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Department of Social Security
Research Report No. 36

First-time Customers

A study of the claiming experiences of first-time customers
of the Benefits Agency

A survey carried out on behalf of the Department of Social Security
by the Social Policy Research Unit

Tim Williams
Maureen Astin
John Ditch

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Tim Williams

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Executive Summary

Introduction

The Social Policy Research Unit was commissioned in May 1993 to undertake a study of the expectations, claiming experiences and information requirements of the Benefits Agency's first-time customers. For this purpose first-time customers are defined as those people who are applying for a particular benefit for the first time; they may, however, have applied for other benefits on previous occasions. The Benefits Agency was especially interested in the routes followed by customers entering the Social Security system for the first time.

Background

The background to the study lies in the Benefits Agency's commitment to provide a service which is prompt, accurate and sensitive to the diverse needs of different customer groups. A number of initiatives, designed to improve the quality and efficiency of benefit delivery, including the One Stop Service and the introduction of integrated benefit sections, are changing the character of the Social Security system. The annual Benefits Agency National Customer Survey, launched in 1991, monitors customer attitudes to Social Security benefits and the claiming experience. However, the BA National Customer Survey does not collect information on the expectations or experiences of first-time customers: the sample design does not generate sufficient numbers to allow for meaningful secondary analysis.

This study seeks to fill that gap in the research literature and provide information about the first contact between the customer and the agency. First impressions can be lasting impressions and the Benefits Agency is keen to ensure that everything is done to create a favourable encounter.

Objectives

The population for the study included those applying for Child Benefit, Retirement Pension, Income Support and One Parent Benefit. The agreed objectives for the research were

- to examine the events which trigger customers' first contact with the Benefits Agency
- to identify first-time customers' expectations of service prior to contact with their local office or Benefit Directorate
- to assess the experiences of first-time customers at their local offices and the Directorates in Newcastle and Washington
- to investigate the current service for first-time customers and evaluate the extent to which it meets their requirements
- to examine how first-time customers' access to the benefits system can be improved
- to identify occasions of unnecessary contact between first-time customers and Benefits Agency staff, and suggest ways by which this can be minimised
- to identify any other issues of concern to first-time customers.

Research methods

In view of the four distinct groups of first-time customers specified for the research and the inherent complexity of the questions to be addressed, it was necessary to deploy an integrated methodology consisting of a literature review on the take-up of benefits (Corden, 1993) which explored the relationship between the structure of benefits, the administrative systems responsible for their delivery and the perceptions and actions of customers. In addition the following empirical studies were undertaken

- Qualitative fieldwork: In-depth interviews were conducted with a total of 24 first-time customers who between them claimed Child Benefit, Retirement Pension, Income Support and One Parent Benefit. Interviews and group discussions were also held with staff of various grades in three contrasting District Offices, at two Benefit Directorates (responsible for Retirement Pensions and Child Benefit), and at a Remote Processing Centre. Customers were asked about the expectations and experiences of claiming, and staff were asked about the particular needs and circumstances of first-time customers. The fieldwork was conducted in the summer and autumn of 1993.
- Postal survey: A postal questionnaire was completed by 886 Child Benefit customers and 1,342 Retirement Pension customers: this represented a response rate of 72% for both samples. Customers for each benefit were asked about the events which triggered their application, the number and nature of contacts with the Benefits Agency, their attitudes to staff and their perception of the appropriateness of the BA's response to the needs of first-time customers.
- Face-to-face survey: A large and nationally representative sample of 900 customers of Income Support and 300 One Parent Benefit customers were interviewed in their own homes about their expectations and experiences of claiming either benefit for the first time. The topics covered included: the reasons for claiming benefit, the expectations of service before contact, the number and nature of contacts with the Benefits Agency, satisfaction with specific aspects of the service received and overall satisfaction with service.

Key findings

Most customers, most of the time, had an entirely trouble free relationship with the Benefits Agency. They had easy access, courteous and prompt service, and a high level of overall satisfaction: 87% of Child Benefit first-time customers were very/fairly satisfied with the service received; 86% of Retirement Pension first-time customers were very/fairly satisfied; 82% of first-time Income Support customers were very/fairly satisfied; 94% of first-time One Parent Benefit customers were very/fairly satisfied. However, some first-time customers do, on some occasions, encounter delay, misunderstanding, discourtesy and express dissatisfaction. However, less than four per cent of Child Benefit, Retirement Pension or One Parent customers profess to be fairly/very dissatisfied. First-time Income Support customers are more likely to express dissatisfaction: nine per cent. This report explores the reasons for dissatisfaction and makes suggestions for improvement. Clearly, however, first-time customers are not greatly different to other customers and the Benefits Agency is regarded by the clear majority of first-time and other customers as providing an entirely satisfactory service. There is marginal room for improvement in a number of respects but the overall standard of service to first-time customers is good.

Routes, expectations and experiences of service

Child Benefit

Over 40% of Child Benefit customers had previous experience of claiming other benefits and 71% felt that the availability of Child Benefit was *common knowledge*. They wanted an efficient and private service; staff who were helpful and knowledgeable were considered to be more important than staff who were friendly

or polite. When visiting local offices, short waiting times, privacy and being able to understand staff were regarded as being more important than cleanliness, tidiness and facilities in the office. Overall levels of satisfaction were high and only three per cent expressed dissatisfaction. Fifty-three per cent found the service to be better than expected: only five per cent thought it was worse. Eighty per cent had no further contact with the BA after submitting their claim form.

Retirement Pension

For most Retirement Pension customers the event which triggered their claim was the arrival of a BA information pack and claim form. Some customers experienced delay because the information pack had not arrived, or because of confusion over their eligibility for benefit. Over three-quarters of all first-time Retirement Pension customers had not claimed any other Social Security benefit in the previous three years. Forty-six per cent expected a good service but 22% expected a poor service. Overall rates of satisfaction were high; only four per cent were dissatisfied. Fifty-four per cent thought the service had been better than expected and only four per cent considered it to be worse. Some women had difficulties establishing their entitlement to benefit. Sixty per cent had no further contact after submitting their claim form.

Income Support

The most complicated set of routes can lead to Income Support: a necessarily complex benefit to administer. Nevertheless, 49% of all Income Support first-time customers believed that the availability of the benefit was common knowledge. Seventy-nine per cent had previous experience of claiming another benefit. The guidance and advice literature was generally regarded as being helpful. Customers expected a high quality service which was prompt and efficient. Eighty-two per cent were very or fairly satisfied with the service; 22% did not agree that the BA provided a good service to its first-time customers. Thirty-eight per cent thought claiming Income Support was not straightforward. Thirty per cent thought the levels of privacy in local offices were less than expected. Nevertheless, 82% were satisfied with the way their interviews had been conducted.

A high proportion of customers for One Parent Benefit (57%) found out about the benefit from friends, relatives or through common knowledge. Every One Parent Benefit customer had previously claimed another benefit (most frequently Child Benefit) in the previous three years. Eighty-eight per cent thought the claim forms were easy to complete, and overall 94% were satisfied with the service received; only three per cent expressed dissatisfaction. However, 16% thought the BA could do more to meet the needs of first-time customers. Thirty-eight per cent thought there should have been more privacy in the local offices.

The views of staff

In general staff found it difficult to distinguish clearly, in the abstract, between first-time and other customers. However, in their one-to-one dealings with individual customers they reported high levels of concern to guide and inform new customers. There was a pervasive feeling that new customers needed additional information and advice. Middle-class customers were sometimes seen as being difficult and demanding. Although new technology and management systems were seen as contributing to a more efficient and effective service there was a fear expressed that routine management targets were imposing constraints on the time available to deal with enquiries at pressured times of the month.

Chapter 1 Introduction

At the heart of the activities of the Benefits Agency (BA) is a relationship with a public who are reliant upon a large and complex organisation for the provision of financial assistance. The success of this relationship depends upon the supply of prompt, accurate advice and payment by expert and committed staff who both satisfy customers' needs in a friendly, accessible environment and provide value for money. Within the Benefits Agency, the adoption of the four corporate core values of customer service, value for money, caring for staff and bias for action has led to a thorough re-examination of the methods and dynamics of benefit delivery. A raft of developments, including the One Stop Service initiative, is underway and a Quality Assessment Package was launched to monitor the economy, efficiency and effectiveness of the organisation and the service it provides. Within this Package, an annual Customer Opinion Survey is administered to a representative sample of benefit recipients. This provides general information about levels of customer satisfaction for each benefit and for the service as a whole. It does not, however, distinguish between the experiences and information requirements of those people claiming for the first time and those people who are the Agency's repeat customers.

