EXPLORING CUSTOMER SATISFACTION

Gillian Elam and Jane Ritchie
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Customer satisfaction with Benefits Agency local offices

Gillian Elam and Jane Ritchie

A report of research carried out by Social and Community Planning Research on behalf of the Department of Social Security

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CONTENTS

Summary 1

PART ONE Introducing the Study and the Issues

1 Aims and Background 3
   1 1 Aims of the research 3
   1 2 Background 4
      1 2 1 About the Benefits Agency 4
      1 2 2 About the users of the Benefits Agency’s services 5
      1 2 3 About the Benefits Agency National Customer Survey 6
   1 3 Measuring customer satisfaction in the Benefits Agency
      a brief overview of the issues 7
      1 3 1 The results of the 1994 NCS 7
   1 4 Conduct of the study 10
      1 4 1 The participants 10
      1 4 2 The group discussions 11
      1 4 3 Analysis 11
   1 5 The report 11
      1 5 1 The structure of the report 11
      1 5 2 Terminology 12
      1 5 3 Technical notes 12

2 What is Wrong with Satisfaction Ratings 13
   2 1 The reality of satisfaction evaluations 13
   2 2 Who are the satisfied customers 15
      2 2 1 ‘Very satisfied’ customers 15
      2 2 2 ‘Fairly satisfied’ customers 18
   2 3 Who are the dissatisfied customers 20
      2 3 1 ‘Very’ or ‘fairly dissatisfied’ customers 20
      2 3 2 The ‘neither satisfied nor dissatisfied’ customers 21
   2 4 What the word ‘satisfied’ means to customers 22
   2 5 Inputs into customers’ evaluations of the service 24
PART-TWO - Unpacking Customer Satisfaction

3 The Customers - 28
   3.1 The nature of customers' relationships with the Benefits Agency 28
   3.2 Customer business and contacts 29
      3.2.1 The nature of customer contacts 33
      3.2.2 Which contact is evaluated 34
   3.3 Past experiences, preconceptions and expectations 35
      3.3.1 New customers 35
      3.3.2 'Old hands' 36
   3.4 Attitudes towards claiming and receiving benefits 37
   3.5 The impact of staff attitudes 39

4 The Service 41
   4.1 Service-related determinants of satisfaction 41
   4.2 Priorities of the service users 41
      4.2.1 Attitudes of the staff 43
      4.2.2 Efficiency 44
      4.2.3 Communication 45
      4.2.4 Office environment and access 46
   4.3 The relationship between priorities and satisfaction scores 46
   4.4 Non-service determinants 49

5 Outcomes 52
   5.1 What do customers mean by an 'outcome' 52
   5.2 The relationship of outcome to satisfaction scores 53

6 Conclusions and Implications for the NCS 55
   6.1 Customers' reactions to the NCS results 55
   6.2 An overview of the key findings 57
   6.3 Implications for the NCS 58

References 61

Appendix I Further Methodological Details 62
Appendix II Fieldwork Documents 70
List of Tables and Charts

Table 1.1 Selected satisfaction scores from the 1994 NCS  8
Table A 1 Background about the participants   67
Table A 2 Background about the social security benefits the participants received  68
Table A 3 Background about experience of using local office services  69

Chart 2.1 The meaning of satisfaction  23
Chart 2.2 Factors influencing positive and negative assessments of satisfaction  25
Chart 2.3 Inputs into customer satisfaction  26
Chart 3.1 Transactions within episodes of business, some illustrative examples  30
Chart 3.2 Stages during episodes of business  33
Chart 4.1 Summary of service-related determinants of satisfaction  42
Chart 4.2 The relationship between staff and customer effort  49
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>AA</td>
<td>Attendance Allowance</td>
</tr>
<tr>
<td>BA</td>
<td>Benefits Agency</td>
</tr>
<tr>
<td>CB</td>
<td>Child Benefit</td>
</tr>
<tr>
<td>CSA</td>
<td>Child Support Agency</td>
</tr>
<tr>
<td>DisBen</td>
<td>Industrial Injuries Disability Benefit</td>
</tr>
<tr>
<td>DLA</td>
<td>Disability Living Allowance</td>
</tr>
<tr>
<td>DSS</td>
<td>Department of Social Security</td>
</tr>
<tr>
<td>ES</td>
<td>Employment Service</td>
</tr>
<tr>
<td>FC</td>
<td>Family Credit</td>
</tr>
<tr>
<td>HB</td>
<td>Housing Benefit</td>
</tr>
<tr>
<td>ICA</td>
<td>Invalid Care Allowance</td>
</tr>
<tr>
<td>ID</td>
<td>Identification</td>
</tr>
<tr>
<td>IS</td>
<td>Income Support</td>
</tr>
<tr>
<td>IVB</td>
<td>Invalidity Benefit</td>
</tr>
<tr>
<td>LO</td>
<td>(Benefits Agency) Local Office</td>
</tr>
<tr>
<td>MobA</td>
<td>Mobility Allowance</td>
</tr>
<tr>
<td>MP</td>
<td>Member of Parliament</td>
</tr>
<tr>
<td>NCS</td>
<td>(Benefits Agency) National Customer Survey</td>
</tr>
<tr>
<td>OPB</td>
<td>One Parent Benefit</td>
</tr>
<tr>
<td>PAS</td>
<td>Public Attitude Surveys Ltd</td>
</tr>
<tr>
<td>PO</td>
<td>Post Office</td>
</tr>
<tr>
<td>RP</td>
<td>Retirement Pension</td>
</tr>
<tr>
<td>SB</td>
<td>Sickness Benefit</td>
</tr>
<tr>
<td>SCPR</td>
<td>Social and Community Planning Research</td>
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<tr>
<td>SDA</td>
<td>Severe Disablement Allowance</td>
</tr>
<tr>
<td>SF</td>
<td>Social Fund</td>
</tr>
<tr>
<td>UB</td>
<td>Unemployment Benefit</td>
</tr>
<tr>
<td>UBO</td>
<td>Employment Service Benefit Office/Jobcentre</td>
</tr>
</tbody>
</table>
SUMMARY

The study was carried out on behalf of the Department of Social Security to explore customer satisfaction with the service provided by the Benefits Agency's local offices. The central objective of the research was to develop understanding of the factors that underpin and influence assessments of customer satisfaction and their measurement. The study was qualitative in form and was carried out using a series of 12 focus groups amongst people who had recent contact with their local office.

The findings:

- Customers who described themselves as 'very' or 'fairly satisfied' with the service they received from their Benefits Agency (BA) office had diverse experiences. The standard of service they described ranged from one which was considered to be beyond improvement, to a service that had some major failings (Chapter 2).

- In response to global satisfaction questions, customers' evaluations of the service provided a partial and distorted reflection of the service received. Ratings at the extreme ends of the satisfaction scale (the 'very satisfied' or 'very dissatisfied') were less subject to this distortion. Responses of 'fairly satisfied' or 'fairly dissatisfied' did not easily correspond to 'good' or 'poor' service and, on occasions, were applied by customers with similar experiences (Chapter 2).

- The apparent disparity between the levels of satisfaction recorded by customers and their perceptions of the service they received is an outcome of a complex web of interacting factors which influence assessments of service. These factors include:
  - Attitudes towards being a claimant and towards the Benefits Agency
  - Aims and nature of the business or transaction
  - Past experiences and preconceptions
  - The service provided throughout the piece of business
  - Level of staff effectiveness versus customer effort required to achieve their aims
  - Extent to which a satisfactory outcome is achieved
  - Understanding and application of the term 'satisfied' (Chapter 2)

- Customers' attitudes towards being benefit recipients were deep-rooted and had a pervasive influence over how the service was perceived and evaluated. Customers' dealings with the BA were punctuated with feelings of guilt, gratitude, shame, inferiority and frustration (Chapter 3).

- Customers' evaluations of their last contact often related to a wider episode of business rather than to a single transaction with the BA. Judgements were also made within the context of customers' ongoing relationships with the BA and significant past experiences (Chapter 3).
- Key elements of the service were prioritised by customers and used in their evaluations. Those of highest priority concerned:
  - Staff attitudes and helpfulness
  - Efficiency and effectiveness
  - Information and explanation (Chapter 4)

- The importance of these elements to the customer was closely linked to how far these features of service were seen to facilitate achievement of a satisfactory outcome (Chapters 4 and 5)

- Priorities were also influenced by the nature of the customer’s relationship with the BA: whether they were new to claiming benefits or considered themselves to be ‘old hands’, and by the complexity of their business and the types of benefits they received. Customers felt that the service varied depending on the type of benefit and the person claiming (Chapters 3 and 4).

- Expectations of the service were not always clearly defined and existed in various forms. Customers entered transactions with the BA with defined needs and aims, but their expectations of how they thought they would, or should, be treated in realising them were less explicit. The relationship between expectations and assessments of satisfaction was therefore more diffuse than had been anticipated. The relationship between aspirations and the evaluation of service is more clear cut (Chapter 3).

- Evidence from the study suggests that customers can distinguish ‘service’ from the policy and regulations that drive it. However, they may choose to encompass both elements in global assessments of service (Chapter 4).

- The ‘effectiveness of the outcome’ is highly significant in people’s appraisal of the service. In very broad terms, customers judged a successful outcome as ‘getting what I wanted’. However, the impact of the outcome on levels of satisfaction was complex. It could override or modify the assessment of service, or be disregarded, depending on the circumstances (Chapter 5).

- The outcomes that customers aspired to were dependent on the person’s benefit status (whether a current recipient, new claimant, potential claimant etc.) and the level at which they were judging the service (i.e., the ongoing relationship with the BA, an episode of business or a single transaction). Eventually, positive outcomes involved a successful, clear and preferably speedy resolution of a claim, query or problem (Chapter 5).

- In conclusion, it is shown that global satisfaction measures are influenced by a number of underlying and surrounding factors. The more global the measures, the greater the ranges of influence upon them. The implications for the National Customer Survey are considered (Chapter 6).
1 AIMS AND BACKGROUND

1.1 Aims of the research Social and Community Planning Research (SCPR) was commissioned by the Department of Social Security (DSS) to carry out qualitative research into customer satisfaction with the service provided by the Benefits Agency's local offices. The central aim of the study was to develop understanding of the factors that underpin and influence assessments of customer satisfaction and their measurement.

The research explores the experiences and opinions of people who have had recent contact with their local BA office. The specific objectives of the research were to:

- identify and examine the factors that affect people's feelings and expressions of satisfaction or dissatisfaction with the service they receive from the BA,

- investigate the extent to which expectations of the service, feelings about being a benefit claimant, outcomes of contact with the BA, and other such factors interact and influence assessments of satisfaction,

- examine how these factors relate to different types of BA customer, the amount and type of contact they have, their relationship with the BA and the evaluations they make of the services they experience,

- understand what people mean by the words 'satisfied' and 'dissatisfied', and how these terms are applied to their experiences of the service provided by the local office.

The results of this study, along with a separate secondary analysis of the BA's National Customer Survey (Purdon, 1997), will be used to improve the design and interpretation of the Benefits Agency's National Customer Survey (NCS), and to help the BA in its work towards improving the service. The focus of these two projects is on the Benefits Agency, but these studies were carried out in conjunction with wider methodological work for the DSS about measurement of customer satisfaction (Thomas, forthcoming).
The focus of this research is on the measurement of customer satisfaction—
with the service, not on the actual standard of that service. In
demonstrating the inputs into customers' evaluations of the service, this
report draws on customers' accounts of their experiences, ranging from
the very positive to the very negative. These accounts of the service have
been selected to explore the measurement of customer satisfaction, and
cannot be used to judge the level of service present in the participating
local offices (LOs).

1.2 Background

The Benefits Agency, established in 1991, is an executive agency of the
Department of Social Security and is responsible for the delivery of most
social security benefits. The Agency has a commitment to improving the
effectiveness and efficiency of benefit delivery, and to monitor such
improvements. The BA is the Department's public interface and the work
of the Agency takes place across three centralised benefit directorates and
through a national network of local offices.

Local offices are responsible for the administration and payment of a range
of income-related and contributory benefits: Income Support, Incapacity
Benefit (replaced Sickness and Invalidity Benefit from April 1995)¹, the
Social Fund, Severe Disablement Allowance, widows' benefits and
Retirement Pension (the latter three are managed in conjunction with
central directorates). Local offices also deal with enquiries about other
social security benefits administered by central offices: Family Credit,
Child Benefit, One Parent Benefit, Disability Living Allowance,
Attendance Allowance for the over sixty-fives, and Invalid Care
Allowance, by the Employment Service (Unemployment Benefit)², and
local authorities (Housing Benefit, Council Tax Benefit). The focus of this
research is on people's experiences of the service provided by the local
offices, rather than the benefit directorates or any other agents.

Child Support Agency staff may also be based at the local office, and were
sometimes referred to in participants' accounts of the service they received
at the local office. The offices in this study also included those which were
sited next to, or shared premises with, Jobcentres and combined
Unemployment Benefit Offices which are managed by the Employment

¹ At the time of the group discussions (January 1995) local offices administered Sickness
Benefit and Invalidity Benefit. Since the group discussions, both of these benefits have
been replaced by Incapacity Benefit, which came into force in April 1995. SB and IVB
no longer exist, but are referred to throughout the report because these benefits were in
payment at the time of the study.

² Since this study was carried out, Unemployment Benefit and Income Support for
unemployed people have been replaced by the Jobseekers Allowance, which came into
force in October 1996.
Service (ES) These were regularly used by some participants, who occasionally referred to the service provided by the ES and the BA interchangeably.

Not all of the people who use Benefits Agency local offices are familiar with the term ‘Benefits Agency’, instead referring to the BA local office as DSS, DHSS, DHS, social security, the social, the benefit office etc. These terms will be used throughout the report when participants apply them to the BA and with clarification whenever similar titles have been applied to Employment Service offices.

1.2.2 About the users of the Benefits Agency’s services

Local office customers are categorised into four (sometimes overlapping) groups by the BA, based on the conditions of entitlement for their main benefits:

- Unemployed people registered unemployed, signing on at the Jobcentre and receiving IS as well as, or instead of UB as long as they are available for, and actively seeking, work.

The other three groups are not considered to be actively seeking work, and qualify for means-tested and contributory benefits and additional premiums depending on their status:

- Pensioners: men aged 65 years or over and women aged 60 years or over, receiving Retirement Pension and/or IS,

- Lone parents: single parent with responsibility for dependent children (until age 16 years), recipients of IS for lone parents, and

- Sick or disabled people: recipients of IS for sick or disabled people, and/or SB or IVB. Entitlement is based on the production of evidence of incapacity.

The percentage of BA customers having any direct contact with a local office, other than receiving benefit payments is low. Just over a quarter of respondents to the NCS had communicated with their local office for some purpose, although often on several occasions (NCS, 1995). Some client groups require more contact than others, for example, unemployed people, usually by phone, or in person, and more rarely by post. Just as the amount and type of contact varies by client group, so do levels of satisfaction with the service received during those contacts. The 1994 NCS reported that levels of satisfaction with the BA were higher among pensioners than among other customer groups. One of the objectives of this study is to explore whether such differences arise from differences between the needs of the client groups, or from the type and amount of contact they have.

For the purpose of this study, Benefits Agency customers are people who were in contact with their local office by telephone, post or in person dur-
ing November 1994. This includes people in touch with their local DSS office to seek information or to carry out some transaction in connection with the benefits they are claiming or receiving, either for themselves or on behalf of other people. It also includes people making claims for benefits or the Social Fund, and those collecting payments.

1.2.3 About the Benefits Agency National Customer Survey

The National Customer Survey has been commissioned by the BA annually since 1991 and is carried out by an independent market research company. Over 3,400 face-to-face interviews are carried out with Benefits Agency customers (recipients and claimants of 16 different benefits during the 12 months prior to the survey) to measure levels of satisfaction with the services provided by the Benefits Agency, and also to assess the quality of service provided. The results are used to verify whether the BA has met commitments set out in its Customer Charter, and whether the Agency has met the High Level Target set by the Secretary of State each year. For 1995–6 this target required that '85% of customers regard the Agency's services as satisfactory or better' (Benefits Agency 1995–6 Business Plan).

The survey examines people's experiences and opinions of the service they received when applying for, or receiving, social security benefits. It covers such issues as the claiming process, quality of information, making complaints, access to the local office, the local office environment, waiting and processing times, and staff conduct. The questionnaire is divided into four sections: applying for benefits, contacts with the local office, contacts with the Newcastle Benefit Directorates for CB or RP, and contacts with the North Fylde Benefit Directorate (DLA, AA, War Pension, FC, ICA and OPB). Core questions in each section measure satisfaction with specific aspects of the service (privacy, staff conduct, processing times, outcomes and replies) and at the end of each of the four sections, respondents are asked to assess their overall satisfaction with the service.

The survey ends with a global question about all these elements of the BA, and it is the replies to this question against which the BA’s performance is measured.

‘All in all, how satisfied are you with the services provided by the DSS/Benefits Agency? Please consider all aspects of the DSS/Benefits Agency services using the scale,'

very satisfied
fairly satisfied
neither satisfied nor dissatisfied
fairly dissatisfied
very dissatisfied’
The percentage of customers regarding the agency's services as satisfactory or better is based on those who were 'very' or 'fairly satisfied' (excluding 'don’t know' replies). In 1994 this was 83% (NCS 1995).

1.3 Measuring customer satisfaction in the Benefits Agency: a brief overview of the issues

This research is being carried out in conjunction with a methodological study examining the approaches used in customer satisfaction surveys in the DSS. The BA is one of many DSS agencies employing large-scale national surveys to monitor levels of customer satisfaction against targets set by the Secretary of State. These surveys have been developed, following detailed preliminary work, to establish areas of concern for customers and managers. They utilise a range of methodological approaches, but all have some form of satisfaction question, asking customers to rate their satisfaction with the service from the agency using a five- or four-point scale.

The BA survey provides a thorough and detailed investigation of customer views, drawing on all aspects of the service, but particular attention is given to the response to the global satisfaction question. This is detailed in an annual report to ministers to judge how far the Agency has met its performance target. There is now a concern that there may be better ways to measure this target in order to evaluate the quality of service.

This study is part of a programme of work which has arisen from a concern that satisfaction scales do not tell the whole story of customers' experiences and the quality of service. There is a view within the DSS that global satisfaction questions are not the best means of assessing performance. It is felt that different methods might produce a more reliable indication of claimant experiences and that other measures may be more useful to managers.

