’. There also seemed to be confusion over whether visits made to representatives’ and pensioners’ homes had been from Social Services, The Pension Service or another organisation.

At the end of this chapter, four case studies illustrate the type of contact reported by representatives and pensioners.

8.2 Organisational roles

The organisations contacted by pensioners and representatives were used in three main ways: as a service provider, an advisor and a sign-poster. However these roles were not mutually exclusive. Often a single organisation or individual would provide assistance which fell into more than one of these roles.

8.2.1 Service provider

Providing a service was the main role of the organisations contacted by representatives and pensioners. The service was sometimes not available elsewhere, for example doctors were often the first contact for health-care issues, the Post Office was contacted when people wanted to set up a Post Office account and Social Services were contacted for welfare issues. Otherwise, the service could also be more generic, such as offering information and advice, or a commercial service such as insurance. It was apparent from the research that the nature of the enquiry determined whether people contacted an organisation. Representatives and pensioners tended not to contact an organisation unless they needed the service it provided. The level of need of the pensioner or representative and the circumstances they found themselves in were key drivers for contact. Within their role as service providers, some organisations also played other roles, particularly giving advice and signposting to other businesses or groups.

8.2.2 Advisor

The advisory role of an organisation appeared to either be the main service they provided or additional to their main functions. The advisory role involved giving advice and providing information on a range of topics, from specific benefits to the availability of local services. In one case a representative had made contact with a particular charity because it dealt specifically with mental health disorders. This representative had made contact with other carers’ groups but found that the charity dealing with mental health disorders was more tailored to meet the needs of both her and the pensioner she looked after.

Advisory organisations included charities, both local and national, and Citizens Advice Bureaus whose main role was to provide help and advice to customers. Other organisations and individuals such as carers and social workers provided advice in addition to their main function of dealing with care and welfare-related issues.
8.2.3 Signposter

Linked to the advisory role was the signposting role. This involved helping a representative and pensioner by directing them to another organisation that was more capable of helping them with a specific issue/matter. A signposting organisation appeared to work both with and without the representative or pensioner having to ask for their help. In some instances a problem or issue had been identified during contact with a representative or pensioner which had prompted the organisation to direct the customer to another body. In other cases a representative or pensioner had specifically asked for help about who they should contact and had subsequently been redirected.

This support was often additional to other services provided by the organisation or individual. Doctors and other hospital staff obviously provided health-care services but the signposting role also often formed a small part of their work. Other signposting organisations such as the Citizens Advice Bureau provided a wide ranging information service where one element was directing people to official bodies, including facilitating access to The Pension Service.

In one example, a representative had turned to a nursing organisation for help and advice for the duration of the nursing care they were providing. This representative felt the nurses had explained the benefits available in such a way as to make her feel that they were entitled to claim it and as a result she felt less guilty about applying. She felt that they would not have known about the benefits on offer if the nurse had not directed her to them.

The literature review supports the need for signposting organisations which help to maintain the self-sufficiency of some pensioners. Some older people were described in the review as self-sufficient information seekers who only required signposting from service providers about where information is to be found.

8.3 Reasons for contacting organisations

There were several factors which seemed to affect why people chose to use an organisation. As well as working independently of one another, these factors also acted together as motivations to contact an organisation.

8.3.1 Necessity

The need for a service provided by an organisation was one of the key reasons why people used that organisation. Pensioners and representatives contacted ‘unique’ organisations because the service they sought could not be provided elsewhere. Bodies such as the Post Office, Social Services and The Pension Service were the only choice for the services they provided.

Necessity also seemed to override other factors and preferences for contact. For example, representatives and pensioners appeared to prefer dealing with organisations on a face-to-face basis and some had chosen to contact organisations
who specifically provided this type of service. However, there was recognition that larger organisations could not offer this personal contact, and representatives and pensioners often contacted organisations out of need rather than trying to find a model of service provision they preferred.

8.3.2 Personal contact

The degree of personal contact offered by the organisation appeared to be another factor affecting whether people wanted to use it. Representatives and pensioners both seemed to prefer face-to-face contact as opposed to dealing with somebody over the telephone or by letter, particularly where the issues involved were complex or where difficulties had arisen. However, there was recognition that face-to-face contact in the form of home visits and offering appointments at local offices were more expensive to provide and, although desirable, were often not feasible.

As well as a preference for meeting someone face to face, consistency of contact was also valued. People preferred speaking to the same person each time they called, preferably with a direct telephone number. This was felt to be particularly important for older people who were perceived to take longer to adjust to change. Consistency of contact bred familiarity which made people feel comfortable when discussing sensitive or personal matters related to finance or health issues. One representative had taken her mother to a solicitor to sort out her will. She believed it had made a difference that the solicitor was a family friend. Her mother had appeared more relaxed and able to talk openly about sensitive matters. Her mother had said she would have been uncomfortable talking to a stranger about her affairs.

8.3.3 Knowledge and experience

The perceived level of knowledge and experience of an organisation also influenced whether people wanted to make contact with it. Representatives had contacted organisations because they thought that they dealt with similar queries and issues all the time and had a lot of experience either in benefits or dealing with older people. Representatives also believed that the range of knowledge that some organisations had was quite wide, for instance offering benefit entitlement advice and having knowledge about the local area and what was available there. Those organisations that had a wide range of knowledge and experience were preferred both by representatives and pensioners.

8.3.4 Past contact

Past contact with an organisation or individual within an organisation was another factor which influenced whether representatives or pensioners wanted to use it again. Positive experience encouraged representatives or pensioners to contact an organisation again. If the staff had been helpful and efficient or the advice offered had been accurate and informative, people tended to feel positive about using that organisation again.
However, a negative experience also influenced whether people were willing to contact an organisation. One representative had experienced poor service from a national charity which worked with older people. After leaving several messages with the charity enquiring about what benefits the pensioner was entitled to and whether there was a day-care centre in his local area, the representative gave up as the charity never returned his calls. He did not expect to contact them again in the future, or support them with donations.

‘There’s an [charity name] shop down the road, I was going to give them a load of clothes but I gave them to [a different charity name] instead after that, if they can’t be bothered to reply then I’m not giving them anything, you know I just got annoyed with them, if they couldn’t be bothered to return the phone call, I thought well I’m not bothering with them either really.’

(Representative, Male, Child, Official, PD10)

Another way in which past contact influenced whether people were willing to use an organisation was the possibility of building up a relationship with the staff. This was related to the issue of personal contact and the degree of familiarity with an organisation or particular individual which both representatives and pensioners seemed to prefer.

8.3.5 Independence

Whether an organisation was independent from other bodies also appeared to be a consideration when deciding whether or not to use it. Representatives and pensioners both expressed a distrust of government bodies. This was a particular concern for pensioners who felt that they were sometimes tricked by government agencies. Whilst some representatives and pensioners appeared to have no problem dealing with statutory organisations, others preferred to deal with organisations which they believed would offer them unbiased and impartial advice.

8.4 Frequency of contact

The level and pattern of contact representatives and pensioners had with organisations was again dictated by need. Contact was made as and when the need arose, and as individual circumstances dictated the level of need.

The duration of contact also appeared to be affected by the level of need and the nature of the enquiry. Some contact was on a one-off basis, such as a single appointment at a Citizens Advice Bureau for help and advice or one enquiry made to a helpline. There was also short-term contact for a designated period of time, such as care provided by a nurse or care worker for the duration of an illness. Finally, there was long-term contact. This could be regular, such as care provided indefinitely at a nursing home, or infrequent such as contacting The Pension Service sporadically to enquire about pensions or contacting an insurance company with a change of address.
8.5 Service preference

The discussion of contact with organisations other than The Pension Service provided several insights into the types of service delivery that they preferred.

8.5.1 Face-to-face contact

Both representatives and pensioners appeared to prefer face-to-face contact when dealing with sensitive issues such as the level of care they needed or the benefits they were eligible for. This could be in the form of home visits or talking to someone in a local office. All the home visits that people had experienced, whether from Social Services, local charity workers or The Pension Service, were reported as positive experiences. Representatives and pensioners appreciated the personal nature of the face-to-face contact and the ability to explain themselves fully in person. They felt that the staff who visited them had been skilled in dealing with older people. They did not rush the pensioners but instead made them feel comfortable and reassured. In one case a home visitor had been willing to explain a concept several times to a pensioner to ensure that they had understood.

