



**Centre for Diversity and Equality in
Careers and Employment Research**

Motivation and Pension Trusteeship Survey Report

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I would also like to take this occasion to sincerely thank all the trustees who gave up some of their valuable time to fill in and return the survey to further our knowledge in this area. Thank you all very much for your input. It is very much appreciated.

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Motivation and Pension Trusteeship Survey

Introduction

The aim of this survey was to explore trustees' motives for participating in trusteeship. These findings should help us understand why trustees both appointed and elected engage in taking on this complex and responsible role at a time of economic crisis. The survey also questioned the trustees about what recommendation they would offer to other trustees who may wish to become involved in trusteeship.

The survey was conducted through the TUC's Pension Trustee Network and the National Association of Pension Funds Network. It generated 147 responses, 64 from TUC participants and 83 from NAPF participants. It was considered that utilising these two independent networks would help to ensure that a wider range of elected, appointed and independent trustees would be included in the survey.

Background

The researcher has previously investigated questions of diversity, representation and trusteeship both in the UK and Canada (Sayce 2007, Sayce 2009). However, this research arose out of discussions with a former executive of the National Association of Pension Funds who highlighted the lack of socio-psychological research in trusteeship. Kakabadse et al's (2003) research was also a key starting point because their research with trustees indicated the importance of trusteeship being seen as part of a trustee's existing job. Subsequent to Kakabadse et al's research the 2004 Pension Act increased the trustee's duty of care towards the membership as well as changing the composition of UK pension boards. Now elected representatives form a third of pension board's constituents. As a result there was an expectation that the priority given to motivational factors such as 'it's part of my job', may have changed for both elected and appointed trustees.

Research Design

Sayce's previous qualitative research (2007) with a cross-section of 15 pension trustees highlighted the need to consider altruistic elements within the motivational factors. This was particularly pertinent for member nominated trustees while still recognising the variety of motives which prompted people

to accept this role whether elected or appointed as outlined by Kakabadse et al (2003). The qualitative comments were used to help formulate the survey. It was then piloted with several trustees and modified accordingly. The survey was then distributed by the NAPF Pension Trustee Network and the TUC Pension Trustee Network and 147 responses obtained. The research was analysed through SPSS to extract frequency distribution between the two pension trustee networks respondents. The survey also contained narrative sections and these comments are summarised and quoted to help increase understanding of the survey results.

Respondents Profile

The demographic variables included in this survey were age, gender and ethnicity of the trustees. The trustee role, the type of plans, sector and numbers of members was also collected as well as the professional background of the individuals. In respect of ethnicity the majority of trustees came from a white British background apart from two Asian British trustees. Four trustees had a European background and one was Australian, three declined to respond. As a percentage this was slightly higher than the UK average of 3% at nearly 5% according to Hyman's and Robertson and Engaged Investor's 2007 UK trustee research (www.hymans.co.uk). The gender breakdown is indicated in the below table and equalled 10%, which was slightly less than the UK average of 18%. A good cross-section of elected and appointed trustees as well as independent trustees responded to the survey. Overall these trustees were responsible for 193 schemes with the majority being Defined Benefit schemes although this was closely followed by those who administered both Defined Benefit and Defined Contribution plans and there were small numbers of those who administered both hybrid and DC schemes only. Overall the trustees were responsible for over two and half million members located in both the private and public sectors.

Table 1. Demographic and Trustee Profile of Respondents

| Motivation and Pension Trusteeship Survey Profile | | | |
|---|-----------------|------------------|---------------|
| | TUC Respondents | NAPF Respondents | Total Numbers |
| Respondents | 64 | 83 | 147 |
| Gender Female | 9 | 6 | 15 |
| Gender Male | 55 | 77 | 132 |
| Elected | 56 | 48 | 104 |
| Appointed | 4 | 28 | 32 |
| Independent | 0 | 5 | 5 |
| Other | 4 | 2 | 6 |
| Plan Nos. | 78 | 115 | 193 |
| Membership Nos. | 949,068 | 1,728,898 | 2,677,966 |
| Public sector plans | 10 | 7 | 17 |
| Private sector plans | 54 | 76 | 130 |
| DB schemes | 50 | 54 | 104 |

| | | | |
|---------------|----|----|----|
| DC schemes | 2 | 2 | 4 |
| DB/DC schemes | 25 | 55 | 80 |
| Hybrid | 1 | 4 | 5 |

The age profile of the respondents is very much in line with UK research which indicates that 60% are over the age of 50 while just 12% are less than 40 as indicated by the table below. There is an age gap between the individuals who responded through the different networks in that TUC respondents as a group were older than the NAPF respondents this maybe linked to greater numbers of TUC respondents being retired/pensioners in percentage terms; 23% being retired/pensioners against 6% of the NAPF respondents. Again this may also be linked to the greater number of elected representative who are nominated by members to represent the pensioner cohort of the pension plan.

