

Local Pension Service Evaluation

Report of Customer Survey

March 2004

Regional Centre for Neighbourhood Renewal

Regional Centre for Neighbourhood Renewal
College of North East London

1. Introduction

This report sets out an analysis of the results of a survey of local Pension Service customers undertaken in February 2004.

The purpose of the survey was to obtain customer views on the effectiveness of the local Pension Service.

A self-completion survey was sent out to a total of 3,394 local Pension Service customers within seven 'cluster'¹ areas located within seven different Pension Service areas within Great Britain. Each cluster was selected to represent different types of local area through differences in socio-economic profile and/or pensioner population. **Appendix One** contains a more detailed analysis on the choice of cluster area.

The sample for the survey was randomly generated through each of the seven clusters and was based on those customers who had held a meeting with the local Pension Service since the 1st April 2003. In order to comply with Data Protection Act requirements the survey was despatched by The Pension Service, with all responses being returned to the Regional Centre for Neighbourhood Renewal, using a pre-paid reply envelope.

The analysis within this report is based on 1091 completed returns that were received in response to the survey. This represents a 32% response rate, which is considered to be a very good response for a survey of this nature.

Table 1.1 below sets out further details on the sample and response rates by individual cluster area.

Table 1.1: Survey sample and response rates by individual cluster area

Cluster Area	Number of Questionnaires sent to local Pension Service users	Number of respondents	Response rate
Kings Lynn & North Norfolk (East Anglia)	500	223	45%
Tunbridge Wells (South East)	495	172	35%
East Ayrshire, Dumfries & Galloway (Scotland)	493	159	32%
Plymouth (South West)	428	155	36%
Merthyr Tydfil (Wales)	475	154	32%
Wigan & Leigh (North West)	500	131	26%
Ealing & Hounslow (London)	503	95	19%
No reply	0	2	-
Total	3394	1091	32%

Table 1.1 indicates that the response rate to the survey varies considerably by cluster area, from 19% in Ealing and Hounslow, an urban area with a high

¹ A 'cluster' is a local Pension Service administrative area, which is made up of one or more District, or Unitary Authority areas and which is managed by a Local Service Delivery Manager (LSDM).

Black and Ethnic Minority population, to 45% in rural north Norfolk. Despite the variations in response rate, it is considered that the survey response provides a very robust basis for assessing customer views on The Pension Service and for examining differences in those views within different cluster areas.

The report is structured under the following headings:

- Profile of survey respondents
- Nature of contact with The Pension Service
- Customer views on the service provided
- Service improvements
- Help, guidance and assistance for older people

Appendix Two contains the 19 questions included in the survey. The questionnaire, sent out to 3,394 local Pension Service customers consisted of a single folded A3 paper (4 sides of A4) and was formatted on SNAP survey software.

Appendix Three contains a copy of the personally addressed letter that was dispatched with the survey.

2. Profile of survey respondents

All survey respondents

About 56% of survey respondents were female and about 44% were male. This precisely mirrors the gender balance of the over sixty population in England and Wales².

About 57% of respondents were under 75 years of age and about 43% were over 75. Table 2.1 below sets out further details on the age of survey respondents.

Table 2.1: Age of all survey respondents

Age band	Number of responses	Percentage
under 60	52	5%
60-64	224	21%
65-74	343	31%
75 or more	469	43%
No reply	3	0%
Total	1091	100%

The 2001 Census of Population indicates that the sample contains a higher proportion of respondents who are 75 or more (43% compared to 36%) compared to the situation in England and Wales. This points to the conclusion that the Pension Service is targeting an older pensioner population.

About 91% of survey respondents were White. About 7% of respondents were from Black and Minority Ethnic backgrounds³, with 4% of responses from people whose ethnic background is Indian. Table 2.2 sets out the results of this analysis in more detail.

According to the 2001 Census of Population, about 97% of the pensioner population in England and Wales are from White backgrounds. About 1% of the over sixties in England and Wales are from Indian backgrounds and about 1% from Pakistani backgrounds.

The sample therefore contains a higher proportion of those from non-White backgrounds and a significantly higher proportion of Indian respondents than is the case in England and Wales. It is also under-represented in terms of people from African/Caribbean ethnic groups⁴.

Table 2.2: Ethnic origin of survey respondents

² 2001 Census of Population

³ The remainder are accounted for by those not identifying their ethnicity

⁴ This is likely to be a reflection of the specific localities selected

Ethnic group	Number of responses	Percentage
African/Caribbean	3	0%
Bangladeshi	2	0%
Chinese	1	0%
Indian	38	4%
Mixed race	3	0%
Pakistani	6	1%
White	988	91%
Other	20	2%
No reply	30	3%
Total	1091	100%

Table 2.3 sets out the marital status of survey respondents. Compared to the 2001 Census in England and Wales the survey sample has a higher proportion of pensioners, who are single, widowed and divorced.

Table 2.3: Marital status of survey respondents

Marital status	Number of responses	Percentage	2001 Census
Married/living with a partner	488	45%	57%
Single	98	9%	7%
Widowed	379	35%	29%
Divorced	110	10%	7%
Separated	3	0%	1%
Don't Know	3	0%	-
No reply	10	1%	-
Total	1091	100%	100%

About 62% of survey respondents indicated that they had a long-standing illness, disability or infirmity. According to the 2001 Census of Population about 46% of people over sixty have a limiting long-term illness in England and Wales. This suggests that the Pension Service is targeting the highly vulnerable elderly in society.

Table 2.4 indicates that a significant proportion of Pension Service customers claim a range of other benefits. It is worth noting that only 27% of survey respondents do not claim other benefits.

Table 2.4: Benefits claimed by survey respondents

Benefit	Number of responses	Percentage
Housing Benefit	320	29%
Council Tax Benefit	515	47%
Disability Living Allowance	176	16%
Severe Disablement Allowance	45	4%
Carers Allowance	81	7%
Attendance Allowance	254	23%
Incapacity Benefit	64	6%
Bereavement Benefit	5	1%
None of these	289	27%
No reply	44	4%

Profile of respondents by cluster area

Table 2.5 highlights differences in the gender profile of survey respondents by cluster. It is worth noting that Ealing & Hounslow is the only cluster area where there were a higher proportion of male respondents.

Table 2.5: Gender profile of respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	Galloway (Scotland)	East Ayrshire, Dumfries & Galloway	Ealing & Hounslow (London)	Total
Male	40%	42%	42%	39%	48%	47%	56%	44%	
Female	60%	58%	58%	61%	52%	52%	44%	56%	
No reply	1%	0%	0%	1%	0%	1%	0%	0%	

Table 2.6 indicates that there are marked differences in the age structure of survey respondents from different clusters. In particular Table 2.6 indicates that:

- Merthyr Tydfil had double the average number of respondents aged under 60
- Tunbridge Wells had a much lower proportion of respondents aged 60-64 (11% compared to an average of 21%), but a significantly higher proportion of customers aged 75 or more (59% compared to an average of 43%)
- Ealing and Hounslow had a much higher proportion of respondents aged 65-74 (54% compared to 31%), but a significantly smaller proportion of residents aged 75 or more (24% compared to an average of 43%)

Table 2.6: Age of survey respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
under 60	7%	10%	5%	4%	3%	2%	2%	5%
60-64	26%	23%	23%	11%	20%	21%	20%	21%
65-74	28%	32%	30%	26%	31%	29%	54%	31%
75 or more	39%	35%	41%	59%	47%	48%	24%	43%
No reply	0%	0%	1%	1%	0%	0%	0%	0%

Table 2.7 indicates the very high proportion of White respondents in all cluster areas, with the exception of Ealing and Hounslow where there was a very high proportion of Indian respondents (39%) and a significant number of Pakistani respondents (6%).