Although representatives preferred the face-to-face contact offered at local offices, this was often only the case when their privacy was ensured. Respondents did not like having to sit in large waiting rooms or offices with other people before discussing their personal affairs. Representatives and pensioners often found this was the case at busy times at the Citizens Advice Bureau. Both representatives and pensioners seemed to appreciate the consideration shown by organisations towards older people’s privacy when they were allowed to use a private room. One representative explained that her building society were concerned enough about her mother’s privacy that they were happy to take them into a private room to make them feel more comfortable.

8.5.2 Telephone contact

Representatives and pensioners both seemed to recognise that face-to-face contact was often expensive to provide and therefore unfeasible. Representatives also often felt that telephone contact was often the easiest and cheapest way to contact organisations. Representatives and pensioners found telephoning an organisation to be a quick and direct way to get the answers they needed straight away. However, if a problem arose or an issue was particularly complex or sensitive, they wanted to be able to have face-to-face contact.

Many commented that large organisations were increasingly using call centres as the only means to contact them. However, having a direct contact number and name was preferred to speaking to a different person each time they contacted a call centre, as this allowed the representative or pensioner to build up a relationship with the individual at an organisation and reduced the amount of time spent explaining their circumstances. This personal relationship was regarded as the most effective way to get the service they required as well as making the contact pleasanter. One
representative commented that having the telephone number of a social worker meant that she could get an immediate answer to any question.

‘I can phone her up and ask her things like ‘Right, where do I get Power of Attorney forms, where do I get a disabled parking badge.’ I can ask her and she will tell me straight away.’

(Representative, Female, Child, Official, Rep4)

However, the service they received was often dependent on the individual member of staff they spoke to: some staff members appeared to be willing to help whereas others were less helpful. This problem was not restricted to any one organisation but was felt to be a problem associated with contacting call centres in general.

It appeared that some private companies were less well adapted to deal with customer representatives than organisations such as Social Services or The Pension Service who were more familiar with the representative scenario. One pensioner and representative felt they were treated as if they were dishonest when they had contacted the pensioner’s insurance company. They felt that there was little understanding of the pensioner’s situation and call centre staff were not happy to speak to the representative.

8.5.3 Letters and forms

Representatives and pensioners appeared to have limited experience of contacting other organisations by letter. They had corresponded with The Pension Service by letter but tended to contact other organisations such as charities and support groups, health care providers and Social Services by telephone or through face-to-face appointments. It also appeared that representatives, and pensioners, experience of completing forms for other organisations was limited. There were few reports of representatives and pensioners completing forms for non-statutory organisations or bodies such as Social Services. More often representatives and pensioners were asking a charity worker, health care professional or social worker to help them complete a form for a government agency or benefit entitlement.

8.6 Different types of representative

The experience of representatives of their contact with other organisations did seem to be affected by the type of representative they were. There appeared to be distinctions between the interaction of professional and personal representatives with other organisations, as well as those of informal or formal representatives.

Professional representatives seemed to have few problems when dealing with other organisations. Knowledge of the workings of the system appeared to enable professional representatives to liaise effectively with other organisations within the system. For example, those with knowledge of benefit entitlements for a pensioner and their representative could communicate easily with social workers or nursing home staff. This range of knowledge and awareness of the whole picture was felt to make them more effective at helping and supporting the pensioner.
Professional representatives from charity and support groups rarely appeared to link up or share information with other professionals from charities and support groups. Professional representatives did report dealing with doctors and occupational therapists on the pensioner’s behalf. However, this was only in circumstances where the health professional was needed for self-certification on a certain benefit form and occurred because the professional representative was dealing with the completion of a benefit application.

Contact made with other organisations by personal representatives appeared to be dependent on individual circumstances. The different roles and responsibilities taken on by personal representatives meant that whilst some would contact all organisations on behalf of the pensioner, including The Pension Service, others would only deal with the financial aspect of the pensioner’s affairs and not contact other organisations on their behalf. As noted in a previous chapter, the situation also appeared to be changeable as responsibilities increased or decreased with time.

The informal or formal status of a personal representative also seemed to affect how they were treated by other organisations. Appointee and agent status were only relevant to The Pension Service and had no bearing on contact with other organisations. Representatives who had power of attorney felt that this status made contact with other organisations easier. There was a perception that power of attorney was widely recognised and respected. Organisations generally seemed to have measures in place to deal with people who held power of attorney. The only concern or difficulty with using power of attorney status was the need to inform all the different organisations of the status. One representative regarded sending photocopies of the certificate to all the different organisations as a chore. However, representatives anticipated that, after the initial set up period, the process of contacting other organisations would be made easier by having power of attorney.

It appeared that informal representatives who contacted all types of organisations on behalf of a pensioner seemed to have to explain that they were operating on behalf of someone else each time they telephoned. Different organisations did react differently to the representation situation, however. Representatives and pensioners did not report any difficulties when contacting charities and support groups or health care professionals and Social Services. These organisations seemed to have a good understanding of the nature of the representative-pensioner relationship. It appeared that private companies were less likely to be aware of the needs of the representative and the pensioner and were less likely to know how to cope with the situation.

8.7 Case studies

The case studies below have been drawn from the data to illustrate the experiences of pensioners and representatives. Case studies 5 and 6 are examples of representatives who had contacted several different organisations, whilst case studies 7 and 8 are examples of those who have had limited contact. Names and some other details have been changed to protect the identities of those who took part in the research.
5. Lynda and Marie

Lynda and her family emigrated to the UK four years ago from a non-European country. Lynda’s mother, Marie, had lived with her at home and continued to do so before moving into a nursing home. The move to the UK was very confusing and daunting for Lynda, as she did not know who to approach and where to go for advice.

Lynda had a lot of contact with Social Services after neighbours suggested she get in touch with them. After an initial meeting, which Lynda described as very formal, it turned out that her mother was not entitled to anything other than a basic widow’s pension. Lynda later had a home visit from a social worker to assess whether her mother should be moved into a nursing home or not. Lynda thought the social worker who visited them was very sympathetic and appeared willing to do all she could to help Lynda and her family.

Lynda was also grateful that Social Services could help her to arrange and pay for the cost of caring for her mother in a nursing home. The financial strain of moving to a new country, as well as the limited amount her mother received from her pension, would not cover the cost of the fees at the nursing home. Social Services also arranged a rebate for the costs incurred whilst Lynda’s mother had been living in sheltered accommodation. It was the social worker who arranged which nursing home her mother would be placed into. Lynda felt that she would not have been able to manage either financially and emotionally without this intervention from Social Services.

The family also received help and advice for Lynda’s mother from her doctor. The local GP suggested that she contact the Citizens Advice Bureau for help with setting up her mother’s pension. The staff at the Citizens Advice Bureau gave her lots of advice about her mother’s pension. When they did not know the answer to her query, they would go away and find out and give her an answer at a later date.

Lynda thought very highly of the help and support provided by the staff at the nursing home that her mother was placed into. The nurses were very caring and the manager was particularly supportive to Lynda. He was able to reassure Lynda that her mother was in good hands and advised her not to feel guilty or worried about her mother’s future care.

Lynda also contacted a local carers’ association on the suggestion of a health visitor who was checking on her mother following a stroke. Lynda found the people at the charity very helpful as they were able to direct her to another organisation that dealt with applications for Carer’s Allowance. Lynda contacted this organisation using the telephone number provided by the charity but found the staff to be rude and unhelpful. She was made to feel that she should already be aware of how to apply for Carer’s Allowance.
Lynda’s experience of contacting The Pension Service had been positive. Upon arrival in the UK she wrote to The Pension Service explaining her mother’s situation, using an address on a letter her late father had received. Lynda remembered feeling amazed that they doubled her mother’s pension. Lynda has also telephoned The Pension Service to apply for Pension Credit and found the staff very understanding.