The focus of this research is on the Benefits Agency and local offices in particular. However, many of the issues raised in connection with the NCS are relevant to the surveys conducted for the Contributions Agency, Child Support Agency, and War Pensions Agency. Further information about customer satisfaction research in the DSS is available from other methodological work being carried out by SCPR for the DSS (Thomas, 1997, Purdon, 1997).

1.3.1 The results of the 1994 NCS

A number of questions were posed by the NCS results which this research sought to address. They are outlined below.

---

3 Because this study was carried out in 1995, all references to the NCS relate to the 1994 survey which was the most recent available at the time, unless otherwise indicated.
Interpretation of the results Table 11 records selected satisfaction scores from the 1994 NCS. This shows that overall satisfaction with the local office (80%) and the claiming process (77%) is lower than overall satisfaction with the BA (83%). The latter figure is boosted by the higher levels of satisfaction with the central directorates (Newcastle Central Directorate, 88%; North Fylde Central Directorate, 81%) which administer Retirement Pensions and Child Benefit. Recipients of these benefits tend to be more satisfied with the BA than Income Support recipients.

What is less clear is why overall satisfaction with the local office is higher than satisfaction with specific features of the service (shown in the lower portion of Table 11). With the exception of staff conduct, the global satisfaction score is higher than assessments of individual features. There is a need to know whether this is because the individual measures are not directed at items of importance to the customers, or because staff conduct has a far stronger influence on satisfaction scores than other factors. Alternatively, it may be that factors that are not monitored are affecting the overall score.

Changing expectations It has often been argued that assessments of satisfaction have an inverse relationship to expectations. In the context of the DSS surveys, there is a concern that if expectations rise, satisfaction with the service will go down, although the standard of service is constant or improving. There is therefore a need to disengage the role that expectations play in judgements of service quality. The NCS now attempts to do this through questions about satisfaction with outcome of the contact and prioritising exercises.

Table 11 Selected satisfaction scores from the 1994 NCS

<table>
<thead>
<tr>
<th>Level of satisfaction</th>
<th>Satisfied (very or fairly)</th>
<th>Neither satisfied nor dissatisfied (very or fairly)</th>
<th>Dissatisfied (very or fairly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall service from the Benefits Agency (base 3324)</td>
<td>83%</td>
<td>10%</td>
<td>6%</td>
</tr>
<tr>
<td>Overall service from local office (base 881)</td>
<td>80%</td>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>Overall service during benefit application (base 923)</td>
<td>77%</td>
<td>10%</td>
<td>14%</td>
</tr>
<tr>
<td>Way the interview was conducted (base 348)</td>
<td>80%</td>
<td>6%</td>
<td>14%</td>
</tr>
<tr>
<td>With reply received on phone (base 512)</td>
<td>79%</td>
<td>5%</td>
<td>16%</td>
</tr>
<tr>
<td>Time to process benefit application (base 923)</td>
<td>72%</td>
<td>11%</td>
<td>17%</td>
</tr>
<tr>
<td>Answer received when wrote (base 171)</td>
<td>71%</td>
<td>6%</td>
<td>22%</td>
</tr>
<tr>
<td>Final outcome of interview (base 348)</td>
<td>70%</td>
<td>8%</td>
<td>21%</td>
</tr>
</tbody>
</table>

1 All percentages cited exclude don't know replies (Source: Benefits Agency NCS 1994)
**Outcome effect** The measurement of service (and in turn the performance targets for that service) is based on such items as staff conduct, efficiency, communication and environment. However, measures of these elements are isolated from the outcome of using that service, which in the BA’s case amounts to ‘getting the benefit’. This is because the BA has control over the delivery of benefits, but not over the policy regarding who should receive those benefits and how much they should receive.

The results of the 1993 NCS indicate the presence of a strong outcome effect. Overall satisfaction with the application process was 83% among successful applicants, and 57% among those who were unsuccessful. There is no question that there is an outcome affect, but what is less clear is why this occurs, are unfavourable outcomes delivered differently to favourable outcomes, or does outcome override delivery? There is also a concern that poor service is shielded by favourable outcomes, as well as vice versa.

**Changes in priorities** The current NCS evolved from a survey first carried out in 1991. The issues which were salient to customers then may have changed, as customers change and the BA itself develops.

Many of these methodological and measurement issues were explored in a series of workshops with researchers working on DSS customer satisfaction surveys, or involved in similar research for other public and commercial organisations. Some of the questions raised during these discussions are relevant to the NCS and to the aims of this study:

- Can respondents separate policy from service delivery?
- Are global satisfaction questions over-simplified measures of a more complex process?
- Do global measures reflect the last contact, the ‘piece of business’ (which can comprise one or more contacts), or relationships over a longer period of time?
- Can ‘very satisfied’ be equated with ‘excellent’?
- What is the nature of the outcome effect and are there different levels or types of outcome?
- How clearly defined are expectations and what is their effect on satisfaction scores, and
- How influential is the image of the BA/DSS and claimants’ attitudes towards it?

Given the presence of these issues and concerns within the DSS, the starting point for this research was to explore which elements of service were most important to customers and how these factors interacted and
influenced satisfaction ratings. In summary, it was to explore what '80% satisfied' tells us about the experiences of people using the Benefits Agency's local offices.

1.4 Conduct of the study

Twelve group discussions were held in three locations in January 1995 with people who had contact with their local Benefits Agency office at the end of November 1994. In total, 91 people took part.

1.4.1 The participants

The groups comprised a wide range of participants in terms of benefit circumstances and histories. They included people who used different forms of contact (phone, post or in person), people who had only minimal contact (only sent in sick notes), people with regular and ongoing contact with the Benefits Agency, all age groups, from age 18 to age 76 years, people receiving income-related benefits (like IS), contributory benefits (UB, IVB) and other sickness or disability-related benefits, unemployed claimants, pensioners, lone parents, and people with long-term sickness or disability, recent, long-term and first-time claimants, and people with a wide range of experiences and opinions of the BA, from those who had 'no bother at all from the BA and felt completely satisfied, to people who summed up their experiences as 'ongoing nightmares'.

Participants were selected from three local offices. During one week in November 1994, staff in each office listed 125 callers and 125 incoming postal contacts which were then forwarded to the DSS Social Research Branch. The DSS then wrote to these customers to explain the purpose of the research and to invite people to contact the DSS if they did not want to participate. The remaining names were passed to SCPR, after a two-week opt-out period. SCPR interviewers then recruited people to the groups, using a screening questionnaire which established types of contact used (phone, post, callers), reason for contact, frequency of contact, benefits received or claimed during the past 12 months, and levels of satisfaction with the overall service during the past 12 months (see Appendix II).

Four groups were held in each of the three areas. In each area, one group was drawn from people who had claimed or received contributory or disability-related benefits, or just made general enquiries. The other three groups comprised people who claimed or received Income Support, divided into three age bands (18–29, 30–49 and 50 years or over). Additional individual interviews were available to people who could not travel to the groups although, in the event, only one person took up this option.

Further details of the conduct of the study are given in Appendix I.

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4 One in-depth interview was also carried out with a customer who could not attend the group because of disability.
The groups were conducted in two parts. The first half reviewed issues of concern to customers based on their experiences and contacts people described why they had contacted the office, what happened during their most recent contact with the BA local office, what they thought of the service they received, and any differences with the service received over the last 12 months. Participants were then asked to evaluate the service they received both on the last contact and overall, using satisfaction questions based on those in the NCS. "Thinking about your last contact with your local benefits office [and] overall, how would you rate your level of satisfaction with the service you have received?" Participants were provided with a score sheet and asked to select a reply from the five-point scale used in the NCS (see Appendix II). This exercise was followed by a detailed exploration of the reasons why people gave various satisfaction ratings, identifying the factors which influenced their evaluations of the service. The first half finished with a discussion about the meaning of the word 'satisfaction' and how it was applied to feelings about contacts with the LO.

Throughout the first half of the group, a second moderator compiled a list of all of the factors mentioned as participants described and evaluated the service they had received. The second moderator then conducted the latter part of the discussion, presenting the group with the list of factors they had generated, on a display board. The group was then involved in a series of exercises where they prioritised these factors (individually and as a group), discussed how these factors interrelated and why some factors were more important than others, and explored why these factors had been influential in their evaluations of the service. The discussion ended with participants' reactions to the latest results from the NCS.

14.3 Analysis

The analysis was undertaken from verbatim transcriptions of the discussions. The evidence from each group was systematically indexed and charted using 'Framework', a qualitative analytic method. The responses of each participant were separately documented on the charts in order to explore associations between views and experiences. Sets of charts were prepared for each discussion from which the interpretive analysis was undertaken.

15 The Report

The report begins with a discussion of the relationship between assessments of satisfaction and dissatisfaction, and people's descriptions of the service they experienced. Having identified the various factors which underlie customer satisfaction, Part Two of the report explores these factors in greater detail. It begins with an investigation of the factors claimants take into account in judging 'satisfaction' past dealings with the BA, expectations, needs, attitudes towards the DSS and the nature of customer relationships with the BA. The next chapter then goes on to explore the service determinants of satisfaction, focusing on the factors identified by participants in the groups staff attitudes, competence, efficiency, communication, procedures, and office environment. It also examines such non-service inputs as the amount of benefit paid, and how these interact.
and influence satisfaction. Chapter 5 then looks at the impact of outcomes on satisfaction ratings. The report ends with an overview of the driving forces behind customer satisfaction assessments and a discussion of the implications for the design and interpretation of the NCS.

1.5.2 Terminology Definitions of terms used by the respondents during the report

Local office, benefit office, The Social, DSS, DHS, DHSS

Branches of Benefits Agency local offices, usually one per town, more in larger cities, branch offices (managed under district offices) administer claims for a range of benefits and provide information. Premises may be shared with the Contributions Agency and the Child Support Agency. Local offices work closely with the Employment Service in providing services for unemployed people.

The Bru

Employment Service offices used by unemployed people who visit the UBO where they register, or sign on, to show they are actively seeking work in order to claim benefits and receive NI credits. UBO's administer Unemployment Benefit and are usually integrated with Jobcentres.

Giro

Benefit payments made by local offices in cheque form, usually posted to claimants fortnightly and cashed at a post office.

Order book

Order book equivalent of a Giro. Payment orders are cashed each week at the post office, replacement books are sent to the post office and a letter is sent to the addressee for collection.

Sick line, sick note, certificate, club note, doctor's note

Doctors' statements provided as proof of incapacity for work by certificate, people claiming Sickness or Invalidity Benefit, or IS for sick or disabled people. Claiming these benefits was referred to as being 'on the sick'.

1.5.3 Technical notes

- Verbatim evidence is provided from the transcripts. Extracts are labelled with background information about the participants, based on the following format:

  reference number, marital status, number of children in household, age, benefit/client group, length of time received benefit, level of satisfaction with last contact/overall satisfaction

Where levels of satisfaction with the last and the overall contact are identical, one rating is shown.

- Locations and names have been removed from verbatim illustrations to protect the confidentiality of customers and LO staff.
2 WHAT IS WRONG WITH SATISFACTION RATINGS

In 1994, 80% of customers of BA local offices said that, overall, they were ‘very’ or ‘fairly satisfied’ with the service they received from their local office (NCS, 1995). This chapter explores the limitations of the global satisfaction measure used in the BA National Customer Survey, beginning with the relationship between customers’ accounts of the service they received and their assessment of satisfaction. The inputs into these evaluations are identified and the chapter ends with a discussion of the meaning of the word ‘satisfied’ from customers’ perspectives.

2.1 The reality of satisfaction evaluations

During the group discussions, participants were asked to describe their last contact with the local office, and then to assess this using a five-point scale from ‘very satisfied’ to ‘very dissatisfied’. The following are examples of the contacts they had.

‘When the wife was working part-time cleaning, she started doing extra hours. I filled in the DSS [form] to tell them about it and said could they drop my money and they sent me a form to fill in why I’ve put in for an increase. So I filled it in, sent it back in, telling them it was for a decrease in my money, and they sent me another form and I had to send it back again. They kept sending the wrong form. I finished up going down to [local office].’

(M28, married man, age 65, 1 VB, eight years)

‘I rang up for my milk tokens as usual. We get paid our money straight into the bank each week. They’re not very good at keeping up with the milk tokens. I think they know me by now, keep ringing up. They’re a bit forgetful on the milk tokens. You’ve got to keep track. He was quite helpful, he had to go away as usual and check on the computer to see when the last payment was and there was a bit of a discrepancy. I rang them up to tell them about three weeks before, and I said no, I’ll have them right up until he’s five.’

(F17, married woman, five children, age 30, Income Support, three years, husband receives disability benefits)

‘I couldn’t get through to them [local office], so I wrote to them, no answer. I thought, well it’s two weeks now, no answer. So the staff [of the home] spoke to them and the next day my money was paid. It makes me feel inadequate that I have to go to staff to get through to them. I thought, well, why couldn’t they answer my letter? I sent them a nice card and a little note saying please would you sort my money out. I haven’t had any for two weeks.’

(F8, single woman living in supported home, receives order book every four weeks with ‘pocket money’ of £13pw, age 55, Income Support five years, sick or disabled)

‘They [local office] did not send my husband’s pension book, and they said it was nothing to do with them on the phone. It was Newcastle. I phoned...’
Newcastle, they said it was not their fault — it was the local office — and this went on for days, phone calls, phone calls, you know. Costing you money all the time. I was hopping mad. They keep pushing you off from one to another. You know, can you hold, and we will get so and so, and so and so comes along and she knows nothing about it, and then they push you off to somebody else. It is a nightmare.

(My ex-husband used to pay through the court maintenance — then he stopped paying the £45 m, and I get like £74 Income Support money — I pay the mortgage myself. I pay £20 gas, pay £15 electric; they are on meters so that has to go in. So I had to contact the local DSS and say to them, what do I do now? I had to go and take it to court. This took another four weeks, so the four weeks I am four lots of £45 down. The DSS are taking him to court now; it is taken out of my hands, the DSS sent for my book back, but I had to go down at 9:30 am one morning and at 3:30 pm I still was not out. I was just pushed around. I was taken into an office, filled out the forms, told there and then, this was 10 am, yes we will have your book back and we will send you out a new book, but then I said to them, I haven’t got any money on me — there was no problem, but I was made to wait.

All of these people were very or fairly satisfied with the service they received on their last contact and with the service they received overall. Nevertheless, they perceive the service they have experienced as having some very clear, even serious deficiencies. Their accounts illustrate a primary difficulty associated with global satisfaction measures as indicators of service.

These and other accounts also show that satisfaction with the BA is not just to do with the quality of service, but is also informed by broader, surrounding factors. These include people’s attitudes towards the BA and the benefit they receive. Some claimants feel ‘lucky’ because ‘everything’s been paid for me. I’ve never had to worry about rent and things while I’m in care’. Alternatively, they may temper their dissatisfaction in the belief that staff are trying their best, so that inefficiency is accepted or overlooked.

‘If I assume they didn’t receive the sick certificate they behaved quite well. I mean, if my suspicions are right, I think they lost my certificate right, and therefore I feel very dissatisfied, but you’ve got to give them the benefit of the doubt.’

Inefficiency may also be tolerated when dependency is not so acute. In the above examples, milk tokens were an important component of the income, but they were not the main income, a missing order book did not leave the rent, food and bills unpaid, a decrease in the benefit was delayed. But the consequences could be more serious, as in the case of the missing maintenance payment.
Others already have low expectations which continue to be confirmed (the milk tokens did not turn up 'as usual'). Attitudes and expectations also change. Longer-term claimants, who are also often older, consider themselves as 'old hands' and 'able to deal with them [DSS] now'. Problems which were once significant, no longer seem insurmountable. Certainly the younger participants, in their twenties, were less tolerant of the kind of problems outlined above, although, as is described later, claimants of all ages felt that young people received a poorer service than older age groups.

The final outcome can also transform a bad experience. When claimants feel they can say 'my money was there the next day and my book', or 'eventually they sorted it out', or 'I got what I wanted in the end', then a 'hopping mad' customer can soon become satisfied, even in cases when the contact was in response to a mistake made by the local office. A responsive approach and effective action from a member of staff can also provide compensation for inefficiency. 'My Child Benefit hadn't been paid for three months, and when I went down there I saw the chap and within five minutes he'd made a phone call, sorted it all out and two days later I got it... he treats you like a normal human being and he's more helpful than anybody else I've met there' (M16). This claimant had moved from feeling 'disgusted' with the service he had received, feeling that he had been treated 'like a liar', to saying 'I couldn't have been more satisfied', as a result of one member of staff's attitude and help.

Thus, although evaluations of service are reflective of some positive experiences which occurred at the end of a piece of business, they can hide failings which were present at earlier stages. Similarly, shortcomings may be overshadowed by feelings of dependency or gratitude, may be accepted because of low expectations, or may be overlooked because of the final outcome.

2.2 Who are the satisfied customers?

The above accounts provide some illustration of the variety of factors that will influence assessments of the service. Nevertheless, a study of those who are 'satisfied' with the service reveals some recurrent patterns.

2.2.1 'Very satisfied' customers

For customers who were 'very satisfied' with their last contact, certain features commonly appear. Three factors appear to be particularly influential:

- the nature of the transaction,
- the helpfulness and responsiveness of the staff, and
- the effectiveness of the outcome.

Customers were generally 'very satisfied' with their last contact when it involved only a very simple transaction, such as handing in a sick note,
checking when a sick note was due, or providing details of a change of address or post office

'Well I suppose really it's different from all of these people, my case is very straightforward. I get a sick note every two months. I couldn't remember when it was going to be renewed, I phoned them and they told me straight away. Very pleasant, very obliging, but as I say it's a very straightforward case, there's no complication at all and I have no complaint whatsoever.' (M1, married man, age 64, SB for past four years, very satisfied)

'They [LO] actually contacted me. I just phoned to verify my sick leave that was just them reminding me although it was five weeks before my sick leave was due in, which surprised me.' (M79, married man, age 48, IVB, seven months, very/fairly satisfied)

'I sent a sick note in by post; they didn't write back and say well you know, you can't claim the benefit any more.' (F4, married woman, age 57, IVB for past two years, very/fairly satisfied)

'He was very nice. I only had to take my last note up. I just took it, you have to go in and follow a queue round. I had to ask him if I just left it, if I filled it in right, and he had a look and he said yes you have, and he said that's all sorted.' (F33, married woman, age 54, IVB for one month, was receiving SSP, now back at work, very satisfied)

Even in such simple transactions, evaluations are made in the context of expectations and beliefs about the service. Customers were positive about the service they received, not just because the LO performed well but because they considered their dealings with the BA as 'simple cases.' Implicit in such statements is a feeling that the service may not be so good when the business is less straightforward. 'It was only a very, very, little thing. It was only a free school meal cat, that's all. It was no sort of vast sums of money or awkwardness or anything about it.' Others were surprised that their transactions were straightforward, given their past dealings, or the experiences of their friends and family. 'I find it ever so weird because I've never had any problems. I know that there is only me that is satisfied out of my friends.'

