



UNIVERSITY OF  
LIVERPOOL

# Old, Cold and Left on Hold; A report on the unclaimed benefits within the entitled pensioner population in Knowsley

Citizens Advice Knowsley

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## 2. List of abbreviations

PC – Pension credit

AA – Attendance allowance

DWP – Department for Work and Pensions

CAK – Citizens Advice Knowsley

### 3. Executive Summary

#### Project background:

Recent statistics demonstrate that the uptake of benefits within the entitled pensioner population is worryingly low. Citizens Advice Knowsley (CAK) is an independent charity that provides free, impartial, and confidential advice to those who reside in the Knowsley area. CAK has identified the need for a research project into why some of those of pension age who live in the Knowsley area do not claim the benefits they are entitled to. Based on the findings, CAK will either use this evidence to strategize ways of supporting pensioners in the acquisition of these benefits, or as recognition to focus their provision elsewhere.

#### Key research questions:

- ✚ Are service users of pensionable age aware of the benefits they may be entitled to?
- ✚ If service users of pensionable age know where to find information on potential benefits they may be entitled to?
- ✚ If they were aware, what other barriers stopped them from enquiring?
- ✚ If there is an issue of trust among people of pensionable age when it comes to discussing private information, such as household finances, with independent organisations.

#### Methodology:

This research project used both a quantitative and qualitative approach to data collection and analysis. This included the use of both questionnaires and interviews. There was a total of 5 questionnaires completed, and 5 interviews conducted. The interviews involved staff members of CAK and service users of CAK that were of pension age. The data produced from these methods informed the findings presented below.

#### Findings:

##### Quantitative:

- ✚ 80% of respondents were not aware of the benefits they may have been entitled to in pensionable age before their appointment at one of the CAK branches.
- ✚ 100% of respondents did not know where to find information about benefit entitlement in pensionable age before their appointment at one of the CAK branches.
- ✚ 80% of respondents have complete trust in independent organisations, such as CAK, when it comes to discussing private information like household finances and personal income, with the remainder presenting with considerable trust.

##### Qualitative:

- ✚ Pensioners have little to no awareness of benefits in pensionable age. If there was awareness, it was either late or misinformed.

- ✚ Information on benefits in pensionable age is too hard to find as the majority of information is online. But this is not the case for all pensioners.
- ✚ Other barriers to claiming or enquiring about benefits in pensionable age include difficulties in the application process, pride, and misinformation.
- ✚ Levels of trust among pensioners in sharing information with independent organisations were not consistent and can depend on many factors. A proper understanding of CAK's aims and principles may promote higher levels of trust.

### Conclusions and Recommendations

This piece of research concludes that the underclaiming and lack of knowledge of benefits in pensionable age persists to be an issue for those of pension age in the Knowsley area. Based on the findings from this research, the following recommendations have been made:

- ✚ Consider the use of tv in informing the pension population of benefits, especially when campaigning local authorities or government.
- ✚ A letter of entitlement that is sent to those who are recognised as being potentially eligible for benefits in pensionable age.

## 4. Introduction

### 4.1 Interchange

Interchange is a registered charity (No. 1038129) that is part of the University of Liverpool's School of law and Social Justice. Their aim is to connect Voluntary and Community Organisations (VCOs) that have research projects, with students in higher education that are searching for such research opportunities.

### 4.2 The client organisation: Citizens Advice Knowsley

Citizens Advice Knowsley (CAK) is an independent charity that provides free, impartial, and confidential advice to those who reside in the Knowsley area (Citizens Advice Knowsley, 2023). In the Knowsley area there are 3 Citizens Advice Branches, the Huyton Branch, the Halewood branch, and the Kirkby branch. Collectively, these branches make up the Knowsley District Citizens Advice Services (Citizens Advice Knowsley, 2023). They help people at a local level dealing with issues in relation to things such as debt, employment, and benefits (Citizens Advice Knowsley, 2023). Beyond this, they also engage in research projects and campaigns aimed at shaping local policies in Knowsley, with the ultimate goal being to create a fairer society and benefit the community at large (Citizens Advice Knowsley, 2023).

### 4.3 Project objectives and Aims:

CAK has identified the need for a research project into why some of those of pensionable age who live in the Knowsley area do not claim the benefits they are entitled to. It will explore key questions such as:

- ✚ Are service users of pensionable age aware of the benefits they may be entitled to?
- ✚ If service users of pensionable age know where to find information on potential benefits they may be entitled to?
- ✚ If they were aware, what other barriers stopped them from enquiring?
- ✚ If there is an issue of trust among people of pensionable age when it comes to discussing private information, such as household finances, with independent organisations.

Based on the findings, CAK will either use this evidence to strategize ways of supporting pensioners in the acquisition of these benefits, or as recognition to focus their provision elsewhere.



## 5. Project Background

### 5.1 Background on Knowsley

Knowsley is one of the six local authority districts of the Liverpool City Region. It is comprised of several towns and villages such as Kirkby, Huyton, Halewood, Prescot and Whiston. Home to a population of around 154,500 (ONS, 2021), recent statistics demonstrate that in 2019, 25.1% of the Knowsley population was income deprived (Ministry of Housing, Communities & Local Government, 2019). Meaning that out of the 316 local authorities in England, Knowsley was ranked as the 2<sup>nd</sup> most income deprived area (Ministry of Housing, Communities & Local Government, 2019). As will be further discussed in this report, these statistics highlight the importance of those in Knowsley availing of all benefits they are entitled to, as to alleviate financial strain and improve overall quality of life.

### 5.2 Benefits considered in this report

When considering benefits at state pension age, some may only think of pension credit (PC). PC is a benefit aimed at individuals over state pension age, to help with costs if they are living on a low income (Age UK, 2023b). It is made up of two parts, in which individuals of pensionable age may qualify for both, or one of the two (Age UK, 2023b). The main part is guarantee credit, which can boost weekly income to a guaranteed minimum level (Age UK, 2023b). The second is savings credit, which is extra money each week if you have a modest income or savings (Age UK, 2023b).

PC is an incredibly valuable benefit to apply for, as even if it only slightly tops up an individual's income, it can also passport them to other benefits. These benefits can include free NHS dental treatment, council tax reduction, help with housing costs, cold weather payments and more (Age UK, 2023b).

But as will be recognised in this report, there are other benefits in pensionable age that do not fall under PC and are not means-tested (does not require information on income). For example, attendance allowance (AA). AA is a benefit available to individuals above state pension age who require assistance with personal care or supervision during the day, or require someone to oversee them at night, due to physical or mental disabilities (Age UK, 2023c).

## 6. Research Context

### 6.1 Pensioner poverty and benefit uptake – National level

There is no universally accepted way of defining ‘poverty’, but a commonly used poverty measure in the UK is relative low income. An individual is in relative low income if they are living in a household with an income below 60% of the median that year (DWP, 2023a). Recent statistics reveal that in the financial year ending 2022, 2.1 million (18%) pensioners were living in relative low income (DWP, 2023a). A figure which the current cost of living crisis is expected to only worsen. Recent research by Age UK (2023a) on the impact of rising prices on people aged 60 plus found that 57% of those surveyed expressed feelings of worry about paying their household energy bills, with 54% stating they have had to cut back on power and heating. Furthermore, 31% said they had to reduce their spending on food and groceries, and 5% said they had left their home to keep warm (Age UK, 2023a).

