

Department for Work and Pensions

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Opportunity Age information indicators feasibility study

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Nick Coleman**

A report of research carried out by Independent Social Research on behalf of the
Department for Work and Pensions

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Summary

Background

This report presents evidence and outputs from a methodological study commissioned by the Department for Work and Pensions (DWP). The main purpose of the study was to assess the feasibility of developing a set of information indicators – Omnibus survey questions that could be used to monitor older people's awareness of, access to and satisfaction with, information about government services. The study's interim results indicated that there were many problems inherent in developing such indicators. DWP has, therefore, decided not to pursue this objective.

The background to the project was the Government's cross-departmental Opportunity Age strategy that sets a framework for policies aimed at improving the health, wealth, well-being and quality of life of people over 50. Indicators based on existing data sources have been developed to monitor much of the impact of Opportunity Age policies, but no satisfactory measures are currently available that can be adopted as information indicators.

An iterative programme of research was commissioned involving successive stages of evidence gathering and analysis, and discussions with DWP. A breakpoint was agreed at which DWP would decide whether or not to proceed with the development, testing and piloting of suitable survey questions. When this point was reached, the Department decided on the basis of evidence summarised overleaf that the development of simple but effective indicators of the kind envisaged appeared to be too problematic to justify continuing.

Method

A range of types of evidence was generated at different stages in the project. These included:

- a brief trawl of research reports and other publications relating to the information needs of older people;

- interviews with, and written contributions from, a small number of senior people with expertise in:
 - providing information about services;
 - the information needs of older people;
 - survey methodology;
- wide-ranging, in-depth interviews with 16 older people between the ages of 50 and 90;
- secondary analysis of the British Social Attitudes Survey 2005;
- analysis of a sample of anonymous case reports from the National Association of Citizen's Advice Bureau's Bureaux Evidence Research Tool (BERT).

Key reasons for Department for Work and Pensions' decision not to proceed with the Omnibus indicators

Conceptual problems

Most older people do not have an integrated picture of the process of information gathering on which research can build. Public services and entitlements are important to older people but 'information' about them is not something on which many people have distinct and coherent views.

Survey questions could be framed that ask about specific types of information but there is a potentially vast information agenda. There are problems both with identifying information topics that would be relevant to all Omnibus respondents over 50 and with deciding on an appropriate level of detail for specifying topics. For example, the topic of pensions could be further broken down into a large number of ever more detailed and specific sub-topics about which questions could be framed.

Much of the information people have is passively acquired rather than deliberately sought. The process of accumulating information is not linear, nor is it largely thought out or rational. It tends to happen in a piecemeal and largely unplanned way. This kind of process is intrinsically hard to measure.

Older people do not often seek information directly from primary sources and most do not often instigate direct contact with government departments or agencies with a view to learning more about services and entitlements. Therefore, they have limited experience to inform their perceptions of the way these services operate. Government websites are currently not widely known or used by this group, even by the Internet users among them.

Methodological/practical issues

To construct useful information indicators, lengthy batteries of survey questions would almost certainly be needed. As outlined above, there would also be difficulties associated with identifying suitable information topics, examples or scenarios on which to base survey questions. Given the low interest most people have in the subject of information and their difficulty in getting to grips with it, sustaining concentration and co-operation through an Omnibus interview could be a problem.

Omnibus surveys can be a cheap alternative to the bespoke variety for the collection of limited amounts of data but costs mount quickly with each additional survey item. Batteries of questions are particularly expensive.

The target sample size on a single survey 'wave' of key national Omnibus surveys might be a factor limiting the scope for precision in survey estimates for certain subgroups, including people over 50 and particularly for sub-groups of the over 50s.

Comparisons between two different months might also be of only limited managerial use, even for the total target group, with large apparent changes failing to reach statistical significance.

It might be possible to increase the precision of some estimates to acceptable levels by including questions in more than one run of an Omnibus but this would increase the cost of the exercise significantly.

Other outputs from the project

Although this study resulted in a decision not to continue with attempts to develop information indicators, it did produce findings and stimulate ideas that may be of use in the future. This report includes some draft Omnibus questions formulated for preliminary discussions with DWP. It also puts forward tentative proposals for further work that might be carried out to develop and test the usefulness of a multi-dimensional concept of Information Capital.

1 Introduction

1.1 Background

This is a report of findings from a small scale methodological study. The aim was to assess whether a set of survey questions could be developed for use on a national Omnibus survey, to provide indicators which would enable the government to monitor older people's satisfaction with their access to information – in particular information about public services, entitlements and benefits of relevance to them.

The background was the Government's cross-departmental Opportunity Age strategy. This sets a framework for policies – those of central and local government but also of non-statutory partners and agencies – aimed at improving the health, wealth, well-being and quality of life of people over 50. As part of this, in order to monitor, at a national level, the impact of central and local government strategies on the lives of older people, the Department for Work and Pensions (DWP) undertook to develop a range of indicators based, where possible, on existing data sources.

At the time this project was planned, many of these indicators had already been agreed but there were still no simple indicators to monitor older people's awareness of, access to or satisfaction with, information about services.^{1,2} This project was commissioned to see whether it would be possible to fill this gap with a bespoke set of survey questions – and ideally, one that could be carried on a national Omnibus survey.

1.2 Approach to the research

We agreed with DWP to approach the project in an iterative way, carrying out successive stages of evidence gathering and analysis punctuated with feedback meetings to discuss progress. A breakpoint was introduced at the outset at which

¹ www.dwp.gov.uk/opportunity_age/indicators

² http://www.dwp.gov.uk/opportunity_age/first_report.asp

DWP would decide whether or not to go ahead with a final stage of work: to develop, test and pilot suitable survey questions. On reaching this point we presented our interim evidence to DWP. The Department concluded that the development of simple but effective indicators was too problematic to justify continuing. The final stage of survey question development and cognitive testing was, therefore, not carried out, so this report documents only work leading up to that breakpoint.

1.3 Brief outline of evidence used

Our thinking was informed by a range of types of evidence generated at different stages. These included:

- a brief trawl of research reports and other publications relating to the information needs of older people (sources listed in Appendix A);
- interviews with, and written contributions from, a small number of senior people (7) with relevant expertise in:
 - providing information about services;
 - the information needs of older people;
 - survey methodology;
 - wide-ranging, in-depth interviews with 16 older people between the ages of 50 and 90.

During the course of the project, we also:

- carried out some small scale secondary analysis of the British Social Attitudes Survey 2005 (BSA 2005);
- examined a sample of case reports dealing with information problems experienced by older people and submitted to Head Office (NACAB) by local Citizens Advice Bureaux (Bureaux Evidence Research Tool – BERT).

More detailed information about our research methods can be found in the appendices.

1.4 About older people

The project is focused on older people; in this context, those aged 50+. All findings, therefore, relate to that segment of the population. Experience from other studies suggests that much of what we report would also apply to younger people but some features are particular to (or apply more to) older age groups.

1.5 About this report

In presenting our analysis we have drawn on all the sources of evidence mentioned above. The report is structured as follows:

- Chapter 2 explores the topic of information from the perspective of older people themselves; what is information, how do they view or characterise it, how is information acquired, what do they want by way of information and when, where do they get information and what sources and channels do they prefer?
- Chapter 3 looks, in more depth, at some of the issues introduced in Chapter 2.
- Chapter 4 discusses the constraints inherent in the Omnibus survey approach proposed for the information indicators.
- Chapter 5 presents preliminary ideas for some simple survey questions designed to provide useful, broad brush information of relevance to DWP. These were not developed or tested further after the break point and remain a work in progress.
- Chapter 6 describes the concept of 'information capital' that emerged from our analysis. This was a by-product of the research that needs further development but one that we feel offers a useful way of characterising or segmenting the population in terms of their relation to information and information sources. The content of this chapter also remains a work in progress. It does not meet the need for simple indicators.

2 Information and older people

2.1 Introduction

This chapter unpacks the concept of 'information' and considers the way it is seen and used by older people. The analysis suggests that the task of developing indicators which are simple enough to operate but which have solid and useful meaning in relation to government performance would be problematic and success could not be assumed. Key difficulties can be summarised as follows:

- 1 Public services and entitlements are important to older people, but 'information' about them is not something on which many people have distinct and coherent views. Many people don't see information as valuable in itself – they're more in the business of meeting needs or solving problems than gathering facts. When faced with a need or problem, many older people tend to soldier on as best they can using the information they have, rather than setting out to fill in gaps in their knowledge. All this means that most older people do not have an integrated picture of the process of information gathering on which research can build.
- 2 Much of the information people have is passively acquired rather than deliberately sought out – and passive gathering is partly sub-conscious and intrinsically difficult to monitor.
- 3 Many tend (and prefer) to pick up information from informal social contacts rather than searching formal information sources. This process has weaknesses and limitations but it is, to a large extent, how information diffuses through the population. It does not directly involve primary information sources.

- 4 There is a vast and shifting array of issues on which people might want information but they don't tend to have clear shopping lists in their minds. There are too many such issues to allow people to attend to more than a few at any one time, and the salient items often change rapidly, driven by events in their lives. So we have a potentially vast information agenda, about which few people have any kind of comprehensive or general view. To compress this diversity into a questionnaire means either taking an arbitrarily chosen sub-set of items or working with very broad categories which might have little meaning because the specific items within them produce very different responses. Lengthy batteries of questions would almost certainly be needed – and given the low interest most people displayed in the subject of information and the difficulties they found in getting to grips with it, it could be difficult to sustain concentration and co-operation through an Omnibus interview.
- 5 The process of accumulating information is not linear nor is it largely thought out or rational. It tends to happen in a piecemeal and largely unplanned way. This kind of process is intrinsically hard to measure.
- 6 Older people do not often seek information directly from primary sources and most do not often instigate direct contact with government departments or agencies with a view to learning more about services and entitlements. There is, therefore, limited experience to inform their perceptions of the way these services operate. Government websites are currently not widely known or used by this sector of the population, even by the Internet users among them.
- 7 Finally, there is a good deal of variability both between and within subgroups of older people. Among other distinctions, we noted very wide differences in the level of personal network connectivity. This would have implications for the sample size needed in order to take account of these variations.

2.2 What is 'information'?

The term 'information' sounds straightforward enough but research (including our own) shows that the concept needs unpacking. We need to understand better how older people think about, and use, information in order to assess the feasibility of measuring access via simple survey-based indicators.

From the service provider's viewpoint the situation can look simple:

- We provide services and in order to make use of those services, people need various kinds of information. We make that information available (directly and/or via partner organisations). We need to assess how far people know about this, can find and understand it when they need it and can then make use of it to access our services.

This seems, in turn, to imply a corresponding model among service users:

I have a need or problem, so I will gather information about it, and this will help me decide what to do.

But this orderly and rational picture of service users as 'researchers' who systematically collect information to enable them to meet their needs looks out of kilter with the way many people work in the real world. Our consultations and reading of research amplify our own experience that, in practice, it isn't the way many people normally deal with their lives. This notion of 'information' has only limited currency. From the public's perspective there is no such clear pattern, for the reasons indicated below.

In our interviews, respondents usually found it difficult to engage in any kind of abstract discussion about information per se. 'Information' was not normally seen as a commodity in its own right and few people appeared to carry a developed mental model of a universe of information; nor did many have a large, or clearly-defined, repertoire of ideas about information sources.

Most people approach or relate to information through a current problem or issue. That is to say, it is sought *'to secure answers to problems or support difficult decisions'* (Godfrey and Denby, 2007). But even then they do not necessarily have a clear mental map of the process they are engaged in or necessarily use the term 'information' as a label for what they are seeking. For example, a person is more likely to say they want to know how much pension they will get than to say they want information about getting a pension forecast. They do in fact want information (about their likely pension) but they don't always think of it in that way.

2.3 The role of information in decision-making

Faced with problems and needs in their lives, most people's normal instinct is to try and deal with them by drawing on the knowledge they already have or on intuitive perceptions of the way things are likely to work. If that fails they may either try to avoid the issue altogether (because they don't feel they understand what to do); or plunge ahead on a more-or-less arbitrary and uninformed basis; or see if they can find out a bit more about it. The last of these options is the one implied by the above model but it is by no means the one which many people turn to first – if at all. They tend to say (in effect) *'I have a problem, what shall I do'*, not *'I have a problem, what shall I find out'*. A few people are keen information gatherers but most are not (Central Office of Information (COI), 2006) – although the stock of information they already have on particular issues is often small or impoverished.

