Contributions Agency
Customer Satisfaction
Survey 1994

Volume 2
Appendices

A survey carried out on behalf of the Department of Social Security by British Market Research Bureau International (BMRB)

Rachel Craig

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<td>CA</td>
<td>Contributions Agency</td>
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<td>CATI</td>
<td>Computer Assisted Telephone Interviewing</td>
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<td>CC</td>
<td>Central Compliance</td>
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<td>CO</td>
<td>Central Operations</td>
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<td>COEG</td>
<td>Contracted Out Employment Group</td>
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<td>CONTS</td>
<td>Contributions</td>
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<td>CRS</td>
<td>Civil Recovery Sections</td>
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<td>DSS</td>
<td>Department of Social Security</td>
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<td>ESS</td>
<td>Effective Sample Size</td>
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<td>Field Operations</td>
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<td>Posting Check Group</td>
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<td>Retirement Pension/Widow's Benefit</td>
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<td>SSALE</td>
<td>Social Security Advice Line for Employers</td>
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<td>SST</td>
<td>Secretary of State's Target</td>
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Introduction

Background
In 1994, the Department of Social Security (DSS) commissioned the third national survey of satisfaction among non-government customers of the Contributions Agency (CA). The CA is the executive agency of the DSS which is responsible for operating the National Insurance Scheme. As part of its commitment to quality the CA wished to find out how its customers feel about the service they receive, and to compare the results with the first surveys conducted in 1992 and 1993. The survey was carried out by BMRB International.

The CA consists of Field Operations (FO) and Centralised Operations, which includes Central Operations (CO) and Central Compliance (CC). CO and CC, together with three Central Directorates (which supply financial, personnel, planning and technical support), form the administrative centre of the CA at Longbenton, Newcastle. CO and CC are divided into a number of operational areas, each with specialist responsibilities. Twenty-three of these areas were identified as having non-government customer contact. FO is the local network whose main responsibility relates to customer compliance with NI law and education, and is administered through a national network of local offices, grouped within geographical areas. Further details of CA structure and function are given in Appendix A.

Objectives
One of the Secretary of State's Targets set out in the 1994-5 Business Plan was for the Agency to:

'provide a level of public service considered to be satisfactory by at least 80% of customers surveyed.'

One of the primary objectives of this study was to provide a robust and accurate measure of the overall satisfaction of non-government customers who had had recent contact with the CA, against which the Secretary of State’s Target (SST) could be assessed.

The study examined measures of overall satisfaction for:
- four groups of non-government customers: employers, employees, self-employed and providers
- different types of communication: written contact including letters, forms and faxes; telephone contact; and visits
- customer groups by type of contact
- dealings with CO, CC and FO
- UK and overseas customers.

It was also intended that sufficiently large sample sizes would be achieved to allow separate measures of satisfaction for each of the 27 operational areas which had had contact with customers (23 in CO/CC, 3 FO areas described below and the Chief Executive’s Office). This aim was achieved for 22 of the 27 areas.

1. Providers’ include pension scheme providers, and accountants, solicitors, etc. administering contributions issues on behalf of clients.
2. NIRS SAS and Identity Queries were combined and treated as a single unit in analysis.
Other objectives of the research were:

- to provide further understanding of the variations in satisfaction levels, particularly among the self-employed
- to gather detailed management information on quality of service indicators and patterns of contact, and to identify areas for improvements in service
- to investigate customer reactions to potential new service initiatives
- to establish changes since the previous surveys on key measures.

Methodology

A brief description of the survey methodology is provided here. Appendices in this volume of the report give full technical details of the sample design, response rates and weighting, and copies of the letters and questionnaires used.

Sampling

The original aim was to achieve a total of 6,550 interviews, of which 2,000 were to be with customers of field offices, and 4,550 with customers of other areas. Within each area with significant customer contact, the intention was to achieve a minimum of 150 interviews, to allow sufficiently large unweighted bases for reliable separate examination of each area. Exceptions were made for five areas where it was known that levels of customer contact were low. These were National Insurance Recording System/Special Amendments Section (NIRS/SAS), Identity Queries, Class IA, Civil Recovery Scotland, and the Chief Executive's Office.

The CO/CC areas included in 1994 comprised the 19 from the 1993 survey, plus four additional areas: General Index, Civil Recovery Section (CRS) England and Wales, Insolvency, and Class 1 Caseworker. The Chief Executive's Office was also covered. As in 1993, customers based overseas were included, as well as those based in the UK.

As well as the 24 areas at Longbenton which had customer contact, a nationally representative sample of 25 FO local areas was selected from a total of 297, encompassing 35 individual offices. In addition three other areas within FO were included for the first time: SSALE (the Social Security Advice Line for Employers), Bankruptcy Scotland, and Civil Recovery Section Scotland.

The CA generated the sample by recording all non-government customer contacts in these CO, CC and FO areas for a given period in September 1993 (for fieldwork from early November to mid-December). The period for sample generation varied by operational area according to the level of customer contact, ranging from 1-26 days. More records were generated than were required, so recording dates were systematically selected for inclusion in the survey. The sample at that stage comprised 35,291 records.

The DSS identified those cases where the same individual had had more than one contact with the CA and eliminated some records which had been duplicated. They sent a letter to all the remaining customers, asking them to take part in a telephone survey. After a two-week waiting period, BMRB International was given details of all those who had not opted out.

Response analysis

A total of 30,441 records were passed to BMRB International, and full interviews were conducted with 50% of useable contacts issued for the telephone survey. Successful contacts were also made with a further seven per cent of customers who could not remember any contact with the CA, giving an overall response rate of 57%. Outcomes were as follows:
<table>
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<th>Category</th>
<th>No.</th>
<th>%</th>
<th>%</th>
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<tr>
<td>Total contacts to BMRB International</td>
<td>30,441</td>
<td>100</td>
<td></td>
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<tr>
<td>Duplicates/insufficient detail</td>
<td>410</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>No telephone number after tracing</td>
<td>8,565</td>
<td>28</td>
<td></td>
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<tr>
<td>Number unobtainable</td>
<td>817</td>
<td>3</td>
<td></td>
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<tr>
<td>Ineligible (e.g. government contact)</td>
<td>44</td>
<td>3</td>
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<tr>
<td>Required night-time interviewing</td>
<td>109</td>
<td>*</td>
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<tr>
<td>Total non-useable</td>
<td>9,945</td>
<td>33</td>
<td></td>
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<tr>
<td>Surplus sample not used</td>
<td>7,410</td>
<td>24</td>
<td></td>
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<tr>
<td>Total useable contacts issued for telephone survey</td>
<td>13,086</td>
<td>43</td>
<td>100</td>
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<td>Fieldwork non-response (mainly refusals or unavailable for interview)</td>
<td>5,583</td>
<td>43</td>
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<td>Total interviews</td>
<td>7,503</td>
<td>57</td>
<td></td>
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<td>of which: full interviews</td>
<td>6,545</td>
<td>50</td>
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<td>could not remember CA contact</td>
<td>958</td>
<td>7</td>
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*represents a percentage of less than 0.5%

Further details on response are given in Appendix C.

**Questionnaire development**

The 1994 questionnaire was designed to provide results directly comparable with the 1993 study. It was also expanded to cover some additional information, to enhance understanding of satisfaction levels, and to investigate potential improvements to service. Changes to the questionnaire were agreed between BMRB, DSS and CA, and a pilot was carried out between 27-29th September, 1994.

Much of the questionnaire focused on the customer's most recent contact, and included a question on satisfaction with that contact, while an overall satisfaction question encompassed this and other recent contacts during the last three months. New questions in 1994 covered further detail on the circumstances and attitudes of the self-employed, employers' use of SSALE, and reactions to potential new service initiatives.

**Fieldwork**

BMRB's fieldforce conducted 6,545 telephone interviews, using a Computer Assisted Telephone Interviewing (CATI) system in their telephone centre. All fieldwork was supervised, and took place between 7th November and 11th December, 1994. The interviews lasted around 17 minutes on average.

**Weighting**

Weighting was applied so that the analysis presented a representative sample of all customer contact with the CA during a period in September. The weighting was adjusted for intentional over-sampling of specific groups to ensure sufficient bases for separate analysis, and for the effects of multiple contacts. Full details are given in Appendix D.

**Arrangement of the report**

Following this Introduction are Appendices giving background information about the CA and its customers, technical details of the survey, and a copy of the interview questionnaire. The survey results are presented in Volume 1.

Appendices are as follows:

- Appendix A: Function and Structure of the CA, 1994
- Appendix B: Sampling Schedule
- Appendix C: Analysis of Response

3. A small number of CO/CC areas were sampled for 4-5 weeks: see Appendices B and D (Volume 2 of this report) for details.
| Appendix D: | Weighting Procedures |
| Appendix E: | Letters and Questionnaire |
| Appendix F: | Statistical Reliability |
| Appendix G: | Multivariate Analysis |
| Appendix H: | Customer Profiles |
Appendix A Function and Structure of the CA, 1994

A.1 Introduction

The Contributions Agency (CA) is part of the Department of Social Security (DSS) and was set up as an agency in April 1991. It is responsible for:

- ensuring compliance with the law relating to National Insurance (NI) Contributions
- maintaining individual NI records
- providing a service to the Department of Social Security (DSS), other government departments, pension providers, the business community and members of the public.

In line with these responsibilities it has the following main objectives:

- to use resources economically to ensure, to the maximum extent feasible, that NICs (NI Contributions) levied on employers, employed earners and the self-employed are paid promptly and accurately
- maintain comprehensive, accurate and up-to-date records of individuals' NICs, earnings and credits so that benefit entitlement and minimum contributions payable to personal pension schemes can be properly determined
- contribute to the DSS's policy development, monitoring and evaluation activities by providing information on the operational implications of current and alternative policies
- provide an accurate and responsive information service to members of the public, employers, pension providers, other government departments and agencies
- record and maintain details of membership of contracted out and personal pension schemes to ensure that the pension rights of contributors in occupational and personal pension schemes are protected.

In April 1994 the Agency's staff complement was 9,676. The operational areas within the CA which have day-to-day contact with customers are located in Central Operations (CO), Central Compliance (CC) and Field Operations (FO). Three Central Directorates at Longbenton supply financial, personnel, planning and technical support to the CA.

A.2 Central Operations

Central Operations is based at Longbenton near Newcastle, and deals with contributions processing, occupational pensions, personal details and provision of contributions information. The different tasks of the CO are grouped into separate areas of work, 12 of which have been identified as having customer contact. The work of these areas is further subdivided into a number of sections. Customer contact is mainly by telephone, letter or fax. These 12 areas are described below, firstly the Contracted Out Employment Group and then the seven other areas.

Contracted Out Employment Group

The Contracted Out Employment Group (COEG) deals with employees who have contracted out of the State Earnings Related Pension Scheme and those who have taken out personal pensions. COEG has five areas, which deal with customer contacts. These are as follows:

- **COEG Retirement Pension/ Widow's Benefit (RP/WB)**
  - five sections
Responsible for resolving queries on cases at retirement or widowhood where an individual has had Contracted Out Employment (COE), and also for correspondence from pension schemes and beneficiaries concerning Guaranteed Minimum Pension (GMP) liability/entitlement.

- **COEG Preservation**
  - 24 general sections
  - three COMPt sections

Deals with general correspondence relating to contracting out arrangements, and obtains Notices of Termination when someone has left COE without the department being notified.

- **COEG Scheme Cessation**
  - 16 sections

Responsible for safeguarding the GMP rights of pension scheme subscribers if their scheme should cease to contract out.

- **COEG Personal Pensions**
  - six general sections
  - one incentive section

Duties include receiving, scrutinising and arranging for the processing of Personal Pension (PP) documentation, dealing with PP correspondence and queries, and correcting the computer file when discrepancies are identified.

- **COEG Helpdesk**
  - one section

First point of contact for enquiries relating to Contracted Out Employment. Enquiries mainly come from Pension Scheme providers and employees.

The other seven areas are as follows:

- **Contribution Queries**
  - 25 general sections
  - one alpha section

Duties include tracing missing contributions, correcting wrong contribution postings and assisting Local Offices (LOs) in resolving any queries regarding the recording of contributions.

- **Special Section A**
  - two sections

Responds to enquiries from CA HQ and requests for disclosure of information from NI records. Also forwards mail where the sender does not know the forwarding address, and deals with requests for employment histories from solicitors and security firms.

- **Magnetic Media Sections**
  - three control sections
  - three recruitment sections

\(^1\text{Contracted Out Money Purchase}\)
Recruits employers who have previously submitted End-of-year Returns for 150+ staff to submit their End-of-year Returns on magnetic tape, disk or cartridge, then checks the format of and processes their initial test data. Also processes employers’ data, resolves queries, rectifies errors, and produces data for use by the Inspector of Taxes and the Inland Revenue.

- **NIRS Special Amendments/Identity Queries**
  (Two areas treated together for the purposes of the survey.)
  - three NIRS Special Amendments sections
  - one Identity Queries section

Special Amendments Sections are concerned with the investigation and correction of errors in the National Insurance account, including duplicate accounts and the amalgamation of accounts. Identity Queries investigates confusion of identity, where two or more contributors are using the same National Insurance account.

- **Class IA Group**
  - two sections

Class IA contributions are liable for employers on cars and fuel they make available for private use. Collections are mainly through the PAYE system, but employers can if they wish pay contributions direct to the Agency.

- **General Index**
  - five sections

Traces NI and Pension numbers through the Computerised Central Index, the Retirement Pensions Index Systems and in Archival Records.

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**A.3 Central Compliance**

Central Compliance is also based at Longbenton and deals with compliance with NI Law. As with CO, its work is divided into specific areas and sections, 11 of which have customer contact. Customer contact is mainly by telephone, letter and fax, although personal visits to customers (usually employers) also occur to some extent.

- **Direct Debit Sections**
  - 14 sections

Deals with requests from Class 2 or Class 3 contributors who wish to pay by direct debit, and keeps records of this on a computer held Direct Debit File.

- **Refunds Group**
  - 14 general sections
  - three employers units
  - one enquiry section

Has responsibility for refunding contributions if they are paid in error, or if they exceed the annual maximum, or, in the case of Class 3 contributions, do not give entitlement to benefit.

- **Posting Check Group (PCG)**
  - 48 general sections
  - one registry section (no customer contact)

Deals primarily with the clearance of items rejected by the National Insurance Recording System (NIRS) from employers' end of year returns. Collects money and instigates refunds where excess contributions have been made. Also issues age exemption certificates when a person over retirement age continues working, and considers enquiries concerning married women's reduced rate contributions.
• **Class 2 Group**
  - 50 general sections
  - one general office
  - one bank liaison section
  - eight new business sections
  - two registry sections
  - one special section
  - one customer service section

Deals with contributions matters relating to self-employed earners, including applications to pay Class 2 Contributions and exemption from paying contributions for small earners.

• **Overseas Contributions**
  - nine general sections
  - two employers units

Is concerned with enquiries involving liability for payments while overseas, voluntary Class 3 payments from overseas and overseas pension assessments. If liability has been fully met in the first 52 weeks of employment abroad, subsequent deficiencies in NI contributions due to absence abroad can be made good on return to Britain, allowing cover for sickness, maternity and unemployment benefit claims.

• **Overseas Contributions - European Community**
  - 16 sections

Deals with enquiries from people who are, are going to or have been working abroad in an EC country. EC regulations include ‘insurability’ provisions to avoid dual liability for those working between the UK and another EC country. Also issues certificates of UK liability and handles voluntary contribution applications.

• **Overseas Contributions - Reciprocal Agreement**
  - seven sections

Deals with enquiries from people working abroad in countries which have a reciprocal agreement with the UK, whereby the worker is liable to the UK scheme for an agreed period (usually one or two years) and is excused from the host country’s scheme. Also issues certificates of UK liability and handles voluntary contribution applications.

• **Deferment Group**
  - six sections

This group defers payments of NI in secondary employment, if the maximum NI is paid in the primary employment. Cases are reviewed at the end of the tax year, and, if maximum contributions are not recorded, the section collects the balance. In cases where the customer is liable for Classes 1, 2 and 4, the Class 4 contributions are deferred until the Inland Revenue advise the Group on what to collect.

• **Class 1 Caseworker**
  - two sections

Small pilot organisation incorporating most of the functions carried out by Posting Check Group, Refunds, Contributions Queries.
• **Insolvency**
  
  16 general sections
  
  three support sections (no customer contact)

Investigations of insolvent firms to assess any NI contribution debt and to lodge any such claims with the appropriate Insolvency Practitioner. Also ensures that the individual contributors accounts are correct.

• **Civil Recovery Sections England & Wales**
  
  (Three Main Centres: located at Bootle, Cardiff and King's Lynn)
  
  - seven sections Bootle
  - seven sections Cardiff
  - six sections King's Lynn

Responsible for pursuing collection of arrears of NI by taking legal proceedings against debtors using the civil courts.

### A.4 Field Operations

Field Operations mainly consists of a network of local offices. Three other operational areas in FO with customer contacts are Social Security Advice Line for Employers (SSALE), Bankruptcy Scotland and Civil Recovery Section (CRS) Scotland. The network of local offices is made up of geographic Sectors (Northern, Midland, Eastern, South-eastern, South-western) subdivided into 31 Divisions. Each of the Divisions is responsible for between four and eight areas, each of which has between one and five local offices. At the time of the survey there were 297 local offices, but this number is reducing due to the Agency networking project.

FO's main responsibility relates to customer compliance regarding NI law. This includes, for example, inspector visits to employers' premises to ensure that they are paying the correct NI contributions for their staff. FO also has a focus on customer education, particularly of employers.

• **Civil Recovery Section Scotland**
  
  - one section

Responsible for the recovery of Class 1, Class 2 and Class 4 NI debts by civil proceedings in the Sheriff Court. Cases are actioned in close association with the Agency's solicitor in New St Andrew's House, Edinburgh.

• **Bankruptcy Scotland**
  
  three sections

Deals with all bankruptcy cases in Scotland involving unpaid Class 1 and 2 NI contributions. Submits claims for unpaid NI via bankruptcy practitioners and ensures that individual NI records are correct.

• **Social Security Advice Line For Employers (SSALE)**
  
  - one section Glasgow
  - one section Newcastle (Kenton Bar)

A freephone service, it provides a telephone help line service to employers throughout the country covering all aspects of NI contributions, Statutory Sick Pay (SSP) and Statutory Maternity Pay (SMP).

### A.5 Chief Executive's Office

The Chief Executive's Office provides support for the Chief Executive and controls responses to enquiries. Duties include ensuring the Chief Executive is properly briefed on all major issues affecting the Agency. It vets post and allocates enquiries to appropriate senior officers for investigation.
The office arranges replies to complaints made direct to the Chief Executive as a result of the undertaking given in the Agency’s Charter and deals with MPs’ correspondence\textsuperscript{4} about constituents’ enquiries on the operation of the NI contributions scheme.

\textsuperscript{4} MP’s correspondence on behalf of constituents was excluded from the scope of this survey.
Appendix B Sampling Schedule

The aim of the sampling was to ensure representation of the total number of contacts to or from the CA, rather than the number of people in contact. All areas within the CA which took part in the survey recorded all non-government customer contacts, including those from overseas, for a specified period. The sample was designed to achieve at least 150 interviews with customers to each CO/CC/FO operational area if possible, and 2,000 interviews with customers to FO offices. In order to allow for incompletely recorded contacts, multiple contacts, people opting out, missing telephone numbers and fieldwork non-response, the aim was to record considerably more contacts than interviews required.

Because different areas had different levels of customer contact, the period of sampling for each was individually determined, based in part on the results of the 1993 sampling exercise and, for newly included areas, the 1994 pilot sampling exercise. For weighting (described in Appendix D), a notional week's total contacts was calculated for each area so that the comparative sizes of each could be established.

B.1 FO sample
Twenty-five areas, consisting of 35 local offices, were selected to represent the national network in terms of geographical spread and volume of customer contact. These offices recorded all customer contacts for three weeks during September 1994. The sample for the other FO operational areas was collected over a period of one to four weeks in September.

B.2 CO and CC sample and Chief Executive's Office
The sampling in the CO/CC areas mainly took place during one week in September, when one or more days per section were specified on which all customer contacts were to be recorded. In thirteen areas, sampling continued for more than a single week to ensure as far as possible that sufficient numbers of contacts would be recorded. The sampling period in the Chief Executive's Office took place over two weeks.

B.3 Sampling schedule
Table Ba shows, for each operational area or office, the number of sections with customer contact which took part in the sampling, and the number of days per section which were sampled. Sampling periods were designed to cover all days of the working week.

Because more sample was generated than required, subsamples for a specified number of days were drawn for some operational areas and all field offices.