In 1993, the Department of Social Security (DSS) commissioned the Social Policy Research Unit (SPRU) to undertake a study of the claiming experiences, expectations, and information requirements of the Benefits Agency's first-time customers. It also wished to know about the routes into the Social Security system followed by these customers. The population for the study, *First Time Customers*, was defined to include those who had never claimed any Social Security benefit before, and those who were claiming a particular benefit for the first time. The population therefore included those without *any* experience of claiming a benefit, together with those who had previous experience of claiming another benefit. The assumption was that the process of claiming would vary according to benefit, and that experience of one claim would not be a predictor of experience in relation to another benefit. First-time customers of Income Support, One Parent Benefit, Child Benefit and Retirement Pension were studied and were grouped into the following client categories: new parents, lone parents, pensioners, unemployed, and sick or disabled people.

The objectives of the research were

- to examine the events which trigger customers' first contact with the Benefits Agency
- to identify first-time customers' expectations of service prior to their contact with their local office or a Benefit Directorate
- to assess the experiences of first-time customers at their local offices and the Directorates in Washington and Newcastle
- to investigate the current service for first-time customers and evaluate the extent to which it meets their requirements
- to examine how first-time customers' access to the benefits system can be improved
- to identify occasions of unnecessary contact between first-time customers and Benefits Agency staff, and suggest ways by which this can be minimised

- to identify any other issues of concern to first-time customers.

Background

Context

The recent structural changes to the Civil Service introduced under the *Next Steps* proposals (Ditch, 1993; Green, 1993) in the late 1980s resulted in the creation of six agencies within the Department of Social Security. The establishment of the Benefits Agency as the largest Social Security Agency, together with the ascendancy of both the concept of consumerism within the public services (Hambleton et al., 1989) and the Government's commitment to the *Citizen's Charter* (1991), forms the political and administrative backdrop to this research project.

The growing prominence given to the consumer in BA policy (and benefits delivery) and the conscious abandonment of what some have styled the paternalistic organisational behaviour of the past (Green, 1993) spawned a myriad of new initiatives to serve benefit customers more economically, efficiently and effectively. The Benefits Agency produced its own *Customer Charter* (1992b) and declared its commitment to improving quality, raising standards, increasing choice and securing better value for money in all of its operations.

As a result of these stated aims, a range of new strategies was developed and implemented as part of the Agency's thorough and ongoing re-examination of the methods and dynamics of benefit delivery. The One Stop Service proposals (BA, 1992c), the setting up of integrated benefit sections in some District Offices and the development of expert computer systems, such as the Integrated Benefit Information System, Random Access Terminals, and the Benefit Office Support System, to help both customers and staff negotiate the intricacies of the benefit system, are some examples of these exciting new initiatives.

Concomitant with these new developments, and in line with the increasing demands from the public, pressure groups and Government for more openness, more customer care and more accountability, the Benefits Agency built on the previous initiative to introduce a Quality Assessment Package to monitor service to benefit claimants and recipients (Elam, 1991). The annual Benefits Agency National Customer Survey started in 1991, placed more emphasis on customer opinion, which the Agency actively sought to obtain. These national surveys, together with more detailed reviews undertaken by the customer service branches responsible for Child Benefit, One Parent Benefit and Retirement Pension, provided much valuable information about the levels of consumer satisfaction with the service. They also shed light upon the claiming experiences, information needs and service requirements of customers for each individual benefit and for the business as a whole. However, variables such as age, gender, disability and economic activity were not always analysed in appropriate detail often because the sample was too small. Ethnic origin data is not analysed in the BA National Customer Survey because it is not possible to weight the data to reflect the correct distribution of BA customers. The annual survey reports were not designed to distinguish between different District Offices. Most importantly, the surveys did not distinguish between first-time and repeat customers.

Previous research

Over the past 30 years much research has been undertaken into the process of claiming Social Security benefits both in Britain and abroad. In this country, a mixture of independent and Government commissioned academic and market research studies has provided much useful and enlightening information on the experiences, expectations and requirements of Social Security customers. Much of this literature has been reviewed by Craig (1991) and by Corden (1993) and will be discussed only briefly here.

Many of the early studies concentrated upon customers' routes into the Social Security system and were concerned with the take-up or non-take-up of various benefits by different groups within the population. Models of the claiming process were developed by economists, sociologists and psychologists, and the most

influential of these postulated a series of thresholds through which customers must pass in a set sequence on the way to claiming a benefit. Other contemporary models looked at the choices made by individuals when deciding whether or not to claim benefits, the alternative strategies open to them and the process of trade-off undertaken between the positive and negative aspects of claiming. Further research refined these models and tested them on different customer groups and, while finding them useful, also found them to be lacking in certain key areas. Gradually, opinion began to shift away from the mechanical rigidity of the early models and towards the view that the claiming process was not so much a series of steps taken by the individual but, rather, the accumulation and formulation of sets of clusters of attitudes, experiences and events which promoted or inhibited claiming. This was a dynamic process which took place over weeks, months and years and was influenced both by factors unique to the individual and by wider social, political, economic and administrative contexts.

Although the many studies undertaken in the 1970s and 1980s helped to inform debate on the claiming process, the focus was predominantly at the client level and the burden of responsibility for taking up a benefit was placed firmly upon the individual. Only a few writers noted the importance of household and community influences upon claiming behaviour; even fewer mentioned the importance of the structural, administrative and information environment in which individual decisions to claim or not to claim were made (Stevenson, 1973; Hill, 1976; Smith, 1986; Buckland and Dawson, 1989).

Publication of a number of reports at the end of the 1980s and in the early 1990s helped to refocus the debate, expand its scope and enable a better understanding of the broad totality of the claiming process (NAO, 1988; Moodie *et al.*, 1988; Adler and Sainsbury, 1990; NACAB, 1991). These reports examined the service provided to Social Security customers by local offices, Benefit Directorates and by the Department as a whole. Client information, access requirements, customer expectations and experience of service during the claim process were evaluated and these informed and complemented the burgeoning consumer research commissioned under the DSS's Quality Assessment Package. Claiming decisions by individuals and families began to be located within a complex network of structural and administrative factors and influences.

Recent research undertaken in Europe, but of great significance for the study of British benefit customers, has developed new models of claiming which attempt to analyse and organise the totality of influences affecting take-up (Van Oorschot, 1991). Policy makers, administrators and clients are given roles of equal status and prominence in these models. Factors influencing take-up are discerned at three levels: that of the benefit scheme, that of the administration, and that of the client level. The events that trigger customers' claims for benefit, the routes by which clients come into the benefit system, their experiences at benefit offices and with benefit staff and the extent to which the service provided by administrators meets their requirements are regarded as equally important influences on claiming.

This recent research has led some to argue for the abandonment of the concepts of take-up and non-take-up and for their replacement by the terminology of inclusion and exclusion rates encompassing benefit structure, administration and individual and household claiming behaviour (Corden, 1993).

Previous research over the past 30 years has gradually encompassed the totality of the claiming experience and some reports have touched upon some of the issues raised in claiming a benefit for the first time. No studies however, have set out consciously to examine specifically the expectations, experiences and information and service requirements of first-time customers. This was the aim of our study.

Research design and methods

It was decided that a pluralistic methodology comprised of qualitative and quantitative methods was the most appropriate way to address the research questions. The research design consisted of a literature review, in-depth interviews and group discussions, a postal survey questionnaire and a face-to-face survey questionnaire.

The literature review

This review assessed critically the relevant literature about the take-up of Social Security benefits from the perspective of customer demand. It examined the literature concerning the supply side implications of organisational structures and objectives for take-up. It analysed the publications pertaining to the interactions between staff and customers, customers' experiences of claiming benefits and the roles played by status, dignity, and complexity in the claiming process (Corden, 1993).