If they decide they do need to find out more, they tend to do so in a way that is best described as ad hoc, reactive and only loosely organised (COI, 2006). Many people will try informal sources which are ready to hand (friends, relations, colleagues) and that they can access casually. Many are reluctant to consult formal sources, and see this as, at best, a last resort (see Section 2.7).

'Information' tends to imply facts but our evidence suggests that people often do not see the collection of facts as a way forward in itself. What they want is to

understand what they should do and how to do it. Older people are often looking for advice, help, guidance or advocacy, particularly when it comes to government services (Gilroy, 2005; Godfrey and Denby, 2007; Darnton, 2005). When talking about the need for information in their lives, they often do not distinguish between facts, advice, guidance and advocacy.

Raw information is often insufficient to give people a clear idea of their options. There are several reasons for this:

- The systems people need to know about are often very complex – there are masses of challenging facts to master and many people lack the appetite and/or the skills to get to grips with them.
- They need to understand what the facts mean, but many seem doubtful that they would be able to interpret whatever facts they discovered.
- More particularly, they need to know what the facts mean for them. Few people have a general or abstract interest in being informed – they want information which is relevant to their own personal case and which will help them in their own dealings. Their experience is that factual information is often general and wide-ranging, and its implications for individuals in their particular situations are often unclear – it can be hard to work out, specifically, where you stand yourself from a mass of generalised facts.
- Finally, facts may tell you how things are supposed to work but people are sometimes faced with situations where things do not seem to be happening as they should – in which case they need support, advocacy or leverage.

Both our own interviews with older people and our conversations with experts, confirm that people, therefore, often look for support that ‘adds value’ to or enhances factual information, interpreting it or customising it to meet the needs of their individual situations, circumstances or problems:

‘Some older people need help to evaluate information relating it to their own circumstances and needs and exploring options, engaging with providers, etc.’

(Quinn *et al.*, 2003)

We have suggested that most people’s instinct when faced with a need or difficulty is not initially to seek out fresh information to help them work out a course of action. There are various reasons for this. To begin with many people are not information-oriented by temperament. They prefer getting on with things rather than spending time and effort in researching and reflecting about what to do. Moreover, there are just too many things to deal with in their lives to make a policy of researching everything realistic.

Our interviews also suggest that the propensity to seek out information actively is partly determined by how people feel about the process of doing so. For example, they are more likely to look for information if they:

- believe it will be available and accessible;
- are confident about getting and using it;
- think they will find it without undue effort or frustration;
- feel positive about the source and have trust in it;
- believe they will understand it;
- expect it to be personally relevant to them;
- assume it will help them, tell them something new or take them forward.

In practice people often feel doubtful on a number of these fronts:

- Getting and using information often involves reading or figuring and even those who are literate and numerate often don't feel comfortable about tackling extensive or technical reading matter.
- Many are pessimistic about turning up anything really useful – even if they can find something that looks relevant, they suspect they won't understand it or the information will be too generalised to tell them much about their own personal position.

2.4 Recognising the need for information

People often do not recognise that they have a need for information and their need, therefore, remains latent (Darnton, 2005). This is evident from our own research and discussions with experts, as well as from the other studies we have looked at. It may happen for a number of reasons, for example:

- **They may not recognise they have a problem.** People often do not recognise that they have a problem or that their situation could be improved. For example, in previous research for DWP we found that many older people with disabilities or health problems do not characterise themselves in this way but rather see themselves as simply getting older – a fact of life to be put up with rather than a problem to be addressed (Sykes and Hedges, 2005). For example, some people accept reduced mobility as an inevitable consequence of ageing and therefore, don't set about exploring ways of getting round this limitation or minimising its impact on their lives.
- **They may not be aware of what's available.** If people simply don't know that a relevant service, entitlement or benefit even exists they are in no position to take steps to find out about it. The first function of information is to let people know what exists that might be worth finding out about. This often comes about through passive absorption rather than through purposeful and active search (see Section 2.5).

- **They may not want that particular information.** There are some types of public information that people would probably want, in principle, if they knew about and could access them, because these confer some kind of advantage – for example, by making them aware of an entitlement or service they could make use of. But there are also other types of information that they may not want to have or that they are ambivalent about. This applies to messages that the target population resents or finds difficult or boring; or that deliver uncomfortable truths or confront them with awkward decisions. Examples include information about the health risks associated with obesity, drugs, alcohol, drink-driving or smoking; the importance of starting to save early for retirement; or even just reminders about deadlines for submitting tax returns. In some cases people may not only lack any desire for the information, but may even resist its messages. However, these may be things people ought, or need, to know even if they have no wish to do so. In some cases they may be glad post facto to have had it, even if they didn't value it at the time. This is an important category of public information to which we cannot sensibly apply satisfaction-with-access criteria. The effective delivery of messages like these is likely to be especially difficult, precisely because people do not want to engage with them.

A 'consumer-demand' model of information which supposes that the issue is to improve access to information people want to acquire is therefore at best only suited to certain types of message.

2.5 How older people get information about services

There is a general perception among older people that there is a great deal of information 'out there', particularly since the advent of the Internet. This finding emerged strongly from our interviews and is also reflected in the literature (The Qualitative Consultancy, 2000). Respondents tended to agree that they live in an 'information age' and are aware of being surrounded by a mass of information of different types on every subject. This does not always make them feel better served in this respect, however. A glut of information can seem as problematic as a dearth, because it faces people with the difficulty of sifting a mass of material to find what they really need to know and then interpreting its relevance to their own personal situation. Indeed, some saw the key problem as one of overload – too much rather than too little information. For them the key challenge lay in being able to lay hands quickly and easily on what they need when they need it and then to be able to make practical use of it. Some said that in spite of the wide availability of information, they still find it hard to get specific information that relates directly to their own affairs.

We need to distinguish between passive and active information gathering. The former is a continual process of absorbing some of the information that streams continually past in the cultural environment – more-or-less serendipitously and often without much conscious effort or attention. One of the studies we consulted described this as *'general background information, facts, hearsay and rumours*

acquired mainly by word of mouth and through the media' (The Qualitative Consultancy, 2000). Information absorbed in this way is important, because it feeds into people's on-going stock of knowledge and images, which, in turn, tends to frame their perceptions of opportunities to explore or questions to ask. However it is by nature a limited and piecemeal process, because the information stream is vastly larger than the most zealous information collector could begin to capture *in toto*. Only a tiny fraction of the stream can be absorbed and an even smaller proportion consciously attended to. Information about issues that people are currently sensitised to is particularly likely to be picked up, among a larger volume of more-or-less random material. So they would be more likely to notice or absorb information which at the time seems personally topical, interesting or otherwise salient in their minds. At the same time, potentially relevant information relating to issues on which they are not focused tends to pass under the 'radar'. Lloyd *et al.*, (2003) noted that life events that can be recognised with hindsight as important are frequently overlooked at the time.

Active information gathering on the other hand is more likely to be triggered by a specific need. This is a more focused process in which someone sets out to find out more about a particular issue. In doing this they may talk to others, and/or consult various sources (see Section 2.7).

Active searching is largely what is envisaged in the model outlined in Section 2.2. Passive absorption is at least as significant a way of acquiring knowledge in most people's lives but by its nature, it would be a difficult process to monitor through simple indicators.

For simplicity we have presented the 'passive/active' dimension as a dichotomy but in some ways it is probably more of a continuum. Indeed, the different ways in which information is acquired might be described in terms of a multi-dimensional model with variable extremes defined as follows:

- passive – active;
- unconscious – conscious;
- unfocused – focused;
- aimless – goal directed;
- fragmented – coherent;
- uninformed – informed.

Again, the closer particular information transactions come to the left-hand poles, the more difficult it would be to find ways of measuring how satisfactorily they work.

Members of the public have a very wide range of potential issues, needs or problems in their lives – too many for them to deal with all at once (or in many cases at all):

- they have a lot of other things to think about;
- some seem intractable, with no obvious way forward;
- some they aren't confident about dealing with;
- some they don't want to confront;
- some haven't even been identified as issues; and
- inertia has to be overcome – often a powerful inhibitor of purposeful action.

Similarly, there is a vast (almost infinite) range of topics on which an individual might seek information. Again, it is impossible for anyone to pursue them all and (as we have seen) most people are not prepared to devote more than a very small proportion of their life-space to 'research'.

Because time, resources, energy and attention are limited, only a small number of the most important or most salient issues become a focus for active information gathering. The importance of issues relative to each other fluctuates constantly. Some topics never rise very high in the rankings and therefore, never receive active attention. Others move in and out of the limelight – at any point in time new issues are becoming salient and old ones are dropping out of the picture altogether (Darnton, 2005).

From time to time something happens to bring a particular topic into focus and make it more salient in someone's mind. This can be triggered by events in their lives that make the issue seem more urgent. Sometimes issues become highly salient overnight. Illness, unexpected bereavement or loss of a job – these are all examples of problems that people may not have anticipated. The turn of events can transform a particular topic rapidly from something of little or no personal importance to the most central issue in someone's life. Most people do not know what information they might need at particular junctures in the retirement cycle (Qualitative Consultancy, 2000). Their needs change as events unfold – for example, one woman we interviewed whose teenage son suddenly displayed a drug problem, found that she urgently needed to know a lot more about a topic which had seemed of little personal interest. In practice she found that her son was allocated a mentor whose experience and knowledge she could draw on. She could not have known in advance that she would suddenly need to know more about drug abuse; or what particular things she would want to know; or how the information would be provided. But even life transitions or events that might have been foreseen can find people in a knowledge vacuum (Qualitative Consultancy, 2000). In many cases they have not even acquired, in a passive way, the background information that defines the service options open to them.

However, in other cases, issues can be brought into focus by discovering something that seems to offer a prospect that doors might open – for example, they become aware of an opportunity or facility they didn't know about or a possible way forward with a difficult decision; or they stumble across a credible and accessible source of information on the subject. As we shall see, discoveries like these are often serendipitous, arising from chance encounters – often through casual social contacts but sometimes from a wide range of other sources.

This kind of growth in salience can build up momentum on that particular issue. The momentum may be strong enough to induce them to follow through and sort it out or it may just leak away after a temporary flurry – perhaps to be re-energised by some later nudge, perhaps to relapse back into long-term dormancy. In this way getting small amounts of attractive information sometimes generates a desire to learn more: it triggers interest; opens up new lines of thought or enquiry; or otherwise stimulates further exploration.

It should be apparent from the foregoing analysis that accessing and using information is by no means just a linear process. The idea that there is normally an orderly progress from problem through information-search to solution just doesn't reflect the way most people operate in most contexts. In some ways the most useful analogy may be a neural network whose constituents embrace the whole range of formal and informal information sources (see Section 2.7), linking these to an individual's pattern of needs. These constituents interact in complex and unpredictable ways. Any node can stimulate or interact with any other node. Repeated impacts from the same or different sources can cumulate or build impetus. There is no linear path between them, just shifting patterns of activity, bouncing haphazardly from impact to impact. Impetus to explore pathways often arises from chance encounters and the needs themselves develop and recede as circumstances change.

2.6 Personal networks

We can also use the concept of a network to describe an individual's connections with the world of information. Thus, each individual has a personal network of contacts and sources of information. This is not fixed (or even well-defined) and evolves over time. It is clear that older people's personal information networks vary considerably in size, composition and effectiveness (Darnton, 2005). Our interviews show that some people have rich information networks while others seem network poor. We carried out secondary analysis of the British Social Attitudes Survey 2005 which supports this thesis. This analysis is described in more detail in Chapter 6.

How well an individual's network functions in delivering effective access to information depends on a wide range of factors including:

- the degree of connectivity they enjoy;
- their personal expertise and skills, both in locating information and in handling, digesting and applying it;

- their level of education, which can affect degrees of literacy and numeracy, and skills in managing and processing information;
- motivation and positiveness of approach, 'can-do' attitudes;
- confidence that useful information is to be found, and that they will be able to locate and deal with it;
- level of curiosity and willingness to explore unknown territory.