In other cases, people explained that a good service was one which involved minimal contact with the local office and provided uninterrupted payments.

'It is just that I don't have any contact with them, my money is always there. As long as I produce this sick note, my money will be there. I mean when it comes to the point when they won't accept me on the sick or anything like that, then I might have some grievances. My money is there.' (F41, single woman, age 48, IS for past three years, sick or disabled, very satisfied)

'The social security send me a letter to tell me that the sick note's due, and when I get the sick note I just post it right then. I never get any bother.' (F65, married woman, age 59, IVB for past 32 years, and SB before that, very satisfied)
There were also customers who now felt less satisfied with the service following an increase in the amount of contact with the local office, but before this would have described themselves as ‘very satisfied’.

‘If you had put down the year before this, very, very, very satisfied because I never had to go down there because I got my books coming through, they always came on time, I never went to the office. When the children were very young, everything went smoothly. I had a book and it was always there on time. I didn’t have to go down to the office nor nothing, I would have come here and said fantastic, it’s when it changes if you get the smallest hiccup then it blows, it goes from one thing to another and it doesn’t get sorted out’. (F44, unemployed single parent, was receiving IS for lone parents, but this stopped when her son reached ‘the age and they moved me onto the dole’, i.e. when he was no longer regarded as a dependant. She then took up part-time work, age 43, Income Support, neither/fairly satisfied)

‘Up until last year everything was alright, we didn’t really get no bother well I never really had to go down just now and then I had to ring up when my books were late, but that’s about it’. (F43, lives with partner and two children, age 30, IS, unemployed, was receiving Widows’ Pension until partner moved in and they claimed IS, ‘when problems began’, fairly dissatisfied/satisfied)

Others were satisfied that more complex transactions, such as transferring from SB to IVB, or claims from the Social Fund, had been very straightforward, or there had ‘not been any hassle’, or ‘everything went smooth’ These accounts are also notable because despite asking participants to focus on the last contact, they cannot help drawing on the piece of business of which that transaction was one part.

Satisfaction was also expressed if they felt that staff had been ‘helpful’ throughout, providing clear information, ‘they explained it right from start to end and they gave me a clear picture and it is still going as good today as it did from the start’, when staff took action and did what they said they would do, or customers felt reassured that the problem was going to be resolved, ‘they were going to see me and discuss it’.

‘I’ve never had no trouble with them at all. I’ve always been satisfied with the service they have given me. They were very helpful, when I came out I was highly satisfied with the conversation I’d had’. (M27, retired, married man, age 69, IVB for past five years, just applied for RP, in contact with LO about occupational pension and a pension for his wife, very satisfied)

‘I had been claiming for a month previous and I ended up in hospital and I didn’t know what to do. I thought well how do you go about this because I’d read that you’ve got to inform them if there’s any changes in circumstances. So my partner rang up on behalf of me and they were very, very good. The lady told him exactly what to do and we were really satisfied and it was very straightforward really. There was no, oh we’ll put you through elsewhere, it was
'I just went in and filled in a loan form and I asked for a bed for one of my daughters and I got the answer the next day. I took the form back in that afternoon and the next day the Giro arrived. It was quick and they told me that because my daughter was disabled I could have an extra £50 for bedding. I got what I wanted and I got it with good manners and I didn't feel small having to hassle for a bed.' (F14, lone parent with three children, age 36, Income Support for past eight years, very satisfied/fairly satisfied)

'I did not have any problems. I got straight through to the department, straight through to the person to deal with and it was dealt with straight away. I did not know how things worked and they explained everything down the phone, they just said to me 'we will send you the form, fill in the form, send it back, then we will send you a letter to say your book has been sent to your local post office', which they did.' (M22, married man with four children, age 34, Income Support following SSP, 'on the sick' for past nine months, very satisfied/neither)

The examples of 'very satisfied' customers illustrate some of the inputs into customers' evaluations of the service. Very positive appraisal was associated with clear information, speed of being dealt with, helpfulness, politeness, and reliability and effectiveness of the outcome. However, the examples also show the difficulty that people have in isolating the most recent contact from the wider context of the piece of business. Similarly, their assessments are influenced by their longer-term relationship with the BA and the extent to which this has been problem-free.

222 'Fairly satisfied' customers

The attitudes of the 'fairly satisfied' customers revealed more mixed feelings about the service covering a wider range of experiences than the 'very satisfied' customers.

In many cases, a more qualified assessment of satisfaction was made when the outcome had been positive but there had been some difficulty within the process of achieving it. A 'funny attitude' on the part of the staff had a particular bearing in such contexts.

'I rang them up, the Social Fund, and asked them if they could help me with a washing machine [which had just broken down]. She said 'come down and fill the form in, yes we'll consider it, I don't see why not, we can help you'. I put down for £120 eventually after a week and a half, I had got the letter through in the big brown envelope [before then] I rang them up first, the letter's on its way', well it should have been here by now if it was sent, now this was on Thursday, I didn't receive that until the following Wednesday, I felt rather angry on the phone and she said 'well there's no need to be like that', I said 'well how do you expect me to be?' Then I rang back and...
said "Oh, I've eventually received it, you know, thank you for your help and all this sort of thing", signed it and took it in. As soon as I took it in the first little response from the counter when I went up there, "Oh not you again, how much have you applied for this time?" "(M13 married with two children, age 42, IS, unemployed, eight years, fairly/very satisfied)

Others had had favourable outcomes but preceded by a drawn out series of contacts which left the customer feeling 'bounced' or 'shuffled around'. Such customers felt 'fairly satisfied' having 'got what I wanted in the end', or received reassurance to this effect, even though they were 'not satisfied with the way it was dealt with'.

'I'd been contacted by my mortgage company saying your mortgage is not being paid they just told me to ring my benefits office and ask then why it hasn't been paid, which I did. I got bounced from one to another and back again. Nobody seemed to know what had happened it was absolute confusion in the end it came round to some young chap on the phone and he dealt with it but I did speak to about four people during this period of time.' (F9, married woman, IS, unemployed for past two years, husband made redundant three years ago, fairly satisfied/dissatisfied)

'felt I should have been in and out, [instead of long wait] I had an appointment, but I came out with the money and they have taken up the case' (F35, age 40, lone parent with four children, IS three years, fairly/very satisfied)

'Walked in and handed in the form [DisBen claim], they said we'll sort it out, and that was it Not very satisfied due to a wait of three-quarters of an hour a bit long' [Other people in the group thought he was very lucky to be seen so quickly] (M45, single man, age 40, IS, unemployed, four months, fairly satisfied, had a medical since that contact awaiting outcome)

Some customers chose 'fairly' rather than 'very satisfied' because they had not achieved all that they wanted, or were still waiting for a final or longer-term outcome and were expecting further contact. Others had moved up into a rating of 'fairly satisfied' from feeling less satisfied because the case was unresolved, but they could see an end in sight.

'Grateful that I got two-thirds of the loan I applied for but not very satisfied with the outcome, but almost if I had got a full loan I would have been very satisfied.' (M19, married man with three children, age 43, IS, unemployed for past 18 months fairly satisfied)

'Because at that point I wasn't entirely sure that I was going to be helped.' (M11, married with 18 year-old son at college, age 46, Income Support, unemployed three months, fairly satisfied/very satisfied)

'Don't like to pre-judge as haven't been on the sick long enough and still sorting out back pay.' (M63, single man, age 37, IS, sick or disabled, three months, fairly satisfied)
Like the 'very satisfied' customers, the final outcome has an important effect on those who are 'fairly satisfied'. And, again like the 'very satisfied' group, the final contact is judged in the context of a wider piece of business or relationship. However, while the use of 'very satisfied' represents a generally positive statement, this is less evidently so among those choosing 'fairly satisfied'. Moreover, in discussion of the term, some respondents argued that 'fairly satisfied' did not convey a generally favourable statement and found it 'an awkward thing to say'. Some chose it to mean, 'I'm not very satisfied', while others would have preferred to use just the word 'satisfied' to represent a more positive appraisal.

23 Who are the dissatisfied customers?

23.1 'Very' or 'fairly dissatisfied' customers

Dissatisfaction was more apparent among younger customers, although it was by no means confined to this group. Dissatisfaction arose both in response to unfavourable outcomes, but also as a reaction to the attitudes of staff or the treatment they felt they had received. The evaluations were focused around the same elements of service as the 'fairly satisfied' customers. In many cases there was a favourable outcome, but this did not compensate for the type of service leading up to it, the way in which people felt they had been treated, or the amount of effort they had to put into doing something they considered was the responsibility of the LO staff. Indeed, the final contact was often judged in the context of previous experiences and the piece of business that was being transacted.

'Just before Christmas my washing machine broke down, so I went down to the social security office (my daughter) filled in the form, she took it back to the counter and the lady said hang on a minute. A snotty, really snotty lady came down and said to me "do your washing by hand". So I went back home, got on the phone to my social worker, she wrote to the DHS for me, brought the letter up for me to take down. I sat in the office for an hour [they said] "that letter's not good enough, you can do your washing by hand". So off I go home again and tell the social worker what happened so she wrote a nice letter out, complaining. I went back to the social security office, sat there for another two hours this time. I eventually got £98.' (M53, married man with four children, age 54, VE for past eight years, very dissatisfied)

Staff attitudes were frequently cited as causes of dissatisfaction, (being 'treated like a thief' or 'made me feel like I was trying to get money out of them'), even when customers had achieved what they wanted from the contact. The length of time spent trying to resolve a problem or just waiting around, was another contributory factor, together with not knowing what was happening whilst waiting.

'They lost my sick note, my order book was stopped, so I had to get another note from the doctor but eventually I got my order book and got an apology in the end.' (M52, married, two children, age 26, IS, sick or disabled, nine months, fairly dissatisfied)
'My book ran out, the letter didn't arrive to collect it, waited, went to the counter, but by the time I got my book the PO had closed' (M53, single man, age 26, IS, unemployed, sickness 8½ months, training schemes 2½ years, fairly dissatisfied)

The two cases above are also examples of customers who chose 'fairly' rather than 'very dissatisfied'. An apology, or the knowledge that the service is not always as bad, had tipped the balance away from complete dissatisfaction.

Other customers felt dissatisfied because their cases had not been resolved, or because they were not receiving the service they thought they should in terms of information, 'I keep filling in forms but I'm still in the dark', or inconvenience, 'If I see them in person I expect to all be dealt with, not get another form in the post'. Yet others were dissatisfied, because they disagreed with benefit procedures or regulations, irrespective of the service they received.

'They were alright, they weren't nasty about it or anything. They did speak to us and try and explain it but trying to explain to us when they're not paying your mortgage on time doesn't help very much if they're still not going to pay it the government said that they've got to pay it straight to the mortgage company and they don't pay it to us, therefore we're behind.' (F32, married woman, age 46, IVB, DisBen, husband has ICA, for past two years, very dissatisfied)

2 3 2 The 'neither satisfied nor dissatisfied' customers The customers who said they felt 'neither satisfied nor dissatisfied' with the service were not just sitting on the fence, or choosing this reply because they did not have any opinions. The rating 'neither satisfied nor dissatisfied' reflected a range of different judgements.

For some, their choice of answer had been a result of weighing up positive and negative aspects of service. In some cases this weighing-up process was similar to the appraisals of the people who said they were fairly satisfied.

'Some parts of it are straightforward, older staff are good, but the younger ones rush and can't sort it out themselves.' (M2, married man with three children, age 47, IVB, three years, neither/fairly satisfied)

'Gave me the run around on the phone [telephoned in the morning, then visited the office same afternoon] but once the person who was dealing with my case was dealing with me in person everything got sorted out pretty quick at the beginning I was pretty dissatisfied, at the end [of the day] I was satisfied.' (M23, single, age 20, IS unemployed three months, neither)

'Very co-operative and said would sort it [SF application] out, but waiting all the time.' [Applied for SF, no reply for a week, the SF Giro had been sent to his previous address, waited all day in LO for a replacement]
(M42, married, three children, age 44, IS, unemployed 13 years, neither/very satisfied)

'Waiting about two hours, but treated like a person when I got to the counter [new claim]' (M57, single, age 22, IS, unemployed three months, neither)

'Girls themselves are quite nice, but so much time is taken to sort it out' (F74, married woman, age 60, RP/IS, six months, husband received IVB three years before, neither)

Others had initially felt dissatisfied with the service, but had evaluated their last contact on reflection, after tempers had cooled or after the outcome was known

'At [the] time a bit cheesed-off but afterwards I could see why he asked for proof Pleased I got the money, but a lot of messing around. I was neither satisfied nor dissatisfied, it was just "phew"' (M25, single, age 18, IS, unemployed four months, neither)

Again, as with 'fairly satisfied' customers, the use of 'neither satisfied nor dissatisfied' may reflect an uncompleted piece of business. Customers did not want to commit themselves to making judgments about the service until the outcome was known. Others felt unhappy with the service because their query had not been sorted out or there was uncertainty that it could ever be resolved

'They still don't know if he's entitled to claim, I'm in limbo' (F44, lone parent, one child, age 43, IS, unemployed, neither/fairly satisfied)

2.4 What the word 'satisfied' means to customers

Participants in the groups were asked to describe what the word 'satisfied' meant to them. Most commonly it was felt that the word 'satisfied' would be applied to the BA service when there was a definite sense of well-being following the contact, when they felt 'content' or 'happy' with the outcome of their contact with the BA. Customers have a definite sense of purpose and have defined needs when they enter the office. It is both the way in which these are met, and certainty or optimism that they will be met, which lead to feelings of 'satisfaction'.

Feelings of contentment or happiness arose from being able to walk away from the office, or put down the telephone, when feeling happy with the outcome and the way that the outcome was delivered.

Satisfaction was also associated with feeling relieved, feeling that they no longer had to worry because their problems were going to be, or had been, sorted out. The association between satisfaction and relief implies that some customers enter transactions with the BA feeling worried, or even frightened, and they can only leave those transactions feeling content when that worry has been alleviated, or they are secure in the knowledge that their benefits will be paid.
The word 'satisfied' was also associated with elements of the service leading to the outcome, particularly staff attitudes, but still within a prevailing ideal that satisfaction was synonymous with a 'hassle-free service. The phrases used to described being satisfied' are summarised in Chart 2.1

Chart 2.1  The meaning of satisfaction

**Happy**
Content
Happy, pretty happy, quite happy
Pleased
Walked out of there feeling good
Walk out of there chuffed
Grateful the service has been OK

**Relieved**
Thank God for that
Phew
At ease
Can relax
Stress reduction
Worry taken away
Secure
Safe
Go to the DHS with a troubled mind and they sort it out for you
Sleep at night without worrying what's going to go on
Everything is sorted out in your mind and you're happy
Secure, you know the money has been sorted out
Knowing the money's going to be there

**Achieving aims**
Achieving your aim or goal
Getting what you went in for
Achieve whatever it is you wanted to achieve
Come away with a proportion of what you want
Got what wanted in the end
Got what you went down for
Everything went according to plan, the way it should have done
Met expectations
To be unsatisfied is when you come out and you are still on the same level as you were before
Achieving aims, and happy with outcome
Happy with the results
Happy with what you've got
When you walk out you're happy they've sorted everything out and quickly
Happy with outcome
Pleased with what's happened
Content with what's been done for you
A feeling of happiness having achieved your goal
You go in there feeling down and the only way you are going to come out satisfied is if they have been good to you

No hassle
Not frustrated
Everything goes smooth
No hassle
No problems
No hassle getting there
Straightforward

2.5 Inputs into customers' evaluations of the service
There is a disparity between satisfaction scores and the level of service described by customers. Customers equate satisfaction with 'getting what you want', but seem to accept extremely variable levels of service en route to their goals. The ways in which customers apply satisfaction scores arise from the interaction of a number of factors, but some positive and negative inputs into levels of 'satisfaction' can be identified. These surround, inform and permeate reactions to the BA and are summarised in Chart 2.2

A possible model of the way these factors interact and influence customer satisfaction is shown in Chart 2.3. It demonstrates that there are a number of layers of influence which feed into the way in which customers arrive at an evaluation of the service they have experienced

The outer layer shows the context within which contacts with the BA are experienced and assessed. Customers enter transactions with the BA with specific needs and expectations. These in turn are informed by the circumstances of that person, including the type of benefit they are receiving, and the length of time they have been in receipt of benefit. Customers also carry a certain amount of 'baggage' into these transactions arising from their perceptions of themselves as customers or claimants, and of the BA. These perceptions are formed in reaction to the image of the BA and its customers, but also arise from past experiences, both recent and distant, and from experiences of other people (friends and family)
Chart 2.2  Factors influencing positive and negative assessments of satisfaction

<table>
<thead>
<tr>
<th>Nature of the business</th>
<th>Positive</th>
<th>Negative</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>simple</td>
<td>numerous contacts</td>
</tr>
<tr>
<td></td>
<td>undemanding</td>
<td>drawn out</td>
</tr>
<tr>
<td></td>
<td>little contact with LO</td>
<td>unresolved</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Outcome</th>
<th>Achieving what was needed in terms of</th>
<th>not achieving goals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>information</td>
<td>unsuccessful claims</td>
</tr>
<tr>
<td></td>
<td>payment</td>
<td>uncertainty about outcome/</td>
</tr>
<tr>
<td></td>
<td>relief</td>
<td>payment</td>
</tr>
<tr>
<td></td>
<td>resolution</td>
<td>in limbo</td>
</tr>
<tr>
<td></td>
<td>optimism</td>
<td>confused</td>
</tr>
<tr>
<td></td>
<td></td>
<td>ongoing</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expectations (of outcome and service)</th>
<th>high, met</th>
<th>unfulfilled</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>low, but less problematic than expected</td>
<td>low, and as expected or worse</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Efficiency</th>
<th>quick</th>
<th>slow</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>correct</td>
<td>mistakes</td>
</tr>
<tr>
<td></td>
<td>effective staff</td>
<td>increased effort by customer</td>
</tr>
<tr>
<td></td>
<td>persistent staff</td>
<td>repeated contact</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Staff attitudes</th>
<th>polite, approachable</th>
<th>rude, unfriendly</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>understanding</td>
<td>look down, belittle</td>
</tr>
<tr>
<td></td>
<td>helpful, committed</td>
<td>distrustful</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Communications and information</th>
<th>clear</th>
<th>left in the dark</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>explanations and progress reports</td>
<td>unaware of entitlement to benefits</td>
</tr>
<tr>
<td></td>
<td>provided without asking</td>
<td></td>
</tr>
</tbody>
</table>

The second layer relates to the service provided by the BA. The salience of individual elements of service depend on the context in which the customer is entering the transaction or piece of business, some elements having greater importance than others depending on the customer’s needs and the type of business. A ‘hassle-free’, accurate service is important for established customers whereas staff attitudes, information and speed become priorities when a customer has a problem which needs resolving. Efficiency relates to all the elements within this field.