The qualitative fieldwork

The purpose of the qualitative interviews was to assess first-time customers' perceptions, awareness and understanding of the benefit for which they had applied and of the claiming process in particular. The in-depth interviews recorded information about personal histories and experiences, and the group discussions were used for generating ideas, propositions and suggestions about the claiming process. Both were carried out in the summer and autumn of 1993.

In-depth interviews took place in three District Office areas with a total of 24 first-time customers of Child Benefit, One Parent Benefit, Retirement Pension and Income Support distinguished by customer group, and with nine Benefits Agency officers from three District Offices, two Benefit Directorates¹ and one Remote Processing Centre. Six group discussions were held in the District Offices, the Benefit Directorates and the Remote Processing Centre. Appendix 1 gives details of the research design, methodology and topic guides used for the qualitative fieldwork.

The postal survey questionnaire

A postal survey questionnaire was completed by 886 Child Benefit customers and 1,342 Retirement Pension customers: a response rate of 72% for both samples was achieved. It was hypothesised that these customers would respond favourably to a questionnaire of this kind because of the likelihood of their claim process having been easier and more trouble free compared to other benefit customer types. The questionnaire was organised and administered from SPRU in autumn 1993. Customers for each benefit were asked about the events which led to their application; the nature and number of contacts with the Benefits Agency; their attitudes to staff and their perception of the strengths and weaknesses of the BA's response to the needs of first-time customers. Appendix 2 gives details of the research design, survey form and methods used for this part of the quantitative fieldwork.

The face-to-face survey questionnaire

Twelve hundred first-time customers of Income Support and One Parent Benefit were interviewed face to face with a survey questionnaire designed and developed by SPRU but organised and administered by PAS Ltd in the autumn of 1993. It was hypothesised that these customer groups were more likely to have experienced problems with the claiming process and, therefore, would be less likely to fill in and return a postal questionnaire form. Appendix 3 gives details of the research design, survey form and methods used in this part of the quantitative fieldwork.

¹ The DSS consists of 159 Districts and in excess of 470 local offices. There are three Territorial Directorates, 24 Area Directorates (including the Newcastle Directorate which is responsible for Retirement Pensions and the Washington Directorate which is responsible for Child Benefit). In addition there are three Remote Processing Centres responsible for processing work for some London offices: these are located at Ashton-in-Makerfield, Glasgow and Belfast.

Verbatim quotations from individual interviews, questionnaires and group discussions are included in the main text of the report. These illustrate the words and phrases that staff and customers used when talking about the experiences, expectations and information requirements of claiming benefit(s) for the first time. In order to maintain anonymity the type of respondent is identified as, for example, an Income Support unemployed customer or an L02 (staff grade within the BA) or a receptionist. If the source is from one of the local offices or Directorates visited during fieldwork we refer to District Office A or Directorate B. Otherwise we refer to the area from which the source comes; for example, inner London, provincial city, etc. The quotations should be read only in the context of the main text. The presence, absence or length of quotations should not be interpreted as indicating the relative importance of the points made. All names have been changed.

Structure of the report

Chapter 2 presents information on the events which trigger customers' first contacts with the Benefits Agency. Chapter 3 examines customer expectations of service from the Benefits Agency. Chapter 4 details accounts of the service received by first-time customers from their local offices and Benefit Directorates. Chapter 5 presents the views of Benefits Agency staff on the service given to those who have either never claimed benefits before or those who are claiming a particular benefit for the first time. Chapter 6 explores the issue of unnecessary contacts between staff and first-time customers and Chapter 7 identifies areas for improvement in the service provided. Chapter 8 presents the conclusions of the study.

Chapter 2 Routes into the System

Introduction

This chapter focuses on the events and experiences which trigger customers' first contacts with the Benefits Agency.

Previous research into the claiming process has shed light upon the many routes by which benefit customers first encounter the Social Security system (Craig, 1991). Customer-centred models of the claiming process which, perhaps, overemphasized the importance of individual or household decision making, were superseded by Craig's concept of claiming as a dynamic process. This process involved the formation, accumulation and reproduction of clusters of attitudes, events and experiences which influenced the take-up of benefits. Other research (Corden, 1993) which concentrated on the system, the supply and delivery of benefits, (such as the market research, academic studies and customer surveys undertaken by the Benefits Agency, the DSS and others), complemented Craig's analyses of the claiming process. Van Oorschott's (1991) analysis of the administrative and schematic influences upon clients' decisions to claim Social Security benefits took the debate a stage further. The political and ideological supply side influences upon claiming have yet to be researched adequately.

System, administration and client-based analyses of the process of claiming, help to inform the total and dynamic perspective required for a rigorous understanding of how a first-time customer comes to contact, or to be contacted by, the Benefits Agency and makes, or does not make, a claim for a Social Security benefit. Events which trigger a first-time customer's claim may well be preceded by active information-seeking or passive receipt of advice from formal or informal sources, or might be influenced by the suggestions and experiences of friends, relatives or neighbours. Equally, there may not be one trigger event to claiming at all; the decision to claim and the subsequent process embarked upon may well grow out of a series of ongoing processes within the customer's own or family's life, experiences or circumstances.

In this chapter, we examine the routes into the Social Security system taken by those claiming benefits or a particular benefit for the first time in their lives. We follow the first-time customers' claim process from the initial trigger event or events, through their search for information, advice and a claim form to initial contacts with the Benefits Agency. We adopt a 'benefit by benefit' approach.

The process of claiming Child Benefit

Although for most Child Benefit customers the trigger event to claiming was the actual birth of a child, many others began their involvement with the benefits system either long before, or shortly after, the end of their pregnancies. A large minority (40%) had previous experiences of claiming other benefits either from the Benefits Agency, the Department of Employment or from their local authority within the last three years. Eighteen per cent had made a claim for Income Support, 14% had applied for Unemployment Benefit, 11% had received Housing Benefit and 12% had received Community Charge or Council Tax Benefit. Present or past customers (some now had partners) of One Parent Benefit accounted for nine per cent of the respondents, and six per cent had applied for Sickness or

Invalidity Benefit, or a Social Fund grant or loan, or Family Credit respectively within the last three years. Less than one per cent had applied for or received Attendance Allowance, Mobility Allowance, Severe Disablement Allowance, Disability Allowance or Widow's Benefit respectively.

The majority, however, some 507 respondents (60%), had no previous contact with the benefits system within the last three years. Nevertheless, 71% of all respondents (77% of those who had not claimed benefits before and 62% of those who had) felt that the potential eligibility for Child Benefit was common knowledge amongst the population as a whole (see Table 2.1a). Younger respondents (under 26 years of age) were less likely to think that entitlement to Child Benefit was common knowledge. Twenty-one per cent of all respondents found out about Child Benefit from friends or relatives, 11% were informed by midwives, nurses or health workers, and five per cent were told of their eligibility at their local Social Security office. Of those who had been or were in receipt of other benefits, seven per cent found out about their entitlement to Child Benefit from their local Benefits Agency office, compared to three per cent of those who had never claimed benefits before.

Table 2.1a Where people found out about their eligibility for Child Benefit

	Not claimed other benefits	Claimed other benefits	All benefits
Common knowledge/just knew	77	62	71
Letter from DSS	1	3	2
Contacted Social Security	3	7	5
Employer	2	1	1
Friends/relatives	20	23	21
Doctor	2	1	2
Midwife, nurses or health workers	12	10	11
Other	1	0	
Don't know	0	1	0
No response	2	2	2
Base	507	339	846

Note: does not sum to 100% because of multiple response

In the qualitative research, some respondents were a little confused about whether or not Child Benefit was means-tested, whether it came automatically once the baby was born and registered, or whether it was necessary to apply for it at the local Benefits Agency office. In the postal survey, for example, one respondent wrote that she *'thought that once my baby was registered I would automatically receive my benefit'*.