The degree of connectivity depends on the size of their personal grapevine of social and interpersonal contacts, on their media exposure and on the number of other information sources they are actually or potentially plugged into. These sources are discussed further in the following section. At one extreme we found some people who had a large and active circle of acquaintances and good experience of gathering information from the Internet, from advisers or from a range of organisations. These often had bullish attitudes about being able to find what they needed – and if they didn't know where to go, they felt they could find someone who did. At the other extreme we found people with very few personal contacts and little knowledge, experience or belief in being able to find things out.

2.7 Sources of information

Our interviews demonstrated that an older person's information network may include some or all of the following sources of information:

- personal social contacts (the 'grapevine');
- the Internet;
- the media, (broadcast and print, specialist and general);
- professional or expert advisers;
- organisations: statutory, voluntary and commercial;
- publications and literature.

2.7.1 Personal contacts

It was clear from almost all the interviews we conducted that personal contacts play an important part in the process of absorbing and using information. They include:

- **social contacts** – for example relatives, friends, acquaintances, neighbours, colleagues, sporting or recreational associates, members of the same club, etc;
- **professional contacts** – for example officials, GPs, advice agency staff, bank staff, solicitors, Institute of Financial Accountants (IFAs), etc.

In general, respondents prefer to find things out through personal (and ideally, face-to-face) contact rather than consulting written or impersonal sources. As some put it, they like to talk to a 'human being', who:

- knows about the system concerned;
- can explain it in a friendly and simply way;
- is amenable to questions and open to direct personal interactions;
- can interpret the information – tell them what it means and (particularly) what it means for them.

Informal social contacts – as opposed to formal professional or organisational contacts – tended to dominate most respondents' accounts of the ways they get information. Most people are more likely to talk to a family member, neighbour, friend or colleague than to go to an expert or professional adviser. There are several reasons for this:

- they feel comfortable with people they know – expert advisers can seem daunting;
- many are reluctant to ask about things they don't understand and shy away from approaching an expert who may show up their ignorance and make them feel silly;
- they can raise things casually with social contacts, whereas they would have to make a special visit to (and perhaps make an appointment with) an expert;
- indeed, the subject often just happens to come up in social conversation – not necessarily something they set out to consult about (or even knew about beforehand);
- social contacts sometimes know them and are familiar with their circumstances, so they don't have to explain themselves;
- many have limited knowledge or experience of expert advisers – unsure who is available or where to find them.

Even when consulting experts or professionals (which some would only do as a last resort), people tend to prefer people they know or already have a relationship with, rather than approaching complete strangers.

Social interaction is particularly important and fruitful for several reasons:

- It is often casual conversations that throw up an idea in the first place – for example, a suggestion that there may be an opportunity or a solution to a problem; or that there is a source of information that may provide some answers – a web address that can be explored or a telephone number that can be dialled. For example, one respondent said he was now benefiting from a scheme to assist people over 55 with heating bills that he knew nothing about until a friend told him about it.

- Personal contacts often seem to be energising and motivating, especially if the contact is a trusted source, someone in similar circumstances or who knows the recipient well. If someone you know has tried a particular approach or is in some sense recommending it to you, that can give more weight and solidity to the idea than merely reading about it in a newspaper.
- Face-to-face discussion with friends and others can be important in helping someone to explore or unpack an issue, think it through and arrive at some decisions about next steps – possibly including gathering more information.

Information from informal 'grapevine' sources might be incomplete or even misleading but the fact that such sources are more accessible and more comfortable seems to outweigh the risk of misinformation in most minds. Older people in particular, often trust other older people to give them information, advice and support, although the information passed on is sometimes wrong (Interviews with experts; Darnton, 2005). Sometimes this risk is factored into the choice of contact – for example a woman who tends to ask a colleague in personnel who she believes knows a lot about a particular set of matters.

Some respondents try (consciously or unconsciously) to evaluate information by cross-checking what they have heard from different sources. Coming across the same information in different ways from different sources tends both to attract attention and to build confidence in the information.

Some people act as information 'radiators' – they are unusually active in sharing knowledge with their social network and sometimes develop a reputation as knowledgeable or helpful people. Some of their contacts find them more useful than primary information sources and learn more from them.

Although information from the grapevine is likely to be incomplete and variable in quality, this seems to be one of the main mechanisms by which information of many kinds is disseminated.

There is a tendency for the network of personal contacts to diminish with age. For example, leaving paid employment can mark an important watershed as people begin to lose touch with former colleagues; and among people over 70, deaths and ill-health also tend to reduce the size and density of the network. As one of our older (and housebound) respondents noted, his once thriving network of contemporaries and work colleagues has reduced to one other local resident of his own age and a small number of people he sees at a local day centre if he can get there. Otherwise, his main contact is with his two daughters and occasional visits to his GP.

2.7.2 Organisations

Respondents sometimes turn to organisations for information or help – for example, service provider organisations or advisory or other information-dispensing organisations such as Citizens Advice Bureau and libraries. However, this kind of reference seems comparatively uncommon – it was much less often mentioned

than informal social contacts and often seems to be reserved (if at all) for a few really important or difficult issues. Many seem to feel that it will be better if they can get by without making direct reference to organisations.

Our own interviews reinforce findings from other research in suggesting that older people have a very limited repertoire of ideas about who they could approach to find things out or get help. Few names seem to be 'top-of-mind' and people often have little idea of the most suitable options for specific situations (The Qualitative Consultancy, 2000). Even organisations which one might expect to be centrally relevant to the age-group (like The Pension Service) seem to be little known.

Organisations mentioned by our respondents included:

- government departments and agencies;
- local councils;
- advice agencies;
- age- or disability-related groups;
- libraries.

Direct interaction with **government departments and agencies** is not common, even in relation to government-provided services. Few respondents were readily able to recall when they last had contact of this kind – reflecting not only the rarity of the event but also the fact that the names, structures and functions of many government departments or agencies tend to be unfamiliar. Respondents frequently persisted in using departmental names that have long since changed (for example, DSS). Government websites, including DirectGov, were often not clearly known about and not many had visited them. Some respondents were doubtful about the chances of being able to find their way round a government website and come away with what they need.

Local councils were more likely to be mentioned by respondents in answer to questions about information on 'government services'. They had a more immediate image than central government and more respondents claimed to have been in touch with their local council than to have contacted a central government department. In fact, most had done so at one time or another, although not necessarily recently. Getting in touch with the local council is still not a frequent event. Moreover, there is some uncertainty about consulting the council on matters not directly related to its own services. Thus, someone who has questions about refuse collection might think of contacting the council, but fewer people see local authorities as broad repositories of information about community services, or as potential signposts to other providers.

Among **advice agencies** the **Citizen's Advice Bureau (CAB)** was easily the most often talked about. Few others were even mentioned – many knew of no others. CAB clearly enjoys high levels of public awareness and a generally good image, although many people had no personal experience of using it. A number

of people seem surprisingly reluctant to go there, even if they have both a good opinion of the agency and problems they need help with. Moreover, there was a disconcerting number of reports of being disappointed about attempts to refer to CAB because of difficulties in accessing the service – offices were too busy, there were long waits, appointments would be needed. CAB is still often pictured as a drop-in facility but doesn't usually seem to operate on that basis. However, our sample was very small and concentrated in only a few areas, so this cannot be a considered finding.

Surprisingly few respondents mentioned **organisations targeted at older people** (like Age Concern or Help the Aged), either as a source of information that they had actually used or as one they might think of using. Some respondents seemed unaware that these could be useful repositories of information or advice, seeing them more as charitable or campaigning organisations. Some did not readily identify with them or were even reluctant to be associated with them. The over 50s includes a high percentage of people who personally reject the use of terms such as 'old' or 'older' and even over 60s may not readily think of themselves as 'aged' – or want to do so.

Our interviews included a small number of people with long-term disabilities who sometimes turned to **disability-related organisations** for information or advice. However, in general these were not a main source of information for respondents in our sample – and not always even for those with disabilities. Again, there can be reluctance to connect themselves with disability.

A small number of respondents said that they went to **reference libraries** for information. This was usually to see if they could find a book or other literature that would provide the information they were seeking. However, few seemed to think of tapping in to the general expertise of librarians as signposts to relevant services, agencies or information sources.

Libraries are sometimes used as sources of leaflets or other literature, as are civic centres, council offices, doctors' surgeries and so on. In general, however, people are not tuned in to acquiring leaflets – and many wouldn't think of looking for them or have much idea about where they could be found.

Some respondents felt that contacts with organisations are less satisfactory than they used to be. For example, they find it harder to get through on the phone to someone who might have helpful information. Call centres and press-button menu systems can make organisations seem remote and impenetrable and much less 'personal'. Responses increasingly appear to be compromised by poor quality, under-trained or over-loaded staff and continuity of care or service feels more uncertain. In part this may reflect older people's nostalgia for the way things used to be but changes of system or technology can be genuinely dislocating for the age group – and it may well be that some organisations really have become less responsive.

2.7.3 The Internet

The Internet was viewed as an important potential source of information by a number of our respondents, but there was considerable variation between respondents in this respect. Some had full access to the Internet and confidently made use of it to find information, while at the other extreme we talked to people who had no connection to the Internet or who didn't, couldn't or wouldn't, use it. Between these two extremes we met respondents who said they use the Internet but in a more-or-less limited way – being nervous or under-confident; or inhibited by poor keyboard skills; or feeling that they were poor at searching for what they needed.

The way search engines work can be mystifying to less experienced Internet users. Some respondents were happy to use these to track down websites of relevance or interest to them but others were less well suited to using such an open system and felt more comfortable if they had a specific web address to go to in the first instance – preferably one recommended by a personal contact or learned about through the media. Our impression is that the level of searching skill varies considerably, but is often not great. Some described their frustration when trying to get information on particular topics. They talked about being fearful of going round in circles or not finding what was needed and one respondent said he felt guilty about wasting time trying to find things out – often without feeling he'd got anywhere. Some were sceptical about the value of what they might find or about being able to understand or organise the results of their searches. Better evidence is needed about how well people can actually use the Internet to tackle specific problems – merely being connected is one thing but it may sometimes not take them far towards giving them a powerful and useful information source.

2.7.4 Media

Television, newspapers and magazines often play an important part in the passive transmission of information and respondents said that it was often through the media that they learned things they felt were worth following up. The media often served to reinforce ideas or thoughts or contributed to threads already being pursued – for example, phone numbers, names of organisations or web addresses.

Respondents sometimes said that they had got more detailed information from TV or radio documentaries or newspaper or magazine articles but this was not commonly reported. Specialist magazines (including those which target the age group, like Saga and Heyday) are sometimes found to be useful sources of ideas and information.

2.8 What people want to know

Part of our brief was to explore what older people want to know. It was clear from our interviews that very few have anything approaching a ready-made agenda of desired information. As already noted, few people are inclined to think of

information as a broad or coherent category. Information needs tend to come and go as circumstances change and the potential range of topics on which they might want or need information is very large. More details about information needs are in Section 3.3.

The range of topics is large, therefore, it would be necessary to compress them into a small number of broad categories in order to cover them in a monitoring questionnaire. We found that people can engage with such a shortlist to the extent of discussing what the categories might include. However, each of these broad categories would encompass a large number of very heterogeneous items, each of which might have very different information content and very different experiences of trying to access it. We are doubtful that a global indicator for each category would have a very solid meaning. Examples of ways of categorising topics are discussed further in Section 3.3.

2.9 Differences between individuals and sub groups

Up to this point we have largely been describing the typical state of affairs but there are, of course, many differences between individuals (both between and within sub-groups). These are considered in Section 3.5. The high degree of variability in this population is a potential problem for monitoring through survey-based indicators.

2.10 The importance of access to information about services

In spite of all the difficulties documented above, getting good information about services across to the people at whom they are aimed is widely recognised as an important key to service access. This fact was not only stressed by a number of the experts that we interviewed but is also an important cornerstone of the work they carry out. Project Trombone (2006) – part of COI's programme of research on older people and based on interviews with people aged 76 and over, found important correlation between access to information and access to services; and between access to services and quality of life for older people.

According to research by Gilroy (2005), older people place a higher value on information than other groups of the population. One of the reasons it is valued is because it enables people to ask informed questions; that is, it acts as a gateway to further information. The research suggests that information and the ability to act on it are important in older people's ability to continue to make their own decisions – an important element in older people's definition of independence.

