

How does being a carer affect your pension?

EMILY: Today we're talking about how being a carer can affect your pension. Carers play a vital role in society. They hold families together, enabling those they care for to get the most out of life and by doing so, they make an enormous and sometimes hidden contribution to society by saving the economy billions of pounds.

ROB: That's right, and many are stretched to the limit. Juggling caring responsibilities with work and family life, with some struggling to make ends meet, and sometimes battling poor health themselves. On top of the heavy emotional toll of being a carer, it's no wonder that thinking about pensions is at the bottom of the list for people in this position.

EMILY: So, to help us understand how being a carer can affect your pension and the support that's available, we're joined by Cilla Christmas, Co-Chair of the Civil Service Carer's Network. Cilla, it's wonderful to have you back with us for your third appearance on the podcast.

CILLA: Thank you for having me.

ROB: Cilla, for those who aren't familiar with you, can you start by telling us a little bit about yourself and your role?

CILLA: Yes, of course. So, I wear a few hats. I'm a Policy Advisor in the Pensions team, a carer, and I'm also Co-Chair of the Civil Service Carers Network. We're a network of 57 carers networks and we work across the Civil Service to support unpaid carers in the best way possible.

EMILY: Thanks, Cilla. So, let's start with the basics. What do we mean by a carer?

CILLA: The simplest way is to say a carer is anyone who looks after or gives any help to or supports anyone because they have a long term physical or mental health condition or illness, or problems related to old age. So, it's quite a catch all.

Now that does include parents of children with disabilities too.

EMILY: Okay.

CILLA: So that might mean, you might need to help somebody wash, dress and eat. You might need to take them to regular appointments. You might need to manage their finances, order their shopping, or keep them company. So, most people don't see themselves as carers, and actually, Carers UK surveys have shown that about 50% of people take at least a year after they start caring to recognize that. And in fact, I think it's 36% take three years. We actually have 20% of our civil servants declare themselves as carers in our people survey, according to the updates to the carers strategy that were published in 2022 and 2023.

So that's over 60,000 people across the civil service, most likely members of our pension schemes that are providing unpaid care during any of those years. So that's a huge number

of our civil servants. And I think what we're really keen to do as a network is to make sure carers identify themselves as a carer, because as much as I hate sticking labels on people, it does make sure you can then reach out and get help, whether that's from the employer and the network supporting the employers to provide that support or to reach out to your GP or your local authority, et cetera.

And within the Civil Service, we want to keep carers on board because they've got some wonderful skills that really support the work of Civil Service. So, I was delighted you invited me because I think pensions is so fundamental.

EMILY: Absolutely. That stat that you just referenced, just to go back to it for a minute, blew my mind about a lot of carers don't realise that they are being carers for somebody until they've been doing it for a year or possibly even three years. Is that right? That's incredible.

CILLA: Yes, I've also read somewhere, and I unfortunately can't quote the source, that actually, parents take longer than those caring for others. I think it's because people tend to care for those loved ones, for those they love, so they just see it as part of an extension of what they're doing for their family or their neighbour or their friend. And then it just tends to, you start small often and builds and builds, or you step in an emergency.

EMILY: Yeah.

CILLA: So, you don't think about that. And, but then it starts dragging you down, and that's perhaps when you need the help. So that's why we're trying to, to lift people and ask them to engage.

EMILY: Yeah, absolutely.

ROB: When you first come across people who kind of identified themselves as being a carer, how do they say that they came to that conclusion and that, that realisation?

CILLA: I've heard all sorts of stories. There's a lady I work with in Cabinet Office who had been caring from quite a young age for her grandparents who had, who both have dementia. And she said, the first line manager was actually the one who said, "have you thought, actually you're a carer?". So, it can be line managers at work, it can be friends, it can be colleagues, or it can even be, you know, people have rocked up at network events and then go, "oh yes, actually I am a carer". They've come for a different reason, but then they've connected to the story.

ROB: The point you make there about a line manager, I suppose on the face of it, when you think about someone identifying as a carer, you think that it's their responsibility to identify that they're a carer and then they get access to all of this great support. But actually, there clearly is a role for line managers, colleagues and others to understand what a carer is and what it means for somebody so that they can help others to identify that in themselves. Because it can sometimes be hard, I guess, when you're in that situation to really see what's really going on.