The following points should be noted in examining Table Ba:

- Areas/sections shown in bold were included for the first time in 1994. Note that while the individual FO offices selected for the 1994 survey were included for the first time, there has been a FO sample of local offices in each survey.
- Areas marked with a dagger were sampled for more than one week.
- The right-hand column, total days sampled, is the number of sections (first column) times the number of days sampled (third column).
- For PCG and Class 2 Group general sections, not all sections took part in the sampling exercise. All sections handle very similar work, and excess sample would have been generated if all sections had recorded contacts.
- In PCG, the 16 sections taking part sampled for a total of 43 days, i.e. two or three days per section.
• For RP/WB and COEG Helpdesk, the number of days sampled were as shown in this table, and all recorded contacts were available for the survey. However sampling on some days was interrupted, and for the purposes of calculating weighting (see Appendix D, Table Da) only uninterrupted days were taken into account.

• NIRS/SAS and Identity Queries are separate areas, but for the purposes of this survey were treated together.

• The FO local offices are grouped according to the number of days of sampling which were selected for use in the survey. A full list of local offices within each group is given following Table Ba.

Table Ba  Sampling schedule

<table>
<thead>
<tr>
<th>Area/Office</th>
<th>Total no. sections/offices sampled</th>
<th>No. sections/offices sampled</th>
<th>Days (sub)sampled per section/office</th>
<th>Total days per area/group of offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>CC</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Debits</td>
<td>14</td>
<td>All</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>CRS England &amp; Wales</td>
<td>20</td>
<td>All</td>
<td>4</td>
<td>80</td>
</tr>
<tr>
<td>Class 2 Group:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General sections</td>
<td>50</td>
<td>16</td>
<td>2</td>
<td>32</td>
</tr>
<tr>
<td>Other sections</td>
<td>14</td>
<td>14</td>
<td>3</td>
<td>42</td>
</tr>
<tr>
<td>PCG</td>
<td>48</td>
<td>16</td>
<td>2 or 3</td>
<td>43</td>
</tr>
<tr>
<td>Refunds</td>
<td>18</td>
<td>All</td>
<td>2</td>
<td>36</td>
</tr>
<tr>
<td>Overseas EC</td>
<td>16</td>
<td>All</td>
<td>4</td>
<td>64</td>
</tr>
<tr>
<td>Insolvency</td>
<td>19</td>
<td>All</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Overseas Contributions</td>
<td>11</td>
<td>All</td>
<td>5</td>
<td>55</td>
</tr>
<tr>
<td>Overseas RA</td>
<td>7</td>
<td>All</td>
<td>6(^{a})</td>
<td>42</td>
</tr>
<tr>
<td>Class 1 Caseworker</td>
<td>2</td>
<td>All</td>
<td>17(^{a})</td>
<td>34</td>
</tr>
<tr>
<td>Deferments</td>
<td>6</td>
<td>All</td>
<td>26(^{a})</td>
<td>156</td>
</tr>
<tr>
<td>CO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions Queries</td>
<td>26</td>
<td>All</td>
<td>1</td>
<td>26</td>
</tr>
<tr>
<td>General Index</td>
<td>5</td>
<td>All</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Preservations</td>
<td>27</td>
<td>All</td>
<td>2</td>
<td>54</td>
</tr>
<tr>
<td>Special Section A</td>
<td>2</td>
<td>All</td>
<td>7(^{a})</td>
<td>14</td>
</tr>
<tr>
<td>Scheme Cessation</td>
<td>16</td>
<td>All</td>
<td>6(^{a})</td>
<td>96</td>
</tr>
<tr>
<td>Retirement Pension/Widow’s Benefit</td>
<td>5</td>
<td>All</td>
<td>14(^{b})</td>
<td>40</td>
</tr>
<tr>
<td>Personal Pensions</td>
<td>7</td>
<td>All</td>
<td>16(^{b})</td>
<td>70</td>
</tr>
<tr>
<td>Magnetic Media</td>
<td>6</td>
<td>All</td>
<td>22(^{b})</td>
<td>132</td>
</tr>
<tr>
<td>Class IA</td>
<td>2</td>
<td>All</td>
<td>10(^{b})</td>
<td>20</td>
</tr>
<tr>
<td>NIRS SAS/ID Queries</td>
<td>4</td>
<td>All</td>
<td>10(^{b})</td>
<td>40</td>
</tr>
<tr>
<td>COEG Helpdesk</td>
<td>1</td>
<td>All</td>
<td>26(^{b})</td>
<td>8</td>
</tr>
<tr>
<td>Chief Executive’s Office</td>
<td>1</td>
<td>All</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>FO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSALE Glasgow</td>
<td>1</td>
<td>All</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>SSALE Kenton Bar</td>
<td>1</td>
<td>All</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Bankruptcy Scotland</td>
<td>3</td>
<td>All</td>
<td>19(^{c})</td>
<td>57</td>
</tr>
<tr>
<td>CRS Scotland</td>
<td>1</td>
<td>All</td>
<td>9(^{c})</td>
<td>9</td>
</tr>
<tr>
<td>Local Offices: Group 1</td>
<td>4</td>
<td>All</td>
<td>7</td>
<td>28</td>
</tr>
<tr>
<td>Local Offices: Group 2</td>
<td>17</td>
<td>8</td>
<td>136</td>
<td></td>
</tr>
<tr>
<td>Local Offices: Group 3</td>
<td>8</td>
<td>9</td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>Local Offices: Group 4</td>
<td>2</td>
<td>10</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Local Offices: Group 5</td>
<td>2</td>
<td>11</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Local Offices: Group 6</td>
<td>1</td>
<td>13</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>Local Offices: Group 7</td>
<td>1</td>
<td>14</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>
The local offices included were as follows:

<table>
<thead>
<tr>
<th>Group 1: Inverness</th>
<th>Group 2: Kirkcaldy</th>
<th>Group 3: Wick</th>
</tr>
</thead>
<tbody>
<tr>
<td>York</td>
<td>Dunfermline</td>
<td>Stornaway</td>
</tr>
<tr>
<td>Bracknell</td>
<td>Harrogate</td>
<td>Hertford</td>
</tr>
<tr>
<td>Hastings</td>
<td>Keighley</td>
<td>Hatfield</td>
</tr>
<tr>
<td></td>
<td>Skipton</td>
<td>Cambridge</td>
</tr>
<tr>
<td></td>
<td>Hendon</td>
<td>Gloucester</td>
</tr>
<tr>
<td></td>
<td>Southend</td>
<td>Wolverhampton</td>
</tr>
<tr>
<td></td>
<td>Wood Green</td>
<td>Guildford</td>
</tr>
<tr>
<td></td>
<td>Pontypridd</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bristol West</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cheltenham</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Salisbury</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Trowbridge</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Merseyside</td>
<td></td>
</tr>
<tr>
<td>(Divisional Team)</td>
<td>Warrington</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Acton</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Thanet</td>
<td></td>
</tr>
</tbody>
</table>

Group 4: Hereford

Group 5: Bury

Group 6: Ealing

Group 7: Elgin
C.1 Total sample

In the Contributions Agency's sampling exercise, more records were generated than were required, so sample for only a specified number of days for each operational area or local office were entered onto a database. This sample comprised 35,291 records. Cases where the same individual had more than one contact with the CA during the sampling period ("multiple contacts") were identified so that the database for fieldwork consisted of individual customers. Some non-effective contacts (including duplicates) were also removed.

Before customer records could be passed to BMRB International, the DSS contacted the customers identified during the sampling period to allow them to opt out of the survey if they wished. After allowing for opt-outs, 30,441 names, addresses and telephone numbers (where recorded) were passed on to BMRB.

At BMRB, a number of further incomplete or duplicate contacts were removed, and a telephone number search was conducted for contacts where no telephone number was available. During the telephone fieldwork, some telephone numbers proved to be unobtainable. A useable sample of 13,086 customers was issued for the telephone fieldwork.

From the 13,086 records issued for the telephone survey, full interviews were achieved with 6,545 customers, a response rate of 50%. A further seven per cent of issued records were successfully contacted, but customers could not remember having had any contact with the CA. Taking all successful contacts (7,503) this gave a response rate of 57% of all issued records.

Full details are given in the following tables. Note that the CA recorded numbers of contacts. Elimination of duplicates and identification of multiple contacts was necessary to convert this to a sample of customers for fieldwork. Appendix D describes the weighting applied to take account of this.

In Tables Cb and Cc, the first column represents the total sample, including both UK and overseas customers. The next columns show a breakdown of the UK sample into customer groups; note that these exclude CRS customers, who are shown in a separate column. The final column shows the overseas customers.

### Table Ca

<table>
<thead>
<tr>
<th>Description</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. of records entered on database (those recorded on days sampled for each operational area)</td>
<td>35,291 records</td>
</tr>
<tr>
<td>Removal from survey by DSS Research Branch (ASD5)</td>
<td></td>
</tr>
<tr>
<td>Including: Multiple contacts</td>
<td>4,850 records</td>
</tr>
<tr>
<td>Opt-outs</td>
<td></td>
</tr>
<tr>
<td>Other non-effectives</td>
<td></td>
</tr>
<tr>
<td>Total sent to BMRB</td>
<td>30,441 records</td>
</tr>
</tbody>
</table>

C.2 Sample not fully pursued/quota failures

Towards the end of fieldwork a new batch of sample was released in order to ensure that the target numbers of full interviews were achieved. This meant that some sample was "not fully used" (i.e. not all possible recalls had been made) by the time that the final target for interviews was met. In addition some potential sample was not contacted at all if a sufficient "quota" of interviews had already been obtained with the customer group in the CO/CC area which it represented (a "quota failure").
**Table Cb  Analysis of sample provided to BMRB**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>UK Customers:</th>
<th>Overseas Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Employees</td>
<td>Self-employed</td>
</tr>
<tr>
<td>Total sent to BMRB</td>
<td>30,441</td>
<td>9,100</td>
<td>7,707</td>
</tr>
<tr>
<td>No. %</td>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td><strong>Not used</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No telephone number after look up</td>
<td>8,565</td>
<td>28</td>
<td>36</td>
</tr>
<tr>
<td>Duplicates found by BMRB</td>
<td>342</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Tel. nos provided but unobtainable</td>
<td>817</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Nos. requiring night shift</td>
<td>109</td>
<td>*</td>
<td>–</td>
</tr>
<tr>
<td>Partial record on database</td>
<td>68</td>
<td>*</td>
<td>–</td>
</tr>
<tr>
<td>Wrong customer group allocation</td>
<td>37</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Company not participating</td>
<td>7</td>
<td>*</td>
<td>–</td>
</tr>
<tr>
<td><strong>Remaining contacts</strong></td>
<td>20,496</td>
<td>67</td>
<td>62</td>
</tr>
<tr>
<td>Of which other non-effective sample</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not fully pursued</td>
<td>441</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Quota failures</td>
<td>1,141</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td><strong>Remaining contacts</strong></td>
<td>13,086</td>
<td>43</td>
<td>45</td>
</tr>
<tr>
<td>Of which not issued because not required</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total sample issued to telephone unit</td>
<td>13,086</td>
<td>43</td>
<td>45</td>
</tr>
</tbody>
</table>

**Table Cc  Interviews and fieldwork non-response**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>UK Customers:</th>
<th>Overseas Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Employees</td>
<td>Self-employed</td>
</tr>
<tr>
<td>Total sample issued</td>
<td>13,086</td>
<td>4,135</td>
<td>3,447</td>
</tr>
<tr>
<td>No. %</td>
<td></td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td><strong>Fieldwork non-response</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total interviews</td>
<td>7,503</td>
<td>57</td>
<td>58</td>
</tr>
<tr>
<td>Remember CA contact</td>
<td>6,545</td>
<td>50</td>
<td>51</td>
</tr>
<tr>
<td>Do not remember CA contact</td>
<td>958</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td><strong>Non-response break-down as follows:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual refusal</td>
<td>2,348</td>
<td>18</td>
<td>19</td>
</tr>
<tr>
<td>Not available during fieldwork</td>
<td>1,803</td>
<td>14</td>
<td>13</td>
</tr>
<tr>
<td>No reply after 10 calls</td>
<td>584</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Moved/died</td>
<td>339</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Individual not known</td>
<td>302</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Company refusals</td>
<td>69</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Ineligible (too ill, deaf, etc)</td>
<td>101</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Lost in coding</td>
<td>8</td>
<td>*</td>
<td>–</td>
</tr>
<tr>
<td>Mobile phone/other non-response</td>
<td>29</td>
<td>*</td>
<td>1</td>
</tr>
</tbody>
</table>

12
C.3 Total sample issued

The `total sample issued' excludes duplicate, incomplete and ineligible records, government contacts and unobtainable telephone numbers. It is therefore the part of the sample containing records which were usable for the telephone survey. Details of interviews and fieldwork non-response are given below.

Note that `Not available during fieldwork' means that some contact was made (not necessarily with the individual identified on the sample) but that the person required was away or otherwise unavailable during fieldwork. `No reply after 10 calls' means that no contact was made.

C.4 Breakdown of response

The overall response rate was 57% of all useable contacts issued to the telephone unit. This comprised 50% with full interviews, and a further seven per cent who were successfully contacted but could not remember being in touch with the CA. The response rate was a little lower than for the 1993 survey (67% overall, 54% full interviews). Additional probing in the 1994 survey about possible reasons for contact reduced the proportion who could not remember their contact with the CA from 13% to seven per cent in 1994.

Response was similar across the customer groups shown in table Cc, but very much lower for CRS customers (33% full interviews). As the analysis of fieldwork non-response showed, this was primarily because of the very high proportion who were not available, or not contacted after at least 10 attempts. It is possible that the contact addresses and

<table>
<thead>
<tr>
<th>Table Cc</th>
<th>Response among operational areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of all UK contacts with tel no.</td>
<td>Based on usable sample:</td>
</tr>
<tr>
<td></td>
<td>Full successful contacts %</td>
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<td></td>
<td>Total successful contacts %</td>
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<td></td>
<td>Refusals %</td>
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<tr>
<td></td>
<td>Not available/ no reply %</td>
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<tr>
<td></td>
<td>Other fieldwork non-response %</td>
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<tr>
<td>Total</td>
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<tr>
<td></td>
<td>27</td>
</tr>
</tbody>
</table>

*NB Small base
0 UK Customers only
telephone numbers for some CRS customers were no longer valid, if their business had ceased to trade because of their financial situation.

Across the entire sample, the levels of refusals to take part and non-availability were higher than in 1993:

<table>
<thead>
<tr>
<th></th>
<th>1993</th>
<th>1994</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refusals</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>Not available</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>No reply after 10 calls</td>
<td>2%</td>
<td>4%</td>
</tr>
</tbody>
</table>

Any reduction in response rate is always of concern, since there may be bias in the achieved sample if a substantial proportion of those not interviewed differ in their behaviour or attitudes. Nevertheless, nearly three-fifths of the issued sample were contacted, and full interviews achieved with 50%, and this provides a robust and reliable total sample.

More detailed analysis by individual operational areas shows that there were considerable variations in response rates, as presented in Table Cd. These analyses exclude overseas customers, which are shown in the right-hand column of Table Cc. The first column indicates the proportion of contacts initially supplied to BMRB for which telephone numbers were available once the number search had been completed. The remaining columns show the proportion of full interviews, successful contacts (full interviews plus those who could not remember CA contact), refusals, non-available (including no reply after 10+ calls) and other fieldwork non-response. The areas are ranked, within CC, CO and FO, according to the proportion of full interviews achieved.

In terms of the availability of telephone numbers (column one), six areas had much lower levels than the average:

- General Index: 26%
- NIRS SAS/Id.Q: (37%)
- CRS England & Wales: 47%
- Refunds: 52%
- Overseas RA: 54%
- Class 1 Caseworker: 56%

For most other areas telephone numbers were available or traceable for around 75% or more customers in the initial sample provided to BMRB.

Proportions of full interviews achieved also varied considerably. While more than 70% was achieved in several areas, there were also areas with lower than 50% response:

- General Index: 34% high levels of refusals
- Refunds: 47%
- Bankruptcy Scotland: 49%
- Overseas EC: 28%
- Special Section A: 35%
- COEG Helpdesk: 49%
- CRS E & W: 34%
- CRS Scotland: 40%
- Field Offices: 46% high refusal
- Insolvency: 48% available
- Overseas RA: 49% available

There are three further areas with response rates (for full interviews) of at least 50%, but where the level of refusal was relatively high:

- Direct Debit
- Class 2 Group
- Contributions Queries

In all three overseas areas, non-availability was a major area of non-response, for customers believed to be UK-based, and it is possible that the UK contact addresses were no longer current.
For four areas, a comparatively high proportion of customers did not remember their CA contact, although they were successfully contacted in the survey:

- Class IA 17%
- General Index 17%
- Refunds 14%
- Special Section A 10%

In areas with relatively low response rates, there must be some concern about non-response bias: customers who refuse to participate, or who are unavailable for whatever reason, may have different views from those who are interviewed.

### C.5 UK and overseas customers

The analysis of response from overseas customers is not shown by customer groups because comprehensive information is not available about customer groups for non-effective interviews within the overseas sample.

The total achieved interviews, including overseas, and the UK and overseas subtotals, by customer group (as shown in the Report and Tables Volumes) were as follows:

<table>
<thead>
<tr>
<th>Table Ce</th>
<th>UK and overseas sample sizes</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Employees</td>
<td>2,306</td>
</tr>
<tr>
<td>Self-employed</td>
<td>1,820</td>
</tr>
<tr>
<td>Employers</td>
<td>1,275</td>
</tr>
<tr>
<td>Providers</td>
<td>1,144</td>
</tr>
<tr>
<td>Total</td>
<td>6,545</td>
</tr>
</tbody>
</table>
Appendix D  Weighting Procedures

The raw data from the telephone survey have been weighted to ensure that the final results accurately represent all contacts between non-government customers and the areas and offices included in the survey during the sampling period. Weighting takes account of:

- multiple contacts
- readjustment of FO, CO/CC areas and the Chief Executive's Office (CEO) to their correct relative proportions
- minor adjustment of the proportions of customer groups (employer, employee, self-employed, provider) and contact types (telephone, letter or visit to or from the CA).

Each of these types of weighting is described below.

D.1 First stage: multiple contacts

The weighting to adjust for multiple contacts was applied as a first stage before the weighting described in Section D.2 below.

The aim of this weighting was to ensure that the sample represented the total number of contacts to or from the CA, and not the number of people in contact.

The initial sample contained some instances where the same individual was in contact with the CA more than once. These multiple contacts were identified before the opt-out letter was sent. From the database report supplied to BMRB International, those cases where an individual was selected once to represent more than one contact were identified. Such individuals were sent only one opt-out letter, and BMRB attempted to interview them only once. Some further duplicates were identified during fieldwork; a single interview was taken, and the record marked to show the number of contacts it represented.

In instances where a customer had had multiple contacts with the CA, but was interviewed only once, this individual's answers were upweighted to represent the total number of contacts he/she had. For example, a respondent who had two contacts would receive a weight of two.

During the interviewing, some companies where several different representatives had been in contact with the CA, expressed the wish that BMRB should not conduct multiple interviews in their organisation. Where only one or two people were interviewed from companies where more people had had contact with the CA, the same principles of weighting were applied.

D.2 Second stage: adjusting subsamples

A second stage of weighting was applied to represent each CO/CC area and the CEO in its appropriate proportion, to adjust the ratio of CO/CC/CEO to FO samples, and to ensure that the correct profile of customer groups and contact types was maintained in the final sample. Details of the way in which the weighting matrices were calculated are described next.

These calculations resulted in three sets of target percentages for the sample profile. A computer weighting programme applied these targets to arrive at a weighted sample where all the target conditions were best met.

D.2.1 Adjusting operational areas

Operational areas within CO, CC and FO deal with widely different levels of customer contact: taking the 27 areas included in the survey, the largest handled 14% of the total CA contacts in the sampling period, and the smallest 0.01%. The CEO handled 0.02% of all CA contacts.
customer contact at the time of sampling. With a target overall sample size of 6,550, a representative sample would have resulted in more than 900 interviews with customers from one area, but fewer than 150 in 20 areas, fewer than 100 in 17 areas, and fewer than 50 in 15 areas.

To provide sufficient sample to allow separate examination of each area, the sampling of contacts with the operational areas deliberately over-represented those areas where the number of customer contacts was relatively low. The original objective was to achieve at least 150 interviews for each area, with five exceptions, where targets were set at 100 or lower because the volume of customer contact was known to be very low. In the end subsamples of approximately 100 or more were achieved for all but five areas.

At the analysis stage, weighting was required to readjust each area to represent the correct proportion of total contacts at the time of sampling. Thus the areas which had been over-sampled were down-weighted as appropriate, while the areas with higher levels of customer contact which had been under-sampled were up-weighted.