3 Information use in greater depth

3.1 Introduction

This chapter looks in greater depth at the information channels older people use, what they are looking for and how their needs and approaches vary between sub-groups and individuals. The findings reinforce those in the previous chapter, further highlighting the methodological challenges attached to developing information indicators that are inherent in the subject matter itself. Key among these is the very long list of broad, potentially relevant information topics that respondents might be questioned about (and the even longer list of detailed topics). The diversity of the target population and the difficulties associated either with finding a single set of information topics that would be relevant for all respondents or with identifying different sets of information topics relevant for separate sub-groups of the population is another key obstacle.

3.2 Information channels used by older people

Central Office of Information's (COI's) Common Good Research spelled out some of the key features of older people's use of, and preference for, different channels of communication, as follows (Darnton, 2005):

- older people have a preference for face-to-face communication, especially informal communication;
- they watch more TV per day than any other age group, peaking at around 70, although they have lowest advertising recall and less interest generally in advertising;
- one-quarter of 70-74 year olds reads a daily paper;
- older people listen to more radio than other age groups (again peaking around 70) but are less interested in commercial stations;

- Saga is the most popular magazine among older people (18 per cent of those aged 65-69);
- older people are less likely to throw out printed material of value;
- they expect, and like, official information to be available in hard copy;
- they like telephone helplines but these are less good for people with certain kinds of impairment and for older people from black and ethnic minorities;
- there is still limited access to the Internet among older people but it is growing.

3.3 What information do older people require?

At the outset of this project it was apparent that any survey questions designed to monitor information strategies would need to be asked in relation to specific types of information, or information topics, rather than 'information' per se. Therefore, the kinds of information that older people require (in the sense of either want or need) was one of the key research issues identified.

However, most older people we interviewed tended to look blank when asked what they wanted information about. There seem to be two main reasons for this:

- they don't usually have a thought-out information agenda: they don't tend to consider information as an integrated subject and they are not particularly interested in it;
- such interests as they have tend to be issue-related rather than information-related. At any one time they usually only have top-of-mind concerns about a small number of topics – which may change rapidly.

Attempts to establish interviewees' personal information agendas, therefore, throw up (at best) only a small handful of ephemeral interests. We review below some of the detailed interests people reported, either in our own study or in the other reports we trawled through.

According to one study there are three broad contexts when information is required by older people (over 60) (The Qualitative Consultancy, 2000):

- during significant life transitions such as retirement or moving house;
- in response to major life events such as the death of a spouse or the onset of illness or disability;
- daily 'hassles' ranging from small issues (like changing hearing aid batteries) to large ones (like financial management).

The study, which was commissioned by COI when they were putting together a guide to opportunities for pensioners, identified a number of topics relevant to the

target group³. There were nearly 30 of these clustered under five main headings (some examples of detailed topics are given for each heading):

- home and housing – home improvement loans or grants, panic buttons and other similar home installations, help with heating, tips for saving energy;
- health – local health services, health-related benefits and concessions available to pensioners, preparing for death (checklist), social workers (what they do and how to get one);
- money and income – benefits and grants available to pensioners, savings and investments, part-time employment;
- leisure and entertainment – keeping fit and active, local concessions, information about local fitness facilities;
- travel and transport – dial-a-ride and similar local schemes, ambulances, hospital visiting, mobility assistance, travel concessions, etc.

These are very broad headings and different items within the same category might well elicit very different responses in terms of what people want to know, where they go to find out and what experiences they have if they try. For example, in the 'Travel and transport' category it might well be that (say) 'dial-a-ride', 'ambulances' and 'mobility assistance' have little in common in when it comes to satisfaction with access to information about them, since they operate differently, are run by different organisations and meet very different needs. This highlights the tension between: asking about broad categories, the components of which might have little in common; and asking about specific topics, which would be too numerous to cover. (See Chapter 4 for further analysis of ways this could be approached in survey research.)

Wilmes (2005) asked a small sample of people over 50 what they would expect from DirectGov by way of information content under each of nine headings. The results can be summarised as follows:

- employment – half the sample were not interested because they were fully retired but those that were still interested mentioned topics such as how to get a business started, job opportunities for the over 50s, where to go looking for work, employment rights and opportunities for volunteering;
- learning and skills – all were very interested, especially in topics such as adult education, University of the Third Age (U3A), addresses of local colleges and schools, evening classes locally aimed at older people;
- health and well-being – most expected to see detailed information on medical services available locally, local health and fitness centres and facilities, healthy living advice and health treatment and pathways for specific conditions;

³ The COI study was based only on people aged 60 and over, which means that the list did not take into account the information requirements of people between the ages of 50 and 59.

- money and pensions – covered topics such as pensions, married woman's stamp, pension calculator, steps to take when approaching retirement, benefits and grants available to pensioners, recommended ways to save or invest;
- home and community – included information about local places of worship, social events, planning matters, including public meetings, local amenities, average property prices locally, neighbourhood rights and responsibilities and local council contact numbers;
- travel and transport – most wanted local public transport information, including timetables, local concessions, dial-a-ride and similar schemes, road closures and recommended taxi firms;
- rights and responsibilities – rights to entitlements and benefit support, freedom of information, planning regulations, accepted noise levels and the right to return goods;
- family – marriage and divorce, family allowances, child care and child support maintenance, counselling on family matters, family planning and bereavement counselling.

Some respondents in the Wilmes study were asked to comment on the main headings themselves. In general the headings were felt to be fairly self-explanatory – respondents felt they would know what they could expect to find under each. Exceptions were 'money', 'home and community' and 'family', all of which were felt to be too vague to be meaningful.

One secondary source, of relevance regarding information topics of interest to people over 50, is the list of fact sheets produced by Age Concern England as an informed response to the needs of older people. Examples include:

- home and housing – buying retirement housing, looking for rental accommodation, LA charging procedures for care homes, moving home checklist, tenants rights, help with heating, finding home help, rights and responsibilities in the neighbourhood;
- health – finding local dentists, including NHS, continuing NHS health care, rights to social services, hospital discharge arrangements;
- money and income – dealing with debt, State Pension, grants for home repairs and adaptations, Attendance Allowance (AA) and Disability Living Allowance (DLA), benefits available generally, Housing Benefit (HB) and Council Tax Benefit (CTB), how to get information and advice on savings and investments, raising income/capital from your home;
- employment – how to get a business started, where to go to look for work, employment rights and age discrimination law;
- leisure and entertainment – TV licence concessions
- travel and transport;

- bereavement – funeral arrangements (financial and practical advice), how to make a will (and what happens if there isn't one), dealing with someone's estate, advance statements and directives and living wills;
- family – civil partnerships and same-sex couples, planning for later life – transgender people, older same-sex couples and benefits, schools (catchment areas);
- other – digital switchover, information about telephones, retiring abroad, moving back to the UK.

Finally, examples of topics about which our own respondents recalled wanting information about over the past few months included:

- **50-59 year olds:**

- travel insurance;
- health cards for travelling abroad;
- car tax;
- services for grandchildren;
- locally available transport concessions;
- getting a pension forecast;

- **60-74 year olds:**

- benefits and entitlements available (and how to claim);
- getting a pension forecast;
- how will manage through long retirement – financially, physically, mentally (coping with retirement);
- information about specific health problems;
- refuse and recycling;
- transport concessions;
- rail fares and timetables;
- age law at work;
- energy efficiency;
- tax matters;
- age-related entitlements (other than pensions);
- working opportunities after State Pension age (SPA);
- flexible work after SPA;
- tax and NI concessions after SPA;
- bus passes;

- taxi tokens;
- benefits and services for carers;
- council tax;
- list or directory of government contacts;
- **75+ year olds:**
 - aids and support available to people with disabilities/health problems;
 - inheritance tax;
 - tax matters generally;
 - health;
 - filling in forms;
 - drawing State Pension;
 - finding out about/claiming Pension Credit;
 - managing at home;
 - age-related entitlements (other than pensions);
 - ideas for holidays;
 - local house prices and estate agents;
 - where to find information about government services.

3.4 Information problems – analysis of CAB case reports

As part of the scoping exercise for this project, we examined a small sample of cases dealt with by local CABs around the country involving:

- older clients (50 and over);
- situations where the key problem was classified by the relevant case worker as being primarily due to:
 - no information;
 - incomplete or partial information;
 - wrong or inaccurate information;
 - confusing or misleading information;
 - complex, hard to understand information;
 - difficult to find or access information⁴.

⁴ See Appendix D for fuller details.

Key findings from our qualitative analysis of 30 cases pertain to only part of the general population of older people, that is people:

- who know about, and have managed to access, CAB;
- whose problems are both recognised by them and acutely felt;
- who often have little other kind of support.

Nonetheless, they shed some light on the kinds of information needs some older people have, the circumstances in which they have arisen, the sources they have turned to, the difficulties they have met and the consequences of this.

Key findings were as follows:

- many clients were **single** or otherwise **living alone**;
- they presented to CAB often at a time when their personal circumstances were changing or had **changed drastically** in some way;
- many were experiencing a **reduction in their means/income/resources**;
- the **external** systems with which they had to deal were also subject to **change** (modernisation programmes, changes in rules);
- **modernised information and other systems** were not geared to their needs – for example, they found it hard or discouraging to deal with call centres and automated replies with multi-options;
- many clients – probably a much higher proportion than in the general population – had **some form of disability or incapacity** that affected their ability to access/receive/process information;
- for many, the margins by which they continued to live normal and/or independent lives, either financially or socially, were small. This made them especially **vulnerable to factors such as delay and external confusion** or ‘fuzziness’ as to entitlements, which other people might be able to ride out more easily;
- it is arguable that some of these clients were subject to uncertainty or **insecurity as to their current status**, relative to what they may have enjoyed in the past. Related to this, there was in many of the accounts a sense of fear of further losing their independence or status if they confessed to having problems with information;
- many of the clients had **complex and multiple problems** that meant they had to deal with multiple agencies and sources of information. This increased the chance of conflicting or wrong information being given. In addition, systems have generally grown piecemeal and are not ‘knitted together’, for example, there are gaps and overlaps in the criteria for receiving different types of benefit;
- although clients often expressed anxiety at their own perceived inability to process information, they were often dealing with extremely complex circumstances which, except in these particular instances, they had managed well;

- it is possible that the clients' **expectations in relation to information were outdated**. They may have expected systems to be simpler than they were. They expected or hoped that important information would be clear and comprehensible and when this was not the case the measure of their upset and sense of being 'flummoxed' was all the greater;
- **bureaucracies/commercial bodies in these examples repeatedly failed to make allowance** for the above factors or to respond with flexibility or understanding;
- people had problems with understanding technical **jargon**.

Clients in our small CAB sample had first been in contact with one or more of the following:

- jobcentre;
- undertakers;
- doctors/GPs;
- hospital, consultant psychiatrist;
- disability benefits centre;
- DWP Social Fund;
- 'personal injury claim specialists' (solicitor);
- local council – general;
- The Pension Service;
- AA helpline;
- social services;
- DWP – general;
- pension forecast;
- legal administrators (re occupational pension);
- life assurance provider;
- bank;
- NHS Healthcare Commission;
- MP;
- Home Office;
- library/tourist office;
- advertising;
- community psychiatric nurse;
- primary care trust;

- private dentist;
- gas board and other energy suppliers;
- benefits call centre;
- Mencap.

