

## Representing Pensioners

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This large scale qualitative research was designed 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, it also examined the reasons why pensioners required representation and how satisfied they were with their experiences of accessing services and the support they received.

### Key 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 research found that while there were some represented pensioners who were **keen to be more independent** and suggested improvements to the service which could enable them to contact The Pension Service directly, there were others **who did not wish to act for themselves**. They were relieved to be freed from the 'hassle' of dealing with their pension or benefits. The service improvements they suggested focused on ways to help their representative handle their affairs more easily.

#### *Experience of The Pension Service*

- Overall representatives' and pensioners' experiences of The Pension Service were fairly good, with particularly positive views of The Pension Service Local Service. However, respondents did experience some problems contacting The Pension Service. Two main problems emerged: (i) perceived lack of

information on offer about benefit entitlement; and (ii) lack of continuity of contact.

- Representatives' experience of The Pension Service was affected by the fact that they often had 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.
- 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's possible 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.

### Summary of research

The specific objectives of this research were to:

- Develop a profile of customer representatives.
- 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 they received.

## *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 outlined 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 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 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.

## *Role of a representative*

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.

Personal representatives could have either a formal or an informal role. By formal role, it is meant that they have either a legal status (e.g. Power of Attorney) or a recognised status by government departments (e.g. appointees). An informal role is where some one is acting on behalf of a friend/relative without a legal or recognised status.

Representatives with informal roles generally seemed to find their situations easy to manage without the need to have formal status. Some 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, rather than to facilitate easier contact with organisations.

## *Impact of representation*

The impact on representatives' lives was viewed differently by the represented pensioner and the representative themselves. Pensioners were appreciative and grateful for the help they had received and believed that they would not be able to manage without their representative.

Caring for a pensioner seemed to have a number

of negative impacts on representatives, including:

- Difficulties juggling work commitments and caring.
- Negative impact of health (mainly stress related).
- Role causing wider family tension.
- Emotional distress caused by seeing the 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 were able to care for them.

## *The Pension Service*

Overall representatives and pensioners experiences of The Pension Service were fairly good, with particularly positive views of The Pension Service Local Service. However, respondents did experience some problems contacting The Pension Service. Two main problems emerged: (i) perceived lack of information on offer about benefit entitlement; and, (ii) lack of continuity of contact.

The research also found that some informal representatives found the current process for establishing their legitimacy as a third party contact inconvenient (because the pensioner had to directly answer security questions first) and frustrating as they had to repeat this process every time they contacted the service. (This is linked to the above point about lack of continuity of contact.) It also presented logistical problems for representatives who did not live with the pensioner.

Other elements of the service were highlighted as sometimes causing difficulty, some of which had contributed to the need for representation or had increased the difficulties faced by representatives, these included:

- Letters and forms which were felt to be confusing.
- Inconsistency in the response of staff to customers and particular issues in some cases with regards to (i) passing information between staff or sections of the Service or (ii) recording it for the future.
- There were concerns from both representatives and pensioners with regards

to the change to Direct Payment. Representatives' concerns were around the difficulty of explaining this new process to the pensioner and making the pensioner feel confident about using Direct Payment, rather than about the actual process as they felt that they would be able to actually manage the new system with relative ease.

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

- Representatives' experience of The Pension Service was affected by the fact that they often had 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's possible 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. The information that they required covered a wide range of issues including:

- Benefits and pensions (including easy to understand information about Pension Credit).
- Different types of informal and formal roles including Appointeeship and Power of Attorney.
- Wider issues such as useful numbers for care homes, carer's associations and charities and provision of mobility aids for older people.

## 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 three different roles which often overlapped and combined; service provider, advisor and sign-poster. Five main reasons why people contacted these other organisations were identified. The overriding factor was necessity but the following were all factors which influenced whether people chose to use an organisation:

- availability of personal contact;
- perceptions of a wide range of knowledge;
- past contact;
- organisational independence.

## Conclusions

**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 did feel that the service should be developed to allow them to do this.

In considering how services could be adapted to meet the needs of 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 work and those which have broader implications. Key recommendations include:

- Extension of access to face to face services and email contact.

- More effective provision for non-English speakers.
- Introduction of the nomination of an informal representative.
- Careful use of terminology when dealing with representatives as many representatives did not identify themselves as being a 'representative'.
- 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.

The full report of these research findings is published for the Department for Work and Pensions by Corporate Document Services (ISBN 1 84123 824 4. Research Report 248. June 2005).

It is available from Paul Noakes at the address below.

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