

# **DWP Pensions Forum 2006**

**31<sup>st</sup> October 2006**

## **Summary Report**

### **Keynote address – Minister for Pensions Reform**

James Purnell, Minister for Pensions Reform, spoke about the Department for Work and Pension's agenda for pensioners, the progress that had been made, and the work still to be done. He thanked delegates for helping the Department to deliver this challenging agenda.

The Minister went on to speak about improvements that had been made to pensions and to customer service, including:

- the difference Pension Credit is making to over three million people
- successfully identifying and contacting 100,000 Housing Benefit and Council Tax Benefit customers who may qualify for Pension Credit
- the Link-Age Plus pilot, bringing different services for pensioners together
- piloting Individual Budgets with the Department of Health, to enable people to design services around their own personal needs
- improvements to reporting change of circumstances, enabling these to be dealt with over the telephone
- reducing the length of the Housing Benefit application form to three pages, to encourage take up
- fast-tracking customers back on to benefits, where appropriate.

The Minister went on to talk about properly supporting older people in the future, not just through the benefits system, but by empowering them to take control of their lives. This would enable them to make whatever contribution they want to society, to volunteer, to work or to engage in leisure activities. This means looking at policies across Government to see whether they are suiting the needs of older people, including:

- setting up a Cabinet sub-committee to look at ageing, taking forward policies set out in Opportunity Age
- working with the Better Government for Older People (BGOP) partnership and the Older People's Advisory Group, to ensure older people are at the heart of policies across Government.

He spoke about people wanting to be able to manage their retirement in much more individual ways, and how the Government can support that. Society is changing and the population is ageing, so that without the participation of older people in the workforce, British industry will face significant labour shortages in the future. The Government's target is to increase the workforce by one million, and it has introduced Age Discrimination legislation to support a change in culture in the workplace.

The Minister concluded by mentioning the White Paper published in May, which set out comprehensive reform of the way people could save for their retirement, including;

- proposals to link the basic state pension to earnings
- increasing the coverage of state pensions, to reward caring contributions
- gradually raising the state pension age from 2024 onwards
- introducing a new low cost pension savings scheme.

The Minister was asked questions by delegates about:

- assistance for existing pensioners
- accessible locations, especially in London, where customers documents can be verified
- funding for organisations, like Citizens Advice, when working in partnership with The Pension Service
- renewal of contracts, and funding for, Alternative Offices
- future of the Partnership Fund

### **Keynote Address – Janet Grossman, The Pension Service**

Janet Grossman, the Operations Director of The Pension Service (TPS), reviewed the progress that TPS had made since it was created four and half years ago. She said that the next step would be more joined up services. Citizens Advice Bureaux, Age Concern and other voluntary sector organisations, would have more access to relevant information, in a safe and secure environment and customers in the future would provide their information only once. She invited the delegates to comment on the service; what worked well and what could be improved.

The Operations Director was asked questions by delegates about:

- progress made clearing clerical cases from Income Support customers, approaching retirement age
- whether quality of service should be put before targets
- accessibility to benefits for the increasing number of homeless pensioners (who do not have access to a phone)
- providing partner organisations, which are accredited Alternative Offices, with benefit information
- continuing access to independent advocacy and advice for customers with extension of partnerships
- local service following up benefit applications after visiting the customer
- further funding for voluntary organisations when Partnership Funding ends.

### **The Pension Service – Working with Partners**

Nigel Richardson & Sue Jenkins from TPS, and Damien Brewer from RNID gave presentations, and there followed a table discussion exercise.

Nigel Richardson introduced the session by explaining how TPS was working with partner organisations. He stressed that TPS was trying to put the customer at the heart of everything it does and was working through others to join up and integrate services through knowledge, information and winning trust. The challenge for TPS was identifying those customers who are eligible for benefits and encouraging them to take up their entitlements.