Despite the amount of pensioners living in poverty, it is still the case that many do not claim the benefits they are entitled to. Official statistics from the DWP (2023b) on the uptake of benefits within the entitled pensioner population focus on two main benefits, PC and housing benefit. In terms of PC uptake, estimates show that in the financial year ending 2022 only 6 out of 10 of those entitled to PC claimed the benefit (DWP, 2023b). As such only 73% of expenditure was claimed. In terms of housing benefit, estimates show that 8 out of 10 pensioners entitled to housing benefit claimed it, with 84% of expenditure being claimed (DWP, 2023b).

### 6.2 Pensioner poverty and benefit uptake– Knowsley

While government statistics look at benefit uptake among those of pension age at a national level, Independent Age (2019) has produced estimates on PC figures by constituency. The figures produced for Knowsley estimates that in 2018 the number of households entitled to but not receiving PC was 4,211, meaning that the total annual amount unclaimed was £10,680,881 (Independent Age, 2019). While these results are from 2018, this is the most recent publicly available statistical report on unclaimed PC by area.

In the latest income deprivation index Knowsley had the 11<sup>th</sup> highest amount of over 60s living in income deprivation, with 29.4% of older people living in income deprived households (Ministry of Housing, Communities & Local Government 2019). Again, these results were published in the 2019 English indices of deprivation, but this is the most recent index that has been released (Ministry of Housing, Communities & Local Government 2019).

This combined issue of poverty among older people and the underclaiming of benefits has been recognised in the Knowsley 2030 Strategy (Knowsley Knowledge, 2023), a long-term partnership strategy for the borough to outline an action plan of what should change in Knowsley by 2030. In the strategy it was highlighted that finances and opportunities to maximise income was a key concern amongst older people in Knowsley (Knowsley Knowledge, 2023). It bases this on findings from a survey conducted by Knowsley’s Older People’s Voice and Knowsley’s Council in 2021, which revealed that 22% of participants listed finance among their top three worries (Knowsley Knowledge, 2023). Further feedback highlighted specific worries about the challenges older people face in understanding the benefit system. Additionally, many respondents expressed feeling inadequately informed or supported in accessing opportunities to maximise their income (Knowsley Knowledge, 2023).

### 6.3 Impact of benefits on pensioner poverty

In a report by the City University of London and Independent Age on pensioner poverty, it was found that out of all pensioners involved who exited poverty, 70% done so after experiencing an increase in social benefit income (Barnes, 2022). Meaning that pensioners living in a household which experience an increase in social benefit income will have 20 times more probability of exiting poverty compared to households where social benefit income does not change (Barnes, 2022). Thus, it can be argued that there is a link between pensioner poverty transition and a change in social benefit income. These findings only reinforce the importance of helping those of pension age in the acquisition of all benefits they are entitled to. Through this, the aim being to aid them in exiting poverty, and improve their overall quality of life.

### 6.4 Trust in independent organisations

CAK as an organisation identifies itself as independent and impartial (Citizens Advice Knowsley, 2023). This means that although they may receive some funding from government or local authorities, they are not controlled or governed by them. One special consideration in this project is to explore if there is a distrust among those of pensionable age when it comes to discussing private matters with independent organisations. Previous research by the DWP has demonstrated that many older people are not comfortable discussing financial matters outside of their family circle (Bhattachary and Slade, 2011). It is further explained that this can act as a major barrier in terms of pensioners accessing benefits they are entitled to. As such, it is important to investigate in this report if levels of trust in sharing financial information with independent organisations are low, and if so why. As to attempt to eliminate a barrier to benefit claiming.

## 7. Methodology

The key questions that this research aims to answer are:

- ✚ Are service users of pensionable age aware of the benefits they may be entitled to?
- ✚ If service users of pensionable age know where to find information on potential benefits they may be entitled to?
- ✚ If they were aware, what other barriers stopped them from enquiring?
- ✚ If there is an issue of trust among people of pensionable age when it comes to discussing private information, such as household finances, with organisations.

This research project employed both a quantitative and qualitative approach to data collection and analysis. This included the use of both questionnaires and interviews.

### 7.1 Questionnaires:

Rowley (2014) explains that questionnaires can be used in research when the researcher wants to count the frequency of opinions, attitudes, and experiences. Thus, questionnaires were used in this research as to allow for a numerical count on the experiences and attitudes related to awareness of potential benefits in pensionable age, information on benefits in pensionable age, and trust in private organisations in pensionable age.

In terms of the format of the questionnaires, paper self-completion questionnaires were chosen, with mainly close-ended questions included. This specific format was chosen as self-completion questionnaires are generally more convenient for both researcher and respondent (Clark et al., 2021).

Finally, while web-based questionnaires might be feasible for targeting some people of pensionable age, without offering a paper-questionnaire, a small but significant group of interest will likely be missing (Kelfve, et al. 2020). Thus, to avoid any exclusion, paper questionnaires were chosen for this research, and handed out to pensionable aged service users upon the completion of a benefit appointment.

### 7.2 Interviews:

Beyond numerical data, this project aimed to present a more in-depth examination into the factors of why those of pensionable age within Knowsley do not claim, or enquire into claiming, benefits they may be entitled to. As qualitative research focuses on understanding the nuances of human experiences and perspectives, rather than quantifiable answers (Salmons, 2021) this approach seemed most suitable here.

The specific qualitative method selected was one to one, semi-structured interviews. Semi-structured interviews were selected as they can allow for balance between structure and flexibility (Clark et al., 2021). While there is a set of pre-determined questions, it allows researchers to have the flexibility to explore unexpected answers, and probe for more in depth views (Clark et al, 2021). The interviews were in person, one to one, and all took place on site of one of the CAK branches.

Convenience sampling was used for both data collection methods. Convenience sampling is a non-probability sampling method, in which data is collected from an easily accessible and

available group of individuals (Clark et al., 2021) This form of sampling can have its drawbacks, as will be discussed further in the limitations section.

### 7.3 Ethical considerations:

Before collecting any data, this project obtained approval from the Ethics Committee of the School of Law and Social Justice at the University of Liverpool. Thus, this research has been completed in accordance with The British Sociological Association ethical guidelines for social research (British Sociological Association, 2017).

To ensure that all ethical standards were upheld, all participants in this research were provided with both a participant information sheet and a participant consent form. The participant information sheet contained information such as the purpose of the research, why they have been invited, and matters of confidentiality, anonymity, and data protection. The consent form laid out the main aspects of the research they were consenting to, and then required their signature.

In terms of anonymity, all participants involved in this research were given pseudonyms, and informed when anonymisation would take place. In terms of confidentiality, it was ensured throughout the project that all recordings and transcriptions were stored on a secure university M Drive.

In terms of further risks or harms to the participants, this research considered the issue of sensitive topics. It was acknowledged that questions on benefits may trigger worry and anxiety for service users about their financial situation and resources were provided if needed.

## 8. Data analysis methods

### 8.1 Questionnaires:

The analysis of quantitative data usually involves the recording of data through a research instrument, such as a questionnaire, and then inputting the data into a computer-based analysis program (Henn, Weinstein, and Foard, 2006). As this was a small-scale research study, most analysis of the data was expected to be based in simple 'descriptive' statistics (Denscombe, 2017). As such, all data that was collected was input into Microsoft Excel, a software which allows for data presentation and small-scale analysis. The main aims of the analysis here was to summarize the data, explore any connections between the data, and portray the findings (Denscombe, 2017). Due to the small up-take in the questionnaires, this study only managed to produce very minimal amounts of quantitative data. But analysis was still carried out on what data was produced.

