The Pension Service
Customer Survey 2005

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A report of research carried out by BMRB Social Research, part of BMRB Internal Limited on behalf of the Department for Work and Pensions

Corporate Document Services
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Nicholas Howat, is an Associate Director at BMRB Social Research. Nick managed the project and took the lead on the development of new sections of the questionnaire, analysis and presentation of the results and report writing. Nick was responsible for running the 2003 Pension Service Customer Survey and has worked on projects covering a wide variety of subjects for other Government departments and agencies.

Lorraine Sims, is a Research Executive at BMRB Social Research. Lorraine was involved in every stage of the process. Her main responsibilities focused on the sample collation stages, sampling and multivariate analysis. She also contributed to the writing of this report and presentation of the results. Lorraine has also worked on a large scale project for DfES whilst working for BMRB.
## Glossary of terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Attendance Allowance (AA)</strong></td>
<td>Attendance Allowance is a tax-free benefit paid to customers, aged 65 or over, who need help with their personal care because of an illness or disability.</td>
</tr>
<tr>
<td><strong>Service channels</strong></td>
<td>Refer to the ways in which customers can contact The Pension Service, e.g. by telephone, in writing, face-to-face or by email.</td>
</tr>
<tr>
<td><strong>Council Tax Benefit (CTB)</strong></td>
<td>This is the means-tested benefit available to help cover the costs of Council Tax. It is available to both people renting and owner-occupiers.</td>
</tr>
<tr>
<td><strong>DDA</strong></td>
<td>Disability Discrimination Act.</td>
</tr>
<tr>
<td><strong>Disability Living Allowance (DLA)</strong></td>
<td>Disability Living Allowance is a tax-free benefit paid to customers, who claim before their 65th birthday, who need help with their personal care because of an illness or disability.</td>
</tr>
<tr>
<td><strong>DWP</strong></td>
<td>Department for Work and Pensions.</td>
</tr>
<tr>
<td><strong>FPC</strong></td>
<td>Future Pension Centre. This deals with pension-related issues for customers who have not yet reached State Pension age.</td>
</tr>
<tr>
<td><strong>Housing Benefit (HB)</strong></td>
<td>This is a means-tested benefit paid to tenants or their landlords to help meet their rent.</td>
</tr>
</tbody>
</table>
Local Service

Local Service supports the work of Pension Centres primarily through providing home visits, but also through Local Service Information points by prearranged appointments, and providing talks in locations accessible to pensioners. It works in partnership with a range of organisations accomplished in dealing with pensioners’ needs. Local Service is aimed at raising pensioners’ awareness of what is available to them and increasing take-up of benefits.

National Pension Centre (NPC)

This incorporates a number of business units including Awards, Conversions, Pensions Direct (PD), Pensions Payments (PP), Tele-claims (RPTC) and Winter Fuel Payments.

Office type

Refers to The Pension Service departments, e.g. Pension Centres, Local Service, PCAL and National Pension Centre business units.

PCAL

Pension Credit Application Line, deals with calls regarding an application or enquiry regarding Pension Credit, including assisting customers to complete an application over the telephone.

Pension Centres

Pension Centres deliver the business of The Pension Service for a defined geographical area supported by Local Service. Pension Centres are responsible for calculating entitlement to, answering queries about and paying Retirement Pension and Pension Credit, informing customers about how they can access other pension-related entitlements and services, and for arranging for Local Service to provide a face-to-face service in a convenient location if customers’ business cannot be dealt with over the telephone.

Pension Credit

Pension Credit is an entitlement for people aged 60 or over which was introduced in October 2003, replacing the Minimum Income Guarantee. It provides a guaranteed income for pensioners and rewards those who have saved for their retirement.
Pension forecasts

A State Pension forecast informs customers of the amount of State Pension they:

- have earned already;
- can expect at State Pension age based on what they have earned already and what they might earn before reaching State Pension age.
Summary

Background and objectives
In spring/summer 2005 a survey of customers contacting The Pension Service was undertaken to measure their experience of, attitudes towards and satisfaction with the service. This was a follow up to the baseline Pension Service Customer Survey that was conducted in 2003. It is important to note that there have been significant changes to The Pension Service since the last survey. In particular, no customers’ cases are now held by Social Security Offices and there has been a significant expansion of Local Service.

As in 2003, this is a survey of The Pension Service’s contacting customers and, therefore, excludes customers who were not in contact during the sampling period.

Details were recorded by Pension Service staff of all (non-professional) customers making contact at the beginning of February 2005. The survey sample was then drawn randomly from these records (see Appendix A). Selected customers received a letter from the Department for Work and Pensions (DWP), informing them of their selection, and providing instructions on how to ‘opt out’ of the survey, should they wish (see Appendix B.2). Those not opting out were then visited in their own homes by interviewers working on behalf of BMRB. Fieldwork was carried out by Computer Aided Personal Interviewing (CAPI), and a total of 2,435 customers were interviewed between May and August 2005.

Customer profile
The majority of respondents were current pensioners, with 72 per cent in receipt of the State Pension and a further six per cent currently in the claiming process. Just over one in ten customers were contacting The Pension Service as a future pensioner to receive a forecast. The remaining customers were contacting The Pension Service as a customer representative. However, it should be remembered that some current and future pensioners will also contact The Pension Service as a customer representative and in total, 17 per cent did make contact on behalf of someone else. (Section 2.1).
Current pensioners contacting The Pension Service are relatively young compared to the overall profile of GB pensioners. This is due to the high level of contact around the State Pension ages, 60 for women and 65 for men. However, there was a significant increase in the age profile of customers contacting The Pension Service compared to 2003. There was an increase in the proportion of customers aged 75 and over with a decrease amongst the proportion of customers aged 60 to 65.

These changes in age profile do not seem to be a result of a decline in the number of people claiming the State Pension since 2003, as the numbers applying in the population are relatively similar. Neither are customers making fewer contacts to claim the State Pension as the number of contacts reported for a State Pension claim has also remained constant. The reason for the difference in age profile seems to be a genuine change in The Pension Service’s workload since 2003. There has been an increase in the numbers of people applying for Pension Credit compared to Minimum Income Guarantee (MIG) as a result of the drive to improve take up and an increase in eligibility. Also, at the time of the sampling for the 2005 survey, a number of customers were being moved to direct payment which generated a number of queries.

Women made up 60 per cent of respondents, with men in the majority only among those aged 65 (male pension age). (Section 2.2.1).

As in 2003, older customers and women tended to have the lowest household incomes amongst current pensioners. Over a third of current pensioners contacting The Pension Service received Pension Credit, which is significantly higher than the pensioner population as a whole. (Section 2.2.2 and Section 2.2.3).

Seven per cent of customers were from ethnic minority groups (Section 2.2.4). Three per cent of customers were Asian or Asian British, two per cent were Black or Black British and one per cent were from a mixed background. This is a greater proportion than exists in the pensioner population as a whole (approximately three per cent), but there is still an insufficient number of respondents to allow detailed analysis of different ethnic groups at many questions.

Around half of all customers contacting The Pension Service reported a long-term health problem or disability. Older customers and customers who were living alone were significantly more likely to report this. (Section 2.3).

**Overall performance**

Overall satisfaction and satisfaction with most recent enquiry have increased significantly since 2003. Overall satisfaction increased from 80 per cent to 84 per cent and satisfaction with the most recent enquiry increased from 76 per cent to 79 per cent. (Sections 3.2 and 3.3).

Satisfaction seemed to be most heavily influenced by factors relating to the amount of contact customers had with The Pension Service. The more contacts that an
enquiry needed, or that a customer had overall with The Pension Service, the lower their levels of satisfaction were. Customers whose recent enquiry was not concluded were also significantly less likely to be satisfied.

Within telephone contact, customers who did not have their enquiry resolved by the first person they spoke to had lower levels of satisfaction. However, it was apparent that it is not just being transferred that affects satisfaction but how this is carried out. Customers who were transferred without dialling another number, given explanations for the transfer and who did not have to repeat a lot of detail were still relatively satisfied. (Section 3.2.2).

In addition to asking about levels of satisfaction the study also looked at specific service elements in terms of their importance to the customer and The Pension Service’s level of performance. In 2003, ‘providing accurate information’ was above average importance for customers and below average for performance and this identified it as a critical area for improvement. In 2005, accuracy of information remained one of the most important service elements but it had increased in performance and is now an area to maintain strength in. Service elements that are rated as being above average importance and below average for performance are identified as being critical areas for improvement. In 2005 these areas are: ‘providing complete information’, ‘dealing with enquiries promptly’ and ‘being responsive to customer needs’. (Section 3.1.3).

The quality of the people was mentioned by the highest proportion of customers as being the best thing about The Pension Service (28 per cent). This had been the highest rated aspect in 2003 but has increased even since then. The proportion of customers mentioning speed also increased from 2003, and was now the best thing about The Pension Service for the second highest proportion of customers (13 per cent). Around one in ten customers said that there was ‘nothing’ good about The Pension Service. However, maintaining the positive trend, this was actually a decrease since 2003 (11 per cent compared to 15 per cent). (Section 3.4.1).

When asked what areas they would seek to improve, over half of all customers could not identify any. Of the areas that were identified, ‘better information’ was mentioned by the most customers. In line with the increase in the number of customers identifying speed as the best thing about The Pension Service, there was also a decrease in the proportion of customers who identified it as an area for improvement.

Around one in twenty customers commented that they wanted the system for administering the State Pension to go back to how it used to be. Specifically, these customers wanted the return of the pension book and/or the return of a local office. These customers were significantly more likely to be making contact in regard to a problem with a cheque payment or Post Office card. (Section 3.4.2).
Awareness of The Pension Service

The proportion of customers who identified The Pension Service as being the organisation they would turn to for information about the State Pension and related benefits has increased significantly from 25 per cent in 2003 to 38 per cent in 2005. This is mainly a result of the fall in the proportion of customers who still refer to ‘Legacy brands’ such as the DHSS, DSS and so on (41 per cent in 2003 compared to just 16 per cent in 2005). While this may in part be due to the fact that The Pension Service is now two years older, it has to be recognised that some of the older departmental names had been dormant for well over a decade when the study was conducted in 2003, so progress has been appreciable. (Section 4.1).

However, although awareness of The Pension Service has increased there has also been a small but significant increase in the proportion of customers who do not know where to turn to for information (14 per cent in 2005 compared to 11 per cent in 2003). The most worrying thing about this is the fact that some of the most vulnerable customers (those who do not speak English as their first language and those who are aged over 75) are the ones who are most likely to say this. This difference was not apparent in 2003 and ‘vulnerable’ customers were no more likely to not know who to turn to than other customers. It could be that these customers are confused as the ‘Legacy brands’ that they recognised before no longer seem to be the appropriate organisations. (Section 4.1).

The increase in overall awareness has also been reflected in increased awareness of The Pension Service for its own areas of responsibility. However, accompanying this increase in awareness there has also been a rise in the proportion of customers who think that The Pension Service is responsible for areas that are not within its remit such as Housing Benefit (HB) and providing home help. The proportions who think that these areas are The Pension Service’s responsibility are still relatively small (six and three per cent) and may well be a by-product of an increase in overall awareness. (Section 4.2).

The overwhelming majority of customers said that they found it easy to get hold of the correct telephone number to call The Pension Service (89 per cent). This was an increase from 2003 and there has been a particular increase in the proportion of customers saying that it was very easy to get hold of the correct number. (Section 4.3).

Contacting The Pension Service in general

The majority of customers making contact (71 per cent) had telephoned The Pension Service at least once since 1 January 2005 and this was broadly the same as 2003. The proportion of customers who said they had submitted a form fell significantly since 2003 to just two-fifths of customers. There was also a decline in the proportion of customers who said they had written to The Pension Service. (Section 5.1).
When presented with a variety of different enquiry types, the majority of customers picked the telephone as their preferred method of contact for each. Sensitive or more serious enquiry types (complaints or notification of death) had a slightly lower proportion of customers preferring the telephone but it was still the most popular method for both. Older customers and those whose first language was not English were slightly less likely to prefer the telephone than other customers, but it was still their preferred method for each enquiry type. (Section 5.2).

The proportion of customers preferring telephone contact has risen by five to six percentage points across each of the enquiry types since 2003. This is surprising given that the customers in the 2005 survey were significantly older than in 2003 and that older customers were less likely to prefer contact by telephone. It could well be that if the age profile of the sample had remained the same as 2003 there would have been even larger increases in preference for telephone contact. (Section 5.2).

Around a quarter of contacting customers were internet users. There were large variations by age, with older customers being significantly less likely to have access to the internet. In addition to age, customers who were receiving Pension Credit and disabled customers were also less likely to have access to the internet. A quarter of customers who did use the internet said that they had visited The Pension Service’s website, this was equivalent to six per cent of all contacting customers. A quarter of customers said that they had access to email and half of these said they would be willing to receive emails from The Pension Service. (Section 5.4).

Around three in ten customers said that they would like to be able to contact The Pension Service at weekends and, as might be expected, this was significantly higher for non-current pensioners. Of those customers who wanted to make contact at the weekend, the majority wanted to do so on a Saturday morning. (Section 5.5).

Around half of all customers who did not speak English as their first language or who had a disability or long-term health problem reported difficulties in communicating with organisations like The Pension Service. This was broadly in line with the results from 2003. There were, however, changes in the types of difficulties that customers reported. There were increases in the proportion of customers mentioning communication difficulties such as using the phone or reading letters; and decreases in those mentioning more physical problems such as being able to leave their home. This fall in the number of customers mentioning physical problems may be a result of fewer customers identifying The Pension Service as an organisation they need to visit, viewing them instead as an organisation to be contacted by post or telephone. (Section 5.6).

Most recent enquiry

The proportion of customers contacting The Pension Service to claim the State Pension fell significantly from 20 per cent in 2003 to ten per cent in 2005. This is consistent with the similar fall in the proportion of customers in the main claiming ages of 60 to 65. (Section 6.1).
There is no change in the number of people making claims for the State Pension and customers are not making less contacts while claiming the State Pension. Therefore, it appears that The Pension Service is experiencing a greater volume of contacts about other subjects which would in turn leads to a reduction in the proportion of customers making contact to make a claim for the State Pension. (Section 6.1).

- The proportion of customers contacting The Pension Service to make a claim for Pension Credit increased from nine per cent in 2003\(^1\) to 14 per cent in 2005. During the time of the sampling process for the 2005 survey there was a drive to increase take up of Pension Credit so we would have expected to see this change. In particular, Local Service was focusing on encouraging more eligible pensioners to make a claim and this can be seen in the fact that nearly a fifth of customers who were making a claim for Pension Credit had received a home visit as part of their enquiry. In addition to this, more pensioners are eligible for Pension Credit than were previously eligible for the MIG.

- There was also the additional issue of direct payment at the time of the 2005 study whereby order books were phased out. This can be seen in the fact that queries about the pension being paid in to a bank account were so small as not to be measured in 2003 but now were the second most common type of query.

Fourteen per cent of customers had applied for a forecast since 1 January 2005. The majority of customers who requested a forecast said that they had received it (93 per cent). The most common sources of awareness for the forecasting service were ‘word of mouth’ and a letter from either The Pension Service or DWP. Most customers (90 per cent) said that they found the forecast useful although around half said that they had not done anything as a result of it. (Section 6.1.2).

As noted above (Section 1.3), satisfaction with the most recent enquiry has increased and there are a number of elements within telephone contacts in 2005 that reflect this. In particular, there has been a significant fall in the proportion of customers who called more than once for their enquiry (47 per cent compared to 53 per cent) and an increase in the proportion of customers who managed to get through at the first attempt (82 per cent compared to 75 per cent). (Section 6.3).

Customers who had contact with Local Service generally did so without any problems and home visits were rated as the best thing about The Pension Service by these customers. (Section 6.5).

The proportion of customers whose most recent enquiry involved filling in a form fell from 53 per cent in 2003 to 46 per cent in 2005. There was also an increase in the proportion of customers who said that they were able to fill in the form over the telephone (35 per cent compared to 21 per cent). Customers who were able to fill in forms over the telephone were significantly more likely to be satisfied with their most recent enquiry. (Section 6.8).

\(^1\) In 2003 these were claims for the Minimum Income Guarantee rather than Pension Credit.
Signposting and transferring

There was a significant fall in the proportion of telephoning customers who said that they were transferred, from 40 per cent in 2003 to 32 per cent in 2005. Disabled customers and those who did not speak English as their first language were more likely to report that they were transferred. Customers who contacted via a Pension Centre for their enquiry were also more likely to be transferred. This is understandable as Pension Centres are the first point of contact for customers ringing the national telephone number. (Section 7.1).

As in 2003, customers who were transferred were significantly less likely to be satisfied with how The Pension Service handled their enquiry and with the service overall. However, the difference in levels of satisfaction between those who were transferred and those who were not has reduced since 2003. This would seem to indicate that the fall in the proportion of customers who were transferred has occurred amongst those that were the least satisfied with being transferred.

Although customers who were transferred had lower levels of satisfaction, how the transfer was handled also impacted on levels of satisfaction. Customers who were transferred to somebody else had higher levels of satisfaction than those who had to dial a different number. Also, customers who felt that the reason they were being transferred was clearly explained to them had higher levels of satisfaction than those who did not. Customers who made contact via a Pension Centre were less likely to feel that they were given a reason for their transferral and this is perhaps an area where efforts could be concentrated. (Section 7.1.1).

The amount of information that customers had to repeat also seemed to have an impact on their levels of satisfaction. There was very little variation in the levels of satisfaction between customers who had to repeat no information and those who felt they just had to repeat a little information. However, customers who felt that they had to repeat a lot of information were significantly less likely to be satisfied with the way their enquiry was handled and with The Pension Service overall. (Section 7.1.2).

Around one in ten customers said that The Pension Service had recommended that they speak to someone else for their most recent enquiry. Customers who were contacting about a life event and those contacting in relation to cheque payments and/or payments to a Post Office account were the most likely to say that The Pension Service recommended they speak to someone else. (Section 7.3).

Appeals and complaints

Just over two-fifths of all customers who were unhappy with the decision in their most recent enquiry were aware that they could appeal against The Pension Service’s decision. The majority of customers who were aware that they could appeal also said they knew how to go about doing this. (Section 8.1).
Six per cent of customers had made a complaint to The Pension Service, which was the same as the proportion in 2003. Future pensioners were the least likely to have ever made a complaint, possibly because their enquiries were less complicated. Of those who had ever complained, around seven in ten said that they had made a complaint this year. (Section 8.2).

Thirty per cent of customers who had complained this year said that they had not received a response from The Pension Service. In addition to this, around a quarter of customers who did receive a reply said that it did not answer their complaint at all. In total, nearly a half of all customers who said they made a complaint this year claimed to have received no response or one that did not answer their complaint at all. (Sections 8.5 and 8.7).

Just under half of all customers who received a reply to their complaint said they were not satisfied with the way it was handled. If those customers who received no reply were included as well, over half of all complaining customers could be unhappy with the way their complaint was handled. (Section 8.10).

Seven per cent of customers who had never complained had considered doing so. This was a small, but significant, fall from 2003. The most common reason for not making a complaint, given by those who had considered it, was that they thought nothing would happen as a result. (Section 8.11).

**Notes on terminology**

A large number of tables appear in this report. The following conventions have been used:

- 0 = a ‘true zero’ (i.e. no responses in that category)
- * = less than 0.5 per cent, but more than zero responses

Significance testing has been carried out at the five per cent level, unless otherwise stated. All comparative data described in the report is significant, unless otherwise stated.
1 Introduction

1.1 Background

In spring/summer 2005 a survey of customers contacting The Pension Service was undertaken to measure their experience of, attitudes towards and satisfaction with the service. This was a follow up to the baseline Pension Service Customer Survey that was conducted in 2003 making it possible to identify progress made since 2003.

The Pension Service was established as an executive agency of the Department for Work and Pensions (DWP) in April 2002, as part of the Government agenda to modernise the delivery of benefits. The Pension Service aims to provide information on and deliver pension-related benefits and entitlements to current pensioners, and their representatives. It aims to provide a seamless, holistic service through joint working with other statutory and voluntary organisations.

The Pension Service also provides pension-related information, such as forecasts of likely pension entitlement, to future pensioners, to help them make decisions about saving for their retirement.

1.2 The Pension Service structure

At the time of the baseline study in 2003, The Pension Service was in a state of transition, some customers’ cases had been migrated to the new Pension Centres while others were still being handled by Social Security Offices. By 2005, all customers’ cases had migrated to Pension Centres, however, The Pension Service was in the next stage of its transformation process by rationalising the number of Pension Centres used to deliver its services. This is part of the Government’s commitment to the delivery of high quality and efficient public services.

More vulnerable customers may have their cases passed on from Pension Centres to more specialised Local Service. This branch of The Pension Service was only just being introduced in 2003 but was fully established in 2005.
In addition to Pension Centres and Local Service, customers may also contact a number of specialist departments, these are:

- National Pension Centre (comprises a number of business units including Pension Direct, Pension Payments, Retirement Planning Tele-Claims (RPTC) and Winter Fuel);
- Future Pension Centre (FPC);
- Pension Credit Application Line (PCAL);
- International Pension Centre.

For the purposes of this study customers who were contacting either the Winter Fuel Payment Helpline or the International Pension Centre were not included. The International Pension Centre was not included in this study as it would not be practical to conduct international fieldwork alongside this study. The Winter Fuel Payment Helpline was not included in this study because of the seasonal nature of their workload.

1.3 Research objectives

The main objectives for the 2005 study were to:

- glean a better understanding of customers’ experiences, perceptions and expectations of The Pension Service, including identification of customer priorities, and what impacts upon their satisfaction with the service they receive;
- identify where (if at all) customers’ experiences, perceptions and expectations of The Pension Service have changed from the baseline survey, providing an understanding of what The Pension Service is doing right and where improvements can be made;
- help to inform the future design and delivery of services to customers of The Pension Service.

Further, the research provides information to inform future design of services, ensuring that efforts are targeted most appropriately to suit the needs of customers. For this purpose, the research examines the views of customers from a range of demographic and social backgrounds, who interact with The Pension Service through different service channels.

1.4 The Pension Service customers

The research aimed to cover the full range of customers contacting The Pension Service, including those contacting in the following capacities:

- **as current pensioners** – these are people who are in receipt of the State Pension or are in the process of applying for the State Pension;

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2 A stand alone survey of IPC customers will be conducted via telephone in 2006.
• as non-professional customer representatives making contact on behalf of customers – these are most usually spouses, relatives, friends or neighbours of the customer, and can either be of working age or a pensioner;

• as future pensioners – these are working age people who contact The Pension Service to obtain a State Pension forecast or to request information about saving for their retirement.

The population of contacting customers comprised all contacts initiated by customers through any channel, including contacts made in writing (either through a letter or completing a form), by telephone, or face-to-face. All ‘professional’ customer representatives were excluded from the research (e.g. Citizens’ Advice Bureaux, solicitors making contact on behalf of a client or MPs making contact on behalf of a constituent). These parties were excluded because it was felt that they would make contact on behalf of a number of different people and their responses would be an ‘average’ of all their contact with The Pension Service, rather than thinking about a specific case. There is a specific report on customer representatives that includes evaluations of people contacting The Pension Service in a professional capacity3.

All contacts recorded took place at the beginning February 2005; full details are included in the technical report (see Appendix A).

1.5 Sample collation

To ensure that those interviewed for the survey were as representative as possible of the range of contacts made with The Pension Service, an extensive sample collation exercise was conducted. This was the same process that was used for the 2003 study in order to ensure comparability. Records were made of all contact through Pension Centres, Local Service, Future Pension Centre, Teleclaims, Pensions Direct and PCAL. This included telephone, postal and where appropriate face-to-face contact.

At the time of the sampling process The Pension Service were sending out automated pension forecasts to women aged 50-60. These forecasts had not been requested and were not intended to generate correspondence with their recipients. It was decided that customers who received an automated forecast and were only making contact in response to that would be excluded due to the potential bias that could occur.

1.6 Questionnaire design

The questionnaire from the 2003 survey provided the core of the 2005 questionnaire. However, there were a number of areas that were added or expanded to reflect some changes in priority for The Pension Service. In particular, there have been additional questions added around pension forecasts, electronic contact and the relative importance of different service elements. Further details of the questionnaire design are included in the technical report (see Appendix A).

1.7 Fieldwork

All respondents were sent an advance letter two weeks before the start of fieldwork, which explained the purpose of the study, reasons for their inclusion in the research sample and the form the survey would take. Respondents were invited to call a freephone number if they wished to opt out of the research, or if they wished to enquire about further details of the research before deciding whether or not to participate. Contact details of those who opted out of the research were removed from the sample issued to interviewers. As with the sample collation and questionnaire design this process was the same as the 2003 study in order to maintain consistency.

All fieldwork took place between 2 May and 14 August 2005, and was conducted by interviewers working on behalf of BMRB. In the event, 2,435 full interviews were completed, giving an overall fieldwork response rate of 70 per cent. Weighting was applied to the data to compensate for differential response rates by contact service and Government Office Region (GOR). Details of the weighting used can be found in the technical report (see Appendix A).

The average interview length was 32 minutes, with all interviews being conducted face-to-face in respondents’ homes using Computer Assisted Personal Interviewing (CAPI). A copy of the questionnaire is available on the DWP website, see Appendix B for details.

1.8 Report structure

Throughout the report comparisons are made with the baseline study in 2003 where appropriate4. For ease of reference these comparisons are made in greyed out boxes towards the end of individual sections within each chapter.

Chapter 2 looks at the profile of customers who contact The Pension Service. Where appropriate, comparisons are made between pensioners in the population and current pensioners contacting The Pension Service from this survey.

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The Pension Service Customer Survey includes a number of questions that measure the overall performance of the service and how these relate to customers priorities. Chapter 3 looks at these measures together, focusing on areas for improvement and current areas of strength for The Pension Service. Also included in this are a number of open ended questions, which allowed customers to express their feelings about The Pension Service in their own words.

Chapter 4 looks at customer awareness and knowledge of The Pension Service and the services it provides. Firstly, it looks at overall awareness of The Pension Service as a brand associated with the provision of the State Pension and related benefits. It then looks at customer knowledge of which organisations are responsible for various services. Finally, it looks at how easy it was for customers to find the correct telephone number to contact the service.

Chapter 5 looks in general at issues related to contacting The Pension Service. This covers the methods used to contact (including specific analysis around electronic contact), customers’ preferred methods of contact and customers with special requirements such as disabled customers and customers who do not speak English as their first language.

Chapter 6 then looks in more depth at issues related to the customers’ most recent enquiry: Firstly, it looks at the subject of the most recent enquiry and the contact methods used. It then focuses on specific issues relating to each of the three main contact methods (telephone, post and face-to-face contact). Finally, it looks at all customers experiences of enquiry resolution and issues relating to the provision of valuables and filling in forms.

The first point of contact with The Pension Service may not be able to handle an enquiry and the customer may need to be transferred or redirected to another section of The Pension Service or an external organisation. The Pension Service aims to make this process as efficient as possible. Chapter 7 analyses the items in the questionnaire that relate to the transferral and signposting process.

Chapter 8 covers the appeals process and complaints. It provides a profile of complainants, and considers how they feel about the experience of complaining. It also looks at those who have not complained, in terms of whether they have ever considered doing so, and if they did, why they did not complain.

The technical report is included in Appendix A, and details about the questionnaire and fieldwork documents are included in Appendix B. References are at the end of this report.
2 Customer profile

This chapter looks at the profile of customers who contact The Pension Service. Comparisons will be made between pensioners in the British population and current pensioners contacting The Pension Service where the equivalent information is available. These profiles will tend to be different as pensioners contacting the service are likely to be concentrated around State Pension age, and/or to be in receipt of income or disability-related benefits. Older pensioners and those with serious ill-health/disabilities are also more likely to rely upon customer representatives, rather than contacting The Pension Service themselves.

2.1 Pensioner status

Survey respondents were asked a series of questions to ascertain the roles in which they contact The Pension Service. Just over seven in ten customers said they were currently receiving State Pension (72 per cent) while a further six per cent had made an application for it. Throughout this report both those customers who are currently receiving the State Pension and those who have made an application to receive it are referred to as current pensioners (78 per cent). All other customers are referred to as non-current pensioners throughout the rest of the report.

All respondents who were not current pensioners were asked whether they had contacted The Pension Service to get a State Pension forecast since January 2005. Just under half said that they had (47 per cent). This meant around one in ten (11 per cent) of all customers contacting The Pension Service had requested a forecast. These respondents are referred to as future pensioners throughout the rest of this report.
Just under a fifth of customers (17 per cent) said that they had contacted as a customer representative since January 2005. Just over two-thirds of these customers (68 per cent) also contacted The Pension Service on their own behalf either as a current pensioner (56 per cent) or as a future pensioner (12 per cent). This means that less than a third of customer representatives (32 per cent) only contacted The Pension Service in this role.

Two-fifths of all customer representatives (40 per cent) said that they had appointee or power of attorney status. Previous research has indicated that while sometimes customers and their representatives are not aware of the more formal role that can be adopted, they sometimes also make a conscious decision not to formalise the relationship. One reason for this was that they found the situation easy to manage in an informal manner as the customer was still able to manage the necessary, formal aspects such as providing signatures. In addition to this, some representatives felt that assuming a formal role would mean taking away the pensioner’s last bit of independence.

Changes since 2003

- The proportion of non-current pensioner customers who have contacted The Pension Service to request a forecast increased significantly from 34 per cent in 2003 to 47 per cent in 2005. Overall, the proportion of future pensioners increased from seven per cent of the survey sample to 11 per cent. This is probably due to the fact that The Pension Service was mailing unsolicited forecast statements within the sampling period. Although any customers contacting in sole reference to these forecasts were excluded, they may have generated further queries or issues which resulted in them being eligible for the survey.

- The proportion of customer representatives has fallen from 22 per cent in 2003 to 17 per cent in 2005. This fall in the proportion of customer representatives may reflect the fact that there has been an increase among other customer types rather than there being fewer contacts by customer representatives. In particular, there was an increase in the number of future pensioners in the sample as explained above.

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5 It is worth noting at this point that people who contacted The Pension Service in a professional capacity were excluded from the sample, so the real proportion of customer representative contacts will be higher than this.

2.2 Basic demographics

2.2.1 Sex and age

Figure 2.1 below shows the sex and age of customers contacting The Pension Service.

**Figure 2.1    Profile of respondents’ sex and age**

![Chart showing sex and age distribution]

- Men: 40%
- Women: 60%
- Under 60: 16%
- 60-65: 36%
- 66-74: 22%
- 75+: 26%

Base: All respondents (2,435).

Three-fifths of all customers (60 per cent), and just over three-fifths of current pensioners (63 per cent) contacting The Pension Service were women. This reflects the actual profile of pensioners in Great Britain where 63 per cent of pensioners are women and 37 per cent are men.

Sixteen per cent of all customers contacting The Pension Service were younger than 60. As expected, the majority of these customers said they were either future pensioners or were contacting The Pension Service on someone else’s behalf (customer representative). Just over a third of all customers (36 per cent) were aged 60 to 65. There were significant concentrations around the State Pension ages of 60 for women (17 per cent) and 65 for men (18 per cent). Around a fifth of contacting customers were aged 65 to 74 (22 per cent) and a quarter of customers (26 per cent) were aged 75 or over.

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The profile of current pensioners who contacted The Pension Service was much younger than the profile of the pensioner population as a whole. A quarter of current pensioners (25 per cent) who contacted The Pension Service were aged between 60 and 64, this age group comprises just 13 per cent of the British population of pensioners. Figure 2.2 compares the profile of current pensioners who contacted The Pension Service and the British population as a whole\(^8\).

**Figure 2.2** Profile of GB population age and survey respondents’ age

![Bar chart comparing GB population and 2005 PSCS by age groups]

Base: All current pensioners (1,879)

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Changes since 2003
The age distribution of customers contacting The Pension Service has changed significantly since 2003.