He defined partnership in action as:

- joining up services with partners to meet customers needs more fully
- improving information and knowledge of customers
- reaching customers through regional marketing
- working with private companies and utilities, for example, Warm Front schemes
- working with Local Authorities to establish an integrated application processes

Sue Jenkins, Head of Local Service, explained the role of the 128 local service teams as:

- face-to-face services provided through a mix of home visits and appointments at client convenient locations
- partnership services – working closely with partners to enable a joined up service for customers
- local service activities to promote and encourage take up of benefits

Local service sees over one million customers a year, with 36% of customers referred by partner organisations. A more holistic service was now being provided with visiting staff looking at the full range of entitlements and complementary services. From April to September, 96,000 referrals were made to other, non-Departmental, services. 123 Joint Working Partnerships and 414 Alternative Offices have been set up.

The National Audit report had stated that the Local Service delivered a high quality service generating £1.9 billion in additional benefits each year, and made good use of data to target activity. Work was now ongoing to address its recommendations about setting targets that promote work to tackle pensioner poverty, improving the data on who is not claiming, especially HB, CTB and AA, targeting local work, monitoring cost-effectiveness and clarifying the TPS's wider role as a gateway to other services

Damien Brewer from RNID spoke about his work on the Louder than Words kitemark and working in partnership with TPS. He said that there are nine million deaf and hard of hearing people in the UK, with approximately 70% of people over 70 having some kind of hearing loss.

For the last two to three years, RNID has been working with both Contact Centres and Local Service to support them to raise standards of hearing accessibility and to achieve the RNID's Louder than Words kite-mark. Thirteen contact centres had been benchmarked to review accessibility, deaf awareness training had been carried out and the centres audited. To date, five centres have gained the Charter, and all TPS is committed to gaining the Charter by Spring 2007. Benchmarking and training in Local Service had now begun, with a formal audit due to take place mid 2007.

## **Table discussion – ‘How can we harness partnership activity better to ensure that our customers get their full benefit entitlements?’**

### ***Claim forms and leaflets***

- it is difficult to get paper claim forms to fill in to claim benefits for customers
- verification of documents – partners have to have enhanced CRB check – this is a double standard, as TPS staff do not have this
- shortened HB/CTB claim forms – some councils do not recognise these, and will only use their own; there is inconsistency between councils

### ***Working relationship with partners***

- a clearer definition is needed of the roles of each of the parties in the partnership; once clarified, it needs to be communicated
- partnerships are not just local – need to find a balance between local and national
- partners feel that they are in competition with the Local Pension Service
- partnerships need trust – there is still some ‘reluctance’ and ‘holding back’
- TPS needs a better understanding of the work and culture of partners
- balanced and valued partnerships – acknowledgement of the benefits that can be gained from local knowledge; use partners’ knowledge of the local community more
- DWP works too slowly – changes are very slow to happen
- if partners have a concern about an appointee, they cannot discuss it with TPS; although an initial check is made, the position is not checked further down the line
- could TPS provide lists of voluntary organisations that they work with locally, to allow organisations to exchange information without TPS being involved?
- need a flexible TPS working through a variety of organisations in different ways – not a ‘one size fits all’ approach

### ***Disclosure of information***

- DWP ‘Working with Representatives’ guidance does not seem to have been cascaded to Contact Centres – it is often very difficult to get information about customers’ claims – even when consent forms are attached
- TPS asks for information from voluntary organisations, but is slow to reciprocate
- when emails are sent to DWP, an automated response is returned to say that a reply will be made within 10 days; if the client is not there at the follow-up stage, can the original email not be used to allow exchange of information?
- could partnership teams have identification numbers for obtaining information?  
*[Response – unfortunately not, legal advice is not to release information simply in response to an ID or password – these can too easily get into the wrong hands]*
- provide a dedicated telephone number for partners at each Pension Centre