CILLA: Yeah. People just tend to run from appointment to appointment, crisis to crisis sometimes, especially when it's been dropped on them suddenly. That phone call that says your elderly mother has had a bad fall and he's never going to have the same mobility again, or your partner's had a breakdown, or somebody you love has got cancer. You've just got to

go into crisis mode and it's hard then to sort of pull yourself out and think more broadly. So, I mean, the network tries to help people identify themselves. We try to reach out, tell stories, and say, "Have you thought you might be a carer?" Because, again, it's just so that they can connect to help and realise it's there.

ROB: Yeah, so you're not alone, because I guess it must be quite a lonely place to be sometimes for people to be, you know, to be a carer.

CILLA: Carers can end up feeling very isolated. Quite often you become a carer suddenly. You know, a terminal diagnosis for a family member, perhaps cancer, a fall for your mother or father, that then means that, you know, they can't look after themselves.

You might stop seeing your friends, work from home, or cut back your hours and take a leave of absence. You might stop going out and socializing or your sports clubs or something, and you can get very internalized and that you've got no one to talk to about your caring responsibilities, and it just adds to the pressure.

ROB: How does being a carer impact your pension then, Cilla?

CILLA: So actually, going back to season one's episode on the gender pension gap, we talked about society's expectation on women. Now generally speaking, everyone has a 50-50 chance of being a carer by the age of 50. For women, that's 46 and for men, 57. Now, that's general figures from Carers UK studies, so it's not specific to the Civil Service.

But what it does mean is carers are more likely to work part-time, more likely to take unpaid leave, or career breaks, or stop working altogether and retire early. There's also an angle that carers tend to have higher costs. So, they may need to run the person they care for to the hospital. That could be several hours away.

They may need to stay near that hospital, or they may need to buy additional support items for the house. So, the system is very good in many ways. You can get lots of things for the house if you connect into the Local Authority and they agree the supports are needed, but it's often little things that help. And you'll just find yourself on a nice website and go, "Oh, if I got that...", and it's all things that are necessary to help the person you care for.

It might be an uplifted loo seat. It might be a little swirly seat that you put in the car. There's a lot of costs. Sometimes it's unavoidable, sometimes it's because you're trying to help both of you, but it does make life more expensive. So that means that they tend to have less money for pension contributions and may opt out for pension savings. This means probably in the pension scheme for less time or on a lower pensionable income, both of which will affect the pension they earn.

ROB: Okay, so we've been looking at some stats, haven't we, Emily? And they don't exactly paint a positive picture either. So, there are 5.7 million carers across the UK.

Research from Now: Pensions and the Pensions Policy Institute indicates that 50% of carers in the UK are in work between 16 and 20% less than the UK average, depending on their gender and work patterns. So that means that a staggering 81% of carers are locked out of auto-enrolment because they earn less than £10,000 a year, and that is the threshold for auto-enrolment, the salary at which you get enrolled into a pension scheme automatically.

So as a result, most carers will reach retirement age with a private pension wealth that is just a 37% of the UK average. It kind of paints a bit of a bleak picture, doesn't it, Cilla?

CILLA: It does, but the good news is that our listeners have already taken a step to get themselves into a better position, joining the civil service scheme and being automatically enrolled in our pension scheme, which is called alpha, and it's a very good pension scheme.

EMILY: Yes, that's right. I think you mentioned this in season one, because that's when I learned it for the first time that we auto-enrol everybody, irrespective of salary into the Civil Service Pension Scheme so that lower earners don't end up missing out.

ROB: Cilla, what else is there for carers to consider in terms of their pension?

CILLA: Yes, there's lots of things to think about and it's not just when you are a carer, but before you even start being one, on this expectation you might well be one by the time you're 50. There's lots of ways you can help yourself, whatever your position.

So, think about, you know, you'll be a member of the scheme. As such you will get an Annual Benefit Statement every year which tells you what you've got and earned to date. Now, you can go into our modeller on the Pension Portal to go onto the Civil Service Pensions website and look for Pension Portal and you can put your Annual Benefit Statement information into that modeller and you can play around with the little slidey things to say how long you think you're going to be there, where you're going to retire, what your salary might be. And that will give you a projection as to what to expect at your chosen retirement date.