- Customers aged 60-65 decreased from 46 per cent to 36 per cent
- Customers aged 66-74 increased from 20 per cent to 22 per cent
- Customers aged 75+ increased from 18 per cent to 26 per cent

The decline in the proportion of customers aged 60 to 65 is probably due to an increase in contacts from customers in older age groups, rather than a decline in the number of people applying for the State Pension. This can be seen in the changes in the types of enquiry The Pension Service received. There was a larger proportion of customers claiming Pension Credit or having queries related to payment into a bank account in 2005 and as a result a smaller proportion of customers claiming the State Pension. Further detail about this is given in Section 6.1.

2.2.2 Income
All current and future pensioners were asked what their total household income was after deductions such as tax but including any state benefits. Respondents answered by reading out a letter that corresponded to an anonymised list of bands for their weekly, monthly or annual income. The figures in Figure 2.3 show income in weekly bands.

Figure 2.3 Weekly household income after tax

<table>
<thead>
<tr>
<th>Range</th>
<th>Current pensioners (n = 1,879)</th>
<th>Future pensioners (n = 261)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £110</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>£110-£139</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>£140-£169</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>£170-£249</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>£250-£399</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>£400 or more</td>
<td>7</td>
<td>31</td>
</tr>
<tr>
<td>Don’t know</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>Refused</td>
<td>15</td>
<td>16</td>
</tr>
</tbody>
</table>
As might be expected, current pensioners reported lower incomes than future pensioners. Around a quarter of current pensioners (26 per cent) had a household income of less than £140 per week, compared to one in ten future pensioners (10 per cent).

On average, female current pensioners who contacted The Pension Service had lower incomes than male current pensioners, 29 per cent of women had an income of less than £140 per week compared to 21 per cent of men. Older pensioners also tended to have lower incomes. Only a fifth of current pensioners aged 60 to 65 had a household income below £140 per week (19 per cent) compared to a third of those aged 75 or over (32 per cent).

### 2.2.3 Benefits received

All customers were shown a list of benefits and entitlements (excluding the State Pension) and asked which they currently receive. The results are show in Table 2.1 below.

**Table 2.1 Benefits received (excluding the State Pension)**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>All customers</th>
<th>Current pensioners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension Credit</td>
<td>31</td>
<td>35</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>30</td>
<td>33</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Disability Living Allowance (DLA)</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>8</td>
<td>10</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Income Support</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Carer’s allowance</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Child Benefit</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Industrial Injuries Disablement Benefit</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Severe Disablement Allowance (SDA)</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>War Disablement Pension or War Widows Pension</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Bereavement Benefit</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>None of these</td>
<td>38</td>
<td>34</td>
</tr>
<tr>
<td><strong>Base</strong></td>
<td><strong>2,435</strong></td>
<td><strong>1,879</strong></td>
</tr>
</tbody>
</table>
Looking specifically at current pensioners, the most common benefit they received was Pension Credit (35 per cent). This was significantly higher than the pensioner population as a whole\(^9\) (23 per cent) and reflects the fact that customers who are on Pension Credit were more likely to make contact than pensioners who just receive the State Pension.

Older pensioners were significantly more likely to be receiving Pension Credit. Forty per cent of pensioners aged 66 or over were receiving Pension Credit, compared to twenty six per cent of those aged 65 or under. In general, The Pension Service tends to receive more contacts from pensioners who claim more benefits and rely on them as their main source of income. The one exception to this will be among the 60 to 65 age group who tend to be contacting The Pension Service to claim the State Pension and includes pensioners from all income groups.

Sixteen per cent of current pensioners who had contacted The Pension Service said that they received DLA. Once again this was higher than the pensioner population as a whole (eight per cent). The oldest pensioners were the least likely to be receiving DLA, nine per cent of pensioners aged 75 and over compared to 20 per cent of pensioners aged under 75. Customers who were receiving Pension Credit were more likely to also be receiving DLA than those who were not (22 per cent compared to 13 per cent).

Table 2.2 shows the benefit combinations of State Pension, Pension Credit and health related benefits for current pensioners contacting The Pension Service.

### Table 2.2 Benefits received by current pensioners

<table>
<thead>
<tr>
<th>Benefits received</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Pension – only</td>
<td>49</td>
</tr>
<tr>
<td>State Pension + Pension Credit – only</td>
<td>20</td>
</tr>
<tr>
<td>State Pension + health related benefits – only</td>
<td>16</td>
</tr>
<tr>
<td>State Pension + Pension Credit + health related benefits</td>
<td>15</td>
</tr>
</tbody>
</table>

Base: All current pensioners 1,879

<table>
<thead>
<tr>
<th>Changes since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The proportion of current pensioners contacting The Pension Service who receive Pension Credit in 2005 increased from the proportion receiving the Minimum Income Guarantee (MIG) in 2003 (35 per cent compared to 31 per cent).</td>
</tr>
<tr>
<td>• The proportion of customers receiving DLA fell slightly from 19 per cent in 2003 to 16 per cent in 2005.</td>
</tr>
</tbody>
</table>

\(^9\) DWP administrative data.
2.2.4 Ethnicity

Overall, eight per cent of current pensioners contacting The Pension Service were from ethnic minority groups. This is significantly higher than the GB pensioner population as a whole (three per cent)\(^{10}\). Three per cent of customers were Asian or Asian British, three per cent were black or black British, one per cent were from other ethnic minority groups and one per cent were from a mixed background. Future pensioners contacting The Pension Service were less likely to be from an ethnic minority than current pensioners (three per cent compared with eight per cent).

2.2.5 English as a second language

Five per cent of customers contacting The Pension Service said that English was not their first language. As might be expected, ethnic minority customers were more likely not to have English as their first language. Over four-fifths of Asian customers (83 per cent) said that English was not their first language, as did one in ten black customers (12 per cent), compared to just two per cent of white customers. However, it is important to note that although only two per cent of white customers did not speak English as their first language they still accounted for a third (33 per cent) of all these customers.

Customers who did not speak English as their first language were asked what their first language was. The results are shown in Table 2.3.

<table>
<thead>
<tr>
<th>Table 2.3  First language</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentages</td>
</tr>
<tr>
<td>Punjabi</td>
</tr>
<tr>
<td>Gujarati</td>
</tr>
<tr>
<td>Urdu</td>
</tr>
<tr>
<td>Welsh</td>
</tr>
<tr>
<td>Bengali</td>
</tr>
<tr>
<td>Italian</td>
</tr>
<tr>
<td>Arabic</td>
</tr>
<tr>
<td>Spanish</td>
</tr>
<tr>
<td>Tamil</td>
</tr>
<tr>
<td>French</td>
</tr>
<tr>
<td>Somali</td>
</tr>
<tr>
<td>Chinese</td>
</tr>
<tr>
<td>Cantonese</td>
</tr>
<tr>
<td>Polish</td>
</tr>
<tr>
<td>Other answers</td>
</tr>
</tbody>
</table>

*Base: All who do not speak English as first language 134*

\(^{10}\) The Labour Force Survey (September – November 2005) Office of National Statistics.
2.2.6 Number of people in the household

Nearly two-fifths of all customers contacting The Pension Service were living on their own (37 per cent). Current pensioners were significantly more likely to be living on their own than non-current pensioners, 43 per cent of current pensioners compared to 17 per cent of non-current pensioners. As might be expected older pensioners were also more likely to be living on their own. Around two-thirds of current pensioners aged 75 and over were living on their own (66 per cent) compared to a quarter of current pensioners aged 65 or less (25 per cent).

2.2.7 Marital status

Respondents were given a ‘showcard’ and asked which code best described their marital status. Just over half of all customers said that they were married or living with a partner (53 per cent). The next most common answer was ‘Widowed’ (27 per cent of all customers) followed by ‘Divorced’ (ten per cent of all customers).

As might be expected there were significant differences between current pensioners and non-current pensioners. Nearly three quarters of non-current pensioners said that they were married (74 per cent) compared to under a half of current pensioners (48 per cent). Current pensioners were significantly more likely to report that they were widowed (34 per cent compared to seven per cent).

Within current pensioners there were important differences between male and female customers. The results for current pensioners are shown in Table 2.4 split out by sex.

Table 2.4 Marital status – current pensioners

<table>
<thead>
<tr>
<th></th>
<th>Men %</th>
<th>Women %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married/living with partner</td>
<td>66</td>
<td>37</td>
</tr>
<tr>
<td>Single/engaged</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Widowed</td>
<td>16</td>
<td>44</td>
</tr>
<tr>
<td>Divorced</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>Separated</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Refused</td>
<td>*</td>
<td>*</td>
</tr>
</tbody>
</table>

Base: Current pensioners 696 1,183

Amongst current pensioners men were significantly more likely to report themselves as being married than women (66 per cent compared to 37 per cent). Men were also more likely to report themselves as being ‘single/engaged’ than women (nine per cent compared to five per cent). In contrast, women were nearly three times more likely to be widowed than men (44 per cent compared to 16 per cent). This is largely due to women having a higher age profile. Women were also significantly more likely to report that they were divorced than men (13 per cent compared to seven per cent).
2.2.8 Tenure

All customers were asked the type of accommodation they were living in. Just over nine in ten current pensioners said that they were living in their own home (91 per cent) and a further three per cent said that they were living with their family. Five per cent were living in sheltered housing, and one per cent were living in residential care or a nursing home\(^{11}\).

All customers who were living in their own home were then asked about its tenure. The results are shown by age of customer in Table 2.5.

### Table 2.5 Tenure by age

<table>
<thead>
<tr>
<th></th>
<th>Under 60 %</th>
<th>60 to 65 %</th>
<th>Over 65 %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned outright or buying</td>
<td>84</td>
<td>70</td>
<td>64</td>
<td>70</td>
</tr>
<tr>
<td>Rented from council</td>
<td>9</td>
<td>19</td>
<td>24</td>
<td>20</td>
</tr>
<tr>
<td>Rented from Housing Association</td>
<td>4</td>
<td>6</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Privately rented</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

*Base: All living in own home 359 865 1,016 2,244*

Overall, seven in ten customers (70 per cent) said they had bought their home or were currently buying their home with a mortgage. Older customers were significantly less likely to be doing this and instead, were more likely to be renting their home from the council. Around a quarter of customers aged over 65 were renting their home from the council (24 per cent) compared to two in ten of those aged 60 to 65 (19 per cent) and just under one in ten of those aged under 60 (nine per cent).

Women were more likely than men to own their own home or be buying it with a mortgage (72 per cent of women compared with 66 per cent of men), while men were more likely to be renting.

2.2.9 Working status

All respondents were presented with a ‘showcard’ and asked which of a number of options best described their current employment status. Nearly nine out of ten current pensioners\(^{12}\) said that they were retired (86 per cent). Five per cent of current pensioners were working part-time and four per cent were working full-time. The remainder included those who were self-employed, looking after family/home, or unable to work due to illness.

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\(^{11}\) Workers at residential homes would not have been sampled if they contacted The Pension Service as a customer representative in a professional capacity.

\(^{12}\) This will include respondents who had applied for the State Pension but were not yet receiving it.
Table 2.6 below shows the working status for non-current pensioners by whether or not they were contacting The Pension Service as a future pensioner.

Table 2.6     Working status – non-current pensioners

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Future pensioners</th>
<th>Other non-current pensioners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed – full-time</td>
<td>26</td>
<td>32</td>
<td>21</td>
</tr>
<tr>
<td>Retired</td>
<td>24</td>
<td>26</td>
<td>22</td>
</tr>
<tr>
<td>Permanently unable to work due to long-term illness</td>
<td>18</td>
<td>7</td>
<td>28</td>
</tr>
<tr>
<td>Employed – part-time</td>
<td>16</td>
<td>22</td>
<td>10</td>
</tr>
<tr>
<td>Looking after family/home</td>
<td>8</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Self employed</td>
<td>4</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Unemployed – looking for work</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Unemployed – intending to look for work but temporarily sick/injured</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All non-current pensioners 556 261 295

Future pensioners were significantly more likely to be working than the other non-current pensioners contacting The Pension Service (58 per cent compared to 34 per cent). The other non-current pensioners were most likely to be permanently unable to work due to long-term illness (28 per cent). Around a quarter of the non-current pensioners (24 per cent) were retired.

2.3 Disability and long-term health problems

Under the Disability Discrimination Act (DDA) somebody is classified as being disabled if they have a disability or long-term limiting illness that causes substantial difficulties, or that would do if they did not receive medication/treatment for it, or if they have had such a condition in the past. Figure 2.4 shows the proportion of disabled customers using the DDA definition by age group.
As Figure 2.4 shows, older customers were significantly more likely to be disabled than younger customers. In addition to this, customers who lived alone were also more likely to be disabled than those who did not (61 per cent compared to 45 per cent). This is largely due to the fact that older customers are more likely to live alone. Male customers were also more likely to be disabled than female customers (57 per cent compared to 47 per cent).

2.4 Support received

All current pensioners with a disability or long-term health problem were asked whether they received help with a number of day-to-day activities. These were; personal care (e.g. dressing, bathing, washing, shaving or cutting nails); physical help (e.g. with walking, with getting up and down stairs or with getting into or out of bed); help with paperwork and financial matters (e.g. writing letters, filling in forms, etc.); and any other practical help (preparing meals, shopping, housework etc.). All customers who said they did receive help were asked who provided it. Figure 2.5 shows the proportion of current pensioners with a disability or long-term health problem receiving help in each of these areas.
Overall, nearly half of all current pensioners with a disability or long-term health problem (46 per cent) said that they received at least one of the four types of assistance that we asked about. Women, older pensioners and those that were living alone were significantly more likely to be receiving help. As described in the following section, this was mainly due to them receiving ‘help with financial matters’ and ‘other help’.

### 2.4.1 Personal care

Sixteen per cent of current pensioners with a long-term health problem or disability said that they received help with personal care (e.g. dressing, bathing, washing, shaving or cutting nails). Customers who were being paid Pension Credit were significantly more likely to report that they received help with personal care. Over two in ten customers (22 per cent) in receipt of Pension Credit said they received help with personal care compared to just over one in ten customers (11 per cent) who were not being paid Pension Credit. There were no significant variations by other demographic factors.

Pensioners who received help with personal care were asked who they received help from. The results are shown by sex in Table 2.7.

---

**Figure 2.5 Help received or needed**

<table>
<thead>
<tr>
<th>Help Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Received any help</td>
<td>46%</td>
</tr>
<tr>
<td>Help with personal care</td>
<td>16%</td>
</tr>
<tr>
<td>Physical help</td>
<td>14%</td>
</tr>
<tr>
<td>Help with financial matters</td>
<td>23%</td>
</tr>
<tr>
<td>Other help</td>
<td>33%</td>
</tr>
</tbody>
</table>

Base: All current pensioners with a disability/long term health problem (1,024).
Table 2.7  Who provides help with personal care by sex

<table>
<thead>
<tr>
<th></th>
<th>Total %</th>
<th>Men %</th>
<th>Women %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Someone in household</td>
<td>40</td>
<td>68</td>
<td>24</td>
</tr>
<tr>
<td>Relative (not in household)</td>
<td>22</td>
<td>5</td>
<td>32</td>
</tr>
<tr>
<td>Social services</td>
<td>20</td>
<td>14</td>
<td>23</td>
</tr>
<tr>
<td>Paid help</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Friend (not in household)</td>
<td>5</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>District nurse/health visitor</td>
<td>3</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

Base: All receiving help with personal care 165 59 106

The most common source of personal care for men was ‘someone in the household’ at 68 per cent, while for women the most common source of help was a relative not living in the household. Very few men said they received help with personal care from relatives outside the household in comparison with women (five per cent compared to 32 per cent). These results are understandable given that men were significantly more likely than women to be married or living with a partner.

2.4.2 Physical help

Fourteen per cent of current pensioners with a disability or long-term health problem said that they received physical help. In particular, customers who lived with other people and customers who were being paid Pension Credit were more likely to say that they received this help. Customers who had made contact via Local Service were significantly less likely to say that they received physical help than those contacting via a Pension Centre. Just four per cent of customers making contact via Local Service received physical help compared to sixteen per cent of those making contact via a Pension Centre. This does not necessarily mean that customers making contact via Local Service are less likely to need physical help but just that they are less likely to be receiving it.

Pensioners who were receiving physical help were significantly more likely to be receiving it from someone in the household than those receiving help with personal care (54 per cent compared to 40 per cent). As with personal care, men were more likely to be receiving physical help from someone in the household than women (67 per cent compared to 46 per cent).

2.4.3 Help with paperwork and financial matters

Nearly a quarter of current pensioners with a disability or long-term health problem (23 per cent) said that they received help with paperwork or financial matters (e.g. writing letters, filling in forms, etc.). This figure was higher than that for either help with personal care (16 per cent) or physical help (14 per cent).
Older customers were significantly more likely to be receiving help with financial matters (33 per cent of customers aged 75 and over compared to 17 per cent of those aged under 75). Women were also more likely to be receiving help with financial matters than men (28 per cent compared to 17 per cent). While part of this was due to the fact that women tended to be older than men, even amongst the older age group, women were more likely to be receiving help with financial matters. Customers who lived alone were also more likely to be receiving help with financial matters but this was not significant when sex and age were controlled for.

Customers who did not speak English as their first language were more likely to receive help with financial matters than customers who did speak English as their first language (36 per cent compared to 23 per cent). This was a significant difference even though the base number of customers who did not speak English at this question was relatively small.

Relatives who were not living in the same household as the respondent were the most common source of help with financial matters (58 per cent). Help from someone living in the household was the next most common source (27 per cent). Women tended to be more likely to receive help from relatives not living in the household (65 per cent compared to 42 per cent of men), while men who received help with paperwork and financial matters were more likely to receive it from somebody living with them (36 per cent compared to 23 per cent).

2.4.4 Other practical help

A third of current pensioners with a disability or long-term health problem (33 per cent) said that they received some other kind of practical help (e.g. preparing meals, shopping, housework, etc.). As for help with financial matters women, older customers and customers living alone were all more likely to receive these kinds of help. Living alone was significant even when sex and age were controlled for.

The most common sources of other practical help were a relative not living in the household (39 per cent); someone in the household (25 per cent); and paid help (19 per cent). Men were more likely than women to receive help from someone living in the household (33 per cent compared to 22 per cent). Customers living on their own were significantly more likely to receive paid help than customers who were living with other people (27 per cent compared to nine per cent).

2.5 Represented customers

In total, nearly a fifth of customers (17 per cent) were contacting The Pension Service on behalf of somebody else. Two-fifths of customer representatives were making contact on behalf of a parent (39 per cent) and just over a third were making contact on behalf of a partner (35 per cent). Most of the remaining customer representatives were making contact as some other kind of relative (13 per cent) or as a friend or neighbour (five per cent). It should be remembered that professional customer representatives were excluded from this survey.
All customer representatives were asked how old the customer they were making contact for was. Table 2.8 below shows the age distributions of these represented customers alongside current pensioners in the survey who were making contact on their own behalf.

### Table 2.8  Represented customers – age profile

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Represented customers</th>
<th>Current pensioners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 60</td>
<td>6%</td>
<td>2%</td>
</tr>
<tr>
<td>60-65</td>
<td>22%</td>
<td>36%</td>
</tr>
<tr>
<td>66-74</td>
<td>15%</td>
<td>28%</td>
</tr>
<tr>
<td>75 and over</td>
<td>54%</td>
<td>34%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2%</td>
<td>0%</td>
</tr>
<tr>
<td>Refused</td>
<td>1%</td>
<td>0%</td>
</tr>
</tbody>
</table>

| Base            | 413                   | 1,879              |

As might be expected, represented customers were significantly older than customers who contacted The Pension Service on their own behalf. Over half of all represented customers (54 per cent) were aged 75 or over compared to around a third of customers making contact on their own behalf (34 per cent).

The majority of customers making contact on behalf of someone aged under 60 were doing so on behalf of a spouse or partner.

As might be expected given their older profile, represented customers were more likely to have a disability or long-term illness than current pensioners making contact on their own behalf (64 per cent compared to 54 per cent). This is in line with previous research on represented customers that found that quite often customer representatives ‘slide’ in to the role having first started doing one or two smaller tasks for the pensioner often related to any disability or ill-health they may be suffering from.\(^\text{13}\)

Represented customers were also more likely not to speak English as their first language. Eight per cent of represented customers did not speak English as their first language compared to five per cent of all customers contacting The Pension Service.

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2.6 Summary

Current pensioners contacting The Pension Service tended to be younger than pensioners within the British population as a whole. This was mainly due to a large concentration of customers contacting The Pension Service around the State Pension ages of 60 and 65. The gender profile of contacting customers was very similar to the pensioner population as a whole.

The age profile of customers contacting The Pension Service has changed since 2003. The proportion of customers aged under 60 making contact has remained the same but the proportion of customers around the State Pension claiming ages (60 to 65) has fallen, while the proportion aged over 75 has increased significantly. This seems to be due to an increase in the proportion of calls claiming Pension Credit or with a query about Direct Payment, rather than a decline in the numbers claiming the State Pension.

Nearly a fifth of customers contacting The Pension Service were customer representatives. The customers they were representing were older than current pensioners making contact on their own behalf and were also more likely to have a health problem or disability. Represented customers were also more likely to not speak English as their first language than customers who made contact on their own behalf.

As in 2003, women and older current pensioners tended to have the lowest household incomes. Around a half of all customers contacting The Pension Service reported a long-term health problem or disability; this was in line with 2003. Men and customers in receipt of Pension Credit were significantly more likely to report this.

The majority of current pensioners (49 per cent) received the State Pension only, 20 per cent received the State Pension and Pension Credit, 16 per cent received the State Pension and a health-related benefit and 15 per cent received the State Pension, Pension Credit and a health-related benefit.

The proportion of contacting customers receiving Pension Credit was significantly higher than among the pensioner population as a whole and higher than that receiving MIG in 2003. This reflects the fact that it is a survey of contacting customers and that a higher proportion of pensioners are eligible Pension Credit than were eligible for MIG.
3 Overall performance

The Pension Service Customer Survey includes a number of measures of the overall performance of the service. This section looks at these measures together, focusing on areas for improvement and current areas of strength for The Pension Service. Where appropriate, it will also compare performance with the 2003 Pension Service Customer Survey. Also included in this section are a selection of responses from open-ended questions. These allowed customers to express their feelings about The Pension Service in their own words rather than selecting responses from pre-coded questions.

3.1 Customer service attributes

This section looks at how customers rated The Pension Service on a number of key service elements and how important customers felt these elements were to them. It then analyses these service elements in terms of their relative importance and performance to highlight areas of strength and areas that could be improved.

3.1.1 Importance

Customers were shown a number of attributes and asked how important they were to them when dealing with The Pension Service. The results are shown in Figure 3.1.
Overall performance

Figure 3.1  Customer service attributes – importance

Looking at extreme importance, customers rated ‘providing accurate information’ and ‘providing complete information’ as the two most important service elements. Both of these were rated as extremely important by a significantly higher proportion of customers than any of the other service elements. Future pensioners were the most likely to rate these statements as being extremely important while customers aged over 75 were the least likely. However, the older customers did still rate these statements as being very important. All but the last four statements in Figure 3.1 were rated as being extremely or very important by at least 95 per cent of customers.

Two of the service elements had significantly lower levels of importance than the others. ‘Providing a wide range of ways to contact The Pension Service’ and ‘providing you with additional information about other benefits and services’ were rated as fairly or not important by 37 per cent and 24 per cent of customers respectively. To put this in context, the next service element to have such low importance was ‘being easy to contact during office hours’, which only had 10 per cent of customers rating it as fairly or not important.

Don’t know responses to this question have been excluded from the base.
Looking at the service elements overall, future pensioners were generally more likely to rate elements as being extremely important. The two exceptions to this were ‘telling you what will happen with your enquiry’ and ‘providing you with additional information about other benefits or services’.

As might be expected, customers who were in employment were significantly more likely to rate ‘being easy to contact during office hours’ as being extremely important (49 per cent compared to 43 per cent). Customers who did not speak English as their first language were more likely to rate being ‘being responsive to your needs’ as being extremely important (66 per cent compared to 57 per cent) although, because of the low base size, this difference was not statistically significant.

### Changes since 2003

Five of the service elements that were used in 2003 were repeated in 2005 (indicated by ‘*’ in Figure 3.1). Of these five elements the only significant changes were falls in the proportion of customers rating ‘providing accurate information’ and ‘being responsive to customer needs’ as being extremely important.

- Providing accurate information fell from 73 per cent in 2003 to 69 per cent in 2005.
- Being responsive to customer needs fell from 63 per cent in 2003 to 58 per cent in 2005.

The fall in customers rating ‘providing accurate information’ as extremely important may be related to the increase in performance for this element (as shown below). When a service element is not being delivered, its importance to the customer is likely to increase, likewise, when its delivery improves, importance can be expected to decline.

### 3.1.2 Performance

Customers were also asked how much they agreed that The Pension Service had delivered on the same list of customer service attributes used for measuring importance. The results are shown in Figure 3.2.
The two service elements that The Pension Service performed best on were the ones most directly related to the staff. Nine out of ten customers (90 per cent) agreed that they were ‘treated with respect’ and a similar proportion said that The Pension Service was ‘easy to talk to’ (87 per cent). Both of these elements were scored significantly higher than any of the other service elements.

Future pensioners gave higher performance scores than other customers for nearly every service element. The only exception to this was ‘providing additional information about other services or benefits’. This was largely due to the high proportion of not applicable responses at this statement.

Customers who did not speak English as their first language rated The Pension Service significantly lower than other customers on two particular service elements. These customers had lower scores for both ‘being responsive to customer needs’ (70 per cent compared to 79 per cent) and ‘having staff you find easy to talk to’ (77 per cent compared to 88 per cent). However, customers who did not speak English as their first language were also more likely to say that The Pension Service told them about additional benefits and services (44 per cent compared to 33 per cent). Nearly all of these customers who did not speak English as their first language, but who had been told about additional benefits and services, felt that The Pension Service was responsive to their needs (95 per cent). In contrast to this, only around half of those
who did not speak English as their first language and who felt that The Pension Service did not tell them about additional benefits and services, agreed that The Pension Service was ‘responsive to their needs’ (55 per cent). This seems to indicate that when The Pension Service does provide additional help, customers do feel that it is benefiting them.

As might be expected current pensioners were significantly more likely to say that The Pension Service gave them additional information about other benefits and services than other customers (35 per cent compared to 29 per cent).

In addition to differences between demographic groups, there were also differences depending on the customers’ experience of their most recent enquiry and contacting The Pension Service in general. In particular, customers who said that their enquiry was not completed were more likely to disagree that The Pension Service had delivered on a number of service elements compared to customers whose enquiry was concluded. These were:

- ‘they provided me with accurate information’ (28 per cent of customers whose enquiry was not complete disagreed with this compared to nine per cent of those whose enquiry was complete);
- ‘they provided me with complete information’ (37 per cent compared to 11 per cent);
- ‘they were easy to understand’ (27 per cent compared to 11 per cent);
- ‘being responsive to your needs’ (37 per cent compared to 12 per cent);
- ‘dealing with your enquiries promptly’ (39 per cent compared to 13 per cent);
- ‘telling you what will happen with your enquiry’ (29 per cent compared to ten per cent).

Customers with a high number of contacts since 1 January 2005 were also more likely to disagree that The Pension Service had delivered on a number of these service elements, although not to the same degree.

<table>
<thead>
<tr>
<th>Changes since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Five of the service elements that were used in 2003 were repeated in 2005. Four of these five elements showed an increase in customers agreeing that The Pension Service delivered the service element.</td>
</tr>
<tr>
<td>• ‘Providing accurate information’ – 78 per cent from 72 per cent in 2003.</td>
</tr>
<tr>
<td>• ‘Being responsive to customer needs’ – 78 per cent from 73 per cent in 2003.</td>
</tr>
<tr>
<td>• ‘Being treated with respect’ – 90 per cent from 88 per cent in 2003.</td>
</tr>
<tr>
<td>• ‘Being easy to talk to’ – 87 per cent from 85 per cent in 2003.</td>
</tr>
</tbody>
</table>

Continued
The increase in customers agreeing that The Pension Service provided accurate information is particularly encouraging as it was identified as a critical area for improvement in 2003.

- In 2003 customers who did not speak English as their first language were no less likely to agree that The Pension Service was responsive to their needs and that they find them easy to talk to. In 2005 there are significant differences on both of these measures between customers who did not speak English as their first language and those that did.

The fact that there were no differences in 2003 indicates that there is scope for improving both service elements for customers who do not speak English as their first language.

### 3.1.3 Comparative importance and performance

It is helpful when looking at customer service attributes to look at the performance of The Pension Service in the context of the importance that customers place on them. Figure 3.3 shows the proportion of customers rating a customer service attribute as being extremely important and those agreeing that The Pension Service delivered that attribute. In this figure ‘don’t know’ and ‘not applicable’ responses have been excluded to ensure comparability between different service elements. As a result of this, the figures will differ from those in the previous two sections.
### Figure 3.3  Customer service attributes – importance and performance

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Extremely important</th>
<th>Strongly agree</th>
<th>Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing you with accurate information</td>
<td>69%</td>
<td>22%</td>
<td>65%</td>
</tr>
<tr>
<td>Providing you with complete information</td>
<td>67%</td>
<td>23%</td>
<td>62%</td>
</tr>
<tr>
<td>Being easy to understand</td>
<td>63%</td>
<td>23%</td>
<td>63%</td>
</tr>
<tr>
<td>Treating you with respect</td>
<td>62%</td>
<td>16%</td>
<td>79%</td>
</tr>
<tr>
<td>Dealing with your enquiries promptly</td>
<td>60%</td>
<td>19%</td>
<td>64%</td>
</tr>
<tr>
<td>Having staff that you find easy to talk to</td>
<td>59%</td>
<td>18%</td>
<td>76%</td>
</tr>
<tr>
<td>Being responsive to your needs</td>
<td>58%</td>
<td>23%</td>
<td>61%</td>
</tr>
<tr>
<td>Telling you what will happen with your enquiry</td>
<td>51%</td>
<td>25%</td>
<td>60%</td>
</tr>
<tr>
<td>Being easy to contact during The Pension Service office hours</td>
<td>45%</td>
<td>27%</td>
<td>63%</td>
</tr>
<tr>
<td>Providing you with additional information about other benefits or services available</td>
<td>36%</td>
<td>21%</td>
<td>31%</td>
</tr>
<tr>
<td>Providing you with a wide range of ways to contact The Pension Service</td>
<td>27%</td>
<td>38%</td>
<td>48%</td>
</tr>
</tbody>
</table>

**Percentages**

|                     | 88 | 85 | 86 | 95 | 83 | 94 | 84 | 86 | 90 | 51 | 86 |

Base: All with an opinion.

Figure 3.4 shows the relative importance and performance of the 11 different customer service attributes in a matrix format. The performance axis is based on the average score for customers agreeing on each attribute (85 per cent). The importance axis is the average score for those rating an attribute as being extremely important (54 per cent). The scores in this matrix were based on an adjusted score excluding those without an opinion (e.g. ‘don’t know’ and ‘not applicable’ responses). Attributes scoring higher than average on importance and performance are shown as ‘Maintain strength’ in the top right hand quadrant of Figure 3.4. Attributes with lower than average scores for importance (i.e. 54 per cent or below) and performance (85 per cent or below) are shown in the bottom left quadrant and are labelled as ‘calls for improvement’.

The setting of thresholds will always involve an element of subjectivity, and therefore, setting these lines at even slightly different levels (for example – importance at 60 per cent, or performance at 90 per cent) would result in attributes

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15 Rounding means that sometimes the total agreement score may not match the two individual agreement elements.
moving from one quarter of the figure to another. Some organisations have fixed targets thresholds, generally informed by historical data. As there is no directly comparable historical data for The Pension Service, and to facilitate identification of potential areas for improvement, the average of the scores achieved for ‘extremely important’ and agreement that attributes are delivered have been taken as the thresholds. This produces similar numbers of attributes in each quarter. This approach acknowledges that no one attribute had very bad scores, and provides clear guidance in terms of priorities for performance improvement initiatives.

