

Social Security Agency Pension Services Satisfaction Survey 2015



An Agency within the Department for

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Executive Summary

This research was commissioned by the Social Security Agency (SSA) and carried out by Analytical Services Unit and the Customer Insight team in the Organisational Change Directorate within the Agency. The key aims of the research were to evaluate levels of user

satisfaction with pension services and to receive feedback on how service delivery can be improved to best meet the needs of users. The research included service users who had made contact with the Pension Centre between April and September 2015.

Key Findings

Overall satisfaction with pension services was high with the vast majority of respondents (93%) indicating that they were very satisfied or satisfied. The quality of pension services exceeded expectations for two thirds of respondents (67%) while just under a third (29%) received a service in line with their expectations. A small proportion of respondents (3%) reported receiving a poorer service than they had anticipated.

There was positive feedback in relation to staff working in the Pension Centre regarding their professionalism, attitude and treatment of service users. A high level of agreement was evident for all staff attributes considered; including over 98% agreement in relation to staff being helpful, polite, friendly and treating people fairly and with respect. However, there were less positive views (67% agreement) on whether staff informed people of any other benefits that they may be entitled to.

Over one in ten respondents (14%) believed that pension services provided by the SSA required some form of improvement (either a little or a great deal). When asked generally about what improvements could be made, areas identified included the need for a quicker service, improving the quality and clarity of information provided and improving customer service.

A number of open ended or qualitative questions were included to give respondents the opportunity to provide additional detail. When asked to comment on telephone services there was positive feedback in relation to the high quality of service and on queries being answered quickly and in a satisfactory manner. Conversely, a number of respondents felt that automated telephone services were time consuming and caused some confusion. The need to improve slow response times to telephone queries and to provide more clarity in responses was highlighted. This indicates that user experience with staff can vary and that interactions with staff and the telephone service are important considerations for good service delivery.



In relation to feedback on postal services, the general consensus was that respondents were satisfied with the service provided and on how quickly forms were processed. However, some respondents raised issues with a lack of clarity of the information and the figures provided in written correspondence. For some, this issue was exacerbated by receiving multiple forms or letters and by the large amount of information often contained in postal communications.

Respondents indicated that the service for those with hearing or visual impairments could be improved. Some respondents with hearing difficulties reported difficulties conversing with staff and in following instructions on the automated telephone service. The ability to read and understand written correspondence was problematic for a number of respondents with visual impairments or poor eyesight.

Over four in five respondents were satisfied that the SSA informed them about all entitlements regarding their pension (85%) and made the correct pension service payment (87%).

A third of respondents (34%) reported receiving a benefit entitlement check. For those that did not receive a check, two fifths of respondents (39%) were unaware of the availability of these checks while a further fifth (22%) reported that a benefit entitlement check was never offered to them.

Over three quarters of respondents were fully informed (29%) or had received a reasonable amount of information (47%) about their pension. The vast majority of respondents (92%) felt that the information they received from the Pension Centre in the last three months was correct. The most common methods of receiving information about their pension entitlement were by government letter (54%) and from SSA Jobs and Benefits Offices (26%).

The most common reasons for contacting the Pension Centre were to start a new claim (43%), wanting information or an update (15%) and enquiring about eligibility for a benefit (14%). Two thirds of respondents (67%) were aware that the Social Security Agency operated a complaints procedure. The main ways in which people found out about the complaints procedure were from literature they had received (55%) or from a staff member (22%).

With a view to future reforms, service users were asked about using digital services. Under a quarter of respondents indicated that they would be happy to access digital services in future by email (22%) or online (22%). Willingness to use digital channels was related to age with decreasing willingness to use digital channels with increasing age.



Introduction

The Social Security Agency (SSA) commissioned Analytical Services Unit (ASU) to undertake research to monitor user satisfaction levels and elicit feedback from service users on pension services provided by the SSA. The research is an opportunity to inform the design and delivery of pension services within the SSA, and will be used to assist with planning for future policy development.

I RESEARCH OBJECTIVES

- To assess satisfaction levels with pension services.
- To assess the quality of the service delivery of pension services and to identify where potential improvements could be made.
- To inform the future design of pensions services taking into consideration the needs of users.

II BACKGROUND

The Northern Ireland Pension Centre is responsible for delivering pension services including processing applications and responding to enquiries relating to State Pension and Pension Credit.

STATE PENSION

State Pension is paid to people who have reached the State Pension age and who fulfil the residency and contributions conditions. The State Pension age for men is 65 whilst the State Pension age for women is rising from 60 to 65 between April 2010 and November 2018. From December 2018 the State Pension age will continue to increase for both men and women. Further information is available from <http://www.nidirect.gov.uk/state-pension>.

PENSION CREDIT

Pension Credit was introduced on 6th October 2003 and replaced the Minimum Income Guarantee (MIG). In the case of a couple, either may claim if both are of qualifying age but only one partner can receive Pension Credit at any one time. Only one member of a couple needs to be of eligible age to claim Pension Credit. For people aged over the female State Pension age, the Guarantee Credit element guarantees an income at a set level. People aged 65 or over (and couples where one member is 65 or over) may also be entitled to Savings Credit if they have modest income from savings, investments or a second pension. The age at which customers become entitled to Pension Credit is increasing in line with the age at which women reach State Pension age. The changes will result in a small reduction to the number of Pension Credit claimants over time as the

eligible age increases. Further information is available from

<http://www.nidirect.gov.uk/pension-credit>.

III SAMPLE

To meet the aims and objectives of the research a telephone survey was undertaken of nearly 385 people who contacted the Pension Centre between April 2015 and mid September 2015. The recent contact may have involved making a claim or an enquiry in relation to a pension related entitlement on their own behalf, or on behalf of someone else or notifying the Pension Centre of a change of circumstances. A sample of 1750 numbers was generated from those who had made contact with the Pension Centre by telephone only and had indicated that they would be willing to participate in a future telephone survey. The sample included respondents who were approaching state pension age and contacted the Pension Centre with a query about their future pension. A short elapsed time between contact with the Pension Centre and completion of the survey (maximum 3 months) meant that the recall of the service could be considered high, and therefore more accurate.