Table 3.1 provides a few detailed illustrations of the cases we examined, the key issue and the associated 'information problem' and some of its consequences:

Table 3.1 Examined cases, the key issue and the associated 'information problem' and some of its consequences

Issue	CAB summary of information problem
Benefits information	Advice on options for changes to benefits at age 60. Staff at jobcentre unable to give it or offer other source of information.
Bereavement allowance	Accessible, timely advice on all benefits when husband died. No leaflets or other information provided at places she would normally visit eg undertakers, doctors. Time limits meant benefits lost.
Benefits payments affected by hospital stay	Information about simple procedure for reinstating former benefits on discharge from hospital. No mechanism or responsibility for giving this advice, so long delay with reduced income.
Social Fund repayments information	Information as to which loans his repayments so far had been applied and how much outstanding (1) Social Fund said twice his letters 'not received' and (2) sent one printout without explanation, 'inadequate and badly presented'.
Personal injury claim services – client unaware of stage at which liable to pay fees	Clarification about nature of agreement and liability entering into with Personal Injury Claim Services. Had contacted service (by phone?) but only realised was already liable to pay solicitor's costs when took a copy of the agreement she was sent to the CAB.
Access to information on job vacancies	Information on job vacancies from district council. The information is only on the internet, which client (aged 68) 'felt he could not access this way and was not helped to get it'.
Claim benefit after bereavement	Timely information to claim on late husband's pension contributions (he died just before age 65). No system to tell people of rights and procedures in these circumstances, but a three month time limit to claim, so benefits lost.
Attendance Allowance appeal	Information on result of AA request and appeal. Information lost/delayed between DWP and CAB adviser because DWP correspondence used middle name as client's surname. Meanwhile, file archived at DWP..
Hospital transport for dependent husband	Information/advice on realistic means of ensuring continued care of husband while client in hospital. No procedure when referred to distant hospital for giving advice on this. <i>'She had ruled out respite care...because of pride and independence. The client was in tears as she did not know what to do.'</i>

Continued

Table 3.1 Continued

Issue	CAB summary of information problem
Poor information on obtaining increments from deferring pension	Had deferred pension when 60 because 'knew' could get extra pension later by doing so but needed information at the time on the procedure for ensuring this would happen. Only information sent was pension forecast at age 60. Could not get another one five years later and had not been told that she had to state in writing she was deferring pension, not just fail to claim it. <i>'Hidden rules'</i> meant lost pension increments: <i>'inconsistent information. Poor administration. Conflicting information. Lack of clarity.'</i>

3.5. Classifying older people in terms of service and information needs

Most researchers and commentators (including the group of experts we interviewed) recognise that people over 50 comprise a very large and diverse section of the population, with a correspondingly wide range of service (and therefore, information) needs. Our own primary evidence supports this view; in all sorts of ways, our respondents were more remarkable for their differences than their similarities.

Our respondents included some people sensitised to the idea of 'packaging' life as a series of problems about which information can be sought and highly skilled at it. But many others were less likely to approach their life in this way.

COI's Common Good Research on older people recognised two key age-based subgroups among the over 50s: people aged 50 to 75 and people aged 76 and over (Darnton, 2005). Some of the experts to whom we spoke suggested there are, in fact, three important age-based subgroups: people aged 50 to SPA, people between SPA and 75 and the over 75s. These are distinguished from one another by life-stage interests and concerns, for example:

- involvement in paid work;
- family life-stage;
- relative incidence of health problems and disability;
- extent and nature of friendship and family support networks.

Older people have the same needs as anyone else but some tend to become more or less salient as they age. Tools for dealing with information also sometimes change over time – some people gain in maturity and experience but many start at some point to lose sensory acuity, mobility, memory or mental grip. These latter factors can affect access to information as well as generating some new informational needs.

'Generational' factors are also sometimes seen to be important in the classification of older people in relation to information needs. Stimulating World Research (2006) distinguished between those born pre-war ('Old Society') and people born after the war ('New Society'). Whereas Old Society adheres to the idea of independence as a virtue and is resistant to the idea of assistance from the State, New Society is more likely to assume the right to State support and to be resistant to the idea of ageing. In the context of this project, the former are less likely than the latter even to recognise the need for services and therefore, for information about services.

COI's programme of research also suggests a typology of older people based less on age than on mind-set (Stimulating World Research, 2006; Project Trombone, 2006). The categories cut across age-bands and reflect people's approach to information – the extent to which they are proactive or reactive in relation to information (for example about services). Over time, an individual may move between the categories:

- **impervious** people do not relate personally to the idea of ageing, to making plans for older age or to services or information aimed at older people;
- **optimisers** are opportunity-minded people who embrace their stage of life and are proactive in making the most of life-changes. They pursue all life has to offer, including any services or information about those services that are relevant to them;
- **survivalists** cope day-to-day with restricted circumstances and are reactive rather than proactive, dealing with needs as they arise;
- **abdicated** people have largely handed over responsibility for their lives because of physical or mental impairment. Their service and information needs are determined by people other than themselves;
- **hidden** people include those who are 'off radar', hard to reach and generally isolated. Their service and information needs are by definition difficult for government to find out about or meet.

We have suggested that information (about services) tends not to be sought for its own sake (Godfrey and Denby, 2007) but a minority of our respondents do approach it in this way. For example, our sample included respondents who look for and/or are alert to information in a general way because it:

- is interesting or gratifying to know;
- can open doors and avenues to new ideas and opportunities;
- increases personal power and control.

Our brief trawl of the literature did not uncover a great deal about the different service and information needs of older people classified in terms of socio-demographic variables such as gender, income, socio-economic group (SEG), area or ethnicity, although The Qualitative Consultancy (2000) found that ethnic minorities, overall, were less well-informed than others about benefits, rights and entitlements.

It is generally acknowledged that, whatever classification is adopted, there is a great deal of heterogeneity even between the members of a particular group in terms of the issues that are relevant to them, the events that beset them, the resources and networks they have to fall back on and the government services and entitlements that they may, therefore, want or need.

4 Survey vehicle constraints

4.1 Introduction

In earlier chapters we analysed some key features of the way in which people in general, and older people in particular, relate to information about services. We highlighted some of the difficulties inherent in this **topic** that cast doubt on the feasibility of designing survey questions to monitor older people's awareness of and access to service information.

This section provides more detail on the constraints inherent in the **survey methodology** proposed for the information indicators. The aim was to develop survey questions that could be administered via a national Omnibus survey – a multi-purpose, 'off-the-peg' survey instrument offering clients the opportunity to buy space for a limited number of survey questions rather than mount a full-scale bespoke survey in order to obtain the data they seek.

Findings from the Omnibus would have had a number of possible or desirable uses, providing for example:

- periodic (eg annual) cross-sectional estimates of key variables;
- measures of changes in these estimates over time (eg year on year trends);
- possible sub-group analyses (eg by age group, region, gender, socio-economic group (SEG) or ethnicity).

We identified key methodological constraints associated with the Omnibus approach to information indicators, as follows.

4.1.1 Sample size issues

The target sample size on a single survey 'wave' of candidate Omnibus surveys might be a factor limiting the scope for precision in survey estimates for certain subgroups. Comparisons between two different months might also be of only limited managerial use, even for the total target group, with large apparent changes failing to reach statistical significance.

Increasing the precision of certain estimates to acceptable levels might be possible if questions are included in more than one run of the Omnibus but this will significantly increase the cost of the exercise.

4.1.2 Resource issues

Although Omnibus surveys are a cheap alternative to bespoke surveys for the collection of limited amounts of survey data, costs mount quickly with each additional survey item and are likely to be large on an exercise of the kind envisaged.

Including survey questions on multiple waves of an Omnibus, for example, in order to increase the precision of survey estimates, would further compound costs.

Both sets of issues are examined in detail below.

4.2 Sample size issues

The most likely candidate for DWP's purpose is the Office for National Statistics (ONS) Omnibus Survey which is a general population survey based on a national random probability sample. The National Centre for Social Research (NatCen) also offers a general population Omnibus survey based on a random probability sample. In both cases, only a proportion of the total sample is made up of the target population of people over 50. We do not know of many other national probability sample Omnibus surveys and none based only on a sample drawn from the target population.

Assuming that a sufficiently small number of survey questions could satisfactorily be developed to meet Department for Work and Pensions' (DWP's) needs, the target sample size on a single survey 'wave' of either of the two vehicles mentioned might be a factor limiting the scope for precision in survey estimates for certain subgroups. Comparisons between two different months might also be of only limited managerial use, even for the total target group, with large apparent changes failing to reach statistical significance.

Increasing the precision of certain estimates to acceptable levels might be possible if questions are included in more than one run of the Omnibus but this will significantly increase the cost of the exercise (see Section 4.3).

The estimates given below illustrate these points.

It is assumed that a single monthly omnibus will yield around:

- 700 people aged 50 and over;
- 450 people aged 50-64;
- 250 people aged 65-74;
- 100 people aged 75 and over.

Table 4.1 shows for each group the degree of precision that could be expected for a given survey estimate.

Table 4.1 Degree of precision that could be expected for a given survey estimate

Sample Size	700	450	250	100
	%	%	%	%
Maximum Standard Error (SE)	2	2.5	4	5
SE (survey comparison)	2.5	3.5	6	7
Five per cent statistical significance	5	7	12	14

The following observations can be made about the figures shown above:

- 1 For over-50s as a whole, a single Omnibus wave will generate reasonable precision, with results likely to be within about two percentage points of the 'truth'. For the smallest group, however, the results will be of less use – likely to deviate from the true value by up to five percentage points.
- 2 Comparisons between two monthly estimates would be of limited managerial use even for the total group. An apparent change of up to ten per cent of the first survey figure would not reach statistical significance. For the smallest group, no credible change would be likely to reach significance.
- 3 Unless users are able to tolerate fairly fragile survey estimates, it will be necessary to include the questions in several Omnibus runs – almost all year. Inclusion in, say, nine monthly surveys over the year would reduce all the above error estimates by a factor of about three – one-third.
- 4 Comparisons between two years (not necessarily consecutive years, depending on the timescale of programmes) would be far more robust. Even among the over-75s, an improvement of about ten per cent on the baseline estimate would achieve statistical significance.
- 5 Even more robust conclusions would be likely to arise from analysis of the 18 individual surveys as a time series.

4.3 Resource issues

Omnibus surveys are most cost-effective for well-defined topics where a limited number of survey questions can be readily specified and fairly simple, straightforward analyses are envisaged.

Although Omnibus surveys are a cheap alternative to bespoke surveys for the collection of limited amounts of survey data, costs mount quickly with each additional survey item. Table 4.2 provides information in the public domain about 2007 rates (in pounds sterling) for a major face-to-face general population Omnibus survey, for an achieved sample of 2,000 adults:

Table 4.2 2007 rates in pounds sterling for a face-to-face general population omnibus survey, achieved sample of 2,000 adults

Question type	One item	Two items	Three items	Four items
Simple yes/no question	830	1,660	2,490	3,320
Up to six pre-codes	1,075	2,150	3,225	4,300
Batteries (per statement)	645	1,290	1,935	2,580
Batteries (five statements)	3,225	6,450	9,675	12,900
Open-ended questions	2,045	4,090	6,135	8,180

Including survey questions on multiple waves of an Omnibus, for example in order to increase the precision of survey estimates, would further compound costs.

5 Designing a survey question set for a national Omnibus

5.1 Introduction

This chapter sets out the ideas for survey question content which were put forward for further discussion with Department for Work and Pensions (DWP) at the break point in this project. These ideas were to provide a starting point for question development work if DWP wished to take the project further.

We decided to see how far we could frame a small number of relatively simple questions that would yield some useful broad-brush information. Our first efforts – outlined in the following sections – represent only work in progress. Following the decision not to proceed with the project, made by DWP on the strength mainly of the analysis laid out in the preceding three chapters, we did not develop or test any of these ideas further.

We took as our starting objective the design of a small number of pre-coded ('closed') survey questions – or batteries of survey questions – that could be administered to all respondents over 50 and/or to relatively large sub-groups of the target sample (for example, 50-State Pension Age (SPA), SPA to 74, 75 and over). As a starting point we also assumed that the survey questions would be administered by interview (rather than by self-completion) and that interviews would be conducted face-to-face.⁵

⁵ Face-to-face interaction offers the widest scope for communication with a target population that may well include a high proportion of people with sensory impairments of one kind or another, as well as people who did not grow up within either a telephone or computer culture. The presence of an interviewer can also help to keep people interested and motivated, especially if – as seemed likely in this case – the survey items are not necessarily of great spontaneous interest and/or involve a fair amount of repetitive question sets.

Three basic – and somewhat overlapping – approaches to focusing Omnibus questions were considered:

- 1 Topic-based – exploring aspects of respondents' awareness of, or access to, information about specific relevant topics.
- 2 Attitude-based – exploring aspects of respondents' general attitudes to information about government services.
- 3 Sources-based – exploring sources of information that respondents would use for different types of information and their awareness of named sources such as Directgov.

5.2 Topic/issue-based survey questions

The preliminary desk research and interviews with experts and members of the general public suggested that survey questions asking generally about 'information' or about 'information about government services' would be too vague and meaningless to generate data of any value.