Figure 3.4 Customer service attributes – importance and performance matrix

<table>
<thead>
<tr>
<th>Higher</th>
<th>Critical areas for improvement</th>
<th>Maintain strength</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Providing complete information</td>
<td>• Providing accurate information</td>
</tr>
<tr>
<td></td>
<td>• Dealing with enquiry promptly</td>
<td>• Being easy to understand</td>
</tr>
<tr>
<td></td>
<td>• Being responsive to customer needs</td>
<td>• Being treated with respect</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Being easy to talk to</td>
</tr>
<tr>
<td>54%</td>
<td>Calls for improvement</td>
<td>Maintain effort</td>
</tr>
<tr>
<td></td>
<td>• Providing additional information about other benefits and services</td>
<td>• Telling customers what will happen with their enquiry</td>
</tr>
<tr>
<td>Lower</td>
<td></td>
<td>• Being easy to contact during office hours</td>
</tr>
<tr>
<td>Lower</td>
<td>85%</td>
<td>• Providing a wide range of ways to contact The Pension Service</td>
</tr>
</tbody>
</table>

The importance/performance matrix shows that the customer service attributes that are critical areas for improvement are ‘providing complete information’, ‘dealing with enquiry promptly’ and ‘being responsive to customer needs’. Each of these service attributes were above average in terms of importance yet below average for whether customers thought The Pension Service was delivering. The attributes on which The Pension Service performed best were ‘providing accurate information’.

16 As in Figure 3.3 ‘Don’t know’ and ‘Not applicable’ responses were excluded from the calculations for this matrix.
‘being easy to understand’, ‘being treated with respect’ and ‘being easy to talk to’. These were also rated as above average importance, and have, therefore, been identified as areas where strength needs to be maintained.

It should be acknowledged that even the attributes in ‘critical areas for improvement’ all had over 80 per cent of customers agreeing that The Pension Service was delivering on these things.

### Changes since 2003

- The service elements measured in 2005 generally had a lower level of importance than those measured in 2003.
  - The average score for extreme importance in 2003 was 63 per cent but in 2005 it was just 54 per cent. The size of this difference is largely attributable to two of the new elements (‘providing additional information about other benefits or services’ and ‘providing a wide range of ways to contact The Pension Service’). These were rated as being extremely important by at least ten per cent fewer customers than the lowest rated element in 2003.
  - In 2003 ‘providing accurate information’ was a critical area for improvement and in 2005 this has now become an area of strength. This reflects the fact that the proportion of customers agreeing that The Pension Service delivers this element has increased from 83 per cent to 88 per cent.
    - ‘Being easy to talk to’ is another element that has moved in to the maintain strength area, but this is a result of a change in relative importance as it was already performing well in 2003.
    - ‘Being easy to understand’ and ‘being treated with respect’ were both elements where The Pension Service should maintain strengths in 2003 and they remain so in 2005.
  - ‘Being responsive to customer needs’ was a call for improvement in 2003 but has become a critical area for improvement in 2005. However, this is a result of the relative importance for this element increasing rather than a decline in performance.

### 3.1.4 Relative importance

After being asked to rate the importance of different service elements, customers were asked to rank the relative importance of some of these same elements. This was done in order to allow us to better identify differences between statements, particularly among customers who identified a large number of elements as being ‘extremely important’. Ideally, customers would have been asked to rank all 11 elements that we had previously asked them about, but testing during the questionnaire development indicated that this would not be effective. The more concepts that respondents are asked to rank in terms of their importance, the lower
the quality of the data, as respondents find it difficult to maintain attention. We found that the maximum number of concepts we could usefully ask about was seven. These were:

- providing accurate information;
- providing you with a wide range of ways to contact The Pension Service (e.g. telephone, post, fax or e-mail);
- being easy to contact during The Pension Service’s office hours;
- being easy to understand;
- dealing with enquiries promptly;
- being responsive to your needs;
- telling you what will happen with your enquiry.

Respondents were given seven cards with these statements on and asked to place them on a sort board in order of their importance to the customers when contacting The Pension Service. The most important service element was scored as ‘1’ and the least important element was scored as ‘7’. The lower the mean score, the more important that service element was to customers. For example, if there was a service element that was rated as the most important by every customer it would have an average score of ‘1’. The mean score for each of the service elements is shown in Figure 3.5.

**Figure 3.5 Relative importance of service elements – mean score**

<table>
<thead>
<tr>
<th>Service Element</th>
<th>Mean Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing accurate information</td>
<td>2.83</td>
</tr>
<tr>
<td>Dealing with enquiries promptly</td>
<td>3.24</td>
</tr>
<tr>
<td>Being easy to understand</td>
<td>3.52</td>
</tr>
<tr>
<td>Being easy to contact during office hours</td>
<td>4.04</td>
</tr>
<tr>
<td>Being responsive to your needs</td>
<td>4.09</td>
</tr>
<tr>
<td>Telling you what will happen with your enquiry</td>
<td>4.50</td>
</tr>
<tr>
<td>Providing a wide range of ways to contact The Pension Service</td>
<td>5.75</td>
</tr>
</tbody>
</table>

Base: All respondents (2,435)
The most important service element overall was ‘providing accurate information’ with a mean score of 2.83. This was identified as being the most important element by nearly a third of all customers (31 per cent). The second and third most important elements were ‘dealing with enquiries promptly’ (3.24) and ‘being easy to understand’ (3.52). The next two statements had very similar mean scores for relative importance: ‘Being easy to contact during The Pension Service’s office hours’ had a mean score of 4.04 while ‘being responsive to your needs’ had a mean score of 4.09. The sixth most important service element for customers was ‘telling you what will happen with your enquiry’ with a mean score of 4.50. The least important service element for customers overall was ‘providing a wide range of ways to contact The Pension Service (e.g. telephone, post, fax or e-mail)’ with a mean score of 5.75. This was actually identified as being the least important element by nearly three-fifths of all customers (58 per cent).

There was variation in the mean scores for the seven service elements by both demographic factors and experiences in dealing with The Pension Service.

**Customer type**

Future pensioners ranked ‘accuracy of information’ and ‘being easy to understand’ as more important than other customers. This is understandable as the communication of information is the most important part of the forecast process while the speed with which the forecast is delivered is, in most cases, likely to be less important.

Customer representatives were more likely than other customers to rank ‘dealing with enquiries promptly’ as important. This may due to the fact that customer representatives tended to have more contacts with The Pension Service which is typically indicative of enquiries that take longer to resolve.

Current pensioners ranked ‘provide you with a wide range of ways to contact The Pension Service (e.g. telephone, post, fax or e-mail)’ as being more important than other customers. This may well reflect the fact that it was older customers who were more likely to prefer methods other than telephone. However, they preferred postal and face-to-face contact rather than electronic methods such as fax and e-mail (Section 5.2).

**English as a second language**

Customers who did not speak English as their first language had slightly different mean scores for a number of the statements. These customers ranked ‘provide a wide range of ways to contact The Pension Service (e.g. telephone, post, fax or e-mail)’ as being more important than customers who did speak English as their first language. As with current pensioners this is probably related to these customers’ preference for postal and face-to-face contact. In addition to this, customers who did not speak English as their first language were also more likely to rank ‘telling you what will happen with your enquiry’ as being important, and less likely to rank ‘dealing with enquiries promptly’ as being important, than other customers. These
two factors seem to indicate that understanding the process that they are involved in is more important than speed. Previous qualitative research among black and minority ethnic customers also indicated that lack of knowledge about the process of applying for retirement age benefits was one of the main barriers for take up\textsuperscript{17}. This means that more time can, and should, be taken with these customers.

*Satisfaction with The Pension Service*

Aside from the demographic factors, whether or the customer was satisfied with The Pension Service also seemed to affect the importance given to the seven statements. Dissatisfied customers were less likely to rank ‘having a wide range of ways to contact The Pension Service’, ‘being easy to contact during The Pension Service office hours’ and ‘being easy to understand’ as being important than satisfied customers. Instead, the dissatisfied customers were more likely to rank ‘dealing with enquiries promptly’, ‘being responsive to your needs’ and ‘telling you what will happen with your enquiry’ as being important. This last element showed the largest difference between satisfied and dissatisfied customers and was actually rated above being easy to contact during office hours for this group.

The fact that dissatisfied customers were likely to rank ‘dealing with enquiries promptly’ and ‘being responsive to customer needs’ as more important than satisfied customers reflects the results of the multivariate analysis of overall satisfaction (Section 3.3). In that regression model, disagreement that The Pension Service performed well on these statements was found to be a significant driver of dissatisfaction.

### 3.2 Satisfaction with the most recent enquiry

All customers who remembered contacting The Pension Service for an enquiry since 1 January 2005 were asked how satisfied they were with the way their enquiry was handled. The results are shown in Figure 3.6.

Overall, four in five customers (79 per cent) said that they were satisfied with the way their enquiry was handled. Satisfaction varied by a number of factors associated with how the enquiry was concluded, the customer’s experiences while making their enquiry and the customer’s profile.

### 3.2.1 Satisfaction by customer profile

Future pensioners had the highest levels of satisfaction with the way their enquiry was handled compared to other customer types (89 per cent compared to 78 per cent). Figure 3.7 shows satisfaction with most recent enquiry by the different customer types.

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**Figure 3.6** Satisfaction with the way enquiry was handled

- **Very satisfied**: 52%
- **Fairly satisfied**: 27%
- **Fairly dissatisfied**: 8%
- **Very dissatisfied**: 7%
- **Don’t know**: 6%

Base: All contacted the service this year (2,418).
In addition to customer type, sex also seemed to be associated with variations in levels of satisfaction with the most recent enquiry. Female customers were slightly, but significantly, more likely to be satisfied than male customers (81 per cent compared to 77 per cent).

### 3.2.2 Satisfaction by customers’ enquiry experiences

As detailed later in the report, there were a number of elements to the enquiry process that affected customers’ levels of satisfaction with the way their enquiry was handled.

**Enquiry subject**

There was no individual subject of enquiry that had significantly lower levels of satisfaction than other enquiry subjects. However, customers who were contacting The Pension Service in relation to a life event reported higher levels of satisfaction than customers making contact about other subjects (89 per cent compared to 79 per cent). This is probably a reflection of the fact that such a high proportion of these customers felt that The Pension Service treated them sensitively (90 per cent) (Section 6.1.3).

**Telephone enquiries**

Difficulties establishing contact, making multiple contacts and transferrals that are not handled well were all associated with lower satisfaction scores for customers.
contacting The Pension Service by telephone. Details are shown below, in the order of the stages in the contact process.

- ‘Difficulty finding the correct telephone number’ (64 per cent compared to 85 per cent who did not have difficulty).
- ‘Making 3+ telephone calls for their enquiry’ (64 per cent compared to 91 per cent who made less than three calls).
- ‘Not getting through at the first attempt’ (68 per cent compared to 86 per cent who got through at first attempt).
- ‘Having to make 3+ call attempts to get through’ (58 per cent compared to 87 per cent who made less than three call attempts before getting through).
- ‘Waiting longer than five minutes before the call is answered’ (60 per cent compared to 85 per cent who waited less than five minutes).
- ‘Not having their enquiry answered at the first attempt’ (61 per cent compared to 93 per cent who did have their enquiry answered at the first attempt).
- ‘Being transferred to another person’ (73 per cent compared to 88 per cent who were not transferred to another person).
- ‘Having to dial another number when being transferred’ (65 per cent compared to 76 per cent who did not have to dial another number while being transferred).
- ‘Not being given a reason for being transferred’ (57 per cent compared to 78 per cent who were given a reason for being transferred).
- ‘Having to repeat a lot of information’ (60 per cent compared to 85 per cent who did not have to repeat a lot of information).

These elements could be a reflection of the fact that a customer has had a bad experience when making contact by telephone for their most recent enquiry and is simply giving negative answers to every question about the telephone contact. However, when we look at some of the differences between the way customers are handled, particularly in the transferring process, there are a number of factors that seem to highlight best and worst practices.

Customers who were given a reason for being transferred had higher levels of satisfaction than those who received no explanation, even though they had been through the same process. This was even more evident in the amount of information that the customer had to repeat. Customers only began to become dissatisfied with their enquiry when they had to repeat a lot of information, a small amount of repetition was not associated with lower levels of satisfaction (Section 7.1.2).

**Written contact**

Overall, customers who wrote to The Pension Service for their most recent enquiry had lower levels of satisfaction for their most recent enquiry than those who did not (70 per cent compared to 80 per cent). Factors reducing satisfaction for customers
who had written contact with The Pension Service were: the need for multiple letters
to be written; uncertainty when supplying valuables; and difficulties in form
completion.

Customers who had more written contact with The Pension Service in the course of
an enquiry had lower levels of satisfaction with the way that enquiry was handled.
Nearly half of all customers who wrote two or more times were satisfied (49 per cent)
compared to over four-fifths of those who only written once for their most recent
enquiry (81 per cent). This is the same trend observed with higher numbers of
telephone contacts about an enquiry. In addition to this, customers who said that
they had not received a response from The Pension Service also had lower levels of
satisfaction than those that had (42 per cent compared to 76 per cent).

Customers who sent valuables to The Pension Service and were not told when they
would be returned had lower levels of satisfaction than those who were informed
(69 per cent compared to 83 per cent). Also, those customers who had not yet had
their valuables returned were less satisfied with their most recent enquiry than those
that had (51 per cent compared to 80 per cent) (Section 6.7).

Customers who filled in a form for their most recent enquiry were more likely to be
dissatisfied with the way the enquiry was handled if they found the form difficult.
Three-fifths of those who found the forms difficult to fill in were satisfied (60 per
cent), compared to 85 per cent of those who found them easy (Section 6.8).

3.2.3 Satisfaction by enquiry conclusion

Customers who said that their enquiry had not yet been concluded were significantly
less likely to be satisfied with how their most recent enquiry was handled. Nearly
nine out of ten customers whose enquiry was concluded were satisfied (88 per cent),
compared to only around half of those who said that the enquiry was ongoing
(47 per cent).

When the most recent enquiry required a decision, whether or not the customer
thought this decision was fair was strongly associated with satisfaction with the
most recent enquiry. Nearly all customers who thought that The Pension Service’s
decision was fair were satisfied (94 per cent), compared to just under half of those
who thought that the decision was unfair (46 per cent). It is perhaps worth noting
here that the level of satisfaction with the most recent enquiry for customers who
thought that The Pension Service’s decision was unfair is actually quite high. Nearly
half of these customers were satisfied with their most recent enquiry, even though
they were unhappy with the final outcome.

The explanation that is given to customers for a decision also had a significant affect
on levels of satisfaction. Nearly nine out of ten customers who said that they had
received a clear explanation were satisfied with the way their enquiry was handled
(91 per cent), compared to around half of those who felt they were given an unclear
explanation or no explanation at all (51 per cent).
Changes since 2003

- Satisfaction with the most recent enquiry has increased significantly from 76 per cent in 2003 to 79 per cent in 2005.
  - There was no difference by sex in 2003 but in 2005 women were more likely than men to be satisfied with their most recent enquiry.
- In 2005 disabled customers who were dissatisfied with their most recent enquiry were significantly more likely to mention a problem with payment as the reason than non disabled customers. This difference was not present in 2003.

3.2.4 Reasons for dissatisfaction with enquiry

All customers who were dissatisfied with the way their enquiry was handled were asked why this was. This was an open ended question to allow the respondents to answer in their own words. The results are shown in Table 3.1.

Table 3.1 Why dissatisfied with the way enquiry was handled

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Took too long</td>
<td>32</td>
</tr>
<tr>
<td>Problem with staff</td>
<td>14</td>
</tr>
<tr>
<td>Lack of information/not kept informed</td>
<td>10</td>
</tr>
<tr>
<td>Problem with payment/not received money yet</td>
<td>10</td>
</tr>
<tr>
<td>Not awarded benefit/want more money</td>
<td>9</td>
</tr>
<tr>
<td>Kept being passed around to different people</td>
<td>7</td>
</tr>
<tr>
<td>Had to contact too many times</td>
<td>7</td>
</tr>
<tr>
<td>Not being paid the right amount</td>
<td>7</td>
</tr>
<tr>
<td>Inaccurate/unclear information</td>
<td>7</td>
</tr>
<tr>
<td>Lost documents (Pension book, letter, forms etc.)</td>
<td>6</td>
</tr>
<tr>
<td>The Pension Service made mistakes</td>
<td>6</td>
</tr>
<tr>
<td>Not being responsive to customer needs</td>
<td>2</td>
</tr>
<tr>
<td>Too many forms/too much red tape</td>
<td>2</td>
</tr>
<tr>
<td>Lack of communication between staff/departments</td>
<td>2</td>
</tr>
<tr>
<td>Forms too complicated</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
</tr>
<tr>
<td>Don’t know</td>
<td>*</td>
</tr>
</tbody>
</table>

Base: All dissatisfied with enquiry 364

Nearly a third of all customers who were dissatisfied with their most recent enquiry mentioned the length of time, or the fact that they were still waiting, as a reason for this. This reflects the significant differences in satisfaction with the most recent enquiry between customers whose case has yet to be concluded and those that have.
Disabled customers who were dissatisfied were significantly more likely to mention problems with payment than non-disabled customers (14 per cent compared to six per cent). This may be a result of the fact that these customers were more likely to receive multiple benefits and therefore have more complex cases. However, these customers are also among the more vulnerable and problems with payment can cause extra concern and problems.

Verbatim quotes illustrating the main reasons for dissatisfaction with the most recent enquiry are included below.

Nearly a third of customers (32 per cent) simply said that the enquiry took too long.

‘It has took too long to resolve this situation.’

‘It took three months to resolve the problem. Every time I phoned I spoke to someone else and thus had to repeat the whole story again.’

Fourteen per cent of customers mentioned a problem relating to The Pension Service staff.

‘Don’t think that the staffs are capable of doing their job; do not think they believed me that I had not had a cheque. Just did not seem bothered about the query and basically I thought they thought I was lying and not telling truth, that I had not the giro.’

‘Inadequate information/not being told the same thing each time/staff don’t know what they’re doing.’

One in ten customers (ten percent) mentioned the lack of information and not being kept informed as their reason for dissatisfaction.

‘They didn’t really give us the information for which we asked.’

‘They didn’t answer my questions I wanted to know more about my pension entitlement and they couldn’t say why.’

The same proportion of dissatisfied customers mentioned a problem with payment/not received money yet.

‘I am a week behind all the time because they cannot sort the problem out.’

‘Still have an issue with payment.’

Not being awarded the benefit they had applied for or wanting more money was mentioned by nine per cent of customers.

‘I don’t feel that with the little bit of savings we have got we are not paid enough money to live on. Our standards are going down.’
Seven per cent of customers mentioned being passed around to different people, having to contact too many times, not being paid the correct amount or receiving inaccurate/unclear information.

‘Because of the attitude of some of the people I contacted and getting passed from one person to another and they kept losing the information we sent them and they also have a holier than thou.’

‘It took too long they kept passing the buck.’

‘Very disappointed with the level of service, having to repeat details and call many times to resolve problem. The problem with the card account has not been sorted out and I get a GIRO payment every week.’

‘There was nothing straightforward about it I had to phone a lot of times as they did not pay my pension into the bank for eight weeks.’

‘They never seem to answer my questions directly, and I did not receive my money on time. I also kept getting different amounts.’

‘My enquiry has not been completed and I am still being given less money than I am entitled to.’

‘Because I am left without money for a week or two at a time without explanation. This is happening at least once a month.’

‘They didn’t really tell me enough information.’

Six per cent of customers mentioned lost documents or that The Pension Service had made mistakes.

‘ Took too long and lost birth certificate.’

‘Our documents were lost. They looked it up on the computer and said they couldn’t find it.’

‘Because they paid my pension into wrong bank account number and it took three months for them to put it right.’

‘All documentation was sent to the wrong address so I had to ring them three weeks before my 60th to find out what was going on. I sent them a letter and my birth cert to claim my NI exemption form – birth cert sent back but no form and I rang again to ask where it was and they had forgotten to send it so I lost money.’
3.2.5 Understanding drivers of satisfaction with most recent enquiry

In order to recognise what factors had an impact on satisfaction with The Pension Service, three logistic regression models were created. Logistic regression is a widely used and well established technique for advanced statistical analysis, which comprehensively searches to identify relationships within the data. It works by examining the relationships between ‘dependent variables’ (key issues such as customer satisfaction) and ‘independent variables’ (factors that might influence the dependent variable, such as number of contacts made).

The results of this analysis are summarised in the following section. The full details of the multivariate analysis are discussed in the technical report (see Appendix A).

Customers corresponding by phone

The majority of customers corresponded with The Pension Service over the phone. This section looks at factors that are specific to customers’ dissatisfaction with telephone enquiries.

The factors discussed in Section 3.2 were entered into a logistic regression model to see which ones continued to have a significant effect on dissatisfaction, when controlling for all other variables. The following factors did not have a significant effect on the likelihood of a customer being dissatisfied:

• age (under 60, 60-65, 66-74 and 74 and over);
• whether customer is a future pensioner;
• whether customer had to correct personal details;
• whether gave The Pension Service valuables during enquiry;
• whether The Pension Service was required to make a decision;
• whether The Pension Service recommended that the customer needed to speak to another organisation.

The following factors did have a significant effect on dissatisfaction:

• the number of times the customer spoke to The Pension Service;
• whether the enquiry had concluded;
• whether the customer also wrote to The Pension Service during their enquiry;
• the number of times the customer called The Pension Service before the call was answered;
• whether the customer found it easy to find the correct telephone number;
• how long the customer waited before their call was answered;
• the customers’ sex;
• whether the customer was transferred.
The number of times that a customer spoke to The Pension Service about the query has a large effect on customers’ level of dissatisfaction. Customers who spoke to The Pension Service five or more times during their enquiry were eight times more likely to be dissatisfied than those who only spoke to The Pension Service once.

Whether or not an enquiry is concluded, has a great deal of explanatory power on level of satisfaction. Customers whose enquiry had not concluded at the time of interview were nearly six and a half times more likely to be dissatisfied than those customers whose enquiry had concluded.

Customers who wrote to The Pension Service during their enquiry as well as speaking to them on the telephone were over two and a half times more likely to be dissatisfied.

Calling The Pension Service four or more times before getting through to a member of staff significantly increased the likelihood of being dissatisfied. These customers were over twice as likely to be dissatisfied, than those who called only once. However, calling two or three times (rather than just calling once) does not have a significant effect on dissatisfaction.

Similarly, those customers who found it very difficult to find the correct telephone number were twice as likely to be dissatisfied than customers who found it very easy to find the correct telephone number.

Waiting five minutes or more for The Pension Service to answer the call resulted in customers being more than twice as likely to be dissatisfied with their most recent enquiry, compared to customers who reported the telephone being answered in less than 30 seconds. Waiting 30 seconds to one minute, or between one minute and less than five minutes, for the call to be answered did not significantly increase dissatisfaction. Male customers were also slightly more likely to be dissatisfied than female customers.

Customers corresponding by mail

The proportion of customers corresponding by mail is relatively small and, therefore, many variables result in groups that are too small for reliable analysis. However, results of the logistic regression model for satisfaction with most recent enquiry that involved contact with The Pension Service by mail are as follows.

Only the factors listed below had a significant effect on the likelihood of a customer being dissatisfied:

- whether The Pension Service responded to the customer’s letter;
- the number of times a customer wrote to The Pension Service;
- whether or not the enquiry had concluded.
Other factors such as sex or whether or not the customer had to provide valuables to The Pension Service, were either not significant at the bivariate level or were too small for reliable analysis, and consequently, were not included in this model.

Whether or not The Pension Service responded to the customer’s letter had a significant effect on levels of satisfaction. Customers reporting that The Pension Service did not respond to their letter were over four times as likely to be dissatisfied.

Similarly, customers who wrote to The Pension Service on more than one occasion as part of their most recent enquiry were four times as likely to be dissatisfied compared to those customers who only wrote once.

As with the regression model for enquiries involving the telephone, whether or not the enquiry was concluded had a significant effect on levels of satisfaction. Customers who said the enquiry had not concluded were nearly four times as likely to be dissatisfied, than those whose enquiry had concluded.

### 3.3 Overall satisfaction with The Pension Service

Towards the end of the survey all customers were asked how satisfied they were overall with The Pension Service, thinking about all the contact and correspondence that they had since 1 January 2005. The results are shown in Figure 3.8.

**Figure 3.8 Overall satisfaction**

![Overall satisfaction chart]

- **Very satisfied**: 54%
- **Fairly satisfied**: 30%
- **Fairly dissatisfied**: 6%
- **Very dissatisfied**: 6%
- **Don’t know**: 4%

Base: All contacted the service this year (2,435).
Eighty-four per cent of customers contacting The Pension Service said that they were satisfied with the service overall. Just 12 per cent of all customers reported that they were dissatisfied with The Pension Service. As with satisfaction for most recent enquiry, future pensioners were significantly more likely to be satisfied than other customer types. However, unlike satisfaction with the most recent enquiry, there was no significant difference in overall satisfaction between men and women. Figure 3.9 shows overall satisfaction by customer type.

As we would expect, overall satisfaction was strongly linked to satisfaction with the most recent enquiry. Nearly all customers (97 per cent) who reported that they were satisfied with their most recent enquiry also reported that they were satisfied with The Pension Service overall. Only one per cent of customers who were satisfied with the way their enquiry was handled (12 respondents) then went on to report that they were dissatisfied with The Pension Service overall.

In contrast to this, three in ten customers who were dissatisfied with their most recent enquiry (31 per cent) then went on to say that they were satisfied with The Pension Service overall. These customers did not seem to have any particular characteristics that differentiated them from the customers who were dissatisfied with both the most recent enquiry and The Pension Service overall.

As satisfaction with the most recent enquiry was so strongly linked with overall satisfaction, it is worth focusing on the questions from the survey that did not relate to the most recent enquiry for the effect they have on overall satisfaction.
Customers who had contacted The Pension Service most frequently since January 2005, had lower levels of overall satisfaction. Just over seven in ten customers who had five or more contacts by any method since January were satisfied (72 per cent) compared to nearly nine in ten of those who have had fewer than five contacts (88 per cent). This matches what was found for satisfaction with the most recent enquiry where customers with higher number of postal or telephone contacts had lower levels of satisfaction.

It is not surprising that customers who have had more contact with The Pension Service have lower levels of satisfaction, as with each contact there is the possibility of an unsatisfactory experience. However, it is worth emphasising that not every customer who has a high number of contacts is automatically dissatisfied. Fifty-five per cent of all customers who had ten or more contacts since January 2005 regarded themselves as satisfied, with 27 per cent regarding themselves as very satisfied.

Customers who said they would turn to a charity for information about the State Pension and related benefits were less likely to be satisfied than customers who would go elsewhere (75 per cent compared to 84 per cent). This may reflect the fact that some of these customers have had bad experiences dealing with The Pension Service and would choose to go to a charity, rather than representing a lack of awareness.

Changes since 2003

- Overall satisfaction increased significantly from 80 per cent in 2003 to 84 per cent in 2005.
- There were a number of differences between subgroups that were no longer evident in 2005:
  - There was no link between preferred method of contact and overall satisfaction.
  - Customers who did not know where to turn to for information about the State Pension no longer had significantly lower levels of satisfaction, even though they had increased slightly as a proportion of all customers.

3.3.1 Understanding drivers of overall satisfaction

A third logistic regression model was created to examine the drivers of overall satisfaction with The Pension Service based on all customers. The results are summarised here.

The following factors did not have a significant effect on the likelihood of a customer being dissatisfied overall:

- whether English is the customer’s first language;
- whether the customer has a disability or long-term illness;
• whether customer is a future pensioner;
• whether customer had to correct personal details;
• whether they gave The Pension Service valuables during the enquiry;
• whether The Pension Service was required to make a decision.

The following factors did have a significant effect on the likelihood of a customer being dissatisfied with The Pension Service overall:

• whether the customer agreed that The Pension Service was responsive to the customer’s needs;
• whether the customer agreed that The Pension Service treated the customer with respect;
• whether the customer agreed that The Pension Service provided the customer with accurate information;
• whether the customer agreed that The Pension Service dealt with the enquiry promptly;
• the total number of times the customer contacted The Pension Service since 1 January 2005;
• whether the enquiry has concluded.

Of all the factors examined, whether or not the customer felt that The Pension Service was responsive to their needs was most strongly related to overall satisfaction. Customers who strongly disagreed with the statement were 13 times more likely to be dissatisfied than those who strongly agreed. Those who slightly disagreed were nearly five and a half times more likely to be dissatisfied and those who slightly agreed were over twice as likely to be dissatisfied (see Appendix A).

Customers who strongly disagreed that The Pension Service ‘provided me with accurate information’ were eight and a half times more likely to be dissatisfied overall, and those who slightly disagreed were three and a half times more likely to be dissatisfied overall compared to those who strongly agreed with the statement.

Whether or not a customer feels that they were treated with respect also influences overall satisfaction. Customers who strongly disagreed with the statement ‘they treated me with respect’ were over eight and a half times more likely to be dissatisfied compared to those who strongly agreed with the statement.

Customers who strongly disagreed with the statement ‘they dealt with my enquiries promptly’ were over three and a half times more likely to be dissatisfied than those who strongly agreed with the statement. Customers who slightly disagreed were nearly three times as likely to say that they were dissatisfied.
Whether or not an enquiry is concluded is statistically significant, but does not have nearly the magnitude of explanatory power that it does for the models measuring satisfaction with most recent enquiry. Customers who said the enquiry had not concluded were two and a half times more likely to be dissatisfied with The Pension Service overall, than those whose enquiry had concluded.

The total number of times that a customer contacted The Pension Service was also a small factor in level of overall satisfaction. Customers who had five or more contacts with The Pension Service since January 2005 were over two and a half times more likely to be dissatisfied than customers who had only one contact.

As mentioned above, satisfaction with most recent enquiry is very highly correlated with overall satisfaction. This correlation is so strong that satisfaction with most recent enquiry was not included in this regression model for overall satisfaction. Similarly, agreement with the statements ‘they provided me with accurate information’ and ‘they provided me with complete information’ were also very highly correlated and consequently agreement with complete information was excluded from this model. Other service statements that were not statistically significant in the regression model have also been excluded.

3.4 Customers’ views

After being asked how satisfied they were with The Pension Service overall, customers were asked two open ended questions to allow them to talk about their views of the service: Firstly, they were asked what they considered to be the best things about The Pension Service and then they were asked what things they would improve.

3.4.1 Best things about The Pension Service

All customers were asked ‘What would you say was the best thing about the service?’ The responses have been banded into broad themes and are shown in Figure 3.10.
Just over one in ten customers (11 per cent) said ‘nothing’ or made a general negative comment when asked what the best thing about The Pension Service was. As might be expected, customers who were dissatisfied with The Pension Service were significantly more likely to say this. In addition to this, customers who did not speak English as their first language were also more likely to say this than other customers (20 per cent compared to 11 per cent).

Sixteen per cent of customers said ‘don’t know’ to this question. Customers who said ‘don’t know’ were not necessarily making a negative point as the response could simply indicate that they have not had enough contact to make a judgement or that they cannot isolate one thing. This can be seen by the fact that customers who said ‘don’t know’ were no more likely to be dissatisfied with The Pension Service than those who did identify something as being the best thing about The Pension Service.

The following sections look in more detail at the answers given within the broad themes and include verbatim quotes from customers. Some of the proportions shown are very small but that is to be expected as it was a completely spontaneous question and respondents were not prompted with any particular aspects of The Pension Service.

**Quality of people**

The quality of the people was mentioned by the largest proportion of customers as being the best thing about The Pension Service. Customers who had contacted The Pension Service as a customer representative were more likely to say this than those
who had only made contact on their own behalf (33 per cent compared to 27 per cent). Nearly three in ten female customers (29 per cent) mentioned the staff as being among the best things about The Pension Service compared to a quarter of male customers (25 per cent). Customers who were receiving Pension Credit were also more likely to mention the contribution of Pension Service staff (31 per cent compared to 26 per cent).

When respondents mentioned the staff, the following particular aspects were mentioned; ‘helpful’ (12 per cent); ‘easy to talk to/friendly’ (eight per cent); ‘polite’ (five per cent); ‘efficient’ (four per cent); ‘sympathetic/sensitive’ (two per cent); ‘knowledgeable’ (one per cent); ‘treated customers with respect’ (one per cent); ‘personal service’ (one per cent); and that staff ‘cared’ (one per cent). This is illustrated by some of the quotes below:

‘They dealt with everything very quickly and efficiently. The staffs were very sensitive and caring and easy to understand over the telephone.’