Table 2. Age Respondent Profile

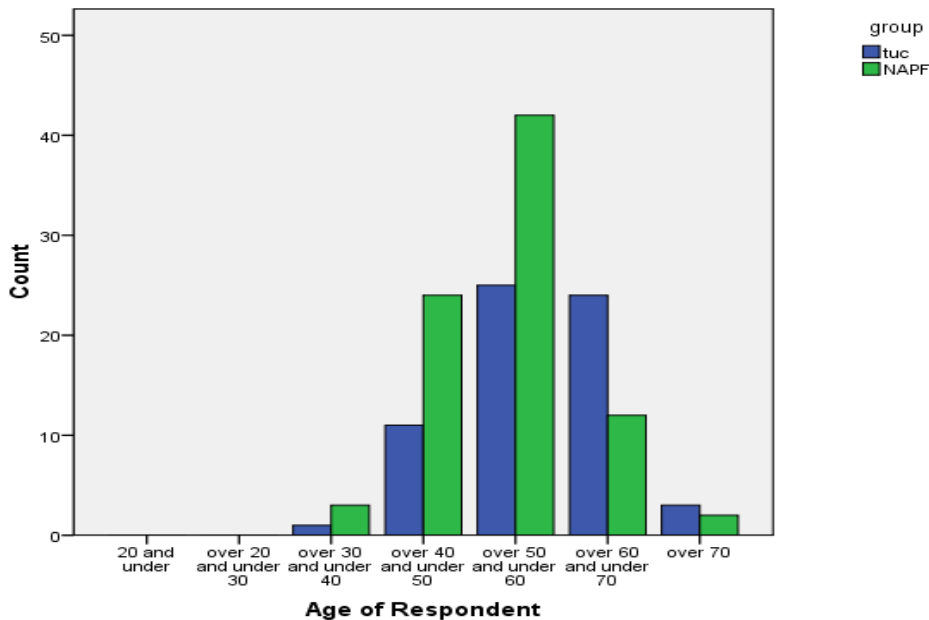


Table 3. Respondents Professional Background

| Trustees Professional Background | TUC | NAPF | Total Numbers |
|----------------------------------|-----|------|---------------|
| Trade Union Representative | 8 | 1 | 9 |
| Engineer | 12 | 7 | 19 |
| Scientist | 6 | 0 | 6 |
| Administrative | 6 | 3 | 9 |
| Manual | 8 | 3 | 11 |

| | | | |
|------------------------------|-----------|-----------|------------|
| Other | 1 | 2 | 3 |
| Not stated | 1 | 2 | 3 |
| Executive/Non-executive | 1 | 14 | 15 |
| Technician | 6 | 2 | 8 |
| HR | 2 | 6 | 8 |
| Professional | 5 | 22 | 27 |
| Management | 8 | 21 | 29 |
| Total | 64 | 83 | 147 |
| <i>Now Retired/Pensioner</i> | 15 | 5 | 20 |

The diversity in relation to experience and professional backgrounds of the trustee respondents is shown in the above table. As expected there were more respondents with a trade union background in the respondents from the TUC network as well as more manual, administrative and technical occupations although five NAPF individuals did mention that they were also union representatives as well as employed professionals. The NAPF occupational profile had more respondents of higher status such as executive, managers and professional people. This differing status helped to justify a comparison of respondents from the two networks to establish whether there were any differences in respect of their motivation in participating in trusteeship.