Were you aware of the benefits you may be entitled to in pensionable age before an appointment?	Frequency	Percentage
Yes	1	20%
No	4	80%

Did you know where to find information about benefit entitlement in pensionable age before an appointment?	Frequency	Percentage
Yes	0	0%
No	5	100%

How much trust do you have in independent organisations when it comes to discussing private information like household finances and personal income?	Frequency	Percentage
Complete trust	4	80%
Considerable trust	1	20%
Moderate trust	0	0%
Minimal trust	0	0%
No trust	0	0%

## 8.2 Interviews:

Data analysis in qualitative research involves firstly separating the data, then integrating it back together again to present a more informed view (Boeije, 2010). This piece of research involved thematic analysis, in which the data was studied extensively and any themes or topics that occurred frequently in the transcriptions were organised into categories. This process of organising common themes within data into labelled categories is called coding. (Boeije, 2010). More specifically, inductive coding was used in this research. This means that the codes produced were allowed to emerge from the raw data, rather than being predetermined (Chandra and Shang, 2019). The codes that were produced were then compared to wider theoretical concepts, societal viewpoints, and previous findings, as will be explained further in the findings.

## 9. Findings and Discussion

This report aims to answer the key research questions identified through exploring key topic areas such as awareness of eligibility, awareness of where to find information, perceptions of barriers and perceptions of trust. The following findings have been identified through analysing and coding the data collected:

### 9.1 Awareness of benefits in pensionable age:

#### Little to no awareness

Both of the staff members interviewed in this research indicated that in their view the majority of the pensioners that they encounter have little awareness of benefits. **Staff member A** stated that in their experience *“The majority of pensioners have little awareness of benefits, and if they have any awareness, it’s usually misdirected, and they will guess things”*. Similarly, **staff member B** revealed that in their experience pensioners will *“Usually come in and they don’t have a clue what type of benefits there are”* and that *“they might struggle to understand what type of benefits they are entitled to”*.

The staff experiences here are consistent with the findings produced by the questionnaires in this report. The questionnaires found that out of all participants, 80% answered that they were not aware of the benefits they may be entitled to before their advisor appointment at one of the CAK branches. This finding of low awareness of benefits is consistent with wider findings produced by Age UK (2024). The report on 1268 people of pensionable age who had been missing out on benefits they were entitled to demonstrated that over half of those involved stated that not knowing such benefits existed was the main reason, or one of the reasons, they did not claim earlier (Age UK, 2024).

#### Awareness upon visit, but late awareness or misinformed awareness

All 3 service users interviewed in this report stated that prior to visiting a CAK branch they were aware of the benefit that they wanted to apply for. But they further explain that this awareness was limited. **Service user A** explained that they were only aware of the benefit (AA) because their daughter informed them of it, which led them to visit their local branch. Later in the interview they explained that upon reflection they *“should have been getting it years ago to be honest”*. This demonstrates while they may have been aware of the benefit upon their visit, this awareness had come later than it should have.

**Service user B** stated that after an advert and some research on the internet they decided to visit their local branch to enquire further about a benefit (AA). But while they were aware of the benefit upon their visit, they originally believed they would not be eligible for it. They stated *“I didn’t really think that I was eligible for it, because I applied for disability allowance and didn’t get it. So, I thought to myself, that’s it. I’m not down for it (AA) or anything. So, I never bothered. But then after a bit, I thought, I’ll give it a go”*.

**Service user C** explained that after seeing an advert on TV about PC, they decided to visit their local branch. They were aware of PC, but *“could never get on it”*. They go on further to explain that in their experience *“no one can get on pension credit”*. Again, while they state they had awareness of the benefit, they go on to explain that *“If I would have seen the advert sooner, I would have come in”*. Similarly to Client A, this indicates that while they were aware of PC upon their initial visit, this awareness had come all too late.



## 9.2 Awareness of where to find information on benefits in pensionable age:

### *They struggle to find information because it's all online:*

Today's society is growing progressively digitalised, with many services, institutions, and governments, shifting information and resources to online platforms (Birkland, 2019). Findings show that digital exclusion can increase with age, with over 2.7 million people aged 65 and over not using the internet in 2023 (Age UK, 2023). Reasons for this can include not having strong enough IT skills, and not trusting the internet. But there are other economic factors such as not having access to broadband or good enough equipment (Age UK, 2023). With so many resources and points of information moving online, it is a concern how this will impact those that cannot access the digital field.

In relation to those of pensionable age being able to access the relevant information, **staff member A** stated that *"They just don't know where to start"*. They go on to further explain that this is because the information is online, and while younger people might know how to access it, those of pensionable age will not. They also touch on the move of information going online, stating that *"there is no leaflets anymore"*, and if you took online out of people's lives, where else would the information be found.

**Staff member B** presents a similar view. They reinforce this idea of digital exclusion among those of pensionable age by stating that *"Yes, they might struggle to find the information. As I've said, most things are online, and they struggle with that"*.

The questionnaires involved in this report found that 100% of participants answered that before their appointment at one of the CAK branches, they did not know where to find information about benefit entitlement in pensionable age. Although not specifically related to internet use, this general lack of awareness of where to find information on benefits is consistent with the interview findings.

### *Information is too hard to access when its online, but not for all.*

Both service users A and C identified that they struggle to use the internet, and as such find information that is online hard to access. **Service user C** presented with essentially no knowledge of how to access the digital field. When asked if they knew where to find information on benefits within pensionable age they stated, *"No. Got no computer or anything like that"*. They go on further to explain that they feel information online is too hard to access for people their age. **Service user A** presented similar experiences. While they acknowledge that some people their age are good at using technology, they do also acknowledge their own limitation, stating *"I can do some things, but there is just some things that I wouldn't touch, because I just don't understand"*.

The same trend was not identified in **service user B's** interview. When asked if they knew where to find information on AA, they responded *"No, only on the internet"*. They explain how it was further research on the internet that led them to come and enquire about the benefit. This contrasting experience of service user B reflects how not all of those of pensionable age are incapable of accessing information online. But this does not take away from the fact that there should still be provisions made for those in older age who cannot or do not want to get online, as to allow them the same access to support and services they may need (Age UK, 2023).

### 9.3 Other potential barriers:

#### *The application process is too difficult, especially the forms:*

Both staff members involved in this research identified the application process, especially the forms, as a major barrier for those of pensionable age enquiring or applying for benefits. **Staff member A** explains that many service users they encounter typically struggle to understand letters from the DWP and benefit application forms. They state *“They’re not easy. It’s not that they can’t read and write, they’re intelligent people, but it’s written in such a way that it’s difficult”*. They go on to share a specific example from an AA form. They explain that one of the questions that is asked in an AA form is ‘Tell us roughly how many times you have fallen in the last year?’. They believe that as this question is too hard to answer, many pensioners will put ‘never’, because it’s easier to do this than working out or reflecting back on how many times they’ve fallen in a year. In turn, this may possibly exclude them from benefits that they may otherwise have been entitled to.

**Staff member B** only reinforces this view explaining that in their experience a frequent question they encounter is how to actually make the application, and that service users typically struggle with the application.

All 3 service users involved in this research indicated that they struggle with benefit applications, especially the relevant forms. **Service user A** stated that *“the form that you get to fill in is disgusting. Absolutely disgusting”*. They further explained that they feel as the forms ask so many questions that aren’t relevant to their particular health issues, they find it confusing. Furthermore, when asked about the example given above of the ‘Tell us roughly how many times you have fallen in the last year?’, they replied with *“Yeah that’s what I’m saying. I don’t know all that”*.

**Service user B** indicated similar experiences. They explain that at points the form made them feel like they were contradicting or repeating themselves, which they found confusing. They explained further that they believe they would have not been able to fill out the form without the help of CAK, as themselves and their partner are *“not really form fillers”*.