6. Margaret and Graham

Margaret has provided help and support to her husband, Graham, since he was diagnosed with Alzheimer’s disease two years ago. They are currently in the process of getting power of attorney for her. Margaret explained that she is in contact with all the organisations that affect their everyday lives such as the DVLA, car insurance companies and the companies in which they have shares and bonds. Margaret has had to take on the responsibility of contacting these organisations since the onset of her husband’s Alzheimer’s disease. Most of the accounts which they hold with these companies are joint accounts but Margaret finds that there are still occasions where her husband needs to verify who she is. Margaret has dealt with these situations by firstly explaining her husband’s condition and making it clear that, although he will be able to verify who she is, she is now dealing with the situation. Margaret thinks she has been lucky as this approach has normally worked with her dealings with these organisations and The Pension Service. She felt that getting power of attorney will make it easier for her to deal with all organisations on her husband’s behalf.

Margaret and her husband are both in contact with the local Alzheimer’s Society. The society organises courses for carers, holds monthly social events and provides a newsletter containing general information about Alzheimer’s and other available services. Margaret got in contact with the society because she had been desperate for information on Alzheimer’s after her husband’s diagnosis. She found the society by looking through a telephone directory. All their enquiries about Alzheimer’s and the help they can receive have gone through the society. Margaret has always found them very caring and supportive.

Margaret had also contacted a local carers’ association after seeing a poster advertising their services in her local doctor’s surgery. She only made brief contact with this organisation as the support she received from the Alzheimer’s society is more than sufficient and is tailored to her needs as it is specifically focused on Alzheimer’s.

When Margaret had contacted The Pension Service she had always found the staff to be sympathetic and pleasant. However, she was frustrated by the length of time she had spent on the telephone waiting to get through to a service department. She had also found it difficult to get the information she wanted and had often been passed between departments.
7. Gillian and Doreen

Gillian had looked after her mother, Doreen, ever since she developed senile dementia. Her mother had previously lived in sheltered accommodation until they realised that she could no longer cope alone. Gillian has had limited contact with any organisations on behalf of her mother other than Social Services.

She had trouble contacting The Pension Service in the past and remembered feeling frustrated that the number she was calling was always engaged. Since making direct contact with a social worker, who has taken on her mother’s case, Gillian feels things have run smoothly and they have managed to get her mother’s pension and benefit entitlements sorted out.

Gillian thinks she first got in touch with Social Services before her mother came to live with her. She remembered two people from Social Services coming to visit her to discuss whether it was suitable for her mother to move out of sheltered accommodation and into the family home.

The social worker advised Gillian to become an appointee so she could collect her mother’s pension on her behalf. She also told her who to get in contact with to arrange to do this. The social worker also helped Gillian complete a form which looked at the pensioner’s health situation, as well as a smaller form which addressed how much caring for her mother costs Gillian financially. The social worker suggested that to manage the completion of the form each year, they should take a photocopy of the form so they always had the information to hand.

Gillian felt able to call her social worker at any time and ask her about anything such as where to get a power of attorney form from or where to get a disabled parking badge, and she would give her an answer straight away. The social worker has also helped Gillian apply successfully for Carer’s Allowance and Pension Credit.

Gillian hasn’t had much contact with The Pension Service. She had to telephone them up when her mother lost her pension book and found them very efficient. She is concerned about how difficult their forms were to complete, but overall thinks they offer a good service.

8. Caroline and Violet

Caroline has been looking after her mother, Violet, for the last four years. Her mother is very independent and Caroline tries hard not to erode her confidence by taking over her affairs. Caroline’s main role is to keep an eye on her mother. This involves reminding her of appointments, checking she had taken her blood pressure tablets and helping her with the weekly shop. Caroline’s mother leaves her bills and letters out for Caroline to check. Her mother’s solicitor has power of attorney over her affairs.
Caroline has contacted The Pension Service on her mother’s behalf about two issues. The first was to inform them that her mother had moved house, and secondly to find out why her mother’s pension had been stopped. Caroline believed the service she received was dependent on the individual who answered the telephone. Caroline also thought that the different departments within The Pension Service did not communicate effectively as it took eight weeks for her mother’s details to be passed between departments.

Caroline had limited contact with organisations other than The Pension Service on her mother’s behalf. She had visited the building society with her mother and was impressed by the service her mother had received. Caroline felt that they appreciated her mother’s age and were happy to take time to explain things to her in a private room.

8.8 Chapter summary

There appeared to be three main types of organisation contacted by pensioners and representatives other than The Pension Service. These were charities and support groups, health and housing organisations and non-statutory organisations. These bodies played different roles which often overlapped and combined. These roles were service provider, advisor and sign-poster. There were five main reasons why people contacted these other organisations. The overriding factor was necessity, but the availability of personal contact, perceptions of a wide range of knowledge, past contact and being independent were all factors which influenced whether people chose to use an organisation.

Both representatives and pensioners seemed to prefer face-to-face contact, if combined with privacy, when dealing with health care or issues to do with pension or financial entitlements. However, there was recognition that providing this type of service was often expensive and that more organisations were using call centres. Contact by telephone was felt to be a very quick and direct way of getting information and was often therefore the first choice of representatives. However, where problems arose, face-to-face contact was seen as more effective.

The type of representative they were appeared to influence people’s contact with many organisations. The knowledge and experience of professional representatives such as charity workers or benefit advisors helped them liaise with other organisations even where they did not have personal contacts there. The experiences of personal representatives varied and were dependent on the circumstances of the individual pensioner and representative. However, it was clear that those with power of attorney status did find contact easier. Informal representatives encountered continued requirements to demonstrate their right to communicate with organisations on the pensioner’s behalf.
9 Conclusions

In approaching the issue of pensioner representation it is important to understand that many pensioners prefer conducting their affairs with the help of a representative. They do not feel that they have lost independence but rather that they have gained freedom from the ‘hassle’ involved in contacting official bodies, filling-in forms and so on. The response of service providers to representation should not, therefore, be solely focused on removing the need for representatives. For many customers it is more important that services are developed to make it easier for their representatives to act on their behalf.

However, this research has shown that there are some pensioners, particularly those who do not speak English or who have a single disability, such as deafness, would prefer to act for themselves but do not feel able to. For these customers it is important that attention is given to enabling them to act independently.

There were usually several factors leading to the use of a representative, for instance language barriers, physical and mental health problems, experience, communication skills and attitudes to dealing with official bodies. A lack of confidence was also an important influence on many pensioners. For some pensioners, their use of a representative was a continuation of the pattern of behaviour earlier in their lives. However, others had been fairly independent and had begun to use a representative only as they became older. These pensioners tended to have done so as a result of an event such as bereavement or deterioration in health, or because their affairs had become more complicated than had been the case in the past. Whether this situation remained a short-term solution to a particular situation or evolved into a longer-term arrangement depended in part on the age, gender and background of the pensioner involved. It was also influenced, however, by the other factors discussed above.

The research illustrated that being a representative was part of a wider relationship. It often began with the representative helping a pensioner with small tasks and then developed as the pensioner’s needs became more apparent to the representative or increased. The representative role therefore developed gradually, sometimes almost without the representative noticing. There was often no particular point at which a
pensioner asked someone to be a representative or the other person asked whether they required a representative. Instead, there tended to be an ad hoc development of support with the representative doing small tasks for the pensioner, such as visiting, making a telephone call, or helping with a letter or a form, and then moving into a longer-term role. As is discussed below, this pattern of a ‘slide into representation’ had implications for the idea of pensioners’ nominating an informal representative and for the delivery of information and support to representatives.

The main lessons which could be learned from the discussion of representatives’ and pensioners’ contact with organisations other than The Pension Service related to their preferences for particular channels of service delivery. Where pensioners or representatives had a choice regarding the organisations they dealt with, they tended to prefer to work with an organisation which provided personal contact (including face-to-face services) and continuity of contact with staff. They also preferred staff or organisations that had a wide range of knowledge rather than simply being able to give information about one issue. Those organisations or staff to which pensioners or representatives tended to return pro-actively offered assistance or advice over a range of topics and alerted the customers to information which they would not have known to ask for.

Professional representatives believed that there was a tendency for The Pension Service to ‘force’ pensioners to use the telephone when they did not want to. They reported that this was one reason for some pensioners turning to them for help. It was also noticeable that there was very little awareness of the existence of the Local Service among either pensioners or representatives. They tended to assume that organisations which operated through call centres would not provide any other option. Thus they waited to be offered a face-to-face service rather than requesting it.