IV TIMESCALES & RESPONSE RATES

Telephone interviews were recorded using Survey Monkey¹ with fieldwork taking place between July and September 2015. In total, 385 interviews were completed by telephone with the average length of the telephone interview being 10-15 minutes (Table 1).

¹ SURVEY MONKEY IS AN ONLINE SURVEY TOOL

TABLE 1: OVERALL RESPONSE RATE

	Total
Number contacted	1748
Opt outs ¹	219
No reply/not contactable ²	1144
Successful interview	385
Response rate (successful interview / effective sample)	22.0%

1 REASONS FOR OPT OUTS:

- refused to take part
- no time to complete survey
- hung up
- unavailable during fieldwork hours (calls were carried out during working hours, between 9.30am and 5.30pm)
- not well enough to take part & option of a proxy refused/unavailable

2 REASONS WHY CLAIMANT COULD NOT BE CONTACTED:

- Invalid number on file or No answer after 5+ calls

V RESULTS

This report, presenting the main findings from the 2015 SSA Pension Services Satisfaction Survey, is structured as follows:

Contents

SECTION 1: SATISFACTION WITH THE PENSION CENTRE

- 1.1 Participant Profile
- 1.2 Overall Satisfaction with Services
- 1.3 Performance against Expectations
- 1.4 Improvement or Development of Pension Services
- 1.5 Main Suggested Areas for Improvement
- 1.6 Dealings with Staff
- 1.7 Positive Staff Attributes

SECTION 2: GENERAL INFORMATION

- 2.1 Confidence in the Pension Service provided by the SSA

- 2.2 Benefit Checks
- 2.3 Quality of Information Received
- 2.4 Methods of Receiving Information
- 2.5 Awareness of the Complaints Procedure

SECTION 3: USER INTERACTION WITH THE PENSION CENTRE

- 3.1 Reason for Contact
- 3.2 Telephone Contact
- 3.3 Written Contact
- 3.4 Future Contact

SECTION 4: CONCLUSIONS

Notes

Throughout the report 'service user' is used to refer to all persons contacting the Pension Centre over a three month period.

The terms 'Pension Centre' and 'pension services' are used interchangeably throughout the report.

Percentages included in the figures and charts do not always add to 100 per cent due to

rounding. In cases where a number of responses have been aggregated or grouped together, the proportion of respondents reported for the grouped response may not always equal the sum of the individual responses, again due to rounding.

Base numbers may vary slightly as refusals and responses of 'not applicable' have been excluded from the analyses.

Acknowledgements

The research team would like to thank staff working in the Pension Centre for adding contact details to the sample.

Particular thanks is extended to respondents who gave their time to participate in the survey.

1. Satisfaction with the Pension Centre

This section presents several measures used to assess user views of pension services provided by the Social Security Agency (SSA). The primary measure related to an assessment of how satisfied overall respondents were, using a five-point scale running from very satisfied to very dissatisfied. The second measure related to whether services met, exceeded, or failed to meet users' expectations. Service users were also asked to identify specific improvements that could be made to pension services provided by the SSA.

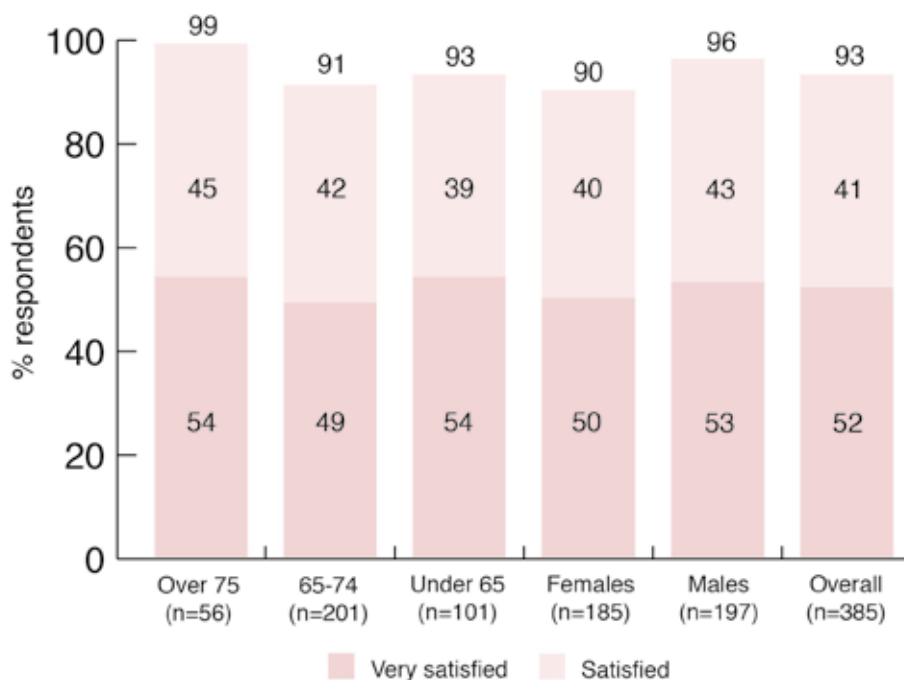
1.1 PARTICIPANT PROFILE

The participant profile is a reflection of service users who had recent contact with pensions services. The sample was equally split between males and females (52% male, 48% female). Just under a third of the sample (30%) was aged under 65 years. Over half of the sample (55%) were aged 65-74 years and the remaining 15% were aged 75 years and over.

1.2 OVERALL SATISFACTION WITH SERVICES

Respondents indicated how satisfied they were with the pension service provided by the SSA (Figure 1). The vast majority of respondents (93%) were either very satisfied or satisfied, with over a half (52%) indicating that they were very satisfied. Satisfaction levels were similarly high for both genders with 96% of males and 90% of females reporting that they were very satisfied or satisfied. Satisfaction levels were high (over 90%) for all age groups.