‘Knowledgeable staff and less bureaucratic and accepting their mistakes and omissions.’

‘The staff are approachable. They are most helpful and you don’t feel that they want you off the phone.’

‘The staff are helpful and prompt and efficient and are very well mannered when you phone.’

Speed
Factors relating to speed were the next most commonly mentioned positive aspect of The Pension Service (13 per cent). There was a marked difference in this factor here between current pensioners and non-current pensioners. Nearly twice as many non-current pensioners mentioned speed as current pensioners (21 per cent compared to 11 per cent). Part of this may reflect the fact that some of the non-current pensioners are making contact about forecasts and these are quicker and easier to resolve than other subjects. However, it may also reflect the fact that when you are making contact about a forecast or somebody else’s benefits, delays do not seem as large as when it is your own money that you are waiting for.

Comments relating to speed included 12 per cent commenting on receiving a fast service/their enquiry being resolved promptly and one per cent saying The Pension Service was responsive:

‘They got on with things and returned documents very quickly.’

‘When I changed over from benefit to pension they gave me all the correct information quickly and without me having to chase them.’
'Being responsive to needs and easy to deal with while they maintained father-in-law confidentiality yet were completely cooperative.'

**Receiving money**

Eight per cent of customers mentioned the money they get as being the best thing about The Pension Service. As might be expected, current pensioners were significantly more likely to mention this as they actually receive money (unlike customer representatives or future pensioners) and this is more likely to be top of their mind for them. Interestingly, customers receiving Pension Credit were only slightly more likely to mention money than those who were not receiving it (14 per cent compared to 11 per cent), and this difference was not significant.

The comments people were making relating to this being the best thing about The Pension Service, included the fact that they got money from it (six per cent) and that their money was paid regularly/always there (five per cent). Some customers also appreciated the fact that The Pension Service offered a range of different payment methods (one per cent). Quotes are included below.

- ‘The way the money goes into the bank you had the choice post office or bank.’
- ‘The fact that I was allocated some money.’
- ‘The money is always put in the account on time.’

**Information**

One in ten customers (ten per cent) mentioned the quality of the information provided by The Pension Service. As might be expected, future pensioners were significantly more likely to highlight the quality of the information provided, as that is the main interaction they have with The Pension Service.

Comments relating to information included that; ‘information was clear and easy to understand’ (four per cent); ‘being informed of extra entitlements they were unaware of’ (one per cent); ‘informative/answered all questions’ (three per cent); ‘information was accurate’ (two per cent); and that ‘they gave good advice/informed about extra benefits’ (two per cent). These views are reflected in the comments below:

- ‘Easy to understand correspondence – plain English, helpful staff, good follow-up correspondence, good customer service.’
- ‘More informative than I thought they would be, they brought to my attention related things I wasn’t even aware of.’
‘They gave me pretty accurate information. They were very clear with the explanation of what I needed to know.’

**Service delivery**

When respondents mentioned that one of the good points about The Pension Service was that it was a professional/simple service, their comments tended to be along the following lines: ‘straightforward/there were no problems’ (six per cent); ‘did what they said they would/promises were delivered’ (two per cent); and ‘kept people informed’ (one per cent). A selection of remarks of this type can be seen below:

‘Everything was dealt with in a professional manner, I have had no problems with them, my money is being paid into my bank account, I have no complaints.’

‘Easily contactable, professional and responsible, promptly dealt with.’

‘Kept me informed.’

‘It was so quick and straightforward, remarkably simple.’

**Easy access**

Customers who mentioned ease of access identified the following areas; ‘good availability/easy to access’ (five per cent); ‘telephone line to call’ (two per cent) and ‘home visits’ (two per cent):

‘The national availability means that one does not have to wait when phoning.’

‘Paying the money directly into my bank account – it is so convenient.’

‘I had a home visit with a very pleasant woman who explained that I was entitled to Pension Credit. I was very surprised and grateful.’

**Other comments**

Respondents also mentioned a number of things that were not covered by any of the above themes such as; ‘the fact that it’s there’; ‘mixed views/overall acceptable’; ‘pension books/order books’ and other aspects. Some comments are displayed below:

‘That it exists at all.’

‘Apart from not receiving the document requested I found the service acceptable.’
‘Your money is always there in the bank when you want it which is much easier than having the pensions books. Letters in good time when the pension goes up.’

‘For a government department they are responsive.’

**Changes since 2003**

- The proportion of customers saying ‘Nothing’ when asked what the best thing about The Pension Service was has fallen from 15 per cent to 11 percent.

- The quality of people was the most widely mentioned positive aspect of the service in 2003 and this has increased again from 22 per cent to 28 per cent.

- The speed of the service is now the second most commonly mentioned best thing about The Pension Service having been only the fifth most commonly mentioned aspect in 2003. The proportion mentioning speed increased from seven per cent in 2003 to 13 per cent in 2005.

All three of these factors reflect the general increase in satisfaction there seems to have been since 2003.

### 3.4.2 Improvements to be made to The Pension Service

After being asked what the best thing about The Pension Service was all customers were then asked ‘How could the service be improved?’. Again, the responses have been banded into broad themes and are shown in Figure 3.11.
Figure 3.11 Things that could be improved in The Pension Service

<table>
<thead>
<tr>
<th>Nothing</th>
<th>27%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better information</td>
<td>11%</td>
</tr>
<tr>
<td>Improve speed</td>
<td>7%</td>
</tr>
<tr>
<td>Improve services</td>
<td>7%</td>
</tr>
<tr>
<td>Improve the staff</td>
<td>6%</td>
</tr>
<tr>
<td>Go back to previous system</td>
<td>5%</td>
</tr>
<tr>
<td>Not to be pased around</td>
<td>5%</td>
</tr>
<tr>
<td>Get rid of basic errors</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>9%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>27%</td>
</tr>
</tbody>
</table>

Base: All respondents (2,435).

Just over a quarter of customers (27 per cent) said that there was nothing that needed improving in The Pension Service and made generally positive comments. Customers who were receiving Pension Credit were the most likely to say this (31 per cent compared to 25 per cent). The same proportion of customers said ‘don’t know’ in response to this question. This means that around a half of customers did not have suggestions for improvements.

As with the ‘don’t know’ responses to the question about the best things in The Pension Service, we cannot be certain about what the response signifies here. It could mean that although the customer recognises problems in the service they would not know how to make necessary improvements. It could also be interpreted as meaning that the customer sees no flaws in the service and cannot think of any improvements. However, unlike the question on the best things about the service, the overall satisfaction levels of these customers provide some insight. Nearly nine in ten respondents saying ‘don’t know’ to this question said they were satisfied overall (88 per cent). This indicates that that this response largely represents a general sense of contentment with The Pension Service.

The sections below look in more detail at the answers given within the broad themes and include verbatim quotes from customers.

Better information

The most common area that customers wanted to see improved was better information (11 per cent). Customers whose most recent enquiry had not concluded were significantly more likely to say this than those whose enquiry had finished
(17 per cent compared to ten per cent). Customers who did not speak English as their first language were significantly less likely to mention information as the area they would improve within The Pension Service. Only three per cent of these customers mentioned better information compared to eleven per cent of customers who did speak English as their first language.

The main improvements related to better information included; ‘providing simpler information/easier to understand’ (two per cent); ‘provide accurate information’ (two per cent); ‘explain how pension is calculated’ (two per cent); ‘make sure people know what they’re entitled to’; (two per cent); ‘be more proactive’ (one per cent); ‘more information about what they do’ (one per cent); and ‘keep people informed’ (one per cent). Customers also mentioned ‘better contact information’ and ‘explaining/justifying decisions’ (both less than one per cent). Verbatim quotes are included below.

‘I don’t think enough older people get enough information about what they can claim. I think that the forms are very complicated for older people and they should have more support to help them fill them in.’

‘There should be a means whereby I can check the sum of money stated as my pension is correct. I have no means of working out that the figure given is correct as I have no figures that state what I paid into the system.’

‘More detailed information as to how the individual pension entitlement made linked to national insurance contributions. Exactly what NI contributions have been made through working life which must exist. Both at approaching pension age and throughout working life so you can take action at the time.’

‘Making people aware that they have to apply in advance of retirement age because I didn’t know that you had to apply.’

Improve speed

Improving the speed of services provided was mentioned by seven per cent of customers. In particular, customer representatives were more likely to say that the speed of the service should be improved than other customers (11 per cent compared to seven per cent). As might be expected customers whose enquiry had not yet been concluded were significantly more likely to mention speed as an area to be improved.

Comments relating to the need to improve speed covered a range of subjects including ‘answer calls quicker’ (four per cent); ‘deal with enquiries quicker’ (two per cent); ‘deal with claims quicker’ (one per cent); ‘reply quicker/promptly’ (one per cent); ‘don’t leave people on hold’ (one per cent); ‘deal with problems quicker’ (less than one per cent). Customer quotes are included overleaf.
‘To get them to answer the phones quicker, I always seem to be in a queue.’

‘Make it more efficient, a quicker response to enquiries, easy contact overall.’

‘Left hanging on the phone for ages and then transferred so that you are quite frazzled by the time you get to speak to the person you need.’

‘A quicker response after they have got all the information.’

‘The time it takes to attend to the enquiry, even after phoning to chase up my enquiry I have to repeat my request and it takes to long to reach a conclusion it takes too many phone calls and letters.’

Improve services

Seven per cent of customers identified individual aspects of the service that should be improved. In general, future pensioners were more likely to pick out service improvements than other customer types (12 per cent compared to seven per cent).

There were a number of comments that requested improvements and refinements to the way The Pension Service operates: ‘improve opening hours longer/more flexible’ (two per cent); ‘make forms simple/too many forms’ (two per cent); ‘make system simpler’ (one per cent); ‘provide home visits’ (one per cent); ‘improved website/make more use of technology’ (one per cent); ‘provide a one stop shop’ (one per cent); and ‘be willing to call back/make calls cheaper/freephone’ (one per cent). Verbatim quotes are included below:

‘Open 24 hours a day. There is obviously a need for it.’

‘It would be nice if all the Governments’ computers communicated with each other. If you are not persistent you could loose out, and the lack of being able to contact them must make some people give up.’

‘Sometimes there appears to be duplications of correspondence, complicated matters by sending too much paperwork for a simple matter.’

‘Opening at different times other than 9 – 5 for working people.’

Improve the staff

Just over one in twenty customers (six per cent) said that staff performance should be improved. Customers whose main subject of enquiry was related to the Winter Fuel Payment were significantly more likely to say this (15 per cent compared to five per cent). However, this is not necessarily a reflection on staff at the Winter Fuel Payment Centre as these customers may well have had interactions with staff in other departments as well. Customers who did not speak English as their first
language were slightly more likely to mention the staff as an area to be improved (nine per cent compared to five per cent). It should be noted that this difference is not significant at the 95 per cent confidence level due to low base sizes, although it is significant at the 90 per cent level.

Comments related to improving the staff included; ‘more knowledgeable staff’ (three per cent); ‘more responsive to people’s needs’ (one per cent); and ‘have staff with clear accent’ (one per cent). Customers also mentioned; ‘more patience’, ‘show respect/not be rude’ and ‘more staff are needed’ (all less than one per cent):

‘More staff, More compassionate staff, the staff need to be aware that other people will be ringing on other people’s behalf as there has been a death in the family, the staff need more training. More help should be given to more pensioners who are widowed, there should be people who visit them at home and help them fill in forms.’

‘By training some of their staff better, I seem to have come unstuck with those that appear not to have been trained.’

‘They have to take into account people’s personal circumstances; I collect the pension for my wife who is disabled and my wife’s sister and her husband who are both disabled. it is not possible for any of them to get to a bank. I also receive no allowance for being my wife’s personal carer.’

‘They should treat people with more respect they act like they are giving you something out of their pocket rather than something I have earned.’

**Return to previous system**

Five per cent of customers said that they wanted the system for administering/delivering pensions to return to how it was previously. As might be expected, older customers were more likely to say this. Customers whose enquiry was related to a cheque payment/Post Office card were also significantly more likely to want the system to return to how it was previously. Over one in five of these customers (22 per cent) said that they wanted to go back to the previous system compared to just one in twenty customers making contact about something else (four per cent).

In particular, customers mentioned ‘bring back pension book’ (three per cent) and ‘provide a local office’ (two per cent). Customer quotes are included below.

‘Bring back the pension book! There used to be all sorts of info on the book and now the card has nothing and you cannot always remember the number, it’s too confusing for our age.’

‘Go back to the Pension Book, the new plastic cards the numbers are difficult to enter for people with arthritis in the fingers on the PIN machine so you keep on putting in the wrong PIN number.’
‘For the pension office to have local offices were people can contact them instead of phoning Glasgow all the time.’

‘Providing a pension office locally.’

Not being passed around
One in twenty customers (five per cent) said that they would like not to be passed around between different people and organisations. Customer representatives were the most likely to say this (nine per cent compared to four per cent).

Within the general theme of not wanting to be passed around customers mentioned: ‘speak to one person/not passed to different people’ (three per cent); ‘better communication/co-ordination between departments’ (one per cent); and ‘not to be passed around/transferred between offices’ (one per cent). Some of the individual responses are shown below:

‘I would like to be able to talk to the same person it is confusing when you have to deal with different people, they put things differently.’

‘One department to deal with all queries rather than tell me to contact other departments; it’s not my job to do that also to update information when given.’

‘More cooperation between departments, you tend to find at times that one department doesn’t know what another department is doing.’

Get basics right
Three per cent of customers said that The Pension Service should focus on getting rid of basic errors. Included within the theme of basic errors are things like ‘call back when they say they will/do what they say they will’ (one per cent) and ‘respond to letters/acknowledge letters have been receive’ (one per cent). Also customers mentioned: ‘don’t lose pension books/letters’, ‘receive payment on time’, ‘account for mistakes/apologise’ and ‘record correct information’ (all less than one per cent). Examples are given below:

‘They should acknowledge all letters; even it is only to let you know they have received any.’

‘When I was about to retire, I filled in all the forms, but the Pension service lost them and it took many phone calls and visits to the local office to get it sorted out. I had to send them everything again and it was three months before I had any money. This should not happen! There should be more care in handling applications.’

‘Making sure information is accurate. I have been contacted three times about my mother’s pension credit; this suggests that something is wrong.’
Other improvements

Outside the broad themes included already, customers also suggested improvements on a variety of other themes including; ‘give more money/increase the pension’ (three per cent); ‘help people with disabilities/special needs’ (one per cent); and ‘no means testing/equal payment’ (one per cent). Comments for these improvements are included below:

‘If everyone was given a sensible pension without top up and enquiries, etc.’

‘I suppose they could make it easier for disabled people and people who can’t use the telephone, or disabled people who can’t get out.’

‘I don’t feel I need should have to tell them all my details if I am entitled to the money then I should get it without all these details.’

Changes since 2003

- The proportion of customers saying that there is nothing to improve has increased from 23 per cent in 2003 to 27 per cent in 2005.

- There were also significant falls in the proportion of mentions for a couple of specific areas for improvement from 2003.
  - Better information fell from 15 per cent to 11 per cent.
  - Improve speed fell from 13 per cent to seven per cent.

The fall in the proportion of customers identifying speed as an area for improvement is encouraging as it reflects a similar increase in the proportion of customers who actually rated it as the best thing about The Pension Service. This perhaps indicates that overall, The Pension Service has increased the speed with which it deals with enquiries.

- Unlike 2003 there is now a small but recognisable group of customers who want The Pension Service to return to the way it previously operated. In particular these customers want the return of pension books and the opening of local offices they can visit.

The increase in customers mentioning this will be due to the greater number of customers that have now been affected by the changes in The Pension Service structure.
3.5 Summary

There has been a significant increase in both satisfaction with the most recent enquiry and overall satisfaction between 2003 and 2005. Satisfaction with the most recent enquiry increased from 76 per cent to 79 and overall satisfaction increased from 80 per cent to 84 per cent. As in 2003, there was a significant minority of customers (around a third) who were dissatisfied with the most recent enquiry but still satisfied overall.

Satisfaction seemed to be most heavily influenced by factors relating to the amount of contact customers had with The Pension Service. The more contacts that an enquiry needed, or that a customer had overall with The Pension Service, the lower their levels of satisfaction were. Customers whose recent enquiry was not concluded were also significantly less likely to be satisfied. Within telephone contact it was apparent that it is not just being transferred that affects satisfaction but how this is carried out. Customers who were transferred without dialling another number, given explanations for the transfer and who did not have to repeat a lot of detail were still relatively satisfied.

In 2003 ‘providing accurate information’ was above average importance for customers and below average performance and this identified it as a critical area for improvement. In 2005, accuracy of information remained one of the most important service elements but it had increased in performance and is now an area to maintain strength in. The critical areas for improvement are now ‘providing complete information’, ‘dealing with enquiries promptly’ and ‘being responsive to customer needs’. However, it should be remembered that as the boundaries for this distinction are set by an average score, there will always be a number of service elements that are ‘under-performing’.

The quality of the people was mentioned by the highest proportion of customers as being the best thing about The Pension Service. This was also the highest rated aspect in 2003 but has increased even since then. The proportion of customers mentioning speed also increased from 2003, and was now rated as the best thing about The Pension Service by the second highest proportion of customers. Around one in ten customers said that there was ‘nothing’ good about The Pension Service but, maintaining the positive trend, this was down from 2003.

When asked what areas they would seek to improve, over a half of all customers could not identify any. Of the areas that were identified, ‘better information’ was mentioned by the most customers. Following the positive increase in the number of customers identifying speed as the best thing about The Pension Service, there was also a decrease since 2003 in the proportion of customers who identified it as an area for improvement.
4 Awareness of The Pension Service

A lack of awareness about the provision of the State Pension and other benefits for people aged over State Pension age (referred to as State Pension and related benefits hereafter) can mean that customers do not know who to turn to for information, and may as a result not be receiving all the benefits that they are entitled to. The respondents in this survey are, by definition, customers who have some idea of who to contact for questions about pension-related issues as the sample was drawn from customers who made contact with The Pension Service. However, even amongst respondents to this survey there are still significant variations in the levels of awareness and the associations that customers have for different services’ responsibilities. These differing levels of awareness can reflect themselves in the level of confidence customers have when interacting with The Pension Service and even the expectations that they will place upon it.

This chapter looks at customer awareness and knowledge of The Pension Service and the services it provides: Firstly, it looks at overall awareness of The Pension Service as a brand associated with the provision of the State Pension and related benefits. It then looks at customer knowledge of what organisations are responsible firstly for services that currently fall within The Pension Service’s remit and then for those that are the responsibility of other organisations. Finally, it looks at how easy it was for customers to find the correct telephone number to contact The Pension Service.

4.1 Overall awareness

At the beginning of the survey customers were asked who they would contact if they needed information about the State Pension or other benefits for people over State Pension age. This question establishes which organisation customers spontaneously identify as being the ones they would turn to for information about the State Pension. It also, perhaps more importantly, identifies those customers who do not know where to turn at all for information about the State Pension and related benefits.
Customers were not prompted with any organisations at this point in the interview but they had been sent an advance letter before the interview saying that the survey was being conducted on behalf of the Department for Work and Pensions (DWP). The results are shown in Table 4.1.

### Table 4.1 Where customers would go for information about the State Pension and benefits for people over State Pension age

<table>
<thead>
<tr>
<th>Organization</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Pension Service</td>
<td>38</td>
</tr>
<tr>
<td>The DWP</td>
<td>21</td>
</tr>
<tr>
<td>DHSS¹</td>
<td>4</td>
</tr>
<tr>
<td>Social Security¹</td>
<td>4</td>
</tr>
<tr>
<td>DSS¹</td>
<td>4</td>
</tr>
<tr>
<td>The Social¹</td>
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</tr>
<tr>
<td>Citizen’s Advice Bureau</td>
<td>2</td>
</tr>
<tr>
<td>Post Office</td>
<td>2</td>
</tr>
<tr>
<td>Senior citizen’s charity</td>
<td>2</td>
</tr>
<tr>
<td>Benefits Agency¹</td>
<td>2</td>
</tr>
<tr>
<td>Council/Local Authority</td>
<td>2</td>
</tr>
<tr>
<td>Friend or relative</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
</tr>
<tr>
<td>Legacy brands¹</td>
<td>16</td>
</tr>
<tr>
<td>Don’t know</td>
<td>14</td>
</tr>
</tbody>
</table>

*Base: All respondents 2,435*

¹ Legacy brands are previous government departments or agencies that provided the State Pension.

Just under two in five customers (38 per cent) said that they would go to The Pension Service for information about the State Pension and related benefits. The Pension Service received significantly more mentions than any other organisation and nearly twice as many as the second organisation, the DWP.

Disabled customers were significantly less likely to spontaneously mention The Pension Service as the organisation they would go to for information about the State Pension and related benefits. Just over one-third of disabled customers (35 per cent) mentioned The Pension Service compared to over two-fifths of non-disabled customers (42 per cent). However, disabled customers were not significantly more likely to say that they did not know where to turn for information. Instead their answers were distributed between other organisations, in particular the ‘legacy brands’ mentioned below.
Around one in five customers (21 per cent) said they would go to the DWP for information about the State Pension and related benefits. Customers who had contacted via Local Service were less likely than other customers to mention the DWP, just over one in ten (12 per cent) compared with just over one in five (22 per cent) of those who had contacted via other office types.

A number of respondents mentioned organisations that could be considered to be ‘legacy brands’ such as Social Security, the DHSS, the DSS, the Benefits Agency or indeed ‘The Social’. In total, around one in six customers (16 per cent) referred to these ‘legacy brands’. Disabled customers were significantly more likely to refer to these legacy brands than non-disabled customers (19 per cent compared to 12 percent). This may be due to the fact that customers with health problems or disabilities may have had more contact with these government departments in relation to benefits over the course of their lives. As a result of this, these ‘brands’ may have been the first they had significant interactions with and, therefore, the ones that they remember. Interestingly, there were no significant differences by age with older and younger customers being as likely to mention the ‘legacy brands’.

4.1.1 Customers who do not know where to go for information

Around one in seven customers (14 per cent) said that they did not know where to go for information about the State Pension and related benefits. This is despite the fact that all customers who were interviewed had contacted The Pension Service in order to be part of this survey. Worryingly, the most vulnerable customers, who may be in need of extra help, were the most likely to say that they did not know where to go for information.

Just over one in five customers (22 per cent) who were aged 75 or over said that they did not know where to go to get information about the State Pension and related benefits, compared to around one in ten (11 per cent) of those who were aged under 75. This does not seem to be a direct function of any particular health problems as there was no significant difference between disabled and non-disabled customers. Instead, this difference may be a result of the fact that younger pensioners at around the State Pension age will have had more recent contact relating to State Pensions. Before their most recent enquiry, older pensioners may not have had to deal with anybody about the State Pension or related benefits for over 20 years and, therefore, may be less likely to know where to go.

Customers who do not speak English as their first language were also more likely to say that they did not know where to get information about the State Pension (20 per cent compared to 13 per cent of those who did have English as a first language). This indicates that there is scope to increase awareness amongst these communities as to how people can get information about the State Pension and, perhaps more importantly, the related benefits.

Emphasising the point that the most vulnerable customers are the least likely to know where to turn is the fact that customers who had contact via Local Service
were almost twice as likely to have said this compared to customers from other office types (24 per cent compared to 13 per cent). The encouraging element of this is that these potentially vulnerable customers are more likely to be receiving the specialist support that Local Service provides.

Customers who did not know where to go for information about the State Pension and related benefits had significantly lower levels of contact with The Pension Service (average 2.7 contacts) than customers who were able to name an organisation (average 4.0 contacts). This would seem to indicate that a lack of knowledge about who to contact limits the number of contacts that customers make.

### Changes since 2003

- Customers mentioning The Pension Service as their source of information about the State Pension and related benefits increased from 25 per cent to 38 per cent.

  There has been a significant increase in the proportion of customers who spontaneously mentioned The Pension Service as the organisation they would contact for information about the State Pension. While this increase may be due to the fact that The Pension Service has been in existence for a further two years now and Social Security Offices (SSOs) were still in use in 2003, it is encouraging to note how the ‘legacy brands’ have fallen from 41 per cent to just 16 per cent. In the 2003 study, old departmental and agency names such as the DHSS or the DSS, which had not been in use for around a decade, were still being mentioned by significant proportions of respondents but these have now been reduced dramatically.

- Customers saying they did not know where to get information increased from 11 per cent to 14 per cent.

  The increase in the proportion of respondents saying that they do not know where to get information about the State Pension from has been driven by some of the most vulnerable customer groups:
  - Customers aged 75+ – increase from 15 per cent to 22 per cent.
  - Customers with English as a second language – increase from 13 per cent to 20 per cent.

### 4.2 Service responsibilities

After being asked who they would turn to if they had a query about the State Pension and related benefits, customers were asked which organisations they thought were responsible for different services. The services were split between ones which come under the jurisdiction of The Pension Service and ones that were the responsibility of other organisations. Customers were not prompted with a list of organisations that may be responsible for various services and, therefore, answered spontaneously.
4.2.1 The Pension Service responsibilities

The organisations customers mentioned when asked who they thought was responsible for each of the three Pension Service areas of responsibility, were very similar. The results are shown in Table 4.2.

Table 4.2 Pension Service responsibilities: who customers believe is responsible

<table>
<thead>
<tr>
<th>providing information about the State Pension and related benefits</th>
<th>Ensuring benefits paid on time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing information about the State Pension and related benefits %</td>
<td>Deciding whether people are entitled to the State Pension and related benefits %</td>
</tr>
<tr>
<td>The Pension Service 36</td>
<td>34</td>
</tr>
<tr>
<td>DWP 26</td>
<td>26</td>
</tr>
<tr>
<td>DHSS\textsuperscript{1} 5</td>
<td>6</td>
</tr>
<tr>
<td>DSS\textsuperscript{1} 5</td>
<td>6</td>
</tr>
<tr>
<td>Benefits Agency\textsuperscript{1} 2</td>
<td>2</td>
</tr>
<tr>
<td>The Social\textsuperscript{1} 3</td>
<td>4</td>
</tr>
<tr>
<td>The Government 2</td>
<td>3</td>
</tr>
<tr>
<td>Post Office 1</td>
<td>*</td>
</tr>
<tr>
<td>The council 1</td>
<td>1</td>
</tr>
<tr>
<td>Local authority 1</td>
<td>1</td>
</tr>
<tr>
<td>Jobcentre Plus 1</td>
<td>*</td>
</tr>
<tr>
<td>Citizens Advice 1</td>
<td>*</td>
</tr>
<tr>
<td>Others 2</td>
<td>2</td>
</tr>
<tr>
<td>Legacy brands\textsuperscript{1} 15</td>
<td>17</td>
</tr>
<tr>
<td>Don’t know 15</td>
<td>17</td>
</tr>
</tbody>
</table>

Base: All respondents 2,435

\textsuperscript{1} Legacy brands are previous government departments or agencies that provided the State Pension.

The majority of customers thought that either The Pension Service or DWP were responsible for each of the three Pension Service areas they were asked about. Around one-third of customers thought The Pension Service was responsible for each of the three areas, and around a quarter thought DWP was responsible.
Nearly four out of five customers mentioned an organisation that was part of central government\textsuperscript{18} for each of the three Pension Service responsibilities. Around one in twenty customers thought that responsibility for ensuring the State Pension and related benefits were paid on time lay with an organisation that was not part of central government or the government at all\textsuperscript{19} (e.g. local authority, the Post Office or the council).

Fifteen to 17 per cent of customers said that they did not know who was responsible for each of the three areas that we asked them about. Older customers were more likely to say this. Around one-quarter of customers aged 75 and over (23 to 26 per cent) said they did not know who was responsible for each of the three areas of responsibility compared to over one in ten (12 to 14 per cent) of customers aged under 75.

### Changes since 2003

- The proportion of customers who thought The Pension Service and DWP were responsible for these three service areas has significantly increased across all three areas since 2003.
  - The proportion mentioning The Pension Service or DWP as providing information about the State Pension and related benefits increased from 42 per cent in 2003 to 62 per cent in 2005.
  - The proportion mentioning The Pension Service or DWP as deciding whether people are entitled to the State Pension and related benefits increased from 40 per cent in 2003 to 59 per cent in 2005.
  - The proportion mentioning The Pension Service or DWP for ensuring pension related benefits are paid on time increased from 39 per cent in 2003 to 61 per cent in 2005.
- In combination, the ‘legacy brands’ were only mentioned by around 16 per cent of customers for each of the three areas of Pension Service responsibility in 2005, compared to around 40 per cent of customers in 2003.

The proportion of customers who said they did not know who was responsible for each of the three areas of Pension Service responsibility has increased since 2003.

\textsuperscript{18} Central government departments and agencies include: DWP, The Pension Service, DHSS, DSS, Benefits Agency, The Social, the Government and Jobcentre Plus.

\textsuperscript{19} These non (central) government departments or organisations include the Post Office, The Council, Local Authorities, Citizen’s Advice, Social Services, charities and other answers.
### 4.2.2 Non-Pension Service responsibilities

In addition to asking about responsibilities that are part of The Pension Service’s remit, we also asked about services that are not their responsibility. This was done to assess the extent to which customers contacting The Pension Service thought them to be responsible for services they do not deliver. The results are shown in Table 4.3.

#### Table 4.3 Non-Pension Service responsibilities: who customers believe is responsible

<table>
<thead>
<tr>
<th>Providing home help</th>
<th>Ensuring Housing Benefit is paid on time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The council</strong></td>
<td>21</td>
</tr>
<tr>
<td><strong>Local authority</strong></td>
<td>8</td>
</tr>
<tr>
<td><strong>DHSS(^1)</strong></td>
<td>6</td>
</tr>
<tr>
<td><strong>DSS(^1)</strong></td>
<td>10</td>
</tr>
<tr>
<td><strong>The Social(^1)</strong></td>
<td>23</td>
</tr>
<tr>
<td><strong>The Pension Service</strong></td>
<td>3</td>
</tr>
<tr>
<td><strong>Benefits Agency(^1)</strong></td>
<td>1</td>
</tr>
<tr>
<td><strong>DWP</strong></td>
<td>1</td>
</tr>
<tr>
<td><strong>Social services</strong></td>
<td>4</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>5</td>
</tr>
<tr>
<td><strong>Legacy brands(^1)</strong></td>
<td>39</td>
</tr>
<tr>
<td><strong>Don’t know</strong></td>
<td>21</td>
</tr>
</tbody>
</table>

*Base: All respondents 2,435

\(^1\) Legacy brands include previous government departments that provided State Pensions.

Just three per cent of customers thought that The Pension Service was responsible for providing home help. However, double this amount thought they ensured that people’s Housing Benefit (HB) was paid on time (six per cent).

Although the proportion thinking that The Pension Service is responsible for providing home help and ensuring HB is paid on time is relatively low, the proportions mentioning any ‘legacy brand’ were significantly larger. In total, nearly four in ten thought that one of the legacy brands was responsible for providing home help (39 per cent) and just over two in ten (22 per cent) thought they ensured HB is paid on time.

Nearly a half of all customers who thought that these ‘legacy brands’ were responsible for ensuring pensions were paid on time also thought that they were responsible for HB (47 per cent). By contrast, just 14 per cent of customers who thought The Pension Service was responsible for ensuring pensions were paid on time thought they were also responsible for HB. This implies that customers who
associate one of the ‘legacy brands’ with the payment of their State Pension also associate them with the payment of other non-pension related benefits, such as HB. Consequently, when customers contact The Pension Service, which they think of as one of the ‘legacy brands’, they are likely to be assuming it is the same organisation that deals with other benefits such as HB.

Changes since 2003

- Although only six per cent of customers believed The Pension Service was responsible for ensuring HB is paid on time, this is a significant increase from two per cent in 2003.
- Similarly, three per cent of customers believing that The Pension Service was responsible for home help is a significant increase from one per cent believing this is 2003.