If you think that's enough, brilliant! If not, or you think, actually, "What might happen if I take a career break or retire earlier?" and you see there's a bit of a gap, then you can have a look at what to do about it. So, there's information on the website if you think you might change your working pattern. Say, you might go part time to support your caring. So have a look at how that will impact on the pension calculations and then see if actually, that projection is going to be sufficient. And there's lots of ways of changing working hours, so I'm not going to cover it here, but if you go onto the website at civilservicepensionscheme.org.uk/working-patterns, there's lots of information there.

The same will apply for career breaks, it takes you out of your pension, so you'll lose that period even if when you come back you pick up where you left off. So think about, "actually, if I have a career break, what is that going to take out of my pension or if I've *had* a career break?"

Now, if you're not on track, you can look at ways of boosting your pension. So either in advance of taking that career break, if when you're relatively young, you're thinking about what might happen in life, make the most of the pension you've got now, if you can, or when you get back, because, you know, *it's never too late* to top up. And actually, that is the title of our podcast where you can get more information.

ROB: I just want to go back to one thing you just said there, Cilla. So, obviously, this kind of being on track and being on target is predicated on knowing what you think is going to be enough when it comes to retirement. How does someone know what is enough?

CILLA: Yeah, it's interesting. You need to think about what you want from your retirement. Are you the kind of person that wants to travel a lot? And do you think about the whole of your retirement? Because clearly, we often think about when we're younger and can enjoy our past times and travel, but then you tend to slow down a little bit. You may not need support, but you're not spending as much because you're not getting out and about. And then you potentially go into a phase where you need help. So, there's many stages to retirement. How much you need might depend on your family income, your savings, etc. But there's a set of standards from the Pension and Lifetime Savings Association that outlines what they think, at this current time, you need in income terms, whether you're single or a couple, inside London or outside London, for a basic, a medium I think it's called, and a comfortable retirement. So that gives you a sort of a rough target of the income level in retirement you're aiming for.

ROB: I have to try and put a link to that in the description because I think, again, you know, for a lot of people trying to think what they might need when they retire must be quite a difficult thing. So, it's hard to imagine not working, never mind how much you might need, you know, to be earning or to be bringing in, I suppose, during that period. So, I think that'd be a useful resource.

EMILY: Yeah. Absolutely. It sounds like a lot of this echoes what we talked about back in season one, which I know you've mentioned already, Cilla. What about your state pension? How does being a carer affect that?

CILLA: Okay. So, to receive a full state pension when you retire, you need to have 35 full years of National Insurance contributions. That's for somebody starting now, there are some quirks for some people starting pre-reform in 2016. So, what you can do is you can go to www.gov.uk and look for the State Pension section. Go through to the government gateway. You'll need to identify yourself, but then you can sign on and you can get a full history of all your National Insurance years, payments, and what you are on track to receive if you carry on working.

If you've missed any of those years or only got part years, it may be possible to buy those back. The gateway will tell you that. Also, make sure you've claimed any national insurance credits you're entitled to. So, in certain circumstances, say you're a parent, staying at home looking after a child, you might be able to get credits. There are some credits for carers as well. You can then also look that up on gov.uk.

ROB: So, it'll ask you questions presumably and then tell you whether or not it thinks you're eligible. Is that how that works?

CILLA: Yes. If you search 'State Pension credits', I think it is, on gov.uk, it'll get you to the right pages.

ROB: So, we've talked a lot about the challenges that carers are facing when it comes to their pension. Are there any options, then, within the scheme, which could make life easier for carers?

CILLA: Yeah, absolutely. So, let's look at... there's a variety of things, so let's break it down. So, let's look at the benefits that come with the scheme for your loved ones, because that's possibly now, before your own retirement. So, in the event of your death, your spouse, civil partner, or partner, and any dependent children, will be entitled to a pension. Depending on

the circumstances when you die, a lump sum may also be available. So, all of that makes it far easier for your family, if they lose you and lose your income. That sounds brutal, but that's, you know, we're talking finances here. Key thing, make sure you've nominated a death beneficiary. So, go onto the website, look on your ABS, check that there's a nomination there and that it's the right person still. And if not, get on the website, the Civil Service Pension Scheme website and update it.