Each of these elements of service are mediated through the interaction between the customer and the local office staff. This represents a third layer of influence. When the standard of any elements of the service deter-
Chart 23 Inputs into customer satisfaction

- Expectations
- Attitude
- Customer Effort
- Accuracy
- Past Experiences

OUTCOME

- Benefit
- Problem Solved
- Relief
- Hassle Free

SERVICE

- Information
- Speed
- Staff Effectiveness
- Efficiency
- Image

satisfaction
riorates, customers feel drawn into increased effort in order to meet their needs or requirements. This may lead to negative appraisals of the staff's effectiveness. Conversely, when these elements of service are being performed well, staff are praised for their helpfulness and persistence in meeting customers' goals.

Through various degrees of staff effectiveness and customer effort, an outcome is reached. This may be the award or refusal of benefit, the acquisition of information, clarification of a query, or the completion of some administrative business. This fourth tier has considerable influence, but on the final level of satisfaction it operates within the context of all the other factors. Part Two of the report investigates how these various factors interact and influence satisfaction scores.
3 THE CUSTOMERS

This chapter explores the customer-related factors that can affect satisfaction scores the types of benefit claimed and received, past experiences of dealing with the BA, attitudes towards being a claimant, and towards the BA/DSS. These factors inform customers' expectations of the Benefits Agency, in terms of what they want to happen when they contact the BA, and what they anticipate will happen in terms of service and outcome. The chapter ends with a discussion about the nature of customers' contacts with the Benefits Agency, and the implications of these for measures of satisfaction.

3.1 The nature of customers' relationships with the Benefits Agency

Chapter Two has shown that customers enter their transactions with the Benefits Agency with specific needs or with goals they want to achieve from the piece of business or transaction. Less explicit, but nevertheless present, are their expectations of how and what they will achieve. These needs and expectations relate to a particular event which triggers the start of a piece of business with the BA. This may be making a claim or receiving a benefit, notifying a change in circumstances, gathering some information, or chasing a lost or delayed payment. Needs and expectations also arise from the type of relationship that the customer has with the BA as a benefit recipient involved in routine maintenance of the benefit claim. Expectations about the nature and quality of service provided during that relationship, and in response to events, are formed from past and recent experiences, the nature of the business and customer attitudes.

Depending on the nature of the event or relationship, customer business will be composed of a series of transactions, each of which can consist of a number of contacts with the office. The contacts are made to seek and provide information, make a claim or a statement, check upon an awaited outcome, seek or provide more information, receive payments or notifications, and then seek or provide further information if necessary. The entire cycle of transactions, or elements of it, can be repeated until a problem is resolved or a final decision is made. The business cycle can take place over a matter of hours, days, or a number of months. During this cycle, expectations can be met or broken, and they can change.
Customers enter these transactions with both expectations and aspirations of how they will achieve their requirements, both in terms of what they hope will happen and what they believe will happen. These expectations arise from past experiences of their own or of other people, and from preconceptions of the BA or of government departments more generally. They also arise from their feelings as a claimant whether they feel deserving or not of benefits or from physical needs, such as a broken washing machine that needs to be replaced.

The nature of the business that the customer has to transact will vary with the type of benefit being claimed or received, and this may affect the expectations that customers have of the service. With different benefits come different procedures and methods of payment which customers find more or less complex to handle, and which they may perceive as casting judgements on their suitability for the benefit. For example, a person receiving Income Support because they are unemployed is required to provide proof that they are seeking work, someone who receives Sickness Benefit is required to supply proof of incapacity. Different benefits may also be associated with differing levels of financial dependency on the benefits system, which in turn may affect how the customer relates to the BA. The length of time people have claimed benefits and their familiarity with the benefits system will also affect requirements of, and expectations of, the LO service.

Customers' feelings about being a benefit recipient may arise from a sense of dependency, powerlessness, guilt, gratitude, dislike of the situation, relief that benefits are paid or worry about money. All of them pervade their relationships with the BA. Their feelings are also formed in response to interactions with staff and to an image of the Agency and its other customers. These feelings are present when customers begin a piece of business with the BA, and may change as the business is transacted.

All of the above factors have a bearing on the nature of the relationship that a customer has with the BA. Each of them is explored in more detail in the sections below.

3.2 Customer business and contacts

The nature of the contacts a customer has with the BA will vary depending on the type of benefit being claimed or received and the circumstances and needs of the claimants involved.

Chart 3.1 provides an overview of the types of transactions customers have with a local office. Customers' descriptions of their experiences show that single contacts are often evaluated within the context of their broader relationship with the Agency, or in the context of a particular piece of business, or concurrent pieces of business.
Chart 3.1  Transactions within episodes of business: some illustrative examples

<table>
<thead>
<tr>
<th>Serial no, age, benefit/client group</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>M1, 65, SB/Sick</td>
<td>LO issue reminders for sick note → sent sick note to LO → telephoned LO to check renewal date, answer received straight away</td>
</tr>
</tbody>
</table>
| F4, 57, IVB/Sick                     | 1. Discovered could claim another disability benefit (MobA) → phoned Freeline → Freeline sent forms → claimed benefit → a lot of form filling → doctor phoned to arrange medical → doctor visited → awaiting outcome  
  2. LO sent reminder for sick note → sent in sick note → no problems, benefit payments not interrupted |
| F8, 55, IS/Sick                      | Order book issued every four weeks, not received → phoned LO → no reply → sent letter to LO → no reply → asked staff in home to phone LO → staff phoned → order book and late money arrived the next day |
| M13, 42, IS/Unemployed               | Telephone about a SF loan to help with washing machine, staff asked him to visit → visited LO and completed SF claim forms → telephoned after a week and a half to find out if confirmation of a claim was due, told letter was on its way → received letter a week later → telephoned LO to inform staff that he had received it and to thank them → took forms into LO and collected SF payment |
| M15, 37, IS/Sick                     | Sent new sick note to LO → payment delayed by 4 days → telephoned LO, informed that sick note had not been received, he disagreed → payment received after LO found sick note, no apology |
| M16, 29, IS/Unemployed               | 1. Visited LO to apply for SF for washing machine, claim rejected → visited again with partner to prove she was disabled → claim agreed (over 3–4 weeks)  
  2. CHB unpaid for 3 months → visited LO, saw staff → CHB paid the next day |
<p>| M23, 20, IS/Unemployed               | Claimed benefit in November → no reply a month later → in December phoned LO twice in the morning at 10 a.m., could not find any help → got through to someone on the phone who knew about the case → visited LO to sign papers, received money at 3 p.m. |</p>
<table>
<thead>
<tr>
<th>Chart 3.1 (continued)</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>M27</td>
<td>1 About to claim RP, received a letter from DSS about occupational pension, asked him to contact employer → phoned employer, who said he should contact his trade union → phoned his trade union, said he should contact the DSS → phoned the DSS → received information he wanted, about the occupational pension, and his wife’s pension</td>
<td>2 Order book ran out, received Giro instead</td>
</tr>
<tr>
<td>69</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IVB/Sick</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F31</td>
<td>Claiming RP in a few months, took marriage certificates to LO</td>
<td></td>
</tr>
<tr>
<td>59</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RP/Retired</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M36</td>
<td>1 Applied for IVB → no reply, phoned LO → waited 3 weeks → wrote to LO → received letter saying he was not entitled to IVB</td>
<td>2 Delivered sick note to LO</td>
</tr>
<tr>
<td>41</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS/Sick or disabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M38</td>
<td>LO keep sending him forms about his mortgage → phoned LO to explain that he could not answer the question on the forms → LO said he should know the answers → phoned mortgage company → phoned LO → ongoing</td>
<td></td>
</tr>
<tr>
<td>55</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS/Unemployed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F40</td>
<td>Husband’s order book not at PO → completed forms about income in November → phoned LO and NCO several times over a number of days → visited LO and had an interview in January → resolved end of January</td>
<td></td>
</tr>
<tr>
<td>67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS/Retired</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M47</td>
<td>Went to PO, order book retained by PO → went to LO, told that he should have received a letter, he said he hadn’t → replacement payment provided straight away</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS/Unemployed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F51</td>
<td>Visited LO for an emergency loan, asked to produce ID → went to bank for ID → returned to LO with ID, received loan</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>IS/Lone parent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Case</td>
<td>Scenario</td>
<td>Events</td>
</tr>
<tr>
<td>------</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>F56</td>
<td>Order book did not arrive → visited LO, who thought her hours of p/t work had increased → checked → payments resumed</td>
<td></td>
</tr>
<tr>
<td>IS/Lone parent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F60</td>
<td>Split up with partner, visited LO to claim benefit → took few minutes to sort out</td>
<td></td>
</tr>
<tr>
<td>IS/Lone parent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Phoned LO for information → received answers in post next day</td>
<td></td>
</tr>
<tr>
<td>M67</td>
<td>Sick note due → received letter requesting order book because he did not have a sick note → got another sick note → took it to LO</td>
<td></td>
</tr>
<tr>
<td>IS/Lone parent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M69</td>
<td>Redundant → unemployed 12 months → claimed SB for 6 months → completed claim form for IVB a month ago → received Giro for SB and order book for IVB during transitional week</td>
<td></td>
</tr>
<tr>
<td>IS/Unemployed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M76</td>
<td>Approaching retirement age, wife's pension combined with his, doesn't understand why → contacted LO for information, which LO provided</td>
<td></td>
</tr>
<tr>
<td>IS/Sick</td>
<td></td>
<td></td>
</tr>
<tr>
<td>F83</td>
<td>Order book finished → new letter/book did not arrive → phoned LO, told to wait 3 posts → waited, phoned LO again → told to visit LO to claim a Crisis Loan → waited 2½ hours → interview, loan agreed → waited an hour for the Giro</td>
<td></td>
</tr>
<tr>
<td>IS/Sick or disabled</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M88</td>
<td>Child left school, contacted LO about plans for further education → completed forms and returned them to LO → sent similar forms requesting similar information over the past 3–4 months → returned form for fourth time to LO</td>
<td></td>
</tr>
</tbody>
</table>
Customer contacts can be classified in terms of:

- being a claimant, the ongoing relationship with the BA,
- episodes of business e.g., making a claim, seeking information, interrupted payment, change in circumstances, arising needs, and
- a transaction i.e., a single communication within the ongoing relationship or episode of business.

**Being a claimant** This is where the relationship with the BA is established and provides the context for other transactions. It can be typified by a 'hassle-free' relationship, which just involves signing on or posting off doctor's certificates, generally keeping the claim ticking over and receiving payments uninterrupted. At the other extreme, it can involve a series of episodes of business arising from new claims, changes in, or verification of, circumstances, interrupted payments, or the need for information. There are three stages to the status of 'being a claimant.' These are making a claim (becoming a claimant), maintaining the claim, and dealing with any changes in circumstances or benefits. Customers felt that the stage they were at had implications for the service. 'When you go in to claim it's hard work, but once you've got your claim and you're getting your money, you're satisfied... it's when it changes.' (F50, lone parent, aged 31, IS, four years very/fairly satisfied)

**Episodes of business** These may involve a single transaction or a series of transactions, depending on the nature of the business to be transacted. It is usually triggered by an 'event' and may involve one or more of the following stages:

**Chart 3.2 Stages during episodes of business**

- **Trigger event**
  - → Seeking and providing information → no further contact
- **Making a claim or a statement**
  - → Explanation sought or provided
- **Awaiting an outcome**
  - → Communication during wait
- **Final outcome**
  - → Clarification about actions

The results of the 1993 NCS reported that contacts with the LO centred around seeking advice and information, informing changes in circumstances, delivery of forms, applications for the SF, or interrupted payments. These items are reflective of the nature of business with the LO, but they do not provide insight into the complexity of the contact (as...
illustrated in Chart 3.1), or provide any indication of the nature of the business surrounding that contact (see Chart 3.2). For example, delivery of a form could be a sick note in response to a timely reminder, or a sick note after the previous one had been lost and an order book had been recalled.

**Transactions** Relationships with the BA are punctuated by self-contained, repetitive contacts (receiving payments, returning sick notes), or can involve episodes of business which consist of a number of transactions, as outlined above. Individual transactions are shown in Chart 3.1.

The amount of contact appears to be a crucial element in how the service is judged. Having minimal contact with the BA or not having any 'bother' or 'hassle' is often equated with a good service. As the amount of contact increases in relation to a piece of business, negative inputs into the level of satisfaction increase. Contact involves cost and effort on the customers' part, and can be seen as a lack of effort or efficiency on the part of the BA staff. Dissatisfaction is more apparent when multiple contacts centre around one piece of business.

3.2.2 Which contact is evaluated.

It is clear from customers' account of their last experiences, that it is difficult to isolate one-off contacts from the wider business. Customers are also selective about different forms of contact they want to include in the evaluation. Customers' dealings with the BA can represent parallel contacts (e.g., sending in sick notes and receiving benefits, and at the same time applying for other benefits (e.g., the SF), or transferring from one benefit to another. The latter transactions tend to involve more face-to-face contact, and it is these which customers focus on when they make an evaluation of the service, rather than the last phone or postal contact they may have had. Indeed, in some cases it appears that sending in a sick note or receiving an order book are not viewed as 'contacts' at all.

Face-to-face contacts appear to have greater significance because they tend to arise when there is a more urgent need, or a problem which needs resolving. They also involve the more emotive and memorable interactions, which stand out more in people's minds. Direct contact with the staff, time spent in the office environment, and association with other benefit claimants. This has implications for what is being measured in customer satisfaction surveys and the unit of analysis on which satisfaction scores are based.

Measures of the overall service are also susceptible to the outcome effect. Customers' overall evaluations of the service may be better than satisfaction with the last contact for a number of reasons, particularly if the outcome is known, and is favourable, but also if customers consider that, overall 'they [staff] helped me more than they didn't help me', or 'up until now I've had no bother'. The overall service is considered to be worse when past experiences...
or decisions that the customer considers unfair overshadow current positive experiences. There is also some degree of confusion with other agencies, including the CSA, the ES and medical boards, although this is by no means universal. Whatever forms the basis of the satisfaction measure is compared and contrasted with other experiences during the assessment of service.

3.3 Past experiences, preconceptions and expectations

The length of time people have claimed benefits and their familiarity with the benefit system have an impact on the transactions and episodes of business that customers will conduct. They also affect how people perceive the system and the approach they will take in dealing with the local office. Participants in the group discussions were either relatively new customers with less than six months experience of claiming benefits or ‘old hands’ who felt very familiar with the working of the BA.

3.3.1 New customers

Long-term benefit recipients felt they had gone through a process of ‘getting into the system’ and ‘learning to be a BA customer.’ They felt that dealing successfully with the BA was something of an acquired skill, and that new benefit recipients were at a disadvantage because they ‘did not know the ropes’, and ‘ironing out problems’ took time. However, there were others who felt that ‘short-term’ customers received a better service than the longer-term customers with more ongoing problems. ‘Short term they are pleased to see you, long term they know you are coming’

New customers arrive at the BA with mixed feelings about the nature of the service they will receive. These are based on a combination of low expectations arising from stories from other users and the media, preconceptions about government departments, and expectations of what they consider to be their ‘rights.’ However, expectations were varied among some there was an impression that the service would be quick and efficient because of an assumption that procedures were computerised, among others a view that, as a government department, the BA would be ‘an old machine ticking along at its own pace.’

Initially, low expectations could leave new customers ‘in awe’ of the local office surroundings, surprised that the offices were so pleasant and friendly, and surprised that they were ‘not subjected to some awful experience.’ There seemed to be higher expectations of waiting times among new customers, but it is unclear whether this was because the image of the BA had changed, or because these customers’ expectations were based on other factors. However, at the end of the day, their overriding concern was to claim benefits, and how far this was achieved was considered more important than the office environment or waiting times.

Some new claimants felt that they did not have enough contact with the BA to judge it, opting for the neutral ground of ‘neither satisfied nor dissatisfied’ in their evaluations. However, others were quick to generalise
from limited experiences, suggesting that their reactions to the service were also based on a reservoir of preconceptions. There were customers who had claimed benefits for a few months who soon formed views about the staff. ‘don’t expect respect’, ‘they treat us like dirt’, although others commented, with a certain level of surprise, on how well they had been treated.

3.3.2 ‘Old hands’

For ‘old hands’, the impact of past experiences can act in two directions. In one case an unemployed woman felt ‘fairly satisfied’ with her last contact, but had a number of bad experiences in the past, so despite noticing improvements in the service during her last contact, felt overall that she was ‘fairly dissatisfied’. In contrast, an unemployed man from the same group was ‘fairly satisfied’ with his last contact and ‘very satisfied’ with the service overall because, despite his bad experiences in the past, he felt the service was now better after his last contact.

Such mixed responses to the current level of service suggest that if expectations are to have any effect on satisfaction, it will be very gradual. Recent improvements in the service are still being compared with the cumulative effect of past experiences. Some customers thought that improvements in the service were, in part, due to an increased ability to deal with the Agency after so many years of experience, ‘I’m alright dealing with them’, or that the relationship with the BA had become better as problems were smoothed away and they felt ‘well settled’. There was some shifting of expectations in how long a query would, or should, take to be resolved, depending on its complexity.

Longer-term customers had developed a range of tactics to facilitate their contacts. Identifying and waiting to be seen by the staff they considered to be more experienced or friendly, phoning up ‘experts’, choosing times of day to visit or phone, only contacting the office by post, etc. Many participants had very low expectations of how they would be treated by staff, hoping that at a minimum they would be treated as ‘human beings’, not as ‘numbers’. It appeared that few entered transactions expecting to be treated as ‘customers’.