Table Da  Calculation of relative volumes of customer contact in operational areas

<table>
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<tr>
<th>Area sampled</th>
<th>Initial sample of contacts</th>
<th>Number of sections sampled</th>
<th>Days sampled per section</th>
<th>How much of week sampled</th>
<th>Estimated weekly contacts</th>
<th>% of all areas contacts</th>
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<td>1</td>
<td>0.2</td>
<td>21,655</td>
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<tr>
<td>CRS E &amp; W</td>
<td>12,023 (2)</td>
<td>20</td>
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<td>0.8</td>
<td>15,029</td>
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<td>1,080</td>
<td>11</td>
<td>5</td>
<td>1.0</td>
<td>1,080</td>
<td>1.2</td>
</tr>
<tr>
<td>Overseas RA</td>
<td>998</td>
<td>7</td>
<td>6t</td>
<td>1.2</td>
<td>832</td>
<td>1.0</td>
</tr>
<tr>
<td>Class 1 Caseworker</td>
<td>1,017</td>
<td>2</td>
<td>17t</td>
<td>3.4</td>
<td>299</td>
<td>0.3</td>
</tr>
<tr>
<td>Deferments</td>
<td>1,107</td>
<td>6</td>
<td>26t</td>
<td>5.2</td>
<td>213</td>
<td>0.2</td>
</tr>
<tr>
<td>CO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions Queries</td>
<td>2,304</td>
<td>26</td>
<td>5</td>
<td>0.2</td>
<td>11,520</td>
<td>13.2</td>
</tr>
<tr>
<td>General Index</td>
<td>1,132</td>
<td>5</td>
<td>2</td>
<td>0.4</td>
<td>2,830</td>
<td>3.2</td>
</tr>
<tr>
<td>Preservations</td>
<td>1,117</td>
<td>27</td>
<td>2</td>
<td>0.4</td>
<td>2,793</td>
<td>3.2</td>
</tr>
<tr>
<td>Special Section A</td>
<td>1,518</td>
<td>2</td>
<td>7t</td>
<td>1.4</td>
<td>1,084</td>
<td>1.2</td>
</tr>
<tr>
<td>Scheme Cessation</td>
<td>711</td>
<td>16</td>
<td>6t</td>
<td>1.2</td>
<td>593</td>
<td>0.7</td>
</tr>
<tr>
<td>RP/WB(3)</td>
<td>726</td>
<td>5</td>
<td>8t</td>
<td>1.6</td>
<td>454</td>
<td>0.5</td>
</tr>
<tr>
<td>Personal Pensions</td>
<td>783</td>
<td>7</td>
<td>10t</td>
<td>2.0</td>
<td>392</td>
<td>0.4</td>
</tr>
<tr>
<td>Magnetic Media</td>
<td>743</td>
<td>6</td>
<td>22t</td>
<td>4.4</td>
<td>169</td>
<td>0.2</td>
</tr>
<tr>
<td>Class 1A</td>
<td>320</td>
<td>2</td>
<td>10t</td>
<td>2.0</td>
<td>160</td>
<td>0.2</td>
</tr>
<tr>
<td>MRS SAS/ID Queries</td>
<td>260</td>
<td>4</td>
<td>10t</td>
<td>2.0</td>
<td>130</td>
<td>0.1</td>
</tr>
<tr>
<td>COEG Helpdesk(5)</td>
<td>182</td>
<td>1</td>
<td>8t</td>
<td>1.6</td>
<td>114</td>
<td>0.1</td>
</tr>
<tr>
<td>CEO</td>
<td>68</td>
<td>10t</td>
<td>2.0</td>
<td>34</td>
<td>0.04</td>
<td></td>
</tr>
<tr>
<td>FO</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSALE Glasgow</td>
<td>449</td>
<td>1</td>
<td>3.5</td>
<td>0.7</td>
<td>641</td>
<td>0.7</td>
</tr>
<tr>
<td>SSALE Kenton Bar</td>
<td>634</td>
<td>1</td>
<td>5</td>
<td>1.0</td>
<td>634</td>
<td>0.7</td>
</tr>
<tr>
<td>Bankruptcy Scotland</td>
<td>809</td>
<td>3</td>
<td>19t</td>
<td>3.8</td>
<td>213</td>
<td>0.2</td>
</tr>
<tr>
<td>CRS Scotland</td>
<td>34</td>
<td>1</td>
<td>9t</td>
<td>1.8</td>
<td>19</td>
<td>0.02</td>
</tr>
<tr>
<td><strong>Total operational areas</strong></td>
<td><strong>87,444</strong></td>
<td><strong>100%</strong></td>
<td><strong>87,444</strong></td>
<td><strong>100%</strong></td>
<td><strong>87,444</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

1. These areas sampled for more than one week, since it was known that numbers of contacts would be low.
2. i.e. excluding Field Offices.
3. The Direct Debit total includes 1,371 Direct Debit Application Forms (CF 351(N)) processed in Direct Debits, although not all were sampled.
4. The CRS England and Wales total includes 10,345 computer-generated forms, although not all were sampled.
5. In RP/WB and COEG Helpdesk, the number of days used for this calculation is lower than the number for recording sample, as explained in Appendix B.
Within the operational areas, all but two (which had the largest number of sections) involved all sections with customer contact in the sampling exercise. In two areas only some of the sections with customer contact took part in the sampling: 30 out of 64 sections in Class 2 Group, and 16 out of 48 sections in PCG.

The sampling schedule in Appendix B shows the number of recording days taken for the sample in each area. If all sections in an area had recorded customer contact for all of one week, the sample achieved would have represented the weekly total for that area. Table Da above shows what proportion of this weekly total was actually sampled for each area, and therefore the factor by which to adjust the achieved sample to give the weekly total. The right-hand column shows the proportions of all operational area/CEO contacts which each area accounted for.

In the Direct Debits area, a special procedure was instituted for Direct Debit Application Forms (CF 351(N)), large numbers of which are processed. They represent minimal customer contact, and it was not desirable that these contacts should dominate this area’s fieldwork sample to the exclusion of others. The forms were therefore under-sampled, by taking one in three on each day of sampling. Weighting was applied so that the final total represented these forms in their correct proportion. In total 457 forms were included in the initial sample, representing 1,371 which had been processed during the sampling period.

A similar procedure applied in CRS England and Wales for computer generated forms, which accounted for 90% of CRS contacts during the sampling period. One in five contacts involving computer generated forms were subsampled. Overall 2,069 forms were included, representing 10,345 which had been handled during the sampling period.

Within the sample of CO, CC, FO and CEO operational areas, each area was weighted to represent the proportion shown in the far right-hand column of Table Da.

D.2.2 Adjusting the field office sample

All field offices sampled for a three-week period. However, because more sample was available than was required, only a proportion of this sample was entered on to the database for the survey. A specified number of days of recording were subsampled for different groups of field offices. An adjustment was made so that the sample of field offices would be fully representative, by calculating a notional week’s contacts for each office, as for the operational areas described above. Table Db sets out the adjustments. The groups of offices are as described in Appendix B.

<table>
<thead>
<tr>
<th>Group of offices</th>
<th>Initial sample</th>
<th>No. of offices</th>
<th>Days of sampling entered</th>
<th>How much of a week sampled</th>
<th>Estimated weekly contacts</th>
<th>% of field office contacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group 1</td>
<td>1,358</td>
<td>4</td>
<td>7</td>
<td>1.4</td>
<td>970</td>
<td>13.5</td>
</tr>
<tr>
<td>Group 2</td>
<td>4,970</td>
<td>17</td>
<td>8</td>
<td>1.6</td>
<td>3,106</td>
<td>43.4</td>
</tr>
<tr>
<td>Group 3</td>
<td>3,379</td>
<td>8</td>
<td>9</td>
<td>1.8</td>
<td>1,877</td>
<td>26.2</td>
</tr>
<tr>
<td>Group 4</td>
<td>1,089</td>
<td>2</td>
<td>10</td>
<td>2.0</td>
<td>545</td>
<td>7.6</td>
</tr>
<tr>
<td>Group 5</td>
<td>1,151</td>
<td>2</td>
<td>11</td>
<td>2.2</td>
<td>523</td>
<td>7.3</td>
</tr>
<tr>
<td>Group 6</td>
<td>329</td>
<td>1</td>
<td>13</td>
<td>2.6</td>
<td>127</td>
<td>1.8</td>
</tr>
<tr>
<td>Group 7</td>
<td>30</td>
<td>1</td>
<td>14</td>
<td>2.8</td>
<td>11</td>
<td>0.2</td>
</tr>
<tr>
<td>Total field offices</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>7,159</td>
<td>100%</td>
</tr>
</tbody>
</table>

D.2.3 Adjusting the ratio of operational areas to FO

As well as ensuring that the volume of customer contacts for each operational area was represented, the relative balance of customer contacts between operational areas and field offices needed to be adjusted. This was achieved by constructing an estimate of the total contacts for FO for a week of sampling, and comparing it with the operational area total described in Section D.2.1.

The field office sample was obtained from 25 local areas, selected to provide a nationally representative sample of FO offices, in terms of geographical spread, volume of letter and telephone contact with the public, and volume of surveys, visits, interviews and customer...
enquiries. Data for a selection of all FO offices was taken from CA MIS data for the financial year 1993-4.

The MIS data indicated that the 25 areas selected represent 11.4% of all FO customer contacts. This information was used to obtain an estimate of the weekly total number of contacts in all FO offices. The selected offices recorded a 'weekly total' of 7,159 contacts (see Section D.2.2). Assuming that this sample represents 11.4% of all field office contacts, the estimate of one week’s total contacts for the national network of field offices was 62,793.

Combining the field offices and operational areas totals for one week gives an estimated overall total of 150,237 contacts, of which 41.8% were with field offices and 58.2% with operational areas.

Taking together the information about the relative size of each operational area (D.2.1) and the ratio of operational areas to field offices contacts, targets for the weighted sample profile were set as follows.

<table>
<thead>
<tr>
<th>Table Dc</th>
<th>Sample targets to adjust the relative proportions of operational areas and field offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area</td>
<td>Target %</td>
</tr>
<tr>
<td>CC</td>
<td>Direct Debit - forms 4.56</td>
</tr>
<tr>
<td></td>
<td>Direct Debit - other contacts 9.85</td>
</tr>
<tr>
<td></td>
<td>CRS E &amp; W - forms 8.61</td>
</tr>
<tr>
<td></td>
<td>CRS E &amp; W - other contacts 1.40</td>
</tr>
<tr>
<td></td>
<td>Class 2 Group: General sections 5.30</td>
</tr>
<tr>
<td></td>
<td>Other sections 1.18</td>
</tr>
<tr>
<td></td>
<td>Posting Check Group 6.01</td>
</tr>
<tr>
<td></td>
<td>Refunds 2.61</td>
</tr>
<tr>
<td></td>
<td>Overseas - European Community 1.52</td>
</tr>
<tr>
<td></td>
<td>Insolvency 1.06</td>
</tr>
<tr>
<td></td>
<td>Overseas Contributions 0.72</td>
</tr>
<tr>
<td></td>
<td>Overseas - Reciprocal Agreements 0.55</td>
</tr>
<tr>
<td></td>
<td>Class 1 Caseworker 0.20</td>
</tr>
<tr>
<td></td>
<td>Deferments 0.14</td>
</tr>
<tr>
<td>CO</td>
<td>Contribution Queries 7.67</td>
</tr>
<tr>
<td></td>
<td>General Index 1.88</td>
</tr>
<tr>
<td></td>
<td>Preservations 1.86</td>
</tr>
<tr>
<td></td>
<td>Special Section A 0.72</td>
</tr>
<tr>
<td></td>
<td>Scheme Cessation 0.39</td>
</tr>
<tr>
<td></td>
<td>Retirement Pension/Widow's Benefit 0.30</td>
</tr>
<tr>
<td></td>
<td>Personal Pensions 0.26</td>
</tr>
<tr>
<td></td>
<td>Magnetic Media 0.11</td>
</tr>
<tr>
<td></td>
<td>Class IA 0.11</td>
</tr>
<tr>
<td></td>
<td>NIRS SAS/ID Queries 0.09</td>
</tr>
<tr>
<td></td>
<td>COEG Helpdesk 0.08</td>
</tr>
<tr>
<td>CEO</td>
<td>0.02</td>
</tr>
<tr>
<td>FO</td>
<td>SSALE Glasgow 0.43</td>
</tr>
<tr>
<td></td>
<td>SSALE Kenton Bar 0.42</td>
</tr>
<tr>
<td></td>
<td>Bankruptcy Scotland 0.14</td>
</tr>
<tr>
<td></td>
<td>CRS Scotland 0.01</td>
</tr>
<tr>
<td>All field offices</td>
<td>41.80</td>
</tr>
</tbody>
</table>

The weighting also ensured that the proportions of interviews with the different customer groups, and by the different contact types, were correctly representative of the initial sample, i.e. the sample as collected by the CA before removal of multiple contacts, refusals, non-responses and so on. Potentially a very large number of weighting cells could have been applied, with six contact types (letter, telephone and visit, to and from the CA in each case) and four customer groups by each operational area and field office. The number of cells was therefore reduced by grouping together areas which dealt with similar profiles of

**D.2.4 Customer groups and contact types**
customer groups, and which had similar patterns of contact methods. Groupings were as follows:

**Customer groups:**

A  Mainly self-employed  
Class 2 Group  
Direct Debit (not forms)

B  Mainly employees  
Overseas Contributions  
Overseas RA  
Class 1 Caseworker

C  Mainly employers  
Class 1 A  
Magnetic Media

D  Mainly providers  
Insolvency  
RP/WB  
Special Section A

E  Employees and employers  
PCG

F  Employees and self-employed  
Refunds  
Overseas EC

G  Employees and providers  
Personal Pensions

H  Employees (57%) and other customer groups  
COEG Helpdesk

I  Providers (64%) and other customer groups  
Deferment

J  CRS (not forms)  
Self-employed (66%) and other customer groups

K  Field offices

L  Direct debit forms

**M  CRS forms**

Contact types:

N(1) Mainly letter and telephone  
Class 2 Group  
Deferment  
Overseas EC  
Personal Pensions

N(2) Letter and telephone  
CRS (not fortis)  
Contributions Queries

☐ Letters 95% +  
Special Section A  
General Index

P  Letters 80%-94%  
PCG  
Direct debit (not forms)  
Refunds  
Overseas Contributions  
Overseas RA  
Class 1 Caseworker  
Insolvency  
RP/WB  
NIRS SAS/Identity Queries  
Bankruptcy Scotland  
Chief Executive's Office
Reports on the sample provided by DSS indicated the numbers of contacts recorded within field offices and operational areas according to customer group and contact method. Using the grouped areas as shown above, the following targets were set to adjust profiles of customer groups and contact types.

### Table Dd  Sample targets to adjust customer group profiles

<table>
<thead>
<tr>
<th>Group</th>
<th>Employees %</th>
<th>Self-employed %</th>
<th>Employers %</th>
<th>Providers %</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>0.18</td>
<td>14.99</td>
<td>0.08</td>
<td>1.09</td>
</tr>
<tr>
<td>B</td>
<td>8.68</td>
<td>0.20</td>
<td>0.22</td>
<td>0.13</td>
</tr>
<tr>
<td>C</td>
<td>0.10</td>
<td>0.03</td>
<td>0.87</td>
<td>0.06</td>
</tr>
<tr>
<td>D</td>
<td>0.26</td>
<td>0.04</td>
<td>0.35</td>
<td>3.82</td>
</tr>
<tr>
<td>E</td>
<td>4.33</td>
<td>0.07</td>
<td>3.28</td>
<td>0.21</td>
</tr>
<tr>
<td>F</td>
<td>1.94</td>
<td>1.51</td>
<td>0.57</td>
<td>0.13</td>
</tr>
<tr>
<td>G</td>
<td>0.14</td>
<td>0.01*</td>
<td></td>
<td>0.12</td>
</tr>
<tr>
<td>H</td>
<td>0.04</td>
<td>0.01*</td>
<td></td>
<td>0.02</td>
</tr>
<tr>
<td>I</td>
<td>0.02</td>
<td>0.02</td>
<td>0.01</td>
<td>0.09</td>
</tr>
<tr>
<td>J</td>
<td>0.07</td>
<td>0.93</td>
<td>0.28</td>
<td>0.12</td>
</tr>
<tr>
<td>K</td>
<td>15.97</td>
<td>13.78</td>
<td>9.99</td>
<td>2.05</td>
</tr>
<tr>
<td>L</td>
<td>0.00</td>
<td>4.52</td>
<td>0.00</td>
<td>0.05</td>
</tr>
<tr>
<td>M</td>
<td>0.00</td>
<td>8.61</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

### Table De  Sample targets to adjust contact method profiles

<table>
<thead>
<tr>
<th>Group</th>
<th>Telephone %</th>
<th>Letter/fax %</th>
<th>Visit %</th>
</tr>
</thead>
<tbody>
<tr>
<td>N(1)</td>
<td>3.88</td>
<td>4.50</td>
<td>0.03</td>
</tr>
<tr>
<td>N(2)</td>
<td>3.62</td>
<td>5.44</td>
<td>0.01</td>
</tr>
<tr>
<td>O</td>
<td>0.08</td>
<td>2.52</td>
<td>0.00</td>
</tr>
<tr>
<td>P</td>
<td>3.44</td>
<td>18.09</td>
<td>0.02</td>
</tr>
<tr>
<td>Q</td>
<td>0.58</td>
<td>1.67</td>
<td></td>
</tr>
<tr>
<td>R</td>
<td>0.96</td>
<td></td>
<td>0.08*</td>
</tr>
<tr>
<td>S</td>
<td>0.06</td>
<td>0.03</td>
<td>0.03</td>
</tr>
<tr>
<td>T</td>
<td>18.39</td>
<td>19.58</td>
<td>3.82</td>
</tr>
<tr>
<td>U</td>
<td>0.00</td>
<td>4.56</td>
<td>0.00</td>
</tr>
<tr>
<td>V</td>
<td>0.00</td>
<td>8.59</td>
<td>0.01</td>
</tr>
</tbody>
</table>

*In these cases target percentages were applied across two sample categories. This was because the achieved sample did not perfectly match the precise profile of customer groups or contact types in the initial sample generated by the CA. Applying individual weights for these categories distorted the customer profile.

### D.3 Achieved and weighted sample sizes for operational areas

Table Df shows, for each operational area in the survey, the actual number of interviews achieved (the ‘unweighted base’), and the number this was weighted to (the ‘weighted base’) so that each area was represented in the correct proportion when making comparisons with other areas.
Table Df  Unweighted and weighted sample sizes by operational area

<table>
<thead>
<tr>
<th></th>
<th>Interviews achieved (unweighted)</th>
<th>Weighted no. of interviews</th>
<th>% of weighted sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>6,545</td>
<td>9,224</td>
<td>100%</td>
</tr>
<tr>
<td>CC</td>
<td>455</td>
<td>1,330</td>
<td>14%</td>
</tr>
<tr>
<td>Direct Debit</td>
<td>237</td>
<td>922</td>
<td>10%</td>
</tr>
<tr>
<td>CRS England &amp; Wales</td>
<td>348</td>
<td>598</td>
<td>6%</td>
</tr>
<tr>
<td>Class 2 Group</td>
<td>384</td>
<td>555</td>
<td>6%</td>
</tr>
<tr>
<td>PCG</td>
<td>211</td>
<td>241</td>
<td>3%</td>
</tr>
<tr>
<td>Refunds</td>
<td>158</td>
<td>140</td>
<td>2%</td>
</tr>
<tr>
<td>Overseas EC</td>
<td>129</td>
<td>98</td>
<td>1%</td>
</tr>
<tr>
<td>Insolvency</td>
<td>129</td>
<td>66</td>
<td>1%</td>
</tr>
<tr>
<td>Overseas Contributions</td>
<td>151</td>
<td>51</td>
<td>1%</td>
</tr>
<tr>
<td>Overseas RA</td>
<td>160</td>
<td>18</td>
<td>*</td>
</tr>
<tr>
<td>Class 1 Caseworker</td>
<td>159</td>
<td>13</td>
<td>*</td>
</tr>
<tr>
<td>CO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions Queries</td>
<td>380</td>
<td>707</td>
<td>8%</td>
</tr>
<tr>
<td>General Index</td>
<td>81</td>
<td>173</td>
<td>2%</td>
</tr>
<tr>
<td>Preservations</td>
<td>233</td>
<td>172</td>
<td>2%</td>
</tr>
<tr>
<td>Special Section A</td>
<td>106</td>
<td>66</td>
<td>1%</td>
</tr>
<tr>
<td>Scheme Cessation</td>
<td>174</td>
<td>36</td>
<td>*</td>
</tr>
<tr>
<td>RP/WB</td>
<td>177</td>
<td>28</td>
<td>*</td>
</tr>
<tr>
<td>Personal Pensions</td>
<td>151</td>
<td>25</td>
<td>*</td>
</tr>
<tr>
<td>Magnetic Media</td>
<td>158</td>
<td>11</td>
<td>*</td>
</tr>
<tr>
<td>Class IA</td>
<td>62</td>
<td>10</td>
<td>*</td>
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<tr>
<td>NIRS SAS/ID Queries</td>
<td>33</td>
<td>8</td>
<td>*</td>
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<tr>
<td>COEG Helpdesk</td>
<td>149</td>
<td>7</td>
<td>*</td>
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<td>Chief Executive's Office</td>
<td>18</td>
<td>2</td>
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<td>Field offices</td>
<td>2,034</td>
<td>3,855</td>
<td>42%</td>
</tr>
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<td>SSALE</td>
<td>164</td>
<td>78</td>
<td>1%</td>
</tr>
<tr>
<td>Bankruptcy Scotland</td>
<td>98</td>
<td>13</td>
<td>*</td>
</tr>
<tr>
<td>CRS Scotland</td>
<td>6</td>
<td>1</td>
<td>*</td>
</tr>
</tbody>
</table>

* represents a percentage of less than 0.5% but not zero

The final column of the table, the ‘% of weighted sample’, represents the approximate proportion of total CA non-government customer contacts at the time of sampling for each operational area.
Appendix E

Letters and Questionnaire

**E1 Opt-out letters:**

<table>
<thead>
<tr>
<th></th>
<th>Employees/Self-employed</th>
<th>Employers/Providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK customers</td>
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<td>Welsh translations</td>
<td>Employees/Self-employed</td>
<td>Employers/Providers</td>
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<td>for Welsh customers</td>
<td></td>
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<tr>
<td>Overseas customers</td>
<td>Employees/Self-employed</td>
<td>Employers/Providers</td>
</tr>
</tbody>
</table>

**E.2 Telephone questionnaire:**

Self-employed
Employees
Employers and Providers
Date: October 1994

Dear Customer

CUSTOMER SATISFACTION STUDY

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This is an important opportunity to make your views known. Your answers will help the CA understand your needs and plan future services. However, if you do not wish to take part, please contact me before 26 October at the above address, quoting your name, address and reference number (which is in the bottom right-hand corner of the address label). This is a FREEPOST address, so no postage is required. Alternatively, you can tell the interviewer when he or she telephones. Whatever you decide, your dealings with the CA and DSS will not be affected in any way.