FIGURE 1: PROPORTION OF RESPONDENTS RATING SATISFACTION (% VERY SATISFIED / SATISFIED) WITH THE PENSION SERVICE BY GENDER AND AGE

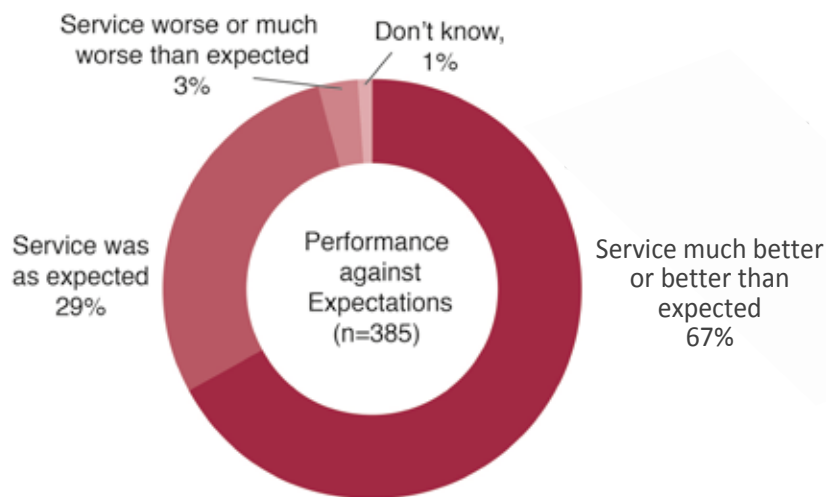


1.3 PERFORMANCE AGAINST EXPECTATIONS

Respondents were asked if pension services met their expectations (Figure 2). Two thirds of respondents (67%) received a better service than they were expecting. Under a third (29%)

received a level of service in line with their expectations and a small proportion of respondents (3%) received a poorer service than they expected.

FIGURE 2: DID PENSION SERVICES MEET EXPECTATIONS (N=385)

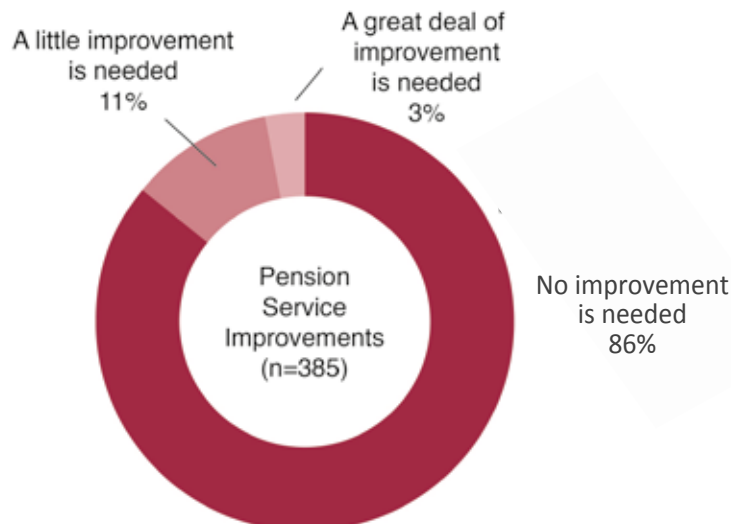


1.4 IMPROVEMENT OR DEVELOPMENT OF PENSION SERVICES

Respondents were asked if they believed pension services could be improved (Figure 3). The vast majority of respondents (86%)

indicated that no improvement was needed. A tenth of respondents (11%) felt that a little improvement was needed while 3% believed a great deal of improvement was required.

FIGURE 3: CLAIMANT OPINIONS ON WHETHER PENSION SERVICES REQUIRE IMPROVEMENT



1.5 MAIN SUGGESTED AREAS FOR IMPROVEMENT

The 14% of respondents who indicated that either 'a little' or 'a great deal of improvement' was needed with pension services were then prompted to make suggestions on how services could be improved. A sample of verbatim quotes from respondents is detailed below in relation to the three most frequently mentioned areas for improvement, namely, the need for a quicker service, improving the clarity and quality of information and making improvements with customer service.

QUICKER SERVICE

In relation to the speed of service, respondents reported lengthy delays in making contact by telephone and issues resulting from being transferred between pension staff. In addition to delays with the telephone service, there were specific comments in relation to inefficiencies with the processing of applications for pension related entitlements.

'I rang the Pension Centre in May and it's now August and I'm still waiting for a response to my query'

'It takes too long to get through on the phone and when you do get through you are put through to the wrong person'

'I applied for Pension Credit five months ago and I'm still waiting on a decision to be made'

CLARITY AND QUALITY OF INFORMATION

Issues with the lack of clarity and use of jargon in pension related communications were raised.

Some respondents would have liked clearer information, in particular in relation to when they are entitled to receive their State Pension and on their eligibility for pension related entitlements

'I had difficulty understanding their letter'

'The SSA keep sending out forms even though they told me I wasn't entitled to a State Pension'

'Their correspondence needs to be simple, easier to understand and include no jargon'

'The SSA should inform people when they are entitled to their pension'

'I wanted a better explanation of why Pension Credit was removed'

IMPROVEMENTS WITH CUSTOMER SERVICE

The vast majority of respondents were very complimentary about the performance of staff (see section 1.7). However, a few respondents mentioned substandard customer service including variation in staff performance, staff not devoting enough time to meet customer needs and staff not following through on a commitment to make a return phone call.