Table 2.7: Ethnicity of survey respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
African/Caribbean	0%	0%	0%	0%	0%	0%	3%	0%
Bangladeshi	0%	0%	0%	0%	0%	0%	2%	0%
Chinese	1%	0%	0%	0%	0%	0%	0%	0%
Indian	0%	1%	0%	0%	0%	0%	39%	4%
Mixed race	0%	0%	0%	0%	0%	0%	2%	0%
Pakistani	0%	0%	0%	0%	0%	0%	6%	1%
White	95%	98%	97%	94%	96%	98%	33%	91%
Other	2%	0%	1%	2%	1%	0%	12%	2%
No reply	3%	1%	2%	5%	3%	3%	3%	3%

Table 2.8 sets out the marital status of survey respondents by cluster. The most significant differences between cluster relate to the relatively:

- High proportion of respondents who were married/living with a partner in Kings Lynn and North Norfolk (52%)
- Low proportion of respondents who were married/living with a partner in Ealing and Hounslow (35%)

- High proportion of respondents who were single in Ealing and Hounslow (16%)
- High proportion of respondents who were widowed in Tunbridge Wells (40%)
- High proportion of respondents who were divorced in Plymouth (18%)

Table 2.8: Marital status of survey respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Married/living with a partner	49%	47%	52%	42%	40%	42%	38%	45%
Single	4%	7%	7%	10%	10%	11%	16%	9%
Widowed	38%	36%	28%	40%	31%	37%	36%	35%
Divorced	7%	9%	12%	6%	18%	9%	6%	10%
Separated	0%	0%	0%	1%	1%	0%	0%	0%
Don't Know	0%	0%	0%	0%	0%	1%	2%	0%
No reply	2%	1%	1%	1%	1%	0%	2%	1%

Table 2.9 highlights whether respondents within different clusters had a long-standing illness, disability or infirmity.

Table 2.9: Health problems of survey respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Yes	63%	73%	60%	55%	65%	60%	60%	62%
No	32%	24%	38%	41%	30%	34%	35%	34%
No reply	5%	3%	2%	4%	5%	6%	5%	4%

Table 2.9 highlights the very high proportion of respondents in Merthyr Tydfil who have a long-standing illness, disability or infirmity and the relatively low proportion of residents in Tunbridge Wells.

The differences between clusters in relation to the proportion of respondents who claim different types of benefit are set out in Table 2.10 below.

Table 2.10: benefits claimed by survey respondents by cluster (%)

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Housing Benefit	22%	23%	24%	30%	35%	33%	46%	29%
Council Tax Benefit	49%	47%	45%	45%	45%	52%	48%	47%
Disability Living Allowance	15%	30%	10%	11%	14%	15%	22%	16%
Severe Disablement Allowance	5%	8%	2%	5%	3%	6%	1%	4%
Carers Allowance	7%	13%	7%	5%	8%	9%	1%	7%
Attendance Allowance	28%	23%	15%	24%	32%	27%	18%	23%
Incapacity Benefit	7%	9%	5%	4%	9%	4%	4%	6%
Bereavement Benefit	0%	1%	0%	0%	1%	1%	0%	1%
None of these	32%	18%	32%	31%	25%	23%	20%	27%
No reply	5%	3%	4%	4%	3%	4%	10%	4%

Table 2.10 indicates that there is a relatively high proportion of:

- Housing Benefit claimants in Ealing & Hounslow (46%)
- Council Tax benefit recipients in East Ayrshire, Dumfries and Galloway (52%)
- Disability Living Allowance (30%), Severe Disablement Allowance (8%), Carers Allowance (13%) and Incapacity Benefit (9%) recipients in Merthyr Tydfil
- Attendance Allowance recipients in Plymouth (32%) and Wigan & Leigh (28%)

The proportion of respondents not claiming any other benefits is relatively high in Wigan & Leigh (32%) and Tunbridge Wells (31%).

3. Nature of contact with The Pension Service

How customers first heard about The Pension Service

Survey respondents were asked to indicate how they first heard about The Pension Service. Just over a third (34%) of local Pension Service customers first heard about The Pension Service through contact made by The Pension Service. Just over 1 in 5 (21%) of local Pension Service customers heard about the service through advertising and about 14% through their local authority.

The results also underline the importance of local contact. Taken together, local publicity material, local authorities, local charities and friends account for about 29% of the ways in which customers first hear about The Pension Service. Chart 3.1 sets out these results in more detail.

Chart 3.1: How customers first heard about The Pension Service

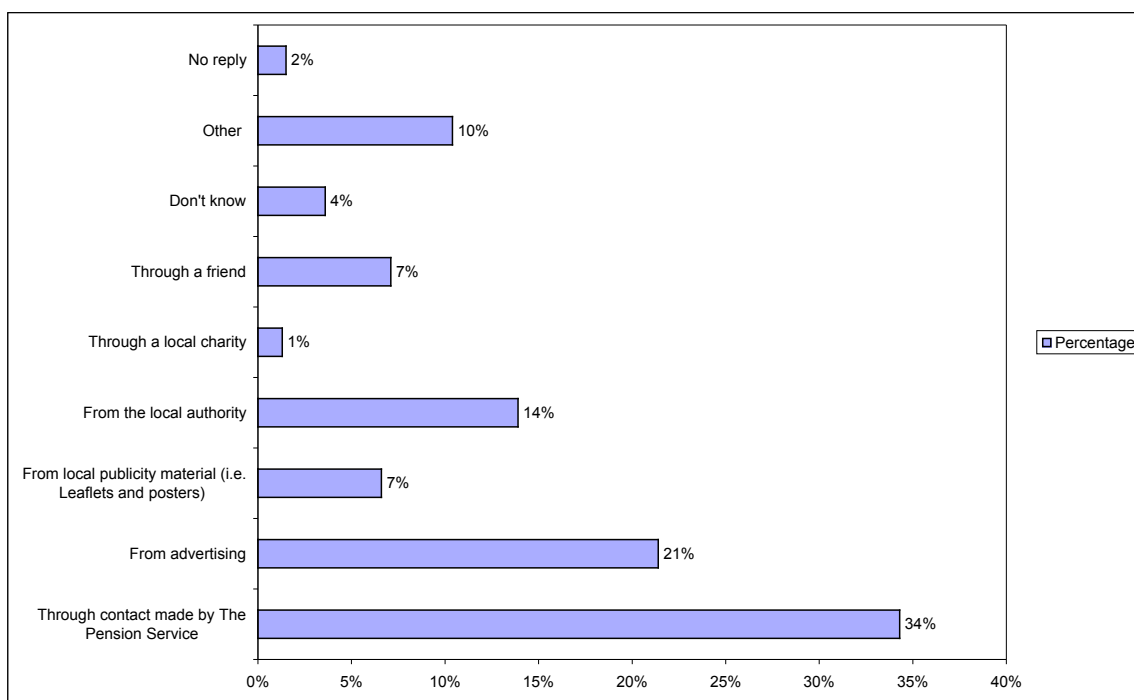


Table 3.1 examines how customers first heard about The Pension Service within different cluster areas. Table 3.1 indicates the relative importance of:

- Contact made by The Pension Service in Plymouth, East Ayrshire, Dumfries & Galloway and Merthyr Tydfil
- Advertising in Tunbridge Wells
- Local publicity material in Wigan & Leigh

- Local contacts in Wigan & Leigh. Taken together, local publicity material, local authorities, local charities and friends account for about 40% of the ways in which customers first hear about The Pension Service in Wigan & Leigh

Table 3.1: How customers within clusters first heard about The Pension Service

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Through contact made by The Pension Service	28%	39%	31%	29%	40%	39%	37%	34%
From advertising	21%	22%	21%	33%	19%	17%	14%	21%
From local publicity material	13%	4%	8%	4%	8%	4%	7%	7%
From the local authority	14%	14%	15%	11%	15%	15%	16%	14%
Through a local charity	4%	0%	0%	2%	2%	1%	1%	1%
Through a friend	9%	10%	7%	6%	3%	8%	4%	7%
Don't know	5%	2%	3%	3%	3%	4%	5%	4%
Other	6%	7%	13%	12%	10%	11%	14%	10%
No reply	2%	3%	2%	1%	1%	1%	2%	2%

Most recent meeting with The Pension Service

The survey also sought further details concerning the most recent meeting that the customer had had with The Pension Service since the 1st April 2003. The following sections of this chapter of the report all relate to this most recent meeting with The Pension Service.