Whilst this is a voluntary survey, its success depends on your goodwill and co-operation. The more people who take part, the more accurate the information will be. I do hope you will agree to help, and thank you in anticipation for your time.

Yours sincerely,

Sarkis Armaghanian
Social Research Branch
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Social Research Branch

An Executive Agency of the Department of Social Security
Annwyl Gwsmer

**ASTIDIAETH BODDHAD CWSMER**

Rwyf yn ysgrifennu i ofyn am eich cymorth. Mae'r Asiantaeth Cyfraniadau (AC) rhan or Adran Nawdd Cymdeithasol (ANC) sydd yn delio hefo cyfraniadau Yswiriant Gwladol eisiau darganfod syt mae cwsmeriad yn teimlo tuag at ansawdd y gwasanaeth maent yn ei gael. Yr ydym wedi gofyn i'r cwmini ymchwil annibynol BMRB International i gario allan archwiliad o foddhad cwsmer.

Mae eich enw wedi cael ei ddewis ar amcan oddi wrth gwsmeriad sydd yn ddwedd wedi cysylltu hefo'r AC. Dim and rhyw 15 munud och amser a gymerir. Gellir BMRB ddim holi pawb, felly os byddwch heb glywed oddi wrthyn erbyn mis lonawr fe fyddwch yn gwybod na fyddwch yn cael eich galw am gyfweliad.

Fe fydd unrhyw wybodaeth a roddwch i'r holwr yn cael ei drin mewn **ymddiriedaeth flwyrr** ac fe fydd y canlyniadau yn cael ei cyflwyno mewn ffordd fel na all neb adnabod unrhyw unigolyn neu chymdeithas neualltuol.

Bydd hyn yn gyfes i chi weud eich barn yn wybodol. Bydd eich abetion yn gymorth i'r AC ddeallt eich anghenion ac i gynllunio gwasanaeth y dyfodol. Foddbynnag os nad ydych eisiau cymeryd rhan cysylltwch a fi **erbyn Hydref 26** yn y cyfeiriad uchaf, gan ddyfynu eich enw, cyfeiriad a rhif (yn y gornel ddeheuol ar waeld y label cyfeiriad). **Mae hwn yn gyfeiriad FREEPOST ac nid oes angen cludiant.** Ar y llaw arall gellwch ddweud with y holwr pan fydd hi neu fo yn ffonio. Beth bynnag a bendarfwnwch, ni fydd effaith arnoch mewn unrhyw ffordd drwy delio hefo'r AC a ANC.

Er mae archwiliad gwyrfoddol ydyw, mae ei llwyddiant yn dyrbynu ar eich eylllys da a'ch cydweithrediad. Po fwy o bobol a gymerir rhan, fwy cywir fydd y gwybodaeth. Gobeithiais y cytunwch i rhoi cymorth ac mewn disgywliad, diolch am eich amser.

Yr eiddoch yn gywir,

Sarkis Armaghanian
Cadged Ymchwil Cymdeithasol
Annwyl Gwsmer

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Mae eich cymdeithas wedi cael ei ddeis ar amcan oddiwrth cwsmeriad sydd yn ddiweddar wedi cysylltu hefo'r AC. Gall holwr or BMRB ffonio chi i ofyn am eich profiadau wrth ddelio hefo'r AC. Dim and rhyw 15 munud o'ch amser a gymerir. Gellir BMRB ddim holi pawb heb glywed oddi wrth yr enw mis ionawr fe fyddwch yn gwybod na fyddwch yn cael eich galw am gyfwiolaidd. Os nad chi a ddeliodd hefo'r AC trosglwyddwch y Ilythyr yma i'r person a wnaeth oherwydd mae BMRB eisiau siared gyda'r pobl sydd wedi cael profiadau wrth ddelio hefo'r Asiantaeth.

Fe fydd unrhyw wybodaeth a roddwch i'r holwr yn cael ei drin mewn ymddiriedaeth llwyr ac fe fydd y canlyniadu yn cael ei cyflwyno mewn ffordd llawn mewn yr holl archwiliadau ac yr ymchwyl cyflwyno yr holl archwiliadau.

Bydd hyn yn gyfle pwysig i chi fynd hefo'r AC a ANC. Bydd eich cymdeithas wedi cael ei ddeis ar fodd y holwr pan fydd hefo'r AC a ANC.

Er mae archwiliadau gwyrfoddol ydyw, mae eich llwyddiant yn dyfodol syrthiach mewn unrhyw ffordd hanesol ddiweddarach. Po fwy o bobol a gwyrrfoddol syrthiach mewn unrhyw ffordd hanesol.

Yr eiddoch yn gywir,
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Yours sincerely,

Sarkis Armaghanian
Social Research Branch
TELEPHONE QUESTIONNAIRE

SELF-EMPLOYED QUESTIONNAIRE

CONTACT AND INTRODUCTORY SECTION

My name is In from the British Market Research Bureau, and we are doing a survey for the Contributions Agency, the part of the Department of Social Security which deals with National Insurance contributions. They want to find out how people feel about the service they have received from them recently, so that the Agency can see how their service can be improved. You should have had a letter about the survey in the last few weeks.

The survey is voluntary, but it is very important for us to get the views of as many people as possible. The interview will last about 15 minutes and all your answers will be entirely confidential.

CODE THE OUTCOME OF THIS CALL

Do you remember having some contact with the Contributions Agency in the last 3 months (that is since the beginning of September) apart from their letter about this survey? This could either be you getting in touch with them, or them contacting you.

Yes
No
Don't know

If no recall of CA contact

Can I just mention some of the reasons why you might have had some contact. In case it joggs your memory? Have you been in touch for any of these reasons?

- becoming self-employed
- to change or set up a method of payment
- to make/confirm a payment
- score query or reply to a query about your state pension
- a change of circumstances
- exemption from National Insurance
- sending or receiving a form of score sort

Yes - have had contact
No - have not had contact
Don't know

INTERVIEWER CHECK THIS IS THE LAST CONTACT

What was the reason for your last contact?

STAGES CHANGE:
- Becoming self-employed
- Change of status/ personal details

MAKING PAYMENTS:
- Change or set up a method of payment
- To make/ confirm a payment
- Making/ being informed of payments you owe
- Enquiring or being informed about refund / paying too much

QUERY CONTRIBUTIONS PAYABLE:
- Finding out informed e but
- Other queries about the amount of contributions paid/ payable
- Exemption from NI/ whether still need to pay contributions

REQUEST FORMS
- To find out or being informed of NI number
- Picking up/ requesting/ receiving/ sending a form

BENEFIT ENTITLEMENT:
- Query/ reply to a query about pension entitlement
- Query/ reply to a query about Statutory Sick Pay (SSP)
- Query/ reply to a query about Statutory Maternity Pay (SMP)
- Query/ reply to a query about benefit entitlements

Other topics:
- Request for/ receiving SSALE Employer pack
- Request for/ receiving other pack

Don't know
Thinking about the subject of your last contact:

would you say the subject was straightforward or complicated?

PHONE (IF STRAIGHTFORWARD) Would you say that it was very straightforward or quite straightforward?

PHONE (IF COMPLICATED) Would you say that it was very complicated or quite complicated

Very straightforward
Quite straightforward
Quite complicated
Very complicated
Can't say/Don't know

NOW GO TO EITHER TELEPHONE, WRITTEN CONTACT OR PERSONAL VISITS SECTION ACCORDING TO ANSWER AT Q2

TELEPHONE CONTACT SECTION

IF LAST CONTACT WAS PHONE CALL MADE BY RESPONDENT Q2

PHONE CALLS BY CA GO TO Q10S

<Q4> On this last occasion 'Alen you phoned the Contributions Agency, were you calling the local office, or the Head Office in Newcastle?

Local Office
Head Office
Other - Type in
Not sure/ Can't remember

Did you go through the switchboard, or did you have a direct number to call?

Went through switchboard
Had direct number
Don't know

<Q7> On that call how did you feel about the speed with which 4755, the switchboard answered your call/your call was answered/

READ OUT

Very quick
Quite quick
Quite slow
Very slow

No opinion (DON'T READ OUT)
Can't remember

IF THROUGH SWITZERLAND GO TO Q6, OTHERS GO TO Q10

<Q8> And how efficient did you feel the switchboard receptionist[s] was/were in handling your call? Would you say the receptionist was ...

READ OUT

Very efficient
Quite efficient
Quite inefficient
Very inefficient

No opinion (DON'T READ OUT)

ALL WHOSE LAST CONTACT WAS PHONE CALL BY RESPONDENT

<Q10> So how did you feel about the speed with which you eventually got through to the right person - was it ...

READ OUT

Very quick
Quite quick
Quite slow
Very slow

No opinion (DON'T READ OUT)
Can't remember

<Q9> (After the switchboard, which/During the call which/ of these things happened? I'm going to read out several things - more than one might apply to you.

READ OUT EACH IN TURN AND CODE

Did you immediately speak to the right person?
Were you put through to the right person and put on hold?

Was the right person unavailable, and you were told to call back?
Was the right person unavailable, and someone else took your details and offered to call back?

Did you keep being passed from person to person?

OR Something else (TYPE IN)

(DON'T READ OUT) Don't know/can't remember

IF LAST CONTACT WAS PHONE CALL FROM CA AT Q2, OTHERS GO TO Q11

<Q10B> On this occasion when the Contributions Agency phoned you, was it a call from a local office, or the head office in Newcastle?

Local Office
Head Office
Other - Type in
Not sure/ Can't remember

ALL PHONE CONTACTS AT Q2

<Q11> How well were things explained to you in your phone call to/from the Contributions Agency? Were things explained ...

READ OUT

Very well
Quite well
Quite badly
Very badly

No opinion (DON'T READ OUT)
Can't remember
During the call, did you ask the person from the Contributions Agency to send you any leaflets or booklets?

Yes
No
Don't Know

NO/DON'T KNOW AT Q11A, OTHERS GO TO Q13

Did the person from the Contributions Agency offer to send you any leaflets or booklets?

Yes
No
Don't know

OFFERED TO SEND LEAFLETS OR ASKED FOR SOME AT Q11A

Have the leaflets/booklets arrived yet?

Yes
No
Don't know

IF OFFERED TO SEND LEAFLETS OR ASKED FOR SOME AT Q11A

Have the leaflets/booklets arrived yet?

Yes
No
Don't know

LEAFLETS HAVE ARRIVED AT Q13

Have you looked at them?

Yes
No
Don't know

IF LOOKED AT Q14

Now useful have you found the leaflets/booklets in helping you to sort out your enquiry? Would you say they were .........?

Very useful
Quite useful
Not very useful
Not at all useful
No opinion (DON'T READ OUT)
Can't remember

IF LEAFLETS WERE DIFFICULT TO UNDERSTAND AT Q15 ASK Q15N

How easy were the leaflets to understand? Would you say they were ..........?

Very easy
Quite easy
Quite difficult
Very difficult
No opinion (DON'T READ OUT)
Can't remember

IF YES AT Q15 ASK Q18A

Apart from your last call, how many times have you been in contact with them about this subject in the last 3 months, either you contacting them or the Contributions Agency contacting you?

Once
Twice
3 - 5 times
6 - 10 times
More than 10 times
Don't know

IF YES AT Q18 AND LAST CONTACT WAS PHONECALL FROM CA AT Q2, OTHERS GO TO Q20

Was this last call from the Contributions Agency in reply to a query from you?

Yes
No
Don't know

IF YES AT Q19 OR LAST \text{\textquoteleft}\textquoteleft CA \text{\textquoteright}\text{\textquoteright} WAS PHONE CALL BY RESPONDENT AT Q2, OTHERS GO TO Q22

How urgent was your enquiry/call from your point of view? Would you say it was ..........?

Very urgent
Quite urgent
Not very urgent
Not at all urgent
No opinion (DON'T READ OUT)
Can't remember

IF, THE LEAFLETS WERE DIFFICULT TO UNDERSTAND AT Q15 ASK Q15N2, IF NOT GO TO

In what way were the leaflets difficult to understand?

PROBE: What else?

Don't know
<Q21> How did you feel about the speed of the Contributions Agency's response to your enquiry? Would you say it was...

- Very quick
- Quite quick
- Quite slow
- Very slow
- Haven't responded yet
- No further response needed
- No opinion (DON'T READ OUT)
- Can't remember

IF THE CA HAS RESPONDED AT Q21 ASK:

<Q21B> How long did it take the Contributions Agency to respond to your enquiry?

- Responded immediately
- Responded same day
- More than a day, up to a week
- More than a week, up to 2 weeks
- More than 2 weeks, up to a month
- More than a month, up to 3 months
- 3 months or more (TYPE IN)
- Haven't completely responded yet
- Don't know
- Can't Remember

<Q21A> How far do you feel that the Contributions Agency answered everything you wanted to know about on that occasion? Would you say they answered...

- Everything you wanted to know
- Most of it
- Some of it
- Only a little of it
- None of it
- Don't know (DON'T READ OUT)

ALL PHONE CONTACTS AT Q2

<Q22> So overall, thinking about your last phone call with the Contributions Agency, would you say that you got good service or poor service?

- Excellent
- Very good
- Quite good
- Quite poor
- Very poor
- Extremely poor
- No opinion (DON'T READ OUT)
- Can't remember

<Q23> And how satisfied were you with the service on that occasion? Would you say you were...

- Very satisfied
- Quite satisfied
- Quite dissatisfied
- Very dissatisfied
- No opinion (DON'T READ OUT)
- Can't remember

ALL PHONE CONTACTS NOW GO TO QC24 (GENERAL SECTION)
WRITTEN CONTACT SECTION (LETTERS AND FAXES)

IF LAST CONTACT WAS LETTER OR FAX FROM RESPONDENT AT Q2, LETTERS OR FAXES

<QLA> When you wrote/sent a form/to/fax/ the Contributions Agency, did you write/to/fax/ your local office or to the Head Office in Newcastle?

Local Office
Head Office
Other - Type in
Not sure/ Can't remember

<QL5> Was your last contact with the Contributions Agency a REPLY to a letter/fax or some other type of contact from them?

Yes - reply to a letter/ form
Yes - reply to a fax
Yes - reply to phone call/ visit
No, not a reply
Don't know

<QL8> How strongly do you feel that you should have had a reply already? Would you say you feel...

READ OUT

very strongly
Quite strongly
Not very strongly
Not at all strongly
No opinion
Can't remember

IF YES AT QL4A, OTHERS GO TO QL6

<QL6> And are you expecting a reply to this?

Yes
No
Had a reply already
Don't know

IF YES AT QL6, OTHERS GO TO QL9

<QL9> In your opinion should you have had a reply already?

Yes
No
Don't know

IF YES AT QL7, OTHERS GO TO QL13

<QL13> Apart from this, letter/form/fax/, how many times have you been in contact about this subject in the last 3 months - either you contacting them or the Contributions Agency contacting you?

Once
Twice
3 - 5 times
6 - 10 times
More than 10 times
Don't know
IF THE CA HAS RESPONDED AT QL12

<QL12A7> How long did it take the Contributions Agency to respond to your enquiry?

Responded same day
More than a day, up to a week
More than a week, up to 2 weeks
More than 2 weeks, up to 1 month
More than 1 month, up to 3 months
3 months or more (TYPE IN)
Haven't completely responded yet
Don't Know
Can't Remember

IF LAST CONTACT WAS LETTER OR FAX FROM CA AT Q2 OR IN REPLY TO CA LETTER OR FAX AT Q5, OTHERS GO TO QL17

<QL13> How well were things explained to you in the/letter/fax/from the Contributions Agency? Were things explained ....

READ OUT

Very well
Quite well
Quite badly
Very badly
No opinion (DON'T READ OUT)
Can't remember

<QL14> Did the CA send any leaflets or booklets with your letter?

Yes
No
Don't know

IF YES AT QL14, OTHERS GO TO QL17

<QL15> Have you looked at them?

Yes
No
Don't know

IF YES AT QL15, OTHERS GO TO QL17

<QL16> How useful have you found the leaflets/booklets in helping you to sort out your enquiry? Would you say they were ....?

READ OUT

Very useful
Quite useful
Not very useful
Not at all useful
No opinion (DON'T READ OUT)
Can't remember

<QL18N> How easy were the leaflets to understand? Would you say they were .....?

READ OUT

Very easy
Quite easy
Quite difficult
Very difficult
No opinion (DON'T READ OUT)
Can't remember

IF THE LEAFLETS WERE DIFFICULT TO UNDERSTAND AT QL18N

<QL18NI> In what way were the leaflets difficult to understand?

PROBE: What else?

Type in

Don't know

IF LAST CONTACT WAS LETTER OR FAX FROM CA AT Q2 AND WAS IN REPLY TO RESPONSES AT QL10A, OTHERS GO TO QL18

<QL17> How far do you feel that the /letter/fax/from the Contributions Agency answered everything you wanted to know about on that occasion? Would you say they answered ...

READ OUT

Everything you wanted to know
Most of it
Some of it
Only a little of it
None of it
No opinion (DON'T READ OUT)
Can't remember

ALL WRITTEN CONTACTS AT Q2

<QL18> Overall, thinking about your last /letter/fax/to/from the Contributions Agency, would you say that you got good service or poor service?

PROBE IF NECESSARY: How would you rate your experience of dealing with them - would you say it was good or poor?

PROBE (IF GOOD): Would you say that it was excellent, very good or quite good?

PROBE (IF POOR): Would you say that it was quite poor, very poor or extremely poor?

Excellent
Very good
Quite good
Quite poor
Very poor
Extremely poor
No opinion (DON'T READ OUT)
Can't remember

No contact from CA/No service
<QL19> And how satisfied were you with the service on that occasion? Were you
Very satisfied
Quite satisfied
Quite dissatisfied
Very dissatisfied
No opinion (DON'T READ OUT)
Can't remember

IF LAST CONTACT WAS LETTER OR FAX FROM CA AT Q2, OTHERS GO TO QC24

<QL20> Thinking about the reason for your last letter/fax from the Contributions Agency, have you contacted them, or have they contacted you about this subject before in the last 3 months?
Yes
No
Don't know

IF YES AT QL20, OTHERS GO TO QC24

<QL21> Apart from this last letter/fax, how many times have you been in contact about this subject in the last 3 months - either you contacting them or the Contributions Agency contacting you?
Once
Twice
3 - 5 times
6 - 10 times
More than 10 times
Don't know

ALL WRITTEN CONTACTS NOW GO TO QC24 (GENERAL SECTION)

PERSONAL VISITS SECTION

IF LAST CONTACT WAS VISIT BY RESPONDENT AT Q2, VISITS BY CA GO TO QC4

<QV2a> Was your last visit to the Contributions Agency to your local office or to the Head Office in Newcastle?
Local Office
Head Office
Other - Type in
Not sure/ Can't remember

<QV3> Was your last visit to the Contributions Agency's Office in response to a letter or some other type of contact from them?
Yes - response to a letter/ form
Yes - response to a fax
Yes - response to phone call/ visit
No, not a response
Don't know

<QV4> When you visited the Contributions Agency's office, did you make an appointment or did you just call in?
Made an appointment
Called in
Don't know

IF WADE AN APPOINTMENT AT QV4, DINERS GO TO QV9

<QV5> Was your appointment cancelled or rearranged at all?
Yes
No
Don't know

IF YES AT QVS, OTHERS GO TO QV7

<QV5a> Who cancelled or rearranged your appointment?
I did
Contributions Agency did
We both did
Don't know

<QV6> Now easy did you find it to arrange another appointment? Was it
Very easy
Quite easy
Quite difficult
Very difficult
No opinion (DON'T READ OUT)
Can't remember
IF MADE AN APPOINTMENT AT QV4
> When you made your last visit, were you seen at the time of your appointment, or later?