'Some staff are more helpful than others and that could be down to having more knowledge and others may need more training'

'Some staff do listen to my issues but I feel that I am being a hindrance to others who can't wait to get me off the phone'

'every person you talk to is always in a hurry'

'I feel it would be courtesy to ring back when dealing with my query given that I was promised a return call'

1.6 DEALINGS WITH STAFF

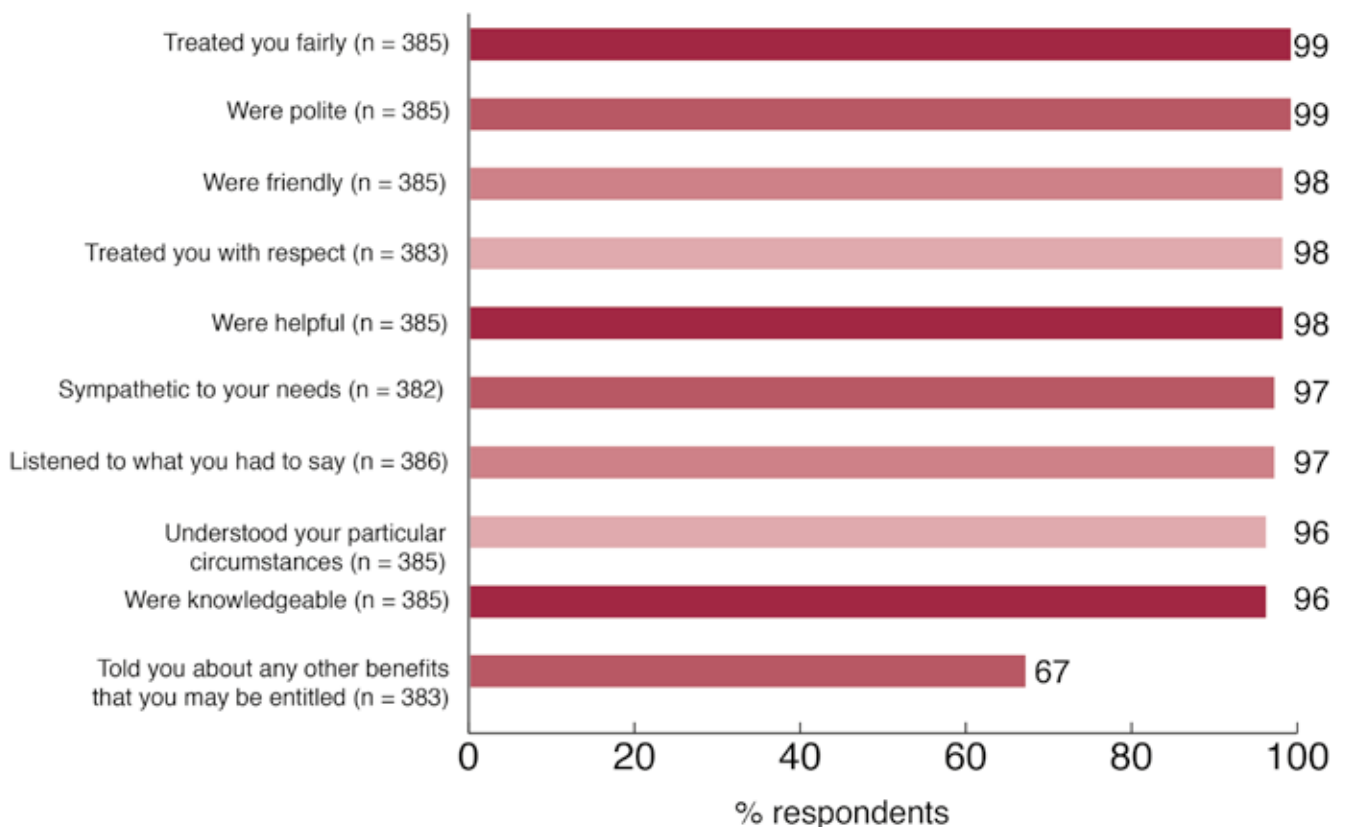
The vast majority of respondents (97%) were either very comfortable or comfortable when dealing with the SSA for pension services. The remaining respondents (3%) who indicated that they were 'neither comfortable nor uncomfortable' were asked to identify ways in which the SSA could make them feel more comfortable. While some respondents did not offer a response, a number of respondents felt

that their comfort levels would be improved if responses to their issues were explained more clearly to them. Others suggested that if they were able to interact with the pension service in person or 'face to face' their comfort levels would improve.

1.7 POSITIVE STAFF ATTRIBUTES

To measure the quality of the service, respondents were asked for their views on a series of positive statements regarding the attributes of Pension Centre staff (Figure 4). Favourable responses were received across the board with at least 96% agreement for all staff attributes that were considered. Only 67% of respondents agreed that staff informed them about any other benefits they may be entitled to.

FIGURE 4: RESPONDENT VIEWS ON STAFF ATTRIBUTES



Section 2 – Provision of General Information

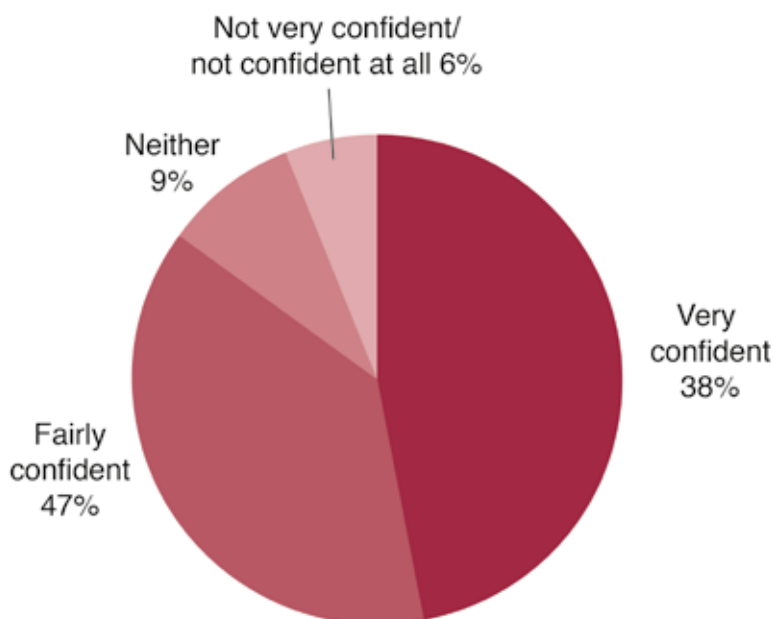
This section reports on both confidence levels in the pension service to communicate information and on the quality of the information provided. Information on benefit entitlement checks and on awareness levels of the complaints procedure is detailed.

2.1 CONFIDENCE IN THE PENSION SERVICE PROVIDED BY THE SSA

When asked about their level of confidence on whether the SSA informed them of everything that they were entitled to regarding their pension

entitlement (Figure 5), over four in five respondents (85%) reported that they were either very confident (38%) or fairly confident (47%), 9% responded 'neither' and 6% were not very confident or not confident at all.