4.3 Accessing The Pension Service

All customers who contacted The Pension Service by telephone for their most recent enquiry were asked how easy it was for them to find the correct telephone number. The results are shown in Table 4.4.

<table>
<thead>
<tr>
<th>Ease of finding correct telephone number</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>66</td>
</tr>
<tr>
<td>Fairly easy</td>
<td>23</td>
</tr>
<tr>
<td>Fairly difficult</td>
<td>6</td>
</tr>
<tr>
<td>Very difficult</td>
<td>3</td>
</tr>
<tr>
<td>Easy</td>
<td>90</td>
</tr>
<tr>
<td>Difficult</td>
<td>9</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

Base: All contacting by telephone for last enquiry 1,849

The majority of customers contacting The Pension Service by telephone said that it was easy to find the correct telephone number (90 per cent).

Interestingly, customers who had contacted The Pension Service more frequently were more likely to say that it was difficult to find the correct telephone number. Over twice as many customers who had telephoned The Pension Service ten or more times said it was difficult to get the correct number compared to customer who had only contacted one or two times (18 per cent compared to seven per cent). This may seem counter-intuitive as customers who make more frequent contact might be
assumed to be more familiar with an organisation. However, this is more likely to indicate that the increased number of contacts reflects the difficulty they had in getting hold of the correct part of the organisation.

It should be noted that although the survey includes people who had postal and face-to-face contact, the majority of people interviewed had contacted The Pension Service via the telephone. Therefore, customers who had not managed to find the telephone number at all could have been excluded from the survey.

As might be expected, customers who found it difficult to find the correct telephone number were less likely to be satisfied with The Pension Service. Sixty-four per cent of customers who said it was difficult to find the correct number were satisfied with their most recent enquiry, compared to 85 per cent of those who found it easy. This suggests that the frustration involved in getting hold of the correct number could be an important factor in overall satisfaction. The link can also be seen in overall satisfaction. Seven in ten customers who found it difficult to find the correct number were satisfied overall (69 per cent), compared to nine in ten of those who found it easy to find the correct number (88 per cent).

### Changes since 2003

- The proportion of customers who said that it was easy to find the correct telephone number increased from 86 per cent in 2003 to 90 per cent in 2005.

- The bulk of this rise came from an increase in the proportion of customers saying that they found it very easy to get hold of the correct number (66 per cent compared to 57 per cent).

### 4.4 Summary

Since 2003 there has been a significant increase in the proportion of customers who identify The Pension Service as being the organisation who is responsible for the State Pension and related benefits. This has largely been achieved through the reduction in the proportion of customers who still refer to ‘legacy brands’. While part of this may be due to the fact that The Pension Service is now two years older, it has to be recognised that some of the older departmental names had been dormant for well over a decade when the study was conducted in 2003, so progress has been appreciable.

Counterbalancing this is the fact that there has also been a small, but significant, increase in the proportion of customers who do not know where to turn to for information. The most worrying thing about this is the fact that some of the most vulnerable customers (those who do not speak English as their first language and those who are aged over 75) are the ones who are struggling most for awareness. Equally worrying is the fact that all these customers have contacted The Pension Service in order to be selected to take part in this survey.
The increase in overall awareness has also been reflected in increased awareness of The Pension Service for its own areas of responsibility. Accompanying this increase in awareness has been an increase in the proportion of customers who think that The Pension Service is responsible for areas that are not within their remit such as HB and providing home help. The proportions who think that these areas are The Pension Service’s responsibility are still relatively small and may well simply be a by-product of an increase in overall awareness.

The overwhelming majority of customers said that they found it easy to get hold of the correct telephone number to call The Pension Service. This was an increase from 2003 and, in particular, there has been a marked increase in the proportion of customers saying that it was very easy to get hold of the correct number.
5 Contacting The Pension Service in general

The Pension Service aims to provide a service that is dedicated to its customers and convenient for them to use. It is, therefore, important to understand customers’ experiences of interacting with The Pension Service. This chapter examines issues related to customers’ general experience of contacting The Pension Service.

5.1 Methods used

Respondents were asked how many times they had used the main modes of communication with The Pension Service in the period since 1 January 2005. Table 5.1 reports these results.

Table 5.1 Number of times contacted The Pension Service by each method

<table>
<thead>
<tr>
<th></th>
<th>Telephone %</th>
<th>Submitted a form or document(s) %</th>
<th>Sent a letter %</th>
<th>Visited office %</th>
<th>Home visit %</th>
<th>Community venue %</th>
<th>Used website or email %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once</td>
<td>33</td>
<td>28</td>
<td>13</td>
<td>6</td>
<td>7</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Twice</td>
<td>13</td>
<td>7</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Three + times</td>
<td>24</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>*</td>
<td>*</td>
<td>1</td>
</tr>
<tr>
<td>Not since 1 January 2005</td>
<td>28</td>
<td>56</td>
<td>80</td>
<td>89</td>
<td>91</td>
<td>97</td>
<td>96</td>
</tr>
<tr>
<td>Mean number</td>
<td>2.33</td>
<td>0.74</td>
<td>0.30</td>
<td>0.18</td>
<td>0.10</td>
<td>0.03</td>
<td>0.08</td>
</tr>
</tbody>
</table>

Base: All respondents 2,435
Just over seven in ten customers (71 per cent) contacted The Pension Service by telephone at least once since 1 January 2005. Nearly four in ten customers (37 per cent) said they had more than one telephone contact, and around a quarter (24 per cent) had three or more telephone contacts. Current pensioners were less likely to have used the phone than non-current pensioners (68 per cent compared to 80 per cent). Older customers were also less likely to have contacted via telephone (55 per cent of customers aged 75 and over compared to 77 per cent of customers aged under 75).

The next most common mode of contact was submission of form/documents, reported by 41 per cent, although only 13 per cent had done this on more than one occasion. Just under one-fifth of respondents had sent a letter to The Pension Service during this period (18 per cent). Only five per cent had done so more than once.

Respondents were also asked how many times they had visited a government office to contact The Pension Service this year. Whilst it is no longer possible to contact The Pension Service via an office, it is important to note that one in ten respondents (ten per cent) believed that they had.

Less than one in ten respondents said they had received a home visit (eight per cent), including only one per cent who had received more than one visit. Just three per cent reported seeing The Pension Service at a venue in their local community, and only one per cent had done so on more than one occasion. Four per cent of customers told us that they had used The Pension Service’s website, or emailed them at least once.

### Changes since 2003

- The proportion of customers who telephoned The Pension Service at least once has remained stable since 2003.

- The proportion of customers who submitted a form/document to The Pension Service decreased from 56 per cent in 2003 to 41 per cent in 2005. This may be related to a fall in the proportion of customers who were contacting The Pension Service to claim the State Pension.

- The proportion of customers reporting that they had received a home visit has significantly increased from six per cent in 2003 to eight per cent in 2005.

- The mean number of contacts via each mode of communication has decreased for telephone contact, submitting a form/document and visiting an office, whereas the mean number of home visits and letters written has remained relatively stable.
5.1.1 Method by age

Lower frequency of contact by the oldest customers (75 and over) is observed across most modes of communication. This may be because they are more likely to have been through the claiming process for the State Pension and related benefits. The only mode with higher frequency amongst this group is home visits. Sixteen per cent of those aged 75 and over had received a home visit compared to six per cent of those aged under 75. Not surprisingly, customers aged under 60 were much more likely to have used The Pension Service’s website or sent them an email (13 per cent), than those aged 60 and over (three per cent).

5.2 Preferred method of contact

Customers were asked what would be the best way to contact The Pension Service for each of the following types of enquiries:

- to find out about entitlement to the State Pension and related benefits;
- to make a claim for the State Pension and related benefits;
- to check payments of the State Pension and related benefits;
- to tell The Pension Service about a change of circumstances;
- to tell The Pension Service about the death of a close relative;
- to make a complaint.

Responses are shown in Figure 5.1.
For all types of enquiries, customers tended to prefer to use the telephone over any other mode of communication. Customers were less likely to prefer the telephone for more ‘sensitive’ or ‘serious’ issues, such as notifying The Pension Service of a death, or making a complaint, with a corresponding increase in preference for post. However, it was still the preferred method of contact for the majority of customers.

Older customers aged over 75 were slightly less likely to prefer using the telephone for each enquiry type than younger customers. Instead, older customers were more likely to prefer a home visit or for friends and relatives to contact The Pension Service for each of the enquiry types. However, it should be noted that although they were less likely to prefer to use the telephone than younger customers, overall, older customers still preferred to use the telephone for each enquiry type.

Customers who did not have English as their first language were also less likely to prefer using the telephone for each of the enquiry types than customers who did speak English as their first language. However, once again, telephone was the preferred method of contact for each of the enquiry types for this group.

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20 In Figure 5.1 face-to-face contact does not include customers who said ‘visiting a Government office’.
Changes since 2003

- The proportion of customers that would prefer to use the telephone to contact The Pension Service has increased across all types of enquiry since 2003.

- This is encouraging for telephone contact given that the 2005 customer profile is older than it was in 2003, and older customers were less likely to want to use the telephone to contact The Pension Service.

5.3 Whether customers were comfortable using certain modes of communication

Customers who had contacted The Pension Service using different methods were asked if they were comfortable with the particular mode of communication they had used. Table 5.2 shows the overall results.

Table 5.2 Whether customers were comfortable contacting The Pension Service

<table>
<thead>
<tr>
<th></th>
<th>Telephone</th>
<th>Post</th>
<th>Face-to-face</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>95</td>
<td>95</td>
<td>95</td>
</tr>
<tr>
<td>No</td>
<td>4</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
</tbody>
</table>

*Base: Customers contacting The Pension Service using each given method 1,849 224 284

1 Face-to-face contact refers to customers receiving a home visit or meeting The Pension Service at a venue in the local community.

Nearly all customers communicating either by telephone, by post or face-to-face were comfortable in doing so.

Customers who were not comfortable with a particular mode were asked why this was in an open ended question. Table 5.3 shows the reasons why they were not comfortable contacting by telephone after they have been coded in to broad groupings.
### Table 5.3 Reasons customers were not comfortable using the telephone

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prefer to see someone face-to-face</td>
<td>18</td>
</tr>
<tr>
<td>Being passed around/having to repeat details</td>
<td>16</td>
</tr>
<tr>
<td>Poor attitude of staff</td>
<td>16</td>
</tr>
<tr>
<td>No/slow response</td>
<td>14</td>
</tr>
<tr>
<td>Hearing problems</td>
<td>9</td>
</tr>
<tr>
<td>Wrong information given</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>36</td>
</tr>
</tbody>
</table>

*Base: All customers not comfortable using the telephone 74%

When asked later in the interview what could be done to improve the service provided by The Pension Service, four per cent of all customers mentioned telephone specific problems. These included issues such as answering calls quicker, not leaving customers on hold and providing a free phone telephone number. Some of these comments are shown below:

‘By not having an automated telephone system.’

‘…reduce telephone waiting times and stop playing rubbish music.’

‘Not keep you hanging on and (have) a free phone telephone number.’

### 5.4 Internet and email

The internet is a growing form of communication across many organisations and this section examines the internet and email usage of customers contacting The Pension Service.

All customers were asked whether they had used the internet at all in the last six months, nearly one quarter said that they had (23 per cent). As might be expected the influence of age is strong, with this figure rising to 60 per cent among those aged under 60. Table 5.4 shows the proportion of contacting customers who use the internet by age.
Table 5.4  Whether used internet in last six months

<table>
<thead>
<tr>
<th></th>
<th>Under 60</th>
<th>60-65</th>
<th>66-74</th>
<th>75+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Yes</td>
<td>60</td>
<td>27</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>No</td>
<td>40</td>
<td>73</td>
<td>88</td>
<td>96</td>
</tr>
</tbody>
</table>

Base: All respondents 384 902 534 609

In addition to age there were a number of other factors that were linked to internet use. Disabled customers were less likely to say that they had used the internet than non-disabled customers (12 per cent compared to 34 per cent). Although disabled customers are generally older, the difference between disabled and non-disabled customers was present across all age groups.

Customers who were receiving Pension Credit were also less likely to use the internet (eight per cent compared to 29 per cent) and again this was independent of age. Finally, customers who did not speak English as their first language were also less likely to use the internet than other customers (13 per cent compared to 23 per cent).

5.4.1  Frequency of internet use

Customers using the internet tended to be quite frequent users, with two-thirds using it ‘most days’ or ‘every day’ (63 per cent combined), and four in five using it at least once a week (80 per cent).

Table 5.5  Frequency of internet usage

<table>
<thead>
<tr>
<th></th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Every day</td>
<td>36</td>
</tr>
<tr>
<td>Most days</td>
<td>27</td>
</tr>
<tr>
<td>At least once a week</td>
<td>17</td>
</tr>
<tr>
<td>At least once a fortnight</td>
<td>6</td>
</tr>
<tr>
<td>At least once a month</td>
<td>6</td>
</tr>
<tr>
<td>About once every two-three months</td>
<td>3</td>
</tr>
<tr>
<td>About once every six months</td>
<td>2</td>
</tr>
<tr>
<td>Less often</td>
<td>3</td>
</tr>
</tbody>
</table>

Base: All internet users 562
5.4.2 Location of internet use

The great majority of internet using customers are accessing the web from home (83 per cent). The next most common method of accessing the internet is from work (35 per cent)21. As one would expect, this figure is higher for customer representatives (36 per cent) and future pensioners (45 per cent). Even so, the proportion of internet using current pensioners accessing from work (29 per cent) suggests that working pensioners make up a relatively high proportion of pensioners using the internet.

5.4.3 Visits to The Pension Service website

All customers who used the internet were shown three URLs for The Pension Service websites and asked if they had visited any of them. A quarter (25 per cent) said that they had. This is equivalent to around six per cent of all customers who had contacted The Pension Service. The highest proportion was recorded for customers who generally had a high level of contact with The Pension Service. Two-fifths of customers (41 per cent) who had contacted The Pension Service five or more times since January 2005 and who had used the internet had visited a Pension Service website.

5.4.4 Email communication

One quarter of all contacting customers said that they had access to email (26 per cent). As with internet usage, this was strongly related to age, with 64 per cent of customers aged under 60 having access to email (see Table 5.6).

<table>
<thead>
<tr>
<th></th>
<th>Under 60</th>
<th>60-65</th>
<th>66-74</th>
<th>75+</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Yes</td>
<td>64</td>
<td>30</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>No</td>
<td>36</td>
<td>69</td>
<td>85</td>
<td>94</td>
</tr>
</tbody>
</table>

*Base: All respondents 384 902 534 609*

Of those people who have access to email, only five per cent said that they have used it to communicate with The Pension Service22. Around half of the customers who have access to email, but who had never used it to contact The Pension Service, said they would consider doing so in the future (52 per cent).

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21 Customers could give more than one answer.

22 Customers use of email was not asked in detail in the 2003 survey, therefore, no trend data is available.
Importantly, over half of customers with email access who had not previously emailed The Pension Service, said they would be happy for The Pension Service to contact them via email (53 per cent). Men were significantly more likely to say that they would be happy for The Pension Service to contact them via email (61 per cent compared to 49 per cent of women), which reflects the overall trend of internet usage.

**Changes since 2003**

- The proportion of customers that would prefer to use the telephone to contact The Pension Service has increased across all types of enquiry since 2003.
- The overall proportion of customers that have used the internet in the last six months has remained relatively stable since 2003. However, the proportion of people age under 60 and 60-65 that have used the internet in the last six months has significantly increased.
- The proportion of customers who have access to the internet and use the internet every day has increased from 28 per cent in 2003 to 36 per cent in 2005.
- The proportion of customers that use the internet and have visited The Pension Service website has increased from 18 per cent in 2003 to 25 per cent in 2005.

These results indicate that internet usage and email usage is a growing area, especially for younger customers, which The Pension Service may wish to take into consideration for future communication developments. However, it should be remembered that there are certain key groups (older customers, disabled customers and customers who do not speak English as their first language) who are significantly less likely to be online and who will not benefit from these services.

**5.5 The Pension Service opening hours**

Customers were asked whether they would be likely to call The Pension Service at various different times of day outside of The Pension Service’s normal opening hours. The times customers mentioned are shown in Figure 5.2, with results for current pensioners and non-current pensioners shown separately.
Current pensioners were happier with the current opening hours than non-current pensioners. Three in ten current pensioners said that they would not be likely to call out of office hours (30 per cent) compared to around a quarter of non-current pensioners (24 per cent).

Around three in ten customers (28 per cent) said that they would like to be able to contact The Pension Service at the weekend. The most popular time at the weekend was Saturday morning (26 per cent), with Saturday afternoon and Sundays being relatively unpopular (nine per cent and seven per cent respectively). Non-current pensioners were significantly more likely to say that they would be likely to contact The Pension Service at weekends compared to current pensioners (38 per cent compared to 25 per cent). Although the non-current pensioners were more likely to mention each of the listed times it is the weekend which showed the largest difference.

Around one in seven customers (14 per cent) said that they would be likely to contact The Pension Service 24 hours a day if they could. Customers who had contacted via Pension Centre were more likely to say this than customers who had contacted via any of the other office types (16 per cent compared to 12 per cent). Also, perhaps unsurprisingly, customers who had a high frequency of contact were more likely to say they would like to make contact 24 hours a day (19 per cent compared to 13 per cent).
Changes since 2003

- The proportion of customers who said that they would not be likely to call outside of The Pension Service’s current opening times remained the same as in 2003.

5.6 Contact issues amongst customers with special needs

5.6.1 Customers with disabilities or long-term health problems

Just over half of all contacting customers reported a long-term health problem or disability. Further details can be found in Section 2.3.

5.6.2 English as a second language

Five per cent of customers contacting The Pension Service said that English was not their first language. Customers who did not speak English as their first language were asked what their first language was. The results are shown in Table 5.7.

Table 5.7 First language

<table>
<thead>
<tr>
<th>Language</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Punjabi</td>
<td>15</td>
</tr>
<tr>
<td>Gujarati</td>
<td>10</td>
</tr>
<tr>
<td>Urdu</td>
<td>9</td>
</tr>
<tr>
<td>Welsh</td>
<td>9</td>
</tr>
<tr>
<td>Bengali</td>
<td>8</td>
</tr>
<tr>
<td>Italian</td>
<td>6</td>
</tr>
<tr>
<td>Arabic</td>
<td>4</td>
</tr>
<tr>
<td>Spanish</td>
<td>3</td>
</tr>
<tr>
<td>Tamil</td>
<td>3</td>
</tr>
<tr>
<td>French</td>
<td>2</td>
</tr>
<tr>
<td>Somali</td>
<td>2</td>
</tr>
<tr>
<td>Chinese</td>
<td>2</td>
</tr>
<tr>
<td>Cantonese</td>
<td>1</td>
</tr>
<tr>
<td>Polish</td>
<td>1</td>
</tr>
<tr>
<td>Other answers</td>
<td>27</td>
</tr>
</tbody>
</table>

Base: All who do not speak English as first language 134

The Pension Service can provide translated materials in each of the languages listed in Table 5.7. Customers who spoke these languages were asked whether they were aware that translations were available and just over half (54 per cent) were not. The base sizes at this question are too small to reliably look at any variations between the individual languages and awareness.
All customers who were aware that translations were available were then asked whether they had ever requested translated materials. None of them said that they had. These 37 customers who were aware that The Pension Service provided translations but who had not requested them were asked why this was. Twenty-six of these customers said that it was not necessary as their English was good enough and a further seven said that the need had not yet arisen. Encouragingly, just two customers said that they had not requested any translated materials because they did not know how to.

The low proportion of customers who were aware that translated materials are available and requesting them, could mean that there should be less concern about the high proportion of customers (54 per cent) who are not aware that this service exists. However, we cannot be certain that the customers who are aware of the service and not using it have the same needs as those that are not aware that they can request translations.

5.6.3 Problems contacting The Pension Service

All customers who did not speak English as their first language, or who had a disability or long-term illness, were asked whether this caused them any of a selection of problems when communicating with organisations such as The Pension Service. Figure 5.3 shows the problems faced by customers with a disability or long-term illness and those who do not have English as their first language. The subsequent sections then look in more detail at these two customer groups. In considering these findings, one should bear in mind the overlap between these groups, in particular the fact that 55 per cent of those who did not speak English as their first language also had a disability or long-term health problem.

Figure 5.3 Problems communicating with organisations like The Pension Service

<table>
<thead>
<tr>
<th>Problem</th>
<th>No problem</th>
<th>Problems with transport</th>
<th>Can’t visit office - difficulty leaving home</th>
<th>Need someone to be with them</th>
<th>Problems reading or writing letters</th>
<th>Problems using phone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers with English as a 2nd language</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers with a disability</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Base: All with a disability/long term illness or English as a second language (1,291).
Changes since 2003

The proportion of customers who did not speak English as their first language or with a disability or long-term health problem reporting difficulties contacting organisations like The Pension Service remained broadly the same. However, within this there were changes in the types of difficulties that these customers reported.

- There were increases in the proportion of customers reporting difficulties using the telephone, reading/writing letters and needing someone to be with them.
- There were decreases in the proportion of customers reporting problems with transport and difficulty getting out of home.

These changes may be due to the fact that fewer customers identify The Pension Service as being an organisation with physical locations that customers need to visit. Instead, more customers are viewing it as an organisation that requires postal and telephone contact.

Customers with health problems or disabilities

Over half of all customers with a disability or long-term health problem (53 per cent) said they faced some problems contacting organisations like The Pension Service. As might be expected, older customers were more likely to say this. Three-fifths of customers aged 75 or over with a disability or long-term health problem (61 per cent) reported difficulties, compared to around half of those aged under 75 (49 per cent).

Across all of those with a disability or health problem, around a third (29 per cent) said that they would have problems with transport/getting to places and three in ten (24 per cent) said that they had difficulty getting out of home. In total 36 per cent of customers reported a difficulty that would cause them problems if they had to travel to meet The Pension Service.

These problems in travelling to meet The Pension Service were more marked for older customers with a disability or long-term health problem. Nearly a half of customers aged 75 and over (46 per cent) said they had a problem compared to just under a third of customers aged under 75 (31 per cent).

Nearly a quarter of customers with a disability or long-term health problem (24 per cent) said that they needed or preferred to have somebody else with them when dealing with organisations like The Pension Service. Again, older customers were more likely to say this (30 per cent of customers aged 75 or over compared to 21 per cent of those aged under 75).

Seventeen per cent of customers said that they had problems reading or writing letters and 12 per cent said they had problems using the telephone. Unlike issues relating to visiting an office or needing someone to be with them, there were no significant differences between older and younger customers.
English as a second language

Just over half of all customers who did not have English as their first language reported no problems when communicating with organisations such as The Pension Service (54 per cent). However, it should be remembered that this is a contact sample and that customers who had extremely low levels of English may instead rely on friends and relatives to make contact on their behalf.

Nearly a quarter of customers who did not speak English as their first language (24 per cent) said that they had problems using the phone. A similar proportion said that they had problems reading or writing letters (22 per cent). In total, 33 per cent of customers who did not speak English as their first language reported a communication problem involving either using the phone or reading/writing letters.

Seventeen per cent of customers who did not have English as their first language felt that they needed someone to be with them when contacting organisations like The Pension Service. Once again, this was almost exclusively among those customers who also have health problems/disabilities, rather than being a particular function of not having English as their first language.

5.6.4 Help provided by The Pension Service

Customers who reported that they had problems communicating with organisations like The Pension Service, were asked whether they had ever requested help communicating with The Pension Service specifically. Only a very small minority of these customers, just four per cent, said that they had requested help. The small proportion of customers with difficulties requesting help does not necessarily mean that only these customers need help. Specific research on disabled customers’ interaction with The Pension Service has shown that they are sometimes unaware of the help they could receive and rely on The Pension Service staff being proactive in informing them23.

Customers who did not speak English as their first language were more likely to have requested help from The Pension Service than other customers (nine per cent compared to three per cent). There were no significant differences between other demographic groups.

The 25 customers who had requested help were asked what The Pension Service had done as a result. Ten customers said that they had received a home visit, while three customers said that that The Pension Service had communicated in a language other than English and three customers said someone else had taken over communicating with The Pension Service. Five customers said that The Pension Service had not done anything as a result of their request.

Nearly all customers who had received some help felt that it had helped either ‘completely’ or ‘quite a lot’.

5.7 Summary

The majority of customers, seven in ten, contacted The Pension Service by telephone at least once since 1 January 2005 and use of the telephone far exceeded any other mode of communication. Two in five customers had completed a form during the course of their enquiry, and less than one in five had corresponded by letter. Less than one in ten appear to have made use of Local Service and only four per cent have used The Pension Service website or email.

The proportion of customers who telephoned The Pension Service at least once has remained stable, whereas the proportion of customers who submitted a form or document to The Pension Service decreased from 56 per cent in 2003 to 41 per cent in 2005.

Around a quarter of contacting customers had used the internet in the last six months and this was in line with 2003. However, there was an increase among customers aged 65 and under. A quarter of internet using customers had visited The Pension Service’s website and this was equivalent to six per cent of all customers who had contacted The Pension Service. A quarter of customers said they had access to email and half of these said that they would be willing to receive emails from The Pension Service.

When asked to think about how they would prefer to communicate with The Pension Service on a number of issues, the majority of customers said that they would prefer to do so by telephone. Customers were less likely to prefer the telephone for more ‘sensitive’ or serious issues, such as notifying The Pension Service of a death, or making a complaint. However, around six in ten customers said that they would still prefer to do this by telephone. Customers aged 75 or older and those for whom English is not a first language were less likely than other customers to prefer to use the telephone to communicate with The Pension Service. The preference for wanting to use the telephone has increased across all types of enquiry.

To gauge the likely take up of services outside normal office hours, customers were asked how likely they would be to make contact with The Pension Service at different times of day. Around three in ten customers said they would like to be able to contact The Pension Service at the weekend, within which, Saturday morning was the preferred time. Around one in seven customers said they would be likely to contact The Pension Service 24 hours per day if they could. Current pensioners were happier with the current opening hours than non-current pensioners, who were more likely to want to call outside the normal office hours.
The vast majority of customers who had contacted The Pension Service recently were comfortable with the method of contact they had used. This is supported by the low level of importance customers gave to the service statement ‘providing a wide range of ways to contact The Pension Service’. See Section 3.1 for further information.

Just under half of all customers who did not speak English as their first language or who had a disability or long-term health problem, reported difficulties in communicating with organisations like The Pension Service. This was broadly in line with the results from 2003. However, there were changes in the types of difficulties that customers reported. There were increases in the proportion of customers mentioning communication difficulties such as using the phone or reading letters and decreases in those mentioning more physical problems such as being able to leave the home. This may simply be a result of fewer customers identifying The Pension Service as an organisation that customers need to visit, rather than one they communicated with by phone or post.
6 Most recent enquiry

This chapter focuses in more depth on the most recent enquiry in order to examine in more detail customers’ experiences of contacting The Pension Service. Firstly it looks at the subject of the most recent enquiry and the contact methods used. Then it focuses on specific issues relating to each of the three main contact methods (telephone, post and face-to-face contact). Finally, it looks at all customers’ experiences of enquiry resolution and issues relating to the provision of valuables and filling in forms.

6.1 Subject of most recent enquiry

Customers were asked about the subject matter of their most recent enquiry and were able to report as many as they wanted from a list. A minority of respondents cited more than one subject (nine per cent), and these respondents were then asked to specify the main subject of enquiry. Figure 6.1 shows the main subjects mentioned by customers.
Claiming Pension Credit was the most common reason given by customers for contacting The Pension Service. This is not surprising given that in early 2005 there was increased Pension Service activity to encourage the take up of Pension Credit. In particular, Local Service devoted an increased amount of resources to encourage eligible customers to make a claim for Pension Credit. This can be seen in the relatively high proportion of customers making a claim for Pension Credit who have had some contact with Local Service for their most recent enquiry (18 per cent compared to three per cent contacting about other subjects). In total, nearly a quarter of customers (23 per cent) said the main subject of their last enquiry was to either claim Pension Credit or make an enquiry about Pension Credit.

Enquiries related to the pension being paid into bank accounts were the second most common reason for contacting The Pension Service (12 per cent of customers). This is understandable considering the recent switch to Direct Payment by The Pension Service. Under Direct Payment the old methods of payment including pension books were discontinued and the State Pension is now paid straight into bank accounts or via cheques.

As one would expect, enquiries related to claiming the State Pension are predominantly made by people in their early to mid-60s. This single subject accounted for around one-third of enquiries from people aged 60 and 65 (34 per cent and 31 per cent respectively) and just over one in ten enquiries from the 61-64 age group (12 per cent).
Most recent enquiry

Enquiries about benefits other than the basic State Pension and related benefits (referred to as ‘other benefits’ hereafter) were the main reason for contacting The Pension Service for six per cent of customers. Customers with disabilities/long-term illness were particularly likely to enquire about other benefits (ten per cent compared to four per cent among customers without disabilities/long-term illness).

Changes since 2003

- Claiming Minimum Income Guarantee (MIG) was the main subject of enquiry for nine per cent of customers in 2003 but claiming Pension Credit was the main subject of enquiry for 14 per cent of customers in 2005. This may be due to the fact that The Pension Service has made significant efforts to encourage uptake of Pension Credit over the last two years since it was launched and its wider eligibility.

- In 2003 queries related to the pension being paid in to a bank account did not factor in the survey but eight per cent of customers had queries related to the pension book. Pension books have now been discontinued and customers are paid direct in to a bank account or via cheque.

  In 2005 there are now no queries about pension books, but 14 per cent of customers have queries about the pension being paid in to a bank account or via cheque. While this is larger than the proportion of customers who had queries about pension books previously it is still relatively early in the switchover process and this will almost certainly decline over time.

- The proportion of customers contacting The Pension Service to claim the State Pension fell by a half from 20 per cent in 2003 to ten per cent in 2005.

  The number of people reaching the State Pension age has remained broadly the same since 2003, so we have no reason to suspect that this change is due to demographic factors. Excluding demographic changes leaves two main possible explanations for the fall in the proportion of customers claiming the State Pension in the 2005 study:

  - the process for claiming the State Pension may involve fewer contacts and therefore these customers would have a reduced chance of being selected for the survey;

  - the number of contacts about other subjects may have increased, therefore, reducing the proportion of customers contacting to claim the State Pension.

Continued
Analysis of the 2003 and 2005 survey data shows no significant fall in the number of contacts that customers claiming the State Pension made over the course of their enquiry. This means that we have no evidence to support the first explanation. In addition to this, we know that there are external reasons (as mentioned in the previous points) why we might expect an increase in contacts from customers claiming Pension Credit and with queries relating to the pension being paid in to a bank account.

As such, the most likely explanation for the fall in the proportion of customers making contact to claim the State Pension is that there has been an overall increase in the number of contacts about other subjects. This also explains the significant fall in the proportion of contacts from customers aged 60-65 and the significant increase in the proportion of customers aged 75+ (Section 2.2.1).

6.1.1 Non-Pension Service benefits

The nature of the benefits system is such that Pension Service customers can also be receiving benefits that do not fall under The Pension Service’s remit. Seven per cent of customers said that their most recent enquiry included a query about non-pension related benefits. Disabled customers were more likely to be making one of these enquiries than non-disabled customers (ten per cent compared to 4 per cent).

Customers who had a query about non-pension related benefits were then asked which benefits they were enquiring about. The results are shown in Table 6.1.

**Table 6.1 Other benefits enquired about**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability Living Allowance</td>
<td>16</td>
</tr>
<tr>
<td>Attendance Allowance</td>
<td>15</td>
</tr>
<tr>
<td>Council Tax Benefit</td>
<td>13</td>
</tr>
<tr>
<td>Carer’s Allowance</td>
<td>12</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td>11</td>
</tr>
<tr>
<td>Pension/Pension Credit&lt;sup&gt;1&lt;/sup&gt;</td>
<td>10</td>
</tr>
<tr>
<td>Incapacity Benefit</td>
<td>7</td>
</tr>
<tr>
<td>Invalid Care Allowance</td>
<td>3</td>
</tr>
<tr>
<td>Severe Disablement Allowance</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>18</td>
</tr>
<tr>
<td>Don’t know</td>
<td>8</td>
</tr>
</tbody>
</table>

*Base: All enquired about non-pension related benefit 138*

<sup>1</sup> Although Pension Credit was not included in the pre-coded answer list a number of customers did mention it as an ‘other – specify’.