Motivational Factors Findings

Table 4: Motivational Factors for Becoming a Trustee as listed by the Trustees

| Relevance of Motivational Factors | TUC | NAPF | Total |
|--|-----|------|-------|
| 1. I could make a useful contribution to pension activity | 60 | 75 | 135 |
| 2. Welcomed intellectual challenge of pension trusteeship | 50 | 74 | 124 |
| 3. Representing the membership was a major driver | 58 | 52 | 110 |
| 4. I was concerned about the welfare of fellow citizens | 50 | 54 | 104 |
| 5. I was concerned with notions of equity/fairness | 50 | 48 | 98 |
| 6 I felt a moral obligation | 39 | 53 | 92 |
| 7. It was seen as a continuation of my existing job role | 24 | 42 | 66 |
| 8. I valued the power & significance of performing this role | 26 | 36 | 62 |
| 9. It offered opportunity for future progression | 19 | 31 | 50 |

The motivational factors are ranked in order of relevance in Table 4 above. It indicates the importance of motivating factors such as making a positive contribution to others as well as recognising and appreciating the intellectual demands of the trustee role. Only 12 respondents did not consider that making a useful contribution to pension activity was not a motivating factor. The respondents in their comments did confirm that for many they enjoyed the challenge and rigour of decision-making on pension boards, of sometimes doing something different to their main area of work experience.

Representation was also important although slightly less so for the NAPF cohort and this could be linked to numbers of member-nominated trustees in the sample population. But certainly there was little difference between the two groups when it came to acknowledging morality, equity and fairness as motives for participation, a viewpoint which appears to be commensurate with the unpaid voluntary nature of pension trusteeship.

Fifty per cent of the NAPF respondents saw the trustee role more as part of their existing job:

Company's Director of Resources (HR Director) so it originally came with the job. When I left I was asked to stay on (NAPF 70).

For the TUC respondents 38% also saw it as a continuation. Here it is important to interrogate what the trustees mean by job role because in the narrative comments sometimes this was considered to be an extension of an individual's existing trade union representative role. This indicates that interpretations of motivational categories may differ depending on one's particular work background and experiences which are outlined in table 3.

In connection to seeing trusteeship as an opportunity to progress or enhance their status within an organisation there was a small difference between the two groups in respect of the number of appointed trustees who listed this as a motivational category. For the TUC respondents 18 were elected and 1 appointed while for the NAPF a similar number were elected-17, 10 were appointed and 3 were independent which shows that a variety of trustees regarded trusteeship as means to advancement. Probably this reflects the high profile of this role at board level. In relation to recognising the importance of representing the wider membership 110 ticked this as a factor, of this number 90 were elected, (55 TUC and 35 NAPF), 4 were independent (NAPF) and 16 appointed of the appointed (3 TUC and 13 NAPF) This indicates that representing the wider membership was a major driver not only for elected individuals but also for appointed trustees.

Reasons for Motivational Factor Rankings

The survey also requested the participants to rank in order of importance all the applicable motivating factors. The factor that came first in importance of ranking was the same category as the most relevant. Thus the most important factor was *making a useful contribution to pension activity* with 54 people marking it first and 37 ranking it as second. Interestingly while 125 *welcomed the intellectual challenge of pension trusteeship* only 15 highlighted this as the most important category although 23 gave it second place and 29 third out of a total of 125. *Representing the members as a major driver* was the most important motivating factor for 36 people, with 18 placing it in second place and 26 third.

Being offered an '*opportunity for future organisational progression*' was considered to be the least important motivating factor for 15 people with 98 people not listing this category as a motivating factor at all although for 5

people it was the most important, (4 NAPF and 1 TUC respondents) two of whom were appointed and three were elected in a wide cross-section of industries. The next least cited motivating factor was '*I valued the power and significance of performing this role,*' with 85 trustees not including this as a motivating factor and only 2 NAPF trustees considering this factor to be the most important which In testing for statistical significant differences between the two cohorts the only difference of note was in the ranking for the motivational factors on *welfare, equity and representation*. These categories were ranked slightly more highly overall by TUC respondents although overall there was little difference in the numbers of those who considered these motivating factors to be the most important reinforcing the notion that many trustees do take a moral stance in respect of taking on trustee responsibilities and seem to indicate that what is key to motivating trustees is that they feel they can make a positive contribution to the challenging role of pension trusteeship.