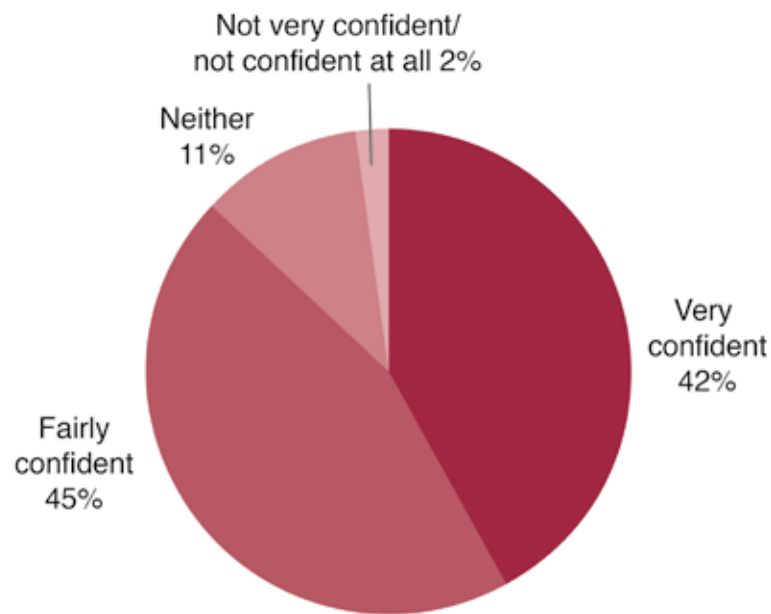
FIGURE 5: CONFIDENCE IN THE SSA TO INFORM YOU ABOUT ALL PENSION RELATED ENTITLEMENTS (N=385)



When asked about their level of confidence in the SSA providing them with the correct pension payment, the vast majority of respondents (87%) were confident (42% very confident and 45% fairly confident) that the SSA provided them with the correct pension service payment (Figure 6).

11% of respondents provided a response of 'neither' while a very small proportion of respondents (3%) were not very confident or not confident at all that the pension service payment was correct

FIGURE 6: CONFIDENCE IN THE SSA TO MAKE CORRECT PENSION SERVICE PAYMENTS (N=384)



2.2 BENEFIT CHECKS

A third of survey respondents (34%) indicated that they had received a benefit entitlement check. The remaining respondents (66%) who indicated that they had never received a benefit check were asked why they hadn't received a check (Table 2). The most popular responses were not knowing that you could have a benefit entitlement check (39%) and never having been offered a check (22%). Over a tenth (13%) replied that they did not want a check while a fifth (20%) provided an answer of 'don't know'.

TABLE 2: REASONS FOR NOT RECEIVING BENEFIT

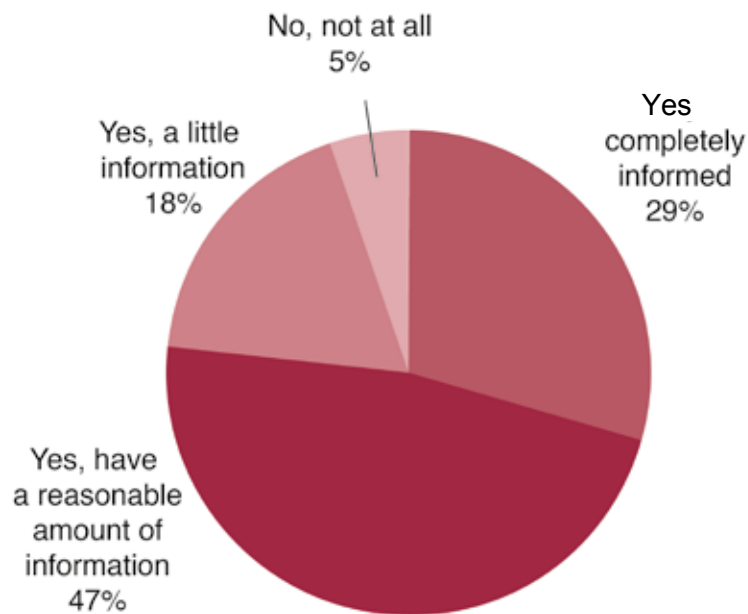
Reason for not receiving benefit check	%
Didn't know I could have check	39
A check was never offered to me	22
Didn't want a check/ didn't have time for a check	13
Know not entitled to any other benefits	5
Didn't think I was entitled to any other benefits	3
Don't feel entitled	3
Don't know	20
Sample size	252

*PERCENTAGES DO NOT SUM TO 100 AS RESPONDENTS COULD GIVE MORE THAN ONE ANSWER

2.3 QUALITY OF INFORMATION RECEIVED

Respondents were asked if they felt that they had enough information about their pension (Figure 7). The majority of respondents felt that that they were 'completely informed' (29%) or had 'a reasonable amount of information' (47%). Nearly a fifth of respondents (18%) felt that they 'had a little information' about their pension while 5% of respondents did not feel they had enough information about their pension and responded 'no, not at all'.

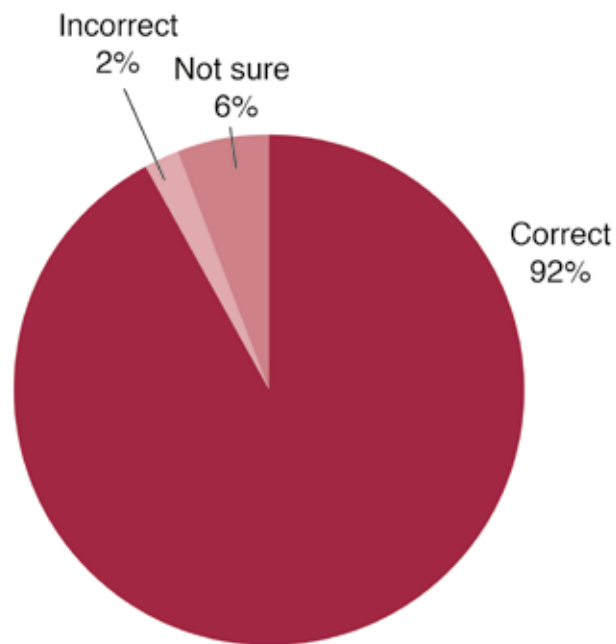
FIGURE 7: DO YOU HAVE ENOUGH INFORMATION ABOUT YOUR PENSION? (N=384)