<sup>24</sup> This is different to the proportion reported in Figure 6.1 as it takes account of customers who had multiple subjects at their most recent enquiry.
Disability Living Allowance (DLA) was the main ‘other’ benefit that most customers were enquiring about (16 per cent). Fifteen per cent of customers enquired about Attendance Allowance.

Changes since 2003
The proportion of customers contacting The Pension Service about non-pension related benefits has decreased from 12 per cent in 2003, to six per cent. This may be related to recent advertising of The Pension Service and increased awareness of The Pension Service as discussed in Chapter 4.

6.1.2 Requesting a pension forecast
At the beginning of the questionnaire, non-current pensioners were asked if they had contacted The Pension Service to request a State Pension forecast for themselves, since 1 January 2005. In addition to this, all customers, including those acting on behalf of someone else, were later asked about the subject of their most recent enquiry, which includes whether or not they requested a State Pension forecast. Any customers who answered ‘yes’ at either of these questions were then asked a series of questions about their experience of requesting a forecast, the results of which are discussed in this section.

Customer profile
The age profile of customers who contacted to request a forecast is shown in Table 6.2.

Table 6.2 Age of customers contacting for forecast

<table>
<thead>
<tr>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 50</td>
</tr>
<tr>
<td>50-59</td>
</tr>
<tr>
<td>60-65</td>
</tr>
<tr>
<td>Over 65</td>
</tr>
</tbody>
</table>

The gender distribution of customers contacting for a forecast was broadly the same as contacting customers as a whole (58 per cent women and 42 per cent men). As might be expected given the younger age profile of this group, the proportion of disabled customers was significantly lower than for contacting customers overall (25 per cent compared to 51 per cent). Around a fifth of customers contacting for a forecast (19 per cent) also contacted The Pension Service as a customer representative.

Where heard about The Pension Service forecasting services
All customers who had contacted The Pension Service for a forecast were asked where they had heard about this service, the results are shown in Table 6.3.
Word of mouth was the most common way of hearing about forecasts with over a quarter of customers (27 per cent) saying that they heard about them from friends or relatives. However, a similar proportion of customers (28 per cent) said that they heard about the forecast in a letter/leaflet from either The Pension Service, DWP or the ‘government’. Just seven per cent of customers who had requested a forecast said that they heard about it via the media.

Women were significantly more likely than men to have heard about the forecast from a friend or relative (34 per cent compared to 18 per cent) while men were more likely to say that they heard about it from a web page (seven per cent compared to one per cent). Men were also more likely to attribute a letter they received to coming from DWP (12 per cent compared to three per cent) while women were slightly more likely to say that it had come from The Pension Service (21 per cent compared to 16 per cent).

Customers were then asked how easy it was to find the correct telephone number for the forecasting services. Nearly two-thirds said that it was very easy (64 per cent) and a further quarter said that it was quite easy (25 per cent). Just six per cent of customers said that it was difficult to find the correct telephone number.

**Receiving the forecast**

Nearly all customers who requested a pension forecast said that they had received it (93 per cent). There were no differences between subgroups for whether or not customers had received their forecast.

All customers who received their forecast were then asked how useful it was. The results are show in Table 6.4.
Table 6.4 How useful forecast was

<table>
<thead>
<tr>
<th>Percentages</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Very useful</td>
<td>61</td>
</tr>
<tr>
<td>Fairly useful</td>
<td>29</td>
</tr>
<tr>
<td>Not very useful</td>
<td>6</td>
</tr>
<tr>
<td>Not at all useful</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1</td>
</tr>
</tbody>
</table>

*Base: All who had received forecast 313*

Nine out of ten customers (90 per cent) said that the forecast was useful with six out of ten saying that the forecast was very useful (61 per cent). Men were more likely than women to say that they found the forecast to be *very* useful (68 per cent compared to 55 per cent) with women more likely to say that they found it *quite* useful.

All customers who had received a forecast were then asked whether the amount forecasted was adequately explained and 85 per cent said that it was. There were no *significant* differences between groups, although men were slightly more likely to say that it was adequately explained than women.

Around three-quarters of customers who had received a forecast thought that the amount was correct and just seven per cent thought that it was not. A fifth of customers (20 per cent) said that they did not know whether the amount they had been forecasted was correct or not.

Customers who had received a forecast were then asked what action, *if any*, they had taken as a result. A fifth of customers (20 per cent) said that they had contacted The Pension Service with a query while just over one in ten (13 per cent) said that they were still considering what to do. Just under one in ten customers (eight per cent) said they had started, or were considering starting, making back payments. Just under half of all customers who had received a forecast said that they had done nothing as a result.

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25 This question was asked in the context of a survey about contacting The Pension Service rather than a survey about saving for retirement. As a result it can be expected that customers would be unlikely to spontaneously mention any longer-term actions resulting from the forecast, such as changing their pension provision.
6.1.3 Contact regarding significant ‘life events’

Customers whose most recent enquiry to The Pension Service related to a ‘life event’ were asked a series of questions about how they felt they were treated. Subjects classified as ‘life events’ were ‘notification of death’ (three per cent), ‘in connection with hospitalisation’ (one per cent), ‘notification of divorce/separation/marriage’ (one per cent) or ‘moving into or out of a residential institution’ (less than one per cent). Overall, five per cent of customers were contacting about a ‘life event’ in their most recent enquiry.

These customers contacting about a life event were asked whether they were treated sensitively. Nine out of ten customers (90 per cent) said that they were.

Improvements to the way customer was treated

All customers who contacted The Pension Service about a sensitive subject were then asked what could have improved their experience. Around half of these customers (52 per cent) said that there was nothing that could have improved their experience.

The two most common improvements that were mentioned related to the speed of the enquiry. Six per cent of customers contacting about a life event said that there was a ‘lack of response/enquiry not resolved’ and a similar proportion (five per cent) mentioned ‘answer the phone quicker’. In addition to this, customers mentioned ‘personal contact/assistance’ (four per cent), ‘deal with one person/not be passed around’ (four per cent) and the ‘wrong information being given’ (four per cent).

Changes since 2003

- Overall, the proportion of customers who were contacting about a life event fell from eight per cent to five per cent.
- The proportion of customers who said that they were treated sensitively when contacting about a life event increased from 81 per cent in 2003 to 90 per cent in 2005.

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26 Some of the more detailed forecast questions were being asked for the first time so there is no comparative data from the 2003 study.
6.2 Method of communication for main subject of enquiry

There are a number of ways for customers to contact The Pension Service and this section examines how mode of communication varied by subject of enquiry. Table 6.5 shows the method of contacting The Pension Service for the customers’ most recent enquiry.

Table 6.5 Methods used to contact The Pension Service in most recent enquiry

<table>
<thead>
<tr>
<th>Method</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>By telephone</td>
<td>79</td>
</tr>
<tr>
<td>By letter</td>
<td>15</td>
</tr>
<tr>
<td>With a home visit</td>
<td>5</td>
</tr>
<tr>
<td>Visited a government office, e.g. Jobcentre Plus</td>
<td>3</td>
</tr>
<tr>
<td>Other</td>
<td>5</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
</tr>
</tbody>
</table>

*Base: All customers contacting since 1 January 2005* 2,418

The telephone was used in about four-fifths of most recent enquiries (79 per cent). There were three subjects for which customers were significantly more likely to telephone The Pension Service. These were; claiming the State Pension (89 per cent), a query related to the pension being paid directly into their bank account (88 per cent) and customers asking for their pension to be paid directly into their bank account (90 per cent).

Around one in seven respondents reported sending a letter during the course of their most recent main enquiry (15 per cent), followed by five percent who received a home visit and three per cent who said they contacted The Pension Service by visiting a government office.

Customers who were claiming Pension Credit were significantly more likely to have received a home visit. Nearly one in five customers claiming Pension Credit (18 per cent) had received a home visit compared to less than one in twenty who were contacting about another subject (three per cent). This may partly reflect the fact that Local Service deals with disadvantaged pensioners who are more likely to be eligible for Pension Credit. However, it may also be due to the fact that during the sampling period, Local Service were making a concerted effort to increase the take up of Pension Credit.
6.3 Telephone communication

This section looks in more detail at customers’ experiences of telephone contact with The Pension Service.

6.3.1 Frequency of telephone contact during course of enquiry

Nearly half of all telephone enquiries required two or more calls (47 per cent), and the mean average number of calls required during the customer’s most recent enquiry was 2.75.

Customers who made three or more calls were less likely to be satisfied than customers who had made fewer calls. This was the case for both the most recent enquiry (64 per cent compared to 91 per cent), and The Pension Service overall (71 per cent compared to 93 per cent). The affect that increasing numbers of calls has on satisfaction was also evident in the multivariate analysis on telephone contact (Section 3.2.5).

The number of calls during an enquiry peaks around State Pension age, when people are first claiming their pension age 60 (mean 2.90) and 65 (3.46) but declines from age 66 onwards. This is supported by those people claiming the basic State Pension also having a higher than average mean number of telephone contacts (3.56).

Customers who were receiving Pension Credit also had a higher average number of calls than those that were not (3.31 compared to 2.51). This does not seem to be explained by the application process itself, as those making a Pension Credit application did not have a higher average number of calls than customers making other enquiries. However, these customers will, in general, have more complicated cases and are more likely to be in receipt of multiple benefits.

Customer representatives also had a high mean number of contacts (3.45), which may reflect the fact that they could be contacting on their own behalf as well as for someone else.

6.3.2 Initiating contact

Of all the customers who used the telephone during their most recent enquiry with The Pension Service, the majority initiated contact themselves (80 per cent). However, in 15 per cent of cases both the customer called The Pension Service and The Pension Service called them. In only three percent of cases with telephone contact did The Pension Service only call the customer.
6.3.3 Whether got through at first call at most recent attempt

The majority of respondents (82 per cent) reported getting through to The Pension Service at their first call, while 13 per cent did not, and a further five per cent could not remember.

Customers who did not get through at the first attempt gave lower satisfaction scores for overall satisfaction (73 per cent compared to 89 per cent), and for satisfaction with the most recent enquiry (68 per cent compared to 86 per cent). Satisfaction levels continue to fall as the number of attempts increases.

6.3.4 Call answering

Only one-third (32 per cent) of telephoning customers believe their call was answered within 30 seconds. Most people using the telephone for their enquiry recalled that The Pension Service answered the telephone within one minute (59 per cent). Nevertheless, nearly a third of respondents (31 per cent) said that they had to wait for one minute or more, including seven per cent per cent who reported a wait of over five minutes.

As might be expected, customers who reported longer waiting times were more likely to be dissatisfied. Nearly one-quarter of customers who waited longer than a minute were dissatisfied (23 per cent) with the way their enquiry was handled, compared to 13 per cent of those whose calls was answered faster.

6.3.5 Query resolution

It is clearly in the interest of both The Pension Service and the customer for enquiries to be answered as quickly as possible, but some customers have complex situations that take time and further correspondence to resolve. In total, around two-thirds of customers (67 per cent) said that their enquiry was fully answered at the first call. This does not necessarily mean that the enquiry was fully answered by the first person that they spoke to, they could have been transferred to somebody else as part of the call27. However, it does mean that it was resolved between the customer first getting through and hanging up the receiver at the end of that call.

Customers whose enquiry was not answered at the first call were significantly less likely to be satisfied with the way that their enquiry was handled. Most customers whose enquiry was answered at the first call were satisfied (93 per cent) compared to three-fifths of those whose enquiry was not answered at the first call (61 per cent).

The proportion of enquiries that were answered or resolved at the first call varied according to subject of enquiry. Less than six out of ten customers contacting The

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27 Further details about the transferral of telephone contacts can be found in Chapter 7.
Pension Service with a query related to their pension being paid directly into their bank account, said that their query was answered in one call (57 per cent). Similarly, six in ten customers with a query related to Pension Credit said that their query was answered in the first call (61 per cent). This may reflect the complexity of both of these queries, especially for older customers.

**Changes since 2003**

- The proportion of enquiries that required two or more telephone calls has significantly fallen from 53 per cent in 2003 to 47 per cent.
- The proportion of respondents who said they got through to The Pension Service at their first call increased from 75 per cent in 2003 to 82 per cent in 2005.

6.4 Postal communication

When asked about their most recent enquiry, 15 per cent of customers had postal communication with The Pension Service. This section now examines the experiences of this group in more detail.

In one-third of cases there had been one-way postal communication from the customer to The Pension Service (32 per cent), and in just over one-third of cases it had been one-way from The Pension Service to the customer (36 per cent). The balance comprises customers having two-way correspondence (32 per cent).

**Changes since 2003**

- The proportion of people who said that The Pension Service had only written to them has significantly increased from 23 per cent in the 2003 survey to 36 per cent this year.

6.4.1 Frequency of postal correspondence

During the customers’ most recent enquiry, 65 per cent of the customers who wrote to The Pension Service had done so just once, while 19 per cent wrote twice and 13 per cent wrote three or more times. Customers wrote in relation to their enquiry less often that they telephoned: there were an average of 2.75 telephone calls compared to 1.65 letters written.

As with telephone calls, customers who made more contacts with The Pension Service had lower levels of satisfaction with both the way their enquiry was handled and with the service overall. Around half (49 per cent) of customers who wrote two or more times were satisfied with the way their enquiry was handled compared to 81 per cent of those who wrote only once. The comparable figures for overall satisfaction were 59 and 86 per cent.
6.4.2 Reasons for writing

The majority of customers who wrote to The Pension Service said the reason for doing so was because they needed to send valuables or documents (27 per cent). Around one-quarter (24 per cent) said it was their preferred method of contact. Not surprisingly, older customers were more likely to say that writing was their preferred method of contact compared to younger customers (29 per cent of those aged 66 and over compared to 19 per cent of those aged under 66). Details of the reasons given for writing to The Pension Service are shown in Table 6.6.

Table 6.6 Reasons for writing

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Needed to send documents/valuables</td>
<td>27</td>
</tr>
<tr>
<td>Preferred method of contact</td>
<td>24</td>
</tr>
<tr>
<td>The Pension Service wrote to me</td>
<td>15</td>
</tr>
<tr>
<td>Complicated subject matter</td>
<td>11</td>
</tr>
<tr>
<td>To notify The Pension Service of a change of circumstance e.g. change of name, address or personal circumstances</td>
<td>9</td>
</tr>
<tr>
<td>To make a complaint</td>
<td>6</td>
</tr>
<tr>
<td>Sensitive subject matter</td>
<td>4</td>
</tr>
<tr>
<td>No telephone</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>18</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
</tr>
</tbody>
</table>

Base: All respondents who wrote to The Pension Service 227

6.4.3 Pension Service response to postal communication

Four-fifths of customers who wrote to The Pension Service had received a response (79 per cent) and one-fifth said they had not received a response (19 per cent). In particular, there would appear to be a gap between expectation and receipt of response for customer representatives (30 per cent not received). This particularly high figure may be partly due to responses being addressed to the person they are helping, rather than to the customer representative.

The majority of customers, who had received a response to their letter, received a response by post (92 per cent). Seven per cent received a response by telephone and one per cent received a response in person. The majority of customers found The Pension Service’s method of response acceptable (93 per cent).

Customers who received a response from The Pension Service were asked how long this took; results are shown in Table 6.7.
Table 6.7  Time taken for The Pension Service to respond to customers’ letters

<table>
<thead>
<tr>
<th>Percentages</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Within one week</td>
<td>22</td>
</tr>
<tr>
<td>One to two weeks</td>
<td>43</td>
</tr>
<tr>
<td>More than two weeks but less than one month</td>
<td>14</td>
</tr>
<tr>
<td>One to two months</td>
<td>8</td>
</tr>
<tr>
<td>Longer than two months</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
</tr>
</tbody>
</table>

Base: All respondents who wrote to The Pension Service and received a response 178

Nearly two-thirds of customers who wrote to The Pension Service received a response within two weeks (65 per cent), of which 22 per cent said that they received a response within one week. Overall, four-fifths of customers who wrote to The Pension Service (82 per cent) said that the length of time they had to wait for a response was acceptable. One-quarter of all customers who wrote to The Pension Service said that the response they received met their needs (75 per cent). The majority of customers felt that the response they received was easy to understand (85 per cent).

6.5  Face-to-face contact

The Pension Service has a network of Pension Centres supported by a Local Service. The Local Service provides face-to-face services working in partnership with other local organisations to support the delivery of pension related services. This section looks at customers’ experiences of dealing with The Pension Service face-to-face. As the number of customers contacting via local service are not as great as those using postal or telephone contact customers were asked about any contact with Local Service this year and not just the most recent enquiry. Just over one in ten customers (12 per cent) had face-to-face contact with The Pension Service via Local Service, either for the most recent enquiry or since 1 January 2005.

6.5.1  Meeting with Local Service

All respondents who had met the Local Service at a venue in their local community were asked if they or The Pension Service had arranged the appointment, or if they had just ‘dropped in’. Around three in ten (28 per cent) said that they had contacted The Pension Service to arrange the appointment, while one in ten (ten per cent) said that The Pension Service had contacted them. Nearly half (46 per cent) said that they had just ‘dropped in’ while the rest were not sure who had organised the meeting (17 per cent).
Customers who had a meeting at a venue in the local community were then asked where this was. The most common answer was a ‘local council office’ which was mentioned by just over three in ten customers (31 per cent). The next most common answers were a ‘local charity office’ (13 per cent), a ‘library’ (12 per cent) or ‘other government office’ (14 per cent).

Customers who had a home visit were asked who had contacted who to arrange the meeting. Nearly three-quarters (74 percent) said that The Pension Service had contacted them to arrange the meeting while around a fifth (19 per cent) said that they had contacted The Pension Service. The remainder (seven per cent) were not sure who had made the first contact to arrange the meeting.

Customers who met The Pension Service in their own home or who had an appointment for a meeting in the local community were asked what the length of time was between setting up the meeting and it taking place. Around a third (34 per cent) said that it took place within a week, while two-fifths said that it took place within one to two weeks (39 per cent). Thirteen per cent said that there was a gap of over two weeks (three per cent said longer than a month) and the same percentage could not remember.

Nine out of ten of these customers (89 per cent) who had a home visit or a pre-arranged meeting in the local community said that this was a reasonable time to wait. Only three per cent said that it was an unreasonable time to wait. Nearly all customers who had a home visit or a pre-arranged meeting in the local community said that it took place on the agreed date. Of the nine customers who said the meeting did not go ahead on the agreed date, two said that this was because The Pension Service postponed the meeting. Both customers said that they were given a reason for the postponement. Obviously these findings are indicative and in no way statistically significant.

All customers who had a meeting were then asked whether it took place at the agreed time. Again, encouragingly, nearly all customers said that it did (95 per cent). Only two customers said that the meeting did not take place at the agreed time while the rest were not sure.

Customers who had a home visit were asked whether The Pension Service representative identified themselves. Again nearly all customers said that they did (94 per cent) although six per cent said that they did not identify themselves or were not sure if they had.

Just three per cent of all customers who had a face-to-face meeting with The Pension Service requested that it be with somebody of the same sex. Six of the eight customers who requested a same sex meeting were women while the other two were men. All of the customers who requested a same sex meeting received one.

Seven in ten customers (71 per cent) meeting The Pension Service at a venue in their local community said that the representative identified themselves, 11 per cent said
that they did not and 17 per cent said that they did not know. In addition to this, just over three-quarters of these customers said that there was enough privacy (76 per cent), 15 per cent said that there was not and nine per cent said that they did not know.

All customers who were seen by somebody at a venue in their local community were asked how long they had to wait. Nearly two-fifths said that they were seen in less than five minutes, while around one in ten said that they had to wait for more than 30 minutes.

**Attitudes towards the local service**

A number of customers made reference to the Local Service both in response to the best thing about The Pension Service and things they would like to see improved.

Two per cent of all customers said that the best thing about The Pension Service was the home visits they provide. This is a relatively large amount given the diversity of answers that were given to this question. Among customers who had actually received a home visit this year, this figure rose to 13 per cent and was the single most common thing mentioned by these customers.

‘They help with form filling both over the phone and double check with visiting my home.’

‘I had a home visit very a pleasant woman who explained that I was entitled to Pension Credit. I was very surprised and grateful.’

In addition to this, one per cent of customers said that the improvement they would like to see The Pension Service make would be to introduce home visits.

‘A personal visit occasionally to explain my benefits.’

‘A personal visit to tell me face-to-face what I would be entitled to if I stopped work and became a pensioner on Pension Credit only.’

### 6.6 Enquiry status

All customers who remembered contacting The Pension Service for an enquiry since January 2005 were asked whether their most recent enquiry was concluded. The results are shown in Table 6.8.

**Table 6.8 Whether enquiry has concluded**

<table>
<thead>
<tr>
<th></th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>82</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
</tr>
<tr>
<td>Don’t know</td>
<td>6</td>
</tr>
</tbody>
</table>
Worryingly, six per cent of customers did not know whether their enquiry had reached a conclusion yet. Customers contacting The Pension Service via Local Service teams (15 per cent), customers aged over 75 years (11 per cent) and current pensioners (seven per cent) were more likely to say that they did not know if their enquiry had reached a conclusion yet.

Customers whose enquiry had yet to be concluded were significantly less likely to be satisfied. Just under half of those whose enquiry has yet to be concluded were satisfied (47 per cent), compared to 88 per cent of those whose enquiry had been completed.

All customers were then asked whether or not a decision was required for their most recent enquiry. Just under half (49 per cent) believed that their enquiry required The Pension Service to make a decision. These customers were more likely to say that their enquiry was not yet concluded (15 per cent compared to ten per cent). However, this does not necessarily mean that The Pension Service has been slow. It could simply be a result of the fact that enquiries requiring decisions tend to be more complicated and take a longer period of time to be resolved. Enquiries that required a decision included subjects such as ‘claiming Pension Credit’ and ‘claiming the State Pension’.

As expected, customers at key retirement ages were more likely to say that their enquiry required a decision, 58 per cent of customers aged 60 and 57 per cent of customers aged 65. Sixty-one per cent of respondents for whom English is not their first language said that their enquiry required a decision compared to 41 per cent of customers whose first language was English.

### 6.6.1 Explanation of decision

Customers whose enquiry required a decision to be made by The Pension Service, and whose enquiry was concluded, were asked how clearly the decision was explained. The results are shown in Table 6.9.

<table>
<thead>
<tr>
<th>Whether decision was explained</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very clearly explained</td>
<td>61</td>
</tr>
<tr>
<td>Fairly clearly explained</td>
<td>26</td>
</tr>
<tr>
<td>Not clearly explained</td>
<td>8</td>
</tr>
<tr>
<td>Not explained at all</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
</tr>
</tbody>
</table>

*Base: All whose enquiry is concluded and required a decision 996*
The majority of customers whose concluded enquiry required a decision said that they had received a fairly/very clear explanation (87 per cent). Only three per cent of customers said that they had received no explanation at all.

Nine out of ten customers who said that they had received a clear explanation were satisfied with the way their enquiry was handled (91 per cent), compared to just over half of those who felt they were given an unclear explanation or no explanation at all (51 per cent).

Customers whose enquiry required a decision to be made by The Pension Service and whose enquiry was concluded, were asked whether they felt the decision was fair. The majority of customers reported that The Pension Services decision was fair (83 per cent) but a significant minority did not (13 per cent).

As might be expected, whether or not the customer thought the decision was fair had a significant impact on their satisfaction with the way that their enquiry was handled. Nearly all customers who thought that The Pension Service’s decision was fair were satisfied (94 per cent), compared to just under half of those who thought that the decision was unfair (46 per cent).

Customers who applied for Pension Credit and who did not receive it were significantly more likely to feel that the decision was unfair, than those who were awarded it (81 per cent compared to 19 per cent).

Customers who felt that The Pension Service’s decision was not explained were significantly more likely to report that they felt the decision to be unfair. Nearly nine out of ten customers who said they had received an explanation felt that the decision was fair (91 per cent), compared to around half of those who said they had not received an explanation (51 per cent). Clearly this would indicate that those customers who do not have a good understanding of why a decision was made are more likely to feel than the decision was unfair.

6.7 Provision of valuables

Some types of enquiry require the customer to supply valuable personal documentation, such as Birth, Marriage and Death certificates, to The Pension Service.

One-quarter of respondents reported that they had supplied valuables (25 per cent) as part of their most recent enquiry. This was obviously strongly related to the type of enquiry, with the highest levels applying to notification of death (63 per cent) and claims for both Pension Credit (48 per cent) and the State Pension (48 per cent).

Three-fifths of those supplying valuables said that The Pension Service told them how long they would be kept (60 per cent), suggesting that a significant minority were not informed.
Customer who were not given an indication of when their valuables would be returned, had lower levels of satisfaction for both the way their enquiry was handled (69 per cent compared to 83 per cent) and with The Pension Service overall (75 per cent compared to 88 per cent).

The majority of customers said that they had their valuables returned (92 per cent) and half of those that had not received them said they were not due back yet.

<table>
<thead>
<tr>
<th>Changes since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The proportion of customers supplying valuables has significantly decreased from 38 per cent in 2003 to 25 per cent in 2005.</td>
</tr>
<tr>
<td>Of those who supplied valuables to The Pension Service the proportion being told how long they would keep them has remained relatively stable.</td>
</tr>
</tbody>
</table>

6.8 Filling in forms

Less than half of the most recent enquiries involved form filling (46 per cent). As might be expected given the nature of the enquiry, customers contacting to claim the State Pension or Pension Credit were significantly more likely to have filled in a form (75 per cent compared to 36 per cent for other enquiry types).

One-third of these customers reported that they had completed a form over the telephone (35 per cent). Customers who were contacting to claim the State Pension or Pension Credit were significantly more likely to have filled out a form over the telephone (47 per cent compared to 27 per cent). Being able to fill in the form over the telephone seemed to have a positive impact on satisfaction. Eighty-seven per cent of customers who filled in their form over the telephone were satisfied, compared to 80 per cent of those who did not fill in their form over the telephone.

<table>
<thead>
<tr>
<th>Changes since 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The proportion of customers whose most recent enquiry involved form filling has decreased from 53 per cent in 2003 to 46 per cent in 2005.</td>
</tr>
<tr>
<td>• Significantly more people are now filling the forms they need to complete over the telephone (35 per cent compared to 21 per cent in 2003).</td>
</tr>
</tbody>
</table>

6.8.1 Ease of completion

The majority of customers filling in forms found this task to be easy (86 per cent), with only 13 per cent saying that they found it difficult. Customers aged 66 and over were nearly twice as likely to find filling in the forms difficult, 17 per cent compared to nine per cent of customers aged 65 and under.
Nearly all customers who completed the form over the telephone found it easy to do so. Only four per cent of customers who completed the form over the telephone found it difficult, compared to seventeen per cent of customers who were not able to complete the form over the telephone.

Not surprisingly, customers who found the process of filling in forms to be difficult were less likely to be satisfied with the way their enquiry was handled (60 per cent compared to 85 per cent) and with The Pension Service overall (69 per cent compared to 88 per cent).

### 6.8.2 Receiving help with forms

Just over a third of those completing forms as part of their most recent enquiry had help in doing so (35 per cent), but most said that they did not need (28 per cent) or request any (32 per cent) help. However, four per cent were not aware that it was available, and one per cent did not receive help despite requesting it. Customers who received help in completing the forms were significantly more likely to be satisfied with the way that their enquiry was handled (88 per cent compared to 80 per cent).

Customers who were contacting to claim Pension Credit were significantly more likely to have received help in completing forms (58 per cent compared to 28 per cent). In addition to this, customers who had contacted via Local Service were also more likely to report that they had received help in completing forms (49 per cent compared to 34 per cent). While we cannot be certain the help these customers received was from Local Service, the fact that customers claiming Pension Credit also had higher levels of assistance, and that Local Service were targeting take up of Pension Credit at the time of the sampling, makes it a reasonable assumption.

### Changes since 2003

- The level of people receiving help to complete forms has increased from 25 per cent in 2003 to 35 per cent in 2005. This is in line with the rise in the proportion of customers who were able to fill in their forms over the telephone.

- The proportion of people who said that they did not need help fell from 34 per cent to 28 per cent.
6.9 Summary

The proportion of customers contacting The Pension Service to claim the State Pension has fallen significantly from 20 per cent in 2003, to ten per cent in 2005. This fall explains the similar fall in the proportion of customers in the main claiming ages of 60 to 65. There is no evidence of a fall in the number of people applying for the State Pension. Also there has not been a significant fall in the number of contacts made during the course of an enquiry to claim the State Pension. The main reason for the fall in the proportion of State Pension claims has been an increase in the number of contacts for other enquiry types.

There has certainly been a rise in the proportion of customers contacting The Pension Service to claim Pension Credit compared to the proportion claiming the MIG in 2003. This could have been expected regardless of any reduction in the number of contacts needed to claim the State Pension as there was a drive to increase take up of Pension Credit at the time of the sampling for the 2005 study. In particular, Local Service were focused on increasing the take up of Pension Credit at the time of the sampling. This can be seen in the relatively high proportion of customers applying for Pension Credit who had met with Local Service as part of their enquiry.

There was also the additional issue of Direct Payment at the time of the 2005 study whereby order books were phased out. This can be seen in the fact that queries about the pension being paid in to a bank account were so small as not to be measured in 2003, but now were the second most common type of query. This was still a significant rise even if the counterbalancing effect of the ending of queries about order books was taken in to account.

The majority of customers who requested a forecast said that they had received it (93 per cent). The most common sources of awareness for the forecasting service were ‘word of mouth’ and a letter from either The Pension Service or Department for Work and Pensions (DWP). Most customers (90 per cent) said that they found the forecast useful although around half said that they had not done anything as a result of it.

The proportion of customers contacting The Pension Service about non-pension related benefits has decreased since 2003. This could well be due to increased awareness of The Pension Service (see Chapter 4).

The proportion of customers using the telephone for the most recent subject of enquiry increased and the proportion communicating via post fell since 2003. The proportion of respondents who said they got through to The Pension Service at their first call has increased since 2003.
As seen in Chapter 3, satisfaction with the most recent enquiry has increased and there are a number of factors within telephone enquiries that mirror this. There has been a significant fall in the number of customers who had to call more than once for their enquiry and an increase in the proportion of customers who managed to get through at the first attempt.

Very few customers who had contact with Local Service reported any problems. It was also notable that when asked what the best thing about The Pension Service was, home visits were the most common answer given by customers who had received them and were the second most common answer in 2003.

Finally, there has been a decrease in the proportion of customers who said that they needed to fill in a form for their most recent enquiry. Among those that did fill in a form there has been an increase in the proportion of customers who were able to do this over the phone, and in the proportion that received help. Once again these are positive trends, as both factors were significantly associated with higher levels of satisfaction.
7 Signposting and transferring

An organisation like The Pension Service will always receive enquiries that it is not capable of resolving at the first point of contact and that, therefore, need to be transferred. This can be because the subject of the enquiry may be handled by a different department, or even a different organisation. It can also be because the enquiry is complex and requires more specialised staff than the initial point of contact. However, the manner in which these enquiries are handled can, to some extent, be managed by a customer service organisation. This chapter looks at customer experiences in transfers when contacting The Pension Service.

7.1 Internal transfers

All customers who contacted The Pension Service by telephone for their most recent enquiry were asked whether the first person they spoke to answered their enquiry. The results are shown in Table 7.1.

<table>
<thead>
<tr>
<th>Table 7.1 Whether transferred</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Percentages</strong></td>
</tr>
<tr>
<td>First person spoke to answered query</td>
</tr>
<tr>
<td>Transferred to someone else who answered query</td>
</tr>
<tr>
<td>The Pension Service called them back</td>
</tr>
<tr>
<td>Don’t know</td>
</tr>
</tbody>
</table>

*Base: All customers who contacted by telephone for most recent enquiry 1,849*

Just under a third of customers contacting The Pension Service by telephone (32 per cent) said that they were transferred to someone else as part of their enquiry.
Disabled customers were more likely to report that they were transferred to someone else, 34 per cent compared to just 29 per cent of non-disabled customers. This was even more evident among customers who had communication problems, 47 per cent of these customers said that they were transferred to someone else.