We decided, therefore, that we would need to ask at least some questions based on specific topics or issues, although we recognised that there would be difficulties involved in identifying a list of topics of sufficient interest, relevance or salience to respondents to produce meaningful and considered answers. This is because the list of potential issues is very long.

5.2.1 Age-specific topic lists

We considered the possibility of generating a list of topics for different age groups so that respondents would be less likely to be asked questions about topics or issues with which they felt little connection. While we found some merit in this approach, we were concerned about fragmenting the sample because of the effect this would have on the precision of survey estimates. We were also uncertain that the task of identifying relevant topics would necessarily be made any easier, because of the degree of variation between people within different age groups. The provisional list of topics included in the draft module (presented later in this chapter) was selected largely on the basis of likely general relevance across the target population, although some items are more salient for older or younger members. In order to get a measure of topic salience we proposed including a survey question that would establish the level of interest respondents had in each topic.

5.2.2 Questions based on experience

We recognised that for each potential topic there would be a range of questions we might want to ask in order to get at different aspects of the information issue. We rejected the idea of asking people only about information relating to issues or problems they had experienced in recent months or weeks – the classic approach – because in a general population survey, we would expect a high incidence of

null responses ('Not Applicable') for most topics. This approach would also fail to address the problem of people who do not know that they have a need for a given service or even that the service exists.

5.2.3 Hypothetical scenarios

The main alternative strategy that we identified was a 'hypothetical scenario' approach, in which respondents would be asked about topics or issues that **might or could** become relevant to them, exploring their awareness of information sources in that eventuality. For example:

- how confident people feel that, on specific topics, information is available that can:
 - help them to understand/think more clearly about situations facing them or circumstances they are in;
 - help them find out more about the courses of action open to them;
 - tell them about specific services, how they work and how to get them;
- how confident they are that they would know where to go **for information** on specific topics;
- what official information sources they can name or recognise or have used over a given time period;
- how confident they feel that for each topic they would know where to start if they wanted to find out about **sources of information**, for example, friend or social contact, a local organisation and so on;
- if they needed help making use of information to arrive at a decision or choose a course of action, do they have someone or know somewhere they could turn to?
- to what extent do they feel that information on a given topic is available from sources that they can:
 - get to/access;
 - use;
 - understand;
 - trust;
 - depend on to be helpful.

We recognised that the hypothetical scenario approach harboured a number of potential problems – hypothetical survey questions being notoriously unreliable. We also recognised the need to identify topics that respondents could easily recognise as having a high probability of becoming salient at some point in their lives.

While we felt that it would be necessary to ask several questions about each specific service topic or issue, we also recognised that this would quickly result in a large number of survey questions and sub-questions. The resulting set:

- would be expensive to administer;
- could be dull and repetitive for respondents to answer, inviting different kinds of response error.

5.2.4 Modular approach

We considered proposing a modular approach, whereby successive Omnibus surveys could each be used to explore information issues in more detail for a small number of different topics identified by DWP and other government departments as 'key' or high priority, for example 'Pension Credits'. These could be rotated over time to produce parallel time series data. This remains a possibility but would mean relying on a small number of carefully selected representative topics to produce indicators for information strategy and policy across the whole of central and local government.

5.2.5 Proposed solution

For the time being we decided to keep our attention on a wide range of topics but to strictly limit the number of questions asked about each. In other words, rather than attempting any detailed diagnostic assessment of respondent awareness of, and access to, sources of information-specific topics, we would focus our attention on more broad-brush measures.

Because most people tend to think in specific and concrete terms rather than high-level abstractions, we decided to make the topic categories as specific as possible. We were also concerned that general category labels (for example, 'keeping warm in winter') would produce wide variations in interpretation and response.

The preliminary list of topics we selected was based on:

- our own interviews with respondents;
- the secondary sources we used in our initial scoping exercise;
- the list of topics identified for us by DWP as being of key relevance to the Opportunity Age strategy;
- government 'directories' for over 50s such as Are you over 50? and DirectGov over 50 that distil topics that government feels are likely to be relevant to older people.

The topic-based items or questions we proposed were designed to establish:

- respondent interest in each key topic (current salience/relevance);
- how far people have seen or noticed information being 'put out' about the topics;

- people’s confidence in their ‘information network’ – formal and informal – for finding what they need to know on given topics.

In keeping with older people’s definitions, we adopted the broadest meaning of the term ‘information’; covering facts, help, support and advocacy.

A draft set of items or questions relating to work are given below⁶. Other draft topic-based items are contained in Appendix E.

Draft topic-based questions relating to work

The first questions are on topics to do with work. **For each topic ask a) to c):**

- a) How far are you interested in knowing about (topic)? (Very, fairly, not very, not at all)
- b) Have you noticed or come across any information about (topic) in the last six months, for example on TV, radio, the Internet and leaflets in the post or in other places? (Yes, no)
- c) If you wanted to find out something (more) about (topic) how confident are you that you could fairly easily find what you needed? (Very, fairly, not very, not at all)

Topic	
1	Paid work available locally for people in your age group
2	What tax you might pay if you carry on working after pension age
3	What skills you have or could get that would help you find work or change your job
4	The rights of older people at work

5.3 Attitude-based survey questions

During our interviews, we heard many attitude statements from respondents about information relating to government services and concluded that these might also form the basis for survey questions that could be used to monitor the Opportunity Age information strategy. We proposed a series of five-point agree/disagree scales built on statements culled mainly, but not exclusively, from our interviews. If accepted by DWP as a possible way forward, further work would have been needed to refine and reduce the number of statements, for example:

⁶ These items were tabled for discussions with DWP, with the following issues to be addressed:

- are these the right topics?
- are there too many/few topics?
- are these the right questions to be asking?

- cutting out any duplicates and perhaps any that are strongly correlated;
- identifying the dimensions that are important both to the general public and to policy customers;
- perhaps adding in others that are missing;
- improving the statements themselves.

We recognised that the final list, if still quite long, would probably have to be rotated or randomised to offset order and fatigue effects. Some record would need to be kept of the order in which they are administered for each respondent. A draft question, together with three sample statements is given below. The full list of sample statements is contained in Appendix E.

Draft attitude-based items⁷

Show card

Here are some of the things that people say about information about local or central government and the services they provide. Please tell me how much you agree or disagree with each of the statements that I read out. (Agree strongly, agree, neither agree nor disagree, disagree, disagree strongly, DK):

Statement
Older people do not receive enough information about what benefits and entitlements they can get.
I get the impression that government is trying harder than it used to to get information about services to people like me.
The main difficulty with getting information from government is knowing where to go in the first place.

5.4. Source-based survey questions

The final possible survey questions drafted for discussion were based on information sources and were of two main kinds:

The first asked about **sources people turn to** for information – giving scope to monitor various aspects of people’s information networks and the relative importance of different parts of the network, including official sources. Again, the choice of topics would be important – they would need to be relevant to the

⁷ Issues to considered by DWP in relation to the attitude-based items include:

- are these potentially useful questions?
- how many statements should be included?
- what are the most important dimensions/statements?
- how important is it to separate out local and central government?

target group, significant in policy terms and have longevity. We suggested a long list of eight, covering the range of policy areas used earlier (see draft source-based item 1).

The second alternative asked whether people had heard of specific sources of information – providing an awareness and ‘recognition’ meter that could be used to monitor the profile of different information sources (see draft source-based item 2). This question was intended to provide very basic information about awareness of key formal/official sources of information and advice, for example gateways such as Directgov and other sources and channels that are the focus of government information strategy. As a baseline, we felt it would be important to include one or two sources that a high percentage of the target population would be likely to have heard of. The list given in draft item 2 is incomplete and would need to be finalised with much more input from DWP and possibly other departments.

Draft source-based item 1⁸

Show card

Please look at this card and tell me which of the following things you would do **first** if you wanted to find out about (topic)? Just give me the letter printed on the card next to your answer. And what would you do **next**?

- 1 Tax on income in retirement.
- 2 Pension Credit – what it is and where to get it.
- 3 Concessions for older people on local public transport.
- 4 Help available with looking after someone else who is ill, frail or has a disability – including benefits, respite and support.
- 5 Inheritance Tax.
- 6 Making a will.
- 7 Local classes and courses for people wanting to learn something new for interest, fun or pleasure.
- 8 Energy efficiency in the home.

⁸ Issues to be considered by DWP in relation to source-based item 1 include:

- is this going to provide useful information?
- are these the right topics?
- is the list of sources/channels too long? Too short?
- has it got the right elements?

Items on card	
A.	Talk to friends or neighbours
B.	Talk to someone in my family
C.	Talk to people at work
D.	Look for leaflets or printed information in the local library, GP practice, post office or similar
E.	Look in local paper
F.	Consult a professional known to me – my GP, solicitor, accountant, financial adviser
G.	Consult some other professional
H.	Browse the Internet to see what I could find
I.	Look on my local authority website
J.	Visit a government website already known to me
K.	Try and find the relevant departmental website
L.	Go to Directgov
M.	Ring up the local council
N.	Ring up a government department
O.	Go to CAB or some other advice centre where I could talk to someone in person
P.	Something else (Describe)
Q.	No idea where to start

Draft source-based item 2⁹

Have you ever heard of (source), yes, no or not sure?

Source	
1	Directgov
2	The Pensions Advisory Service
3	LearnDirect
4	Citizens Advice Bureau
5	----
6	----

⁹ Issues to be considered by DWP in relation to the source-based item 2 include:

- Is it useful simply to have a question about whether or not people have heard of a source of information?
- Which sources need to be included?
- Should this question be extended, for example to cover awareness of the remit of different sources?

5.5 Concluding remarks

This chapter has outlined a range of survey approaches that were proposed as a basis for discussion with DWP and, possibly, for further development and testing work. Each of the proposed approaches offered a way forward but also had inherent problems. Following the decision made by DWP not to proceed with the development of information indicators, no further work on these items took place.

6 Information Capital

6.1 Introduction

This chapter outlines, in very tentative terms, a possible future line of enquiry that could be of broad relevance to service information policy. It concerns a multi-dimensional concept, for which we have coined the term 'Information Capital'. From our research, this concept appears to underpin the relationship that people have with information. A person's Information Capital might embrace:

- what they know;
- their ability/skills to find things out – eg uncover new information on an 'as needs' basis;
- the resources at their disposal or that they know about for getting information;
- the extent to which they are able to make inferences about what there is to know;
- their general exposure to information – including information they are unaware they need;
- their ability to understand and apply information to their own circumstances.

People with high Information Capital are generally well-placed to know, find out about and make sense of, information, while people who have low levels of Information Capital are not. Information Capital can be referred to in a general way, but can also be used in specific contexts. For example an individual may score very high in relation to certain specific kinds of information (eg about State benefits) but have much lower general levels of Information Capital.

Our starting proposition is that Information Capital is a concept that could be developed and operationalised as a survey measure and, as such, could provide a useful basis for classifying or segmenting the population. The measure could also be used on its own: to monitor trends in Information Capital across the population as a whole, and to identify sub-groups among whom levels of Information Capital are particularly low.

The results of our preliminary thoughts and exploration of the topic of Information Capital are sketched out in the remainder of this chapter. Although the concept can be applied to any part of the population, in keeping with the rest of this report our attention is focused primarily on its application to people over 50.

6.2 Information capital – definition

How well people are placed to know or find out information (facts, understanding and practical intelligence) seems to us to be a potentially important way of classifying the general population – including people over 50. We envisage a multi-dimensional concept – ‘Information Capital’, that has some features in common with social capital, and that would form the basis for such a classification. We suggest the following definition:

‘Personal resource, experience and characteristics together with media, social and other networks that affect the possession, acquisition and utilisation of practical intelligence, information and understanding.’

6.3 Dimensions of information capital

Table 6.1 provides some examples of the kinds of factors that seem to be important in terms both of people’s relationship with:

- information in general (second column);
- information about government services (third column).

The third column shows additional factors which might apply to information about government services beyond those listed in column two (which would also apply).