### ***Communications/Information provision***

- improve communications – updates on how benefits are changing do not get through to all organisations [*we are looking at how we can provide quicker on-line updates*]
- clearer communications are needed on the detail about the benefits, for example, whether they are means tested, how to apply for them, how long processes take
- partnerships need a better overview - lots of services are very separate; in the past there was a Social Security Freeline for general information, and this service would be useful now to assist partnerships
- PCAL does not always provide correct information - they should be the experts!
- when 'typetalk' is used, there is a written record of the conversation; this should also be provided for telephone conversations
- lack of feedback about decisions on cases referred - information is needed both as part of customer service and also to decide direction of follow-up action
- benefits is a bad use word to use, use entitlements instead

### ***Funding issues***

- Partnership Fund:
  - evaluation next year is too late, by then the expertise will be lost
  - what happens to customers when the funding ceases?
  - should continue, to build on trust developed with customers who are suspicious of DWP staff
  - look seriously at contracts/funding with agreed targets and objectives
  - they are not partners in the true sense – it is not a two way process; partners will not get funding to keep things going.
- be clearer over which projects are funded and which are not; short-term projects lose continuity - prioritise and ensure ongoing services.

### ***Benefit Process/Design issues***

- make better links between benefits; not a holistic approach at present
- remove anomalies in the way some benefits are paid, for example, Carers Allowance – other benefits are lost
- enable clearer referral channels from partner organisations to TPS, for example, refer people who are BSL users straight to a funded organisation that can deal with them, rather than using two people (interpreter and member of staff)
- local service are helping people to make claims, but cannot help in the review and appeal process - need to make referrals to support organisations
- focus should be on income maximisation
- try to ensure that DCS and TPS computers talk to each other
- can the IS10 question (about whether you live alone, etc) be asked on the AA and DLA forms to save time and effort?

## **Customer Service**

- customers with Alzheimer's disease have problems when DWP contact them by telephone because they do not understand the questions; it is better if they have help from a third party
- in Bath, customers are refused AA if they don't have an appointee
- DWP does not accept Enduring Power of Attorney unless registered at the Court of Protection - this is a growing problem and open to exploitation.

## **Staff Knowledge**

- joint working – have specialists on different benefits in the team as benefits are very complex; impossible for people to give all-round advice.
- staff retention – there is a high turnover of staff; sometimes as soon as they are trained they leave, and expertise is lost
- more information should be made available to staff in TPS (and partners) on EU nationals coming into UK and their potential entitlements to benefit (if any)
- TPS local service staff need awareness of what services are available locally; for example, Age Concern services are different locally and anomalies occur.

## **The Older People's Agenda**

Sharon Crosland from the Older People and Ageing Society Division spoke about the Opportunity Age strategy and a new programme, Link Age Plus. "*Opportunity Age – Meeting the challenges of ageing in the 21<sup>st</sup> century*" was published 18 months ago and set a context for the work being done across Government for older people. In order to prepare for the age shift between now and mid-century and meet older people's aspirations for better lives, we must end perception of older people as 'dependent', ensure that longer life is healthy and fulfilling, and that older people are full participants in society. The division works across Government and the public sector, as well as partners in the third sector. Sharon gave an update on the three main strands - work and financial security, active ageing, and services which support well-being and independence.

Sharon talked about the LinkAge Programme, which is working with TPS to join up services for older people locally and improve take up of benefits. The LinkAge Plus programme will be driven by the needs and aspirations of older people, expand the principles of joined up working, involve a programme of pilots that will integrate services and build on existing links between central government, Local Authorities and other organisations. Eight pilots are running in England, selected to be representative of the different types of communities and local government arrangements.

Dave Martin, Associate Director of Better Government for Older People (BGOP), described BGOP not as an organisation, but as a movement for change. He said that in the last 10-15 years the older people's agenda had moved away from the obsession with the old, frail and vulnerable, to how all older people (fifty plus), get satisfaction from public services. He referred to the research by the Central Office of Information (COI), which concluded that older people are not all the same – not just in terms of income, age and diversity, but in attitude. The majority do not wish to be labelled 'older people'. He stressed the importance of a strategic approach and engagement with service users and identifying a definition of what we mean by engagement/consultation.