However, it is important to note that the enthusiasm for face-to-face contact did not imply that customers and, particularly, representatives, wanted all services delivered in this way. They agreed that the telephone was usually the most convenient channel for them to use. However, where problems or confusion arose there was evidence of a strong desire for face-to-face contact. Both pensioners and representatives expressed a desire for continuity of contact, particularly if there was an on-going issue which needed to be resolved or if the customer had to make more than one telephone call. Pensioners and representatives felt that this continuity would mean they could avoid having to repeat their explanation of who they were and why they were calling. Additionally, they believed it would help to get the issue resolved sooner as someone would take responsibility for it.

Those representatives who had a formal status (either as an appointee or power of attorney) did find that this made their contact with organisations including The Pension Service much easier. However, this had not been the reason for acquiring this status. Representatives tended to be cautious about seeking a status which would remove decision-making from the pensioner and only did so when it was
suggested by service providers or seemed really necessary. Informal representatives did not view gaining a formal status as a way to ease their communications on behalf of the pensioner. They felt that becoming an appointee or having power of attorney would give them powers they did not feel were necessary. As is discussed below, there did therefore seem to be a need for a status which would make the role of the informal representative easier without unnecessarily depriving the pensioner of decision making power.

Those representatives who did not have a formal status were often very unclear about the options available to them or what effects a formal status would have. Some had only found out enough about formal roles to realise that they should have one once it was no longer possible (due to the deterioration of the pensioner).

Both pensioners and representatives were concerned about the withdrawal of Pension books and the switch to Direct Payment. It appeared to cause problems for both pensioners and representatives in relation to the completion of forms and the setting up of Post Office accounts. The Direct Payment process caused particular problems for pensioners. Representatives were concerned that the pensioner would not understand the process and that this lack of understanding would erode the pensioners independence as they were more likely to had over the responsibility of collecting their pension to someone else.

Finally, it should be noted that many customers agreed that The Pension Service provided a good service and was an improvement on its predecessors. However, a number of problems were reported, including some which had contributed to some pensioners wanting or needing to be represented and had increased the difficulties faced by representatives. The recommendations below provide some ideas as to how some of these problems could be addressed.

9.1 Suggestions for policy and practice

The recommendations which can be made on the basis of this research cover a number of issues relating to the specifics of current service provision but also includes several ideas which would have broader implications for the service model. In addition, the research provides some evidence regarding the possible reception to the concept of Link-Age. It should be remembered that many of the issues raised by representatives and pensioners using them were not unique to this research. Similar issues have been highlighted in previous research with the wider population of pensioners and those working with them. Thus, it is important to note that the issues may be addressed by on-going work to improve the service and that they are neither straightforward nor simple to tackle.

9.1.1 Channels of communication

As has been discussed, there was a demand from pensioners and their representatives for greater access to face-to-face services. Those who had experienced contact with the Local Service were very positive. However, many were unaware that there was a facility for face-to-face contact and were very keen for this to be available.
Some of the desire for face-to-face contact could be addressed by enabling greater continuity of contact. Better use of electronic data systems could reduce the need for customers to repeat their ‘stories’ to different members of staff and make the process of resolving a problem less onerous. However, the extent of the demand for face-to-face contact did seem to go beyond such measures. Providing greater access to face-to-face service provision would, of course, have major resource implications, but it is important to note that this does seem to be a consistent demand from customers.

There appeared to be a group of customers for whom e-mail would be a more convenient mode of contact than the telephone. This group included pensioners with a single disability, such as deafness, and some representatives who were accustomed to using e-mail in other parts of their lives. Providing the facility for customers to conduct their business over e-mail might help some pensioners to act more independently, as well as being easier for some representatives.

9.1.2 Provision for non-English speakers

This research, like previous studies, found that pensioners who did not speak English felt that they had to rely on others, particularly family members, to assist them in contacting The Pension Service (and other bodies). This was, in part, a result of experiences earlier in their lives which led them to assume that government service providers would not be able to communicate with them. However, previous research carried out by BMRB for the DWP indicated that problems remained in the way in which the Department’s agencies dealt with non-English speakers. In particular, it was clear that the availability of Language Line did not seem to be removing the problems. The suggestions which emerged from this previous research included greater co-operation with a wider range of community groups and the possibility of providing language-specific helplines and outreach work.7

9.1.3 Nominating an informal representative

The idea of being able to nominate an informal representative who could then contact The Pension Service on a pensioner’s behalf was welcomed by both representatives and pensioners. In particular, it would be of great help in situations where the representative did not live with the pensioner and there was not a need for the greater powers of appointee status or power of attorney.

The findings of the research in relation to how the representative role evolved, however, have implications for how the nomination service might be offered. As representatives did not take on the role all at once, or recognise what they were doing for some time, it is possible that many representatives and pensioners would not at first realise the help such a nomination might bring. Therefore it might be beneficial for a trigger system to be in place.

This system would need to begin with regular recording of people who were contacting The Pension Service on behalf of someone else. After a representative had contacted The Pension Service twice (for instance), the system could prompt staff to tell them about the nomination option. There would also need to be a leaflet which could be sent to representatives and pensioners to explain the idea to them and ensure that they understood it. If the representative or pensioner did not wish to take up the option of nominating an informal representative when it was offered, the system could then prompt staff to offer it periodically. This would ensure that the option of nominating an informal representative was available at the point in the relationship when it became appropriate.

9.1.4 Terminology

The terminology to be used when discussing the role of informal representatives would need to be handled carefully. Professional representative, did recognise and use the term ‘representatives’ as did some personal representatives with formal status. However, personal representatives without a formal status did not tend to view themselves like this and might assume that information or a service offered to ‘representatives’ did not include them. Thus it would be important for more inclusive language to be used, such as ‘those who provide help or support to a pensioner’ as was adopted in the research process.

9.1.5 Letters and forms

Respondents in this study, as has been the case in previous research, found the letters they received from The Pension Service difficult to understand and very impersonal. Likewise, they found the forms hard to complete, especially those for Attendance Allowance and Disability Living Allowance, but also Pension Credit forms in some cases. It is not possible to make specific recommendations regarding the wording or format of these letters or forms without carrying out a more focused piece of work using examples of the material to pinpoint where the problems lay. However, the comments made from memory by respondents included the lack of a name and personal signature on letters, the terminology used in them and the numbers and apparent repetition of questions on forms.

9.1.6 Take up

This study did not focus specifically on how take up of benefits could be increased. However, one point that did emerge was the major role played by representatives in persuading as well as helping pensioners to apply for benefits. It was also clear that representatives did not feel that information or advertising campaigns targeted them. They believed that information should be targeted at them to facilitate their role in promoting benefits take up.
9.1.7 IT systems
Representatives and pensioners tended to believe that IT could be used to address some of the problems they encountered. First, as has been discussed above, the system used by staff in The Pension Service would need to be adapted to allow them to record those calling on behalf of others so that the offer of nominating an informal representative could be made at the right time. There was also a demand for the system to allow for greater recording of the conversations between customers and staff so that representatives did not have to repeatedly explain their role or the content of previous contact.

Finally, representatives believed that National Insurance numbers played a key role in identifying the pensioner. They believed that the system should make use of the pensioner’s National Insurance number to call up records of when and how long they had worked, what they had earned and what their entitlements were. This, they felt, would help to ensure that pensioners received what they were entitled to and reduce the work involved in helping them to gain it.

9.1.8 Information provision
Representatives felt that they did not receive the information they needed about benefits, pensions and other issues of interest to them and to the pensioner. The information that they required covered a wide range of questions including:

- benefits (including easy to understand information about Pension Credit);
- pensions;
- different types of informal and formal roles including appointee status and power of attorney;
- useful numbers for care homes, carers associations and charities;
- where they could get a free wheelchair.

They often found that they found out this information by chance or through hearsay, and sometimes found it too late to use it. They suggested that The Pension Service should have such information and send it out to people who were contacting them on behalf of pensioners. The trigger system discussed above in relation to nominating an informal representative could also be used to prompt staff to offer to send representatives information of this kind. The use of customer contact to find out their preferences and offer information would help to reduce the risk of ‘bombarding’ them with information that they did not want or could not absorb.