Respondents were asked if they felt the information they had received from pension services over the past three months was correct or incorrect (Figure 8). The vast majority of respondents (92%) reported that the information provided to them was correct. Of the remaining respondents, 2% believed that the information they received was incorrect while 6% were

unsure. Respondents who believed the information they received was incorrect (2%) were asked to elaborate on the nature of the inaccuracies. Of those who did offer feedback, inaccuracies in relation to which benefit to apply for and how much benefit they were/would be receiving were reported.

FIGURE 8: ACCURACY OF INFORMATION RECEIVED FROM THE PENSION SERVICE IN THE LAST THREE MONTHS (N=384)



2.4 METHODS OF RECEIVING INFORMATION

Respondents were asked to indicate how they received information about their pension entitlement (Table 2). The most frequently reported method was by government letter (54%). A quarter of respondents (26%) received information from Social Security Agency/Jobs and Benefit Offices while 8% reported receiving

information from the Pension Centre. 15% received information regarding their pension by word of mouth from family or friends. Other less popular methods reported included from NI Direct or via online searching (6%) and from local advice centres and community groups (6%).

TABLE 3: METHOD OF RECEIVING INFORMATION* ABOUT PENSION RELATED ENTITLEMENTS

Method of receiving information	%
Government letter telling me about my pension	54
Social Security Agency/ Jobs and benefits office	26
Speaking to family/ friends	15
Pension Centre	8
NI Direct / via online searching	6
Local advice centre and groups	6
Via financial service/advisors	2
Sample size	385

* RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE ANSWER

2.5 AWARENESS OF THE COMPLAINTS PROCEDURE

Two thirds of respondents (67%) were aware that the SSA operates a complaints procedure (Table 3). Over half (55%) of those who indicated

that they were aware of the complaints procedure found out about the procedure from literature received from the SSA while a further 22% reported that a staff member had told them.



TABLE 3: HOW BECAME AWARE OF COMPLAINTS PROCEDURE*

How became aware of complaints procedure	%
From literature I received	55
A staff member told me	22
Can't remember	16
Common knowledge	7
Other/ have made complaint before	2
Sample size	256

***RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE ANSWER**

Respondents were asked if they had any difficulties when dealing with the SSA in the past 3 months. An overwhelming majority (99%)

reported that they had no difficulties in the past 3 months.

3. User Interaction with the Pension Centre

This section reports on the reasons given by respondents for contacting the Pension Centre in the period. Feedback when making contact with the Pension Centre by telephone and by post is also reported. In addition, results on the willingness of respondents to use various communication modes in the future, including digital channels are detailed.

3.1 REASON FOR CONTACT

Respondents were asked to indicate the nature of their contact with the Pension Centre in the period (Table 4). The most frequently reported reason for contact was making a new claim (43%) followed by to receive information or an update (15%). Other less frequently reported reasons for contact were, enquiring about eligibility for a benefit (14%), reporting a change of circumstances (9%) and receiving notification

that the SSA were going to review Pension Credit or State Pension (7%). The other category includes respondents who asked the SSA to reconsider a decision they made and those who indicated that they were initially contacted by the Pension Centre to forward additional information (e.g. spouse wages slip). A number of individuals indicated that they contacted the Pension Centre to defer their State Pension.

TABLE 4: REASONS* FOR CONTACTING THE PENSION CENTRE IN THE LAST THREE MONTHS

Reason for contact	%
Making a new claim	43
Wanted information or an update	15
Enquired about eligibility	14
Reported a change of circumstances	9
Received notification that the SSA were reviewing Pension Credit or State Pension	7
Assistance with form /requested form	5
Reported problems	3
Made appointment or interview for review meeting	2
Other	5
Sample size	385

* RESPONDENTS WERE ABLE TO CHOOSE MORE THAN ONE ANSWER



Some respondents offered additional information regarding the nature of the information or update that they requested.

A few respondents mentioned that they contacted the Pension Centre to clarify how a claim for Carers Allowance would impact on their Pension Credit entitlement. Others wanted an explanation regarding how their State Pension is worked out or to clarify the amount of pension entitlement they received.

3.2 TELEPHONE CONTACT

An overwhelming majority of respondents who contacted pensions services in the period by telephone were 'satisfied' or 'very satisfied' with the telephone service (96%).

Respondents were asked specific questions about their experiences of interacting with

pension services via telephone in the period. The vast majority of respondents reported that their call was answered in a timely manner (95%) and that their issue was dealt with in a satisfactory manner (96%). Similarly, an overwhelming majority of respondents believed that they were given enough time to explain their situation (98%) and that all of their questions were answered (96%).

Respondents were asked to offer general feedback in relation to contacting pension services by telephone. A sample of verbatim quotes in relation to the main areas mentioned by respondents is included below:

QUALITY OF TELEPHONE SERVICE

There were many positive views on the quality and speed of the telephone service provided including comments on all issues being satisfactorily addressed and respondents appreciating when return calls are made by Pension Centre staff.

‘On the two occasions I rang, I was 100% happy with the service’

‘Excellent service. I don’t know how it could be any better’

‘From start to finish the process of claiming State Pension only took ten minutes’

‘No trouble with the great service provided. I received a call back as promised’

Some respondents felt that improvements could be made with the automated telephone service both in terms of the inconvenience of having to select different options and on the length of time it often took to speak to a staff member. The inability to speak to a staff member who dealt with a previous call was also highlighted.

‘I don’t like having to press all the different options. When I ring I would prefer to speak to someone straight away’

‘Sometimes it can be a long wait to get through on the phone’

‘I was unable to speak to the person who dealt with my claim initially’

RESPONSE TO QUERIES

The general consensus was that queries were answered satisfactorily and many respondents expressed satisfaction with how quickly they were dealt with.