Expectations also vary across different aspects of service and customers do not necessarily have uniform expectations about all aspects of service. For example, staff may be highly regarded, but the procedures may not. Among customers who found staff helpful, inefficiency was blamed on the ‘system’ or customers just felt that they were ‘one of the unlucky ones’ to the extent of

‘These things do happen [LO missed mortgage payments] they tried to put it through on the computer but it didn’t work, so whoever did it just thought oh well, we’ll forget about this one human error staff are working under
However, customers with very negative feelings about staff interpret such problems as delayed payments as wilful acts on the part of staff ‘they don’t want you to know about claiming benefits’, ‘they enjoy it [making you wait]’

In general, there is not a discernible effect of changing expectations on satisfaction levels, customers’ accounts did not suggest that the satisfaction rating had been lowered in response to raised expectations. There are two possible explanations for this. The first is that improvements in service and any corresponding increases in expectations have to be experienced consistently over a long period of time before the influence of past experiences diminishes, and expectations do begin to rise. This is borne out by the process of comparing and contrasting the past with the present in evaluations of the service ‘comparing all the time, we can’t isolate ourselves from our situation’

The other explanation is that the effect of expectations is more perverse. Staff have to work harder to please customers with low expectations and some negative ‘baggage’ from past experiences. These customers are less trusting and enter transactions on the defensive or with dread and worry ‘have I got to go into that place again’. Conversely, customers with higher expectations are more likely to give staff the benefit of the doubt when problems occur because of their previous good track record.

3.4 Attitudes towards claiming and receiving benefits

Customers enter transactions with the BA with predefined goals, but their needs also relate to their feelings about being a benefit claimant. There are also issues relating to the benefit they receive, such as the level of financial dependency or the proof needed to claim. This section investigates the impact of these claimant-related inputs on how that service is received and appraised.

Feelings about being a benefit claimant were both explicit and implicit in customers’ accounts of their dealings with the BA. Some customers made reference to how they actually felt about being benefit recipients and where these feelings came from. A dislike of asking for help and the ‘guilt’ associated with doing so were strong.

‘Like a little boy who’s got his hand in the cookie jar that it’s my fault I’m on IB’ (M2, married with three children, age 47, IVB, three years, neither/fairly satisfied)

‘Like a puppy dog asking for [help]’ (FS, cohabiting, one child, age 31, SB, three months, UB before, very satisfied/fairly dissatisfied)
'I'm not expecting anybody to pay me money — rather have a job' (F9, married woman, age 53, IS, unemployed, two years, husband unemployed three years, fairly satisfied/dissatisfied)

'Feel like a criminal [after 35 years of not having any contact with them] guilty should be supporting my own, but can't' (M18, married man with three children, age 54, IS, unemployed for 13 months very satisfied)

'I don't like sitting on my bum everyday — you feel guilty 'cos you're asking for money' (F21, lone parent, one child, age 22, IS, four years, fairly/very satisfied)

However, there was also a sense that benefits were deserved Benefit recipients felt angry about media reports of 'scroungers on the dole' which reinforced views that they could be perceived as 'non-genuine' benefit recipients, who were not 'contributing anything' to society This led customers to strongly state their rights as claimants rather than scroungers

'It's political, politicians tell you to be at work, if not, you're a scrounger, if you are sick, have to be on your back or in a wheel-chair' (M2, married with three children, age 47, IVB, three years, neither/fairly satisfied)

'We give something to it in our own life' (F7, married woman, age 53, IS, sick or disabled, two years, very satisfied/fairly satisfied)

'Worked all my life and paid my [NI] so shouldn't be grateful for what we get, my health is against me' (F74, married woman, age 60, IS/RP, six months, retired, husband had IVB past three years, neither)

'It's not my fault I needed that money [been on back-to-work course, so entitled] I should nae have to feel satisfied' (M89, single, age 35, IS, unemployed 18 months, neither/very dissatisfied)

'Been paying my contributions first time in my life I wanted some help mine by rights' (M11, married man, age 47, IS, unemployed three months, fairly/very satisfied)

'gets impression from staff you're a young man, you should be working' (M63, single, age 37, IS, sick or disabled, three months, fairly satisfied)

'The kids needed those beds, that's what really piggled me off' (M19, married, three children, age 43, IS, 18 months, unemployed, fairly satisfied, partially successful SF claim)

There were also associated feelings of being degraded as a claimant, and of the stigma attached

'Been a manager now I feel a little bit degraded we're on the lowest ebb of society' (M11, married man, age 47, IS, unemployed past three months, fairly/very satisfied)
'Unemployed so you're nothing' (M16, man living with partner and one child age 29, IS, unemployed for past six months, very satisfied/fairly satisfied)

'Cos you're unemployed, you're a second-class citizen' (M38, married man, age 55, IS, unemployed three months, neither)

These views are also linked to customers' feelings about dependency on the DSS/BA 'stuck with them'. This was partly because the BA controlled their income, but also because they could not have a say, or had a lesser right to have a say, in the decisions made about their income

'You have to sort of put your livelihood in someone else's hands and you're no longer in control of it' (F9, married woman, age 53, IS, unemployed, two years since she and her husband lost jobs, fairly satisfied/fairly dissatisfied)

'We rely on the money because we're on it for life you've got to be satisfied' (F17, married with five children, husband disabled, IS for three years, fairly satisfied/very satisfied)

'They have the power If the Giro doesn't arrive, you're up the pole' (M79, married, three adult children at home, age 48, IVB, four months, IS before that, very/fairly satisfied)

Customers also felt powerless and at a disadvantage because they lacked information 'don't answer back as I don't know enough to answer back', or 'if I knew what I wanted or I could say what I want I would get results', or 'whatever they say, goes'.

In this context, as in many others, the actions and attitudes of the staff become important because

'You're really worried about whatever it is you're in with afraid you won't get the help you need' (F81, lives with son, age 57, IVB, past three years, very dissatisfied)

3.5 The impact of staff attitudes

As has been shown, customers enter transactions with the BA with many emotions and concerns. They may feel worried that they will be labelled as 'undeserving' or a 'scrounger', will not receive any benefit, or that the onus of proof will be on them to show that they are entitled to benefit. Or they can enter transactions on the defensive, expecting not to be believed by staff, or simply feeling generally low about their circumstances 'expecting to be treated like a scrounger a little bit because you are asking for money'.

It is at this point that staff attitudes are paramount in the success of the transactions. Although some customers were keen to point out that their negative feelings had nothing to do with staff attitudes, they are still very
sensitive to staff attitudes or ‘behaviour. ‘past attitudes get you wound up the next time you go in’. Anything which appears to reinforce feelings of guilt or worthlessness is hastily judged.

“When I'm unemployed I'm not a very nice person, bored, miserable, easily wound up, at your lowest they make you feel like you should not be asking for the money you need sets you off’ (M22, age 34, married with four children, IS, sick past nine months, very satisfied/neither)

When group participants were asked to pick five elements of service which were important to them, the attitude of the staff came up time and time again. Invariably, participants would just refer to ‘their attitude’, and this was expanded to refer to a ‘them and us’ relationship and a feeling of being looked down on. To be able to leave a transaction and not feel ‘humiliated’ was, for many, as much a part of the outcome of a contact as was receiving a benefit or being given information. Customers' views about staff attitudes, behaviour and actions are explored in detail in the next chapter.
This chapter discusses the key service determinants of ‘satisfaction’—how and why elements of service are prioritised, how they interact with each other, and which aspects of service are having most input in terms of satisfaction ratings. It also briefly describes some wider issues concerning social security policy and procedures, which people sometimes introduce in their evaluation of local office service.

### 4.1 Service-related determinants of satisfaction

During the group discussions, one of the moderators recorded all of the elements of service mentioned by participants during their descriptions of their last contacts and during their evaluations of the overall service. Over 50 blue elements of service were mentioned during the 12 discussions, and centred around the following:

- the attitude of the staff,
- efficiency (the effectiveness of the staff, speed, accuracy, claimant effort, procedures), and
- information and explanation,

and to a lesser extent

- claiming process, and
- the office environment/access.

Chart 4.1 summarises all the elements of service which customers referred to in their descriptions and evaluations. Participants in the groups explained why these items were important during their contact, and how they influenced their evaluation of that contact, or the service more generally.

One aspect of service identified by customers which is not listed above is ‘getting what I wanted’. Chapter 2 has shown how closely this is linked to ‘satisfaction’ (see Chart 2.1), and issues surrounding the outcome will be discussed more fully in Chapter 5, but it is also of relevance here. For many customers, the importance of the elements of service they picked out related to how constructive or disruptive these elements were to achieving their aims. Moreover, ‘getting what I wanted’ also includes some of the aspects of service discussed in this chapter. Receiving an apology, being provided with explanations, or not leaving the office feeling belittled were all considered to be a form of outcome, as well as part of the process.

### 4.2 Priorities of the service users

The elements of service identified in Chart 4.1 are clearly not perceived by customers as holding equal importance. Many customer satisfaction surveys measure the relative importance of such factors, and some use this...
## Chart 4.1 Summary of service-related determinants of satisfaction

<table>
<thead>
<tr>
<th>Staff</th>
<th>Competence</th>
<th>Efficiency</th>
<th>Communication</th>
<th>Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude</td>
<td>Treated like an individual, a person, a second-class citizen, a scrounger, Talk down to you, Made to feel low, as if buggering, Treated like an idiot, Them and us, Enjoy saying no, Try to catch you out, Believed in, Trusted, Sympathetic, Interest in me, Understand your problems</td>
<td>Deal with staff who can make decisions, Deal with by the right person, Confidence in staff, Staff know what they are doing (in)experience, Staff do (not do) what they say they will, Staff take responsibility, Staff knowledge</td>
<td>Staff do not tell you what you can claim for (Don't know what you are entitled to claim)</td>
<td>Location, Opening times, Disabled access, Cost of calls, Getting through on the phone, Hear what staff say</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Contacting office lots of times, Getting the staff to tell the same details again, Form filling, Cost of contact, Bounced or shuffled around, Deal with by too many staff, Given the run around, Having to force the system, Have to ask, No problems, Went smoothly, No bother, Straightforward, Put things right without asking, Achieved what was needed</td>
<td>To settle business quickly, Quick response, Speedy decision, Time taken to get the money, Time waited for a reply speeded up, During contact, Length of wait, Queuing system speed of being dealt with, Other people seen first, Waiting on the phone</td>
<td>Different procedures used in similar situations, Waste of money, Deal with by right person, Deal with by too many staff, Having to ask, Collection of order books/Giros, Warnings for sick note, Chance to disagree, Lack of (communication between staff), Given staff name, Claiming process, Form filling, Amount of benefit, Fairness, Asked too many questions</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Space</td>
</tr>
</tbody>
</table>
data to weight satisfaction scores. Currently the NCS requests customers to rate various factors, but these are not used in the overall score.

This section discusses which aspects of service are regarded as most important and why, and whether there is a hierarchy of service-related influences on satisfaction. In the discussions, participants were asked to pick up to five aspects of service which were most important to them.

4.2.1 Attitudes of the staff

Way in which customers are treated
Helpfulness
Manners

Staff attitudes were important because customers wanted support to help ‘with this phase in your life’, so they could ‘relax’. Staff can add to a sense of well-being, when they are ‘pleasant’, ‘nice’, ‘make you feel better’. It is ‘nice to be met with a friendly smile instead of a scowl, makes you feel more at ease’. However, customers also felt that ‘they look at you as if you are not entitled’, ‘as if you should be working, not claiming’, and then ‘your confidence drops’, and distrust grows. ‘If they don’t believe you, how can they deal with your claim?’

Staff attitudes are interpreted, particularly by the younger customers, as judgements on their characters, making them feel ‘uncomfortable’ or as if staff were ‘trying to catch you out’. In some cases, it was suggested that staff actually enjoyed being unhelpful and disrespectful. Customers of all age groups agreed ‘you should not have to feel like that’, and although to some extent younger customers entered the relationship with the BA with more negative feelings, staff were seen as the main source of the problem.

These feelings about the staff influenced perceptions of other aspects of service. Customers felt they were kept waiting on the phone because ‘they don’t care’, or that negative decisions were made because ‘they enjoy it’. In contrast, when staff are perceived as helpful or pleasant, the blame shifts to ‘the system’ or ‘them upstairs’.

The variability of staff attitudes can be seen in the mixed assessments of staff among those customers who were ‘fairly satisfied’ or less. Staff attitudes were felt to vary considerably depending both on the claimant (‘it’s a case of if your face fits’, ‘how you dress’), or simply because of the manner of different people (‘some of them can be obnoxious, if you get the right one, they’re OK’).

Helpfulness is mentioned in terms of both demeanour and effectiveness. The importance of the latter is clearly related in customers’ minds to the outcome of a transaction or episode of business.

‘That’s what they are there for, to help you’ (M34, married, age 66, RP, very satisfied)
'Unless they help you, you're not going to get what you need - you can't go into the office and sort out what you want yourself, they've got to help you to get what you need' (F30, married, age 31, IVB, 18 months, very satisfied)

There was a feeling that the effectiveness of staff was very variable and that some staff did not really know what they were doing, or were less experienced. Some customers chose their means of contact in order to reach the right person, and the phone was seen as a means of accessing more experienced staff rather than younger trainees at the inquiry counter. Others preferred the counter because they felt they could express their needs more directly.

When staff are helpful and the customer feels that staff have taken responsibility for the case, there is an increase in confidence. Particular members of staff were singled out for praise and held up as examples of good practice. For example, a member of staff in one of the offices was variously described as:

- 'Happy all the time takes time to talk to you'
- 'Doesn't make you feel small'
- 'Will go out of the way to help you'
- 'Jokes with you, treats you like a human being'
- 'Has a calming effect'
- 'Is straight with you, explains and shares knowledge'
- 'Could set up own office'

4.2.2 Efficiency

<table>
<thead>
<tr>
<th>Staff effectiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speed</td>
</tr>
<tr>
<td>Accuracy</td>
</tr>
<tr>
<td>Procedures</td>
</tr>
<tr>
<td>Claimant effort</td>
</tr>
</tbody>
</table>

The word 'efficiency' was mentioned throughout the groups, and was applied to a number of elements of LO service. It was seen as a combination of staff competence and effectiveness, smoothly operating procedures and speed, and it was identified as a key factor of good service.

The number of staff spoken to during a transaction was an important dimension of efficiency. If customers were passed from one member of staff to another, a lack of confidence grew and they began to feel confused.

The speed of being dealt with was also noted frequently, both in the context of office visits and in other forms of communication. Waiting, it was said, adds to feeling belittled, and to feelings of annoyance, frustration or discomfort. A feature which added to this was uncertainty being told the post will take a few days, and then it takes far longer, or not being
kept informed about the progress of a claim, added to customers' worries. However, although speed was mentioned by many participants in the groups, it was not necessarily prominent in final evaluations. "not top as I don't mind how long I wait as long as they don't say sorry [can't have money]."

"you don't mind waiting if you know what's happening. Otherwise you begudge it."

Lack of efficiency led to increased claimant effort, which was seen as a necessary but frustrating response to the failure of the staff.

"If you're quiet you don't get anything."

Customers mentioned having to force the system to respond, or feeling as if they were doing all the work. The claim process could add to negative attitudes, especially answering questions and completing forms.

"Makes you feel you have really got to work for it."

Staff who were perceived as very helpful and persistent on behalf of the customer were highly valued by customers. Effective action from staff encouraged feelings of relief and trust, but more importantly, a belief that problems were going to be solved, that goals would be reached, and that the customer would not be required to carry out the 'leg work' themselves.

4.2.3 Communication

Explanations
Progress about business/claim
Knowing what can claim for

Information about benefits was important on a practical level because you cannot claim without it. It was needed both to increase knowledge about benefits and to allow people to know what was happening in relation to the processing of their claim or query. It also affected feelings about being a claimant because a lack of information meant people had to ask for help.

Customers did not like asking about benefits, but they were also concerned that they lacked important knowledge. The feeling that 'they don't give you full knowledge of what's on offer' added to impressions that staff were not working in customers' interests. This was one reason why some people preferred using independent agencies for advice. Information was a particularly salient issue for customers who had only recently found out they could claim a benefit, most commonly disability benefits. Customers felt they had missed out as a result.

When information had been provided, customers clearly felt both relieved and more satisfied.
It was a load lifted off my mind

'I feel happier knowing what they are doing, that it's not 'stuck on a shelf' waiting for someone else'

There was also a degree of empowerment with information

'If you know what you are, then you know how to go about it and it will be dealt with a lot quicker'

'You don't feel so useless if you know what you are putting down on paper, it makes you feel not so inadequate'

4.2.4 Office environment and access

Atmosphere
Privacy
Getting through on the phone

The initial impact of the office environment was felt to be important, as a bad atmosphere can add to feelings of worry and shame. Good surroundings can enhance feelings of respect and confidence. However, the office environment was not a major factor in evaluations of the office, although it came under heavy fire from some customers. Comments centred around the 'types of people' there, not wanting to 'sit in that', with references to 'drunks', 'layabouts', swearing and shouting. But others were surprised by the atmosphere of the office, finding it very pleasant, welcoming, with an efficient waiting system, no smoking, and no 'drunks'. Such reactions to the office dampened feelings of worry and a dislike of being a claimant, although they did not compensate for lengthy waits. A wait of two, three or four hours was unacceptable, whatever the surroundings. Insufficient facilities for children, and locked toilets, added to the aggravation of time spent waiting to be seen.

Access to the office was also a dominant factor, but problems in getting to the office were mentioned in the context of having to make numerous contacts, rather than as problems in themselves. However, both the office environment and access were important when they became factors in achieving the outcome. This also applied to the telephone, getting through to the right person was sometimes seen as something of an achievement in itself. Customers felt frustrated about being passed from person to person, and worried about the cost.