Table 6.1 Important factors for people's relationship with information in general and government services

Relationship to information	Information in general	Information about central and local government services (additional factors)
1 What people know	<ul style="list-style-type: none"> • Education and training • Work and life experience • Personal networks – extent, density, quality (family, friends, work, etc) • Contact with personal networks • Read/watch/listen (newspaper, radio, television, books) • Access to web • Use of web • Going out and about 	<ul style="list-style-type: none"> • Previous experience/use of services • Knowledge of/familiarity with the area
2 Ability/skills and resources to find things out – uncover new information	<ul style="list-style-type: none"> • Education and training • Work experience • Knowledge of how systems work • Confidence <ul style="list-style-type: none"> – generally – in ability/skills • Persistence, tenacity • Proficiency, experience and confidence with different channels for finding things out: <ul style="list-style-type: none"> – web – print – phone – face-to-face 	<ul style="list-style-type: none"> • Previous experience/use of services • Knowledge of/familiarity with the area

Continued

Table 6.1 Continued

Relationship to information	Information in general	Information about central and local government services (additional factors)
3 Resources at their disposal or that they know about for getting information	<ul style="list-style-type: none"> • Access to Internet: <ul style="list-style-type: none"> – at home – elsewhere – personal – ythrough other person • Use of email/MsN, Facebook, etc • Use of web: <ul style="list-style-type: none"> – frequency – browsing – focused searching • Personal networks: <ul style="list-style-type: none"> – family – friends – neighbours – work colleagues • Extent, density, quality of networks, contact with • Newspaper, radio, television, books • Ability/confidence to use different channels for finding things out: <ul style="list-style-type: none"> – web – phone – email – print – face-to-face • Knowledge of sources of information and advice: <ul style="list-style-type: none"> – library – council – CAB – Government departments and websites • Use of sources of information and advice: <ul style="list-style-type: none"> – ever used – how often – how recently • Trust and confidence in the resources they use or know about 	<ul style="list-style-type: none"> • Readership of local papers • Knowledge of central and local authority departments, services and contact details • Contact with/use of local 'information points' <ul style="list-style-type: none"> – people, shops, libraries, post offices, etc

Continued

Table 6.1 Continued

Relationship to information	Information in general	Information about central and local government services (additional factors)
4 Ability/skills and resources to make inferences about what there is to know	<ul style="list-style-type: none"> • Work and life experience • Knowledge of how systems work • Confidence • Education and training 	<ul style="list-style-type: none"> • Previous experience/use of services • Knowledge of central and local government and how it works
5 General exposure to information	<ul style="list-style-type: none"> • Personal networks (extent, density, quality and contact with) • Social participation • Newspaper, radio, television • Going out and about • Contact and exposure to trusted sources (eg GP) • Contact with and exposure to a range different types of sources (triangulation) 	<ul style="list-style-type: none"> • Current contact with services (central and local) • Current contact with other sources of information about government or local services
6 Ability/skills and resources to understand and apply information to own circumstances	<ul style="list-style-type: none"> • Education and training • Work and life experience • Personal networks • Contact with others in similar circumstances • Knowledge of sources of information and advice: <ul style="list-style-type: none"> – eg CAB – friends, etc • Use of sources of information and advice: <ul style="list-style-type: none"> – past use • Confidence and trust in sources of information and advice 	<ul style="list-style-type: none"> • Previous experience of services

The idea of Information Capital is a work in progress but based on the above we have so far identified six main possible dimensions, as follows:

- personal resources:
 - education and training;
 - familiarity with local area (eg length of time lived);
 - knowledge of how systems work (eg previous experience of);
 - persistence/tenacity/personal confidence;

- access to, proficiency with and use of, media channels:
 - print media;
 - television;
 - radio;
 - mobile phone;
 - email;
 - MsN/Facebook/MySpace;
 - web;
- social networks and support:
 - number of friends and acquaintances have regular/frequent contact with;
 - number of family members has regular/frequent contact with;
- work-based contacts and resources:
 - work status;
 - type of occupation;
 - socio-economic group (SEG);
- social and civic participation (groups):
 - groups that get together to do an activity or talk about things;
 - local community group, club or organisation;
 - other groups such as pressure groups, charities, political, environmental, etc;
- trust and confidence:
 - in information from different sources;
 - in accuracy of information (if likely to be right).

6.4 Exploring Information Capital among the over 50s using existing survey data

As a next stage in our exploration of the idea of Information Capital, we decided to use existing surveys and survey data to examine the relationships between some of the dimensions/variables outlined above. The main candidates for this exercise were national surveys that we know collect relevant information (especially about social networks and Internet use). These included:

- General Household Survey;
- ONS Omnibus;
- British Social Attitudes Survey (BSA);
- British Household Panel Survey.

After some consideration we selected BSA 2005 because it was easily acquired through the Data Archive and had information on a range of variables including Internet usage and key social network variables such as seeing friends and family, participation and membership. It also carried questions on media use. The sample size for people of 50 and over was around 2,000.

To date, we have created a crude combined variable based on Internet usage and contact with friends with four categories of respondent:

- A uses Internet, sees friends weekly or more – most connected;
- B uses Internet, sees friends less than weekly;
- C does not use Internet, sees friends weekly or more;
- D does not use Internet, sees friends less than weekly – least connected.

We have cross-tabulated this derived variable with a number of other variables, including:

- variables related to information capital (eg group membership, volunteering, educational attainment);
- other socio-demographic/classification variables (age, health, income, SEG, etc).

The results are shown in simplified tabular form in Appendix F. The main findings are that:

people in the **most connected group** (A) – the ‘network rich’ are most likely to:

- be a member of a group;
- volunteer;
- be in work;
- have A levels or above.

They are also most likely to be:

- 50-State Pension Age (SPA) (‘younger’ old);
- in SEGs A/B/C1;
- living comfortably on present income;
- owner-occupiers;
- living in a city or city suburbs;
- have a main income from earnings or private pension.

The **least connected group** (B) – the ‘network poor’ are most likely to:

- never have done any of the listed activities;
- have no qualifications;
- watch news/current affairs every day on TV.

And least likely to:

- be a member of an organisation;
- volunteer;
- be in work.

They are also most likely to:

- be over SPA and over 75 (‘older’ old);
- be separated, divorced or widowed;
- be in manual occupations;
- have a longstanding health condition;
- be finding it hard to cope on present income;
- be living in rented accommodation;
- be dependent on State Pension.

The results suggest that there is clearly some clustering of attributes related to Information Capital. There is also some indication of an inverse relationship between Information Capital and deprivation/disadvantage. In other words, people most likely to need government services are also those least likely to have good information networks for finding out about the services.

6.5 What next?

The findings we have presented in this chapter represent only some tentative first steps towards developing the concept of Information Capital and exploring ways in which it can be measured and used. We feel that it would be interesting to explore further the clustering of Information Capital dimensions or attributes and find some useful way of segmenting the target population.

More elaborate segmentations may also be worth exploring, introducing socio-demographic and other classification variables in to the mix.

7 Conclusion

DWP commissioned research to explore the feasibility of developing a set of Omnibus survey questions that could be used to monitor policies aimed at increasing older people's awareness of, and access to, information about government services. The programme of research that was undertaken was iterative in nature. A break point was included at which stage DWP decided on the basis of key evidence presented not to proceed further with the development of indicators.

The main reasons for DWP's decision not to proceed with the development of Omnibus questions included:

- difficulties with conceptualising the problem in a way that could be translated into a relatively small number of survey questions as opposed to a full-scale bespoke survey;
- concerns about people's ability to give distinct or coherent views about information about public services and entitlements. These services are important to older people but people do not tend to have distinct views about 'information' per se;
- problems with identifying information topics (eg pensions, heating the home) that would be relevant to all Omnibus respondents over 50 and with deciding on an appropriate level of detail for specifying topics;
- recognition that older people do not often seek information directly from primary sources, or often instigate direct contact with government departments or agencies with a view to learning more about services and entitlements. They, therefore, have limited experience to inform their perceptions of the way these services operate;
- the fact that lengthy batteries of questions might be needed. Given the low interest most people display in the subject of information, this could present a barrier to sustained respondent co-operation in an omnibus interview;

- the cost implications of including lengthy batteries of questions on an Omnibus survey;
- problems and potential costs associated with achieving acceptable levels of precision for survey estimates based on relatively small samples of older people.

Appendix A

Literature trawl

Publications referred to

Age Concern website (April/May 2007) – List of available information and factsheets.

Darnton, A. (2005) *Common Good research: Communicating with older people – desk research key findings for communicators*, COI.

Gilroy, R. (2005) Meeting the information needs of older people: a challenge for local governance, *Local Government Studies*, Vol 31, Issue 1 February, pp 39-51.

Godfrey, M. and Denby, T. (2007) Literature Review: Older People Accessing Information and ICTs, Centre for Health and Social Care, Leeds Institute of health Sciences, March 2007.

Hill, K. *et al.* (2007) Understanding resources in later life: views and experiences of older people, JRF.

Lloyd, L. *et al.* (2003) *Significant life events in old age: report of a programme study*, School for Policy Studies, Working paper Series, No. 4, July.

NACAB, Response to the consultation on Opportunity Age.

Project Trombone (2006) COI Common Good Research – Communicating effectively with older audiences: qualitative research with people 76+, COI.

Quinn, A. *et al.* (2003) Older people's perspectives: devising information, advice and advocacy services, JRF.

Stimulating World Research (2006) COI Common Good Research – Communicating effectively with older people, 50-75 year olds, COI.

Sykes, W. and Hedges, A. (2005) *Understanding the service needs of vulnerable pensioners*, Research Report No. 23, DWP.

The Qualitative Consultancy (2000), *Guide to opportunities for pensioners*, Qualitative research report RS 4678, COI/DSS.

Wilmes, B. (2005) *Contextual research for Direct Gov – Over 50s: Part I*, Research by Flow Interactive Ltd for Direct Gov.

Appendix B

Expert evidence

Interviews with – and written contributions from:

- Professor Martin Collins (Consultant Survey Methodologist, former Director of ESRC/SCPR Survey Methods Centre and MRS Chair of Market Research at The City University);
- Ann Darnborough (Director, National Information Forum);
- Tony Salter (Chair UK OPAG (Older People’s Advisory Group – Better Government for Older People));
- Leslie Sopp (Head of Research, Age Concern);
- John Wheatley (Head of Social Policy, NACAB);
- David Yelding (Director, Ricability);
- Ian Theo (Central Office for Information).

Appendix C

In-depth interviews with older people

In the second stage of the project we carried out 16 individual in-depth interviews with people aged over 50 (50-State Pension Age (SPA), SPA-74, 75+), including a mix in terms of gender, income and socio-economic group (SEG). The topic guide we used is given below together with a summary of respondent characteristics.

Topic guide

Relevant background/context

- Age, occupation, etc.
- Live alone or with others.
- Where, how long for.
- Interests and hobbies.
- Extent of social networks (friends/family, how big a network, characteristics, stability and change in network).
- Work connections (people known at, or through, work, interactions with them, exchange of information).
- How much a 'joiner' – clubs, societies, participation in local or national issues/organisations.
- Regular contact with 'information points' such as GPs and post offices, libraries, council offices.
- Contact with the media – regular TV viewing, radio listening, newspaper readership.
- Computer literacy, access and use (especially Internet).

Information status

- *'Thinking about information that people need in their day to day life, practical kinds of information for example to do with their house, car, health, finances, how far do you consider yourself to be':*
 - well-informed, someone who tends to know what they need to know;
 - well-placed to find things out.
- Probe for details of how they classify themselves and why:
 - what are the key characteristics that make them classify themselves in that way;
 - what are the main ways that they find things out, probe hard for recent examples.

Information age

- *'People say we are in the information age', how far do they agree with that statement.*
- What does it mean to them.
- **How far do they feel that information is available 'out there' to meet most practical needs.**
- Is there too much? (overload versus undersupply).
- Is life different in that respect from, say, twenty years ago or thirty years ago?
- Are their personal expectations higher in this respect than:
 - they used to be;
 - those of their own parents/previous generation.
- *'Assuming that information you need is 'out there', what stands between you and it?'*
- Probe hard for explanations, ask for examples.

Information needs

- What terms do they use to describe the stage of life they have now reached?
- What does it mean to be at their current stage of life.
- What are the important practical issues, if any that are specific to their current stage of life.
- Probe hard for any that have been a recent priority for them.
- USE PROMPT LIST to jog recall and focus.