**Service user C** also expressed that without the help of CAK they would have not been able to complete the form. They explained that in their experience while they found the form hard, they were able to complete the sections about their situation. But after encountering other questions they didn’t understand, they visited their nearest CAK branch to *“Ask them what do they (the questions) mean. To give me a chance to answer them myself”*.

These findings are consistent with wider findings produced on barriers within pension benefit uptake. In a study by the DWP (Bhattachary and Slade, 2011) it was found that pensioners found benefit forms difficult to understand, with language being a core issue. More specifically, most concerns arose when questions were not written in plain English or involved jargon.

#### *Pride:*

Before the conception of the welfare state, there was a deliberate attempt to attach feelings of shame and reluctance to welfare claiming (Spicker, 2017). While it was believed that this stigma would slowly disappear, it has continued to be felt by many in society (Spicker, 2017). It is this stigma that can especially affect older people. Many older people will retain a strong belief in financial independence and in a personal responsibility to support themselves, which

can make them one of the hardest groups to convince of the importance of claiming (Bhattachary and Slade, 2011).

**Staff member A** in their interview identified pride as a barrier for those of pensionable age enquiring about benefits they may be entitled to. They stated *“I would say the majority of them are very proud. They see claiming benefits as something the very very poor and very needy do”*. They go on to explain that in their opinion this may be a generational view, as in the 1950s and 1960s the benefit system was seen as only being available to the neediest, whereas now more people depend on it to supplement their income.

While none of the service users interviewed in this report identified pride as a possible barrier, **service user A** throughout their interview presented in a manner that is consistent with Staff member A’s perception. Throughout the interview Service user A persistently made it clear that they had worked most of their life and had never claimed benefits before. Additionally, they shared that after not receiving a previous benefit due to ineligibility, that they felt people would think *“they’ve (service user A) come here to claim money. They don’t deserve it; they’ve got such and such in the bank”*. Again, this view of fearing what others will think and feelings of un-deservingness for enquiring are consistent with the theme of pridefulness that staff member A identified.

#### Misinformation, especially in relation to savings:

One specific part of misinformation that was outlined by the staff members in this report was savings. A previous DWP report on those who were eligible but not claiming PC demonstrated how the most frequent reasoning among eligible non claimants in not applying was that they had savings or too high of an income (Radford, Taylor, and Wilkie, 2012). The staff members involved in this report explain that in their experiences this barrier is still frequently encountered by pensionable aged service users.

**Staff member A** explained that generally service users tend to speculate and think that they won’t be eligible to claim benefits because they’ve got savings, which in most cases is untrue. They commented that *“there’s a lot of misinformation that they have, and obviously it’s our job to deconstruct that, and explain to them that a lot of the time they can claim benefits”*.

**Staff member B** presents similar findings. They commented that *“if they have any savings, they think that they’re not eligible but it’s not the case”*.

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#### 9.4 Trust among those of pensionable age in sharing private information with independent organisations:

##### Lack of trust, not wanting to share information about money:

As some benefits in pensionable age are means-tested, the application forms may require respondents to include details about any income or savings they may have. If service users request help from organisations to fill out these forms, they may need to share this financial information with staff, which some may find difficult.

When it comes to sharing private information with independent organisations, such as CAK, this report found that there may be some initial concerns felt by pensionable aged service users. **Staff member A** commented *“I would say initially there would be some distrust and they wouldn’t want to tell you how much money they’ve got and things like that”*. **Staff**


**member B** presented similar experiences commenting *“They want to keep their privacy, and they don’t usually want you to know exactly how much savings they have”*.

**Service user A** presents with experiences consistent with the findings presented by both the staff members. In terms of sharing private information with independent organisations such as CAK, service user A commented *“I’ve sooner not people ask me how much I’ve got. Cuz that’s my private business. No body else’s business”*.

 Misunderstanding Citizens Advice’s principles:

**Service user B** explained that they trusted the staff member at CAK who helped them with their application so much as to let her assist them in filling in bank details. But they stated this was on the basis that the staff member *“more than likely wouldn’t know anyone that I know”*. Inferring that if they did mutually know someone, the staff member could possibly share their private information. This demonstrates that the service user may not fully understand that all information shared with independent organisations, such as CAK, is completely secure and confidential, and that any staff member would not share this information regardless.

**Service user A** reflected on a time when a CAK staff member asked them about their savings in relation to a benefit application form. Service member A commented *“Well I wasn’t gonna lie. Because they could get in touch with the bank and see I’m lying anyway”*. While service user A was right not to lie, this reflects the view that service user A believed that CAK could access their bank account. This again suggests a misunderstanding of CAK’s principles. As CAK is completely confidential and impartial, staff would never be able to access any service user’s bank account.

 An understanding of Citizens Advice principles and procedures, promotes strong feelings of trust:

**Staff member A** explains that while they understand some service users may initially not have full trust in sharing private information with them, this changes once they understand CAK’s aims and principles. They commented *“But once they understand who Citizens Advice are, what we do, that we are independent, we don’t work with the government, we don’t work with the DWP, we are confidential, all our aims and principles. Once they understand that, then they are quite happy to divulge the information we need”*.

**Service user C** presents findings that are consistent with this view. Service user C presented with very strong feelings of trust in CAK, owing this to the fact they have seen and understand the processes that they use. They commented *“I think Citizens Advice are watertight. I’ve seen the processes that they go through and its very good. Dead reliable”*.

This high level of trust was identified in the questionnaires involved in this report. Out of all participants 80% answered that they have complete trust in independent organisations, such as CAK, when it comes to discussing private information like household finances and personal income. The remaining participant answered that they had considerable trust in independent organisations, such as CAK, when it comes to discussing private information like household finances and personal income. While these findings can be seen to contrast with the lower levels of trust that have also been identified, they can at the same time demonstrate that levels of trust in private organisations are not consistent for all pensioners and may depend on other factors.

## 10. Recommendations

While this project thus far has mainly identified what limits those of pensionable age in Knowsley in claiming benefits they are entitled to, some aspects of the interviews also presented with findings on what has been successful in encouraging them to enquire. Other findings identified what the respondents believe would have or could have encouraged them to enquire or claim sooner. These findings are presented here to inform recommendations of what this research suggests can promote benefit uptake among those of pensionable age in Knowsley.

As recognised in the introduction, CAK as an organisation frequently engages in campaigning local authorities, to promote changes and policies that benefit those in the community. As such, these recommendations have been made primarily on a campaigning basis, as to recognise the large scale that implementing such measures may take.

### 10.1 What has worked?

#### TV:

Both **service users B and C** identified a tv advert as one of or the main factor that encouraged them to enquire further about a benefit they may be entitled to. Service user A commented *“I would have never found out, unless I seen it on tv”*. Service user B reflected that the advert promoted the message *“Are you getting what you are entitled to”*, which prompted them to check their eligibility.

**Staff member A** in their interview identified a process that they refer to as ‘the Martin Lewis effect’. The Martin Lewis Money Show is a tv show that provides advice on consumer rights, personal finance, and money saving tips. It breaks complex financial processes down into step-by-step instructions. It is this breaking down of complex financial issues into normal conversations that staff member A believes encourages pensioners to enquire about potential benefits. They commented *“If it got broken down into normal conversation. ‘Are you entitled to benefits? It doesn’t matter if you’ve got savings, go, and find out’. If it gets broken down like that, I think people will. It’s the Martin Lewis effect definitely”*.