Most respondents in the qualitative research mentioned that they had, at least, browsed through the *Babies and Benefits* booklet published by the Benefits Agency. Others mentioned that they had read the Health Education Council's information packs which gave brief details about Child Benefit and how and when to apply for it. In the postal survey, 62% of the respondents had read either a Benefits Agency booklet or leaflet before they made their claim for Child Benefit. Most (88%) of those who had read them found the leaflets or booklets fairly or very helpful in telling them how to make their claim, and only a very small minority (two per cent) found the information unhelpful. Of those who had read either a Benefits Agency booklet or leaflet, 18% thought that the layout was confusing, a further 18% thought that more details should be provided, 14% thought that the language should be simplified, and five per cent wanted the print to be bigger and clearer to read. Just under half (42%) however, were satisfied with the way things were and thought that no improvements were necessary to either the booklets or leaflets.

Although most respondents had seen a Benefits Agency publication concerning Child Benefit, 28% of postal survey respondents wanted further information and advice before they claimed Child Benefit. Of all the respondents who wanted more information, 65% wanted to know how much they would receive, 36% wanted information on other benefits that they might be entitled to, and 24% wanted details on how, when and where to claim. One commented that *'new mothers should be made more aware of the procedure'*. Rather surprisingly, 57% of those who had claimed benefits before said that they wanted more information about their entitlements to other benefits, compared to only 20% of those who had never claimed.

Most of the postal survey respondents (68%) who needed further information knew where they could obtain it. Although not all wanted additional information, among those who did 45% went to their local Social Security office, 25% read a Benefits Agency leaflet to answer their questions, and 17% consulted their friends or relatives. Other sources of further information were social workers, midwives, health visitors, Freeline Social Security and the Washington Child Benefit Centre. One respondent found the Freeline staff to be *'very friendly and very helpful'*. Only ten people did not get the further information they required (see Table 2.1 b).

Table 2 1b Where Child Benefit customers obtained further information

Local SS office	45
Benefit Enquiry Line/Freeline	7
DSS/BA leaflet	25
Friends/relatives	17
Poster in PO/doctor's surgery	6
Social worker	1
Did not get further information	4
Hospital/midwife/health visitor	4
Other	1
Not answered	3
Base	236

Note: does not sum to 100% because of multiple response

However, a few respondents in the postal survey who visited their local offices for the first time for more information were not happy with the information that they received from the Benefits Agency staff. For example, one commented, *'I wasn't given all of the information that I needed the first time I visited the office'*. Another felt that the staff did not *'fully understand the system well enough to provide satisfactory answers'*. Others did not like the manner in which they were treated on their first visits. One said that the staff *just seemed as if they wanted you out as quick as possible; the woman reminded me of the DSS person in the television programme "Bread"*. Another complained, *'I arrived 20 minutes before closing time and the staff said I should have got there earlier "not easy with a week old baby", she added. A postal survey respondent who telephoned for advice on how to claim reported that 'the person who answered was not very helpful and sounded as though she didn't want to answer'.*

In the qualitative research there was some confusion among respondents about where and when to get the form. One obtained the form seven weeks before her child was born, another waited until three weeks after the birth, and one did not know where to begin until a work colleague helped her. Some postal survey respondents also commented that, initially, they did not know how to get an application form. For example, one said that

I went down to obtain my Child Benefit claim form from my local DSS; I was told there to get it from the local post-office who then told me to get it from the DSS.

Another wrote that she *'did find it frustrating that no one told me where to get the form from'*.

Nevertheless, 53% of all Child Benefit customers in the postal survey obtained their claim forms by post from either their local offices or from the Child Benefit Centre. Those with previous experience of the Social Security system were more likely to pick up the claim forms personally from the local offices; 45% of those who had claimed benefits before got their forms through the post, compared to 59% of those who had not claimed benefits before. Thirty-six per cent of all respondents collected their claim forms in person from their local or District Benefits Agency office. Child Benefit claim forms were also obtained from some hospitals, midwives, CABx, employers, local authorities and Registrars' departments; some nine per cent of customers acquired their forms from these sources. Two per cent did not know or failed to answer the question.

Although some respondents were surprised to see *'new bright offices and friendly helpful staff'*, several postal survey respondents, and all of the customers interviewed in the qualitative research, had unpleasant experiences when they visited their local offices to collect their Child Benefit claim forms. Some had to stand, heavily pregnant or with very young babies, in long queues, smoky atmospheres and hot rooms with drunken, rowdy and raucous fellow-customers. One postal survey customer said that she *'had to queue in a smoke-filled office for one hour just to get an application form with my young baby'*, and another asked *'why should my baby inhale these fumes?'* One postal survey respondent was very distressed after collecting her claim form from her local district office but, nevertheless, had great praise for the staff behind the counters. She reported:

After going to my local DSS office during my last weeks of pregnancy, I would always deal with them by telephone as I found it to be a very degrading experience. I got very wound up about the people in there (mainly New Age travellers) who were shouting abuse, and I came out of there sobbing uncontrollably and it took me a long time to calm down. The staff were very helpful and offered me a seat and a glass of water.

Once obtained, respondents in the qualitative research found little difficulty completing their claim forms. One found that it was like any *'normal government form'*; another thought it was well laid out and was *'what I expected'*, and only one postal survey respondent had any real problems with the claim form. This respondent said that *'none of the questions seemed to apply to my situation as I had worked overseas'*.

Summary

- For most Child Benefit respondents the event which triggered their claim was the birth of a child.
- Forty per cent of first-time customers for Child Benefit had previous experience of claiming other benefits.
- Once they had completed their claim forms most had no further contact with the Benefits Agency.
- Most (71%) felt that the availability of Child Benefit was common knowledge.

A large majority (62%) had read a leaflet or a booklet concerning Child Benefit.

- Most (83%) found the Benefits Agency's literature helpful.
- However, most (58%) of those who had seen Benefit Agency literature thought that some improvements were necessary.

- A quarter of the respondents wanted more information before they claimed.
- Most (68%) knew where to obtain this information.
- Just over half (53%) obtained their claim forms from the Washington Child Benefit Centre.
- Just over a third (35%) obtained their forms from their local offices.

Those who had claimed Social Security before were more likely to obtain their claim form at their local office.

- When they visited their local Benefits Agency office for the first time many respondents complained about the queues and the smoke.
- Few mentioned that they had had problems completing their claim forms.

The process of claiming Retirement Pension

For most Retirement Pension customers the main trigger event preceding their applications was the receipt of a Retirement Pension information pack and claim form from the Benefits Agency a few months prior to their retirement at the age of 60 or 65 years. However, this was not the case for a minority of postal survey and qualitative interview respondents, particularly disabled people, women and those who had changed address frequently. For these groups, the routes into the Retirement Pension system were sometimes difficult, confusing and, for some, ultimately disappointing.

Some six per cent of postal survey respondents reported that they did not receive an information pack or a Retirement Pension claim form before they retired either at 60 or 65 years. Many, including those who had at some stage previously read a leaflet or applied for a Retirement Pension Forecast from the Newcastle Benefit Directorate, were concerned at the lack of information from the BA, knew that their Pension did not come automatically and, therefore, contacted their local offices or the Retirement Pension Centre for an application form. One customer said *'I hadn't been informed about my pension as the literature states and I had to take the initiative'*, and another commented, *'I thought that I would receive some sort of communication from the DSS that I should apply for the pension'*, but did not. Some of these respondents explained that the Benefits Agency had held incorrect or out-of-date addresses in its files or computer systems. One respondent who telephoned to enquire about not receiving an information pack found out that it had been sent to an address that *'we left 25 years ago'*, and another learnt that the Retirement Pension centre staff thought that he lived in a house he moved from *'30 years ago'*. A clerk at the Longbenton site commented that *'If maybe, they haven't claimed any benefit or they've had no contact with the Department, we could have an address from 40 years ago'*.