Table 3.2 sets out details on how the meeting with The Pension Service was arranged and indicates that in almost 50% of cases it has been the customer that has initiated the contact with The Pension Service.

Table 3.2: How the meeting with The Pension Service was arranged

	Number	%
The customer contacted The Pension Service	530	49%
The Pension Service contacted the customer	361	33%
Through a third party	119	11%
Don't know	47	4%
No reply	34	3%
Total	1091	100%

Table 3.3 sets out details on how the meeting with The Pension Service was arranged within the seven cluster areas. Of particular note are the:

- Relatively high levels of third party involvement in arranging meetings in Wigan & Leigh
- Relatively large proportion of customers in Ealing & Hounslow who did not know how the meeting with The Pension Service was arranged

Table 3.3: How the meeting was arranged within cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
I contacted The Pension Service	48%	54%	55%	46%	48%	48%	33%	49%
The Pension Service contacted me	22%	34%	29%	39%	37%	38%	31%	33%
Through a third party	21%	7%	9%	7%	11%	11%	14%	11%
Don't know	5%	4%	4%	3%	2%	2%	17%	4%
No reply	5%	1%	4%	5%	1%	1%	6%	3%

Venue for meeting

The survey also sought to ascertain details on the venue for the meeting and, in particular, whether it was a 'drop in' at a local venue, a meeting at home or a meeting at a local venue. Chart 3.2 sets out the results of this analysis and indicates that about 68% of Pension Service customers benefited from a meeting at home, compared to 32% of customers who had a meeting at a local venue.

Table 3.4 examines the customer views on the meeting venue within the seven cluster areas and highlights significant differences between cluster areas. In particular, Table 3.4 highlights the relatively high percentage of:

- 'Drop in' customers within Ealing & Hounslow (40%) and Wigan & Leigh (31%) compared to the survey average of 17%
- Home visits in Tunbridge Wells (78%), Plymouth (76%) and Merthyr Tydfil (73%), compared to the average of 62%
- Appointments in Wigan & Leigh (24%) and East Ayrshire, Dumfries & Galloway (23%) compared to the average of 13%

Chart 3.2: Venue for the most recent meeting with The Pension Service

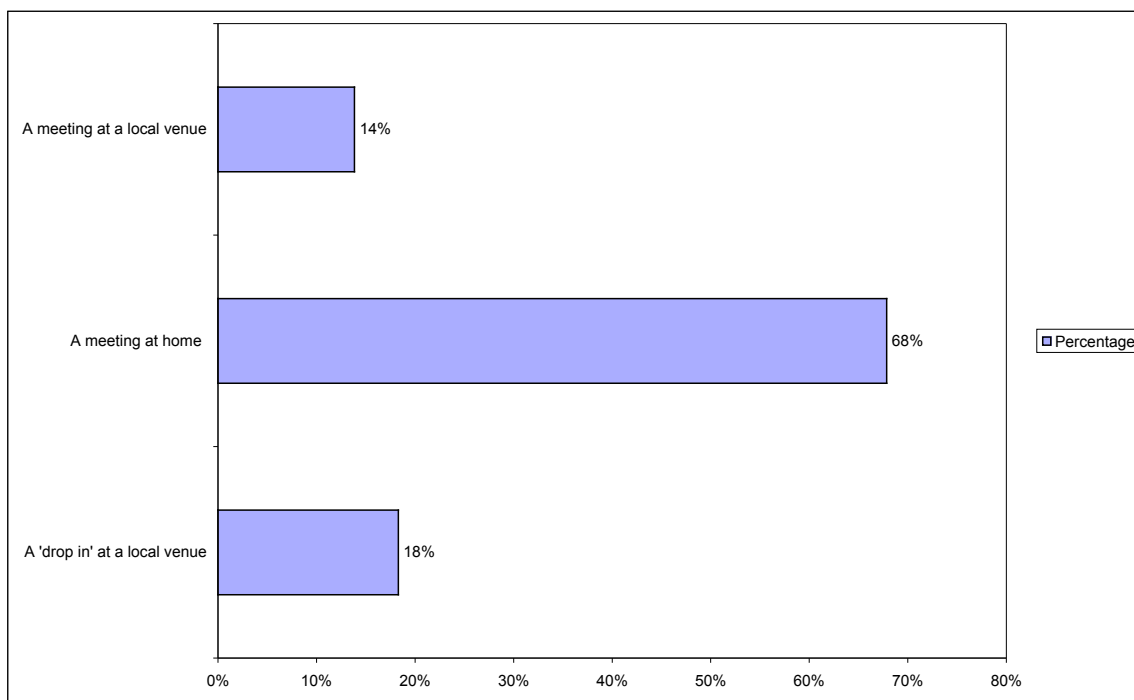


Table 3.4: Venue for the meeting within the seven cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Norfolk (East Anglia)	Kings Lynn & North Norfolk	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
A 'drop in' at a local venue	31%	14%	13%	6%	12%	14%	40%	17%	
A meeting at home	36%	73%	63%	78%	76%	59%	25%	62%	
A meeting at a local venue	24%	7%	14%	5%	7%	23%	12%	13%	
No reply	9%	6%	10%	11%	7%	5%	23%	9%	

The analysis also sought to determine whether there were any significant patterns in relation to the type of venue for the meeting compared to the age or health of The Pension Service customer.

Table 3.5 examines the type of venue for the meeting in relation to the age of Pension Service customer. Table 3.5 indicates that the proportion of meetings arranged at home significantly increases with age. For example, 71% of Pensioners who were aged 75 or more received a home visit, compared with 53% who were between 65-74 years of age.

Table 3.5: Type of venue for meeting by age

Type of venue	Age				Total
	under 60	60-64	65-74	75 or more	
A 'drop in' at a local venue	17%	21%	23%	10%	17%
A meeting at home	44%	57%	53%	71%	62%
A meeting at a local venue	25%	15%	13%	10%	13%
No reply	14%	7%	11%	9%	9%

Table 3.6 highlights the type of venue for the meeting and their use by customers who have a long-standing illness, disability or infirmity. Table 3.6 indicates that a slightly higher proportion of customers with a long-standing illness, disability or infirmity received a home visit compared to those who did not (64% compared to 57%).