‘I was suitably dealt with and all queries were answered’

‘My query was dealt with promptly and I was impressed with the service’

There were a few negative comments in relation to the slow turnaround of responding to queries and some respondents mentioned that responses provided to queries were difficult to understand.

‘I still haven’t received a reply to my query after six weeks’

‘Staff could have explained things better. I did not fully understand how receiving Carers Allowance impacted on Pension Credit’

‘I felt that the information provided was not clear and I had to ring back several times to resolve my query’

STAFF ATTRIBUTES

There was positive feedback regarding staff having a customer friendly attitude and showing good customer service qualities including being helpful, polite and friendly.

'I always find the staff very helpful and courteous'

'The staff were very friendly and understanding'

'The person I dealt with regarding my State Pension claim was very friendly and informed me about Pension Credit'

There were however a few comments in relation to a lack of empathy shown by individual staff members.

'I feel that staff should listen to your questions'

'I wasn't told why I wasn't entitled to receive support. I didn't know if I would be entitled to anything else. I felt I had to get off the phone quickly'

NEEDS OF 'OLDER' PEOPLE

Some people expressed a preference for using the telephone believing it to be a more effective way to communicate while some respondents mentioned that they preferred to use the telephone as they struggled with other means of communication due to poor eyesight.

'I prefer to use the phone as things can be better explained to me'

'I prefer to use the phone as I can't use the computer due to poor eyesight'

Some participants felt that automated telephone services were not appropriate for older people and that occasionally more time was needed to fully explain issues to older service users.

'The automated options are not good for elderly people. They can be confusing and take too long, and sometimes you are re-directed'

'I would be pleased if they would take time to explain themselves. I am over 80 years old and things can take a bit of time to understand'

'I have hearing difficulties and it can be difficult to understand what staff are saying'

OTHER

Some respondents expressed dissatisfaction that they were charged for making calls to the Pension Centre.

'I was dissatisfied with being charged approximately £7.00 to make calls in order to claim my State Pension. I had not been previously made aware of these charges'

'The charges for calling the service were not clearly explained to me'

3.3 WRITTEN CONTACT

A large majority of the respondents who contacted the Pension Centre in the period by post (n=217) were 'satisfied' or 'very satisfied' with postal services (89%). Respondents who contacted pension services by post in the last three months were asked specific questions about postal services. The vast majority of respondents felt that forms or questionnaires were easy to complete (88%) and believed that written communications were written in plain language and were easy to understand (92%). Similarly, an overwhelming majority of respondents reported that they received an acknowledgement of postal communication within 10 days (94%) and that their postal communications with pension services were dealt with in a satisfactory manner (98%). Respondents were asked to provide general feedback about the service they received when contacting the Pension Centre by post.

QUALITY OF SERVICE

A considerable number of participants were happy with the postal service and how quickly they were dealt with. There were comments that staff were very professional, helpful and showed understanding in dealing with queries regarding forms.

'Dealings with the Pension Centre were very efficient and professional'

'All matters dealt with quickly'

'Staff understood my query and I felt at ease and confident dealing with staff'

Some respondents had difficulties understanding postal communications

and felt that forms can be unnecessarily long and contain duplicate information.

'The information and figures I received were difficult to understand'

'Some forms are long winded and can be difficult to understand'

'I received duplicate notifications'

ACCESSIBILITY

A few respondents highlighted problems understanding written communication due to visual impairments.

'I had to ask on various occasions for enlarged print'

'I'm registered blind and the paperwork was not in large print. I informed the Pension Centre of this and they promised to send out large print in future'

'I received a letter but as I'm unable to read or write I needed someone to read it for me'

PREFERENCE FOR OTHER FORMS OF COMMUNICATION

A few respondents did not favour postal communications and indicated a preference for alternative modes of communication.

'I am more comfortable using emails and online services'

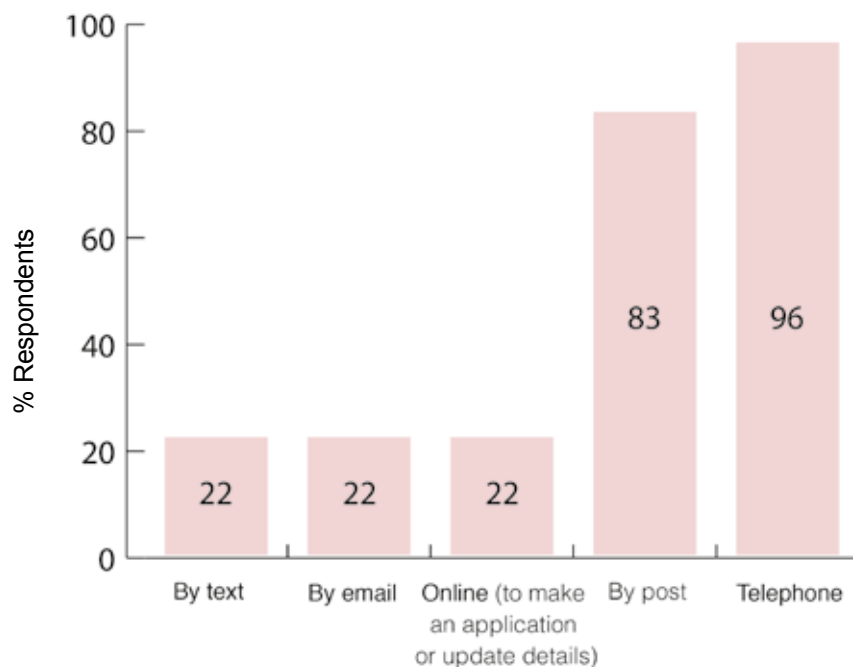
'If I had a query I would phone pension services'

3.4 FUTURE CONTACT

Respondents were asked to indicate their willingness to contact the SSA in future via various communication channels (Figure 9). The majority of respondents were happy to continue using conventional methods of contact

in the future (telephone 96%, post 83%). Over a fifth of respondents were willing to use digital channels to interact with the SSA in future (text message 22%, email 22%, or go online to make an application or to update details, 22%).