9.1.9 Link-Age
The DWP is responsible for the Older People’s Agenda across government and as a result they have developed Link-Age. The idea behind Link-Age services is to provide simplified access to benefits, health, housing and social care, resulting in an integrated network of services for older people. The DWP is working with local
authorities, other central government departments and voluntary sector organisations to develop a holistic model of service delivery. From the point of view of the customer, the Link-Age network would operate as a single organisation with the capability to meet all their needs. The range of services included in Link-Age may at some stage be increased to incorporate transport, leisure and home security organisations.

It was clear that this kind of approach to service delivery would be welcomed by representatives and pensioners. It would help to address their demand for more links between the services they accessed and for information to be pro-actively provided on a range of subjects by a single point of contact. This finding is supported by the Independent Living in Later Life report which found that older people preferred a single point of contact. Customers did not seem to be particularly concerned about which organisation was providing this single point of contact as long as the staff were easy to contact, knowledgeable, patient, pleasant and pro-actively helpful. Customers also tended to try to identify a source of support and advice and then return to them if they had further problems or questions. They would therefore welcome a service which was established to facilitate this. The Link-Age approach would hopefully fulfil this role as staff would be able to offer help with a range of issues and would be aiming to simplify as much as possible the experience of customers in accessing benefits and other services.
Appendix A
Research methodologies

Literature review

To develop a customer representative profile, a literature search was conducted using a standard framework in which a series of search terms were identified that appeared to be broader, related or narrower than the topic of investigation (Hart 2001). Search terms were generated in particular from the schema developed by DWP to categorise customer representatives. These search terms were further developed as the literature and the secondary data search and analysis progressed.

These search terms provided the basis for an academic literature search covering research on customer representatives (both formal and informal) and pensions. The Web of Knowledge (ISI Web of Science) database of published academic journal articles, the British Library Catalogue of books in print and COPAC (combined University catalogue) were accessed for this purpose. Databases and archives such as the Economic and Social Research Council’s data archive were searched to further identify research that was undertaken in the field and identify secondary data sources.

The second stage of the literature search covered relevant research, data collection and other activities undertaken by, or for, central government (including previous work by DWP) and local government, the voluntary sector and other non-governmental organisations such as consultancies. This search was undertaken using the Internet to examine key relevant organisational websites and by making contact and liaising with research contacts and colleagues in the field.

The second stage of the development of the profile involved the collation and analysis of secondary data to provide an insight into the characteristics and circumstances of the range of customer representatives and the pensioners they represent. The aim was to build on the DWP categorisation typology to provide data
which identified the numbers and characteristics of both formal (excluding professional) representatives (based on DWP data) and informal representatives (based on a combination of 2001 Census data, GHS, GHS Carer 2000 Survey and DWP data). Dr Sporton is a registered academic user of the UK Census that in 2001 provided for the first time information on carers. The Census was accessed online using CASWEB and analysed in relation to other household characteristics where appropriate using standard statistical software packages. Additional data sources were identified in the literature search stage of the methodology (e.g. from surveys commissioned by voluntary organisations).

Following stages one and two of the Literature Review the information was collated, evaluated and used in relation to the DWP categorisation typology to profile in much greater detail the customer representatives and the pensioners they represent.

Qualitative research

Stage one

The first part of stage one of the qualitative work was a small number of interviews with key organisations working with representatives or pensioners. The research team also spent a day with a Local Service Team and undertook a number of interviews with Local Service Team staff to gain a better understanding of the structure of The Pension Service and the work undertaken. These interviews were used to help to finalise the design and topic issues for later stages of the research study.

The Local Service Team contact and the area for the stage one interviews were selected by the Department for Work and Pensions. The key organisations working with representatives or pensioners were selected by the research team after being suggested by the Local Service Team members as organisations they have contact with.

The main purpose of the depth interviews with personal representatives in stage one was to provide an understanding of the issues facing representatives in detail before using group discussions in stage two for the more strategic purpose of identifying common difficulties and generating possible solutions.

The sample of personal representatives’ details were collected by Local Service Team and local organisation staff when representatives contacted them or dropped in to local surgeries over one week. The staff members were fully briefed about the project and were given a list of the details they should collect. At all stages the staff were aware that the study was voluntary and the representative could refuse to give their details. After one week of details collection, the sample was passed to the research team who contacted the representatives. The representatives were then screened to make sure they matched the research quotas. The screening questionnaire established the gender, relationship to pensioner, representative status, level of support as well as the length and frequency of the support given.
Stage two

Group discussions and tri/paired depth interviews with representatives were chosen for stage two as it was felt they provided a better forum for generating ideas as to ways in which The Pension Service could improve its service. Group discussions were the most effective way of addressing this part of the research objectives. It was ensured that respondents were comfortable discussing fairly personal issues in a group setting as the groups were constructed sensitively so that sufficient common ground existed between respondents.

Stage two also included work with pensioners who used representatives. These interviews provided an understanding as to why pensioners felt the need for representation and how satisfied they were with the service that they received from and through these representatives. Depth interviews were the most effective way of conducting this work and were the most practical method, given that many of the pensioners had health or mobility difficulties and would have found it difficult to attend a group discussion. The design of these interviews was constructed along similar dimensions as those used in the representatives’ research design, with added factors including age, ethnic background and health considerations.

The sample for stage two of the research was collected in two ways across three areas selected by the DWP and BMRB. A details collection process carried out over the telephone was conducted at three pension centres. The staff at the pension centres were fully briefed and were provided with information explaining the research study and the details they were required to collect. At all times the staff were aware that the study was voluntary and that representatives could refuse to participate. The second method of sample collection involved Local Service Teams providing the research team with a list of names and addresses of representatives who had contacted the Local Service Team in the past and who were on their computer system.

The representatives on the sample were sent an ‘opt out’ letter explaining the research study in more detail and informing them that a researcher from BMRB might call them to arrange an interview. The letter also contained a telephone number and address that the representative could use if they did not want to participate in the study. After the ‘opt out’ process, where those who did not wish to take part in the research were removed from the database, the remaining sample were screened to make sure they fitted each of the research quotas. The screening questionnaire established the gender, relationship to pensioner, representative status, level of support as well as the length and frequency of the support given and the reason for representation.

The pensioner sample was collected through their representatives. When representatives were contacted to be screened they were asked whether they thought the pensioner they represented would be willing to participate in the research. If the representative thought that the pensioner would be interested in participating, a letter explaining the research study was given to the representative to pass on to the pensioner. This letter ensured informed consent and made it clear that participation in the research study was voluntary.
Appendix B
Sample breakdown

The following tables give a more detailed breakdown of the sample achieved in stage one of the qualitative research.

Table B.1  Personal representatives

<table>
<thead>
<tr>
<th>Sample details</th>
<th>Number of interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>8 x Female 2 x Male</td>
</tr>
<tr>
<td>Relationship to representative</td>
<td>2 x Partner 8 x Child/family member 0 x Friend</td>
</tr>
<tr>
<td>Status of representative</td>
<td>3 x Unofficial 7 x Official</td>
</tr>
<tr>
<td>Length of time support given</td>
<td>9 x Long/undefined period 1 x Short/defined period 0 x One off assistance</td>
</tr>
<tr>
<td>Frequency of support given</td>
<td>6 x Daily 4 x Regular 0 x Occasional</td>
</tr>
<tr>
<td>Level of support given</td>
<td>8 x High 2 x Low</td>
</tr>
</tbody>
</table>

Table B.2  Organisations

<table>
<thead>
<tr>
<th>Organisation type</th>
<th>Number of interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Service Team</td>
<td>1 x Local Service Delivery Manager 1 x Partnership Liaison Manager 1 x Customer Liaison Manager</td>
</tr>
<tr>
<td>National organisation</td>
<td>2 x National organisations</td>
</tr>
<tr>
<td>Local organisations</td>
<td>2 x Local organisations</td>
</tr>
</tbody>
</table>
The following tables give a more detailed breakdown of the sample achieved in stage two of the qualitative research.