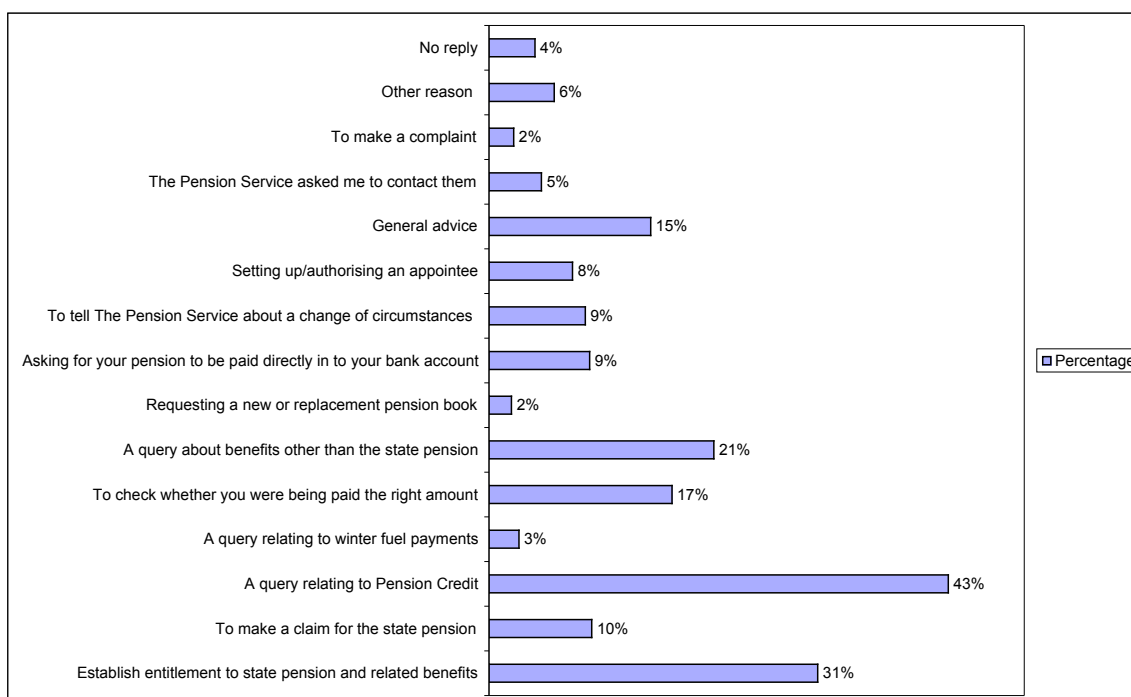
Table 3.6: Type of venue for meeting by health

Type of venue	Long-standing illness, disability or infirmity		Total
	Yes	No	
A 'drop in' at a local venue	16%	19%	17%
A meeting at home	64%	57%	62%
A meeting at a local venue	11%	16%	13%
No reply	10%	8%	9%

Reason for the meeting

The survey also sought to establish further information on the reason for the meeting. Chart 3 sets out the results of this analysis in more detail.

Chart 3.3: Reason for the meeting with The Pension Service



Out of the 1044 customers that responded to this question:

- 468, or 43% had a query relating to Pension Credit
- 335, or 31% wanted to find out whether they were entitled to state pension and related benefits
- 229, or 21% had a query about benefits other than state pension
- 187, or 17% wanted to check whether they were being paid the right amount

Table 3.7 sets out the reason for the meeting with The Pension Service within the seven cluster areas.

Table 3.7: reason for the meeting within the cluster areas.

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
To find out whether you were entitled to state pension and related benefits	19%	40%	31%	29%	34%	34%	25%	31%
To make a claim for the state pension	9%	19%	8%	7%	10%	4%	14%	10%
A query relating to Pension Credit	39%	40%	51%	49%	39%	42%	32%	43%
A query relating to winter fuel payments	2%	2%	3%	4%	1%	1%	8%	3%
To check whether you were being paid the right amount	15%	16%	16%	13%	17%	23%	25%	17%
A query about benefits other than the state pension	27%	14%	25%	15%	24%	26%	14%	21%
Requesting a new or replacement pension book	2%	3%	2%	1%	4%	1%	2%	2%
Asking for your pension to be paid directly in to your bank account	8%	11%	10%	10%	10%	8%	10%	9%
To tell The Pension Service about a change of circumstances	8%	12%	10%	8%	7%	8%	11%	9%
Setting up/authorising an appointee	8%	14%	4%	11%	7%	9%	1%	8%
General advice	21%	15%	14%	11%	14%	17%	18%	15%
The Pension Service asked me to contact them	8%	5%	2%	6%	6%	4%	5%	5%
To make a complaint	2%	1%	4%	1%	-	3%	5%	2%
Other reason	7%	4%	7%	8%	8%	4%	4%	6%
No reply	8%	1%	4%	5%	2%	2%	12%	4%

Types of contact with The Pension Service since April 2003

A further question sought information on all types of contact the customer had had with The Pension Service since April 2003. A total of 1016 customers responded to this question, which in turn generated 2,269 'contacts' with the Pension Service over this period. Chart 3.4 below sets out the results of this analysis in more detail.

Chart 3.4: Customer contact with The Pension Service since April 2003

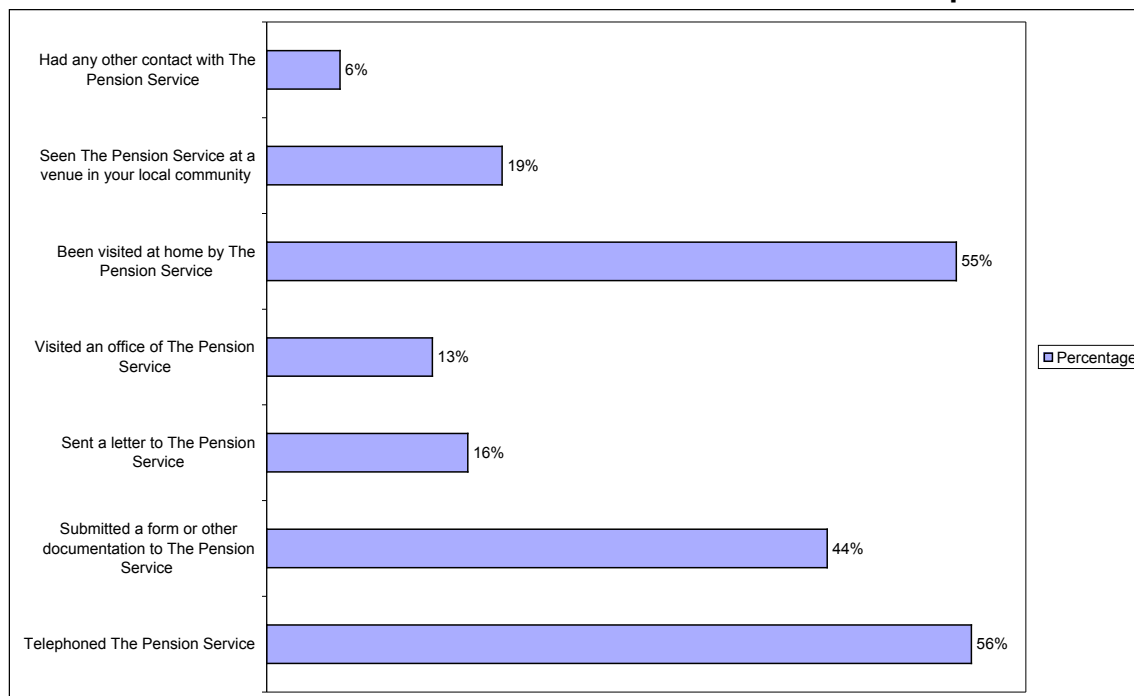


Table 3.8 examines the range of customer contacts with The Pension Service since April 2003 from responses from each cluster area. Table 3.8 indicates:

- The relatively low level of telephone contact with The Pension Service from customers in Ealing & Hounslow (36% of customers compared to an average of 56% for all respondents)
- The relatively high level of visits to an office of The Pension Service in east Ayrshire, Dumfries & Galloway (21% of customers compared to 13%)
- The relatively high level of home visits in Tunbridge Wells (71%), and to a lesser extent Merthyr Tydfil (64%), compared to an average of 55% for all respondents
- The relatively low level of home visits in Ealing & Hounslow (24%) and Wigan & Leigh (31%), compared to an average of 55% for all respondents. Perhaps, not surprisingly there was a high proportion of customers who had seen The Pension Service at a local community venue in both these areas

Table 3.8: Contact with The Pension Service since April 2003 by customers from the cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Telephoned The Pension Service	51%	63%	60%	64%	58%	47%	36%	56%
Submitted a form or other documentation to The Pension Service	37%	51%	47%	43%	48%	41%	38%	44%
Sent a letter to The Pension Service	9%	19%	19%	12%	18%	13%	21%	16%
Visited an office of The Pension Service	17%	18%	11%	6%	10%	21%	10%	13%
Been visited at home by The Pension Service	31%	64%	60%	71%	62%	51%	24%	55%
Seen The Pension Service at a venue in your local community (i.e. at a community centre or charity)	31%	18%	18%	11%	8%	18%	38%	19%
Had any other contact with The Pension Service	5%	3%	9%	2%	8%	6%	7%	6%
No reply	12%	3%	7%	5%	8%	6%	10%	7%

4. Customer views on the service provided

Meeting arrangements

Customer views on the arrangements for the meeting that took place with the Pension Service were generally very favourable. Table 4.1 indicates that of those customers responding to the question, 97% felt that the meeting was:

- Set at a convenient time
- Held on the agreed date
- Held at a convenient location

A slightly less favourable response was given in relation to whether the meeting was conducted in a private setting with 4% of respondents indicating that their meeting was not conducted in a private setting. Table 4.1 sets out the results of this analysis in more detail.