Such findings suggest that TV can be an important resource to consider when campaigning government to take measures to promote the uptake of benefits among those of pensionable age.

### 10.2 What could be implemented in the future?

#### Letter of entitlement:

Both **staff member A and service user C** identified a letter of entitlement, of some sort, as a resource that would help those of pensionable age claim sooner. Staff member A commented *“But really every pensioner should be getting a letter, in simplest terms, when they reach state pension age. It should say you can be entitled to this, this, and this, and this is how you do it. Go to citizens advice*. While staff member A presented the idea of a letter of entitlement that would come from a government level, service user C presented the idea of a letter of entitlement that could come directly from CAK. They commented that the only other way that they would have found out about their eligibility would have been by CAK printing a letter *“with their logo at the top, telling you to come in because you could be eligible for pension credit. And actually put that through the post”*.

A trial by the DWP took place in July last year in which 10 local authorities were chosen to receive “Invitation to Claim” letters (GOV UK, 2023). The letters were sent out to pensioners in the chosen authorities who were already claiming housing benefit, but not pension credit. The letter, as indicated by the name, invited any pensioner that received it to further apply for pension credit. While no results of this trial have been publicised yet, the fact that such trials have taken place is encouraging as it shows that such measures, whether this be at a governmental or organisational level, may be feasible.

## 11. Limitations

One main limitation of this report is the number of questionnaire respondents. While the findings from the questionnaires were still presented, it is acknowledged that due to the limited amount of data collected these findings may not be fully representative. Likewise, while the interviews produced in-depth findings about the subject matter, it is also acknowledged that only 5 interviews took place. As with the questionnaires, the limited number of participants means that the findings may not be fully representative. It is also acknowledged that as all interview participants in this project were selected by the link worker, there is the possibility this could have produced bias in the findings. But, without the link worker acting as gatekeeper in this report, it would have otherwise been very difficult to access the identified sample group.

## 12. Conclusion

The findings produced from this research suggests that there persists to be a lack of awareness of benefits among those of pension age in the Knowsley area. The findings also suggest that those of pension age in Knowsley struggle to find information on these benefits, and frequently encounter other barriers in the process of enquiring or applying for them. One specific barrier that was identified by CAK was issues of trust among those of pensionable age in sharing private information with independent organisations. While levels of trust were not consistent among all pensioners, this research suggests that a better understanding of the organisations principles and procedures may promote stronger levels of trust for some pensioners. But the findings have also presented that regardless of levels of trust, CAK has played an invaluable role in assisting those of pensionable age in Knowsley in applying for benefits, as has been recognised by the participants in this project.

Whilst offering a better insight into the issue, this project also made recommendations based on the findings produced from this research. These included considerations of the use of TV and a letter of entitlement in informing the pension population of the benefits they may be entitled to. It is imperative that every measure is taken by the government, organisations, and society to ensure that every individual of pensionable age is claiming the benefits they are entitled to.



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## Appendix 1: Participant Information Sheet for Questionnaire

### Participant Information Sheet for Service Users

#### Old, Cold and Left on Hold

Version 2; 11/11/2023

*You are being invited to participate in a research study. Before you decide whether to participate, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and feel free to ask us if you would like more information or if there is anything that you do not understand. We would like to stress that you do not have to accept this invitation and should only agree to take part if you want to.*

*Thank you for reading.*

#### **What is the purpose of the study?**

The most recent statistics from the Department for Work and Pensions (2022) demonstrated that in the financial year of 2019 to 2020, up to £1.7 billion of available pension credit went unclaimed. As such, Citizen's Advice Knowsley identified a need for a research project into why people of pensionable age do not claim benefits they are potentially entitled to, compared to those of working age. Based on the findings, Citizen's Advice Knowsley will use this evidence to attempt to strategize ways of supporting pensioners in the acquisition of these benefits.

#### **Why have I been chosen to take part?**

You have been chosen to take part in this study as you are a service user of pensionable age, who has attended an appointment with an advisor about potential benefits they may be entitled to. As such, you have been identified as having accounts and experiences that are key to the aims of this study.

#### **Do I have to take part?**

Participation in this study is voluntary. You are free to stop participation, without explanation, and without incurring a disadvantage.

#### **What will happen if I take part?**

Involved in this study is a short questionnaire. If you choose to take part, you will fill in the following questionnaire. Once completed, you can hand it back to the advisor. The student researcher will then collect your questionnaire. The information you have provided will then be collected into data and analysed.

#### **How will my data be used?**

All data from the questionnaires will be anonymised and stored on a secure University M Drive for the duration of the project.

The University processes personal data as part of its research and teaching activities in accordance with the lawful basis of ‘public task’, and in accordance with the University’s purpose of “advancing education, learning and research for the public benefit.

Under UK data protection legislation, the University acts as the Data Controller for personal data collected as part of the University’s research. The principal Investigator acts as the Data Processor for this study, and any queries relating to the handling of your personal data can be sent to: Andrew Kirton, School of Sociology, Social Policy & Criminology, University of Liverpool. Email: [kirt83@liverpool.ac.uk](mailto:kirt83@liverpool.ac.uk). Phone: 0151 795 0548

Further information on how your data will be used can be found in the table below.

How will my data be collected?	Your data will be collected via questionnaire
How will my data be stored? How long will my data be stored for?	All data from the questionnaires will be anonymous and will be stored on a secure University M Drive for the duration of the project (Until May 2023)
What measures are in place to protect the security and confidentiality of my data?	Your data will be stored on a University M Drive. This is a secure university server that is password protected so no unauthorised access can be gained.
Will my data be anonymised?	All data files will be anonymous.
How will my data be used?	The information you have provided through the questionnaire will be analysed into numerical data. This data will inform part of a research project into why people of pensionable age do not claim benefits they are potentially entitled to, compared to those of working age.
Who will have access to my data?	Hannah Calvert (the student investigator) will have access to the data obtained from the questionnaires.
Will my data be archived for use in other research projects in the future?	Your data will not be archived for future research projects.
How will my data be destroyed?	All files containing your information will be deleted from the university M Drive following the conclusion of the project.

### **Expenses and / or payments**

There are no expenses for taking part in this study.

### **Are there any risks in taking part?**

No further risks of harm are predicted to be associated with participation in this study. The questionnaire will ask questions related to benefits in pensionable age, which may feel invasive into your financial situation. Please remember your participation in this study is voluntary, and you are free to stop the questionnaire at any time. Questions about financial matters can also trigger worry and anxiety.

If after completing the questionnaire you feel anxious about any financial matters, please consider consulting the material provided.

### **Are there any benefits in taking part?**

There are no intended benefits for taking part in this study. However, the information you provide will enable Citizen Advice Knowsley to strategize ways of supporting pensioners in the acquisition of benefits they are entitled to.

### **What will happen to the results of the study?**

The results of this study will form a report that will be used by Citizen's Advice Knowsley to strategize ways of supporting pensioners in the acquisition of benefits they are entitled to. The student and the supervisor will have the right to use data from the report for academic publication. Citizen's Advice Knowsley will receive one copy of the report and have the right to use and copy the report as it wished, with due acknowledgment being made to the student and the University of Liverpool. Citizen's Advice Knowsley have the right to use data from the report but will not publish the full report or place it online without the permission of the student and the supervisor.

### **What will happen if I want to stop taking part?**

You are free to stop the questionnaire mid completion. As the data is being collected in an anonymised format, it will not be possible to request to withdraw it once collected. Following the questionnaire, please contact Andrew Kirton (contact details on previous page) and any limitations on the withdrawal of information will be explained to you.