## **Table Discussions - What knowledge do you have about older people that could be useful to us?**

- older people don't like to be thought of as dependent; it is important to them, that they have a structure and a purpose
- knowledge of other people's culture
- we know where and at what points, services are falling down and can come up with proposals from customer's perspective
- knowledge of disabilities and other common problems
- shared beliefs and attitudes (Ex-Servicemen's Association).
- we live the policy and know what works (Pensioners' Association)
- older people don't get the chance to contribute
- older people will not ask for help
- each partner has their own skills; you need to alter your approach depending on who you are talking to
- direct and immediate customer feedback
- early warning system of wider inherent problems
- better understanding of the true and genuine underlying issues; more than just the issue presented
- understanding of the broad psychological support that people require
- clarity on those people who are not really in need
- channel preferences
- special needs
- information that customer would be reluctant to give to Government
- a more holistic view of customers' needs
- true understanding of the needs rather than just assumptions
- understanding of customers' lack of confidence in the system
- a view of the changing face of older people; being a 70 year old is now not the same as it was twenty years ago
- how diverse communities prefer to communicate with authorities
- how to make marketing more personalised and relevant
- gaps in provision and what is working and what is not working
- services in other age ranges, for example, children and families
- reluctance to give personal information, particularly over the telephone, and the need to build up trust
- knowledge of other social groups
- anecdotal evidence
- knowledge of local communities

- knowledge of customer satisfaction
- links and networks within the community.
- links with other intermediaries.
- family circumstances, personal relationships, support mechanisms – older people are more likely to open up to us, as we can get to know them really well
- as we are impartial, older people feel confident to share information

### **What are the barriers that make it difficult for different Agencies to work together?**

- Information sharing; customers inform one organisation and assume that the information will be passed on, for example, from Housing Benefits to TPS
- dual advertising – DWP advertises benefit claiming, but also about tackling fraud
- different working cultures
- Data Protection; government does not want to share information
- accountability
- IT systems
- constant new initiatives, keeping up with changes
- different value systems and measurements of objectives
- time constraints
- quality versus quantity
- the need for independence, maintaining professional integrity and difficulty maintaining the balance
- different priorities and responsibilities
- competition between statutory and voluntary sectors
- working in silos
- degree of competitiveness in voluntary sector
- different agendas, rules, and legislation, for example, eligibility criteria
- ignorance about what other organisations do
- customers confused as to who does what
- history of mistrust
- Agencies are often threatened by other groups
- different ways of working
- bureaucracy of organisations
- targets – both different and competing, which makes comparisons difficult and results in 'chasing' the same customers
- competition for funding on a local level, losing good staff due to short term funding
- number of different agencies – lack of knowledge of what each other do, and keeping up to date with services offered

**Apart from more money, name one thing that would help make you more effective in your work?**

- better communications between all partner organisations
- better quality of service
- appointments to suit the customer
- better understanding of clients across the board
- handholding by TPS
- psychological support
- reassurance
- having the tools to do the job, for example, accreditation to verify documents
- trust – DWP may give partners money, but does not trust them
- provision of non time critical resource
- training
- a means of TPS getting info cascaded out - communications through the Internet?
- true and equal partnerships with open and honest communication
- effective liaison, more consistency in working together
- more personal communication/partnership
- better information sharing systems
- moving from quantity to quality
- better follow-up information
- voluntary sector being seen as professionals, not do-gooder amateurs
- simplification of rules
- provision of a service like the old Freeline Social Security
- acknowledging claims, and saying how long it will take to process them
- long term job security
- when TPS interviews a potential appointee it would be useful to have the partner organisation there also

## **Updates**

### **1 Pensions Transformation Programme**

Charlie MacKinnon, Transformation Director of TPS, talked about the Pensions Transformation Programme. He commented on the previous table discussions and how to improve customer service. He felt that staff needed the authority and capability to make decisions, to analyse the problems and implements solutions.