Table 4.1: Customer views on the arrangements for the meeting

Was the meeting:	Yes	%	No	%	Don't Know	%	Total
Set at a convenient time for you	831	97%	12	1%	17	2%	860
Held on the agreed date	707	97%	16	2%	9	1%	732
Conducted in a private setting	659	94%	28	4%	14	2%	701
Held at a convenient location	569	97%	7	1%	12	2%	588

Further analysis indicates that 87% of those who did not feel the meeting was held in a private setting had met The Pension Service in a local venue.

Tables 4.2 - 4.5 provide a breakdown of customer views on the arrangements for the meeting by cluster area. Tables 4.2 - 4.5 indicate:

- Very favourable customer views on the arrangements for the meeting in most cluster areas
- Some concerns over the privacy of meetings in Wigan & Leigh and Ealing & Hounslow, where 15% and 14% of customers in those areas did not feel the meeting was held in a private setting
- Some concerns in Ealing & Hounslow and to a lesser extent Merthyr Tydfil that meetings were not held on the agreed date
- Relatively high levels of 'Don't Know' responses in Ealing & Hounslow

Table 4.2: Convenience of the time of meeting

Cluster	Yes	No	Don't Know
Wigan & Leigh (North West)	96%	3%	1%
Merthyr Tydfil (Wales)	98%	2%	1%
Kings Lynn & North Norfolk (East Anglia)	97%	1%	3%
Tunbridge Wells (South East)	98%	1%	1%
Plymouth (South West)	99%	0%	1%
East Ayrshire, Dumfries & Galloway (Scotland)	99%	1%	0%
Ealing & Hounslow (London)	82%	6%	11%
Total	97%	1%	2%

Table 4.3: Meeting held on the agreed date

Cluster	Yes	No	Don't Know
Wigan & Leigh (North West)	99%	1%	0%
Merthyr Tydfil (Wales)	96%	4%	0%
Kings Lynn & North Norfolk (East Anglia)	97%	2%	1%
Tunbridge Wells (South East)	99%	0%	1%
Plymouth (South West)	99%	0%	1%
East Ayrshire, Dumfries & Galloway (Scotland)	98%	2%	0%
Ealing & Hounslow (London)	81%	9%	9%
Total	97%	2%	1%

Table 4.4 Meeting conducted in a private setting

Cluster	Yes	No	Don't Know
Wigan & Leigh (North West)	84%	15%	1%
Merthyr Tydfil (Wales)	97%	1%	2%
Kings Lynn & North Norfolk (East Anglia)	95%	3%	2%
Tunbridge Wells (South East)	96%	2%	2%
Plymouth (South West)	98%	1%	1%
East Ayrshire, Dumfries & Galloway (Scotland)	98%	2%	0%
Ealing & Hounslow (London)	76%	14%	10%
Total	94%	4%	2%

4.5 Meeting held at a convenient location

Cluster	Yes	No	Don't Know
Wigan & Leigh (North West)	95%	3%	3%
Merthyr Tydfil (Wales)	100%	0%	0%
Kings Lynn & North Norfolk (East Anglia)	98%	0%	2%
Tunbridge Wells (South East)	96%	1%	3%
Plymouth (South West)	98%	1%	1%
East Ayrshire, Dumfries & Galloway (Scotland)	99%	1%	0%
Ealing & Hounslow (London)	87%	4%	9%
Total	97%	1%	2%

Customer views on dealings with The Pension Service

The survey has also revealed generally very positive feelings on the part of Pension Service customers on the way that The Pension Service has treated them. In relation to all customer dealings with The Pension Service the survey indicates that:

- 98% of customers felt that they were polite
- 97% of customers felt that they were easy to talk to
- 97% of customers felt that they treated them with respect
- 94% of customers felt that they were helpful

Table 4.6 highlights these findings in more detail.

Table 4.6: Customer dealings with The Pension Service

Customer dealings with the local Pension Service	Agree	%	Disagree	%	Not sure	%	Total
They were helpful	928	94%	32	3%	27	3%	987
They were polite	939	98%	8	1%	9	1%	956
They provided accurate information	761	87%	59	7%	57	6%	877
They were easy to talk to	925	97%	23	2%	7	1%	955
They treated me with respect	927	97%	15	2%	14	1%	956
My personal situation was fully considered	780	89%	49	6%	51	6%	880
They provided all the information I needed	767	86%	67	8%	56	6%	890
There was a satisfactory outcome	741	83%	84	9%	72	8%	897

Table 4.6 also reveals that a small, but significant minority of customers did not feel that they had been treated well by The Pension Service. In particular:

- 9% of customers did not feel that there had been a satisfactory outcome in their dealings with The Pension Service
- 8% of customers did not feel that The Pension Service had provided them with all the information they needed
- 7% of customers did not feel that The Pension Service provided them with accurate information
- 6% of customers did not feel that their personal situation was fully considered by The Pension Service

It is also important that these less positive views of customers are considered in a proper context. In particular, if a customer does not receive additional

benefits as a result of seeing The Pension Service they are likely to be less satisfied with the outcome of their dealings with The Pension Service than a customer that does receive additional benefits. Whilst there are clearly some concerns about the provision of information, the results nevertheless indicate a very favourable response from Pension Service customers in relation to the way they have been treated.

Table 4.7 sets out customer views on their dealings with The Pension Service by highlighting the percentage of customers who agreed with the various statements about the way in which The Pension Service treated them.

Table 4.7: Customer views on dealings with The Pension Service with the seven cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
They were helpful	98%	93%	92%	95%	96%	97%	87%	94%
They were polite	99%	99%	98%	99%	99%	99%	91%	98%
They provided accurate information	94%	86%	81%	87%	88%	91%	79%	87%
They were easy to talk to	99%	97%	96%	99%	99%	98%	88%	97%
They treated me with respect	99%	98%	97%	99%	98%	97%	87%	97%
My personal situation was fully considered	94%	87%	85%	93%	92%	92%	72%	89%
They provided all the information I needed	90%	83%	87%	88%	88%	90%	72%	86%
There was a satisfactory outcome	82%	80%	81%	83%	88%	87%	74%	83%

Table 4.7 highlights the generally favourable customer views on their dealings with the local Pension Service in all cluster areas, but particularly Plymouth, Wigan & Leigh and East Ayrshire, Dumfries & Galloway. Customer views in Ealing & Hounslow on their dealings with their local Pension Service are noticeably less favourable than in the other six cluster areas

Overall satisfaction with The Pension Service

The survey also sought the views of Pension Service customers on their overall satisfaction with the service they received from The Pension Service. The results reveal very high levels of overall satisfaction with The Pension Service. A total of 89% of survey respondents indicated that they were satisfied with the service they received from the local Pension Service. What is particularly significant in these results is that 70% of respondents actually stated that they were very satisfied with the service provided. Chart 4.1 highlights these results in more detail.