4.3 The relationship between priorities and satisfaction scores

Each element of service that participants had mentioned during the discussion was noted and displayed to the group. There was a strong view across all of the group participants that the items they had generated did not operate in isolation, but that 'they all interconnect' and are 'direct consequences of each other'.
‘If you know the information about the benefit, you know what you are entitled to, so most of them are brought in to the other ones somewhere along the line you wouldn’t have to ask if you was given the information in the first place’

‘I think they are all important, some of these are direct consequence of another one, if you are inexperienced you’re getting bad treatment, if you are experienced, you will get good treatment’

‘A lot of them are interconnected If you don’t get what you want, was that because of lack of efficiency or bad attitude Was it because they got up your nose and you got cross with them they’re all knock on’

‘When I walk into an office I like to see what the attitude of the staff is, in other words are they polite, and then I would like that member of staff to take responsibility for my case or problem (whereby I would give that person my confidence) I would have confidence in that member of staff’s efficiency. I’d like that member of staff to say what they are doing, and then I’d like a quick decision’

‘They all seem as if they are necessary when you look at the whole unit you know, if one of them breaks down, you’ll knock the whole unit’

‘Benefit on time, attitude of the staff, they go hand in hand and quick response, but if you were to take that display board to the DHSS and they’d only seen benefits paid on time they might turn a bit relaxed’

Although many items were considered important by customers, not all had an impact on satisfaction scores. Those that did are features which have a critical bearing on achieving a satisfactory or successful ‘outcome’. For example, something like privacy, which is considered to be very important was not described as having an input into outcomes, except when ‘you don’t actually tell them the information you don’t want other people to hear that might have relevance to your claim, so you actually go around the tree’

This may explain why, although privacy is not regarded with the same level of satisfaction as other elements of service monitored by the NCS, it does not appear to have an adverse effect on overall satisfaction. Items also changed according to the nature of contact.

‘If something is important then 90–50 blue% of the board (displayed at discussions) comes into effect, if it’s trivial then 75% drops off communication will always be there, efficiency, how you’re treated’ (M16)

For all types of contact, it is the elements of service which have an impact on ‘achieving the goal’ which are pivotal inputs into satisfaction. These are staff attitudes and behaviour, efficiency and information. These were regarded as the main priorities and all three were seen as part of an interacting core ‘efficiency takes care of everything’ or ‘If things can be done speedily
and efficiently, there's no need to be seen in private. 'If there is lack of communication, then efficiency goes downhill.'

Each of these also affects the amount of effort that customers have to exert to transact a piece of business. Increased staff effort, and decreased customer effort, in achieving the outcome, led to positive evaluations of the service.

'It gets sorted out at the end of the day, but it's what you have to go through to get it sorted out... more word of mouth and people having to intervene like social workers and friends, rather than them [LO staff] actually having to do it... I've had to do the leg power, they've signed me up, but I've had to go through virtually four people knowing my business instead of one.' (F6, age 34, married, IS, eight years, disabled, fairly satisfied/fairly satisfied)

'Because of the persistence of the lady that we spoke to on the counter, and the fact that she wasn't prepared to just say no, we can't help you, go away... I didn't lose my rag, because of her persisting for us, on our behalf, eventually something was done.' (M11, retired, age 65, sick/SB)

The relationship between customer effort and staff effectiveness is summarised in Chart 4.2. The left-hand side shows the positive staff inputs that help customers achieve what they want from the LO, the right-hand side shows the customer effort required if key components of service are missing. In an ideal episode of business, staff efficiency is maximised and customer effort is minimised. Customer evaluation involved a weighing up of the extent to which this had occurred.
Chart 4.2 The relationship between staff and customer effort

<table>
<thead>
<tr>
<th>Staff effort</th>
<th>Customer effort</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide information</td>
<td>Have to ask for help/information</td>
</tr>
<tr>
<td>Know what can claim for</td>
<td></td>
</tr>
<tr>
<td>Helpful</td>
<td>Ask others for help</td>
</tr>
<tr>
<td>Take responsibility</td>
<td>Force the system</td>
</tr>
<tr>
<td>Aggression used to bring about a response</td>
<td></td>
</tr>
<tr>
<td>Care, concern, listen</td>
<td>Create a fuss, shout</td>
</tr>
<tr>
<td>Staff do as they say they will</td>
<td>Chase them up</td>
</tr>
<tr>
<td>Distrust staff</td>
<td></td>
</tr>
<tr>
<td>Dealt with by appropriate or experienced, knowledgeable staff</td>
<td>Increased contact, trying to get through to the the right person</td>
</tr>
<tr>
<td>Worried, unconfident</td>
<td></td>
</tr>
<tr>
<td>Explanations provided</td>
<td>See information about progress</td>
</tr>
<tr>
<td>Confused and left in the dark</td>
<td></td>
</tr>
<tr>
<td>Polite, friendly, trust, respect</td>
<td>Disparaged and worried, feel guilty, humiliated, distrust staff</td>
</tr>
</tbody>
</table>

4.4 Non-service determinants

Customers' evaluations of the service drew heavily on the service determinants surrounding the administration and delivery of benefits, but references were also made to the product itself—the benefits available, the amount of money, and the regulations surrounding them. There is a concern that customers do not differentiate between the service, the product, and the policy behind it and that this adversely affects satisfaction assessments.

Evidence from this study suggests that, in general, customers can distinguish the service from benefit policy and the regulations and procedures which drive it. Although people complain about the amount of benefit they get, the unfairness of an unsuccessful claim, or the criteria that have to be satisfied to receive a benefit, it is largely recognised that these are set parameters within which BA offices and their staff have to work.

'I got cross, not at the man behind the counter, someone else made the decision, not him!' (M19, age 43, IS, unemployed, married with three children, fairly satisfied, applied for SF for children's beds, was awarded two-thirds of the amount he applied for, so had to buy the rest of the beds on hire-purchase)
"It's the system that fails rather than the people" (M1, married man, age 64, SB for past four years, very satisfied, commenting on lack of privacy, due to office design and resources rather than staff)

"My first one (item of importance) is amount of benefit, but that's got nothing to do with it really has it. It's number one on my list because it isn't enough, it's just absolutely dreadful how much it is. I mean I'm not expecting anybody to pay me money, I'd much rather have a job, as all of us would here, but to live on £70 a week between two of you is impossible" (F9, age 53, married, IS, unemployed for two years, fairly satisfied/dissatisfied, dissatisfied with the amount of money, but overall dissatisfaction is due to the amount of contact and waiting)

"You're dissatisfied with the situation, the regulations, I mean if the staff have pointed it out to you and they're being kind and helpful I mean I don't see what else they can do" (M9, married, age 66, RP, very satisfied)

"The service is totally different from the benefit, [service being] what they help you with, and what they can do for you but the benefit is a totally different thing, when a young person goes up there, [age] 16 to 17, and say [they're] getting nothing it doesn't relate to the services that are being provided by an agency it relates to the law and regulations in force and covering everybody in the country, it's got little to do with the services provided by the agency, but dissatisfaction with the law of the land" (M76, married, age 64, about to claim RP, fairly satisfied)

Many customers seemed aware that LO office staff do not make the rules they have to apply. Nevertheless, there are ways in which the service and the regulations may interact. Customers certainly felt that some staff enjoyed having to turn their claim down or give them a negative answer and this exacerbated any feelings the claimant had about both the decision and the staff. Conversely, clear information about why a claim was unsuccessful or a sympathetic attitude when conveying such information could help to alleviate feelings about the decision. However, the above discussion should not suggest that customers totally disregard benefit policy or regulations when evaluating the service. Clearly some do not, as the next chapter shows.

However, the evidence suggests that this is not because people cannot disengage from these aspects, but because they choose to use the satisfaction measures to reflect their views about benefit decisions or levels of award. In other words, they are knowingly integrating these elements rather than simply muddling up all the outputs in their mind.

"I put neither satisfied nor dissatisfied because I have not really had a lot to do with them, only since I've been unemployed I think I am satisfied basically with the people, most of them have been helpful. Dissatisfied with the outcome I have waited a long while and paid a lot into the system, and..."
now they turn around and say "I'm sorry, but you are £2 too well off, you can't claim anything".' (M38, married, age 55, UB, three months, neither)

'They kept me waiting 2½ hours and didn't explain the decision. If I had got the loan I would have ticked fairly satisfied it's as if they know me or they are waiting for me I hate them.' (M82, lives with partner and daughter, age 19, IS, unemployed for three years, very/fairly dissatisfied)

When benefit regulations were seen to dictate the ongoing relationship with the BA, they had a greater impact on satisfaction

'My doctor's signed me off for ever but he can't do it with the social security each claim has to be renewed going and going frustrating.' (F6, age 34, married with two teenage children, IS for sickness and disability, eight years, fairly satisfied/dissatisfied)

This, at least, seems to be the situation when people have time to reflect on their responses, as is the case of this study Whether this applies to a more directed survey interview is less easy to judge
There is a very clear message from this study that the effectiveness of the outcome is highly significant in people's appraisals of the service. One aspect of this is receipt of a claimed benefit, but this is by no means the only outcome that is relevant. Most of the participants in this study were already receiving benefits and yet they too had outcomes they wanted to achieve. The concept of an 'outcome' is therefore more complex and more refined than simply making a successful claim. The purpose of this chapter is to explore the concept in more detail and to show how evaluations of service and outcomes interact.

5.1 What do customers mean by an 'outcome'? In very general terms, customers judge a successful outcome as 'getting what I wanted'. What this means will depend on what level or aspect of the service they are assessing. Previous chapters have shown, for example, that as a benefit recipient customers want uninterrupted benefit delivery, a 'hassle-free' service with the minimum amount of contact. These would be seen as the more global outcomes in their ongoing relationship with the BA. But also, as a recipient, they will have episodes of business to transact. Outcomes of these may be the successful continuation of a claim, back payments of benefit, or simply reassurance that their benefit will not be affected by some changed circumstance, and within an episode of business, there will be one or more individual transactions. Outcomes of these may be knowledge that the business is being dealt with, that the request or query has been understood, or simply that a document has been received, or leaving a LO with higher self-esteem than when they first arrived. Meanwhile, new claimants will have a different set of objectives, amongst which getting the benefit will clearly be of key importance. For potential claimants, obtaining clear information about eligibility and entitlement is of greater relevance, and so on.

Thus the outcome that customers aspire to (i.e. 'getting what I wanted') is dependent on their benefit status and whether they are judging the ongoing relationship with the BA, an episode of business, or a single transaction. The kind of outcomes people want have been illustrated in previous chapters but, essentially, they involve a successful, clear and preferably speedy resolution of the claim, query or problem.

'I'm not very satisfied because it was a bit drawn out, although I got what I wanted in the end, so really it's only fairly good. The person ends up helping you, you're pleased with the product I got through the post was OK, but it took some time getting there.' (F9, married woman, IS, unemployed for past two years, husband made redundant three years ago, fairly satisfied/dissatisfied)
'You don't necessarily go there to get more money. I know it's a good idea if you can but if you have a doubt, you don't know whether to apply for it or whether you are entitled to it, and if they can genuinely say well, I'm sorry, you're not entitled to it, right, you've got what you wanted and you can go away and think you've no need to bother' (M34, married with children, age 66, RP, very satisfied)

'It was more important that they understood what the problems were and that I knew at some stage they would come back to me. You can't expect to go in and come out every time with cash in your hand.' (F35, single woman with four children, age 40, IS, claiming for three years, very satisfied)

5.2 The relationship of outcome to satisfaction scores

Given the multifaceted nature of outcomes that people require, it is perhaps not surprising to find that the relationship between outcomes and appraisals of the service is relatively complex. It is, however, possible to identify some recurring patterns in the way the interaction operates.

A first, and not unexpected, pattern is that different outcomes will be relevant depending on the level at which the service is being judged. Thus overall ratings of satisfaction with the Benefits Agency are most likely to be affected by the more global outcomes (i.e., getting the benefit at all, getting uninterrupted payments, etc.) Conversely, assessments of satisfaction with the service at the last contact will involve outcomes of a lower order, sometimes instead of, and sometimes as well as, the more global outcomes. Customers can also defer their assessment of the service if the outcome is unknown.

Greater complexity occurs in the extent to which people take outcomes into account in their assessments of service. It is clear that customers' assessments of satisfaction with the service neither universally, nor uniformly, take outcomes into account. It appears that one of three things may happen:

- Either the outcome completely overrides the assessment of service.
- Or the outcome modifies the assessment of service.
- Or the outcome is disregarded in the assessment of service.

In the first case, the service itself is not really being assessed at all but only getting the benefit, 'that's why most of us go there.' In the second, the assessment is a combination of outcome and service, and only in the third is the service being purely judged. It is for these, among other, reasons that highly variable and incongruent assessments of service are made.

The outcome overrides the assessment of service when customers feel, 'My whole problem stemmed from the amount of benefit,' and an attitude that 'staff do their best, but it's not going to pay the mortgage'.
If you've not got a penny in the house, the staff being helpful, and they still don't give you any money at the end of it, I mean you're not going to go away satisfied are you? (F32, married, age 46, IS sick and disabled for two years, very dissatisfied)

If you get the cheque, got what you need, so doesn't matter how snotty the staff were just puts a smile on your face' (F55, age 18, IS, unemployed, very dissatisfied)

Outcome was weighed against the service in a number of ways a positive outcome could redeem poor service in some cases, in others, elation on achieving goals was tempered by negative feelings about the service, or good service could lessen the blow of an unsuccessful claim, 'I might not have got the money, but at least we're not treated like dirt'

'More than two-thirds of that satisfaction would stem from achieving what you went in there for. What is it that they're there for in the first place, to help people in dire need. I went there for some money, so amount of benefit was at the top of my list. I'm afraid. Helpfulness of the staff when I got there, I achieved what I needed, I was quite impressed at the speed at which it was dealt with, and I feel I was dealt with by the right person' (M11, married, age 46, IS, unemployed six months, very satisfied)

To summarise, outcomes are variably formulated and are taken into account to different degrees in assessments of satisfaction with the service. It is not possible for this study, or perhaps any other, to register the extent to which this occurs, or how these patterns are located within the customer population. There are, however, two very clear conclusions. First, outcomes affect assessments of satisfaction with the service, and second, some of these outcomes are very closely related to service in customers' minds. Many of the study participants said, as in the above extract, that that is what they're there for to help people in difficult circumstances or need. It may, therefore, be very difficult to disaggregate outcome from service in any realistic way.
6 CONCLUSIONS AND IMPLICATIONS FOR THE NCS

The evidence from this study has shown that, when customers rate their satisfaction with the BA and the service it provides, they bring multiple inputs to their assessments. This final chapter reviews these inputs and considers their implications for measurement of service quality in the NCS. As a starting point to these conclusions, customers’ reactions to the NCS results are briefly discussed.

6.1 Customers’ reactions to the NCS results

At the end of the group discussions, the participants were shown two results from the 1993 NCS.

- 79% of people were satisfied with the service they received from their local office.
- 84% of people said that, all in all, they were satisfied with the services provided by the DSS/Benefits Agency.

The response to these results was very mixed although there was a general expression of surprise when the figures were first presented. Reactions ranged from sheer incredulity to more rationalised acceptance that this was to be expected, with rather more weight towards the former than the latter end of this continuum. The ensuing debate about the results, however, provided some insights into customers’ perspectives on satisfaction measurement.

One of the first questions to arise was who had been surveyed to get these results. There was a general view that those questioned must have included a high proportion of people whose ‘cases are straightforward’

‘Depends on the benefits’
‘Short-term views’
‘Depends what they’re in for’
‘Get more hassle on IS, it would be different if just IS’
‘IVB straightforward, but other people have more complex things’
‘IVB, get a doctor’s line, end of subject’
‘People with order books’
‘Are they actually on benefits?’
‘Excludes 16 and 18-year olds’

5 The 1993 results were the most recent available at the time of the group discussions, which were conducted in January 1995.
There was also some debate about whether people really gave ‘true’ answers in response to surveys of this kind, either out of fear about confidentiality, gratitude or simply to complete the interview as quickly as possible.

‘People say satisfied from fear of DSS’
‘Worried money will be cut’
‘Lots of people don’t like to complain’
‘People in a hurry just say yeah, to get away’

In this context, some people commented that there was a difference between being asked preset questions and being openly consulted about views, as in the current discussions.

Some of the more satisfied customers soon reconciled their surprise with comments about the number of simple cases, improvements that have taken place or, more rarely, their ‘high regard’ for the service. Others who were satisfied explained their ‘shock’ at the results by saying they thought they had been fortunate or unusual cases.

‘I’ve been lucky’
‘It went smooth for me, but doesn’t for others’
‘I’m one-off’
‘I’m one of the odd ones, quite happy’

The dissatisfied customers were generally very disbelieving of the results ‘too high, there are more people out there like us’. ‘Biased, can’t have been unemployed for a long time’. Attempts to reconcile their disbelief brought comments about their own local office.

‘Can’t have been here’
‘This office must be particularly bad’
‘This office is in a bad state’
‘Must be more good offices than bad’,

or about people who presumably have a trouble-free service

‘Must be getting money regular’
‘Some people can go through life without trouble from the social’

The participants were questioned further about why the results were so unexpected, particularly given that many people had expressed satisfaction during the discussions. It was clear that other people’s experiences, or reported accounts in the media had had some influence on what was expected.

‘Would have expected less, you hear people complaining all the time, although I’ve only had one bad experience’
‘If you’ve had a bad experience it sticks in your mind never heard good
things about the DSS'
'Hearsay'
'Heard bad stories, but based on own experience, not surprised'
'I'm satisfied, but I know other people who are not'
'I know stacks of guys who get messed around'
'Hear so many rumours'
'My experience is almost nil, but you hear horror stories'

Despite the various attempts made by participants to explain the very positive results, there was a continuing cynicism that they were not truly reflective of 'customer satisfaction'. It was felt that there was something about these results that did not quite 'ring true'. When asked what they would have expected the results to be, a common response was 'fifty-fifty' and rarely any higher. These lower expectations were apparent amongst both satisfied and dissatisfied participants.

6.2 An overview of the key findings
The earlier chapters have shown the various factors that will influence a customer's rating of satisfaction with the service provided by the BA and local offices. This has demonstrated that a single score will be a compilation of views about:

- the quality of service experienced,
- the outcomes of recent episodes of business, and
- the 'quality' of customers' ongoing relationship with the BA

These views may also be influenced by:

- feelings about being a benefit recipient and/or being dependent on benefits, and
- past experiences of, or preconceptions about, the service and the BA

Another clear finding from the research is that the factors that influence satisfaction are not evenly weighted. In terms of the broader influences, the outcome ('getting what I wanted') is dominant. Similarly, some aspects of service are considered of greater priority than others, primarily those concerning staff attitudes, efficiency and communication. This is because these factors will affect the amount of effort a customer has to make to achieve a satisfactory outcome. This, in turn, has a strong influence on how they perceive the service they receive.