In addition to this, customers who did not speak English as their first language were also more likely to say that they were transferred (41 per cent compared to 31 per cent). This may be a result of staff using language line when dealing with these customers. When staff use language line, an interpreter joins the call to take part in a three-way conversation which may seem to some customers like they are being transferred.

There was no clear evidence of any particular type of enquiry leading to customers being more likely to be transferred. However, it was clear that customers requesting a forecast were significantly more likely to have their enquiry resolved without being transferred. Seventy-four per cent of all customers requesting a forecast had their request resolved by the first person they spoke to compared to 58 per cent of customers who were contacting about something else. This is probably due to the fact that staff who deal with forecasts have a higher degree of specialisation and are, therefore, more likely to be able to resolve the query without passing the customer to another member of staff. Also, customers who were contacting for a forecast were less likely to need to communicate with The Pension Service about other issues.

Customers who contacted via a Pension Centre were more likely to say they were transferred than customers who had contacted via the other office types (37 per cent compared to 24 per cent). This is not surprising as Pension Centres are the first point of contact for anyone who rings the national telephone number for The Pension Service. As a result of this, telephony staff at Pension Centres have to deal with calls covering a wide variety of subjects, some of which they are not in a position to resolve.

The impact of being transferred on customers’ satisfaction with The Pension Service seems to be quite strong. Three-quarters of customers who were transferred for their most recent enquiry were satisfied with the way it was handled (73 per cent), compared to nearly nine out of ten customers whose query was answered by the first person they spoke to (88 per cent). This was also reflected in overall satisfaction, 79 per cent of those who were transferred said that they were satisfied with The Pension Service, compared to 90 per cent of those whose query was answered by the first person they spoke to.

**Changes since 2003**

- Customers being transferred by the first person they spoke to fell from 40 per cent in 2003 to 32 per cent in 2005.

This is a significant fall in the proportion of customers and this may be linked to the higher levels of satisfaction in 2005 (see Chapter 3).
7.1.1 How the customer is transferred

All customers who were transferred were asked whether it was done without having to dial another number or whether they were given another number to dial themselves. Three-quarters of all customers who were transferred (75 per cent) said that they did not have to dial another number.

Although customers making contact via Pension Centres were significantly more likely to be transferred than customers from other office types, they were no more likely to have to dial a different number. There were also no significant differences by the subject of the enquiry or between different demographic groups.

As with whether or not the customer is transferred, the manner of transference also seems to affect levels of satisfaction. Just over three-quarters of customers who said that they did not have to dial another number were satisfied with the way their enquiry was handled (76 per cent), compared to two-thirds of those who had to dial another number (65 per cent). There was a similar pattern for overall satisfaction. Just over eight out of ten of those who did not have to dial another number (82 per cent) were satisfied overall with The Pension Service, compared to seven out of ten (70 per cent) of those who did.

The effect of being transferred, and how the transfer is conducted, on levels of satisfaction with the way the enquiry is handled is shown in Figure 7.1.

Figure 7.1 Satisfaction with enquiry by whether transferred

<table>
<thead>
<tr>
<th></th>
<th>Satisfied</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>First person answered query</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Warm transferred</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Given another number to dial</td>
<td>65</td>
<td>35</td>
</tr>
</tbody>
</table>

Base: All who contacted by telephone for last enquiry (1,849).

All customers who were transferred were asked whether it was made clear to them why this was happening. Just over three-quarters of customers who were transferred said that it was (77 per cent).
Customers who had contacted The Pension Service via a Pension Centre were significantly less likely to say that the reason they were being transferred was made clear to them than customers contacting via other office types (73 per cent compared to 85 per cent). Although it is understandable that customers contacting via Pension Centres may be more likely to be transferred, there does not seem to be a reason for these customers not to receive an explanation.

The proportion of customers receiving an explanation for being transferred did not vary significantly by different demographic groups or by the subject of enquiry.

When looking at how customers are transferred, it could be assumed that customers who were given another number to call would be more likely to have had the reason for this made clear to them. However, 71 per cent of customers who had to dial another number said the reason they were being transferred was made clear to them, compared to 79 per cent of those who said they were transferred without dialling another number.

Being given a reason for being transferred had a significant effect on overall satisfaction and satisfaction with the most recent enquiry. Fifty-seven per cent of customers who said they were not given an explanation were satisfied with the way their enquiry was handled, compared to 78 per cent who felt that they were given an explanation. This pattern was also repeated for overall satisfaction (62 per cent compared to 85 per cent).

While transferring customers may not be avoidable in some cases, making sure that they understand the reason that this is happening is something that The Pension Service can influence. In particular, customers who have contacted via Pensions Centres seem less likely to believe that the reason they are being transferred has been made clear to them.

Changes since 2003

- There has been an increase in the proportion of customers who had to dial a different number when they were transferred from 18 per cent in 2003 to 24 per cent in 2005.
- The proportion of customers who said they received an explanation as to why they were being transferred has remained broadly the same (77 per cent in 2005 compared to 80 per cent in 2003).

7.1.2 Repeating information

In addition to not receiving an explanation, having to repeat large amounts of information when being transferred can also cause customers frustration. All customers who said that they were transferred during their most recent enquiry were asked how much detail they had to repeat to the new person they were speaking to. Just over eight in ten customers had to repeat some details to the
person they were transferred or directed to (83 per cent). Nearly half of all customers who were transferred (47 per cent) said they needed to repeat a lot.

There were no significant differences in the amount of information that customers said they had to repeat between different demographic groups or by subject of enquiry. There was also no difference by office type in the amount of information customers had to repeat.

As would be expected, customers who had to dial another number when they were transferred were more likely to have to repeat details than those who did not. Two-thirds of customers who had to dial again had to repeat a lot of information (76 per cent), compared to around two-fifths of those who did not (41 per cent).

The amount of information that customers had to repeat has an impact on the level of satisfaction with the way their enquiry is handled. Figure 7.2 shows the satisfaction with the way their enquiry was handled by the amount of information the customer had to repeat.

**Figure 7.2 Satisfaction with enquiry by how much information needed to repeat**

![Bar chart showing satisfaction levels](chart)

<table>
<thead>
<tr>
<th>Satisfied</th>
<th>Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>No repetition needed</td>
<td>86</td>
</tr>
<tr>
<td>Yes, basic details</td>
<td>85</td>
</tr>
<tr>
<td>Yes, just a little</td>
<td>83</td>
</tr>
<tr>
<td>Yes, needed to repeat a lot</td>
<td>60</td>
</tr>
</tbody>
</table>

Base: All who were transferred (587).

This shows that repeating information only begins to significantly affect customers’ satisfaction with the way their enquiry is handled when they have to repeat a lot of information. There is no significant difference in satisfaction for customers when they only have to give basic details, or repeat a small amount of information. This pattern is also seen in the impact repetition has on levels of overall satisfaction.
Changes since 2003

• There has been no significant change from 2003 to 2005 in the amount of information customers had to repeat to staff after being transferred.

• Overall, there have been no significant improvements in any of the elements within the transferral process. The proportion of customers receiving an explanation has remained broadly the same, as has the amount of information customers had to repeat. There has actually been a decline for one of the measures; the proportion of customers who had to dial another number increased from 2003.

However, satisfaction among customers who were transferred as part of their most recent enquiry actually increased from 66 per cent to 74 per cent. The explanation for this could be that, overall, a smaller proportion of customers were transferred (40 per cent in 2003 compared to 32 per cent in 2005). This may well mean that there were fewer ‘needless’ transfers in 2005. Customers who have complicated cases, that by their nature require them to be passed on, could be expected to be less dissatisfied as a result.

This would indicate that, although it is clear that how the customer is transferred has significant impact on satisfaction, the actual and perceived necessity of the transfer may have an even more important effect.

7.2 Attitudes towards being transferred

All customers who were transferred during their most recent telephone enquiry were asked whether or not they were comfortable with it. A fifth of customers (20 per cent) said that they did not feel comfortable about being passed on to another person. There were no significant differences\textsuperscript{28} by demographic groups, enquiry type or office contacted for enquiry.

Customers who had to dial another number were significantly more likely to be uncomfortable than customers who did not (38 per cent compared to 14 per cent). This difference was also evident when customers felt the reason for them being transferred was not explained. Over four in ten customers (44 per cent) who felt that the reason they were being transferred was not explained were uncomfortable, compared to just over one in ten customers who did have the reasons explained to them (14 per cent). Customers who had to repeat a lot of information were also less likely to feel comfortable about being transferred. Thirty-five per cent of customers who had to repeat a lot of information felt uncomfortable, compared to nine per cent of customers who just had to give basic details or repeat a little and just two per cent of those who did not repeat any information.

\textsuperscript{28} In 2003 customers who did not speak English as their first language were more likely to say that they were not comfortable in being transferred. This difference still exists in 2005 (31 per cent compared to 21 per cent) but because of the smaller sample size, the difference is no longer statistically significant.
7.2.1 Problems with transferring

Being passed around and having to repeat details were mentioned by 16 per cent of all customers who said that they were not comfortable with using the telephone for their most recent enquiry. Some of the comments these customers made are included below:

‘It is OK by phone if it’s the same person, otherwise I have to repeat it all and they don’t know the situation.’

‘They never seem to know what my query is about and always seem to be passed from pillar to post.’

When asked an overall question about how The Pension Service could be improved, five per cent of customers said not being transferred and the problems associated with it. Specifically the concerns they would like to see resolved included:

- ‘Speak to one person/not be passed around.’ (three per cent):
  ‘The ability for one person to deal with the enquiry rather than put you over to someone else.’
  ‘I would like to be able to talk to the same person, it is confusing when you have to deal with different people, they put things differently.’

- ‘Better co-ordination between departments’ (one per cent):
  ‘He told me, rather offhandedly, that the pension forecast people and the State Pension people were not the same department and did not exchange information. Why don’t they talk to one another?’
  ‘The different departments should have the ability to cross references information, therefore, I wouldn’t have to ring so many different people or departments.’

- ‘Not to be passed around/transferred between offices’ (one per cent):
  ‘Previously to this year I had been passed from person to person none of whom seemed to know how to solve the problem.’
  ‘I’ve been passes to pillar to post from A to B to C, to one member of staff to another, to get what your entitled to is a nightmare, the staff need to be adequately trained.’

7.3 Signposting

In addition to customers who had contacted by telephone being asked about the transferral process, all customers were asked whether The Pension Service had suggested that they contact someone else about their enquiry. Just over one in ten (12 per cent) said that they did.
This question was intended to assess the extent to which customers contacting The Pension Service were signposted towards external organisations. However, it may also include customers who were transferred between different departments within The Pension Service, but without realising it. It may also include those who have contacted an external organisation to begin with but who were then directed on to The Pension Service.

Respondents who had contacted The Pension Service on behalf of somebody else were significantly more likely to say they were recommended to contact someone else about their enquiry. Eighteen per cent of customer representatives said that The Pension Service had recommended they contact someone else, compared to just 11 per cent of other customers.

Customers who had a high number of contacts with The Pension Service were also more likely to say that they were recommended to contact someone else about their enquiry. One in five customers who had contacted The Pension Service five or more times this year (20 per cent) said that they were recommended to contact someone else in relation to their enquiry compared to less than one in ten customers who had made contact less often (nine per cent). Although customer representatives were more likely to have a higher number of contacts, this association was still present when customer representatives were removed from the analysis.

Customers who had contacted in relation to a life event (notification of death, hospitalisation, moving in to residential care or notification of divorce/marriage) were more likely to say they were advised to contact someone else than customers making contact about other subjects (20 per cent compared to 11 per cent). Also, customers who were contacting in relation to cheque payments and/or payments to a Post Office account were more likely to say that they were recommended to contact someone else (23 per cent compared to 12 per cent).

A recommendation to contact someone else as part of their enquiry did seem to have an impact on customer’s satisfaction. Just over seven in ten customers (72 per cent) who were recommended to contact someone else were satisfied with the way their enquiry was handled, compared to just over eight in ten customers who were not directed elsewhere (82 per cent).

### 7.3.1 Signposted organisations

All customers who were advised to contact someone else about their enquiry were asked who it was suggested they contact. The results are shown in Table 7.2.
Table 7.2  Organisations advised to contact

<table>
<thead>
<tr>
<th>Organisation</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Someone else in The Pension Service – General</td>
<td>26</td>
</tr>
<tr>
<td>Pension Credit Application Line (PCAL)</td>
<td>11</td>
</tr>
<tr>
<td>Retirement Pension Claim Line/Teleclaims</td>
<td>9</td>
</tr>
<tr>
<td>Pensions Direct</td>
<td>7</td>
</tr>
<tr>
<td>Winter Fuel Payment Helpline</td>
<td>4</td>
</tr>
<tr>
<td>Retirement Pension Forecasting Team/FPC</td>
<td>4</td>
</tr>
<tr>
<td>HMRC</td>
<td>3</td>
</tr>
<tr>
<td>Post Office</td>
<td>3</td>
</tr>
<tr>
<td>Jobcentre Plus</td>
<td>3</td>
</tr>
<tr>
<td>Local authority/council</td>
<td>3</td>
</tr>
<tr>
<td>Benefit Enquiry Line</td>
<td>3</td>
</tr>
<tr>
<td>Carer’s Allowance Unit</td>
<td>2</td>
</tr>
<tr>
<td>Citizen’s Advice Bureau</td>
<td>1</td>
</tr>
<tr>
<td>Older People’s Charity</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
</tr>
<tr>
<td>Don’t know</td>
<td>15</td>
</tr>
</tbody>
</table>

*Base: All TPS advised to contact someone else 289*

Over seven in ten respondents who said they were advised by The Pension Service to contact someone else named another branch of The Pension Service as the people they were told to contact. All of these customers were then asked whether they had to repeat all, some or none of the information they had told their first contact. Seven out of ten customers (71 per cent) said that they had to repeat all of the information. There were no significant differences between different demographic groups.

There were a wide variety of other external organisations that customers said The Pension Service referred them to. The most commonly mentioned organisations were Her Majesty’s Revenue & Customs (HMRC), the Post Office, Jobcentre Plus, local authority/council and the Benefit Enquiry Line – each of these organisations were mentioned by three per cent of respondents.

All customers who could remember the organisation they were advised to contact were asked whether The Pension Service contacted them on their behalf. Nearly a quarter (23 per cent) said that they did. Customers were also asked whether The Pension Service had attempted to transfer them to the suggested organisation and nearly two-fifths said that they did (38 per cent), while just under a half said that they dialled a different number (46 per cent). Nearly a third of all customers who said that The Pension Service did not attempt to contact the suggested organisation on their behalf, said that they did attempt to transfer them to this organisation.
A follow up question was then asked to all respondents who had to dial a different number to establish whether they were given the correct details. Nearly three quarters of these customers said that they were given the correct number (74 per cent) while a fifth said that they were given incorrect details (19 per cent). The remaining customers said that they were not given any telephone number with which to contact the recommended organisation.

7.4 Summary

Just under a third of customers contacting The Pension Service by telephone said that they were transferred when they called about their most recent enquiry, which was a significant fall from 2003. Disabled customers, and those who did not speak English as their first language, were more likely to report that they were transferred. Customers who contacted via a Pension Centre for their enquiry were also more likely to be transferred. This is understandable as Pension Centres are the first point of contact for customers ringing the national telephone number.

As in the 2003 survey, customers who were transferred were significantly less likely to be satisfied with how The Pension Service handled their enquiry and with the service overall. However, the difference in levels of satisfaction between those who were transferred and those who were not did fall significantly.

Although customers who were transferred had lower levels of satisfaction, how the transfer was handled also impacted on levels of satisfaction. Customers who were transferred to somebody else had higher levels of satisfaction than those who had to dial a different number. Also, customers who felt that the reason they were being transferred was clearly explained to them also had higher levels of satisfaction than those who did not. Customers who made contact via a Pension Centre were less likely to feel that they were given a reason for their transferral and this is perhaps an area where efforts could be concentrated.

The amount of information that customers had to repeat also seemed to have an impact on levels of satisfaction. There was very little variation in the levels of satisfaction between customers who had to repeat no information and those who felt that just had to repeat a little information. However, customers who felt that they had to repeat a lot of information were significantly less likely to be satisfied with the way their enquiry was handled, and with The Pension Service overall.

All customers were asked whether The Pension Service had suggested they speak to someone else about their enquiry, around one in ten said that they did. Customers who were contacting about a life event and those contacting in relation to cheque payments, and/or payments to a Post Office account, were the most likely to say that The Pension Service recommended they speak to someone else.
8 Complaints

This chapter looks at customers’ awareness of the appeals process and whether they have ever complained. The questions measuring awareness of the appeals process were only asked of those customers who were unhappy with the decision in their most recent enquiry. The section on complaints provides a profile of complainants, and considers how they feel about the experience of complaining. It also looks at those who have not complained, in terms of whether they have ever considered doing so, and if so, why they did not complain.

It should be noted that due to the small number of customers who had complained since 1 January, the base sizes for most of these questions are too small for a large amount of extra analysis to be carried out.

8.1 Appeals

Customers who believed their enquiry required a decision to be made by The Pension Service, and whose enquiry was concluded, were asked whether they felt the decision was fair. The majority of customers reported that The Pension Service’s decision was fair (83 per cent), but a significant minority did not (13 per cent). Customers who did not feel that the decision was fair were then asked whether they knew they could appeal against the decision and, if they did, whether they knew how.

Just over two-fifths of customers who were unhappy with the decision in their most recent enquiry (42 per cent) said that they knew they could appeal and around three-fifths did not know (58 per cent). While the base sizes for this question were too low for differences between sub-groups to be significant, there was an indication that men, and customers who contact more frequently, were the most likely to be aware of the appeals process.

Of the 52 customers who knew that it was possible to appeal, 39 said that they also knew how to go about doing this.
8.2 Proportion who have ever complained

All customers were asked whether they had ever made a complaint to The Pension Service and six per cent reported that they had.

Future pensioners were significantly less likely to have ever complained than either current pensioners or customer representatives. Only two per cent of future pensioners had ever made a complaint compared to six per cent of current pensioners and eight per cent of customer representatives. This may be a reflection of the fact that the forecasting service tends to have more straightforward enquiries that do not require decisions.

Younger customers were also less likely to have made a complaint (three per cent of those aged under 60 compared to six per cent of 60 and over). However, this was due to the low proportion of complaints from future pensioners. Younger customer representatives actually had a relatively high proportion of complaints (seven per cent) compared to other groups.

Apart from age and customer type there were no other significant differences by demographic groups for ever having made a complaint.

Changes since 2003

- There was no change in the proportion of customers contacting The Pension Service who had ever made a complaint, six per cent in both years.

8.3 Complaints and satisfaction

In total, 137 people reported ever making a complaint. These customers were then asked how many times they had complained this year (since 1 January 2005). Just under seven in ten customers (69 per cent) reported that they had made at least one complaint in that period.

Figure 8.1 shows overall satisfaction with The Pension Service for those customers who had complained this year, those who had ever complained and those who had never complained.
As might be expected, customers who had ever made a complaint had lower levels of satisfaction than customers who had never made a complaint and customers who had complained this year. However, it should be noted that over half of those customers who had complained this year were still satisfied with The Pension Service.

8.4 Modes of communication for complaining

All customers who had made a complaint this year were asked what methods they had used to make their complaint. The telephone was the most common method used for making a complaint (72 per cent) followed by written complaints (40 per cent). Fifteen per cent of customers said they had complained both in writing and over the phone. Because of the small base sizes, no analysis of subgroups is statistically significant.

8.5 Waiting for a reply to a complaint

Seventeen per cent of customers reported receiving a reply ‘immediately/same day’ and 27 per cent specified between two and seven days. This leaves more than half of all respondents who had made a complaint this year (56 per cent) either waiting more than a week29 (26 per cent) or not having received a response at all (30 per cent).

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29 As part of The Pension Service charter, customers should receive a response to a complaint within seven working days. However, customers responding to this question may well have understood seven days as referring to a week.
It is possible that the customers who said they were still awaiting a reply had received something from The Pension Service and it is just, in their view, this was not a satisfactory response. It is also possible that some of these customers may not receive a response because, even though they believe they have made a complaint, it has not been recognised as such by The Pensions Service.

Those customers who said they had received a reply were asked whether the amount of time they had to wait for the response was reasonable. Just under three in five customers (59 per cent) said that it was a reasonable amount of time to wait, while two in five customers said that it was not (40 per cent). The majority of customers who received a reply within a week (34 out of 42) said that they were happy with this length of time.

8.6 Method of reply to complaint

Customers who received a response to their complaint were asked which method The Pension Service had used to respond. Telephone was the most common method mentioned (52 per cent) followed by a written response (41 per cent). Only five of the 67 customers who had received a response said that the method of response was not acceptable.

8.7 Extent to which the reply answered complaint

Nearly half of all customers who had received a reply (47 per cent) said that it answered their complaint fully. A further three in ten customers (30 per cent) said that the reply answered their complaint to some extent, but nearly a quarter (23 per cent) said that the reply did not answer their complaint at all.

Overall, nearly half of all customers who had made a complaint this year (45 per cent) do not believe The Pension Service responded. This is made up of customers who claim not to have received a response at all (30 per cent) and customers who felt that the response they got did not answer their complaint at all (15 per cent).

8.8 Understanding of how to take the matter further

The survey asked complainants who had received a reply whether the response made clear who they should contact if they had further queries on the matter. Half the complainants (50 per cent) said that the response did make this clear, while the other half said that it did not (50 per cent).

8.9 Perceptions on how the complaint was treated

In order to understand the complainants’ feelings about the way their complaint was treated, they were presented with four statements and asked which, if any, described their experience of the complaints process. Table 8.1 shows the results.
Table 8.1   Feelings about the way the complaint was treated

<table>
<thead>
<tr>
<th></th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>They took my complaint seriously</td>
<td>68</td>
</tr>
<tr>
<td>I was treated with respect</td>
<td>63</td>
</tr>
<tr>
<td>I was given enough time to explain myself</td>
<td>55</td>
</tr>
<tr>
<td>I was treated fairly</td>
<td>46</td>
</tr>
<tr>
<td>None of these (describe my experience)</td>
<td>8</td>
</tr>
</tbody>
</table>

*Base: All who complained and received full reply* 68

Although there was no one statement that an overwhelming majority of complainants identified with, most were able to pick at least one of the statements. Only eight per cent of customers said that none of the statements described the way The Pension Service treated them over the course of their complaint.

8.10   Satisfaction with the way their complaint was handled

Finally, all customers who had received a response to their complaint were asked how satisfied they were with the way the complaint was handled. Just over half said that they were satisfied with the way it was handled (53 per cent) but just under half said that they were not (46 per cent). As customers who claim not to have received a response to their complaint are not included in these figures, it could realistically be expected that fewer than half of all customers who made a complaint this year were satisfied.

8.11   Non-complainants

Those who had never complained to The Pension Service were asked whether they had ever considered doing so. Just seven per cent of these customers said that they had ever considered making a complaint about The Pension Service. When these customers are taken alongside those that did make a complaint, we can see that twelve per cent of all customers have either made, or considered making, a complaint.

It is interesting to note that customers who had considered complaining, but who had not done so, actually had lower levels of satisfaction than those who had complained. Just over five in ten customers who had considered complaining (54 per cent) were satisfied, compared to just over six in ten customers who had ever actually complained (62 per cent). Although, due to the low base sizes, this difference is not statistically significant, it does suggest that the actual action of complaining does not reduce satisfaction. In fact, it may increase satisfaction in comparison with those customers who consider doing so without actually complaining.
All customers who considered complaining, but who did not actually do so, were asked why this was. This question was open ended with customers answering in their own words. The results are show in Table 8.2.

**Table 8.2  Why did not complain after considering**

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thought nothing would happen as a result of complaint</td>
<td>36</td>
</tr>
<tr>
<td>Decided matter was not serious enough</td>
<td>12</td>
</tr>
<tr>
<td>Did not know how to complain</td>
<td>10</td>
</tr>
<tr>
<td>Problem was sorted out/solved</td>
<td>9</td>
</tr>
<tr>
<td>Worried what would happen as a result</td>
<td>4</td>
</tr>
<tr>
<td>Waiting for case/dispute to be resolved</td>
<td>7</td>
</tr>
<tr>
<td>Didn’t want any more problems/stress</td>
<td>3</td>
</tr>
<tr>
<td>Too late to complain</td>
<td>2</td>
</tr>
<tr>
<td>Other</td>
<td>15</td>
</tr>
<tr>
<td>Don’t know</td>
<td>2</td>
</tr>
</tbody>
</table>

*Base: All who considered complaining 164*

**Changes since 2003**

- The proportion of customers who said that they had considered making a complaint fell from nine per cent in 2003 to seven per cent in 2005, although the difference may be small, the change is statistically significant.

8.12  Summary

Just over two-fifths of all customers who were unhappy with the decision in their most recent enquiry were aware that they could appeal against The Pension Service’s decision. The majority of customers who were aware that they could appeal also said they knew how to go about doing this.

Six per cent of customers had made a complaint to The Pension Service, which was the same as the proportion at 2003. Future pensioners were the least likely to have ever made a complaint, possibly because their enquiries were less complicated. Of those who had ever complained, around seven in ten had made a complaint this year.

The telephone was the most common method for making a complaint, with postal contact being used by the majority of the remaining complainants. Around one in seven respondents said that they complained both in writing and via the telephone.
Thirty per cent of customers who had complained this year said that they had not received a response from The Pension Service. In addition to this, around a quarter of customers who did receive a reply said that it did not answer their complaint at all. In total, nearly a half of all customers who said they made a complaint this year claimed to have received no response, or one that did not answer their complaint at all.

Just under half of all customers who received a reply to their complaint said they were not satisfied with the way it was handled. If those customers who received no reply were included as well, over half of all complaining customers could be unhappy with the way their complaint was handled.

The most common reason for not complaining given by those who had considered, but not made a complaint to The Pension Service, was that they thought nothing would happen as a result of their complaint.
Appendix A

Technical report

A.1 The Pension Service in 2005

In spring/summer 2005 a survey of customers contacting The Pension Service was undertaken to measure their experience of, attitudes towards and satisfaction with the service. This was a follow up to the baseline Pension Service Customer Survey that was conducted in 2003.

A.1.1 The Pension Service customers

The research aimed to cover the full range of customers contacting The Pension Service, including those making contact in the following capacities:

- **as current pensioners** – these are people in receipt of the State Pension or in the process of applying for the State Pension;

- **as non-professional customer representatives** making contact on behalf of customers – these are most usually spouses, relatives, friends or neighbours of the customer, and can either be of working age or a pensioner;

- **as future pensioners** – these are working age people who contact The Pension Service to obtain a State Pension forecast or to request information about saving for their retirement.

The population of **contacting customers** comprised all contacts initiated by customers through any channel, including contacts made in writing (either through a letter or completing a form), by telephone, or face-to-face. All ‘professional’ customer representatives were excluded from the research (e.g. Citizens’ Advice Bureaux, Solicitors making contact on behalf of a client, MPs making contact on behalf of a constituent). These parties were excluded because it was felt that they would make contact on behalf of a number of different people and their responses would be an ‘average’ of all their contact with The Pension Service, rather than thinking about a specific case. There is a specific report on customer representatives
that includes evaluations of people contacting The Pension Service in a professional capacity. Customers contacting The Pension Service in sole reference to pension forecasts that were mailed out as part of an automated process by The Pension Service and customers with very minor queries were not included in the survey.

A.2 How customers contact The Pension Service

Customers’ main access to The Pension Service is by calling a national phone number (0845 6060265) and their call is then directed through to their Pension Centre. More vulnerable customers may have their cases passed on from Pension Centres to Local Service. In addition to Pension Centres and Local Service, customers may also contact The Pension Service via a number of specialist departments, these are:

- National Pension Centre (comprises a number of business units including Pension Direct, Pension Payments, Retirement Planning Tele-Claims (RPTC) and Winter Fuel);
- Future Pension Centre (FPC);
- Pension Credit Application Line (PCAL);
- International Pension Centre.

For the purposes of this study, customers who were contacting either the Winter Fuel or the International Pension Centre were not included. The International Pension Centre was not included in this study as it would not be practical to conduct international fieldwork alongside this study. The Winter Fuel Payment Helpline was not included in this study because of the seasonal nature of their workload.

A.3 Sample design changes from 2003 to 2005

The structure of The Pension Service has changed since 2003, and therefore, the way in which the 2005 sample could be drawn also had to change. This section highlights some of the key Pension Service changes, and consequent changes in the sample design, between the 2003 and 2005 Pension Service Customer Surveys.

In 2003, customers contacted The Pension Service through three main office types; Social Security Offices (SSOs), Pension Centres and the National Pension Forecasting and Teleclaims Centre and National Pension Centre (NPFTC/NPC) at Tyneview Park. Local Service was only just being established at the time that contacts were being recorded.

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31 A stand alone survey of IPC customers will be conducted via telephone in 2006.
The sample design in 2003 was more complex than the 2005 sample design due to the sub-sampling of SSOs that were selected with a probability proportionate to size. Contacts via Local Service were treated as a separate sample. See Department for Work and Pensions (2004) *The Pension Service Customer Survey 2003*, Research Report 205 for further 2003 sampling details.

**A.3.1 Key changes for the 2005 survey**

- At the time of this study, the process of customer records being migrated from SSOs to Pension Centres had been completed and consequently SSOs were not included in the 2005 study.
- Local Service was fully established and treated in the same way as other office types.

**A.4 Creating the 2005 sample frame**

The sampling strategy objectives were to produce a representative contact sample, that was cost-effective, and which did not impose an unreasonable burden on Pension Service staff. As in 2003, there was no existing sample frame of people contacting The Pension Service, therefore, it was necessary to repeat the 2003 sample collation strategy (see Appendix B, Department for Work and Pensions (2004) *The Pension Service Customer Survey 2003*, Research Report 205).

The sample was constructed in such a way as to proportionately represent each of the office types through which customers can contact The Pension Service. Having looked at data on the volume of customers contacting The Pension Service in September 2004, or where not available from the sampling process in 2003, it was decided that three days of all staff recording all contacts would be sufficient to produce over 50,000 customer records. This included sufficiently robust sample numbers for analysis of the smaller customer groups, such as those contacting The Pension Service via FPC and Local Service.

The sample needed to be drawn from each of the fully operational Pension Centres to avoid any potential bias. Pension Centres that were transformation or migration sites at the time of the sample collation stage were excluded from this process. Similarly, all staff were asked to record all contacts on the specified sampling days (1-3 February 2005) to remove any question of selectivity and consequent bias. These principles are consistent with the 2003 sample frame collation. The three days that staff had to record details for were constant for each office type to ensure comparability. The detail of how this was done is detailed below:

- **Pension Centres** – Both telephone and postal contacts were recorded manually from the 17 fully operational Pension Centres participating in the sample collation (see Table A.2).
• **Local Service** – all 133 Local Service teams were able to draw all contact details from their central electronic records for the specified time period. This included records of home visits, telephone calls and meetings at local community venues, or a combination of all of these with either current pensioners or third parties.

• **NPC and FPC** – Both telephone and postal contacts were recorded at all participating NPC and FPC business units. Pensions Direct and Tele-claims were both able to produce some customer details electronically. All other customer details were recorded manually.

• **PCAL** – Only telephone contacts were recorded at PCAL. All customer details were recorded electronically with the exception of non-professional third parties without power of attorney/appointee status and pre-pensioners which were recorded manually.

**A.4.1 Recording customer’s details**

It was extremely important to minimise the extra workload imposed on Pension Service staff recording customer details. Therefore, staff only recorded the minimum amount of information necessary to identify the contacting customers. In the case of current pensioners, it was not necessary to record contact details as the pensioner’s name and National Insurance Number (NINO) could be cross-referenced with information held by the Department for Work and Pensions (DWP) to yield the customer’s full address.

It was, therefore, requested that for current pensioners, only their name and NINO were recorded, while for non-professional customer representatives and future pensioners, their names and addresses were recorded.