Some women reported that they had delayed claiming Retirement Pension until they were in their sixties because they thought that either they were not entitled to any, or that they could not claim until their husbands reached pensionable age, or were advised by friends or employers to carry on working and defer their pensions. One woman complained, *'I wasn't aware that I could get a pension at all until a relative told me that their wife had one'*, and another thought that *many women are not aware that they can obtain a pension at 60 prior to their husbands'*. One respondent was advised that claiming would affect her occupational pension entitlements. She then carried on working until she was 62 years old and reported that she *lost* twelve months' Retirement Pension payments and was *'very annoyed'* that she had not sent in her application form when she reached 60 years of age. One respondent in the qualitative research had emigrated to England from Jamaica in the 1940s, brought up her family and then become a foster-parent for her local council. When she reached 60 years of age, five years ago, she telephoned the DSS both locally and at Newcastle and was told, she said, that she was not entitled to a

Retirement Pension of her own because she had not paid any national insurance contributions. She reported that she was advised to wait until her husband reached 65 years of age and then apply jointly with him. Her husband became unemployed at the age of nearly 64 years and because there was little money coming into the house she decided to try and claim her own Retirement Pension. She thought that she would be entitled to some pension because she said *'I see people come here from abroad, they don't do a day's work and they get money here'*. She telephoned the Retirement Pension centre at Longbenton, obtained an application form by return of post, completed it and sent it back. However, her claim was refused, and despite contacting her local office, the Retirement Pension centre and her local CAB, she said that she *'couldn't get any money and didn't receive any'*.

For approximately six per cent of the postal survey respondents the trigger events and the decisions to claim Retirement Pension were neither quick nor simple and a process of weighing up the pros and cons of applying was undertaken. For example, some, particularly those who were disabled or those who had a disabled spouse, were concerned about the relationship between Invalidity Benefit, Retirement Pension and income tax, and decided to delay their claims for Retirement Pension until they were either 65 or 70 years old because they thought that they would be better off financially staying on Invalidity Benefit.

One respondent in the qualitative research in the provincial city was typical of this group of first-time customers.

Mrs Roberts was claiming Sickness Benefit and worked part-time in a cafe kitchen cooking food until she was a little over 60 years. She then said that her doctor advised her to give up her job and claim Invalidity Benefit and Retirement Pension as she was *'ten per cent disabled'* and was on her feet all day. She decided to claim Invalidity Benefit not Retirement Pension, but then changed her mind a few months later after a discussion with her sons who were both claiming Income Support. She said that she received no advice or information from any other formal or informal source. She thought that the process of claiming Retirement Pension was very easy and straightforward and did not visit the Benefits Agency office or contact Benefits Agency staff at all during her claim. Her sons obtained her claim form and she had no difficulty in completing it. She said that if she had been able to get out and catch the bus down to the office, then she expected that the staff would have been as polite with her as she was with them. She said that she was a little confused about the merits or demerits of staying on or coming off Invalidity Benefit and would not know whether or not she had made the right decision until her first Retirement Pension payment arrived. This was due in the fortnight after she was interviewed.

Despite these variations from the normal trigger events and routes into claiming Retirement Pension, the majority of respondents received their information packs and claim forms in good time. One customer services manager who was thinking about how her customers began their routes into the benefits system noted that Retirement Pension was *'the only benefit that we actually invite people to claim'*. Although only 25% of the 1,257 respondents had previous contacts with the benefits system in the past three years, most needed little prompting in the initial stages of their claim process. Table 2.2a shows that 61% of those who had not claimed benefits and 56% of those who had in the last three years said that the availability of and eligibility conditions for Retirement Pension were common knowledge. Thirty-one per cent first found out that they were eligible through the post from the DSS, and 11% enquired at their local Social Security offices before they began their claims. Friends and relatives alerted seven per cent of the respondents to their entitlements, employers informed a further three per cent and

doctors, nurses, health workers and tax officers were among the other sources of information mentioned by a very small minority of respondents.

Only three per cent of those who had claimed benefits before reported that they had found out about Retirement Pension from their friends or relatives, compared to eight per cent of those who had not come into contact with the benefits system in the previous three years; most of those who found out about Retirement Pension entitlements via this route were women.

Table 2.2a Where people found out about their eligibility for Retirement Pension

	Not claimed other benefits	Claimed other benefits	All benefits
Common knowledge/just knew	61	56	60
Letter from DSS	29	36	31
Contacted Social Security	11	11	11
Employer	3	2	3
Friends/relatives	8	3	7
Doctor	1	1	
Other		0	1
Don't know	0	0	0
Not answered	2	2	2
Base	936	321	1,257

Note: does not sum to 100% because of multiple response

Of those who had had recent contact with either the Benefits Agency, the Department of Employment or their local authority benefit departments, ten per cent had claimed Sickness or Invalidity Benefits, seven per cent were or had been in receipt of Income Support, and nine per cent had applied for Council Tax or Community Charge benefits. Some five per cent had claimed Housing Benefit, three per cent had applied for Unemployment Benefit or Attendance or Mobility Allowance, and two per cent had received Widow's Benefit. A further two per cent had put in a claim for either Disability Allowance and/or Severe Disablement Allowance and a very small minority had been in receipt of Child Benefit, Family Credit or War Pension payments.

Although most respondents received an information pack and claim form and although 55% had read a Benefits Agency leaflet, nearly 40% of all respondents reported that they needed further information before they filled in their application forms and claimed Retirement Pension. Of those who had read some information from the Benefits Agency, most (82%) found it either very or fairly helpful and only six per cent found it unhelpful. A third of those who had read the leaflets thought that no improvements were necessary, 26% found the language contained in them was a little complicated, 23% thought that the layout could be better and less confusing, and 19% thought that more details should be provided. Some nine per cent felt that the print should be enlarged or made clearer, and a very small minority thought that less, rather than more, details should be included.

Nearly 76% of all the postal survey respondents who wanted more information wanted to know how much pension they would receive. A further 13% wanted to know whether there were any other benefits that they might be entitled to, and a further five per cent wanted to ask about the claim procedure and deferring their pension. Eight per cent wanted to enquire about their national insurance contributions, the effects of Retirement Pension on their benefits and the dates that Retirement Pension payments commenced. A higher proportion of those who had classified themselves in the higher social groups were more likely to want further information.

Most (nearly 77%) of the postal survey respondents who needed further information knew where they could obtain it from. Sixty-two per cent of all respondents who needed more information contacted their local Benefits Agency

office, 12% telephoned either the Benefits Enquiry Line or Freeline Social Security, eight per cent obtained further information from a BA leaflet, and six per cent asked friends or relatives to help them. A very small minority contacted CABx, solicitors, accountants or employers or read articles in newspapers or magazines. Four per cent said that they got the information from a pension forecast and a further four per cent said that they did not get the further information that they needed. Thirty-three people who said that they needed more information failed to say where they got the information from (see Table 2.2b).

Table 2.2b Where Retirement Pension customers obtained further information

	%
Local DSS office	62
Benefit Enquiry Line/Freeline	12
BA leaflet	8
Friends/relatives	6
Poster in PO, doctor's surgery etc.	1
Social worker	1
Did not get further information	4
Pension forecast	4
CAB	2
Other	2
Not answered	7
Base	478

Note: does not sum to 100% because of multiple response

One postal survey respondent who contacted her local office for more information said that she had

high praise for the service I received when I first contacted the DSS regarding my pension rights. The whole procedure was pleasantly and efficiently conducted and I felt confident that my details were being expertly handled by caring human beings.

Over three-quarters of the postal survey respondents obtained their Retirement Pension claim forms by post from the Benefits Agency local offices or Benefit Directorate, 20% collected their claim forms in person from their local or District Offices and some respondents' relatives or friends picked up the claim forms for them. Many of the respondents interviewed in the qualitative research expressed reservations about visiting their local or District Offices to pick up application forms or seek further information. One inner London customer commented, 'I wouldn't go in there on my own; it's just the types of people in there', and another respondent from the provincial city said that he did not want to mix with the 'dossers that you find in there'.

The vast majority made no comment about the application form itself. Of those who did, a very small minority felt that its 'size and length' were 'surprising'. For example, one of the inner London respondents in the qualitative research thought that the time he had to spend answering all the questions on the form was 'a pain', and the respondent from Jamaica had to ask her daughter to fill it in for her. However, the other respondents in the qualitative, in-depth customer interviews thought that the form was easy to fill in and, for example, 'just like a tax form'.

Summary

- For most Retirement Pension customers the main trigger event which preceded their claims was the receipt of an information pack and claim form from the BA.
- A minority, however, had delayed entries into the benefits system.
- The reasons for their delay in applying for Retirement Pension were
 - non-receipt of an information pack or claim form and/or

—confusion about their eligibility.