Chart 4.1: Overall satisfaction with the local Pension Service

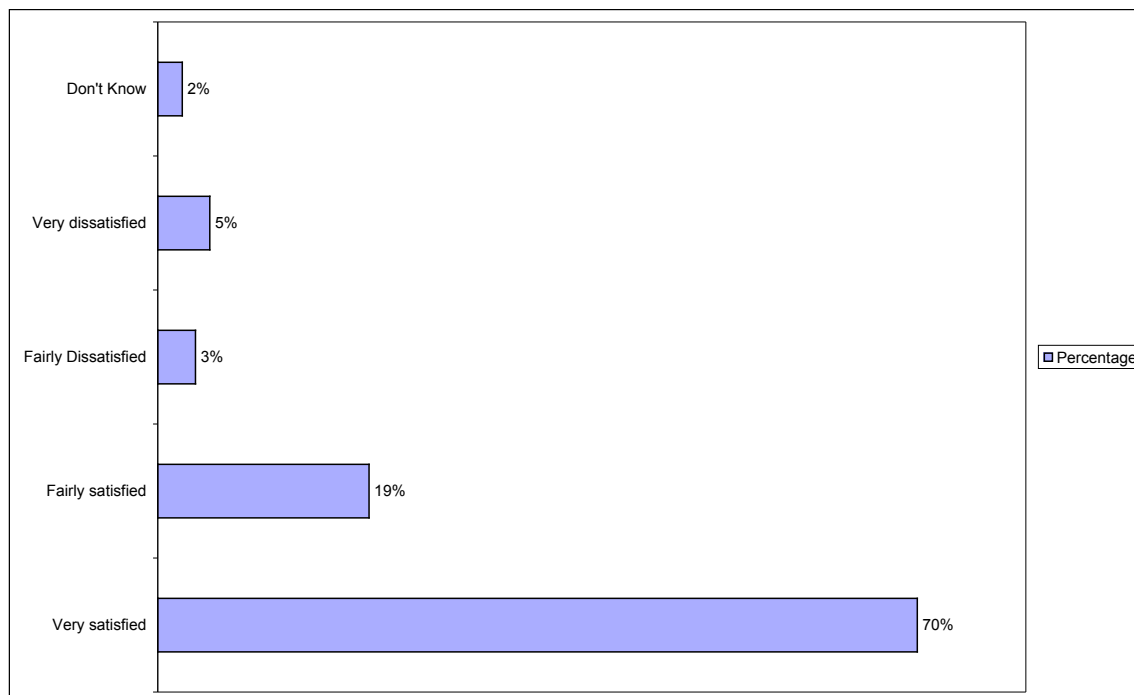


Chart 4.2 highlights the percentage of respondents who were either 'very satisfied' or 'satisfied' with the overall service provided by The Pension Service within each of the seven cluster areas.

The analysis set out in Chart 4.2 indicates that:

- Customer satisfaction is high in all local clusters
- At a local cluster level customer satisfaction varies from between 80% in Kings Lynn & North Norfolk to 93% in East Ayrshire, Dumfries and Galloway

Chart 4.2 Customer satisfaction within cluster areas

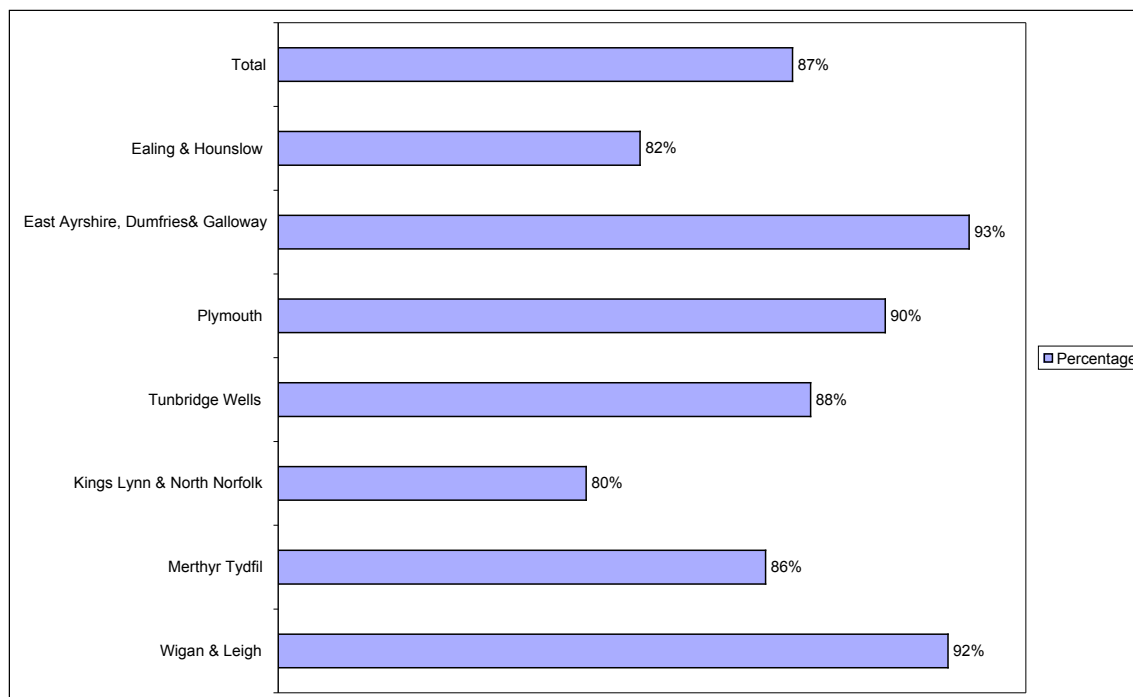


Table 4.8 indicates that an analysis of overall satisfaction conceals some marked variations in satisfaction between cluster areas. In particular, Table 4.8 indicates:

- A large proportion of 'very satisfied' customers in Plymouth, East Ayrshire, Dumfries & Galloway and Wigan & Leigh
- By comparison with the average for all seven areas, a lower proportion of 'very satisfied' customers in Ealing & Hounslow and Kings Lynn & North Norfolk

Table 4.8 Overall customer satisfaction within cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)	Total
Very satisfied	75%	70%	57%	71%	77%	76%	52%	68%
Fairly satisfied	18%	16%	23%	17%	14%	18%	31%	19%
Fairly Dissatisfied	2%	3%	5%	4%	5%	1%	4%	3%
Very dissatisfied	2%	7%	9%	2%	2%	3%	7%	5%
Don't Know	1%	2%	3%	4%	1%	2%	2%	2%
No reply	4%	2%	4%	2%	1%	1%	4%	3%

Overall customer satisfaction with The Pension Service was also examined in relation to a number of other criteria. In particular, further analysis was undertaken to establish whether overall satisfaction with The Pension Service varied in relation to age, gender, long standing illness, disability or infirmity and the type of meeting that took place with The Pension Service. It was not considered that the sample in relation to Black and Minority Ethnic customers was sufficiently robust to enable any meaningful analysis of customer satisfaction amongst different ethnic groups. Each of these different criteria will be considered in turn.

The proportion of Pension Service customers who were very satisfied with the service provided increases slightly with age, as do overall levels of satisfaction (either very or fairly satisfied customers), albeit to a lesser extent. Table 4.9 sets out the results of this analysis in more detail.

Table 4.9: Overall satisfaction by age

	No reply	under 60	60-64	65-74	75 or more	Total
Very satisfied	67%	62%	63%	67%	72%	68%
Fairly satisfied	33%	23%	22%	20%	16%	19%
Fairly Dissatisfied	0%	4%	5%	4%	2%	3%
Very dissatisfied	0%	8%	6%	4%	4%	5%
Don't Know	0%	0%	3%	2%	3%	2%
No reply	0%	4%	1%	3%	3%	3%

In relation to gender there were no significant differences in the levels of satisfaction between male and female Pension Service customers. Similarly, there were no significant differences in overall levels of satisfaction with The Pension Service between those customers who have a long-standing illness, disability, or infirmity and those customers who do not.