Factors for Influencing Participation in Trusteeship

A major factor in trustee participation was an individual's interest in pension issues and finance issues. The narrative element of the survey indicated how this interest was identified such as asking questions in presentations to the membership. Often the questioner was identified by the organisation as someone who might potentially be interested in taking on a trustee role and then is invited to contribute to the pension board. For example:

I questioned how trustees exercised their discretion when it comes to widow's pensions for unmarried couples and whether they could demonstrate a track record of how they had discharged that discretion. This strikes me as a matter of fairness. Sometime after becoming the MNT, I was appointed pension rep of the union branch which is probably where some of the other motives come from. (NAPF 123)

The above comment while alluding to fairness and equity in relation to motivation also typifies the trustees' interests in pension and finance matters more generally. This aspect becomes clearer when one regards Table 5, which analyses the written comments about participation in trusteeship between the two groups.

Table 5 Factors for influencing Participation in Trusteeship

| Factors for influencing Participation in Trusteeship | TUC | NAPF |
|---|------------|-------------|
| New Interest: Pension interest | 4 | 10 |
| Concern about plan management | 9 | 3 |
| Support fellow workers | 2 | 9 |
| Extension of Trade Union role | 6 | 2 |
| Influence plan continuation | 3 | 4 |

| | | |
|----------------------|---|---|
| Invitation | 2 | 3 |
| Use of Knowledge | 0 | 5 |
| Lack of volunteers | 2 | 2 |
| Industrial Democracy | 3 | 0 |
| Ethical Agenda | 2 | 0 |

The strength of pension and finance interest is summed up by the following quote:

It started as a bit more than a hobby and has nearly become a vocation.
(NAPF 77)

Another respondent extends this further by highlighting that increasing familiarity with the subject decreases the distance between elected representatives and other participants in pensions:

Pensions are a very large subject which is absolutely absorbing and endlessly interesting broadening my outlook on life and making me realise how ordinary many people are that I had previously looked up to are. (TUC 11)

The above quote seems to indicate that while the individual perceived that there might be a large gap between an elected representative and pension others in reality this perception was not sustained. Other respondents from both networks, twelve in total as indicated in table 5 pointed out how their motivation was linked to concerns about plan management, particularly in light of ownership and scheme changes. Here people volunteered for election to help plug the gap in knowledge and communication:

My pension scheme was taken over by new principal employers (unwillingly) with the employer's new staff having no historic knowledge of the scheme, so I volunteered. (TUC 57)

Exploring the comments made about motivational factors and the reasons for participating in trusteeship suggest a strong altruistic dimension. A summary of information gained from the written comments about participation indicated in the table below shows an acknowledgement of the moral obligation of people volunteering to take on this role in this case emphasising the reciprocal nature of this situation:

I recognised that this role was important for my financial future and I am hoping that at a later date other capable and committed people would be prepared to do the same. (NAPF 134)

Our staff work hard on behalf of the members of this organisation looking after their future interests and therefore, this was a way of looking after the future interests of our staff. (NAPF 194)

The open question about why the trustees had participated in trusteeship did show some overlap which may reflect in some cases a high level of similarity

between NAPF respondents and TUC respondents when it comes to background. For example six of the TUC trustee respondents considered that involvement was seen as an extension of their existing trade union role and this viewpoint was also supported by two of the NAPF respondents who while relinquishing their trade union saw an involvement in pensions as a natural extension of that role. Another area of overlap was in that 3 TUC and 4 NAPF respondents wanted to influence the continuance of their DB scheme and had acted accordingly, while this might reflect a degree of self-interest the quotes did emphasise the impact of change in relation to managing pension funds which could affect the membership negatively:

Took on the role prior to expected turnover when the pension fund faced an uncertain future. (NAPF 130)

Interestingly when it came to supporting fellow workers 9 of the NAPF respondents compared to 2 of the TUC respondents considered this was the reason why they agreed to participate in trusteeship. However, when it came to concerns about their schemes' management 9 of the TUC respondents and 3 of the NAPF respondents considered this to be a motivating factor.