Seen on time
Seen later
Seen earlier
Don't know

IF SEEN LATE AT QV4, OTHERS GO TO QV11

About how long after your appointment time were you seen?

Within 5 minutes
More than 5, up to 10 rains
More than 10, up to 15 mins
More than 15, up to 30 mins
More than 30, up to 45 rains
More than 45 rains, up to 1 hour
More than 1 hour
Don't know

IF CALLED IN AT QV4, GO TO QV10

When you visited the Contributions Agency's office, how quickly did the Contributions Agency's staff see you?

Immediately
Within 5 minutes
More than 5, up to 10 mins
More than 10, up to 15 mins
More than 15, up to 30 mins
More than 30, up to 45 mins
More than 45 rains, up to 1 hour
More than 1 hour
Don't know

IF SEEN LATE AT QV7 OR HAD TO WAIT TO BE SEEN AT QV9, OTHERS GO TO QV17

How reasonable do you feel it was to wait for that amount of time before the Contributions Agency's staff saw you? Would you say it was ...

Very reasonable
Quite reasonable
Quite unreasonable
Very unreasonable
No opinion (DON'T READ OUT)
Can't remember

IF SEEN LATE AT QV7, OTHERS GO TO QV11

Did anyone apologise to you for your appointment being late?

Yes
No
Don't know/Can't remember

ALL VISITING CA

As far as you know, at the office you visited was the reception area the same place for people visiting the Benefits Agency office?

Yes
No
Don't know

What did you think of the conditions in the reception area when you visited the Contributions Agency's office? Would you say they were ...

Very good
Quite good
Quite bad
Very bad
No opinion (DON'T READ OUT)
Can't remember

How well would you say things were explained to you when you visited the Contributions Agency's office? Were things explained ...

Very well
Quite well
Quite badly
Very badly
No opinion (DON'T READ OUT)
Can't remember

Were there any leaflets or booklets available at the office which were relevant to your enquiry?

Yes
No
Don't know

Have you looked at them?

Yes
No
Don't know

How useful have you found the leaflets/booklets in helping you to sort out your enquiry? Would you say they were ...

Very useful
Quite useful
Not very useful
Not at all useful
No opinion (DON'T READ OUT)
Can't remember
QV17N: How easy were the leaflets to understand? Would you say they were...?
- Very easy
- Quite easy
- Quite difficult
- Very difficult
- No opinion (DON'T READ OUT)
- Can't remember

QV17N2: In what way were the leaflets difficult to understand?
PROBE: What else?
- Type in
- Don't know

QV18: Apart from leaflets, how useful did you find the information given to you by the Contributions Agency staff? Was it...?
- Very useful
- Quite useful
- Not very useful
- Not at all useful
- No opinion (DON'T READ OUT)
- Can't remember

QV19: How do you feel about the politeness of the staff you spoke to - would you say they were...?
- Very polite
- Quite polite
- Quite impolite
- Very impolite
- No opinion (DON'T READ OUT)
- Can't remember

QV20: So overall, how far do you feel that the Contributions Agency answered everything you wanted to know about on that occasion? Would you say they answered...?
- Everything you wanted to know
- Most of it
- Some of it
- Only a little of it
- None of it
- Don't know (DON'T READ OUT)

QV21: How urgent was your visit free your point of view? Would you say it was...?
- Very urgent
- Quite urgent
- Not very urgent
- Not at all urgent
- No opinion (DON'T READ OUT)
- Can't remember

QV22: How did you feel about the speed of the Contributions Agency's response to your enquiry? Would you say it was...?
- Very quick
- Quite quick
- Quite slow
- Very slow
- No opinion (DON'T READ OUT)
- Can't remember

QV22A: How long did it take the Contributions Agency to respond to your enquiry?
- Responded immediately
- Responded same day
- More than a day, up to a week
- More than a week, up to 2 weeks
- More than 2 weeks, up to a month
- More than a month, up to 3 months
- 3 months or more (TYPE IN)
- Haven't completely responded yet
- Don't know
- Can't Remember
So overall, thinking about your (last) visit to the Contributions Agency, would you say that you got good service or poor service?

PROBE IF NECESSARY: How would you rate your experience of dealing with them - would you say it was good or poor?

PROBE (IF GOOD): Would you say that the service was excellent, very good or quite good?

(IF POOR): Would you say that the service was quite poor, very poor or extremely poor?

And how satisfied were you with the service on that occasion? Would you say you were...

Thinking about the reason for your last visit to the Contributions Agency have you contacted the Contributions Agency, or they contacted you about this subject before in the last 3 months?

Yes

No

Don't know

trst from this last visit, how many times have you been in contact with about this subject in the last 3 months - either you contacting them or the Contributions Agency contacting you?

Once

Twice

3 - 5 times

6 - 10 times

More than 10 times

Don't know

When you were visited by the Contributions Agency, did they make an appointment or did they just call in?

Made an appointment

Called in

Don't know

Did the Contributions Agency staff arrive on time for the appointment, or were they early or late?

Arrived on time

Were early

Were late

Don't know

About how long after the appointment time did they arrive?

Within 5 minutes

More than 5, up to 10 rains

More than 10, up to 15 mins

More than 15, up to 30 rains

More than 30, up to 45 mins

More than 45 mins, up to 1 hour

More than 1 hour

Don't know

How reasonable do you feel it was for them to arrive that late? Would you say it was...

Very reasonable

Quite reasonable

Quite unreasonable

Very unreasonable

No opinion (DON'T READ CUT)

Can't remember

Did anyone apologise to you for arriving late for the appointment?

Yes

No

Can't remember/Don't know
IF LAST CONTACT WAS VISIT BY CA AT Q2

<QC5> How well were things explained to you in the course of the visit? Were things explained ...

READ OUT

Very well
Quite well
Quite badly
Very badly
No opinion (DON'T READ OUT)
No explanations needed
Can't remember

<QC9> Did the Contributions Agency staff give you any leaflets or booklets?

Yes
No
Don't know

IF YES AT QC9, OTHERS GO TO QC13

<QC11> Have you looked at them?

Yes
No
Don't know

IF YES AT QC11, CIPHERS 00 TO QC13

<QC12> How useful have you found the leaflets/ booklets? Would you say they were ...

READ OUT

Very useful
Quite useful
Not very useful
Not at all useful
No opinion (DON'T READ OUT)
Can't remember

<QC12N> How easy were the leaflets to understand? Would you say they were .......?

READ OUT

Very easy
Quite easy
Quite difficult
Very difficult
No opinion (DON'T READ OUT)
Can't remember

IF THE LEAFLETS WERE DIFFICULT TO UNDERSTAND AT QC12N

<QC12N2> In what way were the leaflets difficult to understand?

PROBE: What else?

Type in
Don't know

<QC13> Apart from leaflets or booklets, how useful did you find the information given to you by the Contributions Agency staff? Was it useful or not?

READ OUT

Very useful
Quite useful
Not very useful
Not at all useful
No opinion (DON'T READ OUT)
No other information given
Can't remember

<QC14> How polite were the staff who called - would you say they were .... ?

READ OUT

Very polite
Quite polite
Quite impolite
Very impolite
No opinion (DON'T READ OUT)
Can't remember

<QC15> Did you ask the Contributions Agency to visit you, or did they request the visit?

Asked them to visit
They requested the visit/ just called in
Don't know

IF ASKED THE CA TO VISIT AT Q15, OTHERS GO TO QC16A

<QC16> Do you feel that the Contributions Agency staff allowed too much time, too little time, or about the right amount of time on their visit to cover the enquiry?

PROBE: (IF TOO MUCH) Was it slightly too much or much too much time?

(MUCH TOO MUCH) Was it slightly too little or much too little time?

Much too much
Slightly too much
About right
Slightly too little
Much too little
No opinion (DON'T READ OUT)
Can't remember

IF THE LEAFLETS WERE DIFFICULT TO UNDERSTAND AT QC12N

<QC12N2> In what way were the leaflets difficult to understand?

PROBE: What else?

Type in
Don't know
Overall, how far do you feel that the Contributions Agency answered everything you wanted to know about on that occasion? Would you say they answered ...?

Everything you wanted to know
Most of it
Some of it
Only a little of it
None of it (DON'T READ OUT)
Don't know

If CA requested visit/don't know at QC15, Others go to QC18

How long did the Contributions Agency's visit last?

Less than 1 hour
1 to 2 hours
2 to 3 hours
3 to 4 hours
4 to 5 hours
More than 5 hours
Don't know

How reasonable do you feel it was for them to spend that length of time on the visit? Would you say it was ...?

Very reasonable
Quite reasonable
Quite unreasonable
Very unreasonable
No opinion (DON'T READ OUT)
Can't remember

Did you have any queries you wanted to ask the Contributions Agency staff during their visit?

Yes
No
Don't know

IF YES AT QC16C, OTHERS GO TO QC18

Overall, how far do you feel that the Contributions Agency answered everything you wanted to know about on that occasion? Would you say they answered ...?

Everything you wanted to know
Most of it
Some of it
Only a little of it
None of it (DON'T READ OUT)
Don't know

IF ASKED CA TO VISIT AT QC15, OTHERS GO TO QC20

How urgent was your enquiry from your point of view? Would you say it was ...?

Very urgent
Quite urgent
Not very urgent
Not at all urgent
No opinion (DON'T READ OUT)
Can't remember

How did you feel about the speed of the Contributions Agency's response to your enquiry? Would you say it was ...?

Very quick
Quite quick
Quite slow
Very slow
No opinion (DON'T READ OUT)
Can't remember

How long did it take the Contributions Agency to respond to your enquiry?

Responded immediately
Responded same day
More than a day, up to a week
More than 2 weeks, up to a month
More than a month, up to 3 months
3 months or more (TYPE IN)
Haven't completely responded yet
Don't Know
Can't Remember
IF LAST CONTACT WAS VISIT BY CA AT Q2

PUBLICA <CC20> So overall, thinking about your (last) visit from the Contributions Agency, would you say that you got good service or poor service?

PROBE IF NECESSARY: How would you rate your experience of dealing with them - would you say it was good or poor?

(IF GOOD): Would you say that it was excellent, very good or quite good?

(IF POOR): Would you say that it was quite poor, very poor or extremely poor?

PUBLICA <QC21> And how satisfied were you with the service on that occasion? Would you say you were ...?

READ OUT

Very satisfied
Quite satisfied
Quite dissatisfied
Very dissatisfied

No opinion (DON'T READ OUT)
Can't remember

PUBLICA <QC22> Thinking about the reason for your last visit from the Contributions Agency. Have you contacted the Contributions Agency, or have they they contacted you about that subject before in the last 3 months?

Yes
No
Don't know

IF YES AT QC22, OTHERS GO TO QC24

PUBLICA <QC23> Apart from this visit, how many times have you been in contact with them about this subject in the last 3 months - either you contacting them or the Contributions Agency contacting you?

Once
Twice
3 - 5 times
6 - 10 times
More than 10 times
Don't know

GENERAL SECTION

ASK ALL

PUBLICA <QC24> Are you expecting to have any further contact on that particular subject - either you contacting the Contributions Agency or them contacting you?

Yes
No
Don't know

IF NO/DON'T KNOW AT QC24, OTHERS GO TO QC24A

PUBLICA <QC24A> How long did it take to settle this particular matter from when you first had contact with the Contributions Agency to when this matter was resolved?

Resolved immediately
Resolved same day
More than a day, up to a week
More than a week, up to 2 weeks
More than 2 weeks, up to a month
More than a month, up to 3 months
More than 3 months, up to 6 months
More than 6 months TYPE IN (DON'T READ OUT) Don't know

ASK ALL

PUBLICA <QC24B> How do you feel the Contribution Agency's service to you as a customer =Tares with other government departments you have dealings with? Is the Contribution Agency's service better, worse or the same as other government departments?

Yes
No
Don't know

IF 'better'/worse' PROBE: Is that much better/worse or a little better/worse?

The service was much better than I expected
The service was a little better than I expected
The service was the same as I expected
The service was a little worse than I expected
The service was much worse than I expected

(DON'T READ OUT) No opinion
Can't remember

PUBLICA <QC24C> How do you feel the contribution of the Contributions Agency's service to you as a customer with other government departments you have dealings with? Is the Contribution Agency's service better, worse or the same as other government departments?

Yes
No
Don't know

IF 'better'/worse' PROBE: Is that much better/worse or a little better/worse?

Much better
A little better
About the same
A little worse
Much worse

Don't have any dealings with other government departments

(DON'T READ OUT) No opinion
(DON'T READ OUT) Don't know
And how do you feel the Contribution Agency’s service to you as a customer compares with companies or organisations, apart from government departments, that you have dealings with? Is the Contribution Agency’s service better, worse or the same as companies or non-government organisations?

If “worse/better” probe: Is that much better/worse or a little better/worse?

Much better
A little better
About the same
A little worse
Much worse

Don’t have any dealings with other companies/organisations

Now thinking about other matters. I’d like you to think about the methods one might use for contacting the Contributions Agency. I’m going to talk about when you contact them and when they contact you.

So firstly thinking about the way you might contact them, which one method would you prefer?

Telephone
Letter
Fax
Visit

IF RESPONDENT SAYS “It depends” AT QC24NII, OTHERS GO TO QC25N

WHAT DOES IT DEPEND ON?

DO NOT PROMPT

Whether a written record is needed
Urgency
Complexity
What the subject matter is
Other - TYPE IN
Don’t know

ASK ALL

Apart from the contact we’ve just talked about, in the last 3 months, since the beginning of September, have you personally contacted the Contributions Agency, or have they contacted you about anything else?

Yes
No
Don’t know
IF BEEN CONTACTED BEFORE AT QC25, OTHERS GO TO QC27

What were the reasons for these other contacts?

MULTICODING POSSIBLE PROBE IF NECESSARY

STATUS CHANGE: Becoming self employed
Change of status/ personal details

MAKING PAYMENTS:
Change or set up a method of payment
To make/ confirm a payment
Making/ being informed of payments you owe
Enquiring or being informed about refund/ paying too much

QUERY CONTRIBUTIONS PAYABLE:
Finding out or being informed about gaps in contributions in the past
Other queries about the amount of contributions paid/ payable
Exemption from NI/ whether still need to pay contributions

REQUEST FORM/ NO.:
To find out or being informed of NI number
Picking up/ requesting/ receiving/ sending a form

BENEFIT ENTITLEMENT:
Query/ reply to a query about pension entitlement
Query/ reply to a query about Statutory Sick Pay (SSP)
Query/ reply to a query about Statutory Maternity Pay (SMP)
Query/ reply to a query about benefit entitlements

Request for/ receiving "SALLY" Employer pack (pronounced "SALLY")
Request for/ receiving other pack(PLEASE TYPE IN AT CODE 39)
Other (TYPE IN)

Don't know

Thinking about your contact(s) about other subjects, how many times in total do you think you've been in touch with the Contributions Agency, either you contacting them or them contacting you?

Once
Twice
3 - 5 times
6 - 10 times
11 - 20 times
More than 20 times
Don't know

Now I'd just like to check through the different types of contact you might have had with the Contributions Agency in the last 3 months.

Have you... written to them or sent them a form
had a letter or form from them phoned them
had a phone call from them
sent them a fax
had a fax from them visited their offices
been visited by them

None of these
Don't know

So taking into account all the contacts you have had with the Contributions Agency recently, how would you rate the service they give to you as a customer? Would you say they provide a good service of a poor service?

PROBE IF NECESSARY; How would you rate your experience of dealing with them - would you say it was good or poor?

(IF GOOD): Would you say that the service is excellent, very good or quite good?

(IF POOR): Would you say that the service is quite poor, very poor or extremely poor?

Excellent
Very good
Quite good

Other
Quite poor
Very poor
Extremely poor

Don't know

And how satisfied are you with the service the Contributions Agency has given you recently? Would you say you are...

Very satisfied
Quite satisfied
Quite dissatisfied

Other

Very dissatisfied

Don't know

What is the biggest problem you have in dealing with the Contributions Agency

PROBE: IS THERE ANY OTHER MAJOR PROBLEM?

None

Please type in

Don't know
ASK ALL

Have you ever made a complaint to the Contributions Agency? (IF NECESSARY: This may or may not have been the reason for your last contact)

Yes
No
Don't know

IF YES AT QC30, OTHERS GO TO "STATE"

Did you make a complaint to them in the last 12 months?

Yes
No
Don't know

Was that complaint about...? (READ OUT)

If more than one complaint, talk about the most recent

Their service to you as a customer
The rules about National Insurance
The rules about pensions
Or something else (TYPE IN)

Don't know

Now do you feel about the speed that your complaint was dealt with? Was it...

Very quick
Quite quick
Quite slow
Very slow
No opinion (DON'T READ OUT)
Has not been dealt with
Can't remember

IF THE COMPLAINT HAS BEEN DEALT WITH, OTHERS GO TO "STATE"

How long did it take from when you first made the complaint to when the problem was resolved?

Resolved immediately
Resolved same day
More than a day, up to a week.
More than a week, up to 2 weeks
More than 2 weeks, up to a month
More than a month, up to 3 months
More than 3 months, up to 6 months
More than 6 months TYPE IN
Hasn’t been or partly resolved yet (DON’T READ OUT) Don’t know

And how do you feel that the Contributions Agency handled your complaint overall? Would you say they handled it...

Very well
Quite well
Quite badly
Very badly
No opinion (DON’T READ OUT)
Can’t remember

IF QUITE WELL /QUITE OR VERY BADLY, OTHERS GO TO "STATE"

What could the Contributions Agency have done to handle it better?

PLEASE TYPE IN

Don’t know

Ask all

I am going to read out some things that people have said about the Contributions Agency, and I would like you to tell me whether you agree or disagree with each one. So firstly do you agree or disagree that...

(state 1 1 to 20 1 randomised)

Staff always seem interested in dealing with your query?

IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?

Definitely agree
Tend to agree
Tend to disagree
Definitely disagree
No opinion (DON’T READ OUT)
Can’t remember

The staff are hampered by the system?

IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?

Definitely agree
Tend to agree
Tend to disagree
Definitely disagree
No opinion (DON’T READ OUT)
Can’t remember
They deal with you in a fair and reasonable way?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

The Contributions Agency has improved a lot recently?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

They really know what they are talking about?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

They are efficient?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

They listen to your point of view? You sometimes feel very frustrated when dealing with them?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

The different parts of the Contributions Agency don't communicate very well between themselves?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

Staff make you feel at ease when you talk to them?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember

They let you know what they are doing with your enquiry? You get a quick response to your enquiries?
- If 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree?
  - Definitely agree
  - Tend to agree
  - Tend to disagree
  - Definitely disagree
  (DON'T READ OUT) No opinion
  Can't remember
They do manage to sort out your query in the end? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They explain things clearly? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

You can easily find the right person to sort out your query? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They are polite? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They treat you as a person not a number? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They recognise that your time is valuable? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They are sensitive when you have a problem? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

They care about their customers? 
IF 'Agree'/'Disagree' PROBE: Do you definitely agree/disagree or tend to agree/disagree? 
- Definitely agree 
- Tend to agree 
- Tend to disagree 
- Definitely disagree
(DON'T READ OUT) No opinion
Can't remember

What do you think is the ONE most important thing that would improve the service from the Contributions Agency for you personally? TYPE IN

Don't know/not stated

One option the Contributions Agency may consider is to have a single telephone number for enquiries where the person you FIRST speak to will be able to handle almost all of your enquiries. Very complicated queries which that person cannot answer straight away would be passed on to specialists for answers. Overall do you think this would be better or worse than the present system? PROBE(IF BETTER) Would you say it is a lot or a little better? PROBE(IF WORSE) Would you say it is a lot or a little worse? 
- A lot better 
- A little better 
- A little worse 
- A lot worse
(DON'T READ OUT) Would not change things
(DON'T READ OUT) Can't say/Don't know
IF THE RESPONDENT SAYS "A lot better" OR "A lot worse" AT QC37N ASK:

QC37NI Why do you think it would be / a lot better? / a lot worse?

PROBE: WHY ELSE?

QC37NIIA The Contributions Agency may consider whether to send customers a statement of their National Insurance account once a year. It could show what contributions you had paid in the year. How useful would you personally find this?

PLEASE READ OUT

Very useful  
Quite useful  
Not very useful  
Not at all useful  

It depends (DON'T READ OUT)

QC37NIIIB The statement could also show your total contributions since you first started paying National Insurance. How useful would you personally find this?