### Table B.3  Pensioner interviews

<table>
<thead>
<tr>
<th>Sample details</th>
<th>Number of interviews</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>16</td>
</tr>
<tr>
<td>Male</td>
<td>9</td>
</tr>
<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>60-64 years</td>
<td>2</td>
</tr>
<tr>
<td>65-74 years</td>
<td>8</td>
</tr>
<tr>
<td>75+ years</td>
<td>15</td>
</tr>
<tr>
<td>Relationship to representative</td>
<td></td>
</tr>
<tr>
<td>Parent/family member</td>
<td>21</td>
</tr>
<tr>
<td>Partner</td>
<td>3</td>
</tr>
<tr>
<td>Professional</td>
<td>1</td>
</tr>
<tr>
<td>Status of representative</td>
<td></td>
</tr>
<tr>
<td>Official</td>
<td>10</td>
</tr>
<tr>
<td>Unofficial</td>
<td>15</td>
</tr>
<tr>
<td>Length of time support given</td>
<td></td>
</tr>
<tr>
<td>Long/undefined period</td>
<td>25</td>
</tr>
<tr>
<td>Short/defined period</td>
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</tr>
<tr>
<td>One-off assistance</td>
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</tr>
<tr>
<td>Frequency of support given</td>
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</tr>
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<td>Daily</td>
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<td>Regular</td>
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<tr>
<td>Level of support given</td>
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<td>Low</td>
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<td>Reason why support received</td>
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<td>Other</td>
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<td>Health</td>
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### Table B.4  Representatives paired depths

<table>
<thead>
<tr>
<th>Sample details</th>
<th>Number of interviews</th>
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<tr>
<td><strong>Gender</strong></td>
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<td>Female</td>
<td>28</td>
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<tr>
<td>Male</td>
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</tr>
<tr>
<td>Relationship to pensioner</td>
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<td>Child/family member</td>
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</tr>
<tr>
<td>Partner</td>
<td>7</td>
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<tr>
<td>Professional</td>
<td>4</td>
</tr>
<tr>
<td>Friends</td>
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</tr>
<tr>
<td>Status of representative</td>
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</tr>
<tr>
<td>Official</td>
<td>14</td>
</tr>
<tr>
<td>Unofficial</td>
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</tr>
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<td>Length of time support given</td>
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<td>One off assistance</td>
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## Table B.5  Representatives tri-depths

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<tbody>
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<td>Gender</td>
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<td>9 x Female</td>
<td></td>
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<tr>
<td>3 x Male</td>
<td></td>
</tr>
<tr>
<td>Relationship to pensioner</td>
<td></td>
</tr>
<tr>
<td>5 x Child/family member</td>
<td></td>
</tr>
<tr>
<td>1 x Partner</td>
<td></td>
</tr>
<tr>
<td>6 x Professional</td>
<td></td>
</tr>
<tr>
<td>Status of representative</td>
<td></td>
</tr>
<tr>
<td>3 x Official</td>
<td></td>
</tr>
<tr>
<td>9 x Unofficial</td>
<td></td>
</tr>
<tr>
<td>Length of time support given</td>
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</tr>
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<td>11 x Long/undefined period</td>
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</tr>
<tr>
<td>1 x Short/defined period</td>
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</tr>
<tr>
<td>0 x One-off assistance</td>
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<td>7 x Daily</td>
<td></td>
</tr>
<tr>
<td>4 x Regular</td>
<td></td>
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<tr>
<td>1 x Occasional</td>
<td></td>
</tr>
<tr>
<td>Level of support given</td>
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<td>6 x High</td>
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<tr>
<td>6 x Low</td>
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<td>Reason why support received</td>
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## Table B.6  Group discussions with representatives

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<td>Unofficial</td>
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<tr>
<td>High level</td>
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<tr>
<td>Daily support</td>
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<tr>
<td></td>
<td>5 x Daily support</td>
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<td>5 x Health</td>
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<table>
<thead>
<tr>
<th>Group 2</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Personal (partners/family member/friends)</td>
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</tr>
<tr>
<td>Unofficial</td>
<td>2 x Male</td>
</tr>
<tr>
<td>Mix of short &amp; long term</td>
<td>6 x Unofficial</td>
</tr>
<tr>
<td></td>
<td>3 x Child/family members</td>
</tr>
<tr>
<td></td>
<td>3 Friends</td>
</tr>
<tr>
<td></td>
<td>4 Long/undefined period</td>
</tr>
<tr>
<td></td>
<td>2 Short/defined period</td>
</tr>
<tr>
<td></td>
<td>3 x High</td>
</tr>
<tr>
<td></td>
<td>3 x Low</td>
</tr>
<tr>
<td></td>
<td>3 x Regular</td>
</tr>
<tr>
<td></td>
<td>2 x Daily</td>
</tr>
<tr>
<td></td>
<td>1 x Occasional</td>
</tr>
<tr>
<td></td>
<td>3 x Health</td>
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<tr>
<td></td>
<td>3 x Other</td>
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Continued
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<tr>
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<td></td>
<td>Mix of high and low level</td>
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<tr>
<td></td>
<td>Mix of daily, regular &amp; occasional</td>
</tr>
<tr>
<td></td>
<td>Mix of short &amp; long term</td>
</tr>
<tr>
<td></td>
<td>4 x Female</td>
</tr>
<tr>
<td></td>
<td>2 x Male</td>
</tr>
<tr>
<td></td>
<td>6 x Official</td>
</tr>
<tr>
<td></td>
<td>4 x High</td>
</tr>
<tr>
<td></td>
<td>2 x Low</td>
</tr>
<tr>
<td></td>
<td>5 x Long period</td>
</tr>
<tr>
<td></td>
<td>2 x Short period</td>
</tr>
<tr>
<td></td>
<td>5 x Daily</td>
</tr>
<tr>
<td></td>
<td>1 x Occasional</td>
</tr>
<tr>
<td></td>
<td>6 x Health</td>
</tr>
<tr>
<td>Group 4</td>
<td>Partners:</td>
</tr>
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<td></td>
<td>Official</td>
</tr>
<tr>
<td></td>
<td>Mix of high &amp; low level</td>
</tr>
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<td>Mix of daily, regular, occasional</td>
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<td>Mix of short and long term</td>
</tr>
<tr>
<td></td>
<td>1 x Female</td>
</tr>
<tr>
<td></td>
<td>2 x Male</td>
</tr>
<tr>
<td></td>
<td>3 x Partners</td>
</tr>
<tr>
<td></td>
<td>3 x Official</td>
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<td></td>
<td>7 x Long period</td>
</tr>
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<td>3 x High</td>
</tr>
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<td></td>
<td>3 x Health</td>
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<td>Group 5</td>
<td>Partners:</td>
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<td>Official</td>
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<td>Mix of high &amp; low level</td>
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<td>Mix of daily, regular, occasional</td>
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<tr>
<td></td>
<td>0 x Female</td>
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<tr>
<td></td>
<td>3 x Male</td>
</tr>
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</table>
Appendix C
Ethical considerations

The research team took time to ensure that all respondents were comfortable and at ease with the interviewing process and that the interviews and group discussions were conducted in an ethical manner. There were a number of methods adopted by the research team to ensure this.

The group discussions were structured in such a way as to provide enough time for everyone to put their views and experiences across. Small groups were chosen specifically to allow the discussion of emotional issues. The researchers were trained to deal with respondents raising difficult issues and problems in groups and were able to provide respondents with a list of helpline numbers to contact if necessary.

It was important to the research team that interviews with pensioners and their representatives were conducted separately. It was felt that respondents were more likely to talk freely about their own views and experiences if their own representative or pensioner was not present during the interview. Representatives and pensioners were made aware of this point upon recruitment. In certain cases this caused problems, particularly if the pensioner suffered from a severe mental condition or had communication problems, making it necessary for the representative to stay. In other cases the pensioner was simply keen for the representative to stay for the duration of the interview. The researchers were briefed of this possibility and were flexible enough to accommodate the pensioners’ needs. The researchers also allowed the interviews with pensioners to be longer to make sure the pensioners had enough time to communicate their views and experiences.