There were no real differences in overall satisfaction levels (including either very or fairly satisfied customers) between those customers who met The Pension Service at home and those who met The Pension Service at a local venue. However, the meetings that were held at the customers home generated a slightly higher percentage of responses that were 'very satisfied' with The Pension Service. Table 4.10 sets out the results of this analysis in more detail.

Table 4.10: Overall satisfaction by venue for meeting

Satisfaction	A 'drop in' at a local venue	A meeting at home	A meeting at a local venue	Total number
Very satisfied	67%	73%	66%	744
Fairly satisfied	24%	17%	23%	207
Fairly Dissatisfied	3%	3%	4%	37
Very dissatisfied	4%	5%	2%	51
Don't Know	1%	1%	3%	24
No reply	1%	1%	1%	28
Total	100%	100%	100%	1091

5. Service improvements

The survey also sought customer views on service improvements. A total of 491 people responded to the question 'What could have improved the service you received from The Pension Service?'

Table 5.1 sets out the top ten areas of service improvements suggested by customers.

Table 5.1 Service improvements

Service Improvement	Number	Percentage
Nothing	168	34%
Very satisfied	62	13%
Quicker response	43	9%
Better telephone service	23	5%
Improve forms /make forms simpler	19	4%
Other	20	4%
More information (benefits)	14	3%
Improve follow up	13	3%
Increase money	11	2%
Improve accuracy	10	2%

Table 5.1 indicates that:

- A high percentage (47%) of those who responded to the question saw that there were no improvements needed, or that they were very happy with the service provided
- The area where customers believed there was most scope for improvement was in relation to the response rate of The Pension Service. However, it was clear from customer responses that this area of service improvement largely related to the work of Pension Centres.
- The second area where customers believed there was scope for improvement related to the need for a better telephone service. Again the comments put forward indicate that this area of service improvement largely related to the work of Pension Centres.
- Other service improvements put forward involved less than 5% of respondents to the question
- About 4% of respondents wanted to see application forms made simpler and easier to complete.
- About 3% of respondents wanted to see improved information. One person commented that the "*Upper limit for savings should be clearly stated before someone applies*"

In relation to the 'other' category, a number of comments were made on specific issues, as follows:

"Adverts say all pensioners are entitled to Pension Credit if income falls below £102 pw. Not granted due to living with someone of the opposite sex, although not as man and wife - still no reply from appeal letter."

"Service can not cater for unique circumstances. Pension age, but two children under 2 years."

"Some confusion between DSS and the Pension Service"

"Copy of all letters to be sent to appointee"

Table 5.2 sets out all the areas of service improvement suggested by customers within each of the seven cluster areas. Table 5.2 indicates the:

- The significant proportion of positive comments made by customers in most local cluster areas. For example, in Plymouth, 45 out of 78 suggestions for service improvements indicated that the customer felt there was either nothing that could be improved, or that they were very happy with the service

Table: 5.2: Service improvements within cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)
Nothing	26	28	30	20	31	28	5
Very satisfied	4	6	12	11	14	11	4
Quicker response	3	6	18	4	3	3	6
Better telephone service	4	2	10	5	2	0	0
Improve forms /make forms simpler	1	3	5	1	4	3	2
Other	1	3	4	4	3	4	1
More information (benefits)	3	2	0	0	3	4	2
Improve follow up	2	0	2	3	2	2	2
Increase money	1	0	2	3	2	2	1
Improve accuracy	1	2	1	0	2	2	2
More information (Payments/refusal)	2	1	3	3	0	1	0
Communication Between departments	1	2	3	1	0	1	1
Dealt with by one person	0	3	1	0	3	2	0
Improve meeting arrangements	0	0	1	4	2	1	1
Lost papers	1	0	4	2	0	0	0
More help and advice	0	2	0	2	0	1	2
More contact with the customer	0	2	2	2	0	0	1
Timing of surgeries	4	1	0	1	0	0	0
Different payment arrangements	0	0	0	2	1	1	2
More privacy	5	0	0	0	0	0	0
Direct calls to local office	0	3	0	0	1	0	1
Prompt return of documents	0	0	2	0	2	1	0
More thorough training	0	0	2	0	1	1	0
Information on benefits before 60	1	0	2	0	0	0	0
More local advertising	0	1	0	1	1	0	0
Improved service for deaf	0	0	0	3	0	0	0
Listening	0	2	0	0	1	0	0
More work undertaken by local office	0	0	1	1	0	0	1
Automatic receipt of benefits at 60	1	1	0	0	0	0	0
Clearer advice & Guidance	0	0	2	0	0	0	0
Total	61	70	107	73	78	68	34

6. Help, guidance and assistance for older people

Other advice, help or assistance given to customers

Pension Service customers have sought advice, help or assistance from a range of organisations over the past 12 months. Table 6.1 sets out the results of the analysis of the 765 customers that responded to this question and highlights the importance of Social Services, other local authority services and the health service in the provision of advice, help and assistance to older people.

Table 6.1: Other advice, help and assistance sought by Pension Service customers over the past 12 months

Service provider	Number	%
Social Services	398	52%
Other local authority service (i.e. Housing)	231	30%
Health Service	195	25%
Help the Aged	56	7%
Age Concern	146	19%
Citizens Advice Bureau	130	17%
Other local charity / community organisation	76	10%
Total responses	1556	100%

Table 6.2 provides a breakdown of other advice, help and assistance sought by Pension Service customers within the cluster areas. Table 6.2 highlights the:

- Consistently high levels of contact made to Social Services by Pension Service customers in all cluster areas
- Consistently high levels of contact made with local charities and community organisations. For example, about 74% of Pension Service customers in Wigan had also sought other advice, help and assistance from different local charities and community organisations

Table 6.2 Other advice, help and assistance sought within cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)
Social Services	53%	56%	56%	45%	57%	49%	45%
Other local authority service	26%	29%	30%	32%	36%	33%	23%
Health Service	25%	20%	24%	30%	37%	26%	14%
Help the Aged	13%	8%	6%	6%	12%	0%	8%
Age Concern	34%	26%	13%	15%	23%	10%	17%
Citizens Advice Bureau	22%	14%	17%	22%	8%	23%	14%
Other local charity / community organisation	7%	5%	8%	7%	10%	5%	35%
Total number	92	116	149	114	106	110	78

First point of contact

Pension Service customers were also asked whom they would contact in the first instance if they needed information or advice about the state pension, or other benefits for people over state pension age (i.e. Attendance Allowance or Winter Fuel Payments). Chart 6.1 below sets out the results of this analysis.