A related point concerns the variability between customers in the factors that underpin satisfaction scores. It might be argued that if every customer was influenced by the same components, then once those components are understood, global satisfaction scores would provide a measure of something known. This, however, appears not to be the case, as was described in earlier chapters. Moreover, the individual components of the satisfaction measure are variously interpreted, particularly the qualified 'fairly' items and the 'neutral' point.
The research also demonstrates, very markedly, the difficulties that customers have in disengaging a single contact from an episode of business. A key reason for this is that it is the piece of business as a whole, not a component transaction, that will achieve an outcome. It is also evident that episodes of business may involve multiple transactions and attention may well be focused on the more memorable of these.

A final and serious conclusion from this study is that global satisfaction scores are not reflective of the quality of service. Given the various inputs that go into the assessments, this may not seem surprising. Nevertheless, these measures are needed by managers of the BA service to monitor and inform developments. The fact that a 'very satisfied' customer can describe a service that is far from satisfactory, or perhaps vice versa, is likely to misinform any strategic action.

These features all have implications for the way that customer satisfaction is measured in the NCS. Before considering these, it is important to note two other pointers from the research that will perhaps provide some reassurance. First, it appears that customers are able to disaggregate service from the policy and procedures that drive it. This certainly appears to be the case if they are given any time at all to reflect on the difference. Second, the effect of expectations on people's assessments of service is more diffuse than may have been anticipated. Although it is very clear that people do have expectations based on past experiences or reported accounts, and in general not very high ones, these seem to be having only a minor influence on the way the service is assessed. A more dominant influence arises from the aspirations that people have in terms of the service or outcome they want to achieve. Such aspirations would seem to be an entirely legitimate and certainly understandable component of customers' assessments of their satisfaction.

6.3 Implications for the NCS

The central objective of this qualitative study was to develop further understanding of the factors that underpin and influence assessments of customer satisfaction and their measurement. It was not the intention of this research to make specific recommendations about the NCS design, as this was the remit of other parts of the customer satisfaction research programme. Nevertheless, some key questions arise from this study about the measurement of customers' appraisals of service. The most significant of these are outlined below:

- **Global assessments** These are subject to distortion from a range of surrounding and underlying influences. The more global the assessment, the more this is so.

- **Use of the term 'satisfied'** The term 'satisfied' and its qualifying labels are variously interpreted. Consideration should be given to alternatives which are clearer in concept (e.g. excellent, good, etc.), and whether alternatives should be based on subjective, internal feelings about the
impact of the service (how satisfied a customer feels), or more objective views projected onto the standard of the service (how good the service is)

**Outcome** There should be some measurement of customers' appraisals of outcome in assessments of service quality, but analysis of this also needs to refer to the complexity of the relationship between outcome and service. The definition of outcome should encompass the concept of resolving a claim, query or problem.

**Episodes of business** Some considerations should be given to the unit of analysis on which recent contact is assessed. The indications are that it will be more reliable and more meaningful to use an episode of business, rather than a single transaction. The concept of a contact oversimplifies the nature of customer business, and the presence of a contact can be considered as an indication of a problem with the service which is described as good when there is minimal contact.

**Distinguishing service from policy and procedures** Some explicit reference to, and reminders of, the distinction between service and the legislation and regulations that drive it will help respondents to focus on the former. Customers also need to be reminded that the focus is on the BA rather than the ES or the CSA.

**Weighting of service components** The individual components of service do not have equal weight in customers' minds in assessment of service quality. Their significance is seen in terms of proximity to achieving an aim. However, customers were also keen to show how priorities should also be seen as working together to meet their needs. Key elements were efficiency, staff attitudes and information/communication. These topics are covered in the NCS, but other factors which are not, include the image of the BA and of claimants. Thought should be given to how priorities can be taken into account, either globally or for individual claimants.

**Customer group and level of service contact** Both these variables are used in the analysis of NCS data. For diagnostic purposes, it may be appropriate to take account of these factors in overall assessments of service quality. It is arguable, for example, whether a person just receiving Child Benefit, and a claimant receiving disability benefits with Income Support, should have equal weight when monitoring the effectiveness of service. Customers felt that there was a relationship between the types of benefits they received, their feelings as claimants, and the type of service.

**Expectations** Levels of satisfaction do not, as yet, appear to have lowered as a result of raising expectations, but this is partly due to the extended period of time over which customers compare and contrast experiences, and should therefore be monitored.
The features above, and other evidence from this study, are intended to inform the future design of the NCS and measurements of service quality. More specific recommendations about these issues have been made in the methodological projects conducted in tandem with this research.

In conclusion we should note that a subsidiary aim of this study was to provide information which would help the Benefits Agency work towards service improvement. Although the focus of the commentary has been heavily orientated towards the methodological objectives, the evidence provided in this report can equally be used to identify areas where change or development may be needed. Of particular relevance in this respect are the aspects of service which have high priority in customers' minds, the nature of transactions and episodes of business that are described, and the importance to customers of achieving satisfactory resolution of the business that brings them into contact with the Benefits Agency and the local office service.
REFERENCES


Purdon, S (1997), Deriving Composite Measures of Satisfaction, DSS In-house report

Thomas, R Measurement of Customer Satisfaction with the Services Provided by DSS Agencies, (forthcoming)
Qualitative Research  The purpose of qualitative research is to obtain detailed responses, in people's own words, to explore attitudes, motivations, and decision-making processes in depth. The in-depth approach allows complex and inter-related views to be unpacked and understood within the context of individual experiences and attitudes. It is also used when detail is needed, to describe how people regard a particular issue, to explore the experiences they have had, or simply to look at the type of language they use.

Group discussions  Group discussions are used to explore the range and diversity of experience and opinion and to investigate differences and similarities. They provide an ideal forum for generating ideas and solutions. The group format also allows for group tasks and exercises which involve the participants in a process of stating and refining their reflections through dialogue and sharing of experiences. The key characteristics of the group discussions are:

- group discussions are 'unstructured' in the sense that there is not a questionnaire consisting of preset or closed questions. A 'Topic Guide' is used listing the main topics to be covered (see Appendix II), participants in the groups are encouraged to speak freely around this for as long as is relevant.

- the discussions are tape-recorded so that the moderator is free to listen and probe fully for as much detail as possible, and

- each discussion group typically lasts about one to two hours and is usually with about seven to nine people.

Sample design  Three local offices were involved in the sample selection to ensure coverage of offices operating with different customer profiles and within different circumstances. The selection of LOs ensured coverage of each of the BA territories (North, South, Midlands) and of inner city, urban and rural locations, as follows:

- Location 1: South - rural
- Location 2: Midlands - urban
- Location 3: North - inner city
The main criterion for selection to the groups was some recent contact with one of the three LOs, either by phone, in person or by post.

Names and addresses of 250 people were recorded by staff in the local offices during the weeks commencing 21 November and 28 November 1994. Staff were asked to select people at random to generate a list of 125 callers to the office and 125 incoming postal contacts over one week. Telephone calls to LO switchboards were not selected because the listing process is too disruptive and can affect the standard of the service. Telephone callers do not leave names and addresses at the switchboard so staff would have to request names and addresses, and explain the purpose of the research. This would cause delays when people telephoned the LO, and would also build in another stage to the opt-out process. Instead telephone callers were recruited at the household screening stage.

All staff from all benefit sections were involved in selecting through postal contacts. Callers were selected from all reception points as well as from letter-boxes and post-trays located inside the office for callers delivering forms and certificates.

Guidelines were issued to the offices and the sample selection was overseen by the Customer Service Manager in each office to ensure that the selection was random (i.e. staff did not only pick ‘good’ customers or interesting cases), and to ensure coverage of all benefit sections and types of contact.

Recruitment was carried out from the lists of customers compiled by the local offices. Before any information was sent to SCPR, the people listed by the LO were sent a letter by the DSS Social Research Branch which explained the purpose of the research and gave people the opportunity to contact the DSS and opt-out of the research if they did not want their name and address passed on to SCPR. The names and addresses of anyone who was unwilling to take part were removed before the sample was sent to SCPR. A copy of the opt-out letter is in Appendix II.

SCPR panel interviewers recruited people to the groups. They were set quotas to ensure inclusion of men and women, a range of benefits and all levels of overall satisfaction with the service. Respondents were recruited personally in their own homes. If a person was not eligible, then the recruiter went to the next person on the list, not another person in the household. In order to avoid recruitment of people who knew each other to the same group, recruiters were asked not to recruit people less than six houses apart. People who had contacted the DSS in a professional capacity, e.g., social services, welfare rights advisers, housing benefit officers, and MPs were excluded at the recruitment stage.

On each day in the field, a record was kept of the number of calls needed to recruit the quota. Appointment letters were left with each person.
recruited; and travel and childcare arrangements made if necessary. The day before the interview the recruiters phoned the people recruited to remind them and to check that they were still willing to take part.

The recruitment involved a short interview to select people to attend four groups in each of the three areas. The screening interview collected details of age, sex, ethnic group, nature of the last contact with the Benefits Agency, benefits claimed or received and the level of satisfaction with the service over the past 12 months. The latter information was collected in response to a question based on that used in the NCS:

Thinking about the contacts you have had with the local benefits office over the past 12 months, how would you rate your level of satisfaction with the service you have received? Please think about all aspects of the services provided by the local office.

Other items which formed the basis of the quotas for the groups were:

- **Age**: 18–29, 30–49, 50+ years (around 30 from each band)
- **Sex**: Male, female (around 40–50 each)
- **Benefit**: IS (about 60), contributory, sickness or disability-related or none (around 30)
- **Client group**: Unemployed, lone parent, retired, sick or disabled (coverage of all, based on benefit)
- **Contact type**: Telephone, postal, or in person (minimum of 24 from each)
- **Level of satisfaction**: Very satisfied (30–40), fairly satisfied (20–30), neither satisfied nor dissatisfied and very or fairly dissatisfied (20–30)

People could also be recruited for up to three individual interviews in each location if they were unable to attend a group due to frailty or disability. In the event, one in-depth interview was carried out.

The composition of the groups in each location was as follows:

- **Group 1**: People who have claimed or received contributory and sickness or disability-related benefits during the last 12 months, or other benefits, except Income Support, or people who have not claimed or received any benefits but made enquiries. All age groups.
People who have claimed or received Income Support during the last 12 months

- Group 2 Pensioners and people approaching retirement age (50 years or over), who are unemployed or unable to work due to sickness or disability

- Group 3 Income Support claimants or recipients aged 30–49 years (lone parents, unemployed, sick or disabled people)

- Group 4 Income Support claimants or recipients aged under 30 years (lone parents, unemployed, sick or disabled people)

A profile of the customers who took part is provided in this Appendix

Conduct of the groups

The discussions were moderated by researchers and specialist interviewers from SCPR's Qualitative Unit. Each group had two moderators, and discussions were conducted in two parts. The format of the group discussions was designed to encourage participants to generate a checklist of items connected with the service they received when they contacted their local office. The checklist then formed the focus of a discussion in the second part of the session which explored how these different aspects of service had an impact on levels of satisfaction with that service, and how participants prioritised items on the checklist. The discussions lasted, on average, 1½–2 hours and were tape-recorded in stereo so that the comments of each individual could be identified.

During the first half of the session, the checklist was generated by asking participants to describe their experiences. Participants were asked to evaluate the service they received on their last contact, and then over the last 12 months, using questions based on the NCS:

"Thinking about your last contact with your local social security office, how would you rate your level of satisfaction with the service you have received?"

"Thinking about all of the contacts you have had with your local social security office over the last 12 months, overall, how would you rate your level of satisfaction with the service you have received?"

Very satisfied
Fairly satisfied
Neither satisfied nor dissatisfied
Fairly dissatisfied
Very dissatisfied

The second half of the session ended with an exploration of the evaluations people had made, and discussion about the meaning of the word 'satisfied'.

65
The checklist was compiled using a magnetic board. As aspects of service were mentioned during the first half of the group, the second moderator picked out magnetic tiles which were pre-printed with such aspects of service as, 'polite staff', 'privacy' etc. The pre-printed tiles were based on past research with customers (NCS and qualitative work), but blank tiles were also available to add further elements. Over the course of the 12 group discussions over 50 blue items of service were selected and generated.

At the beginning of the second half of the session, the checklist was presented to the group and discussed. Participants were asked to pick the items which were most important to them as a group, and individually. These were highlighted using the coloured magnets and the resulting profile formed the basis of the remaining discussion. The groups finished with reactions to the results of the 1993 NCS.

- 79% of people were satisfied with the service they received from their local office,
- 84% of people said that, all in all, they were satisfied with the services provided by the DSS/Benefits Agency

**In-depth interviews**

One in-depth interview was also carried out with a man who could not travel to the group due to disability. The group Topic Guide was adapted, but the interview was still carried out in two parts as with the groups. The second moderator wrote down the key elements of service which came up during the first half of the interview, and then asked the respondent to prioritise these in the second half of the interview.

**Analysis**

The analysis was undertaken using 'Framework', a qualitative analytical technique developed at SCPR. The method involves the systematic indexing of all the verbatim material. Information from each transcript is then charted on to a series of thematic matrices. The charts allow comparison both within and between groups, and can be linked with the original transcripts.

In addition to the charts, analysis was undertaken of the concepts derived by the groups and the episodes of business that customers described. Summaries of these appear in this report.
### Table A1 Background about the participants

<table>
<thead>
<tr>
<th>Location</th>
<th>Number of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (South - rural)</td>
<td>25</td>
</tr>
<tr>
<td>2 (Midlands - urban)</td>
<td>35</td>
</tr>
<tr>
<td>3 (North - inner city)</td>
<td>31†</td>
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</table>

<table>
<thead>
<tr>
<th>Sex</th>
<th>Number of participants</th>
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</thead>
<tbody>
<tr>
<td>Male</td>
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<tr>
<td>Female</td>
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<table>
<thead>
<tr>
<th>Age in years</th>
<th>Number of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>18–24</td>
<td>14</td>
</tr>
<tr>
<td>25–29</td>
<td>8</td>
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<tr>
<td>30–39</td>
<td>19</td>
</tr>
<tr>
<td>40–49</td>
<td>17</td>
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<tr>
<td>50–59</td>
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</tr>
<tr>
<td>60+</td>
<td>14</td>
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<table>
<thead>
<tr>
<th>Household type</th>
<th>Number of participants</th>
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</thead>
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<tr>
<td>Single</td>
<td>18*</td>
</tr>
<tr>
<td>Single/supported housing</td>
<td>1</td>
</tr>
<tr>
<td>Single, living with son</td>
<td>3**</td>
</tr>
<tr>
<td>Single, living with parents</td>
<td>6</td>
</tr>
<tr>
<td>Couple</td>
<td>22</td>
</tr>
<tr>
<td>Lone parent (children under 18)</td>
<td>12***</td>
</tr>
<tr>
<td>Couple (children under 18)</td>
<td>24</td>
</tr>
<tr>
<td>Couple (children over 18)</td>
<td>5</td>
</tr>
<tr>
<td>** Total</td>
<td>91</td>
</tr>
</tbody>
</table>

* Includes people living in shared houses as well as those living on their own
** Son just turned 18 in two cases, older son/carer in other
*** Generally with quite young children, age four years or less. All female
† Includes one in-depth interview
Table A2  Background about the social security benefits the participants received

<table>
<thead>
<tr>
<th>Benefit group</th>
<th>Number of participants</th>
</tr>
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<tr>
<td>Unemployed</td>
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<tr>
<td>Lone parent</td>
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<td>Sick or disabled</td>
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<td>Retired</td>
<td>10</td>
</tr>
<tr>
<td>Returned to work</td>
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<tr>
<td>Temporary work</td>
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<table>
<thead>
<tr>
<th>Length of time received benefit</th>
<th>Number of participants</th>
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<tr>
<td>Under 6 months</td>
<td>19</td>
</tr>
<tr>
<td>6 months to under 12 months</td>
<td>7</td>
</tr>
<tr>
<td>1 year to under 2 years</td>
<td>16</td>
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<tr>
<td>2 to under 3 years</td>
<td>10</td>
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<tr>
<td>3 to under 4 years</td>
<td>13</td>
</tr>
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<td>4 to under 5 years</td>
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<td>5 years or more</td>
<td>17</td>
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<td>Not known</td>
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Total 91
### Background about experience of using local office services

<table>
<thead>
<tr>
<th>Month of last contact (at time of recruitment)</th>
<th>Number of participants</th>
</tr>
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<tr>
<td>January 1995</td>
<td>34</td>
</tr>
<tr>
<td>December 1994</td>
<td>73</td>
</tr>
<tr>
<td>November 1994</td>
<td>29</td>
</tr>
<tr>
<td>October 1994</td>
<td>3</td>
</tr>
<tr>
<td>Not known</td>
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</table>

<table>
<thead>
<tr>
<th>How many times been in touch during past 12 months (at time of recruitment)</th>
<th>Number of participants</th>
</tr>
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<tbody>
<tr>
<td>Once</td>
<td>12</td>
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<tr>
<td>2-3 times</td>
<td>27</td>
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<td>4-5 times</td>
<td>18</td>
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<td>6-10 times</td>
<td>13</td>
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<tr>
<td>Over 10 times</td>
<td>19</td>
</tr>
<tr>
<td>Not known</td>
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<table>
<thead>
<tr>
<th>Type of contact over last three months</th>
<th>Number of participants</th>
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<tbody>
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<td>In person only</td>
<td>25</td>
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<tr>
<td>Post only</td>
<td>12</td>
</tr>
<tr>
<td>Telephone only</td>
<td>&lt;4*</td>
</tr>
<tr>
<td>In person and by telephone</td>
<td>20</td>
</tr>
<tr>
<td>By telephone and by post</td>
<td>6</td>
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<tr>
<td>In person and by post</td>
<td>2</td>
</tr>
<tr>
<td>In person by telephone and by post</td>
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<table>
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<tr>
<th>Main reason for last contact with the local office (at time of recruitment)</th>
<th>Number of participants</th>
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<tr>
<td>To ask for information about an aspect of a benefit or claim</td>
<td>23</td>
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<tr>
<td>To drop off something/send in something</td>
<td>17</td>
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<tr>
<td>To make a claim for benefit**</td>
<td>14</td>
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<tr>
<td>Not received order book/payment</td>
<td>12</td>
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<tr>
<td>To inform of need or a change of circumstances</td>
<td>9</td>
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<td>Received an incorrect payment</td>
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<td>To make a complaint</td>
<td>2</td>
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<tr>
<td>To check about processing times</td>
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<td>Other</td>
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<tr>
<th>Overall satisfaction with service received over the last 12 months (at time of recruitment)</th>
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<td>Very satisfied</td>
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<tr>
<td>Fairly satisfied</td>
<td>28</td>
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<tr>
<td>Neither satisfied nor dissatisfied</td>
<td>13</td>
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<tr>
<td>Fairly dissatisfied</td>
<td>3</td>
</tr>
<tr>
<td>Very dissatisfied</td>
<td>12</td>
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**Total** 91

*The sample was drawn from people who had contacted the LO in person or by post, so it is likely that these people did have another form of contact with the local office but did not remember it at the time of recruitment.