The research team wanted the study to be as inclusive as possible. The team recognised that because they provided full-time care to pensioners, some representatives were unable to leave their pensioner for a long period of time or for the duration of a group discussion or interview. To accommodate this need the research team were able to pay for the cost of a carer to take care of the pensioner at home or provide a separate room where the pensioner could wait during the interview or discussion.
The research team were also able to provide interpreters to carry out interviews with pensioners where English was not their first language. This measure allowed the views and experiences of non-English speaking pensioners to be heard. One of the pension centres used for details collection was based in Wales. The ‘opt out’ letters sent to potential respondents at Welsh addresses were written in both English and Welsh to make sure nobody was excluded.

No sample details were collected through either the pension centre or the Local Service if a representative was calling to register the death of a pensioner. However, the research team were aware of the possibility that some representatives may have suffered a bereavement in the time between when their details were first collected, and the time they were contacted by the research team. Both researchers and recruiters were fully briefed about how to manage the situation by offering sincere apologies for any disturbance caused by their contact. However, if a recently bereaved representative was keen to take part in the research study, every effort was made to make sure that they did not feel pressured to take part, and to ensure the research process went ahead smoothly by making clear and timely arrangements.
Appendix D
Topic guides

Pensioners

1. **Background of the respondent**
   - Age, ethnic background
   - Health status of the respondent, any long-term illness or disability
   - Relationship to the person who represents them
   - Who they live with, where they live
     - Proximity to the person who represents them
   - What kind of assistance do they receive from the person who supports them (eg: personal care, support with paperwork, contacting The Pension Service, other)?
   - Explore frequency of support and for how long they have been receiving this support (eg: regular, occasional, long-term)
   - Need for representative
     - Health status, language, reluctance to contact agencies in general, confidence, other

2. **About the representative**
   - Age, health status, ethnicity, gender of person who represents them
   - Whose decision was it that they needed representation?
     - Level of choice pensioner had in this decision?
     - Level of choice pensioner had in choosing who would represent them?
     - Any resistance from the pensioner, how was this dealt with?
3. **Experience of being represented**
   - Explore initial feelings about having a representative
   - Any questions or concerns?
   - Initial perceptions of what having a representative would involve
   - Initial understanding of responsibilities of the representative
   - Was this explained to them, how, by whom?
   - Current understanding and experience of having a representative
   - How different is this to initial expectations?
   - If appropriate, explore the transition between having an informal representative to having a formal representative
   - What are the impacts of having a representative on their own life? Explore for
     - Personal and family relationships
     - Health (emotional and physical)
     - Daily life
   - If appropriate, explore impact of geographical proximity of representative to pensioner

4. **Contact with The Pension Service**
   - How did they hear about The Pension Service?
   - When did they first hear about The Pension Service?
   - Source of information about The Pension Service (eg: online, leaflet)
• Explore understanding of the role and provisions of The Pension Service (distinguish between pension centres and Local Service Teams)

• Have they had direct contact with The Pension Service?

• If yes:
  – Who did they contact/who were they contacted by (pension centre, Local Service)?
  – Reasons for contact?
  – Any preference for mode of contact. Does this depend on nature of the enquiry?

• If no:
  – Why have they not directly contacted The Pension Service?
    ~ Explore impact of any previous experience of statutory agencies
  – Does another organisation/individual liaise with The Pension Service on their behalf. How was this decided?

• Discuss whether the pensioner has direct contact with The Pension Service sometimes and uses a representative at other times
  – If so, explore the reasons for this

• What happens when they contact The Pension Service (if they do)?
  – What impact does this have on them?
  – How do they feel about this?

• Has their representative had any direct contact with The Pension Service

• If yes:
  – Who did they contact/who were they contacted by (pension centre, Local Service)?
  – Reasons for contact
  – Any preference for mode of contact. Does this depend on nature of the enquiry
  – How did they decide that the representative should contact The Pension Service on their behalf?

• If no:
  – Why have they not directly contacted The Pension Service?
    ~ Explore impact of any previous experience of statutory agencies
  – Does another organisation/individual liaise with The Pension Service on their behalf. How was this decided?

• What happens when their representative contacts the Pension Service (as far as they are aware)?
- What impact does this have on them?
- How do they feel about this?

• Have they undergone any assessment by The Pension Service to use a representative?
  - What did this involve, how long did this take, who was present, any forms?

• How well does The Pension Service meet their needs and the needs of their representative. Look at:
  - Access to The Pension Service
  - Accessibility and quality of information provided
  - Staff

• Have there been any questions the pension centre could not answer. How was this dealt with?

• Where appropriate, explore any differences in accessing The Pension Service as a customer and with a representative

• Explore what difference it makes having a representative who has a formal status vs one who does not
  - For those with informal representatives, discuss particularly how this impacts on them (eg do they have to speak to staff before they can disclose anything to the representative)
  - Explore how they would feel about having a formal representative and reasons for having one/not having one

• For all pensioners explore how they would feel about nominating an informal representative at the start of their interaction with The Pension Service (eg when they start claiming state pension)
  - Being able to have someone nominated who could call up on their behalf without having to have power or attorney or appointee status

• Have they had previous contact with Benefits Agency/Jobcentre?
  - how does this compare to interaction with The Pension Service?

• What benefit is the representative assisting them with?
  - Probe on Pension Credit
  - Probe on Attendance Allowance
  - Probe on Disability Living Allowance
5. Contact with other organisations

- What other organisations have they or their representative been in contact with (e.g: community groups, voluntary organisations)?

- For each organisation, ask:
  - Name of organisation
  - Reasons for contacting the organisation
  - How did they hear about organisation and explore initial contact?
  - How regularly are they in contact with the organisation?
  - What kinds of support have they received from the organisation?

- Have these organisations facilitated access to The Pension Service? How?

- Explore any preferences for contacting The Pension Service or another organisation

- Other statutory bodies they or their representatives have had contact with, explore experience with them:
  - Jobcentre Plus
  - Social Services
  - Local Authority

- Explore experience of having a representative help them with these bodies

- How do they compare with The Pension Service?

- Do they feel The Pension Service can learn anything from these agencies?

6. Concluding issues

- What aspects of The Pension Service are they satisfied with, what aspects need further development?

- What changes could be made to The Pension Service to help them to access the service directly if they wanted to?

- How would they have planned/organised the service differently to further benefit pensioners and their representatives?

- Are there any provisions that should be developed/adapted in The Pension Service aimed at pensioners with representatives?

7. Anything else they want to add/questions for the researcher?

THANK AND CLOSE
Non-professional representatives

8. **Background**
   - Introductions – first name, age, job, family
   - Relationship to person they represent
   - Who they live with, where they live
     - Proximity to the pensioner they are representing
   - Representative status (eg: power of attorney, appointee, agent, informal)
   - How long have they been acting as a representative, explore both formally and informally
   - If a formal representative:
     - When were they given this status?

9. **Being a representative**
   - What types of support do they provide to the pensioner (eg: personal care, support with paperwork, contacting The Pension Service, other)?
   - Explore frequency of support and for how long they have been providing this (eg: regular, occasional, long term)
   - Explore initial feelings about being a representative
     - Any questions or concerns?
   - Explore level of choice they had in becoming a representative
   - Initial perceptions of their role as a representative and what this would involve
     - Was this explained to them, how, by whom?
   - Current understanding and experience of responsibilities of a representative
     - How different is this to initial expectations?
   - Explore the positive aspects to being a representative
   - Explore the challenging/negative aspects to being a representative
   - What are the impacts on their own life, explore?
     - Personal and family relationships
     - Work
     - Health (emotional and physical)
   - Does this impact depend on the level and type of care needed by the pensioner?
   - Explore any barriers to fulfilling role as representative as they would like to
• Explore their understanding of the different types of formal status
  – What is involved for each?
• Explore the reasons why they haven’t got official status
  – Is it something they have considered?
• If appropriate explore transition from informal to formal
  – When did the transition happen?
  – Why did they decide to make the transition?
  – How was the transition made?
  – What difference has it made?

10. About the pensioner and need for representation
• Need of representation for pensioner
  – Health status, language, reluctance to contact agencies in general, confidence, other
• Whose decision was it that the pensioner needed representation?
  – Level of choice pensioner had in this decision
  – Level of choice pensioner had in choosing who would represent them
  – Any resistance from the pensioner, how was this dealt with?