### **What if I am unhappy or if there is a problem?**

If you are unhappy, or there is a problem, please feel free to let us know by contacting Andrew Kirton and we will try to help you. If you remain unhappy or have a complaint which you feel you cannot come to us with then you should contact the Research Ethics and Integrity Office at [ethics@liv.ac.uk](mailto:ethics@liv.ac.uk). When contacting the Research Ethics and Integrity Office, please provide details of the name or description of the study (so that it can be identified), the researcher(s) involved, and the details of the complaint you wish to make.

The University strives to maintain the highest standards of rigour in the processing of your data. However, if you have any concerns about the way in which the University processes your personal data, it is important that you are aware of your right to lodge a complaint with the Information Commissioner's Office by calling 0303 123 1113.

**Who can I contact if I have further questions?**

Andrew Kirton

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Email: [kirt83@liverpool.ac.uk](mailto:kirt83@liverpool.ac.uk)

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## Appendix 2: Participant Information Sheet for Staff interview

### Participant Information Sheet for Service Users

#### Old, Cold and Left on Hold

#### Version 2; 11/11/2023

*You are being invited to participate in a research study. Before you decide whether to participate, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and feel free to ask us if you would like more information or if there is anything that you do not understand. We would like to stress that you do not have to accept this invitation and should only agree to take part if you want to.*

*Thank you for reading.*

#### **What is the purpose of the study?**

The most recent statistics from the Department for Work and Pensions (2022) demonstrated that in the financial year of 2019 to 2020, up to £1.7 billion of available pension credit went unclaimed. As such, Citizen's Advice Knowsley identified a need for a research project into why people of pensionable age do not claim benefits they are potentially entitled to, compared to those of working age. Based on the findings, Citizen's Advice Knowsley will use this evidence to attempt to strategize ways of supporting pensioners in the acquisition of these benefits.

#### **Why have I been chosen to take part?**

You have been chosen to take part as you are a staff member who has been identified as being involved in advising those of pensionable age on queries of potential benefits. As such, you will have accounts and experiences that are relevant to the aims of the study.

#### **Do I have to take part?**

Participation in this study is voluntary. You are free to withdraw your participation at any time, without explanation, and without incurring a disadvantage.

#### **What will happen if I take part?**

During this study, you will participate in face-to-face interview with the student researcher. This interview will last around 30-60 minutes. The interview will involve audio recording to make the interview easier to transcribe. Direct quotations from the interview may also be used in the study; if you would not like this to happen, please inform the student researcher.

#### **How will my data be used?**

All data from the interviews will be anonymised, after a 2-week period, and stored on a secure University M Drive for the duration of the project.

The University processes personal data as part of its research and teaching activities in accordance with the lawful basis of 'public task', and in accordance with the University's purpose of "advancing education, learning and research for the public benefit.



Under UK data protection legislation, the University acts as the Data Controller for personal data collected as part of the University's research. The principal Investigator acts as the Data Processor for this study, and any queries relating to the handling of your personal data can be sent to:

Andrew Kirton, School of Sociology, Social Policy & Criminology, University of Liverpool. Email: kirt83@liverpool.ac.uk. Phone: 0151 795 0548

Further information on how your data will be used can be found in the table below.

How will my data be collected?	Your data will be collected via a face-to-face interview with the student research. It will be audio recorded and then transcribed.
How will my data be stored? How long will my data be stored?	You will have 2 weeks since the date of your interview to request the withdrawal of your data, after this all data from the interviews will be anonymised and stored on a secure University M Drive for the duration of the project (Until May 2024)
What measures are in place to protect the security and confidentiality of my data?	Your data will be stored on a University M Drive. This is a secure university server that is password protected so no unauthorised access can be gained.
Will my data be anonymised?	You will have 2 weeks since the date of your interview to request the withdrawal of your data, after this all data files will be anonymised. Your name will be changed in the research report and transcriptions and any information relating to your identity will be altered or omitted in the final report.
How will my data be used?	The interview recordings will be transcribed by the student researcher. The information from the interviews will form part of a report that will be used by Citizen's Advice Knowsley to attempt to strategize ways of supporting pensioners in the acquisition of pension related benefits they are entitled to.
Who will have access to my data?	Hannah Calvert (the student researcher) will have access to interview recording and transcriptions.
Will my data be archived for use in other research projects in the future?	Your data will not be archived for future research projects.
How will my data be destroyed?	All files containing your data will be deleted from the university M Drive following the conclusion of the project.

### Expenses and / or payments

There are no expenses for taking part in the study. However, travel expenses may be incurred whilst travelling to the location where the interviews will be conducted. No reimbursement will be given for these expenses.

**Are there any risks in taking part?**

Due to the small-scale nature of the study, and the specific sample of participants, there is a risk that you may still be identifiable to other members of staff at Citizen's Advice Knowsley. If you are unhappy with this, you are free to decline participation in this study. Beyond this, no further risks have been identified for involvement in this research study. We do not intend to discuss any personal or sensitive issues during the interview, and so emotional harm should be avoided. Should you experience any discomfort or disadvantage as part of the research, this should be made known to the researcher immediately.

**Are there any benefits in taking part?**

There are no intended benefits for taking part in this study. However, the information you provide will enable Citizen Advice Knowsley to strategize ways of supporting pensioners in the acquisition of benefits they are entitled to.

**What will happen to the results of the study?**

The results of this study will form a report that will be used by Citizen's Advice Knowsley to strategize ways of supporting pensioners in the acquisition of pension related benefits they are entitled to. The student and the supervisor will have the right to use data from the report for academic publication. Citizen's Advice Knowsley will receive one copy of the report and have the right to use and copy the report as it wished, with due acknowledgment being made to the student and the University of Liverpool. Citizen's Advice Knowsley have the right to use data from the report but will not publish the full report or place it online without the permission of the student and the supervisor.

**What will happen if I want to stop taking part?**

You are free to withdraw participation from this study at any time, without incurring a disadvantage.

Results up to the period of withdrawal may be used if you are happy for this to be done. Otherwise, you may request that the results are destroyed, and no further use is made of them. Results may only be withdrawn prior to anonymisation (within two weeks following the interview). You can withdraw information by asking the researcher during the interviews. Following the interviews, please contact Andrew Kirton (contact details on previous page) and any limitations on the withdrawal of information (for example, if the data have been fully anonymised) will be explained to you.

**What if I am unhappy or if there is a problem?**

If you are unhappy, or there is a problem, please feel free to let us know by contacting Andrew Kirton and we will try to help you. If you remain unhappy or have a complaint which you feel you cannot come to us with then you should contact the Research Ethics and Integrity Office at [ethics@liv.ac.uk](mailto:ethics@liv.ac.uk). When contacting the Research Ethics and Integrity Office, please provide details of the name or description of the study (so that it can be identified), the researcher(s) involved, and the details of the complaint you wish to make.

The University strives to maintain the highest standards of rigour in the processing of your data. However, if you have any concerns about the way in which the University processes your personal data, it is important that you are aware of your right to lodge a complaint with the Information Commissioner's Office by calling 0303 123 1113.

**Who can I contact if I have further questions?**

Andrew Kirton

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## Appendix 3: Participant Information Sheet for Service User Interview

### Participant Information Sheet for Service Users

#### Old, Cold and Left on Hold

#### Version 2; 11/11/2023

*You are being invited to participate in a research study. Before you decide whether to participate, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully and feel free to ask us if you would like more information or if there is anything that you do not understand. We would like to stress that you do not have to accept this invitation and should only agree to take part if you want to.*

*Thank you for reading.*

#### **What is the purpose of the study?**

The most recent statistics from the Department for Work and Pensions (2022) demonstrated that in the financial year of 2019 to 2020, up to £1.7 billion of available pension credit went unclaimed. As such, Citizen's Advice Knowsley identified a need for a research project into why people of pensionable age do not claim benefits they are potentially entitled to, compared to those of working age. Based on the findings, Citizen's Advice Knowsley will use this evidence to attempt to strategize ways of supporting pensioners in the acquisition of these benefits.