- For any that they mention ask them to describe in more detail (if they have a long list, select a few different types of issues to ask about):
 - the background and how the issue was triggered;
 - what brought it to prominence;
 - how they have addressed it – how they have gone about addressing it;
 - who they have talked to about it;
 - what advice they have got from where;
 - where they got information from (and advice/support);
 - whether it is 'sorted' or ongoing and why;
 - what the key problems have been in terms of tackling the issue;
 - pensions – state, private, deferrals, etc;
 - welfare and benefits;
 - jobs – job search, interviews;
 - health issues – Finding GPs and dentists, info on specific conditions, accessing out of hours advice or help;
 - transport and travel timetables, routes, getting from A-B, concessionary fares, special mobility issue;
 - education – continued education, basic skills, vocational training, leisure learning, further education;
 - legal issues, rights;
 - housing – local authority, rent arrears, mortgage advice, inheritance tax;
 - taxation;
 - banking and money – financial advice, savings and investments, pensions, debt;
 - local council issues – refuse, roads, civic amenities, schools, births, deaths and marriages, leisure facilities, libraries;
 - crime and policing;
 - democracy issues – voting, constituencies, postal voting, MP surgeries;
 - utilities – problems, bills, company switching;
 - immigration and migration issues;
 - social services, elderly care, meals on wheels, social workers, child protection.

- In general which is the bigger problem for them when an issue arises:
 - knowing what they need to know in the first place;
 - finding the information;
 - understanding it;
 - interpreting what it means for them personally;
- Making decisions based on it.

Information sources

- Are they able to describe, in general terms, a typical way in which they set about tackling a practical issue or problem of the kind discussed, when it arises?
- What role, if any, would normally be played by:
 - family (particularly spouse and children);
 - friends;
 - professionals;
 - private/commercial organisations;
 - central government organisations;
 - local government;
 - other not-for-profit or voluntary sector such as CAB.
- Probe for feelings and preferences.
- What role, if any, would be played by sources of information such as:
 - the Internet;
 - teletext;
 - television;
 - print media;
 - radio;
 - libraries, civic centres;
 - advice agencies (eg CAB);
 - books;
 - leaflets and brochures.
- Probe for feelings and preferences.
- How far do people 'triangulate' information from different sources?
- Do they prefer to find out information from one source and back it from information from another?
- How do they deal with incoherent messages?

Central government

- What sorts of issues/topics, if any, would they directly look to central government sources for, for information, support or advice?
- Probe for specific examples, and explanations.
- If none, probe why not.
- What do they see as being the main advantages of information from central government departments?
- And what are the main disadvantages/weaknesses?
- Probe how far they see government as one 'organisation'.
- How far do they see agencies like Jobcentre or TPS as government at all?
- **Do they see Government as a source of information to be used proactively or only reactively when they are sent or targeted with information?**

Local government

- What sorts of issues/topics would they look to local government sources for, for information, support or advice?
- Probe for specific examples, and explanations, if none probe why not.
- What do they see as being the main advantages of information from local government departments.
- And what are the main disadvantages/weaknesses?

Age/life-stage related information

- What do they feel when they see sources of information (leaflets, booklets, websites, etc) targeted at:
 - over 50s;
 - older people;
 - disability groups (relevant).
- Does it seem useful/helpful to label information in this way, or not?
- Do they have any objections? What? Why?
- Is there a better way of labelling information aimed at people of their age/life stage, or not.
- Based on their own experience what issues, if any, do they think are particularly important for people of their own age/stage in life, probe for all?
- Ask which are the most important (attempt a prioritised list).
- For each broad heading given (eg pensions), ask if there are specific topics that they feel everyone needs to be told about/informed about/given advice about.

Respondent characteristics

Gender

Male	8
Female	8

Age

50-55	3
56-60	3
61-65	4
Over 65	6

Economic/occupational status

Employee full-time	7
Employee part-time	2
Self-employed	1
Retired	6

Household SEG

AB	2
C1	10
C2	4

Appendix D

NACAB – Bureaux Evidence Research Tool

About the Bureaux Evidence Research Tool

The Bureaux Evidence Research Tool (BERT) is a searchable electronic records database maintained by NACAB. It stores reports (BEFs) of individual cases dealt with by local CABs around the country. BEFs are completed and filed at the discretion of local bureau staff whenever they encounter cases that they believe should be drawn to the attention of the national office. This might be for a variety of reasons, for example, because the bureau is seeing a lot of similar cases or there has been an upsurge of cases of a particular nature (perhaps following a change to government policy or method of service delivery) or because an individual case seems particularly noteworthy. CABs also sometimes complete BEFs for cases that are relevant to local initiatives and projects they are involved in, for example with the local Jobcentre Plus.

BERT is updated on a daily basis. It currently holds more than 50,000 cases (51,522). Of these, one-quarter relate to people aged 50 and over. We searched for cases (filtered on age) where reports simply suggested that the presenting issue was related to one of the following (overlapping) problems:

- no information;
- incomplete or partial information;
- wrong or inaccurate information;
- confusing or misleading information;
- complex, hard to understand information;

- difficult to find or access information.

We obtained 455 examples, a small sample (30) of which we analysed qualitatively in order to deepen our understanding of the information problems older people sometimes face.

Appendix E

Draft survey items

Topic-based items

Work

The first questions are on topics to do with work. FOR EACH TOPIC, ASK a) TO c):

- a. How far are you interested in knowing about (TOPIC)? (Very, Fairly, Not very, Not at all)
- b. Have you noticed or come across any information about (TOPIC) in the last six months, for example on TV, Radio, the Internet, and leaflets in the post or in other places? (Yes, No)
- c. If you wanted to find out something (more) about (TOPIC) how confident are you that you could fairly easily find what you needed? (Very, Fairly, Not very, Not at all)

Topic	
5.	Paid work available locally for people in your age group.
6.	What tax you might pay if you carry on working after pension age.
7.	What skills you have or could get that would help you find work or change your job.
8.	The rights of older people at work.

Finances/money

Now I want to ask you about topics to do with money and finances. FOR EACH TOPIC, ASK a) TO c).

Topic	
1.	What you can expect from your State Pension when you retire.
2.	General planning of what money you will get and what you will need in retirement.
3.	Pension Credit – what it is and how to get it.
4.	Entitlements and benefits available for people in your age group.
5.	Other benefits or entitlements that might be available to you, including Council Tax benefit, Housing Benefit and other benefits.
6.	Raising money on your house – Equity release.

Transport and travel

Topic	
a)	National Rail concessions for people aged 60 and over.
b)	Concessions for people aged 60 and over on local public transport.
c)	Local transport arrangements available for people with health problems or disabilities.
d)	Getting health treatment from national health services when travelling abroad.
e)	Renewing a driving licence at 70.
f)	Safety guidance for older drivers.

Health and social care

Topic	
1.	Flu jabs or health checks.
2.	Help with NHS charges for healthcare including prescriptions, dental care, sight tests, glasses or contact lenses.
3.	Help at home if you are ill or disabled.
4.	Aids, benefits and entitlements for people with health problems or disabilities.
5.	Finding out more about a specific health condition – for example, causes, treatment or prognosis.
6.	Finding out about local residential or nursing homes – what is available and what it costs.
7.	Help available with looking after someone else who is ill, frail or has a disability, including benefits, respite and support.

End of Life

Topic	
1.	Making a will.
2.	Making a living will.
3.	What to do after a death.
4.	Inheritance Tax.

Learning and leisure

Topic	
1.	Leisure activities that might appeal to people in your age group.
2.	Local leisure passes and concessions for older people.
3.	Passes and concessions for older people wanting to attend courses or classes.
4.	Local classes and courses for people wanting to learn something new for interest, fun or pleasure.
5.	Local classes in using computers or the Internet.

Home and other

Topic	
1.	Refuse and recycling.
2.	Energy efficiency in the home.
3.	Help with heating my home.
4.	Filling in forms.
5.	Other (specify).

Attitude-based items

Show card

Here are some of the things that people say about information about local or central government and the services they provide. Please tell me how much you agree or disagree with each of the statements that I read out (Agree strongly, Agree, Neither Agree nor Disagree, Disagree, Disagree strongly, DK):

Statements

Older people do not receive enough information about what benefits and entitlements they can get.

I get the impression that government is trying harder than it used to to get information about services to people like me.

The main difficulty with getting information from government is knowing where to go in the first place.

Government websites are very helpful for finding out information.

In general I trust government sources to give me impartial information and advice.

It is usually easier to find out what is available generally than to find out if it applies to you.

Government is getting better at letting people know about what is available and how to get it.

I don't know if there is a single government source that I can contact to find out about everything that I might be entitled to or that is available to me.

My local authority is very good at letting people know what is available locally.

There is no real shortage of information about what is available from government.

You have to be quite determined to find out what you need to know about what is available from the government.

If I want to know anything about help or services that I could get from the government I start by asking my family, friends or other people I know.

The government doesn't really want you to know what you are entitled to.

Information from government is less hard to understand than it used to be.

Finding information about what is available from the government is not usually a problem for me.

If I had to contact my local authority, I wouldn't know where to begin.

I don't really know which government department is responsible for which things so it is hard to know where to start when you want to find anything out.

Leaflets and forms are easier to understand and to fill in than they used to be.

I am probably better than most people at finding out what I need to know about what is available from central or local government.

It is easier than it used to be to find out from the local authority what is available for people living in this area.

I tend to rely on people I know, friends, family and professionals like my GP or accountant to tell me what I need to know about services and help from government.

I assume that most information that I get from government sources is correct.

There are lots of different ways that I can use for finding out information from government.

I always feel that with getting information from the government I have to go to the system rather than the system coming to me.

I feel that my local authority is trying harder to reach out to people like me.

Appendix F

Table showing results of secondary analysis of BSA 2005

Table F.1 Table showing summary results from secondary analysis of BSA 2005

Grouping of respondents aged 50 and over based on Internet use and frequency with which meet up with friends:						
A	Internet user – see friends weekly				23%	
B	Internet user – see friends less than weekly				18%	
C	Non-Internet user – see friends weekly				31%	
D	Non-Internet user – see friends less than weekly				28%	
		A	B	C	D	All
		264	211	356	326	1157
		%	%	%	%	%
Member of organisations ¹		75	65	60	41	59
Activities ever done ¹¹ = none		38	37	49	56	46
Gave free time to a group/club/organisation		54	41	38	22	37
See family weekly or more		60	47	69	56	59
Read daily paper		56	52	63	58	58
Watch news/current affairs every day on TV		59	69	71	75	69
Men		48	59	38	46	46
Women		52	41	62	54	54
50-SPA		68	73	32	30	47
SPA-74		29	20	39	42	34
75+		3	6	28	28	18
Married/living as		76	87	53	67	68

Continued

	A 264 %	B 211 %	C 356 %	D 326 %	<i>All</i> <i>1,157</i> %
Separated/divorced	11	5	14	10	11
Widowed	7	3	27	19	16
Never married	6	5	6	4	5
Longstanding health condition	45	38	49	55	48
Professional/Intermediate and junior non-manual	75	74	46	41	57
Skilled/semi-skilled/unskilled manual	25	26	54	59	43
Living comfortably on present income	56	51	38	37	44
Finding it difficult or very difficult	9	10	12	20	13
Owner occupier	91	91	71	68	78
Rent (LA)	3	1	16	15	10
Rent (HA) & other	5	8	12	15	10
City and suburbs	39	29	21	29	28
small city/town	38	30	59	43	44
village/farm/isolated home	22	42	21	27	27
A level/other higher or above	50	60	18	13	33
No qualification	19	13	58	60	41
Main income source – earnings	56	67	24	27	40
Main income source – occupational/private pension	30	20	25	21	24
Main income source – state pension	9	6	40	43	28
Main income source – other benefits	2	5	9	7	6
Use web for finding out about government/government services	48	55	0	0	21
Use web for other	52	45	0	0	20
Don't use web	0	0	100	100	59

¹ Member of organisations:

Political party or trade union	Sports or recreational club
Environmental or conservation group	Social or working men's club
Pressure or campaigning group	Women's group or Institute
Parent-teachers association	Tenants/residents/neighbourhood
Youth group/scouts/guides	Group for older people
Education, arts, drama, reading	Local group to raise money
Religious or church	Other local community or voluntary
	National or International

² Activities ever done:

Contacted MP	Signed a petition
Spoken to influential person	Raised an issue in an organisation
Contacted Government department	Gone on a demonstration
Contacted media	Formed a group