11. Contact with The Pension Service
• When did they first hear about The Pension Service?
• Source of information about The Pension Service (eg: online, leaflet)?
• Explore understanding of the role and provisions of The Pension Service (distinguish between pension centres and Local Service Teams)
• Have they had direct contact with The Pension Service?
  – If yes:
    ~ Who did they contact/who were they contacted by (pension centre, Local Service)
    ~ Reasons for contact
    ~ Any preference for mode of contact. Does this depend on nature of the enquiry?
  – If no:
    ~ Why have they not directly contacted The Pension Service?
    ~ Does another organisation/individual liaise with The Pension Service on their behalf? How was this decided?
• Have they undergone any assessment by The Pension Service to become a representative?
  – What did this involve, how long did this take, was pensioner present, any forms?

• If they haven’t undergone any assessment what happens when they contact The Pension Service?
  – What impact does this have on them?
  – How do they feel about this?

• For appointees only: explore how well they feel the process of becoming an appointee works
  – Any improvements they would like to see?

• Where possible, explore how having a formal status affects the ease of dealing with The Pension Service

• Explore views and experience of the pension centre
  – Understanding of the role of the pension centre
  – Reasons for contacting the pension centre (e.g., benefit or Retirement Pension entitlement or claim of pensioner, to inform of circumstantial change, general enquiry)
  – Views on accessing the pension centre
  – Views on the pension centre staff and quality of information given. Explore perceived effects of:
    – If appropriate, being a representative compared to a customer
    – Representative status
    – Relationship to pensioner
    – Geographical proximity to the pensioner
    – Frequency and mode of contact (telephone, postal, email)

• Explore views and experience of Local Service
  – Understanding of the role of the Local Service
  – Reasons for contacting the Local Service
  – Views on accessing the Local Service
  – Frequency and mode of contact
  – Experience of Local Services
  – Advice on benefits or Retirement Pension entitlement and claims
  – Assistance with completing forms
– Surgeries
  ~ Outreach events, home visits
– Explore perceived affects of:
  – If appropriate, being a representative compared to a customer
  – Representative status
  – Relationship to pensioner
  – Geographical proximity to the pensioner
• Explore any experiences of referrals between the pension centre and Local Service
• Explore awareness of benefits
• Explore level of confidence in their own understanding of these benefits
• Explore what benefits they are assisting the pensioner with
  – Probe on Pension Credit
  – Probe on Attendance Allowance
  – Probe on Disability Living Allowance

NB: Attendance Allowance and Disability Living Allowance are administered by the Disability and Carers Directorate not The Pension Service. Some representatives may have found out about these from The Pension Service, others many have been dealing directly with the Disability and Carers Directorate.

• How well does The Pension Service meet the needs of representatives?
  – Access to The Pension Service
  – Accessibility and quality of information provided
  – Staff
• Were there any questions The Pension Service could not answer. How was this dealt with?
• If representative has had previous contact with Benefits Agency/Jobcentre, how does this compare to interaction with The Pension Service?

12. Contact with other organisations
• What other organisations have they been in contact with (e.g: community groups, voluntary organisations)?
  – For each organisation, explore
  – Reasons for contacting the organisation
  – How did they hear about organisation and explore initial contact?
– How regularly are they in contact with the organisation?
– What kinds of support have they received from the organisation, particularly as a representative?

• Have these organisations facilitated access to The Pension Service? How?
• Explore any preferences for contacting The Pension Service or another organisation
• Other statutory bodies they have had contact with on behalf of the pensioner
  – Explore experience with them
• If not mentioned explore:
  – Jobcentre Plus
  – Social Services
  – Local Authority
• Do they feel The Pension Service can learn anything from these agencies?

13. Concluding issues
• What aspects of The Pension Service are they satisfied with, what aspects need further development?
• How would they have planned/organised the service differently to further benefit representatives?
• Are there any provisions that should be developed/adapted in The Pension Service aimed at representatives?

14. Anything else they want to add/questions for the researcher?
THANK AND CLOSE

Professional representatives

15. Background
• Introductions – first name, age
• Job title, where do they work – what does their organisation do?
• How long have they been working at their organisation?
• How much of their work is with pensioners?

16. Being a representative
• What types of support do they provide to pensioners?
• What organisations do they deal with on behalf of pensioners?
• What kind of issues/areas do they cover?
• What benefits do they tend to be helping pensioners with?
  – View of ease of dealing with different benefits
    ~ Probe on Pension Credit
    ~ Probe on Attendance Allowance
    ~ Probe on Disability Living Allowance
• What role do they see the pensioner themselves playing in dealing with issues?
• When do they tend to get involved?
  – at what stage in a problem or issue
• Explore frequency of support
• How long they tend to provide it for (e.g.: one-off or long term)?
• Proximity to the customers they work with. Does this affect the type of support they give?

17. About the pensioner and need for representation
• How many people do they represent?
• Need of representation for pensioners they see
  – Health status, language, reluctance to contact agencies in general, confidence, other
• What role do family members tend to play for the pensioners they see?
• What about other possible sources of support (friends, social worker etc.)?
• Whose decision does it tend to be that pensioners need representation?
  – Level of choice pensioners have in this decision
  – Level of choice pensioners have in choosing who would represent them
  – Any resistance from pensioners. How is this dealt with?

18. Contact with The Pension Service
• When did they first hear about The Pension Service?
• Sources of information about The Pension Service (e.g.: online, leaflet)
• Explore understanding of the role and provisions of The Pension Service (distinguish between pension centres and Local Service Teams)
• How much direct contact with The Pension Service?
  – If have contact:
    ~ Who do they contact/who are they contacted by (pension centre, Local Service)?
~ Reasons for contact
~ Views of different modes of contact

- Does this vary depending on the nature of the use?
- Have they got any arrangements with pension centres or Local Services which allow them to act as representatives?
  - If so:
    ~ What is the arrangement?
    ~ How was this arranged?
    ~ What impact does it have?
  - If not:
    ~ How does this affect their work?
    ~ Have they tried to set up an arrangement?

- What happened?
- Explore whether there is any arrangement between their organisation and The Pension Service on how they will work together (as opposed to an arrangement between the individual and The Pension Service)
- Where there is an organisational relationship (eg Local Service holding surgeries at their offices or regular meetings or updates), explore how well this works
- Explore views and experience of the pension centre
  - Understanding of the role of the pension centre
  - Reasons for contacting the pension centre
  - Views on accessing the pension centre
  - Views on the pension centre staff and quality of information given. Explore perceived affects of:
    ~ Being a representative compared to a customer
    ~ Representative status
    ~ Relationship to pensioner
    ~ Geographical proximity to the pensioner
  - Frequency and mode of contact (telephone, postal, email)
- Explore views and experience of Local Service
  - Understanding of the role of the Local Service
  - Relationship with Local Service
  ~ Reasons for contact with them
- Views on accessing the Local Service
- Frequency and mode of contact
- Views on Local Service staff and the quality of service/information given
- Explore perceived affects of:
  - If appropriate, being a representative compared to a customer
  - Representative status
  - Relationship to pensioner
  - Geographical proximity to the pensioner
- Explore any experiences of referrals between the pension centre and Local Service
- How well does The Pension Service meet the needs of representatives?
  - Access to The Pension Service
  - Accessibility and quality of information provided
  - Staff
- Were there any questions the pension centre could not answer? How was this dealt with?
- If representative has had previous contact with Benefits Agency/Jobcentre, how does this compare to interaction with The Pension Service?

19. Contact with other organisations
- What other organisations have they been in contact with on behalf of pensioners?
- For each organisation, explore with the group
  - Reasons for contact
  - Experience of working with them
  - Ease of access
  - Attitude of staff
  - How they relate to representatives
  - Comparison with The Pension Service
- If not mentioned prompt on:
  - Jobcentre Plus
  - Social Services
  - Local Authority
- Explore any formal, organisational, working arrangements with any of these organisations
• How these are structured
• How well they work
• What can The Pension Service learn from these agencies?

20. Concluding issues
• What aspects of The Pension Service are they satisfied with, what aspects need further development?
• How would they have planned/organised the service differently to further benefit representatives?
• Are there any provisions that should be developed/adapted in The Pension Service aimed at representatives?

21. Anything else they want to add/questions for the researcher?
THANK AND CLOSE
References


xviii DWP (2003) op cit.