PLEASE READ OUT

Very useful  
Quite useful  
Not very useful  
Not at all useful  

It depends (DON'T READ OUT)

QC37NIIIC And lastly the statement could give details of your projected state pension. How useful would you personally find this?

PLEASE READ OUT

Very useful  
Quite useful  
Not very useful  
Not at all useful  

It depends (DON'T READ OUT)

QC38N Can I just check, are you personally self-employed?

Yes  
No - partner/spouse of self-employed individual  
No - accountant/other professional, helping self-employed individual  
No - thinking about/have thought about becoming self-employed  
No - no longer self-employed  
Refused/Not stated

IF RESPONDENT/PARTNER/CLIENT SELF EMPLOYED AT QC38N ASK QC39N

QC39N How long / have you / has your partner / has your client been self-employed?

IF NECESSARY: I mean a CONTINUOUS period of being self employed

6 months or less  
More than 6 months up to 1 year  
More than a year up to 3 years  
More than 3 years up to 5 years  
More than 5 years  
Don't know

QC40N Does / your / your partner's / your client's income come in regularly or does it fluctuate?

Regular  
Fluctuates  
Refused  
Can't say/Don't know

IF SELF EMPLOYED FOR MORE THAN A YEAR ASK QC41N,

OTHERS GO TO QC44

QC41N How do you pay your National Insurance contributions?

READ OUT:

By direct debit every 4 weeks  
By quarterly billing from the CA  
Or some other way  
Don't know

QC42N How many times do you think you had some contact with the Contributions Agency over the last year, either you contacting them or them contacting you? (An estimate will do if you are not certain)

TYPE ESC D FOR "DON'T KNOW"

QC43 Do you expect a similar number of contacts in the course of next year?

PROBE (IF NO) DO YOU EXPECT MORE OR LESS?

Yes - similar  
No - more contacts expected  
No - less contacts expected  
Not sure/Don't know
Was it easy or difficult to set up your National insurance arrangements when you became self employed?

PROBE (IF EASY) Was it very easy or quite easy?
PROBE (IF DIFFICULT) Was it very difficult or quite difficult?

Very easy
Quite easy
Quite difficult
Very difficult
Don't know

IF QUITE OR VERY DIFFICULT AT QC44 ASK QC45

What could the Contributions Agency have done differently to make setting up and handling your National Insurance arrangements easier?

TYPE IN
Don't know

IF RESP ONT/PARTNER/CLIENT HAS BEEN SELF-EMPLOYED FOR A YEAR OR LESS ASK QC46;

How many contacts have you had with the Contributions Agency since /you/ ,/your partner/ / client// became self employed, either you contacting them or them contacting you? (An estimate will do if you are not certain)

TYPE ESC D FOR "DON'T KNOW"

IF RESP ONT/PARTNER/CL ENT SELF EMPLOYED AT QC38N ASK QC47N

What could the Contributions Agency do to make your National Insurance matters easier for you to handle?

PROBE: What else?

PLEASE TYPE IN
Don't know

I am going to read out a number of things that self-employed people have said about National insurance, and I would like you to tell me for each one how much you agree or disagree. So firstly do you agree or disagree with....?
Have you got behind with any of your National Insurance payments in the last year?

- Yes
- No
- Don’t know
- Refused

Have you had any refunds of National Insurance contributions in the last year?

- Yes - I have
- No - I haven’t
- No - but I’m expecting some
- Don’t know

As you probably know we have to interview a cross section of the public in market research surveys. So the next few questions about yourself are just so that our sample is balanced.

**<C1A>** /CODE THE SEX OF THE RESPONDENT (ONLY ASK IF YOU CAN’T TELL BY THEIR VOICE)/
/RESPONDENT’S PARTNER (ONLY ASK IF IT IS NOT ALREADY APPARENT)/
/RESPONDENT’S CLIENT (ONLY ASK IF IT IS NOT ALREADY APPARENT)/

- Male
- Female
- Not stated

**<C2A>** What was /your/ /your partner’s/ /your client’s/ age last birthday

(IF NOT STATED/REFUSED ENTER 199)

**<C3A>** Do you yourself/ /Does your partner/ /Does your client/ work...

READ OUT LIST

- 50 or more hours per week
- 30 to 49 hours per week
- 8 to 29 hours per week
- Less than 8 hours per week
- Retired from a full time job
- Not working for some other reason

(IF WORK AT ALL ASK <C4A>)

**<C4A>** What is the type of work /you do?/ /your partner does?/ /your client does?/

PROBE FOR FULL DETAILS OF WORK DONE & INDUSTRY/FIELD WORKED IN

**<C5A>** How many people both full and part time are employed by /your/ /your partner’s/ /your client’s/ company? Please include /yourself/ /your partner/ /your client/ and people such as salesmen and drivers who don’t actually work at that workplace but report to that address?

- Only respondent/partner/client
  - 2
  - 3 - 5
  - 6 - 9
  - 10 - 24
  - 25 - 49
  - 50 - 99
  - 100 - 249
  - 250 - 499
  - 500 - 999
  - 1000+
- (DON’T READ OUT) Don’t know
- (DON’T READ OUT) Refused/not stated

**IF RESPONDENT IS NOT AN ACCOUNTANT/PROFESSIONAL AT QC38 ASK**

**<C6A>** Do you have an accountant, or someone who deals with your (company’s) finances?

- Accountant
- Other
- None

YOU MUST CODE SOMETHING FOR THIS QUESTION

**<AGAINA>** The Contributions Agency may be carrying out more research at a later date. Would you be willing to be contacted again by a Research Company involved in such research?

- Yes
- No
- Don’t know

THANK RESPONDENT AND CLOSE

"I would just like to confirm that my name is..., calling from the British Market Research Bureau in London. All your replies will be treated in the strictest confidence."

IF THE RESPONDENT REQUIRES FURTHER REASSURANCE THEY MAY CONTACT IDY WARD ON 081 566 2222 OR CALL THE OPERATOR AND ASK FOR EREPHONE MARKET RESEARCH SOCIETY

Thank respondent and close

I declare that this interview is a true record and that it has been conducted within the MRS code of conduct.

INTERVIEWER: ENTER YOUR INTERVIEWER NUMBER AND DATE IN THE OPEN END BOX

<DECLARE> I declare that this interview is a true record and that it has been conducted within the MRS code of conduct.

INTERVIEWER: ENTER YOUR INTERVIEWER NUMBER AND DATE IN THE OPEN END BOX

<DECLARE> I declare that this interview is a true record and that it has been conducted within the MRS code of conduct.
EMPLOYEES QUESTIONNAIRE

The main part of the questionnaire is the same as for self-employed except for the prompts on <Q1NB>, the answer list for <Q3B> (which is repeated at <QC25N>), and the classification. These are shown below.

<Q1NB> Can I just mention some of the reasons why you might have had some contact, in case it jog your memory? Have you been in touch for any of these reasons?
READ OUT LIST AS FAR AS NECESSARY, THEN CODE "Yes" or "No" or "Don't Know":
- A query or reply to a query about your state pension or future pension
- A change of circumstances
- Asking for or receiving your National Insurance number
- Sending or receiving a form of some sort

Yes - have had contact
No - have not had contact
Don't know

<Q3B> What was the reason for , your, their last contact?
PROBE IF NECESSARY
BENEFIT ENTITLEMENT:
Query/ reply to a query about pension entitlement
Query/ reply to a query about statutory sick pay (SSP)
Query/ reply to a query about statutory maternity pay (SHP)
Query/ reply to a query about benefit entitlements

STATUS CHANGE:
Change of status/ personal details
Starting/ leaving job

REQUEST FORM/NO.:
To find out or being informed of NI number
Picking up/ requesting/ receiving/ sending a form

QUERY CONTRIBUTIONS PAYABLE:
Finding out or being informed about gaps in contributions in the past
Other queries about the amount of contributions paid/ payable
Exemption from NI/ whether still need to pay contributions

MAKING PAYMENTS:
Making/ being informed of payments you owe
Enquiring or being informed about refund/ paying too much
Other (TYPE IN)
Don't know

Say to respondent:
As you probably know we have to interview a cross section of the public in market research surveys. So the next few questions about yourself are just so that our sample is balanced.

<ClB> CODE THE SEX OF THE RESPONDENT (ONLY ASK IF YOU CAN'T TELL BY THEIR VOICE)
Male
Female
Not stated

<C2B> What was your age last birthday
(IF NOT STATED/REFUSED ENTER 199)

<C3B> Are you...READ OUT LIST
Married/living as married
Single/engaged
Widowed
Separated
Divorced
(DON'T READ OUT) Refused/not stated

<C4B> Do you yourself work...
READ OUT LIST
30 or more hours per week
8 to 29 hours per week
Less than 8 hours per week
Are you retired from a full time job
Or you not working for some other reason
(DON'T READ OUT) Refused/not stated

Now collect details for social grade of RESPONDENT using social grading sheet
NOTE NOT" SOCIAL GRADE OF CHIEF INCOME EARNER

<AGAI-The Contributions Agency may be carrying out more research at a later date. NB> Would you be willing to be contacted again by a research company involved in such research?
Yes
No
Don't know

Thank respondent and close

"I would just like to confirm that my name is .... calling from the British Market Research Bureau in London. All your replies will be treated in the strictest confidence."

If the respondent requires further reassurance they may contact Didy Ward on 081 566 2222 or call the operator - Ask for freesound market research society
EMPLOYERS QUESTIONNAIRE

The main part of the questionnaire is the same as for self-employed except for extra questions at the initial contact stage, the answer list for <Q3C> (which is repeated at <QC25N>), 5 questions asked only of employers after <QC29M>, and the classification. These are shown below.

**<Q1>** Do you remember having some contact with the Contributions Agency in the last 3 months (that is since the beginning of September) apart from their letter about this survey. This could either be you getting in touch with them, or them getting in touch with you?

- Yes
- No
- Don't know

**<Q1Am** Can I just mention some of the reasons why you might have had some contact, in case it jogs your memory? Have you been in touch for any of these reasons?

READ OUT LIST AS FAR AS NECESSARY, THEN CODE “Yes” OR “No”/“Don’t know”:
- something to do with a wages inspection or check of National Insurance records
- some query or discrepancy or reply to a query in a form or letter
- asking for or receiving details of an employee

**<Q2>** Is there anyone else who has had some contact with the Contributions Agency recently? This is the agency which deals with National Insurance contributions.

PROMPT IF NECESSARY: This could be someone in another department such as Pensions, Salaries, Finance or the Payroll department.

PRCPT IF NECESSARY: Is there anyone else in a different office or a different location who has had contact with the Contributions Agency recently?

- Yes
- No (CLOSE)

“We are only interviewing people who remember having some contact with the Contributions Agency recently.”

THANK RESPONDENT AND CLOSE

“I would just like to confirm that my name is calling from the British Market Research Bureau in London. All your replies will be treated in the strictest confidence.”

IF THE RESPONDENT REQUIRES MUTER REASSURANCE THEY MAY CONTACT DIaYARD ON 081 566 2222 OR CALL THE OPERATOR AND ASK FOR FREEPHONE MARKET RESEARCH SOCIETY

**<Q3>** Is there only one person who has had any contact recently, or more than one?

- One
- More than one
- Don’t know

**<Q4>** We need to choose someone at random from all those who have had recent contact, so please could I speak to the person whose surname starts with the nearest letter after yours in the alphabet

- Available
- Not available
**What was the reason for /your/their/ last contact?**

- **INSPECTION:** Check NI records/ visit to check records/ wages inspection
- **CORRESPONDENCE:** Sort out query/ discrepancy in form/ letter etc. Acknowledge receipt of letter
- **EMPLOYEE DETAILS:** Details of employee/ policy holder - address/ earnings/ benefits
  - To find out/ receiving NI number for employee(s)
  - Employment history/ employment schedule
- **PENSIONS:** C34P/ Pension scheme enquiries or information
  - Contracted out earnings/ scheme
- **BENEFIT ENTITLEMENT:** Query/ reply to a query about employee(s) benefit entitlement
  - Query/ reply to a query about Statutory Sick Pay (SSP)
  - Query/ reply to a query about Statutory Maternity Pay (SNP)
- **QUERY CONTRIBUTIONS PAYABLE:** Finding out about/ being informed of gaps in contributions in the past for employee(s)
  - Making/ being informed of payments owed by employee(s) or the company
  - Enquiring about/ being informed of refunds for employee(s) or the company paying too much
  - Other queries/ or replies to queries about the amount of contributions paid/ payable/ refunds for employee(s)/ or the company
  - Problem with/error on end of year return

**EMPLOYERS ONLY**

**Can I just check, have you ever called the Contributions Agency’s advice line for employers?**

- **S.S.A.L.E.**
  - Social Security Advice Line (for Employers)

**Yes**
**No**
**Don’t know**

**IF RESPONDENT HAS CALLED THE ADVICE LINE**

**Following your contact with this Advice Line, did the CA send you an “Information for Employers” pack with details of National Insurance requirements for employers?**

**Yes**
**No**
**Don’t know**

**IF THE CA DID SEND AN INFORMATION PACK**

**Have you ever made use of an information pack?**

**Yes**
**No**
**Don’t know**

**IF THE RESPONDENT HAS MADE USE OF A PACK AT QC29NiITA ASK:**

**How easy was it to understand? Would you say it was.....?**

**Very easy**
**Quite easy**
**Quite difficult**
**Very difficult**
**No opinion (DON’T READ OUT)**
**Can’t remember**

**How useful did you find it?**

**Very useful**
**Quite useful**
**Not very useful**
**Not at all useful**
**Don’t know**

**Request for/ receiving SSALE Employer pack (pronounced “SALLY”)**

**Request for/ receiving other pack (PLEASE TYPE IN AT CODE 39)**

**Other (TYPE IN)**

**Don’t know**
SAY TO RESPONDENT

As you probably know we have to interview a cross section of the public in market research surveys. So the next few questions about yourself are just so that our sample is balanced.

**<C1C> CODE THE SEX OF THE RESPONDENT (ONLY ASK IF YOU CAN'T TELL BY THEIR VOICE)**

Male
Female

**<C2C> What was your age last birthday**
(IF NOT STATED/REFUSED ENTER 199)

**<C3C> What is your job description**
(DON'T READ OUT) Refused/not stated

**<C4C> What is the main activity of your company?**
PROBE IF NECESSARY: What products does it make or what services does it provide

TYPE IN
(DON'T READ OUT) Refused/not stated

**<C5C> How many people both full and part time are employed by your company?**
Please include yourself and people such as salesmen and drivers who don't actually work at your workplace but report to this address?

Only respondent
2
3 - 5
6 - 9
10 - 24
25 - 49
50 - 99
100 - 249
250 - 499
500 - 999
1000+
(DON'T READ OUT) Refused/not stated

**<C6C> How long is it since company was founded?**

Within the last 12 months

1 - 2 years ago
3 - 5 years ago
6 - 10 years ago
11 - 25 years ago
Over 25 years ago
(DON'T READ OUT) Refused/don't know

**<C7C> Is this establishment the only one belonging to your company in the UK?**

Yes
No
Don't know (DON'T READ OUT)

**<C8C> Is this location a...?**

READ OUT

Head Office
Branch Office
Other
Refused/not stated (DON'T READ OUT)

YOU MUST TYPE IN SOMETHING FOR THIS QUESTION

**AGAIN** The Contributions Agency may be carrying out more research at a later date. Would you be willing to be contacted again by a research company involved in such research?

Yes
No
Don't know

THANK RESPONDENT AND CLOSE

"I would just like to confirm that my name is .... calling from the British Market Research Bureau in London. All your replies will be treated in the strictest confidence."

If respondent requires further reassurance they may contact Dido Ward on 081 566 2222 or call the operator and ask for freephone Market Research Society.
The main part of the questionnaire is the same as for self-employed except for extra questions at the initial contact stage and the answer list for <Q3D> (which is repeated at <QC2SN>). These are shown below, the classification is the same as for the employers questionnaire.

<XQ1> Do you remember having some contact with the Contributions Agency in the last 3 months (that is since the beginning of September) apart from their letter about this survey. This could either be you getting in touch with them, or them getting in touch with you?

Yes

No

Don't know

<XQ1A> Can I just mention some of the reasons why you might have had some contact, in case it joggs your memory? Have you been in touch for any of these reasons?

READ OUT LIST AS FAR AS NECESSARY, THEN CODE "Yes" OR "No"/"Don't Know":
- some query or reply to a query about pension schemes or Guaranteed Minimum Pension
- some query or discrepancy or reply to a query in a form or letter
- asking for or getting an employment history for a client
- asking about of receiving details of Contracted Out Employment

Yes - have had contact

No - have not had contact

Don't know

<XQ2> Is there anyone else who has had some contact with the Contributions Agency recently? This is the agency which deals with National Insurance contributions.

This could be someone in another department such as Pensions, Salaries, Finance or the Payroll department.

Is there anyone else in a different office or a different location who has had contact with the Contributions Agency recently?

Yes

No (CWSE)

"We are only interviewing people who remember having some contact with the Contributions Agency recently."

THANK RESPONDENT AND CLOSE

"I could just like to confirm that my name is to calling from the British Market Research Bureau in London. All your replies will be treated in the strictest confidence."

IF THE RESPONDENT requires further reassurance they may contact Didy Ward on 081 566 2222 or call the operator and ask for FREEPHONE MARKET RESEARCH SOCIETY

<XQ3> Is there only one person who has had any contact recently, or more than one?

One

More than one

Don't know

<XQ4> We need to choose someone at random from all those who have had recent contact, so please could I speak to the person whose surname starts with the nearest letter after yours in the alphabet

Available

Not available

Could I speak to that person please?
PENSIONS:
- GNP: Pension scheme enquiries or information
- Contracted out earnings/scheme

CORRESPONDENCE:
- Sort out query/discrepancy in form/letter etc.
- Acknowledge receipt of letter

POLICY-HOLDER/CLIENT DETAILS:
- Details of policy holder/client - address/earnings/benefits
  - To find out/being informed of NI number for employee(s)/clients
  - Employment history/employment schedule

INSPECTION:
- Clients' wages inspection/to check NI records

BENEFIT ENTITLEMENT:
- Query/reply to a query about client's/employee(s) benefit entitlement
  - Query/reply to a query about Statutory Sick Pay (SSP)
  - Query/reply to a query about Statutory Maternity Pay (MP)

QUERY CONTRIBUTIONS PAYABLE:
- Finding out about/being informed of gaps in contributions in the past for employee(s)/clients
- Making/being informed of payments owed by employee(s)/clients
- Enquiring about/being informed of refunds for employee(s)/clients paying too much

Other queries/or replies to queries about the amount of contributions paid/payable/refunds for employee(s)/clients
- Problem with/error on end of year return

REQUEST FOR RECEIVING SSSLE Employer pack (pronounced "SALLY")

REQUEST FOR RECEIVING OTHER PACK (PLEASE TYPE IN AT CODE 39)

OTHER (TYPE IN)

DON'T KNOW
Appendix F Statistical Reliability

F.1 Margin of error

When examining any statistic shown in this report, the margin of error on the statistic should be borne in mind. The margin of error reflects the fact that the data are based on a sample rather than on a census of all customers. If a different sample had been selected, then by chance the result may have been slightly different. The margin of error indicates the range within which the actual percentage (for the whole population of customers) is likely to lie. Margins of error in this report are given at the 95% confidence limits, i.e. there is 95% probability that the actual result lies within the specified range.

The margin of error of a statistic is calculated using the following formula (at 95% confidence limits):

$$\text{Margin of Error} = \sqrt{\frac{p(1-p)}{n}}$$

where

- $p$ = the percentage for which the margin is to be calculated
- $q = 100\% - p$
- $n$ = the base size (unweighted)

The unweighted base represents the actual number of people interviewed. However, when calculating margins of error for a sample design such as the one used in this survey, the statistical concept of `effective sample size' must be applied.