ROB: And for anyone who doesn't know, ABS: Annual Benefit Statement and you can learn more on the scheme website about what that is and when you get it.

CILLA: There's then, if you want to think about planning for those you leave behind, if we're talking about you moving on, whether pre- or post-retirement, there are opportunities to support your spouse, civil partner or children as well.

So, if you have a child with a disability, who's never going to be able to support themselves financially, if you die, generally, there can be a child's pension, but it will cut off at 23 once they cease further education. But if your Scheme Medical Advisor agrees it and agrees that the individual will never be able to work, we can carry on that payment for their lifetime. So, that is a route. It isn't confirmed, obviously, until after you die, but if you are worried about that, that's one thing that hopefully will reassure you. There's also an opportunity to allocate pension to the person you care for. That's done at retirement, and it does mean your income at retirement is reduced, but then the person you allocate it to will get more once you pass away. So, to do this, you've got to be eligible. You give up part of your pension, as we said, you can only do this when you fully retire and not at partial retirement, and you must make your allocation decision before we start to pay your pension. You can't then change it, even if the person then dies. But it is payable for life, that allocated pension, even if you get married again or enter into a civil partnership. So, it's a way of, again, planning for after you've gone for your loved ones.

Now, we mentioned partial retirement, so let's touch on that. So, we've talked about people quite often wanting to retire. early or go part-time. You can combine that here with partial retirement. If your employer agrees, you can draw down on some of your pension and stay in work. So, you need to reduce your hours or your earnings, I should say, by at least 20%, and alongside that, you can take part of your pension. It depends on which pension scheme, we've got some older pension schemes that have specific criteria, but there's more on that on the scheme's website.

Now, if you want to go to full retirement, early retirement, it depends on your age and your scheme and when you joined as to when you can go. So, if you were in service before 1st April 2006 then generally speaking your Minimum Pension Age is 50. For everybody else it's 55 at the moment, it will increase to 57 post 2028.

ROB: So Minimum Pension Age, just to interject, is the minimum age you can be to retire?

CILLA: Yeah, it's the first time you're legally able to access your pension unless you're retiring on ill health. So, it's what we call an age retirement, when you get to the age you want to retire. That's the minimum age. The Normal Pension Age, so that's the date you'd normally go and get a full pension, will be 60 for classic, classic plus and premium, 65 for nuvos, and 65 or the State Pension Age, whichever is the higher for alpha.

So, it does depend on your own age as to when your state pension age is for alpha. I mean, mine is 67 and I'm currently 55. So again, gov.uk. has a list of State Pension Ages. There's a

little calculator, you can plug in your date of birth, and it'll tell you when your State Pension Age is. So, if you go early and you can go as early as 50 or 55, then your pension will be reduced because we're going to pay it for longer. So overall, you get the same amount, but we're paying it for longer, so you'll get less each month.

ROB: So, it's quite an important one to bear in mind then, for anybody who is going to retire early, is that you're not going to get the full pension that you would have got if you'd have gone at your Normal Pension Age.

CILLA: Yes, absolutely. So, when you're going into the modeller, you put in your retirement age and projection from your ABS, it'll take that into account, because not only won't you accrue as much because you won't work as long, but the pension in payment will be reduced. So, the earlier you go, obviously, the more it's reduced by, so you need to think about that carefully. But if you're planning for it from an early age, then that's great. You can obviously pay more upfront to offset, but if you're now facing it, you may not have the opportunity to correct the change but have a look and see what you can get and whether that's a decent trade off or whether actually you could do partial retirement. Because even though you've triggered your pension in partial retirement, you'll carry on working. You're still going to be gaining more through alpha. So, you haven't cut that tie and you still get more benefits.

ROB: I suppose, I guess, for somebody who perhaps has got caring responsibility, that isn't something that you plan for, is it? Usually from a young age, you don't think to yourself, right, I'm 30, I need to think about having a caring responsibility when I'm 55, so I better start putting some extra money into my pension now. I mean, I know, perhaps some people might do that, but I guess, for a lot of carers, it's something that's thrust upon them and it's not a planned thing.