If no NINO was supplied in letters/forms to The Pension Service it was requested that the customer’s full name and address be recorded. Staff were also required to record mode of contact (telephone, written, face-to-face) and whether the customer is a pensioner contacting on their own behalf, a customer representative contacting on someone else’s behalf or as a future pensioner.

This element of the study was of critical importance. Should staff have not been rigorous in their collection of contact details, the coverage of the sample would have been compromised. This non-coverage would have resulted in bias in the survey results.

Therefore, the following steps were taken to increase compliance by participating Pension Service offices:

• The Pension Service provided BMRB with a named contact for each office taking part in the research;

• this contact took on the role of supervising and co-ordinating the staff recording the customer details;
supervisors were sent an advance letter signed by The Pension Service’s Centre Operations Director detailing the survey and their role, well in advance of the actual sample collation.

The following steps were taken to aid the sample collation process in participating Pension Service offices:

- all offices were sent clear and comprehensive instructions;
- a ‘background information sheet’, detailed instructions and summary instructions were sent to supervisors for their own use;
- instructions tailored for staff recording telephone contacts and staff recording postal contacts (where applicable), were sent to supervisors for all their staff;
- these instructions explained what information was required for each type of customer;
- instructions were tailored for the different needs of staff at Pension Centres, NPC units, PCAL, and FPC to avoid explaining unnecessary aspects of the collation process that were unique to any one office.

A.4.2 Number of contacts recorded

The total number of customer contacts received from all offices, 71,240 with the majority (64 per cent) received from the participating Pension Centres as expected.

Table A.1 Customer details received from all Pension Service offices

<table>
<thead>
<tr>
<th>Pension Service office</th>
<th>Count of customer details</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension Centres</td>
<td>45,543</td>
<td>64</td>
</tr>
<tr>
<td>Pension direct/Pension payments</td>
<td>5,429</td>
<td>8</td>
</tr>
<tr>
<td>Tele-claims</td>
<td>5,353</td>
<td>8</td>
</tr>
<tr>
<td>PCAL</td>
<td>2,643</td>
<td>4</td>
</tr>
<tr>
<td>FPC</td>
<td>7,115</td>
<td>10</td>
</tr>
<tr>
<td>Local Service</td>
<td>5,157</td>
<td>7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>71,240</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

All figures are prior to de-duplication and cleaning of records.
Table A.2  Details received from Pension Centres

<table>
<thead>
<tr>
<th>Pension Centre</th>
<th>Count of customer details</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bath</td>
<td>3,403</td>
<td>5</td>
</tr>
<tr>
<td>Birmingham</td>
<td>2,749</td>
<td>4</td>
</tr>
<tr>
<td>Blackpool</td>
<td>666</td>
<td>1</td>
</tr>
<tr>
<td>Burnley</td>
<td>1,925</td>
<td>3</td>
</tr>
<tr>
<td>Cwmbran</td>
<td>1,133</td>
<td>2</td>
</tr>
<tr>
<td>Dearne Valley</td>
<td>2,524</td>
<td>4</td>
</tr>
<tr>
<td>Dundee</td>
<td>4,982</td>
<td>7</td>
</tr>
<tr>
<td>Leicester</td>
<td>2,152</td>
<td>3</td>
</tr>
<tr>
<td>London Pension Centre (Glasgow)</td>
<td>1,167</td>
<td>2</td>
</tr>
<tr>
<td>London Pension Centre (Newcastle)</td>
<td>5,606</td>
<td>8</td>
</tr>
<tr>
<td>Motherwell</td>
<td>3,136</td>
<td>4</td>
</tr>
<tr>
<td>Norwich</td>
<td>4,234</td>
<td>6</td>
</tr>
<tr>
<td>Seaham</td>
<td>2,254</td>
<td>3</td>
</tr>
<tr>
<td>Stockport</td>
<td>4,524</td>
<td>6</td>
</tr>
<tr>
<td>Swansea</td>
<td>1,160</td>
<td>2</td>
</tr>
<tr>
<td>Walsall</td>
<td>1,225</td>
<td>2</td>
</tr>
<tr>
<td>Warrington</td>
<td>2,703</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>45,543</strong></td>
<td><strong>64</strong></td>
</tr>
</tbody>
</table>

All figures are prior to de-duplication and cleaning of records.

All current pensioners’ details that had been recoded as name, NINO and date of birth (DOB) were sent to DWP for matching by NINO to current address records. Around 42,250 current pensioners and third parties with Power of Attorney (POA) were sent to DWP for address matching, of which about 39,000 (were successfully matched. Reasons for unsuccessful address matching include no address available in the DWP file, customer has deceased or the match was unsuccessful.

A.4.3  Cleaning the sample frame

64,686 customers’ addresses were available after the ‘address matching’ process for those that required it.

However, some customers contacted The Pension Service more than once during the reference week and were included more than once in the total number of recorded contacts. These customers were de-duplicated by name and NINO so that they were only recorded once in the total number of recorded contacts. In order to have a usable sample, any incomplete addresses, addresses outside of England, Wales and Scotland, and ineligible addresses, e.g. hospital or solicitor’s office, were also removed. See Table A.3 for a summary of removing deadwood addresses from the contact records.
Table A.3 2005 sample addresses

<table>
<thead>
<tr>
<th>Addresses (after matching)</th>
<th>64,686</th>
</tr>
</thead>
<tbody>
<tr>
<td>Duplicates</td>
<td>4,636</td>
</tr>
<tr>
<td>Incomplete addresses</td>
<td>309</td>
</tr>
<tr>
<td>Ineligible addresses (e.g. non-residential)</td>
<td>217</td>
</tr>
<tr>
<td>Non-England, Wales, Scotland addresses(^1)</td>
<td>190</td>
</tr>
<tr>
<td>Total unusable</td>
<td>5,352</td>
</tr>
<tr>
<td>Sample available for clustering</td>
<td>59,334</td>
</tr>
</tbody>
</table>

\(^1\) The International Pension Centre is the point of contact for customers living abroad. However, a minority of customers were also recorded as contacting the UK Pension Service offices.

A.5 Sample design

The sample was designed to ensure an equal probability of selection. However, in order to improve fieldwork efficiency it was necessary to cluster all customer records.

Therefore, all usable customer addresses were clustered into fieldwork assignments. This process was conducted in the following way:

- addresses were sorted by postcode district;
- addresses were then clustered into Primary Sampling Units (PSUs). Where these clusters included too few or too many addresses, they were then merged or divided to provide PSUs of 14-50 addresses with an average size of 36;
- ninety-nine per cent of all addresses were successfully clustered, one per cent of addresses were unable to be clustered due to extreme location;
- 1,654 clustered PSUs were created.

Table A.4 Clustering the sample frame

<table>
<thead>
<tr>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample available for clustering</td>
</tr>
<tr>
<td>Outliers to remove</td>
</tr>
<tr>
<td>Remaining sample for selection</td>
</tr>
</tbody>
</table>

A.5.1 Selecting the sample

- A ‘GOR majority’ code was added to each PSU. This was the Government Office Region (GOR) that the majority of addresses belonged to within that cluster. If all 36 addresses were classified as being in the same GOR then that GOR was the ‘GOR majority’, or if 30 out of 36 addresses were in the same GOR then that GOR became the ‘GOR majority’.
• The PSUs were ordered by size and majority GOR prior to selecting the sample.

• A random sample of 142, out of 1,654 PSU, was selected to produce a sample of 5,100 addresses from which c300 could be randomly selected as a reserve sample. This anticipated a 25 per cent opt out rate (22.3 per cent in 2003) and a 70 per cent fieldwork response rate (72 per cent in 2003) on the main sample to achieve 2,500 interviews.

Table A.5 Selecting the sample

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Usable sample (no. clusters)</td>
<td>58,917</td>
</tr>
<tr>
<td>No. clusters selected</td>
<td>(1,654)</td>
</tr>
<tr>
<td>Cleaned selected sample in 142 clusters</td>
<td>5,047</td>
</tr>
<tr>
<td>Cleaned again selected sample (inadequate names or blank names, etc.)</td>
<td>5,038</td>
</tr>
<tr>
<td>Reserve sample (four addresses from 71 clusters)</td>
<td>284</td>
</tr>
<tr>
<td>Sample sent advance letters</td>
<td>4,754</td>
</tr>
<tr>
<td>Sample printed contact sheets (after five days opt outs)</td>
<td>3,799</td>
</tr>
</tbody>
</table>

A.5.2 Reserve sample

A reserve sample of about 300 contacts was decided upon. In order to maintain the representative nature of the reserve sample and fieldwork efficiency, four extra addresses per interviewer assignment were randomly selected from 71 randomly selected clusters. The opt out rate was higher than in 2003 and therefore, the reserve sample was issued on 4 July 2005. The final fieldwork figures in Table A.6 are based on 5,038 issued cases (4,754 original and 284 reserve). Advance letters and opt out procedures for the reserve sample were identical to the main sample.

A.6 Response rates

A total of 2,435 interviews were achieved between 2 May and 14 August 2005. A full breakdown of response is shown in Table A.6.

‘Not eligible/other ineligible’ includes professional customer representatives and people who denied any contact with The Pension Service. ‘Other unproductive’ includes unsuccessful outcomes that did not fit into any other category, such as the person living at the address was not the named respondent and insisted that the named respondent had never lived there. ‘Unusable partials’ are where the respondent has stopped the interview part way through.
Table A.6  Response details

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample issued</td>
<td>5,038</td>
</tr>
<tr>
<td>Movers - no trace</td>
<td>116</td>
</tr>
<tr>
<td>Respondent died/incomplete address</td>
<td>103</td>
</tr>
<tr>
<td>Not eligible/other ineligible</td>
<td>80</td>
</tr>
<tr>
<td>Duplicate</td>
<td>19</td>
</tr>
<tr>
<td>Opt outs</td>
<td>1,260</td>
</tr>
<tr>
<td>Refused in field</td>
<td>531</td>
</tr>
<tr>
<td>No contact</td>
<td>229</td>
</tr>
<tr>
<td>Broken appointment</td>
<td>41</td>
</tr>
<tr>
<td>Ill/incapacitated</td>
<td>24</td>
</tr>
<tr>
<td>Away/in hospital</td>
<td>137</td>
</tr>
<tr>
<td>Inadequate English</td>
<td>12</td>
</tr>
<tr>
<td>Other unproductive</td>
<td>40</td>
</tr>
<tr>
<td>Unusable partial interviews</td>
<td>11</td>
</tr>
<tr>
<td>Interviews</td>
<td>2,435</td>
</tr>
<tr>
<td>Fieldwork response rate</td>
<td>70%</td>
</tr>
<tr>
<td>Overall response rate</td>
<td>48</td>
</tr>
</tbody>
</table>

The Fieldwork response rate (70 per cent) is calculated on a definition of eligibility of issued sample that excludes; respondents who opted out; respondents who died; incomplete addresses; and untraceable addresses. The Overall response rate (48 per cent) calculates the response rate as being the number of interviews by the number of cases issued.

The rate of ineligible addresses (respondents who moved, had an incomplete address, untraceable address or if the respondent had died) remained relatively stable compared to the 2003 survey, at around six percent. The single biggest factor for non-response in this survey was the high number of opt-outs that were recorded. The opt out rate was significantly higher than in 2003.

A.7  Weighting

The sample design was random probability and sampling took a two stage approach. Each PSU (cluster) had an equal probability of selection 142/1,654. There was no sampling within clusters. Therefore, each person within the selected cluster had an equal chance of selection, 1, which resulted in an equal overall probability of selection 142/1,654. Consequently, no design weights were necessary.

However, as the sample was clustered it was necessary to calculate the design effect of this. The design effect was calculated using STATA for key variables.
A.7.1 Survey Non-response

Response rates were compared for sample members living in different GOR\textsuperscript{32} and by the type of Pension Service office they had contact with (Pension Centre, Local Service and NPC and FPC). Non response weights were constructed to adjust for differences in response rates for these groups.

The method of Rim weighting was used to adjust for survey non-response. It was not possible to apply ‘cell weights’, as in 2003, due to the small number of respondents in some cells. A scaled weight was calculated to equalize weighted and unweighted sample sizes. The weights ranged from 0.7 to 1.6. The Rim weighting efficiency of the final scaled weight was 97.9 per cent. This resulted in a total effective sample size of 2,384.

A.8 Questionnaire design

The questionnaire from 2003 provided the core of the 2005 questionnaire. This consistency was essential for comparison with 2003 to be possible and thereby enabling the monitoring of trends in customer experience and perceptions. See Appendix B, Section B.1 for further details of the questionnaire.

The key required topics are detailed below:

- to glean a better understanding of our customers’ experiences, perceptions and expectations of the Service, including identification of customer priorities, and what impacts upon their satisfaction with the Service they receive;
- to identify where (if at all) customers’ experiences, perceptions and expectations of the Service have changed from the baseline survey, providing an understanding of what the Service is doing right and where improvements can be made;
- to help to inform the future design and delivery of services to customers of The Pension Service.

A.9 Fieldwork and data processing

A.9.1 Fieldwork

All respondents were sent an advance letter two weeks before the start of fieldwork. This explained the purpose of the study, reasons for their inclusion in the research sample and the form the survey would take (see Appendix B, Section B.2). The opt-out procedure was made as simple as possible for customers with a dedicated free-phone number ready to record the details of those who did not wish to take part, as

\textsuperscript{32} GOR was attached to every member of the sample frame according to postcode. For any members of the sample that had an incomplete or missing postcode the GOR was taken from the ‘GOR majority’ created for each cluster.
in 2003. Contact details of those who opted out of the research were removed from sample issued to interviewers.

All fieldwork took place between 2 May and 14 August 2005, and was conducted by The Operations Centre’s (TOC) interviewers on behalf of BMRB. Interviewers were issued with assignments comprising between 14 and 35 contacts which were geographically clustered for fieldwork efficiency. At least five attempts were made to contact each respondent, with calls made at different times of the day and on different days of the week. All attempts were recorded, and a paper ‘contact sheet’ was completed for each customer contacted, including details of the final outcome of the contacts.

The average interview length was 32 minutes, with all interviews being conducted face-to-face in respondents’ homes using Computer Assisted Personal Interviewing (CAPI).

A.9.2 Data processing

The CAPI questionnaire incorporated a number of checks as the data were being entered by the interviewer. These were designed to ensure that respondents’ answers were consistent throughout the interview.

Coding staff checked verbatim answers entered by interviewers at open and ‘other – specify’ questions. Code frames were then produced in consultation with researchers at BMRB.

A.10 Multivariate analysis

In order to identify the factors that impacted upon customer satisfaction with The Pension Service, three logistic regression models were created: The first two models looked at satisfaction with the most recent enquiry, while the third model looked at satisfaction with The Pension Service overall. The two models looking at satisfaction with most recent enquiry were split between telephone contact and postal contact in order to examine factors that are specific to how the customer contacted The Pension Service.

The logistic regression results show the explanatory power of different factors, when controlling for all other factors, on whether customers were likely to be dissatisfied. Table A.7 shows the odds ratios (as reported in Chapter 3), the change in probability and the level of significance.
A.10.1 Odds ratios

The odds ratios are calculated by taking the ratio of the odds of one group being dissatisfied compared to the odds of the reference group being dissatisfied. An odds ratio greater than 1.0 implies an increased likelihood of dissatisfaction, whereas an odds ratio of less than 1.0 implies a decreased likelihood dissatisfaction. For example, the odds ratios in Table A.7 show that customers who called The Pension Service five or more times were nearly eight times more likely to be dissatisfied than a customer who called The Pension Service only once.

A.10.2 Change of probability

The change in probability of being dissatisfied for each group compared to the reference category has been calculated in order to show the effect the factor has on the probability of being dissatisfied. The probability of a person in all the reference categories being dissatisfied is indicated by the odds ratio of the constant, calculated in SPSS. For example, in the first model, a person in all the reference categories has a three per cent chance of being dissatisfied. However, if their enquiry has not concluded, this probability increases from three to 17 per cent chance of being dissatisfied.

A.10.3 Significance

Whether or not variables were included in the earlier models was based upon the statistical significance of their bivariate relationship with satisfaction, as reported in Chapter 3. However, the final models shown here only include variables that were also found to have significant effect on satisfaction in the multivariate analysis, all others were removed if not statistically significant. Variables that are statistically significant at the 95 per cent confidence level (i.e. less than ‘0.05’ statistical significance) are indicated by an asterisk in the tables.

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33 The reference group is indicated in each table by the characteristic with an odds ratio of (1.0).

34 The probability is calculated using the formula ORx/1+ORx where OR is the product of the appropriate odds ratio. For someone in all reference categories this is the odds ratio of the constant, also known as the base odds. In model 1, for someone in all the reference categories except that their enquiry has not concluded (whereas the reference category is that the enquiry has concluded), we multiply the base odds by the odds ratio to calculate x. Therefore, the change in probability (13.8 per cent) is the probability of the latter (17 per cent), less the probability of the person in the reference categories (three per cent).

35 This means that there is less than a five percent chance that the variable of interest actually had no effect on dissatisfaction.
The pseudo R-square reported here (at the base of each table) is the Nagelkerke R square calculated in SPSS and indicates the extent to which the model explains the variance in dissatisfaction of respondents, with a maximum value of 1.0 indicating perfect explanatory power. The tables show that for the two models looking at the most recent enquiry, one-third of the variance is explained, but for the model exploring overall satisfaction, three-fifths of the variance is explained.

### A.10.4 Model 1 Customers corresponding by phone

As reported in Chapter 6, the majority of customers’ most recent enquiries involved contacting The Pension Service by telephone (79 per cent).

The variable being modelled is ‘level of satisfaction with the customers’ most recent enquiry’, for only those customers who telephoned The Pension Service. For the purposes of this analysis, this variable is grouped into customers who reported being very or fairly satisfied with The Pension Service and customers who reported being fairly or very dissatisfied with The Pension Service in relation to their most recent enquiry. The model examines the effect of different factors on dissatisfaction when controlling for all other variables in the model. Table A.7 shows the odds ratios and change in probability of being dissatisfied for each group compared to the reference group and whether or not these differences were significant.

#### Table A.7 Satisfaction with most recent enquiry for telephone contacts

<table>
<thead>
<tr>
<th>Variable</th>
<th>Odds ratio of being dissatisfied</th>
<th>Change in probability of being dissatisfied (%)</th>
<th>Statistical significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of times customer spoke with The Pension Service regarding enquiry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Called The Pension Service once</td>
<td>(1.0)</td>
<td>0.5</td>
<td>0.546</td>
</tr>
<tr>
<td>Called The Pension Service twice</td>
<td>1.2</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Called The Pension Service three or four times</td>
<td>1.8</td>
<td>2.3</td>
<td>0.018*</td>
</tr>
<tr>
<td>Called The Pension Service five times or more</td>
<td>7.9</td>
<td>17.3</td>
<td>0.000*</td>
</tr>
<tr>
<td>Whether the enquiry has concluded (Yes)</td>
<td>(1.0)</td>
<td>13.8</td>
<td>0.000*</td>
</tr>
<tr>
<td>No</td>
<td>6.3</td>
<td>13.8</td>
<td></td>
</tr>
<tr>
<td>Whether customer also wrote to The Pension Service during enquiry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Yes)</td>
<td>(1.0)</td>
<td>4.8</td>
<td>0.000*</td>
</tr>
<tr>
<td>No</td>
<td>2.6</td>
<td>4.8</td>
<td></td>
</tr>
</tbody>
</table>

Continued
Table A.7  Continued

<table>
<thead>
<tr>
<th>Variable</th>
<th>Odds ratio of being dissatisfied</th>
<th>Change in probability of being dissatisfied (%)</th>
<th>Statistical significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>How many times customer called The Pension Service before the call was answered</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Call answered first time)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two or three attempted calls</td>
<td>1.2</td>
<td>0.7</td>
<td>0.403</td>
</tr>
<tr>
<td>Four or more attempted calls</td>
<td>2.2</td>
<td>3.5</td>
<td>0.020*</td>
</tr>
<tr>
<td>How easy customer found it to find the correct telephone number</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Very easy)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither very easy nor very difficult</td>
<td>1.37</td>
<td>1.1</td>
<td>0.096</td>
</tr>
<tr>
<td>Very difficult</td>
<td>2.1</td>
<td>3.4</td>
<td>0.047*</td>
</tr>
<tr>
<td>How long customer waited before call was answered</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Less than 30 seconds)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 seconds to one minute</td>
<td>1.1</td>
<td>0.3</td>
<td>0.654</td>
</tr>
<tr>
<td>More than one minute but less than five minutes</td>
<td>1.3</td>
<td>0.8</td>
<td>0.305</td>
</tr>
<tr>
<td>Five minutes or more</td>
<td>2.2</td>
<td>3.5</td>
<td>0.012*</td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Female)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>1.7</td>
<td>2.0</td>
<td>0.002*</td>
</tr>
<tr>
<td>Whether customer was transferred</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(No, not transferred)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes, transferred</td>
<td>1.4</td>
<td>1.1</td>
<td>0.095</td>
</tr>
</tbody>
</table>

R-square: 0.346.

* = statistically significant.

These results illustrate that the amount of contact customers have with The Pension Service affects their probability of being dissatisfied. For example, the number of times they call during the enquiry, whether they have also written to The Pension Service and if the enquiry is still ongoing all have a significant impact on the likelihood of a customer being dissatisfied.

The early stages of the contact process with The Pension Service also impact on the customer’s likelihood of being dissatisfied. For example, if the customer found it difficult to find the correct telephone number, the number of times they had to call before the call was answered and the time they had to wait for the call to be answered also significantly increase dissatisfaction.
Customer characteristics were less likely to be factors in levels of satisfaction. For example, men were only slightly more likely to be dissatisfied with their most recent enquiry than women, whereas age differences were not significant at all.

The following variables were not included in the final regression model because they were not significant\(^{36}\):

- age (under 60, 60-65, 66-74 and 74 and over);
- whether customer is a future pensioner (yes, no);
- whether customer had to correct personal details (yes, no);
- whether gave The Pension Service valuables during enquiry (yes, no);
- whether The Pension Service was required to make a decision (yes, no);
- whether The Pension Service recommended that the customer needed to speak to another organisation (yes, no).

Whether or not the customer was transferred was not significant at the 95 per cent confidence level but would have been significant at the 90 per cent confidence level, hence included in this model. As discussed in Chapter 3, customers’ experience of being transferred affects whether they were satisfied with their most recent enquiry. However, it is not possible to include these variables in the multivariate analysis because they are only asked of a subgroup of customers.

### A.10.5 Model 2 Customers corresponding by post

The second logistic regression model was created for customers whose most recent enquiry included writing a letter to The Pension Service. As reported in Chapter 6, 15 per cent of respondents had written a letter to The Pension Service since 1 January 2005.

As with the previous model, the variable being modelled is the level of satisfaction with the customers’ most recent enquiry. This is grouped into customers who reported being very or fairly satisfied with The Pension Service and customers who reported being fairly or very dissatisfied with The Pension Service in relation to their most recent enquiry.

As with telephone contacts, some factors that affect satisfaction with most recent enquiry were only asked of a sub-group of respondents and therefore cannot be included. For example, whether or not customers who gave valuables to The Pension Service were kept informed.

\(^{36}\) Variables that did not have a significant effect on levels of satisfaction at the bivariate level are also not included in the multivariate analysis, such as customers who experience problems using the telephone and customers for whom English is not their first language.
Table A.8 shows the factors that had a significant effect on customers being dissatisfied with their most recent enquiry that included writing to The Pension Service. Other factors such as sex or whether or not the customer had to provide valuables to The Pension Service, were either not significant at the bivariate level or were too small for reliable analysis and consequently, not included in this model.

### Table A.8  Satisfaction with most recent enquiry for written contacts

<table>
<thead>
<tr>
<th>Variable</th>
<th>Odds ratio of being dissatisfied</th>
<th>Change in probability of being dissatisfied (%)</th>
<th>Statistical significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether The Pension Service responded to customer’s letter</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Yes, The Pension Service replied)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No, The Pension Service did not reply</td>
<td>4.2</td>
<td>21.9</td>
<td>0.001*</td>
</tr>
<tr>
<td>Number of times the customer wrote to The Pension Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Once)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Twice or more</td>
<td>4.2</td>
<td>21.8</td>
<td>0.000*</td>
</tr>
<tr>
<td>Whether the enquiry has concluded</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Yes)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>4.0</td>
<td>20.5</td>
<td>0.001*</td>
</tr>
</tbody>
</table>

R-square: 0.303.

* = statistically significant.

Interestingly, if The Pension Service did not reply to the customer’s letter, if the customer wrote to The Pension Service two or more times and if the enquiry had not concluded at the time of interview, all had similar effects on the probability of the customer being dissatisfied with their most recent enquiry. Each of these factors increases the customer’s probability of being dissatisfied from ten per cent to over 30 per cent: a change in probability of around 20 per cent.

### A.10.6  Model 3 understanding drivers of overall satisfaction

The third model measured overall satisfaction with The Pension Service and included all customers who took part in this survey.

When conducting any logistic regression it is important to consider the relationship between the variables being entered in the model. If an independent variable is too highly correlated with the variable being modelled, it is not usually included. As in the 2003 survey, whether or not the customer is satisfied with their most recent enquiry is highly correlated with whether or not they are satisfied with The Pension Service overall (the two have a Pearson Correlation coefficient of 0.725 out of a possible 1.0; the latter indicates perfect correlation). For this reason, satisfaction with most recent enquiry has been excluded from this model.
Similarly, if two independent variables are too highly correlated, only one of them is usually entered in the model. For example, whether the customer felt that The Pension Service provided them with complete information or accurate information are highly correlated (Pearson Correlation coefficient = 0.8). Consequently, only the first variable was included in the final model. As well as being too highly correlated, variables that do not meaningfully add anything to understanding drivers of overall satisfaction were not included in the model.

Table A.9  Overall satisfaction with The Pension Service

<table>
<thead>
<tr>
<th>Variable</th>
<th>Odds ratio of being dissatisfied</th>
<th>Change in probability of being dissatisfied (%)</th>
<th>Statistical significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whether The Pension Service was responsive to the customer’s needs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Slightly agree</td>
<td>2.3</td>
<td>1.0</td>
<td>0.021*</td>
</tr>
<tr>
<td>Slightly disagree</td>
<td>5.4</td>
<td>3.3</td>
<td>0.000*</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>12.9</td>
<td>8.6</td>
<td>0.000*</td>
</tr>
<tr>
<td>Whether The Pension Service provided the customer with accurate information</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Slightly agree</td>
<td>1.5</td>
<td>0.4</td>
<td>0.195</td>
</tr>
<tr>
<td>Slightly disagree</td>
<td>3.7</td>
<td>2.0</td>
<td>0.000*</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>8.5</td>
<td>5.6</td>
<td>0.000*</td>
</tr>
<tr>
<td>Whether The Pension Service treated customer with respect</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Slightly agree</td>
<td>1.4</td>
<td>0.3</td>
<td>0.238</td>
</tr>
<tr>
<td>Slightly disagree</td>
<td>1.3</td>
<td>0.2</td>
<td>0.588</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>8.6</td>
<td>5.6</td>
<td>0.001*</td>
</tr>
<tr>
<td>Whether The Pension Service dealt with the enquiry promptly</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strongly agree</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Slightly agree</td>
<td>1.3</td>
<td>0.2</td>
<td>0.454</td>
</tr>
<tr>
<td>Slightly disagree</td>
<td>2.8</td>
<td>1.4</td>
<td>0.005*</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>3.7</td>
<td>2.1</td>
<td>0.000*</td>
</tr>
</tbody>
</table>
Table A.9  Continued

<table>
<thead>
<tr>
<th>Variable</th>
<th>Odds ratio of being dissatisfied</th>
<th>Change in probability of being dissatisfied (%)</th>
<th>Statistical significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>The total number of times the customer contacted The Pension Service since 1 January 2005</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Zero or once)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Two to four times</td>
<td>1.2</td>
<td>0.2</td>
<td>0.457</td>
</tr>
<tr>
<td>Five or more times</td>
<td>2.6</td>
<td>1.2</td>
<td>0.001*</td>
</tr>
<tr>
<td>Whether the enquiry has concluded</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Yes)</td>
<td>(1.0)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>2.4</td>
<td>1.1</td>
<td>0.001*</td>
</tr>
</tbody>
</table>

R-square: 0.622.

* = statistically significant.

These results indicate that the largest change in probability of being dissatisfied is with customers who ‘strongly disagreed’ with the following statements about The Pension Service: ‘they were responsive to my needs’, ‘they provided me with accurate information’ and ‘they dealt with my enquiry promptly’.

As with the previous two models, the more contacts a customer has with The Pension Service and the enquiry not being concluded, increases the likelihood of a customer being dissatisfied with The Pension Service. However, it is worth noting that the change in probability of being dissatisfied is small, around one per cent.

The following variables were not included in this final regression model because they were not significant:

- whether English is the customer’s first language (yes, no);
- whether the customer has a disability or long term illness (yes, no);
- whether customer is a future pensioner (yes, no);
- whether customer had to correct personal details (yes, no);
- whether gave The Pension Service valuables during enquiry (yes, no);
- whether The Pension Service was required to make a decision (yes, no);
- whether or not the customer said that The Pension Service were easy to understand (strongly agree, slightly agree, slightly disagree, strongly disagree).
Whether or not the customer said that The Pension Service provided them with complete information was too highly correlated with whether or not they were provided with accurate information and, consequently, not included in this model. Other service elements, discussed in Chapter 4, not included in this model were either too highly correlated\(^{37}\) or had high levels of missing data\(^{38}\).

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\(^{37}\) Customers reporting that The Pension Service was easy to talk to were highly correlated with whether they believed they were treated with respect (Pearson correlation 0.8).

\(^{38}\) Other service elements not included were: there was a wide range of ways to contact The Pension Service, they were easy to contact during The Pension Service office hours, they told me what would happen with my enquiry and they provided me with additional information.
Appendix B
Fieldwork documents

B.1 The Questionnaire

The questionnaire is not included in this report due to its length. However, a copy can be obtained from the DWP Social Research website at http://www.dwp.gov.uk/asd/asd5/rports2005-2006/report331/questionnaire.pdf

B.2 Advance letter to customers

April 2005
Reference No: < ID >

Dear <Title><Surname>

I am writing to ask for your help. The Department for Work and Pensions has asked BMRB, an independent research organisation, to carry out research to look at the service we provide to our customers. This letter provides some details about the research and tells you what to do if you do not want to take part.

How did we get your name?

Recently you contacted The Pension Service either on your own, or someone else’s, behalf. Your name has been randomly selected from a record of the people who contacted The Pension Service around the same time as yourself.

What is the purpose of the research?

The purpose of the research is to find out what you think of the service that The Pension Service provides – what is good and what could be better? This will help the Department to make improvements to The Pension Service.
What will happen next?

BMRB may contact you in the next couple of months to ask whether you would be willing to take part in an interview. The interview will be at a time and place convenient to you and should take about half an hour to complete. Everything you tell BMRB will, of course, be in complete confidence. No information that could identify you will be passed on to The Pension Service, the Department for Work and Pensions or anyone else.

What to do if you do not want to take part

I do hope that you will be able to take part in this important research. However, if you do not want to take part, by Monday 2nd May, please:

• telephone BMRB on FREEPHONE 0800 0152 479 Mon – Fri 9am-5pm; or
• write to BMRB to tell them that you do not want to take part (please include your name, postcode and reference number which is on the top right hand corner of this letter). Please write to Lorraine Sims, BMRB Social Research, Ealing Gateway, 20-30 Uxbridge Road, Ealing, London, W5 2BP.

Your details will then be taken off the list of people that BMRB will contact.

Whatever you decide, your dealings with the Department for Work and Pensions will not be affected in any way either now or in the future.

What to do if you want further information

If you have any further queries or want to discuss this research, please contact me, Laura Adelman, on 0207 962 8003, or ask the interviewer when they contact you.

Thank you in advance for your help.

Yours sincerely

Laura Adelman
Senior Research Officer
Department for Work and Pensions
References