As a member nominated trustee I was concerned that members' wishes were being discounted by the company, and my demeanour and job role allows me to seek to ensure member's concerns are listened to and addressed. (NAPF 81)

When it came to following up interests in pensions and finance 10 of the NAPF and 4 of the TUC participants cited this as a major motivating factor, perhaps confirming some of the expected differences between the cohorts as it was only NAPF people who, cited use of knowledge (existing knowledge about pensions or investments) as a factor while only TUC respondents spoke about industrial democracy (3) and about ethics (2) as a key motivating factor:

I believe that the membership should control funds and invest them in an ethical manner to provide secure pensions for the members while benefiting society as a whole (TUC 26)

Wanted to learn about finance and industry particularly about ethical responsibility towards investments (TUC 30)

The trustees' acknowledgement of industrial democracy, as part of worker's deferred benefits, and ethics could be considered to be linked to the trustees' trade union background and training where these issues are discussed and debated at a wider level than just the employer context. It would be interesting to explore this issue further to see more exactly what contribution and what tensions trustees face when trying to unite a more broader political agenda to decision-making in the best interests of the membership. I would suggest that this is an area that needs further research.

Trustees Advice in Recommending Others

Overall the response to the open questions were informative with 143 advocating that they would recommend this role to other people but generally with caveats in respect of stressing the need to engage with pension trusteeship training. Indeed 7 of the respondents (3 TUC, and 4 NAPF respondents) mentioned the regulator's pension tool kit in this regard. But 36 respondents considered that training was indispensable whether it was union, company or industry training as indicated in Table 6.

Table 6 outlines the themes that emerged when making comments about recommending the role to others.

Table 6: Recommending the Role to Others: Analysis of Narrative Comments

| Role Recommendations To Others | TUC Nos. | NAPF Nos. |
|--|-----------------|------------------|
| Need to undergo training | 19 | 17 |
| Rewarding but difficult | 9 | 15 |
| Time-consuming needs commitment, hard work | 11 | 23 |
| Need to Question/challenge | 15 | 6 |
| Stimulating/challenging | 5 | 15 |
| Understand role responsibility | 4 | 14 |
| Investigate role, get to know pension others | 7 | 6 |
| Influence decisions in interests of membership | 3 | 4 |
| Awareness of liability | 3 | 4 |
| Become familiar with issues | 5 | 1 |
| Keep abreast of pension/finance events | 2 | 3 |
| Recognise it is unpaid work | 1 | 4 |
| Do the role for long-term | 1 | 4 |
| No need to be an expert | 3 | 1 |
| Complex work | 1 | 2 |
| Role makes a difference | 1 | 2 |
| Raises individual's profile | 0 | 1 |

The one area that there was a noticeable difference between the two group' responses to recommending others was in the area of recognising that part of the trustee role was to challenge and question others in connection to pension decision-making with 15 of the TUC pension trustee citing this as opposed to 6 of the NAPF trustees. It was the NAPF trustees, who were the group that outlined the need to understand the responsibility that being a trustee entails rather than the TUC pension trustee network, this may reflect the different backgrounds of the pension trustees although this responsibility should be made clear in the training.

Training and knowledge were underlying concerns in another key aspect, which was the need to question and challenge, a specific concern for 21 trustees particularly for elected trustees. They underlined the need to be confident enough to ask for further explanations if issues are unclear whether that is with other board members or experts engaged by the board. Here they suggest even if your background experiences are different, training and greater familiarity over time with pension and finance issues will also help you in participating in plan management and board decision-making. Or in the words of one trustee who takes a more extreme view of finance professionals:

Never forget that a great deal of what the professionals tell you is demonstrably nonsense (TUC 23).

Both groups strongly emphasised the time-consuming nature of trusteeship, and how this needed to be considered at the outset although the NAPF representatives were more adamant about this in relation to acknowledging the need to be committed and ready for the hard work that this role brings. But both groups considered that while the role was challenging and difficult it was also stimulating and rewarding:

Do not take on if you are not fully committed or in a demanding position or find reading a problem. Do be prepared to be drawn in further than you thought. The last thing pensions are about are old people. (TUC 11)

Read, read and read some more, be fair, level-headed and consider everyone. And also if the scheme is large give up any idea of free time. (NAPF 77)

Negative Responses to Recommending Others

There were four negative responses to recommending others. Only one was a NAPF respondent, who was concerned with the increasing amount of government regulation and wouldn't recommend someone to become a pension trustee if they weren't already in the industry. While three of the TUC respondents were concerned, only one of them like the NAPF respondent linked this to the high level of responsibility, training and regulations.