CILLA: Yeah, but I think that's one thing I want to get out. If anyone's listening who isn't a carer now, but a lot of people have seen their parents care or their siblings care, think about it. Don't just think about your pension, think about what might happen. It's one of those things that everybody should start planning for alongside, "I might die early, I might want to retire early, I might be single or married or have children by the time I retire, who need support". It's one of those things which are automatically built in. Broadly speaking, one in five of the working age population is a carer. We've already said there's a 50-50 chance of you being carer by the time you're 50.

If we get that information out and people start to think about it, then we'll be... people won't have that gap at retirement because they're a carer. It's all about planning, just the same as anything. I mean, I saw my mum and my aunt care for my gran. So, I always knew it was a possibility that as you get old, you know, we've extended life without extending the quality of life.

So, we've created a situation where a lot of people have 10 years of ill health before they die and need support. You know, that's dreadful to think about, but we need to think about it to make sure they're looked after. So, you know, I got married in my early 20s. I looked at my family, I look at my husband's family, and I sort of looked at him and went, "we're going to have to be caring at some point in our lives. Unless we're very unlucky and we lose our families early. We need to think about that, we need to plan for it. Let's talk about what we are willing to do as family members to care. What's our approach? Would we be willing to have them live with us? How are we going to finance it? Because, you know, our family isn't necessarily well off. They don't have resources themselves. So, you know, we needed to

help there. So, let's start planning for it". And we did, and I started paying off my mortgage and saving into my pension as early as I could. So, then I could be ready for it.

ROB: Yeah. I mean, that feels like quite unique. I can imagine a lot of people would feel, you know, uncomfortable having those kinds of conversations and feel maybe that wouldn't even come into their mind as something that they need to kind of plan for and think about. I mean, don't you think, Emily?

EMILY: Yeah, it's interesting because it makes me think about my nan, my mum's mum, and what my mum did to support her in the last 10 years of her life. My nan was in a home for the last decade of her life with dementia and with arthritis. She really, kind of held on for a long time, and that's what we mean when we say that we have an aging population, right?

But my mum, luckily, has been a nurse for most of her life. And she actually took a step to not quite partially retire, because it was a little bit early for that when this was happening, but she went part-time, so she reduced her hours because she knew that once my nan went into a home, she actually ended up much closer to us. She used to live, I think, half an hour to 45 minutes away, and then suddenly she was around the corner from us. So, I think my mum, being one of three, knew that some of that responsibility would fall to her to, kind of, check up on her and see her regularly and bring her around to our house. So, I think, I guess I have one eye on watching my mum do that later in life and I think I kind of anticipate something like that happening, where I will need to step into that role. I can see how you can watch your parents do it or watch your siblings do it and think, "Is that something that I'm going to have to kind of pick up later in life?" Yeah. It's interesting, isn't it? I've never thought about it like that until now.

ROB: No, I hadn't either.

CILLA: Well, people don't like thinking about getting old.

EMILY: Yeah.

CILLA: They want to think about the golden uplands of retirement, which is that lovely few years just after they go where they can do all these wonderful things and travel.

EMILY: Yeah.

CILLA: But they don't want to think beyond that.

EMILY: Yeah.

CILLA: And nobody wants to talk about death.

EMILY: Yeah.

CILLA: Sorry, everybody, to be brutal, but nobody does. So, you tend to shy away from that, and you don't have those conversations. But I lost my mother-in-law a few years ago after about 10 years of helping her, and my mum is now in a care home, and we should have had some harder conversations earlier. There was a lot of family pain because we didn't have

conversations about what she wanted, what we could cope with, how we could support her, what her will should look like, at an earlier stage. And, you know, I do talk quite a lot to my networks about encouraging people to have conversations early. Even before, you know, whether the start point of care, or as soon as you can think about it, to talk about how they want to be treated when they can't look after themselves. You know, do they want to be resuscitated if there's a situation in a hospital? Do you want a living will? All of those things. Bring it out, it might be awkward, it might be uncomfortable, it might be difficult, but it will save everybody a lot of pain later.

ROB: Mm, and I guess just bringing it back to kind of the pension...