In this survey, the sample design intentionally over-represented certain groups and under-represented others, and weighting was applied in analysis to correct for these effects, as described in Appendix D. When sub-groups which were sampled with different probability are combined to give a weighted total, the weighting reduces the statistical value of the `unweighted base' to a lower effective base or `effective sample size'. When quite extreme weighting is applied, as in this survey (for instance weighting a sub-group from 4% of the raw unweighted sample to 0.5% of the weighted sample) the reduction in sample size may be quite large. Note, however, that for the units on which the sample design was based, that

<table>
<thead>
<tr>
<th>Sample Group</th>
<th>Unweighted base</th>
<th>ESS</th>
<th>Margin of error 40% or 60% ± %</th>
<th>Margin of error 20% or 80% ± %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>6,545</td>
<td>3,831</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>CC</td>
<td>2,520</td>
<td>1,235</td>
<td>2.8</td>
<td>2.3</td>
</tr>
<tr>
<td>CO</td>
<td>1,704</td>
<td>785</td>
<td>3.5</td>
<td>2.9</td>
</tr>
<tr>
<td>FO</td>
<td>2,302</td>
<td>2,086</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Customer group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td>2,306</td>
<td>1,808</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Self-employed</td>
<td>1,820</td>
<td>1,207</td>
<td>2.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Employers</td>
<td>1,275</td>
<td>815</td>
<td>3.4</td>
<td>2.8</td>
</tr>
<tr>
<td>Providers</td>
<td>1,144</td>
<td>415</td>
<td>4.8</td>
<td>3.9</td>
</tr>
<tr>
<td>Last contact</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Letter/fax to CA</td>
<td>1,486</td>
<td>796</td>
<td>3.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Letter/fax from CA</td>
<td>2,568</td>
<td>1,512</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Phone to CA</td>
<td>1,555</td>
<td>928</td>
<td>3.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Phone from CA</td>
<td>414</td>
<td>242</td>
<td>6.3</td>
<td>5.1</td>
</tr>
<tr>
<td>Visit to CA</td>
<td>167</td>
<td>106</td>
<td>9.5</td>
<td>7.8</td>
</tr>
<tr>
<td>Visit from CA</td>
<td>315</td>
<td>233</td>
<td>6.4</td>
<td>5.2</td>
</tr>
</tbody>
</table>
is the individual operational areas, the unweighted base is the same as the effective sample size. Weighted bases and statistics represent the data in their correct relative proportions and therefore may differ markedly from unweighted bases or effective sample size.

The previous table shows the unweighted base achieved, the approximate effective sample size this represents, and the margins of error based on the effective sample size (ESS). The margins of error are shown for the total sample and the main sub-groups discussed in this report, when \( p = 40\% \) or \( 60\% \), and when \( p = 20\% \) or \( 80\% \), at 95% confidence limits.

For any sub-groups not shown here, the effective sample size can be assumed to be approximately 55% of the unweighted base.

### F.2 Testing for statistically significant differences

A difference between two statistics is said to be statistically significant if the difference is unlikely to have happened by chance at a given level of probability. In this report, statistical significance is reported at 95% confidence limits. This means that there is a 95% probability (that is, 19 times out of 20) the difference has not happened by chance because of the sample selected, and is a real difference which would also apply to the total population of customers. When comparing two statistics, the difference between them can be tested for statistical significance using the following formula (at 95% confidence limits):

\[
\frac{\sqrt{\frac{p_1 q_1 - p_2 q_2}{n_1} + \frac{p_2 q_2}{n_2}}}{\sqrt{p_1 q_1 n_1 + p_2 q_2 n_2}} \leq z
\]

where

- \( p_1 \) = the percentage in sub-sample 1, to be compared with
- \( p_2 \) = the percentage in sub-sample 2
- \( q_1 = 100\% - p_1 \)
- \( q_2 = 100\% - p_2 \)
- \( n_1 \) = unweighted base/ESS for sub-sample 1
- \( n_2 \) = unweighted base/ESS for sub-sample 2

Note that statistical significance depends on the effective sample size for the two statistics being compared.

The matrices below set out thresholds for statistically significant differences when \( p_1 = 20\% \) or \( 80\% \) and \( p_2 = 25\% \) or \( 75\% \), and when \( p_1 = 40\% \) or \( 60\% \) and \( p_2 = 45\% \) or \( 55\% \), when comparing sub-groups of different sizes.

#### (i) Comparing 20% and 25%, or 75% and 80% on different bases

| \( p_1 = 20\% \) or \( 80\% \) on unweighted base/ESS | \( p_2 = 25\% \) or \( 75\% \) on unweighted base/ESS |
|-----------------|-----------------|-----------------|-----------------|
| \( 2,000 \)    | \( 1,200 \)    | \( 400 \)    | \( 150 \)    |
| 2,000          | 2.6%           | 3.1%           | 4.7%           | 7.3%           |
| 1,200          | 3.0%           | 3.4%           | 4.9%           | 7.4%           |
| 400            | 4.4%           | 4.7%           | 5.9%           | 8.1%           |
| 150            | 6.8%           | 7.0%           | 7.8%           | 9.6%           |

#### (ii) Comparing 40% and 45%, or 55% and 60% on different bases

| \( p_1 = 40\% \) or \( 60\% \) on unweighted base/ESS | \( p_2 = 45\% \) or \( 55\% \) on unweighted base/ESS |
|-----------------|-----------------|-----------------|-----------------|
| \( 2,000 \)    | \( 1,200 \)    | \( 400 \)    | \( 150 \)    |
| 2,000          | 3.1%           | 3.6%           | 5.4%           | 8.4%           |
| 1,200          | 3.6%           | 4.0%           | 5.7%           | 8.6%           |
| 400            | 5.4%           | 5.7%           | 7.0%           | 9.5%           |
| 150            | 8.3%           | 8.5%           | 9.4%           | 11.4%          |

For example, using the table above, the difference between 40% and 45% on effective sample sizes of 1,200 would be statistically significant (the threshold is 4.0%). However, the difference between 40% and 45% would not be statistically significant if the effective
sample sizes were 1,200 and 400 (threshold 5.7%) or if both effective sample sizes were 400 (threshold 7.0%).

The thresholds when comparing percentages other than those shown here will usually lie within a similar range (for instance the threshold for statistically significant differences between 30% and 35% on two subsamples of 1,200 will lie between 3.4% and 4.0%, that is between the threshold for 20%-25% and 40%-45%). When greater accuracy than this is required, the formula above can be used.
Two multivariate analysis techniques were used to facilitate interpretation of the results: a multiple regression analysis, and a CHAID (Chi-squared Automatic Interaction Detector model). These analysis techniques are described in this Appendix, and results are discussed in the main report.

A multiple regression analysis was carried out on data in this survey to examine the factors which contributed to respondents' overall satisfaction with the CA's service, and the relative importance of these factors. The results are described in Chapter 4.

The statistical technique of multiple regression requires:

- **a dependent variable** which is to be explained, in this case the overall satisfaction score
- **a number of independent variables** which are potentially able to `explain' variation in the dependent variable.

Multiple regression analysis calculates the amount of variation in the dependent variable which can be explained by variations in the independent variables. Inevitably there will be factors which influence the dependent variable apart from the independent variables which are included in the analysis. There is a measure, the $R^2$ measure, which indicates (as a percentage) how much of the total variation in the dependent variable is explained by the independent variables used. Beta scores are assigned to each of the independent variables to show the relative influence each one has in explaining the dependent variable.

Beta scores are standardised regression coefficients, and show the relative importance of each variable. Standardising means that the independent variables are rescaled so they all have mean 0 and standard deviation 1. Thus all the independent variables are measured on the same scale, and the beta scores indicate the importance of each one in relation to the others.

Independent variables were selected for inclusion in the multiple regression by examination of the survey results from the cross tabulations. Those factors which were thought to have a potential influence on the dependent variable (overall satisfaction) were included in the analysis.

In 1993 for a comparable analysis, variables representing the methods of contact customers had with the CA (letter, telephone or visit) were included in the regressions. No significant relationships with satisfaction were found, but the presence of these variables violated assumptions necessary to produce a valid equation. The method of contact variables are negatively correlated with each other by definition (none of those making visits contacted by letter or telephone on the last occasion, etc). They are also correlated with some of the evaluative dimensions, because whether or not these were asked depended on the method of contact (for instance, those in contact by letter were not asked about politeness of staff). In order to produce a valid equation, these variables were omitted both in 1993 and 1994 from the set of independent variables for the final regressions.

No other variables were later eliminated, since any factors which were not important would simply receive low beta scores which were not statistically significant.

Not all variables were asked of all respondents. For variables for which only a very small minority of the sample were included, it is unlikely that they would make an important

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**G.1 Multiple regression analysis**

G.1.1 Independent variables used in the analysis

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contribution in explaining the dependent variable, since by definition they could only account for a small proportion of the overall sample. However, in this analysis, a minimum of around a fifth of the sample had been asked about each variable, and this is sufficient for such variables to be identified as important in explaining variations in the dependent variable.

Each variable was scored on a scale so that the lower end of the scale represented disagreement (on attitude statements), low importance score (on importance ratings), small number of occasions (on questions about number of contacts), and so on, while the upper end represented agreement, high or favourable ratings, a large number of occasions, etc. Where an attitude statement presented a negative concept (for instance ‘staff are hampered by the system’), this was scored so that the higher score represented the favourable outcome (disagreement in this case).

A positive beta score indicates that satisfaction increased with higher agreement/higher or more favourable ratings/greater frequency, etc., while a negative beta score indicates that satisfaction increased with increasing disagreement/lower or unfavourable ratings/lower frequency, etc. The higher the beta score, whether positive or negative, the greater the influence of the variable on the dependent variable.

A full list of the independent variables used is shown in Section 1.3 of this Appendix.

G.1.2 Analysis of total sample

For the analysis of the total sample, the amount of variation in overall satisfaction scores, \( R^2 \), which was explained by the independent variables, was 48.4%. This was a reasonably good level of explanation, although it is clear that other factors also play a significant role in determining customers' satisfaction with the service they receive from the CA.

It is also the case that some factors which achieve universally high ratings may not discriminate at all on levels of satisfaction. Such factors, on which almost all respondents had favourable opinions, whether or not they were satisfied overall, therefore did not emerge as ‘important’ factors in explaining variation in the satisfaction scores. This does not, of course, mean that they were not important to customers in creating their overall impression of the service they received.

The independent variables used in the multiple regression analysis for the total sample are shown below. The first 19 made a statistically significant contribution to explaining satisfaction levels, at 95% confidence limits, and these are shown first, ranked by beta scores.

The analysis highlighted those 19 variables which made a statistically significant contribution to explaining the variation in overall satisfaction. The range of beta scores for these variables was from +0.155 to -0.021 but the intervals between each score are small.

These results were combined with respondents' assessments of the CA’s performance when this was appropriate for interpretation in the main report (see Chapter 4, section 4.1).
<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Beta score</th>
<th>Proportion of sample score applies to</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Most important factors</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude: They are efficient</td>
<td>+0.155</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They do manage to sort out your enquiry in the end</td>
<td>+0.131</td>
<td>100%</td>
</tr>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+0.113</td>
<td>71%</td>
</tr>
<tr>
<td>Whether answered everything you wanted to know at last contact</td>
<td>+0.094</td>
<td>51%</td>
</tr>
<tr>
<td>Attitude: You sometimes feel very frustrated dealing with them</td>
<td>-0.091</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They deal with you in a fair and reasonable manner</td>
<td>+0.091</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: You get a quick response to your enquiries</td>
<td>+0.087</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They care about their customers</td>
<td>+0.086</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: The CA has improved a lot recently</td>
<td>+0.081</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Other important factors</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude: They let you know what they are doing with your enquiry</td>
<td>+0.055</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They explain things clearly</td>
<td>+0.052</td>
<td>100%</td>
</tr>
<tr>
<td>How polite staff were at last contact</td>
<td>+0.044</td>
<td>35%</td>
</tr>
<tr>
<td>Length of time taken to resolve last query</td>
<td>+0.041</td>
<td>59%</td>
</tr>
<tr>
<td>Attitude: They really know what they are talking about</td>
<td>+0.038</td>
<td>100%</td>
</tr>
<tr>
<td>How well things were explained at last contact</td>
<td>+0.038</td>
<td>85%</td>
</tr>
<tr>
<td>Complexity of subject at last contact</td>
<td>+0.036</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Minor contributory factors</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Attitude: Staff are hampered by the system</td>
<td>-0.026</td>
<td>100%</td>
</tr>
<tr>
<td>Usefulness of leaflets</td>
<td>+0.021</td>
<td>22%</td>
</tr>
<tr>
<td>Urgency of most recent enquiry</td>
<td>-0.021</td>
<td>71%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Not making a significant contribution</th>
<th>Proportion of sample score applies to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Believe a single contact point would improve communications</td>
<td>100%</td>
</tr>
<tr>
<td>Had previous contact on the same subject</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: Staff make you feel at ease</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They recognise your time is valuable</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They don’t communicate enough between themselves</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They listen to your point of view</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They are sensitive when you have a problem</td>
<td>100%</td>
</tr>
<tr>
<td>Attitude: They treat you as a person not a number</td>
<td>100%</td>
</tr>
</tbody>
</table>

Questions not asked of all respondents

Note: ‘Attitude’ means that this was an attitude statement, where respondents expressed agreement/disagreement on a four-point scale.

G.1.3 **Analysis of customer groups**

As well as the main regression analysis performed on the total sample, four separate regressions were carried out among each of the customer groups, to examine whether there were any major differences between them. The same independent variables as for the main analysis were used in each case, apart from in the case of the self-employed where 10 additional statements only relevant to them were included. These statements were attitudes towards paying contributions as a self-employed person. Some variables classifying self-employed status were also included for this customer group. The $R^2$ factor, and the independent variables which made a statistically significant contribution towards explaining overall satisfaction, are set out below for each customer group.
### Employees $R^2 = 51.8\%$

<table>
<thead>
<tr>
<th>Significant independent variables</th>
<th>Beta score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude: They do manage to sort out your enquiry in the end</td>
<td>+ 0.144</td>
</tr>
<tr>
<td>Whether answered everything you wanted to know at last contact</td>
<td>+ 0.142</td>
</tr>
<tr>
<td>Attitude: They are efficient</td>
<td>+ 0.138</td>
</tr>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+ 0.107</td>
</tr>
<tr>
<td>Attitude: You sometimes feel very frustrated dealing with them</td>
<td>- 0.099</td>
</tr>
<tr>
<td>Attitude: You get a quick response to your enquiries</td>
<td>+ 0.090</td>
</tr>
<tr>
<td>Attitude: They care about their customers</td>
<td>+ 0.078</td>
</tr>
<tr>
<td>Attitude: They explain things clearly</td>
<td>+ 0.076</td>
</tr>
<tr>
<td>Attitude: The CA has improved a lot recently</td>
<td>+ 0.066</td>
</tr>
<tr>
<td>Attitude: They deal with you in a fair and reasonable manner</td>
<td>+ 0.063</td>
</tr>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+ 0.054</td>
</tr>
<tr>
<td>Attitude: They really know what they are talking about</td>
<td>+ 0.049</td>
</tr>
<tr>
<td>Urgency of most recent enquiry</td>
<td>- 0.048</td>
</tr>
<tr>
<td>Attitude: Staff are hampered by the system</td>
<td>- 0.042</td>
</tr>
<tr>
<td>How well things were explained at last contact</td>
<td>+ 0.038</td>
</tr>
</tbody>
</table>

### Self-employed $R^2 = 51.2\%$

<table>
<thead>
<tr>
<th>Significant independent variables</th>
<th>Beta score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude: They do manage to sort out your enquiry in the end</td>
<td>+ 0.134</td>
</tr>
<tr>
<td>Attitude: They deal with you in a fair and reasonable manner</td>
<td>+ 0.128</td>
</tr>
<tr>
<td>Attitude: They are efficient</td>
<td>+ 0.122</td>
</tr>
<tr>
<td>Attitude: You get a quick response to your enquiries</td>
<td>+ 0.110</td>
</tr>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+ 0.093</td>
</tr>
<tr>
<td>Attitude: The CA has improved a lot recently</td>
<td>+ 0.080</td>
</tr>
<tr>
<td>Attitude: You sometimes feel very frustrated dealing with them</td>
<td>+ 0.076</td>
</tr>
<tr>
<td>Attitude: They let you know what they are doing with your enquiry</td>
<td>+ 0.070</td>
</tr>
<tr>
<td>Attitude: They care about their customers</td>
<td>+ 0.070</td>
</tr>
<tr>
<td>Attitude: I have a lot of trouble sorting out my NI t</td>
<td>- 0.060</td>
</tr>
<tr>
<td>Attitude: They really know what they are talking about</td>
<td>+ 0.058</td>
</tr>
<tr>
<td>Attitude: The CA provide a good service to the self-employed t</td>
<td>+ 0.056</td>
</tr>
<tr>
<td>Whether answered everything you wanted to know at last contact</td>
<td>+ 0.052</td>
</tr>
<tr>
<td>Complexity of subject at last contact</td>
<td>+ 0.049</td>
</tr>
<tr>
<td>How polite staff were at last contact</td>
<td>+ 0.042</td>
</tr>
<tr>
<td>Usefulness of leaflets</td>
<td>+ 0.037</td>
</tr>
</tbody>
</table>

*T*These statement were only asked of the self-employed. Other statements included in the self-employed regression, but not significant were:
- Attitude: I am often surprised by how much NI I owe
- Attitude: It's difficult to keep up to date with NI Contributions
- Attitude: It's hard to pay NI out of your hard-earned income
- Length of time self-employed
- Ease of setting up NI arrangements when became self-employed
- Whether been in arrears with NI payments in last year
- Whether received any refunds of NI in the last year
- Whether income comes in regularly or fluctuates
### Employers $R^2 = 38.3\%$

<table>
<thead>
<tr>
<th>Perception / Attitude</th>
<th>Beta Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+0.157</td>
</tr>
<tr>
<td>Attitude: They are efficient</td>
<td>+0.155</td>
</tr>
<tr>
<td>Attitude: They do manage to sort out your enquiry in the end</td>
<td>+0.095</td>
</tr>
<tr>
<td>How well things were explained at last contact</td>
<td>+0.083</td>
</tr>
<tr>
<td>How polite staff were at last contact</td>
<td>+0.078</td>
</tr>
<tr>
<td>Attitude: They explain things clearly</td>
<td>+0.070</td>
</tr>
<tr>
<td>Attitude: They treat you as a person not a number</td>
<td>+0.065</td>
</tr>
<tr>
<td>Attitude: You sometimes feel very frustrated dealing with them</td>
<td>-0.063</td>
</tr>
<tr>
<td>Attitude: They deal with you in a fair and reasonable manner</td>
<td>0.062</td>
</tr>
<tr>
<td>Attitude: The CA has improved a lot recently</td>
<td>0.057</td>
</tr>
<tr>
<td>Complexity of the subject at last contact</td>
<td>0.055</td>
</tr>
<tr>
<td>Attitude: Staff are hampered by the system</td>
<td>-0.050</td>
</tr>
</tbody>
</table>

### Providers $R^2 = 46.6\%$

<table>
<thead>
<tr>
<th>Perception / Attitude</th>
<th>Beta Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude: They are efficient</td>
<td>+0.224</td>
</tr>
<tr>
<td>Attitude: The CA has improved a lot recently</td>
<td>+0.129</td>
</tr>
<tr>
<td>Perceived speed of response at last contact</td>
<td>+0.127</td>
</tr>
<tr>
<td>Attitude: They care about their customers</td>
<td>+0.099</td>
</tr>
<tr>
<td>Attitude: You get a quick response to your enquiries</td>
<td>+0.095</td>
</tr>
<tr>
<td>Attitude: You sometimes feel very frustrated dealing with them</td>
<td>-0.094</td>
</tr>
<tr>
<td>Attitude: They deal with you in a fair and reasonable manner</td>
<td>+0.075</td>
</tr>
<tr>
<td>Attitude: They do manage to sort out your enquiry in the end</td>
<td>+0.064</td>
</tr>
<tr>
<td>Length of time taken to resolve last query</td>
<td>+0.062</td>
</tr>
<tr>
<td>Attitude: They really know what they are talking about</td>
<td>+0.058</td>
</tr>
<tr>
<td>How well things were explained at last contact</td>
<td>+0.057</td>
</tr>
<tr>
<td>How polite staff were at last contact</td>
<td>+0.053</td>
</tr>
<tr>
<td>Whether answered everything you wanted to know at last contact</td>
<td>+0.051</td>
</tr>
</tbody>
</table>

### CHAID: Chi-squared Automatic Interaction Detector

This technique like regression, attempts to explain the variation in a ‘dependent variable’ in terms of a series of ‘independent’ variables.

The analysis works through a number of stages. At the first stage, the variable which discriminates most on the dependent variable (satisfaction) is identified by means of a chi-squared test. The test compares the observed distribution on each variable with the ‘expected’ distribution if there was no discrimination, and can identify the instance where the difference between observed and expected differences is greatest. For this survey, the most discriminatory variable was efficiency. This variable is next split into sub-groups between which the degree of discrimination on the dependent variable was maximised. In this case the sub-groups were:

- Definitely agree on the attitude statement
- Tend to agree
- Disagree
- They are efficient

At the second stage, each of the sub-groups created at stage one is examined individually, and variation on the dependent variable is again examined following the same procedure as at stage one. Thus the next split for each sub-group is on the variable which discriminates most on satisfaction for that sub-group. Usually a different variable is selected at stage two for each sub-group from stage one.
This process continues through a number of stages, each time dividing sub-groups on the same principle and a hierarchy or 'tree diagram' is produced. The analysis for this survey went through four stages.

The advantages of CHAID is that interactions between variables are highlighted. Thus it allows for different factors to emerge as the most important discriminators for different sub-groups. For example in the model for the total sample described in Chapter 4 of the main report, and shown here (Chart Ga):

- if a respondent disagrees on 'they are efficient', the criterion which most discriminates on satisfaction is 'treat you in a fair and reasonable way'.
- if a respondent definitely agrees on 'they are efficient', the most discriminatory factor on satisfaction is 'tells you all you want to know'.