He outlined the development of the pension centres which would reduce to 10 transformation sites, plus two specialist centres by 2008. The transformation sites will have the capability to process a claim to State Pension and Pension Credit over the telephone, by one agent – provided the customer has all the relevant documents to hand. In Guarantee Credit cases, the agent will be able to identify a potential entitlement to HB and CTB, complete a three page form and issue to the customer to forward to their Local Authority. If the case is more complex, the call will be passed to a specialist, who will arrange a call back or a local service visit.

The customer agent will identify whether there are disability needs, and will arrange a local service visit, if appropriate, or arrange for an AA application to be completed. Information about special requirements will also be recorded, for example, language needs, textphone use, or the need for Braille or large print.

These changes have been achieved without a dip in performance to existing customers. They are being brought in as a phased approach, first with new claims for State Pension and Pension Credit. In 2007, case maintenance and change of circumstances will use the same technology. Staff are now comfortable about the new systems, after initial trepidation, and the feedback from customers has been extremely positive.

### **2 DWP Leaflet Review**

Peter O'Sullivan from Bang Consultants gave an update on progress with the review of DWP leaflets. The review had been instigated following the National Audit Office report in February 2006, which identified that DWP leaflets:

- had a reading age that was too high for many customers
- had content that was too complex for people to understand
- had information spread over too many leaflets (245)
- had a lot of duplication between the leaflets
- caused confusion as to which leaflet would apply for somebody's particular circumstances

Following the report, the Department conducted an in-depth research project, consulting leaflet users, front line staff, and stakeholders. The main findings were that customers wanted information specific to their circumstances, structured around life events, and not general information. Supporting these life event leaflets, customers would like a simple description of benefits and responsibilities. Finally, there was a demand from advisers for in-depth, detailed technical information.

Bang's brief is to:

- reduce the number of leaflets and simplify the structure, so they are easier to navigate.
- reduce the reading age to an adult literacy age of 9 to 10.
- improve the consistency between the leaflets, remove duplication
- ensure high standards across all leaflets
- make the leaflets customer, not department focused
- test leaflets with end users before publication

Peter is currently engaged in reviewing all the information in the leaflets and categorising and cataloguing that information. The timetable to produce a new leaflet set, based around key, life events is the next five to eight months. Peter asked for delegates help in developing the structure and titles for the leaflet set.

### **3 Age Positive**

Cathy Twamley, from DWP Extending Working Lives Division, gave a presentation about Age Positive, which is an initiative to combat age discrimination in the workplace. Age Positive promotes the benefits of a mixed age workforce, and the need to support an older society, with more people in retirement. Age Positive will encourage more people to work longer, and will attempt to break down the barriers preventing people over 50 from working, for example, more flexible working. In addition, from 1<sup>st</sup> October 2006, the Employment Equality (Age) Regulations became law which outlawed age discrimination in employment and vocational training. For more information Age Positive has a website; [www.agepositive.go.uk](http://www.agepositive.go.uk)

### **4 Financial Assistance Scheme (FAS)**

Robert Waddingham, from FAS, explained how and why FAS was set up. Government set aside £400 million of the DWP budget, over 20 years, to provide assistance to people whose pension schemes had folded. The primary objective was to provide significant help to those who had lost the most. The scheme assists people who had been within three years of the scheme pension age and pays out 80% of what they would have received. It covers schemes that started winding up from 1<sup>st</sup> January 1997 to 5<sup>th</sup> April 2005. The regulations are changing to widen the scheme so that eligible members are those within 15 years of their scheme pension age, will get financial assistance. Further information at [www.dwp.gov.uk/lifeevent/penret/penreform/fas](http://www.dwp.gov.uk/lifeevent/penret/penreform/fas)