CILLA: Yeah.

ROB: ...the earlier you think about that the less impact financially it will have on you in the moment I guess, isn't it? Because if you start trying to make those adjustments later on while you're in the middle of trying to sort all of that stuff out and deal with all of that, that's going to be even harder than if you'd have just started it 15, 20 years before.

CILLA: Yeah, absolutely. And it doesn't have to be huge amounts. Maybe it's just thinking about it. Check the data on your Annual Benefit Statement, make sure it's right. Think, "oh, if I have got a little bit of extra money, do I treat myself to X or do I put it away?" You can start additional savings through your pension for a relatively quite small amount. Just that awareness and thinking about what you can do to make the most of your pension scheme while you're with the Civil Service, because it's a very good scheme and there aren't that many employers that give you such a good pension nowadays.

EMILY: Absolutely. It's worth saying as well, before we move on, that we have a minisode all around bereavements and what happens to your pension in the event that you pass away, either before or after retirement. There are loads of information on that episode, so look out for that one.

CILLA: So, one thing, you know, I've been talking a lot about increasing your pension contributions. Now, clearly, if you're in the middle of a caring crisis, your costs are up, you've had to reduce your hours, you might not be able to afford the contributions you're paying now, let alone extra. Absolutely get that. There is an opportunity to step down your contributions. You can join partnership. Partnership is a different type of pension. It's a defined contribution scheme. Your employer will pay into it, the money will be invested, and then when you come to retire, you'll get a pot of money, and you can do with that as you choose under whatever rules the government applies at that time. And you can take that out. Now that's different from alpha, which provides a guaranteed income for life from retirement, but it's free money. You don't have to contribute, so you're still getting a pension. So, at least that time you step down, you're getting something out of it, and you can come back into alpha. It's not a one and done deal. You just need to stay out for 12 months and then you can come back in after 12 months.

ROB: So, I might give you a bit of breathing space without putting a hold on that planning. Yeah.

CILLA: Yeah, so the employer pays in, you don't need to. So, although it's not the same type of pension as alpha, you still get something, it's free money.

ROB: Okay, so just on partnership then, you say it's invested. So, do people have a choice as to how and where that money is invested?

CILLA: Yes. So, the scheme is with Legal & General currently, and there's an allocated default fund. So generally, you will go into the default fund unless you specify otherwise, there's a range of funds you can choose from across, stocks and shares, bonds, cash...

EMILY: Great. Well, there's a lot of information to think about there. As always, Cilla, you're just a font of all knowledge on this topic. What about outside of the Civil Service Pension Scheme? Are there any other benefits that carers should be aware of?

CILLA: Yes. Well, don't forget you may have other workplace pension schemes because actually auto-enrolment came in in 2012. So, you may have other pensions from past employers. If you have lost track, do try and find out where they are. You might be able to contact your employer or there is a pension tracing service and there's useful guidance on that on the MoneyHelper website. There's also a number of benefits that are available that our listeners might be able to apply for. The eligibility does vary. So, the government's website provides information on state benefits, such as carer's allowance, and we've talked about that being www.gov.uk. You can also find useful information on your local authority website and for those in Wales, Scotland or Northern Ireland, on the websites for the devolved administrations.

ROB: Okay, so it's good to know that there's support available for those who need it. So, let's just change perspective on this just for a moment. What about somebody who is listening to this because the person they're looking after is an ex-civil servant?

CILLA: Yes, absolutely. So, you may well be required to manage [the] affairs of the person you care for. In this case, you'll need a Power of Attorney in order for the pension scheme to accept any forms completed or signed by you on the member's behalf. Now, a Power of Attorney can be set up by the member at any time as long as they have the mental capacity to do so. If they've lost capacity, then the courts can grant an order allowing you to act as a member's behalf, but only in certain circumstances. Now, you may need to speak to a solicitor, depending on the complexity. Otherwise, there is useful information on the gov.uk website for those who are resident in England and Wales, and on the websites for the devolved administrations in Scotland and Northern Ireland. There are a number of legal jurisdictions that have slightly different rules.

ROB: On Power of Attorney, you don't just have to do that when it's needed. Presumably, you could set that up now.