The other two highlight the tensions that can arise between sponsoring employer and elected representative with one considering that despite having full responsibility you have '*very little power to influence the principal employer*', (TUC 42) while another commented how they had '*fallen out of love with the sponsoring employer*'. (TUC 50)

Conclusion

The aim of this survey was to examine trustees' motivation for participating in trusteeship. It was also considered that subsequent to the Pension Act 2004 that the increasing number of member elected trustees may bring a slightly different dimension towards being a pension trustee. The survey findings indicate that for our 147 trustees, trusteeship is an extension of their existing

job role although for a few appointed individuals this included representing members such as being a trade union representative. What was a feature of the research was not only the positive aspect that the intellectual challenge thought that trusteeship involved but that the top factor was the sense of usefulness that trustees thought they could bring to this complex, difficult, challenging but ultimately rewarding role. Ultimately, there was a thread of altruism and morality running through the reasons why people took on this role, and this was considered necessary if one was to fully engage with trustee responsibility, which while demanding and time-consuming could also be immensely interesting and rewarding.

References

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www.hymans.co.uk

www.napf.co.uk/Index.cfm

www.tuc.org.uk/pensions/index.cfm.

Appendix 1. Survey Document



Motivation and Pension Trusteeship Survey

This survey is concerned with examining pension trustee motives for participating in pension trusteeship. It is being conducted by *Dr Susan Sayce of the Centre for Diversity and Equality in Careers and Employment at the University of East Anglia*. The aim is to increase understanding of what motivates both appointed and elected to participate in this complex role. Permission has been given by both the TUC and the National Association of Pension Funds to survey their pension trustee networks as they are interested in this question. I would also like to reassure you that information provided in this survey will be aggregated and no confidential details about individual pension schemes is requested. For further details please contact Dr Susan Sayce.

Please tick the corresponding box:

1. Age: 20+ 30+ 40+ 50+ 60+ 70+

2. Gender: Male Female

3. Ethnic classification (*optional*)

| | | | |
|---------------|--------------------------|--------------------|--------------------------|
| White British | <input type="checkbox"/> | Irish | <input type="checkbox"/> |
| Asian British | <input type="checkbox"/> | Chinese | <input type="checkbox"/> |
| Black British | <input type="checkbox"/> | Not provided | <input type="checkbox"/> |
| Other | <input type="checkbox"/> | Please state _____ | |

4. Present work occupation, (if retired please list your last occupation):

6. Did you have pension or financial experience prior to becoming a pension trustee?

Yes No

If yes, please detail what this experience encompassed

6. How many pension schemes do you represent? _____

7. What type of pension scheme (s) do you represent? e.g. DB, DC _____

8. Is the scheme located in the? Private sector Public sector

9. Which industry is the scheme located in e.g. financial, media

10. How many members do you represent approx.? _____

11. What type of representative are you?

Employer appointed Elected Independent Other _____

12. Motives for becoming a trustee: Please tick those that are **relevant** to you and **rank** in order of importance (*1 being the most important and 9 being the least important*)

Relevant **Rank**

| | | No. |
|---|--------------------------|--------------------------|
| It was seen as a continuation of my existing job role | <input type="checkbox"/> | <input type="checkbox"/> |
| I felt I could make a useful contribution to pension activity | <input type="checkbox"/> | <input type="checkbox"/> |
| I valued the power and significance of performing this role | <input type="checkbox"/> | <input type="checkbox"/> |
| I felt a moral obligation | <input type="checkbox"/> | <input type="checkbox"/> |
| I was concerned about the welfare of fellow citizens | <input type="checkbox"/> | <input type="checkbox"/> |
| I was concerned with notions of equity/fairness | <input type="checkbox"/> | <input type="checkbox"/> |
| Representing the membership was a major driver | <input type="checkbox"/> | <input type="checkbox"/> |
| I welcomed the intellectual challenge of pension trusteeship | <input type="checkbox"/> | <input type="checkbox"/> |
| Offered opportunity for future organisational progression | <input type="checkbox"/> | <input type="checkbox"/> |

Any further motives for participation in trusteeship please comment:

12. If you were to recommend this role to someone wishing to become a pension trustee what would be your advice?

Any further comments:

To return: save the form to your computer then attach as a file to an email to s.sayce@uea.ac.uk

Or, if the form is on the screen:

1. Click on **file** menu
2. Highlight **Send to**
3. Click either **Mail Recipient** makes the form into e-mail message or **Mail Recipient (as attachment)**

Thank you for your contribution to this research

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