—confusion over the relationship between Invalidity Benefit, Retirement Pension and taxation.

- Three-quarters of the Retirement Pension respondents had not claimed any Social Security benefit in the past three years.
- Sixty per cent thought that the availability of Retirement Pension was common knowledge.
- Nearly 40% needed further information before they claimed.
- Most of those who had read a leaflet or booklet found the Benefits Agency's literature helpful.
- Most of those who wanted further information knew where to obtain this information from.
- Three-quarters of the respondents obtained their claim forms by post.

The process of claiming Income Support

For most Income Support customers, a whole range of individual or linked life experiences preceded their applications for benefit. For many, there was just one underlying reason for claiming, but for others a number of closely related events, factors and processes fused together to precipitate or to delay their claims. Some customers reported that unemployment or divorce, or just lack of money, triggered their claim. Others had become sick or disabled, had just entered the country or had recently had babies. Other customers said that they had begun their claims for Income Support because they had just left school, college or university and could not find employment or, conversely, had recently retired from work and found it difficult to manage on either their income or their savings. A minority (some seven per cent) reported that they had only recently become aware that they might be entitled to Income Support. Table 2.3 describes the main trigger events which led first-time customers to claim Income Support.

Table 2.3 Main reasons for claiming Income Support

	Unemployed %	Pensioner	Lone Parent	Sick or Disabled %
Became unemployed	64	2	12	11
Finished studying	20	–	1	1
Divorced	2	1	66	4
Had a baby	–		15	1
Sickness/disability	3	9	2	55
Pension too low		31	1	2
Learned about eligibility		20		9
Death of partner		19	1	2
Not managing/financial situation worsened	2	5	–	4
UB ran out	5			
Change of residence	1	4		
Retired from work	–	3	–	1
Base	273	224	200	159

Of those Income Support customers who were unemployed, 20% said that they were claiming because they had just finished studying, five per cent reported that they had been receiving Unemployment Benefit for the previous 12 months but had exhausted their national insurance contribution provisions, and a further eight per cent were claiming because of divorce, sickness, change of residence or worsening financial situations. However, the majority (some 64%) were claiming because they had become unemployed within the last year. In the qualitative research interviews most of the respondents were young and had not been able to find employment after leaving school, college or university; only one had become unemployed when

he resigned his former position as a conference centre manager to seek an alternative career and had not been successful.

Some 31% of pensioners claiming Income Support said they were doing so because their state Retirement Pensions was too low, 20% applied because they had recently learnt or realised that they had become eligible for the benefit, and 19% had found it difficult to manage financially after their partners had died. Sickness or disability was mentioned as a route into Income Support for pensioners by nine per cent of the respondents and a further 15% of claims were underpinned by unemployment, divorce, retirement, changes in residence and financial difficulties. For example, one pensioner in the qualitative research was Mr Ahmad.

Mr Ahmad had been claiming Retirement Pension in Pakistan since he left the UK in the 1980s. He returned to Britain to be with his family in 1992 and found out that, as his pension had not increased annually while he was abroad, he did not have enough money to make ends meet. He spoke with a friend who told him to go to a local advice centre and he was urged by the advice worker there to apply for Income Support. Although he was a Mirpuri speaker, with fairly good English and Urdu as second languages, his son dealt with his application from that point on. No leaflets or information were available in Mirpuri or Urdu either at his local advice centre or at the Benefits Agency District Office, and the Retirement Pension centre at Newcastle was not, he said, able to give him advice in anything but English. Although he expected his claim for Income Support as a pensioner to be difficult and long-winded, and although he expected to be called in for an interview, he found the process of claiming actually quite smooth. He had received his first payments quite quickly and was not interviewed. He was quite surprised at this because he did not think that he could claim two or more Social Security benefits at once. Although his son helped him to claim Income Support, he said that he would have preferred to have been able to complete the process in his own language.

Another pensioner who claimed Income Support but who, subsequently, had his application refused, said that he wanted to use the benefit as a passport to free glasses, free prescriptions and reduced Council Tax payments. His income from a range of other benefits disqualified him from receipt of Income Support.

Divorce (in the case of 66%) or the birth of a child (in the case of 15%) or unemployment (for a further 12%) of the lone parent respondents led to claims for Income Support. Only three per cent said that they had claimed because they had finished secondary or further education, or had become sick or disabled.

Sick or disabled customers began their claim processes either by being registered as sick or disabled (55% of these respondents), or by becoming unemployed (11% of these customers) or simply by becoming aware that they were eligible for Income Support (nine per cent of sick or disabled customers). Others (some six per cent) reported that they could not manage on their wages, savings, pensions or other resources, and eight per cent claimed Income Support for sick or disabled customers because of divorce, the death of a partner, the birth of a child or retirement. In the qualitative research, one respondent suffered with back problems after an industrial injury at work. As the pain intensified he was able to do less and less work and, as a result, his income from the factory declined. He was concerned about not having enough money to live on and called in at an Islamic Resource Centre for advice. The Resource Centre workers could offer him no leaflets or written information about benefits in Arabic, his first language, but obtained, completed and sent off his claim form to the Benefits Agency's local District Office. Another customer reported that he became ill, left his job as a furniture store manager and claimed Sickness Benefit for some time. He felt that he was

recovering and thought that he would like to work again and tried to sign on as unemployed at his local Job Centre. However, as he was nearly 65 years old, the Unemployment Benefit Office, he said, could not register him as unemployed and advised him to claim Income Support from the Benefits Agency. At the time of interview he had not heard whether his claim for benefit had been successful.

Although, for many, there was one main life experience that instantly triggered the claim for Income Support and although for others a series of events, experiences and processes led straight to their applications for benefit, some 38% of all those who had put in a claim had delayed doing so for up to six months. Of these, 29% (93 people) had waited for up to a month before they applied, 29% (94 people) delayed their applications by between one and two months, ten per cent (31 people) had not begun the claim process proper until between two and three months had passed, and a further 29% (93 people) had waited more than three months before they applied for Income Support.

For this large and interesting group, the decision to claim was clearly the culmination of a difficult and dynamic process of perception, cognition and constant internal negotiation and renegotiation. Craig's concept of the claiming process as a dynamic process is, perhaps, of use in attempting to understand the behaviour and psychology of this sub-sample of respondents. It seems that positive clusters of attitudes, events and experiences formed and superseded other, more negative, influences on the customer's thoughts about applying for benefit. These positive clusters bonded together with other clusters containing the supplies of information, advice and confidence to claim and, also, the projections of competent corporate identity from the Benefits Agency to promote the claiming of Income Support.

Some 125 people (15% of all Income Support respondents) who had delayed their claims said they had not known, at first, whether they were eligible. Twenty people did not know how to apply and eight did not know where to begin the claim process. Sixty-six others had delayed claiming because they had remained optimistic, had presumed that their situations would improve, or thought they would get a job. Thirty-four customers struggled on their savings for a while before they applied for Social Security. Nine customers (one per cent) of all Income Support respondents said that they were told to wait for 13 weeks by the Benefits Agency before applying. This interesting sub-sample included those who were also applying for One Parent Benefit as well as Income Support Lone Parent Premium and may have been misadvised, or misunderstood, by BA staff. There is a 13 week delay imposed on divorcing or separating One Parent Benefit Customers, but this is not the case for lone parents who apply for Income Support. Of those who had delayed their applications, for whatever reason, for more than seven days, most survived financially by drawing upon previous earnings, redundancy money, savings or by borrowing from family, friends or relatives. Others (two per cent of all Income Support respondents) reported that they had run up debts with banks, building societies or other financial organisations.