**Includes Social Fund claims.
• Opt-out letter
• Recruitment questionnaire
• Topic guide
• Respondent score sheet
Dear

CUSTOMER SATISFACTION WITH THE BENEFITS AGENCY

I am writing to ask for your help with a research project. The Benefits Agency is interested in finding out customers' opinions of the service they receive from the Agency. We have asked an independent research team, Social and Community Planning Research (SCPR), to carry out this study.

Your name has been selected randomly from Benefits Agency records. An interviewer from SCPR would like to call on you at home some time in January or February to ask a few brief questions. A researcher from SCPR may also invite you to take part in a group discussion at a place near your home. They will not have time to talk to everyone, so if you have not heard from them by February 17th 1995 you will know you are not being asked for an interview.

Anything you discuss with the interviewer will be treated as strictly confidential. The results of the study will be presented in such a way that neither you nor your family can be identified.

Whilst this is a voluntary survey, its success depends on the goodwill and cooperation of the public. The more people who agree to take part, the more representative and accurate the information will be. However, if you do not wish to take part, for whatever reason, you can phone me on 0532 324828 during office hours from January 3rd, or write to me at the above FREEPOST address (you do not need to put a stamp on the letter) by January 12th 1995. Whatever you decide, I can assure you that it will not affect any dealings you have with the Benefits Agency either now or in the future.

I do hope that you agree to take part in this study because your views are very important to help the Benefits Agency improve the service it provides.

Yours sincerely,

Anne Harrop
Senior Research Officer
### MEASURING CUSTOMER SATISFACTION WITH LOCAL SOCIAL SECURITY OFFICES

#### RECRUITMENT QUESTIONNAIRE

**1) INTRODUCTION**

- Introduce self & SCPR (stress that SCPR is completely independent from any government departments or political parties)
- I am calling in connection with a research study we are carrying out for the Department of Social Security about people's opinions of the service they receive when they contact their local Social Security benefits office. You will have received a letter a couple of weeks ago from a Social Security researcher telling you about the study. (Check received letter if not provide copy)
- We are talking to a cross section of people to get an idea of the sorts of experiences they have when they contact their local office. Your views will help improve the level of service provided by local Social Security offices. Your name was selected at random from people who contacted the local office in during November.
- Unfortunately we can't talk to everybody because we have to try to cover so many different groups such as men/women, different age groups, type of benefit. So may I first of all ask you just one or two basic questions to check whether you are eligible to take part in this study.
- Stress confidentiality. Nothing at all that you tell me will be linked with your name, or passed onto the Department of Social Security or Benefits Agency. This study is not connected in any way with your benefit.

**2) First of all, I would like to ask a few questions about the benefits you have received during the past 12 months. Can you look at this card and tell me which of these benefits you have received, or have applied for during the last three months? Please include any benefits you have now.**

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<th>Benefit Type</th>
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<td>Income Support - Lone Parents</td>
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<td>Income Support - Sickness &amp; Disability</td>
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<td>Widows Benefit</td>
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<td>Other</td>
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<tr>
<td>NONE</td>
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</tbody>
</table>

**3) How many times have you been in touch with the local social security benefits office during the last 12 months? (TICK ONE BOX ONLY)**

- Once
- 2 or 3 times
- 4 or 5 times
- Up to 10 times
- More than 10 times
- Never

**4) Thinking now about the last three months, have you ever been in touch with the local social security benefits office by (TICK YES OR NO FOR EACH)**

- Telephone
- Post
- Or in person

**5) When did you last get in touch with the local Social Security benefits office in (TICK BOX)**

- During January 95
- December 94
- November
- October
- Before October

**6) What was the main reason for contacting the local office on that occasion? (TICK ANY THAT APPLY)**

- To ask for information about an aspect of a benefit or claim
- To check about processing times
- Received an incorrect payment
- Not received order book/payment
- To make a complaint
- To drop off something/send in something
- To inform about change of circumstances
- To make a claim for benefit

**DATE** January 1995

**QF Location Name/Number**

**SERIAL NUMBER**

**Project** P5443
TOPIC GUIDE
CUSTOMER SATISFACTION WITH LOCAL OFFICE SERVICES

1 INTRODUCTION

Who we are
Welcome/thanks/We are researchers from SCPR, an independent non-profit making research organisation, we do research on [give examples] We have been asked to do this research by the Department of Social Security (Introduce each researcher/moderator)

Aim
To investigate people's opinions of the service they receive when they contact a local social security benefits office
To talk about what causes people to be satisfied or dissatisfied with the service they receive from their local social security benefits office

What brings us together
Everyone here has been invited to this group because they have had some contact with the local social security benefits office at [name of office] in November, either by phone, post or in person - some of you may have been in touch with the office since then

Conduct of group
We are interested in your views on the quality of service provided by your local social security benefits offices We have asked people here today who have different views on the service, some of you may think it is good, others think it is bad Some of you will have had lots of dealings with the office, others not so many We are interested in all of your different views and your personal experiences

We will be using a tape recorder, but everything everyone says today is confidential to SCPR The group will last about 1½ hours [so we will finish around o'clock]

2. BACKGROUND

First of all, could you introduce yourselves, saying a little bit about yourself, including
• How old are you
• Who you live with
• What you do, and if you are on benefit, which benefits you have

CHECK
IF RECEIVE BENEFITS - how long received them for and, if for less than 6 months ask if claimed any benefits before
IF NOT CURRENTLY ON BENEFITS - Have you received any benefits before, if yes, when, how long for

3 YOUR LAST CONTACT

(i) Could you all now take a few moments to think about the very last time you were in contact with the local social security benefits office, spend a minute or so thinking about what happened when you were last in touch, if that contact was by phone, by post or in person, and what you thought about the service you received that time [WAIT 30 SECONDS]

(ii) Could someone describe what happened when they last got in touch with the local benefits office and what was good or bad about it

[CHECK SOME OF FOLLOWING IF NOT MENTIONED]

• Circumstances of contact type of contact, reasons for contact, was a benefit being claimed, need and urgency, was it part of a longer transaction, reasons for choice of contact
• What was good or bad about it, what makes you say that
• How could it have been better
• Was it what you expected what you expected to happen, what you wanted to happen, what you thought should happen
• Outcome - What happened in the end, what did you think about that

(iii) Repeat - [Name] has told us what happened when they last [phoned/wrote/visited] Has anyone recently [phoned/wrote/visited - CHOOSE DIFFERENT CONTACT]? What happened then, what was good or bad about it

[CHECK SOME OF FOLLOWING IF NOT MENTIONED]

• Circumstances of contact type of contact, reasons for contact, was a benefit being claimed, need and urgency, was it part of a longer transaction, reasons for choice of contact
• What was good or bad about it, what makes you say that
• How could it have been better
• Was it what you expected what you expected to happen, what you wanted to happen, what you thought should happen
• Outcome - What happened in the end, what did you think about that

(iv) [REPEAT ABOVE FOR REMAINING CONTACT TYPE]
(v) Has anyone had any different experiences to that

[CHECK FOLLOWING IF NOT MENTIONED]

- Explore differences for each type of contact
- Circumstances of contact type of contact, reasons for contact, was a benefit being claimed, need and urgency, was it part of a longer transaction, reasons for choice of contact
- What was good or bad about it, what makes you say that
- How could it have been better
- Was it what you expected, what you expected to happen, what you wanted to happen, what you thought should happen
- Outcome - What happened in the end, what did you think about that

(vi) You have heard a lot about everyone's experiences, can we now talk about how typical those experiences are of your dealings with the local office in general. How typical was your last contact, compared with past contacts with the local office

[CHECK]

- How was that last contact different/typical to dealings in general
- Describe what happened on other occasions circumstances and needs then, was the service on past contacts better or worse
- Are those types of contact common for anyone else
- Distinguish between one-off contacts, longer transactions, a series of related contacts

4 SATISFACTION WITH LAST CONTACT

(i) Thinking about your last contact with your local benefits office, how would you rate your level of satisfaction with the service you have received from your local social security office?

Please write your answer down on the score sheet in front of you. Don't forget that we are interested in your personal experiences and what makes people feel satisfied or dissatisfied when they get in touch with the local office. There are not any right or wrong answers

[SHOW SATISFACTION RATINGS ON FLIP CHART, HAND ROUND SCORE SHEETS, EXPLAIN WHERE TO REPLY - Q 1 - ALLOW TIME FOR COMPLETION]

(ii) Who ticked 'very satisfied'?

[PROBE]

- What makes you say that, what was it about that last contact that made you think that
- What were you thinking about when you ticked that box and said that you were [very satisfied] with the service, which aspects of service
- Explore impact of expectations and where expectations come from
- Explore what service applies to individual contacts or the whole process of claiming and receiving benefits, treatment by staff, the outcome, time it took, quality of service

(iii) Who ticked very dissatisfied, fairly satisfied, fairly dissatisfied, neither satisfied nor dissatisfied

[REPEAT PROBES AS IN (ii) FOR EACH RATING AND EXPLORE DIFFERENCES BETWEEN 'very' AND 'fairly' SATISFIED/DISSATISFIED]
(iv) [REPEAT FOR OVERALL SERVICE]

Now, thinking about all of the contacts you have had with your local social security office over the last 12 months, overall, how would you rate your level of satisfaction with the services you have received. Please think about all aspects of the services provided by the local social security office and write your answer on the score sheet in front of you.

(EXPLAIN WHERE TO WRITE ANSWER - Q 2)

(v) Who gave a different rating this time?

[PROBE]  
- Why was it different, why was it higher (or lower)?
- What were you thinking about when you gave that rating?
- Have you always felt that way?
- Explore what has the greatest impact on satisfaction: recent or past experiences, or expectations
- Where do expectations come from?

(vi) Did anyone give the same score?

[REPEAT ABOVE PROBES AND ASK - have there ever been times when you felt less [or more] satisfied with the service?]

5 MEANING OF SATISFACTION

We have talked a lot about how satisfied you were with the services provided by the local social security office, and why you felt that way. Can you now think about the word 'satisfied' - what does that word mean to you, when you say you feel satisfied or dissatisfied with the services provided to you, what does that mean to you?

[GENERATE KEYWORDS AND EXPLORE MEANING AND APPLICATION TO LOCAL OFFICE SERVICES AND TO OTHER SITUATIONS - EXPLORE OTHER WAYS OF EVALUATING SERVICES AND SATISFACTION WITH SERVICE]

55 minutes

6a FEATURES OF SATISFACTION

[SECOND MODERATOR TAKES OVER AND PRODUCES LIST OF ITEMS MENTIONED SO FAR - USE MAGNETIC BOARD HERE]

(i) These are all of the things that you have mentioned today about the service you have received, including things that you felt were good or bad about the service provided to them. [CHECK IF ANYTHING IS MISSING FROM THE MAIN LIST OF ITEMS]

(ii) Can you look at this list and, thinking about how satisfied or dissatisfied you were with the service, write down which are MOST important to you, which things on your list is the most important of all and put a mark by this

(iii) [WAIT AND THEN CHECK OFF ALL THE ITEMS MENTIONED BY EACH RESPONDENT - USE THE COLOURED MAGNETS TO MARK EACH ITEM (red for any mentioned, blue for the one most important) - GO AROUND TABLE]

(iv) [ONCE ALL OF THE IMPORTANT ITEMS HAVE BEEN CHECKED OFF THE MAIN LIST, STARTING WITH THE ITEM WITH THE MOST MENTIONS, DISCUSS WHY EACH IS IMPORTANT AND WHY IT HAS INFLUENCE ON SATISFACTION RATINGS]

[PROBE]  
- Why is that important, what makes you say that?
- Is that always important, when is it more (or less) important, does its importance change with circumstances or the quality of other aspects of service?

55 minutes
6b RELATIVE IMPORTANCE

(i) [FIND OUT WHICH, IF ANY, OF THE MARKED ITEMS ARE MORE OR LESS IMPORTANT] HIGHLIGHT THESE WITH DIFFERENT COLOURED MAGNETIC MARKERS - as a group - can you pick one thing that stands out above everything mentioned so far.

(ii) EXPLORE DIFFERENCES BETWEEN WHAT IS MORE OR LESS IMPORTANT AND TRADE-OFFS BETWEEN ITEMS.

(iii) DISCUSS ITEMS WITH MANY MENTIONS, A FEW AND NONE ASK WHY OTHER ITEMS ON THE LIST HAVE NOT BEEN HIGHLIGHTED AS IMPORTANT, WAS IT AN EASY CHOICE?

7. SATISFACTION BASED ON LIST OF IMPORTANT FEATURES

(i) Looking at the list of things which are important to you when you contact your local social security office, I would like you to think how you would rate your level of satisfaction with each of them when you have had contact with the local office. Please write down a score alongside each item.

[EXPLAIN WHERE TO WRITE SCORES (Q.3 - boxes down left hand side of the form) AND ALLOW TIME TO COMPLETE]

[ASK PARTICIPANTS TO COMPARE THESE RATINGS WITH THE SCORES ON THE FRONT PAGE OF THE SCORE SHEET IN REPLY TO Q 1 & Q 2]

[PROBE]
- Who gave different ratings to the individual items they listed as important to them, why was that, explores differences to overall scores
- Why was the score different, check for contacts in general and most recent contact
- Explore why ‘very’ or ‘fairly’ are used

[EXPLORE ANY DIFFERENCES BETWEEN THE RATINGS IF THESE ARE MORE POSITIVE/NEGATIVE THAN EXPECTED GIVEN THE PARTICIPANTS ACCOUNTS OF THEIR EXPERIENCES]

[ASK IF THE PROFILE PRODUCED BY THE GROUP IS A TRUE PICTURE - IS IT WHAT THEY WANT TO SHOW THE DSS ABOUT THEIR FEELINGS ABOUT THE SERVICE?]

8 VIEWS ON THE RESULTS TO THE NATIONAL CUSTOMER SURVEY

(i) Each year the DSS carries out (using an independent research company/random sample) a national customer satisfaction survey. This asks people about lots of the things we have talked about today, and asks people who have had contact with the DSS how satisfied they were with the service they received. (How many people do you think would be satisfied - can you guess what percentage of people said they were satisfied?) Last year, 79% of people expressed satisfaction with the service they received from their local office.

(ii) Would you have expected that result?

[PROBE]
- Explore reasons why expected that result or not
- Why do you think that 79% of people said they were satisfied with the service they received from the local office
- Explore differences between satisfaction with local office and with the DSS in general, do participants think these will be different? 84% were satisfied with the service overall from the DSS/BA?
- Compare the NCS scores with the group’s scores overall! (e.g. 5 out of 6 of you said you were satisfied, but you are still surprised by the NCS results)
- Do you think there are better ways of measuring the quality of service provided by local offices, what are they?

[ASK OBSERVERS IF THEY HAVE ANYTHING THEY WANT TO ASK]

[ASK PARTICIPANTS TO WRITE NAMES OR INITIALS ON SCORE SHEETS AND COLLECT SCORE SHEETS]

[TAPE RECORD ITEMS ON CONCEPT BOARD]
**SCORE SHEET**

1. **Thinking about your last contact** with your local social security office, how would you rate your level of satisfaction with the service you have received? Are you...
   
   Please tick one box
   
   1. Very satisfied
   2. Fairly satisfied
   3. Neither satisfied nor dissatisfied
   4. Fairly dissatisfied
   5. Very dissatisfied

2. **Thinking about all of the contacts** you have had with your local office over the last 12 months, overall, how would you rate your level of satisfaction with the service you have received? Are you...
   
   Please tick one box
   
   1. Very satisfied
   2. Fairly satisfied
   3. Neither satisfied nor dissatisfied
   4. Fairly dissatisfied
   5. Very dissatisfied

3. Which aspects of service are most important to you when you contact your local social security office?
OTHER RESEARCH REPORTS AVAILABLE:

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<th>Title</th>
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<td>Thirty Families Their living standards in unemployment</td>
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20 Invalidity Benefit A Longitudinal Survey of New Recipients
21 Support for Children A comparison of arrangements in fifteen countries
22 Pension Choices A survey on personal pensions in comparison with other pension options
23 Crossing National Frontiers
24 Statutory Sick Pay
25 Lone Parents and Work
26 The Effects of Benefit on Housing Decisions
27 Making a Claim for Disability Benefits
28 Contributions Agency Customer Satisfaction Survey 1993
29 Child Support Agency National Client Satisfaction Survey 1993
30 Lone Mothers
31 Educating Employers
32 Employers and Family Credit
33 Direct Payments from Income Support
34 Incomes and Living Standards of Older People
35 Choosing Advice on Benefits
36 First-time Customers
37 Contributions Agency Customer Satisfaction Survey 1994
38 Managing Money in Later Life
39 Child Support Agency National Client Satisfaction Survey 1994
40 Changes in Lone Parenthood
41 Evaluation of Disability Living Allowance and Attendance Allowance
42 War Pensions Agency Customer Satisfaction Survey 1994
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<td>Exploring Customer Satisfaction</td>
<td>0 11 762468 3</td>
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Further information regarding the content of the above may be obtained from
Department of Social Security
Attn Keith Watson
Social Research Branch
Analytical Services Division 5
10th Floor, Adelphi
1-11 John Adam Street
London WC2N 6HT
Telephone 0171 962 8557
The study explored customer satisfaction with the service provided by the Benefits Agency's local offices. The central objective was to develop understanding of the factors that underpin and influence assessments of customer satisfaction and their measurement. The study was qualitative in form and was carried out using a series of 12 focus groups among people who had recent contact with their local office.

The Department of Social Security Social Research Branch is responsible for commissioning and managing the Department's research programme. The research programme serves the information needs of Ministers, the Department and its Agencies. Research contributes to the development and implementation of new policies, and the monitoring and evaluation of existing policies. It also plays an important role in providing customer feedback on the Department's services.

Researchers in the branch work closely with Departmental colleagues responsible for making policy and delivering the services for which the Department is responsible. Most projects are carried out by external contractors who work closely with in-house researchers throughout the project. A programme of work is agreed annually and details are announced.

If you would like to know more about the work of the Social Research Branch please contact:

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10th Floor Adelphi, 1-11 John Adam Street, London WC2N 6HT.
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