## Delegates

Rumanna Akther	Westminster Citizens Advice Bureau
Ron Alexander	Dial Southend
Alison Ash	Nottinghamshire Deaf Society
Martin Baillie	Islington Council
Quyen Banh	Wandsworth Carers Centres
Sue Barrell	Surrey County Council
Andy Barrick	RNIB
Simon Bartley	Social Security Advisory Committee
Alan Barton	Rickmansworth Citizens Advice Bureau
Roy Beeson	Disability Solutions
Chris Beynon	Chris Beynon Associates
Sylvia Blackaby	Thurrock Council
Louisa Boon	BSL Interpreter
Damian Brewer	RNID
Marjorie Brown	DWP Decision Making Standards Committee
Andy Campbell	West Kent Social Services
Claire Cannings	Royal College of Nursing
Gillian Catherall	London Borough of Camden
Russell Challinor	Camden Council
Peter Chapman	Shekinah Mission
Anthony Chappell	Northamptonshire Healthcare Trust
Angel Chen	Chinese Community Centre
Samantha Collins	The Regard Partnership
Bridget Conigliaro	Italian Welfare Surrey
Alice Dair	Staffordshire County Council
Antonia Dalmahoy	StartHere
Stanley Davison	Local Older Peoples Forum
Marsha de Cordova	Action for Blind People
Janice Dean	Royal Borough of Windsor & Maidenhead
Helen Evans	City of London Citizens Advice Bureau
Lesley Fearis	Guinness Trust Group
Charlotte Frost	Citizens Advice Bureau in Swale
Fran Glasman	Welfare Rights Unit, London Borough of Barnet
Fran Gonsalves	Age Concern England
Barry Graves	SERVE
Bob Green	Age Concern Hertfordshire
Brian Green	Co-operative Group Pension Fund
Kate Groucutt	Carers UK
Colin Hadley	Devon Pensioners Action Forum
John Hannam	Nottinghamshire County Council
Dawn Hardingham	Age Concern
Julia Harris	London Borough of Lambeth
Alban Hawksworth	RNIB
Harold Roy Haycock	North West Pensioners Association
Teresa Head	Guild of Aid for Gentlepeople
Mary Hickman	National Council of Women of Great Britain
Sean Hutton	Federation of Irish Societies
Martin Inch	Disability Alliance

Glyn Jenkins	Unison
Sian Jones	East Finchley Neighbourhood Contact
Sue Kenney	Dudley Metropolitan Borough Council
Richard Kitch	Help the Aged
Richard Lam	Age Concern Enterprises
Emlyn Langford	Shaw Trust
Julie Lodder	Kensington Citizens Advice Bureau
Martyn Lyddon	Institute of Welfare
Tracey McCarthy	Harriet Tubman Development Agency
Elizabeth McLennan	Counsel and Care
Patricia Martin	Visiability
Linda Mathews	Age Concern Norfolk
Joe Monaghan	National Coalition of Citizen Advocacy Schemes
Raymond Mort	Institute of Welfare
Euge Moses	Harriet Tubman Development Agency
Dat Nguyen	The Connection at St. Martin's
Zulfiqar Khan Noon	The Union of Muslim Organisation of UK & Eire
Kate Outhwaite	BSL Interpreter
Terry Patterson	Manchester Advice
Vicky Pearlman	Citizens Advice
Caroline Pinder	Age Concern Gateshead
Arwyn Pierce	Wrexham County Borough Council
Marie Proudman	Disability Solutions
Alison Purshouse	National Pensioners Convention
Rhonda Richardson	StartHere
Sue Rogerson-Williams	Age Concern Leicestershire & Rutland
Nasima Roman	Marylebone Bangladesh Society
Theresa Rowe	London Borough of Hounslow
Astrid Rowsell	Catford Citizens Advice Bureau
Karen Saint Mart	Thames Reach Bondway
Sylvia Saxton	Lancashire County Council
Hari Shah	Hertfordshire County Council
Jay Shah	Sangam Association of Asian Women
Anjula Sharma	Cruse Bereavement Care
Martin Sharp	Lambeth Carers
Varsha Shukla	Royal Mail Group PLC
Jack Sklar	Carers UK
Pam Smart	Kent County Council
Stuart Spicer	Veterans Agency
Margaret Staines	Employers Retirement Association
Iain Stewart	British Limbless Ex-Service Men's Association
Patricia Stoney	Independent Living North Lincolnshire
Helena Toms	South London Irish Welfare Society
Paul Turnbull	Warwickshire Welfare Rights Advice Service
Kay Walker	Visibility
Sally West	Age Concern England
John Wheatley	Citizens Advice
Carol Wheeler	Salisbury & District Citizens Advice Bureau
Sara Wilcox	Alzheimer's Society
Emma Williams	Counsel and Care
Carole Wingett	Royal Brompton Hospital
Carys Wynne	Age Concern North Wales Central