Despite these staggered or delayed entries into the benefits system, 49% of all respondents reported that they found out about the availability of, or their potential eligibility for, Income Support either from friends or relatives, or felt that this information was common knowledge amongst the population as a whole (see Table 2.4). In the qualitative research, one unemployed respondent found out about Income Support from a friend who worked for the Benefits Agency; another respondent had completed a course on welfare law at university and another, who had just left the sixth form, had many friends who were claiming benefits. Fifteen per cent of all respondents found out about the possibility of applying for Income Support when they contacted their local Benefits Agency offices and a further 14% became aware that they might be entitled to Income Support when they registered or signed on for Unemployment Benefit. Some customers (seven per cent of all respondents) reported that advice agencies, CABx and solicitors informed them of the availability of Income Support. Others either learnt of their possible

entitlements from discussions with social workers, other social services personnel or home-helps, or had seen posters in post-offices, doctors' surgeries or government buildings. Local authority information and housing departments were important sources of information about benefits for six per cent of the respondents. In the qualitative research, one pensioner found out about Income Support from his local council's Neighbourhood Office. Dentists and opticians advised three per cent of customers to apply for Income Support. A minority (only five per cent in total) quoted other sources of information such as a Benefits Agency awareness campaign, exhibition or stand, or the notes to the rear of a benefits order book, or from a telephone call to either Freeline Social Security or the Benefits Enquiry Line.

Table 2.4 Where customers found out about their eligibility for Income Support

	%
Common knowledge/just knew/friends/relatives	49
TV/radio/magazine	2
When signing on at UBO	14
Contactin ^g local BA	15
CAB/other advice centres	7
Back of order book	2
Poster in PO/doctor's surgery/CAB/UBO	5
Social worker/welfare officer	6
Local council/housing department	6
Optician/dentist	3
Other	5
Base	856

Note: does not sum to 100% because of multiple response

The vast majority (79%) of Income Support customers had previous experience of the benefits system. Only 19% said that they had not claimed other benefits in the previous three years. Unlike the Child Benefit customers, therefore, most of this sample were not totally new to the benefits system.

Table 2.5 Income Support customers receiving or having received other benefits in the last three years

Benefit type	Currently receiving		Have received	
	N	%	N	(%)
Unemployment Benefit	43	5	103	12
IS (One Parent Benefit)	154	18	6	1
IS (Sick/disabled)	93	11	29	3
IS (Unemployed)	150	18	107	13
IS (Lone Parent)	162	19	25	3
One Parent Benefit	74	9	4	1
Child Benefit	232	27	53	6
Family Credit	27	3	37	4
State Retirement Pension	231	27	–	–
Housing Benefit	258	30	23	3
Council Tax Benefit	270	32	26	3
Sickness Benefit/Invalidity Benefit	68	8	45	5
Attendance Allowance	37	4	7	1
Mobility Allowance	25	3	2	–
Disability Living Allowance	43	5	2	–
Disability Working Allowance	–	–	2	–
Severe Disablement Allowance	16	2	2	–
Invalid Care Allowance	7	1	4	1
Widow's Benefit	15	2	7	1
Base = 856				

Note: does not sum to 100% because of multiple response

A third of the respondents were currently receiving or had previously claimed Housing Benefit and Community Charge or Council Tax Benefit, five per cent were currently receiving, and 12% had previously claimed, Unemployment Benefit and 13% had applied for Income Support for unemployed people at some time in the

last three years (see Table 2.5). A minority were, or had been in receipt of, one or more of the disability, mobility, invalidity or attendance allowances and three per cent had received Income Support for sick or disabled people in the recent past.

Around a quarter were currently receiving, and six per cent had been claiming, Child Benefit, nine per cent were receiving One Parent Benefit and seven per cent were, or had been getting, Family Credit.

Although many respondents had previous experience of claiming benefits from the Benefits Agency, the Department of Employment or from their local councils, 18% (157 people) said that they wanted more information about the benefits system before they obtained, completed and sent off or handed in their application forms for Income Support. Seventy-four per cent of these customers wanted to know about other benefits they might, perhaps, be entitled to.

Some 40% were able to get this information from their local Benefits Agency office, another 12% went to advice centres, and another 16% saw posters that answered their questions in post-offices, doctors' surgeries, CABx or government buildings, and a few (26 people) did not get the information that they wanted (see Table 2.6).

Table 2.6 Where Income Support customers obtained further information

Local BA	40
Benefits Enquiry Line/Freeline	4
Leaflet from DSS/BA	3
Friends/relatives	4
Poster in doctor's surgery/CAB/UBO	16
CAB/advice centres	12
Did not get further information	17
Other	4
Base	157

Note: does not sum to 100% because of multiple response

Nevertheless, while making their claims 58% of respondents had read a Benefits Agency leaflet concerning Income Support. Fifty-eight per cent of those who had seen a leaflet had obtained it from their local Benefits Agency office, 24% picked one up at the Job Centre or Unemployment Benefit Office and the remainder found theirs in CABx, post-offices, doctors' surgeries or social services departments. Ninety-six per cent had no problems obtaining the leaflets and 78% found the information contained within them very or fairly helpful. Although 61% of these respondents felt that the leaflets needed no improvements, 19% thought that the language used in them was a little too complicated, nine per cent wanted the leaflets' layout to be made less confusing, and eight per cent wanted more detail.

Only when customers had become aware of their possible eligibility and entitlement to Income Support, had received all the preliminary information they needed and had begun to think and react positively towards claiming, did they obtain an application form. Sixty-three per cent telephoned or wrote or called in to their local Benefits Agency office for a claim form (see Table 2.7). Most of those respondents in the qualitative interviews who had called in to their local offices to pick up claim forms reported that they received a polite, quick and trouble free service from the Benefits Agency staff. Only one disabled customer, who had his claim subsequently disallowed, commented unfavourably about the staff, the surroundings and the clientele in his local District Office. The Job Centres and Unemployment Benefit Offices supplied 25% of Income Support customers with their B 1 forms (Income Support application forms for the unemployed) and the remainder of respondents either could not remember how they got their forms or obtained them from the post-office, the Longbenton Benefits Directorate, CAB or social worker. In the qualitative interviews, all of the unemployed customers reported that they were

given their forms by Job Centre staff when they registered as available for work. One sick or disabled customer collected his form from the Unemployment Benefit Office. Other sources included advice centres and CABx. Fifty per cent of Income Support respondents said that they would prefer to pick up their application forms from either an advice centre or a post-office.

Table 2.7 How Income Support customers obtained their claim forms

	N	%
Local BA office	538	63
UBO/Job Centre	217	25
Central Office Newcastle	16	2
Post-office	15	2
CAB	10	
Social worker/hospital	13	2
Don't know	26	3
Other	20	2
	856	100

Ninety-three per cent of all customers found it easy to obtain an Income Support claim form: 48% collected their application forms in person from their local offices and 35% received theirs through the post. Quite a few customers (some 14% of all respondents) obtained and filled in their claim forms at the same time at either the Benefits Agency local office or at a branch of the Department of Employment.

Sixty-nine per cent of all respondents completed their claim forms themselves without assistance but 24% had to ask for help and advice, and eight per cent had to ask someone else to complete the application form for them.

Sixty-three per cent of those who had difficulties with the form asked friends or relatives to help them; 18% of customers were helped by BA staff; a further seven per cent were helped by Unemployment Benefit Office or Job Centre staff. One of the young, unemployed graduates in the qualitative research in the provincial city said that the Job Centre clerk filled her form in for her while she dictated the answers to him. Six per cent of customers were helped by CABx and advice centres; four per cent were helped by social workers. Customers said that they either asked others to help them with the form, or to complete the form for them, because of reading or writing difficulties, problems understanding the questions, or simply because those people always helped them in situations of this nature.

With a little help from friends or relatives, or from Benefits Agency or Employment Services staff, or from social workers or advice centre staff; most customers found the process of completing their claim form fairly or very easy. With or without help, however, 13% of the Income Support respondents reported that they had not been able to understand the questions, and a further 12% said that the form seemed repetitious and apparently asked the same questions twice, albeit in slightly different ways. One of the young, unemployed graduates interviewed in the provincial city complained that the form was a 'hassle' and thought that many of the questions asked of customers were *just ambiguous; it's like they're trying to trap you*'. One young woman from inner London who had just left the sixth form, and who was now unemployed, complained about the claim form in the following terms

It's a pain filling out the forms, they're so big, so thick; it took me about two hours to fill it out.