#### **Why have I been chosen to take part?**

You have been chosen to take part as you have been identified by Citizen's Advice Knowsley as being a service user of pensionable age, who once didn't claim pensionable benefits they were entitled to, but now do. As such, you will have accounts and experiences that are relevant to the aims of the study.

#### **Do I have to take part?**

Participation in this study is voluntary. You are free to withdraw your participation at any time, without explanation, and without incurring a disadvantage.

#### **What will happen if I take part?**

During this study, you will participate in face-to-face interview with the student researcher. This interview will last around 30-60 minutes. The interview will involve audio recording to make the interview easier to transcribe. Direct quotations from the interview may also be used in the study; if you would not like this to happen, please inform the student researcher.

#### **How will my data be used?**

All data from the interviews will be anonymised, after a 2-week period, and stored on a secure University M Drive for the duration of the project.

The University processes personal data as part of its research and teaching activities in accordance with the lawful basis of 'public task', and in accordance with the University's purpose of "advancing education, learning and research for the public benefit.

Under UK data protection legislation, the University acts as the Data Controller for personal data collected as part of the University's research. The principal Investigator acts as the Data Processor for this study, and any queries relating to the handling of your personal data can be sent to:

Andrew Kirton, School of Sociology, Social Policy & Criminology, University of Liverpool. Email: kirt83@liverpool.ac.uk. Phone: 0151 795 0548

Further information on how your data will be used can be found in the table below.

How will my data be collected?	Your data will be collected via a face-to-face interview with the student research. It will be audio recorded and then transcribed.
How will my data be stored? How long will my data be stored?	You will have 2 weeks since the date of your interview to request the withdrawal of your data, after this data from the interviews will be anonymised and stored on a secure University M Drive for the duration of the project (Until May 2024)
What measures are in place to protect the security and confidentiality of my data?	Your data will be stored on a University M Drive. This is a secure university server that is password protected so no unauthorised access can be gained.
Will my data be anonymised?	You will have 2 weeks since the date of your interview to request the withdrawal of your data, after this all data files will be anonymised. Your name will be changed in the research report and transcriptions and any information relating to your identity will be altered or omitted in the final report.
How will my data be used?	The interview recordings will be transcribed by the student researcher. The information from the interviews will form part of a report that will be used by Citizen's Advice Knowsley to attempt to strategize ways of supporting pensioners in the acquisition of pension related benefits they are entitled to.
Who will have access to my data?	Hannah Calvert (the student researcher) will have access to interview recording and transcriptions.
Will my data be archived for use in other research projects in the future?	Your data will not be archived for future research projects.
How will my data be destroyed?	All files containing your data will be deleted from the University M Drive following the conclusion of the project.

### **Expenses and / or payments**

There are no expenses for taking part in the study. However, travel expenses may be incurred whilst travelling to the location where the interviews will be conducted. No reimbursement will be given for these expenses.

#### **Are there any risks in taking part?**

Due to the small-scale nature of the study, and the specific sample of participants, there is a risk that you may still be identifiable to members of staff at Citizen's Advice Knowsley. If you are unhappy with this, you are free to decline participation in this study.

In the interview you will be asked questions related to benefits in pensionable age, which may feel invasive into your financial situation. Please remember your participation in this study is voluntary, and you are free to withdraw your participation at any time. Questions about financial matters can also trigger worry and anxiety.

If after the interview you feel anxious about any financial matters, please consult the material provided.

No further risks of harm are predicted to be associated with participation in this study.

#### **Are there any benefits in taking part?**

There are no intended benefits for taking part in this study. However, the information you provide will enable Citizen Advice Knowsley to strategize ways of supporting pensioners in the acquisition of benefits they are entitled to.

#### **What will happen to the results of the study?**

The results of this study will form a report that will be used by Citizen's Advice Knowsley to strategize ways of supporting pensioners in the acquisition of pension related benefits they are entitled to. The student and the supervisor will have the right to use data from the report for academic publication. Citizen's Advice Knowsley will receive one copy of the report and have the right to use and copy the report as it wished, with due acknowledgment being made to the student and the University of Liverpool. Citizen's Advice Knowsley have the right to use data from the report but will not publish the full report or place it online without the permission of the student and the supervisor.

#### **What will happen if I want to stop taking part?**

You are free to withdraw participation from this study at any time, without incurring a disadvantage.

Results up to the period of withdrawal may be used if you are happy for this to be done. Otherwise, you may request that the results are destroyed, and no further use is made of them. Results may only be withdrawn prior to anonymisation (within two weeks following the interview). You can withdraw information by asking the researcher during the interviews. Following the interviews, please contact Andrew Kirton (contact details on previous page) and any limitations on the withdrawal of information (for example, if the data have been fully anonymised) will be explained to you.

#### **What if I am unhappy or if there is a problem?**

If you are unhappy, or there is a problem, please feel free to let us know by contacting Andrew Kirton and we will try to help you. If you remain unhappy or have a complaint which you feel you cannot come to us with then you should contact the Research Ethics and Integrity Office at

ethics@liv.ac.uk. When contacting the Research Ethics and Integrity Office, please provide details of the name or description of the study (so that it can be identified), the researcher(s) involved, and the details of the complaint you wish to make.

The University strives to maintain the highest standards of rigour in the processing of your data. However, if you have any concerns about the way in which the University processes your personal data, it is important that you are aware of your right to lodge a complaint with the Information Commissioner's Office by calling 0303 123 1113.

**Who can I contact if I have further questions?**

Andrew Kirton

School of Sociology, Social Policy & Criminology  
University of Liverpool  
Chatham Street  
Liverpool, L69 7ZA

Email: kirt83@liverpool.ac.uk

Phone: 0151 795 0548





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## Appendix 5: Participant Consent Form Staff Interview

### Participant consent form

Version number & date: 1; 12/11/23

Research ethics approval number:

Title of the research project: Old, Cold and Left on Hold

Name of researcher(s): Hannah Calvert

Please initial box

9. I confirm that I have read and have understood the information sheet dated 11/02/2024 for the above study, or it has been read to me. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

10. I understand that taking part in the study involves taking part in a 30–60-minute interview with the student researcher. This interview will be on your experience in advising those of pensionable age on pension related benefits.

11. I understand that my participation is voluntary and that I am free to stop taking part and can withdraw from the study at any time without giving any reason and without my rights being affected. In addition, I understand that I am free to decline to answer any particular question or questions.

12. I understand and agree that quotations from said transcript may be included in the written research report.

13. I understand that I can ask for access to the information I provide, and I can request the destruction of that information if I wish at any time prior to anonymisation (2 weeks). I understand that following anonymisation I will no longer be able to request access to or withdrawal of the information I provide.

14. I understand that my taking part in the study carries the possibility of myself being identifiable to other members of staff at Citizen's Advice Knowsley. I acknowledge this information and am still willing to participate.

15. I understand that the information I provide will be held securely and in line with data protection requirements at the University of Liverpool until it is anonymised and then destroyed upon completion of the project.

16. I understand that signed consent forms and original audio recordings will be retained in the University M Drive until the completion of the project in May 2024.