## Summary of Evaluation

### *Rating of sessions – 54 respondents*

<i>Plenary Sessions</i>	<i>Excellent</i>	<i>Good</i>	<i>Adequate</i>	<i>Poor</i>
Agenda	18	33	2	1
Keynote Speeches	10	33	11	-
Working with Partners	10	30	13	1
Older People's Agenda	9	26	13	2
Updates	7	25	11	-

### **Comments**

- an informative and extremely beneficial event (echoed by many delegates)
- excellent/good feedback, but too much talking at us!
- the question and answer sessions after each agenda item were most beneficial
- hope the points raised will be taken forward and acted on speedily
- updates came too late in the day
- a most accessible format – I learned a lot and found presentations very stimulating; the table discussions and feedback/questions were very useful.
- still no real thought as yet to future of Partnership Fund holders

### **Future Events**

#### ***Frequency***

Most people who responded preferred the Pensions Forum to remain an annual event.

#### ***Format***

- more time for feedback from table discussions
- longer round the table sessions to allow more in-depth discussion
- not so many speakers
- more question time
- focus on one major theme in the morning and another in the afternoon
- break in afternoon session.
- speakers from Disability & Carers Service as well as Pension Service

### **Content**

A number of suggestions were received for the content of the next Forum.

### **The Venue**

The vast majority thought the venue and facilities excellent or good.

## **Working with representatives**

The DWP Corporate Customer Affairs team has recently produced guidance for staff on disclosing information to representatives. This is aimed at addressing concerns about the conflict between our responsibility to work with customers' representatives and data protection legislation.

The Department has a duty to ensure that information is not improperly disclosed, but it is important that this does not interfere with customers' rights to use representatives to help them conduct their business.

We recognise that, for customers with communication difficulties or disabilities, for example, the involvement of a representative not only helps them to access our services, but also helps us to obtain the information we need.

The guidance covers the steps to be taken when deciding whether to disclose information about a specific customer. The questions below summarise this process:

- is the representative who they say they are?
- does the representative have the customer's consent to request the information?
- is it appropriate to release the information?

If staff are unable to answer 'yes' to these questions, they should ask for written, signed authority from the customer before disclosing any information.

### ***Implicit consent***

Where the customer is not available to verify that the representative is acting on their behalf, and written authority is not held, the customer's 'implicit consent' to release information can be accepted where the caller:

- has basic information about the customer, for example, address, National Insurance number, date of birth of customer/partner etc, *and*
- is aware of recent events and correspondence concerning the claim or business being discussed, *and*
- makes enquiries that we would expect the customer or their representative to make, such as how a particular decision has been made.

**Staff should never** disclose information that the customer would reasonably be expected to know, such as addresses, dates of birth, phone numbers, names of household members and bank account details.

The full guidance can be accessed at [www.dwp.gov.uk/advisers](http://www.dwp.gov.uk/advisers)