FIGURE 9: WILLINGNESS TO USE FUTURE MODES OF CONTACT

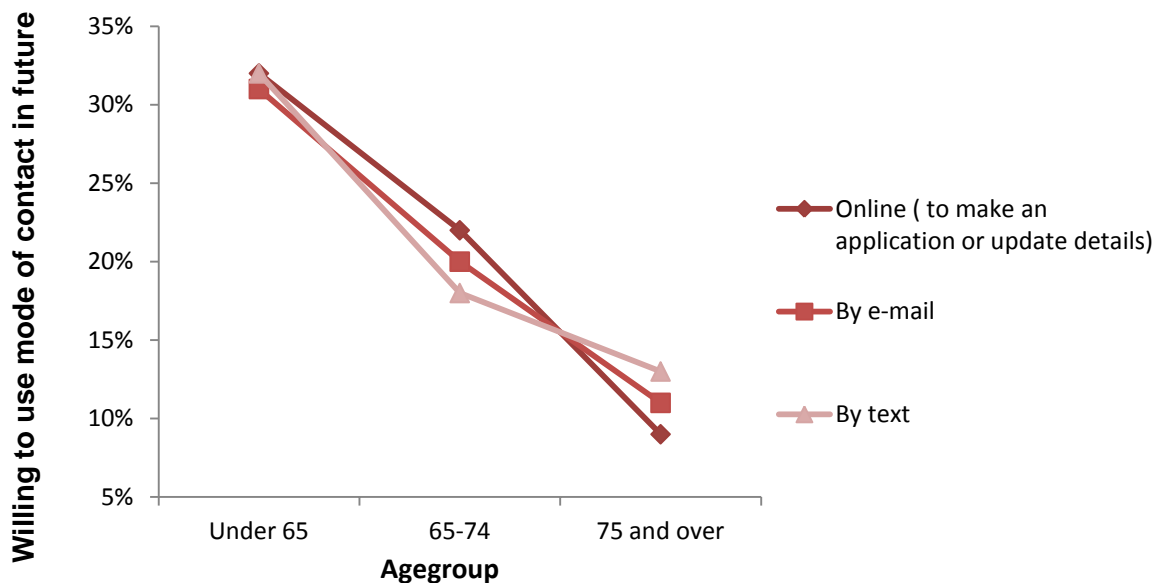


The main reason indicated by respondents for not being willing to go online in future to contact pension services was because they did not feel comfortable or were unable to use the internet/computers (49%). Two fifths replied that they would rather use alternative methods of communication (40%) or they did not have online access (41%). The main reasons provided by respondents who indicated that they would not be willing to contact the SSA by telephone in future related to a preference for using an alternative method of communication and not being comfortable on the telephone.

Willingness to embrace digital channels to interact with the SSA in future was related to age (Figure 10) with a decreasing willingness to use digital channels with increasing age. Respondents aged under 65 years were three times more likely to be receptive to using online (32%) and email (31%) channels than their counterparts aged over 75 (online 9% and email 11%).

Apprehension about interacting with the SSA via text messages was also age dependent evidenced by a lower willingness to use text messages in those aged 75 and over (13%) compared to respondents aged under 65 years (32%).

FIGURE 10: WILLINGNESS TO USE DIGITAL MODES OF CONTACT IN FUTURE BY AGE GROUP (non-zero y-axis)



4. Conclusions

The purpose of the SSA Pension Services survey was to measure satisfaction levels with pension services and to ensure the active involvement of service users to inform the planning, development, and improvement of pension services. An informed view from a service user perspective was achieved by obtaining feedback from those who had recent telephone contact with the Pension Centre. It should be noted that those who contacted the pension centre via other methods such as post were not included in the survey.

SATISFACTION

There was a high level of overall satisfaction with the Pension Centre (93%) with over a half of respondents (52%) reporting that they were very satisfied. Few respondents (3%) reported receiving a worse service from the Pension Centre than they had anticipated. The high level of overall satisfaction with pension services, including with staff, expressed by respondents provides positive feedback on key areas in the performance of pension services. Overall, there was a consistently high level of user satisfaction with pension services across the range of issues assessed.

AREAS FOR IMPROVEMENT

Despite very positive feedback on overall staff performance, variation in customer service and staff attributes were highlighted as areas for improvement. Staff in the Pension Centre deal with complex queries and often deal with customers who have a limited understanding of pensions. It is important that people who need and use pension services can access clear and helpful guidance in a convenient and consistent way.

A small number of respondents also mentioned the need to improve the effectiveness of telephone and postal services for certain groups. In particular, careful consideration is required to ensure services are as accessible as possible for users with hearing or visual impairments.

The existing Telephony Strategy has been designed to improve the quality of the SSA's telephone service by increasing the numbers of staff available to take calls and consequently reducing waiting times and the need for repeat phone calls. While the vast majority were satisfied with the telephone service, respondents have indicated that there is more scope for improvement in particular to further reduce delays in making contact and to simplify the automated telephone system.

The findings show that a sizable proportion (33%) of respondents believed that staff members were not informing them of all benefits that they may be entitled to. In addition, two thirds of respondents (66%) had never received a benefit entitlement check. Of these, 39% did not know they could have a check and 22% were never offered a check. This underlines the importance of the SSA's dedicated programme to improve benefit uptake. It is important to build on previous measures put in place to identify new ways of ensuring that all individuals and households receive all benefits to which they and their families are entitled.

FUTURE INTERACTION WITH PENSION SERVICES

In an effort to provide better value for money for taxpayers, there is scope to increase the use of digital communication channels, in particular to extend the use of online services. A key point reinforced by this survey was the necessity to engage with claimants in older age groups to increase their comfort levels when using online and other digital services. However, as outlined in the Agency's Channel Shift Strategy, alternatives to digital accessibility including telephony services should be made available for vulnerable groups.

FUTURE DIRECTIONS

Satisfaction levels were very high with pension services, however, a concerted effort is needed to maintain high performance in the future to ensure continued delivery of responsive high quality services to meet the demands of service users through a period of significant change to the welfare system.



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