17. I understand and agree that the data collected will be included in a research report, which will be assessed by the University of Liverpool, and shared with Citizen's Advice Knowsley.

18. I agree to take part in the above study.

\_\_\_\_\_  
Participant name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name of person taking consent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

**Principal Investigator**  
Andrew Kirton  
School of Sociology, Social Policy & Criminology  
University of Liverpool  
Chatham Street  
Liverpool, L69 7ZA  
Email: kirt83@liverpool.ac.uk  
Phone: 0151 795 0548

**Student Investigator**  
Hannah Calvert  
Hshcalve@liverpool.ac.uk

## Appendix 6: Participant Consent Form Service User Interview

### Participant consent form

Version number & date: 1; 12/11/2023

Research ethics approval number:

Title of the research project: Old, Cold and Left on Hold

Name of researcher(s): Hannah Calvert

Please initial box

19. I confirm that I have read and have understood the information sheet dated 25/03/2024 for the above study, or it has been read to me. I have had the opportunity to consider the information, ask questions and have had these answered satisfactorily.

20. I understand that taking part in the study involves taking part in a 30–60-minute interview with the student researcher. This will be on issues relating to pension related benefits.

21. I understand that my participation is voluntary and that I am free to stop taking part and can withdraw from the study at any time without giving any reason and without my rights being affected. In addition, I understand that I am free to decline to answer any particular question or questions.

22. I understand and agree that quotations from said transcript may be included in the written research report.

23. I understand that I can ask for access to the information I provide, and I can request the destruction of that information if I wish at any time prior to anonymisation (2 weeks). I understand that following anonymisation I will no longer be able to request access to or withdrawal of the information I provide.

24. I understand that my taking part in the study carries the possibility of myself being identifiable to members of staff at Citizen's Advice Knowsley. I acknowledge this information and am still willing to participate.

25. I understand that the information I provide will be held securely and in line with data protection requirements at the University of Liverpool until it is anonymised and then destroyed upon completion of the project.

26. I understand that signed consent forms and original audio recordings will be retained in the University M Drive until the completion of the project in May 2023.

27. I understand and agree that the data collected will be included in a research report, which will be assessed by the University of Liverpool, and shared with Citizen's Advice Knowsley.

28. I agree to take part in the above study.



## Appendix 7: Financial worries consulting material

### NHS - Coping with financial worries

#### 1. Be kind to yourself.

Self-compassion is vital for our mental wellbeing, especially in tough times – and getting into the right mind space can help before dealing with money problems.

Try to treat yourself kindly and avoid negative self-talk or unhelpful thoughts. It can also help to remember that things change.



#### 2. Talk about your money issues

It can help to talk about your money worries with someone you trust, like a friend or family member. You might prefer to talk to someone confidentially, perhaps to work out how you feel right now or what to do next, like getting money advice.



#### 3. Switch off from money worries

Relaxation techniques and meditation can help us feel calmer, which might help with feelings of anxiety about money.

Taking time to pause and focus on our breathing can help us feel more present – even taking a few deep breaths in and out can help.



#### 4. Create good self-care routines

Sticking to a routine might give us a sense of purpose and boost our mood.

This can be tough if you're feeling low, so start with simple things, such as getting up and going to bed at the same time every day.

As you stick to your routine, you should notice that your mood starts to improve.

Perhaps start building more into your routine as you go along, like planning something social or fun, or trying to exercise more.



#### 6. Maintain physical health to help ease anxiety

Our physical health often affects how we feel emotionally and mentally.

Being active can really help when we are dealing with stress caused by money problems.

Try to be active and stick to a healthy diet. Avoid drinking too much alcohol, smoking or using illegal drugs.



### Practical money advice including how to manage debt

### **Get free money advice or help with debt.**

Struggling with money or debt can feel overwhelming. You might feel like there is no way out, but you can get free financial advice and support that can help.

Although it might be tempting to avoid tackling debt head on, it's better to get help as soon as you can so you start getting back on top of things.



Organisations that offer free money advice include:

**Citizens Advice** is a good place to get information about benefits, how to deal with debt, and who to speak to if you're at risk of losing your home.

To see a member of the team please call their Adviceline for an assessment or drop into a local office to make an appointment.

Citizen's Advice Knowsley contact details:

E [advice@citizensadviceknowsley.org.uk](mailto:advice@citizensadviceknowsley.org.uk)

Tel 0808 278 7839

WhatsApp 0151 294 6309

Other organisations offering helpful advice online include:

- **Money Helper**, call 0800 011 3797 Monday to Friday, 8am to 6pm.
- **National Debtline**, call 0808 808 4000 Monday to Friday, 9am to 8pm and Saturday 9.30am to 1pm.
- **StepChange Debt Charity**, call 0800 138 1111 Monday to Friday, 8am to 8pm and Saturday 9am to 2pm.

### **Mental health and money**

- **Mind's** helplines provide information and support by phone and email. If you're struggling with benefits, you can contact their welfare benefits line on 0300 222 5782, or for more general help contact their Infoline at 0300 123 3393.

### **When you should get medical help**

See a GP if you're still feeling worried, anxious or low after a few weeks. If you think it will help, the GP can advise you about talking therapy services in your area.

Get help immediately if you cannot cope, if life is becoming very difficult or if you feel it is not worth living.

See a GP, call NHS 111 or contact a helpline such as Samaritans (call free on 116 123) for confidential, non-judgemental emotional support.

## Appendix 8: Questionnaire



### Questionnaire for Service Users

#### Old, Cold and Left on Hold

This questionnaire is part of research study. Participation is completely voluntary and before you fill anything out, please ensure you have read both the participant information sheet and the participant consent form. Thank you for your time and participation.

For questions 2, 3 and 4 please tick either yes or no. |

1. How old are you? \_\_\_\_\_ Years
2. Were you aware of the benefits you may be entitled to in pensionable age before an appointment? YES  NO
3. Did you know where to find information about benefit entitlement in pensionable age before an appointment? YES  NO
4. How much trust do you have in independent organisations when it comes to discussing private information like household finances and personal income?  
No trust   
Minimal trust   
Moderate trust   
Considerable trust   
Complete trust



## Appendix 9: Interview Questions

### Themes for Interviews

#### **Staff Interviews:**

*During staff interviews, the topics of discussion will centre around their experiences of working with those of pensionable age who are enquiring about pension related benefits. This will aim to explore a different insight into the research area. The main themes will include:*

- Can you please tell me about your experiences with client's initial awareness of benefits in pensionable age they may be entitled to?
- From your experiences, what are some of the common barriers you feel clients face in relation to claiming pension related benefits?
- What are some common questions and concerns you would say you frequently encounter?
- Taken from experiences in your work, do you feel there is an issue of distrust among those of pensionable age when it comes to discussing private information such as finances with private organisations such as Citizen's Advice?

#### **Service user Interviews:**

*During service user interviews, the topics of discussion will centre around their experience of once not claiming pension related benefits they were entitled to, and how they came to claim them now. It will touch specifically on how they reached this point, and what they believed challenged them along the way. The main themes will include:*

- What was your initial awareness of pension related benefits?
- Were you aware of where to find information on potential pension related benefits?
- What factors would you say encouraged you to enquire about your potential eligibility?
- Do you feel now, looking back, there were any barriers that affected your ability to recognise your eligibility sooner?
- For some people, there can be issues of trust when sharing private information with organisations. Did you at any point in the process have some feelings of distrust when sharing your private information with Citizen's Advice?
- What impact has now claiming these benefits, you once didn't know you were even entitled to, had on your life?