Chart 6.1: First contact point for information and advice

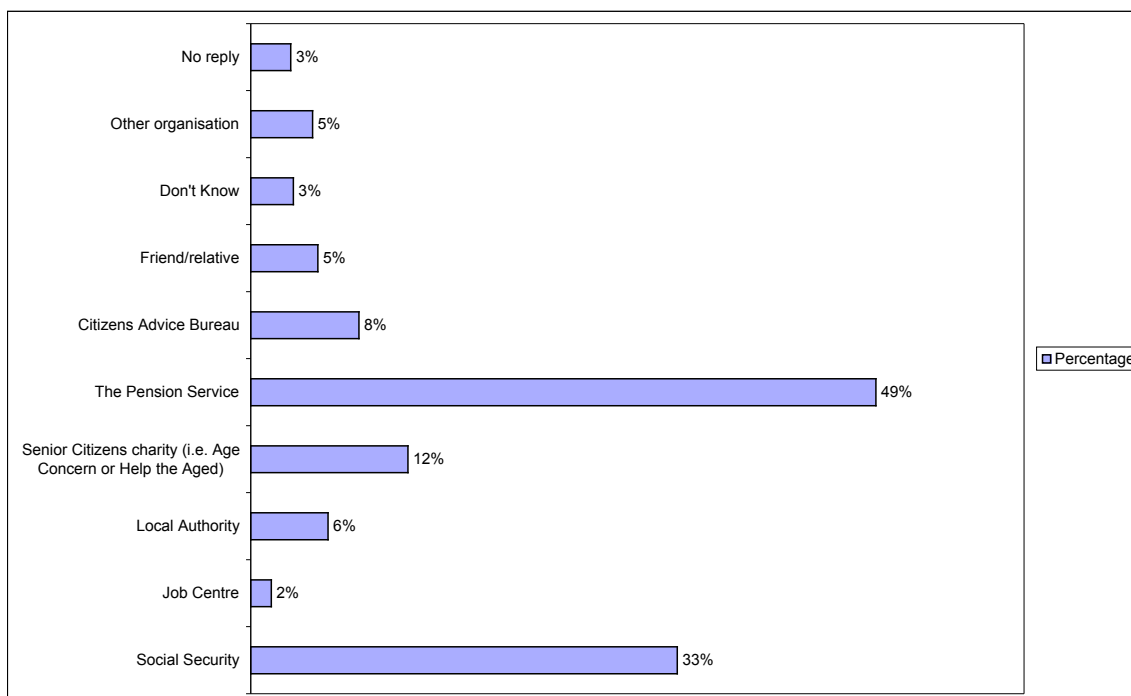


Chart 6.1 indicates that nearly 50% of respondents would go to The Pension Service in the first instance for information and advice about the state pension or other benefits for people over state pension age. However, it is also significant that 33% of respondents stated that they would go to Social Security. About 12% of respondents stated that they would go to a senior citizens charity such as Age Concern or Help the Aged.

Table 6.3 examines the stated first point of contact for information and advice for customers within the cluster areas.

Table 6.3: First contact point for information and advice within clusters

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)
Social Security	34%	44%	33%	24%	32%	35%	31%
Job Centre	2%	1%	3%	1%	1%	2%	2%
Local Authority	6%	5%	6%	8%	5%	7%	4%
Senior Citizens charity	21%	16%	10%	11%	14%	6%	11%
The Pension Service	47%	46%	54%	49%	54%	48%	33%
Citizens Advice Bureau	13%	5%	7%	12%	5%	9%	9%
Friend/relative	5%	5%	4%	7%	5%	4%	7%
Don't Know	4%	3%	3%	4%	5%	3%	2%
Other organisation	5%	2%	4%	3%	3%	4%	18%
No reply	2%	4%	4%	2%	3%	3%	5%

Table 6.3 indicates the consistent preference for The Pension Service as a first point of contact for information and advice across all cluster areas, with the exception of Ealing and Hounslow, where the impact of 'other organisations' clearly has a significant impact.

The survey also sought to establish which organisation respondents would most prefer to have contact with out of all the organisations that provide different help and assistance for older people. Table 6.4 and Chart 6.2 set out the results of this analysis and indicates that:

- The Pension Service is the preferred point of contact for 41% of respondents
- Age Concern is the preferred contact for about 16% of respondents

- Citizens Advice Bureau is the preferred contact for about 10% of respondents

Table 6.4: Preferred organisational contact for help and assistance

Organisation	Number	%
Age Concern	127	16%
Citizens Advice Bureau	77	10%
Help the Aged	15	2%
Local Authority	29	4%
Pension Service	332	41%
Other	49	6%
Social Services	67	8%
Day Centre	12	1%
Social Security	95	12%
Total	803	100%

Chart 6.2: Preferred organisational contact for help and assistance

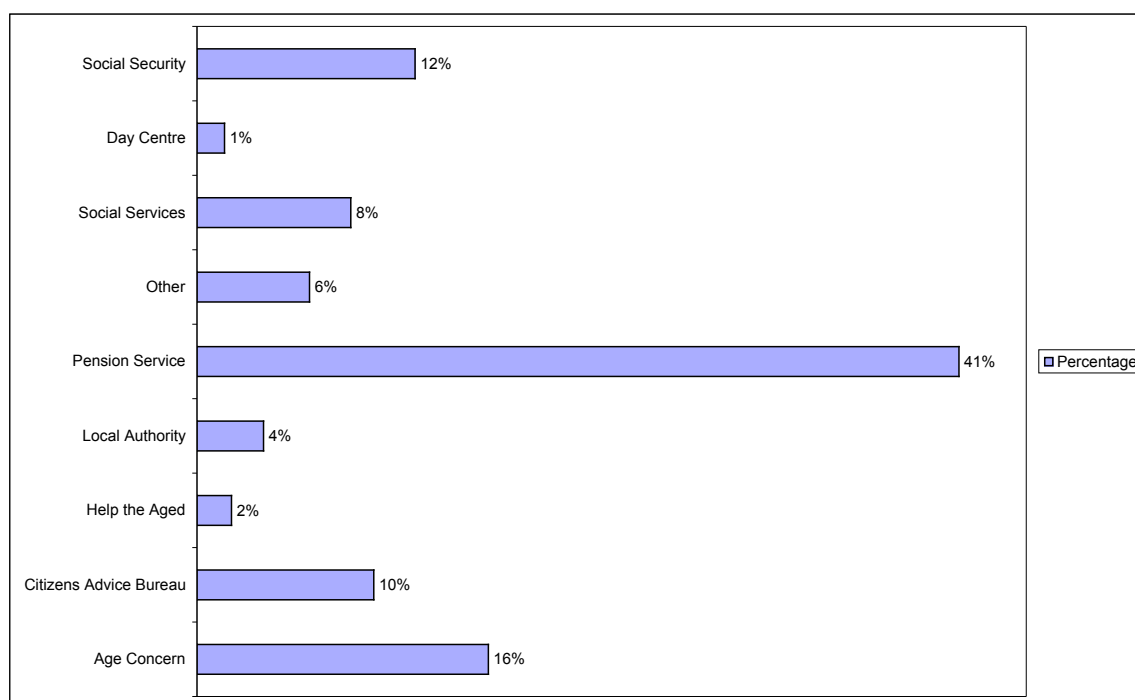


Table 6.5 indicates that there are distinct differences in the preferred first point of contact across the different cluster areas. In particular, Table 6.5 indicates that out of all the organisations that provide different help and assistance for older people:

- A relatively high proportion of Pension Service customers would use Age Concern in Wigan & Leigh (23%) and Plymouth (21%) compared to the average amongst all respondents (13%)

- A relatively high proportion of Pension Service customers would use the Citizens Advice Bureau in Tunbridge Wells (14%), compared to the average amongst all respondents (10%)
- A relatively high proportion of Pension Service customers would use the Pension Service in East Ayrshire, Dumfries & Galloway (50%) compared to the average amongst all respondents (41%)

Table 6.5: Preferred organisational contact for help and assistance in cluster areas

	Wigan & Leigh (North West)	Merthyr Tydfil (Wales)	Kings Lynn & North Norfolk (East Anglia)	Tunbridge Wells (South East)	Plymouth (South West)	East Ayrshire, Dumfries & Galloway (Scotland)	Ealing & Hounslow (London)
Age Concern	23%	20%	15%	16%	21%	5%	13%
Citizens Advice Bureau	11%	5%	11%	14%	4%	10%	11%
Help the Aged	3%	0%	3%	2%	3%	0%	2%
Local Authority	4%	5%	2%	4%	4%	4%	0%
Pension Service	38%	43%	44%	38%	38%	50%	32%
Other	5%	6%	8%	8%	6%	3%	5%
Social Services	10%	11%	6%	8%	10%	10%	2%
Day Centre	0%	0%	0%	0%	0%	0%	21%
Social Security	7%	11%	11%	10%	13%	18%	14%