The model for the self-employed, described in Chapter 5 of the main report, is also shown here as Chart Gb.

CHAID can often be used in conjunction with a multiple regression analysis to enhance understanding of the processes by which aspects of service influence satisfaction levels. The regression indicates the importance of variables, while the CHAID shows how they interact for particular groups of customers.

In this survey, two CHAID analyses were performed, one for the total sample, and one for the self-employed. In each case, the same variables were entered into the analysis as for the multiple regression analysis and method of contact was also included.

On the efficiency variables, the categories 'definitely disagree' and 'tend to disagree' were combined to create a single variable. This was because the next subdivision was the same for each when the categories were separate.

Two limits were imposed on the model:

- sub-groups could only combine adjacent categories of answers on attitude and scaled variables, for instance, it would be possible to combine 'definitely disagree', 'tend to disagree' and 'tend to agree', but not possible to combine 'definitely disagree' and 'tend to agree'.
- a minimum sub-group size of 50 was set, so that no further subdivision would take place once a sub-group reached that size.

Significance for the Chi-squared tests was set at 95%.
### Chart Ga: What differentiates between satisfaction and dissatisfaction

**TOTAL SAMPLE**
34% very satisfied
83% total satisfied

<table>
<thead>
<tr>
<th>STAGE 1</th>
<th>EFFICIENT</th>
<th>EFFICIENT</th>
<th>EFFICIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>disagree</td>
<td>tend to agree</td>
<td>definitely agree</td>
</tr>
<tr>
<td></td>
<td>6% 50%</td>
<td>26% 92%</td>
<td>62% 96%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 2</th>
<th>FAIR</th>
<th>FAIR</th>
<th>FAIR</th>
<th>TELL YOU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>def</td>
<td>disagree</td>
<td>def</td>
<td>not all/</td>
</tr>
<tr>
<td></td>
<td>1%</td>
<td>4%</td>
<td>13%</td>
<td>most</td>
</tr>
<tr>
<td></td>
<td>13%</td>
<td>30%</td>
<td>65%</td>
<td>74%</td>
</tr>
<tr>
<td></td>
<td>13%</td>
<td>30%</td>
<td>65%</td>
<td>74%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 3</th>
<th>IMPROVED</th>
<th>IMPROVED</th>
<th>QUICK</th>
<th>QUICK</th>
<th>SORT IN END</th>
<th>SORT IN END</th>
<th>TELL YOU</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>disagree</td>
<td>agree</td>
<td>def</td>
<td>not def</td>
<td>agree</td>
<td>disagree</td>
<td>not all/</td>
</tr>
<tr>
<td></td>
<td>4%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>10%</td>
<td>11%</td>
<td>most</td>
</tr>
<tr>
<td></td>
<td>22%</td>
<td>59%</td>
<td>38%</td>
<td>70%</td>
<td>36%</td>
<td>71%</td>
<td>74%</td>
</tr>
<tr>
<td></td>
<td>13%</td>
<td>30%</td>
<td>65%</td>
<td>74%</td>
<td>74%</td>
<td>77%</td>
<td>99%</td>
</tr>
<tr>
<td></td>
<td>13%</td>
<td>30%</td>
<td>65%</td>
<td>74%</td>
<td>74%</td>
<td>77%</td>
<td>99%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 4</th>
<th>URGENCY</th>
<th>RECOGNISE</th>
<th>SPEED</th>
<th>HOW WELL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>SORT IN</td>
<td>TIME</td>
<td>FRUSTRATED</td>
<td>EXPLAIN</td>
</tr>
<tr>
<td></td>
<td>THE END</td>
<td>VALUABLE</td>
<td>END</td>
<td>END</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 2</th>
<th>SORT IN</th>
<th>SORT IN</th>
<th>SORT IN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>THE END</td>
<td>THE END</td>
<td>THE END</td>
</tr>
<tr>
<td></td>
<td>def</td>
<td>disagree</td>
<td>agree</td>
</tr>
<tr>
<td></td>
<td>7%</td>
<td>49%</td>
<td>21%</td>
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</tr>
<tr>
<td></td>
<td>13%</td>
<td>30%</td>
<td>95%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 3</th>
<th>SPEED</th>
<th>SPEED</th>
<th>SPEED</th>
<th>SPEED</th>
<th>SPEED</th>
<th>SPEED</th>
<th>SPEED</th>
<th>FRUSTRATED</th>
<th>FRUSTRATED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>slow</td>
<td>very quick</td>
<td>quick</td>
<td>(not asked)</td>
<td>very quick</td>
<td>quick</td>
<td>(not asked)</td>
<td>not def</td>
<td>def</td>
</tr>
<tr>
<td></td>
<td>6%</td>
<td>17%</td>
<td>30%</td>
<td>94%</td>
<td>10%</td>
<td>93%</td>
<td>98%</td>
<td>6%</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>76%</td>
<td>96%</td>
<td>98%</td>
<td>93%</td>
<td>98%</td>
<td>93%</td>
<td>98%</td>
<td>62%</td>
<td>88%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGE 4</th>
<th>HOW WELL</th>
<th>HOW WELL</th>
<th>TELL YOU</th>
<th>QUICK</th>
<th>FRUSTRATED</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>EXPLAIN</td>
<td>EXPLAIN</td>
<td>WANT TO KNOW</td>
<td>RESPONSE</td>
<td>END</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>END</td>
</tr>
</tbody>
</table>

**Chart Ga:**

- **STAGE 1:**
  - Efficient:
    - Disagree: 6%, 50%
    - Tend to agree: 26%, 92%
    - Definitely agree: 62%, 96%

- **STAGE 2:**
  - Efficient:
    - Agree: 30%, 65%
    - Def: 74%, 77%

- **STAGE 3:**
  - Efficient:
    - Agree: 36%, 71%
    - Def: 74%, 77%

- **STAGE 4:**
  - Efficient:
    - Agree: 30%, 58%
    - Def: 24%, 59%
### Chart Gb: Factors influencing satisfaction among the self-employed

#### TOTAL
- SELF EMPLOYED
- 31% very satisfied
- 78% total satisfied

#### EFFICIENT
- **disagree**
  - 6%
  - 42%
- **tend to agree**
  - 26%
  - 89%
- **definitely agree**
  - 58%
  - 94%

#### QUICK
- **disagree**
  - 2%
  - 26%
- **agree**
  - 15%
  - 67%

#### SORT OUT IN END
- **disagree**
  - 9%
  - 63%
- **agree**
  - 13%
  - 95%

#### FRUSTRATED
- **not def disagree**
  - 18%
  - 90%
- **def agree**
  - 12%
  - 51%
- **not def agree**
  - 17%
  - 82%

#### LET YOU KNOW
- **not def agree**
  - 13%
  - 95%
- **def agree**
  - 18%
  - 90%

#### VALUE TIME
- **disagree**
  - 37%
  - 94%
- **agree**
  - 68%
  - 98%

#### IN ARREARS
- **not def**
  - 19%
  - 97%
- **def**
  - 45%
  - 94%

#### POLITE
- **not def**
  - 61%
  - 82%
- **def**
  - 98%
  - 98%

#### LET YOU TELL YOU
- **not all/most**
  - 37%
  - 94%
- **all/most**
  - 68%
  - 98%
Appendix H  Customer Profiles

Some details of customer profiles are given in various sections of the report, particularly for the self-employed in Chapter 5. This appendix provides more detailed information on the reasons for and methods of contact, together with descriptions of the characteristics of each customer group. The customers included in the survey, and described here, were those who had been in recent contact with the CA, and not all of the customers.

H.1 Reasons for contact

Table Ha shows the most frequently mentioned reasons for the last contact made with the CA.

The most frequently mentioned reasons for contact among all customer groups were:

- to make payments/be informed of payments (especially employees)
- to query amounts of NI paid or payable (especially the self-employed)
- to query gaps in contributions.

Among the remaining reasons for contact, however, the patterns of reasons differed more markedly according to customer groups.

Employees were more frequently in touch than other customer groups about matters such as finding out their NI numbers, or notifying changes of circumstances, as well as establishing their position vis-a-vis their pension.

Many of the self-employed had irregular or fluctuating incomes, and their NI contributions were subject to change. A number of their contacts related to becoming self-employed and setting up payment systems.

Employees and the self-employed were more often concerned with personal issues affecting their own individual contributions and entitlements, whereas employers' and providers' enquiries were largely in a business context, usually dealing with company or policy issues (as the 1993 qualitative research also indicated).

Among employers, wages and NI records inspections were mentioned frequently as reasons for contact and almost one in ten had queries about Statutory Sick Pay (SSP). A large proportion of providers' contacts related to pension schemes or Guaranteed Minimum Pension (GMP), and some providers' contacts related to contracted out earnings. In other respects employers' and providers' contacts showed a similar pattern. Around one in ten among both groups reported queries with correspondence, or requests for details of employees or policy holders, while a smaller proportion mentioned obtaining employment histories for employees or clients.

These results were closely comparable to those from 1993. Table H1 also shows variations according to the area of the CA customers contacted (CO, CC, FO), and results showed little change from 1993.

CO customers were the most likely to be querying amounts of NI paid or payable, gaps in contributions, or pension/GMP details. Contacts with CC included a high proportion making payments, or setting up methods of payments, reflecting the profile of mainly self-employed customers to this area. FO customers were the most likely to have been in touch about a change in status or circumstances.
### Table Ha

**Main reasons for last contact with the CA**

<table>
<thead>
<tr>
<th>Area of CA contacted</th>
<th>Total</th>
<th>CO</th>
<th>CC</th>
<th>FO</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Unweighted</td>
<td>6,545</td>
<td>1,704</td>
<td>2,521</td>
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<tr>
<td></td>
<td>Weighted</td>
<td>9,224</td>
<td>1,244</td>
<td>4,031</td>
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<tr>
<td>Customer group</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emp/oyees</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-employed</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Providers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Making payments/being informed of payments owed | 15 | 7 | 22 | 11 | 6 | 28 | 5 | 2 |
| Find out about contributions paid/payable | 14 | 18 | 14 | 14 | 20 | 13 | 8 | 11 |
| Gaps in contributions | 9 | 19 | 8 | 7 | 12 | 7 | 7 | 10 |
| Pensions scheme enquiries/GMP | 8 | 19 | 4 | 9 | 18 | 2 | 2 | 14 |
| Set up/change method of payment | 8 | * | 14 | 4 | – | 18 | – | – |
| Find out NI number | 6 | 5 | 1 | 12 | 16 | 1 | 4 | 1 |
| Notify change of status/details | 6 | 5 | 6 | 6 | 9 | 6 | – | – |
| Becoming self-employed | 6 | * | 6 | 6 | – | 12 | – | – |
| Enquiring about a refund | 5 | 2 | 8 | 2 | 7 | 4 | 3 | 4 |
| Picking up/requesting a form to be sent | 2 | 1 | 2 | 2 | 3 | 2 | – | – |
| Wages inspection/check | 4 | 2 | 1 | 8 | – | – | 23 | 5 |
| NI records | 3 | 2 | 4 | 3 | 5 | 5 | – | – |
| Exemption from NI | 3 | 2 | 4 | 3 | 5 | 5 | – | – |
| Obtain details of employee/policy holder, etc. | 3 | 4 | 3 | 2 | – | – | 12 | 9 |
| Sort out query/discrepancy in correspondence | 2 | 4 | 1 | 2 | – | – | 8 | 9 |
| Query about SSP | 2 | 1 | * | 2 | 2 | 1 | 8 | 3 |
| Query about benefit entitlement | 2 | 3 | 1 | 3 | 4 | 1 | 2 | 3 |
| Obtain employment history | 1 | 2 | * | * | – | – | 2 | 3 |
| Contracted out earnings scheme | 1 | 3 | * | * | – | – | 1 | 6 |

* Base: All respondents

**NB** This table shows main reasons mentioned. Column percentages do not sum to 100% as respondents could mention more than one reason, and reasons mentioned by very small proportions are not shown.

### H.2 Methods of contact

During the period of sampling for this study, letter contact accounted for around two-thirds of contacts with the CA, telephone calls for almost three in ten, and personal visits for one in twelve. Table Hb sets out the pattern of most recent contacts with the CA for CO, CC and FO, and for the customer groups. There is a greater proportion of written contact from the CA in 1994 than in 1993. This reflects the inclusion in 1994 of CRS customers, who represent 10% of all customer contacts. Nine out of ten CRS contacts are computer-generated follow-ups from the CA. Otherwise patterns of contact are broadly similar to the previous year.

Overall, a comparison of customers to CO, CC and FO shows that a greater proportion of their contacts with CC and CO were by letter, while contacts with FO included a higher proportion by telephone, as well as (virtually) all visits. The CA was considerably more likely than customers to have initiated written contact in all areas of the CA. On the other hand, customers' reports indicated that none of the areas made large proportions of outgoing telephone calls, though all areas received many incoming calls.

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5. A small number of CO/CC customers reported a visit as their last contact. It is probable that some of these respondents were initially sampled by CO or CC, but made a further, more recent contact with FO via a visit. The interview concentrated on their most recent contact.
As Table Hb shows, among the customer groups, employers had a significantly different pattern of contact from the others, in that nearly one in five employer contacts were visits from the CA, usually for inspections of wages and NI records. Telephone contact was at a slightly lower level among employees than among the other groups, reflecting in part the higher proportions of telephone calls by the CA to employers and providers. Written contact dominated for all groups except employers, with letters from the CA more usual among employees and the self-employed, and letters to the CA among providers.

### H.3 Characteristics of employees

A large majority of employees in contact with the CA were women (64%), possibly reflecting the fact that women, who tend to have interrupted work patterns, may be more likely to have queries about their NI contributions and pension entitlements.

Few were in touch with the CA after retirement age: only two per cent of CA’s employee customers were aged 65 years or over, compared with 20% of the adult population. Looking at employees in this sample under 65 years compared with the general population (Table Hc), the CA’s customers included a high proportion at the upper end of the age spectrum. It may be the case that a number of employees were making enquiries about pensions, as they approached the time of retirement.

<table>
<thead>
<tr>
<th>Age</th>
<th>Employees</th>
<th>General population</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>25-34</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>35-44</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>45-54</td>
<td>27</td>
<td>15</td>
</tr>
<tr>
<td>55-64</td>
<td>26</td>
<td>12</td>
</tr>
<tr>
<td>65+</td>
<td>2</td>
<td>19</td>
</tr>
</tbody>
</table>

Two-fifths of the employees (39%) were in a full-time job of 30 or more hours a week, while a quarter (26%) worked part-time. A further quarter (24%) were not working, though not yet retired, while the remaining 11% had retired from their job.
The social grade profile of these employees, as shown in Table Hd, was broadly similar to the adult population generally, despite the relative absence of those aged 65 years or over, of whom a large proportion are solely dependent on the state pension (social grade E is defined as those dependent on state benefits).

<table>
<thead>
<tr>
<th>Social grade</th>
<th>Occupation</th>
<th>Employees Unweighted 2,306</th>
<th>Employees Weighted 2,927</th>
</tr>
</thead>
<tbody>
<tr>
<td>A1</td>
<td>senior professional/managerial</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>C1</td>
<td>junior professional/clerical</td>
<td>37</td>
<td>27</td>
</tr>
<tr>
<td>C2</td>
<td>skilled manual</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>D</td>
<td>unskilled manual</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td>E</td>
<td>dependent on state benefits</td>
<td>14</td>
<td>13</td>
</tr>
</tbody>
</table>

Base: All employees
Those who did not answer this question are not shown in this table.

Even when allowance is made for the different age profiles, however, the CA’s employee customers were more likely to come from ABC1 social grades - professional, managerial and clerical occupations - than from C2D, manual occupations, when compared with the population generally.

H.4 Characteristics of the self-employed

Within the self-employed group, 75% were themselves self-employed, while eight per cent answered on behalf of a self-employed partner or client. Fifteen per cent were considering self-employment, or had been self-employed in the past.

Just over two-thirds of the self-employed in the sample were men (68%). The great majority were aged 25-54 years (79%), with relatively few at the younger or older end of their working life (seven per cent were aged 15-24 years; 12% were aged 55-64 years). Nearly three-quarters (74%) worked full-time, with 40% working 30-49 hours a week, and a further 34% working 50 or more hours per week. One in twenty (six per cent) were not currently working, though not retired; in most cases their contact with the CA related to a previous spell of self-employment or enquiries about becoming self-employed.

A wide variety of types of business were included; the main types are shown below.

Many of the self-employed worked on their own (54%), while a further 18% had very small companies employing up to four others in their business; the remaining 12% worked in larger organisations; 16% did not give an answer.
The most frequent job descriptions for employers in contact with the CA were senior managers - company secretary/proprietor/partner/director (19%) and payroll/wages manager or clerk (19%). Smaller proportions said they were financial controllers/accounts managers (eight per cent), or in other supervisory or managerial roles (10%).

Employers were asked to indicate the number of employees at their workplace. As the figures below illustrate, a high proportion of large establishments was included.

<table>
<thead>
<tr>
<th>No. of employees at workplace</th>
<th>% of employers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto5</td>
<td>21</td>
</tr>
<tr>
<td>6-24</td>
<td>31</td>
</tr>
<tr>
<td>25-249</td>
<td>29</td>
</tr>
<tr>
<td>250-499</td>
<td>4</td>
</tr>
<tr>
<td>500-999</td>
<td>5</td>
</tr>
<tr>
<td>1,000+</td>
<td>10</td>
</tr>
</tbody>
</table>

(1% gave no answer to this question).

The 1989 Census of Employment statistics indicate that fewer than one per cent of workplaces in Great Britain have 500 or more employees, although the Census also shows that workplaces of this size account for 20% of employees.

Most of the organisations dealing with the CA were long established, with three-fifths set up more than 10 years ago (60%), although eight per cent were only set up within the last two years, including two per cent within the last 12 months. Two-thirds (67%) of the establishments were the sole site for the company in the UK; 23% were head offices; and the remaining 10% were branch or other offices.

Most providers gave their job description as accountant (23%) or pensions administrator/manager (21%). Smaller proportions said they were payroll administrators (10%), tax consultants/specialists (five per cent), partners/directors (five per cent), or in other supervisory/managerial roles (eight per cent).

In the majority of cases (67%), the main business of the company was financial, with two-fifths in accountants’ firms (42%), and one in six in life assurance or pensions administration (16%). Outside the financial field, seven per cent mentioned solicitors/legal practices, but no other category was mentioned by more than two or three per cent.

In terms of numbers of employees, providers’ workplaces showed a similar pattern to that for employers, but with an even higher proportion of very large organisations, as the figures below indicate.

<table>
<thead>
<tr>
<th>No. of employees at workplace</th>
<th>% of providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto5</td>
<td>16</td>
</tr>
<tr>
<td>6-24</td>
<td>21</td>
</tr>
<tr>
<td>25-249</td>
<td>29</td>
</tr>
<tr>
<td>250-499</td>
<td>5</td>
</tr>
<tr>
<td>500-999</td>
<td>5</td>
</tr>
<tr>
<td>1,000+</td>
<td>21</td>
</tr>
</tbody>
</table>

(3% gave no answer to this question).

There were no major changes in customer profiles since 1992.
Other Research Reports available:

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<td>1</td>
<td>Thirty Families: Their Living Standards in Unemployment</td>
<td>0 11</td>
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<td>2</td>
<td>Disability Household Income &amp; Expenditure</td>
<td>0 11</td>
<td>761755 5</td>
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<td>3</td>
<td>Housing Benefit Review</td>
<td>0 11</td>
<td>761821 7</td>
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<tr>
<td>4</td>
<td>Social Security &amp; Community Care: The Case of Invalid Care Allowance</td>
<td>0 11</td>
<td>761829 9</td>
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<td>The Attendance Allowance Medical Examination: Monitoring Consumer Views</td>
<td>0 11</td>
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<td>Customer Perceptions of Resettlement Units</td>
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<td>12</td>
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<td>15</td>
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<td>The Effects of Benefit on Housing Decisions</td>
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<td>Contributions Agency Customer Satisfaction Survey 1993</td>
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</tr>
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<td>Child Support Agency National Client Satisfaction Survey 1993</td>
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<td>762224 9</td>
</tr>
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<td>30</td>
<td>Lone Mothers</td>
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<td>762228 1</td>
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<td>Employers and Family Credit</td>
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<td>Direct Payments from Income Support</td>
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<td>762290 7</td>
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<td>Incomes and Living Standards of Older People</td>
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<td>762299 0</td>
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<td>762316 4</td>
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<td>762317 2</td>
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<td>Managing Money in Later Life</td>
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<td>762340 7 Forthcoming</td>
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<td>Child Support Agency National Client Satisfaction Survey 1994</td>
<td>0 11</td>
<td>762341 5 Forthcoming</td>
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<td>39</td>
<td>Social Security Research Yearbook 1990-91</td>
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</table>

Further information regarding the content of the above may be obtained from:

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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