CILLA: Oh yes, and I think the average age, the last time I talked to the Office of the Public Guardian, the average age somebody takes the Power Of Attorney is 81 but they'd actually like, ideally, people to take, put them in, um, when they first get married, when they get to be an adult, because a lot of people don't realise how limited your parents or your spouse or civil partner or your partner's rights are, if something happens to you. It could be you've had a car accident or you're temporarily in hospital. It could be you're out of the country, there's a number of reasons you might need a Power of Attorney in place. So, you know, by all means, go and look it up irrespective of your age and your caring responsibilities.

ROB: So a bit like what you were saying before, you know, the earlier that you can think about these things, you can set these things up, put them in place and then when, hopefully the worst won't happen, but if it were to, you're there, you've got it in place, it's sorted.

CILLA: Yes, and there's two versions. So, there's a Property and Financial affairs. That's the one the scheme needs to allow you, as an attorney, to act on behalf of the person that's given the power, which is the donor. There's also a Health and Wellbeing one, and that's the one where the donor tells you whether or not you can act on their behalf and make decisions on such things as, you know, resuscitation, et cetera. The Property and Financial can be used whether or not the donor has capacity. It's registered on creation and then it continues in place once the donor ceases to have capacity. And when you start using it depends on your relationship and agreement with the donor. The Health and Wellbeing will only kick in when they lose capacity.

EMILY: Ah, okay. This is interesting and useful for me because I've just had this conversation with my parents, and I've become the Power of Attorney for my mum for Health and Wellbeing.

CILLA: Oh, well done.

EMILY: Me and my brother. So, yeah. This is very useful for me to know.

ROB: I just think it's interesting that you said, "well done".

CILLA: She's only 32! She's taken the responsibility on. That's good.

ROB: Congratulations, Emily.

EMILY: Well, I mean, you're right. It's a really important conversation and it's not going to do any harm to be thinking about these things and talking about these things earlier than, what did you say, the average was at the age of 81? I mean, that seems really late, actually. Yeah.

CILLA: People put them in or start thinking about it when they think, "I need help now", or the family realises that mum, dad, granny, granddad just can't function in the way they used to, and that's when they kick in and start trying to help. And that can often be quite late and it's, it's very unfortunate because actually, when you go to the court, it's quite expensive to get a court order and you don't have the same degree or powers to help as you do with the Power of Attorney. So, the Power of Attorney is definitely the better option, um, on that. Now, if the [donor] is worried about what [the attorney] might run away and do with it, well, they shouldn't give it to you, frankly, but you can have restrictions in it to limit what you do. You can have two attorneys, so you can have both of you act together or you can act separately. You can have replacement ones as well. So, if you think, if you start the Power of Attorney early and want it to last a number of years in case, you could have the first person to act listed, and then replacement ones listed below that switch on. So, if it gets too much for you or you're out of the country, you can step back and give it to somebody else.

EMILY: Oh, okay.

CILLA: And it just, it carries on smoothly without having to go through the whole process again.

EMILY: Oh, that's good.

CILLA: For all of this, please go away, check your local Office of the Public Guardian website in the relevant jurisdiction, talk to a solicitor, you know. Find out what you need and works for your situation and the situation of the person you're caring for.

EMILY: Absolutely. And I think, as you said before, you made a really good point, Cilla, around, the earlier that you start thinking about this, the better to avoid those painful conversations that you might have, like, if you and a sibling or a spouse or another family member disagree on what the person you're looking after would want, in certain situations, it can be very painful. Absolutely.

CILLA: Yes. Expressing things like, "Yes, I want to go into a care home if I can't look after myself, or I want to stay at home", stops some family argument.

EMILY: Great. Well, as always with Cilla on the podcast, I now feel very informed. Cilla, it's been a pleasure. As always, thank you so much for joining us again on the podcast.

CILLA: Well, thank you for inviting me.

ROB: To find out more about anything we've talked about today, or to tell us what you'd like to cover in a future episode, head to civilservicepensionscheme.org.uk/podcast. You can also find links to information, transcripts, and accessible versions of this podcast in the episode description.

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ROB: This episode was recorded in July 2024. All information is accurate at the time of recording. Thanks for listening.