Ten per cent found problems in providing the information requested, such as dates of termination of employment, wage details or redundancy notices. Nearly five per cent thought that there was too much information on the claim form itself and 52% of all Income Support customers said that they were surprised at the amount of personal information the Benefits Agency wanted. Some eight per cent of all of the Income Support customers found the instructions unclear on the claim form, seven

per cent thought that the layout was confusing and five per cent felt that the language used was far too complicated. Some of the unemployed customers of Income Support who had worked part-time on a casual or temporary basis during their first few weeks away from either school or college, or without full-time work, felt that the questions on the forms just did not apply to their special situations. Further, they complained, every time they did an hour or two's work and reported this fact to the Unemployment Benefit Office, their Income Support claims would be terminated and they would then have to fill in a B1 form again to reclaim benefit. This, they felt, was totally unnecessary.

Summary

- A whole range of events led to first-time customers' claims for Income Support.
- Income Support is a complicated benefit to process.
- Thirty-eight per cent of the respondents delayed their claims for Income Support.
- Forty-nine per cent of all of the respondents thought that the availability of Income Support was common knowledge.
- The vast majority (79%) had previous experience of claiming a Social Security benefit.
- Eighteen per cent wanted more information before they claimed.
- Most (40%) obtained this information from the Benefits Agency.
- Most (78%) found the Benefits Agency's literature to be helpful and informative.
- Two-thirds obtained their claim forms from their local offices.
- Half would prefer to obtain their claim forms from a post-office or an advice centre.
- Most (69%) had no problems completing the form.

The process of claiming One Parent Benefit

Seventy-seven per cent of the 334 One Parent Benefit claims were triggered by divorce or separation, and a further 20% were prompted by the birth of a child. A very small minority had recently been widowed, had become sick or disabled, or had stopped receiving financial support from their previous partners. In the qualitative interviews, one inner London customer claimed when she was left alone to support three children, after her husband had become severely disabled and had gone into residential care. Another respondent, in the provincial city, was in the process of leaving her husband, who was still residing in the family home, and reported that she was finding it difficult to manage financially. During a visit to her local CAB to enquire about tax rebates, she was given an information pack which contained a leaflet on One Parent Benefit. Also in the provincial city, another customer claimed OPB because she had just separated from her husband. As she worked part-time on the counters in her local Benefits Agency office, she obtained a form from work and returned it through the internal mail to the Child Benefit Centre.

Most of those interviewed in the qualitative research were middle-aged (35-60 years) and most were in employment, but one unemployed teenager who had recently given birth to a daughter claimed because she knew about the benefit from both her mother, who was also claiming One Parent Benefit, and from her many friends who had babies and were also lone parents. She said that she had returned to her mother's home after working with her fiancé in Tenerife and signed on as unemployed at her local Job Centre. It soon became clear to the Department of

Employment staff that she was pregnant and unavailable for work and she was advised, by them, to claim Income Support, Child Benefit and One Parent Benefit: this she did.

Although 38% applied for One Parent Benefit as soon as they became eligible, the majority (62% of all of the respondents) delayed obtaining, completing and sending off their application forms for anything between one and six months. Of those who did wait a while before they claimed, 17% applied after one week but before a month had passed by, 38% waited for between four and eight weeks before starting their claim processes, and 30% claimed after two months but before three months had expired. A minority (21 people) waited for between three and six months before they contacted the Benefits Agency.

Forty-two per cent of those respondents who had delayed claiming for one reason or another said that, originally, they had not known about, or were not sure that they could apply for, One Parent Benefit. An inner London respondent in the qualitative research had been aware of One Parent Benefit and was struggling financially, but did not think that she would be eligible for it until her social worker advised and urged her to contact the Child Benefit Centre for a claim form. A further 18% of One Parent Benefit customers who had delayed their claims said that, as they were in the process of divorcing or separating from their partners, the Benefits Agency staff had told them to wait for 13 weeks before they sent off or handed in their applications. Some 11% had been optimistic and thought that their circumstances would improve, eight per cent reported that they were too busy and simply did not have the time to begin their claims, and six per cent were too upset after their relationships had broken down to worry about money.

Of those who had delayed applying for One Parent Benefit, most managed financially by drawing upon previous or current earnings, by using income from their ex-partners, by borrowing from family, friends or neighbours, and by either using their savings or relying upon other Social Security benefits. Although one customer in the qualitative research, who had waited 13 weeks before activating a claim, said that *'my Family Credit was a necessity, whereas One Parent Benefit is like an added luxury'*, others had struggled financially and some had accumulated debts with banks, building societies and other institutions.

Although many delayed claiming One Parent Benefit for some time, 57% reported that they found out about the availability of, or their possible entitlement to, One Parent Benefit either through friends or relatives, or said that they thought that awareness of this and other benefits for lone parents was common knowledge among the general population. Despite the high profile in the media of One Parent Benefit and other Social Security benefits for this particular client group, during both the qualitative and the quantitative fieldwork, many respondents (18%) reported that they learnt of their potential eligibility only when they read the notes in the back pages of their order books for other benefits. CABx and other advice centres were mentioned as sources of knowledge and information for 14% of all One Parent Benefit customers, and another 12% found out about the benefit at their local Benefits Agency offices. Other customers reported that they first found out about One Parent Benefit at their local council offices, at Job Centres and Unemployment Benefit Offices, or from welfare rights workers, social workers or from the media. Posters in post-offices, CABx, medical centres and government buildings were quoted as initial spurs to claiming One Parent Benefit by nearly five per cent of all the respondents (see Table 2.8).

Table 2.8 Where customers found out about their eligibility for One Parent Benefit

Common knowledge/just knew/friends/relatives	57
TV/radio/magazine	2
When signing on at UBO	1
Contacting local DSS/BA	12
CAB/other advice centre	14
Back of order book	18
Poster in PO/doctor's surgery/CAB/UBO	5
Social worker/welfare officer	4
Leaflet	3
Local council/housing department	2
Other	2
Base	334

Note: does not sum to 100% because of multiple response

All One Parent Benefit customers were also claiming Child Benefit (see Table 2.9) and only ten of the respondents interviewed face-to-face in the quantitative interviews had not claimed other Social Security benefits in the previous three years.

Table 2.9 One Parent Benefit customers receiving or having received other benefits in the last three years

Benefit type	Currently receiving %	Have received %
Unemployment Benefit		22
IS (Sick/disabled)	1	1
IS (Unemployed)		6
IS (Lone Parent)	26	5
One Parent Benefit	96	3
Child Benefit	100	
Family Credit	30	5
Housing Benefit	21	3
Council Tax Benefit	29	5
Sickness Benefit/Invalidity Benefit	1	5
SF (Unemployed)	–	2
SF (Lone Parent)		3
Base = 334		

Note: does not sum to 100% because of multiple response

Twenty-nine per cent of the respondents were currently, and five per cent had been, claiming Community Charge or Council Tax Benefit, 30% were currently claiming Family Credit, and 21% were in receipt of Housing Benefit. Twenty-six per cent of those on One Parent Benefit were getting the Income Support Lone Parent Premium and 22% had also claimed Unemployment Benefit at some stage in the last three years.

Although all of the respondents had at least some experience in claiming benefits, 13% (44 people) reported that they wanted more information about One Parent Benefit before they applied. Almost 68% of all of these respondents (30 people) wanted to know about other benefits they might have been entitled to, and others said that, before they claimed, they would like to know about how to claim (nine per cent), how much they would get (14%) and how starting or ceasing employment would affect the amount they received (16%). Forty-one per cent got the further information they needed from their local Benefits Agency offices, seven per cent read leaflets, 11% saw a poster and nine per cent went to advice centres for further clarification. Sixteen per cent of customers who needed more information, did not get the information they had originally needed before claiming One Parent Benefit (see Table 2.10).

Table 2.10 Where One Parent Benefit customers obtained further information

	0%
Local BA	41
Leaflet from BA	7
Friends/relatives	2
Poster in doctor's surgery/CAB/UBO	11
CAB/advice centre	9
Leaflet from PO	9
Child Benefit Centre	6
Didn't get further information	16
Other	3
Base	44

Note: does not sum to 100% because of multiple response

Seventy per cent of the respondents reported that they had read a Benefits Agency leaflet about claiming One Parent Benefit. Fifty-seven per cent of these customers had picked one up at their nearest Benefits Agency office, 21% had obtained it from their local post-office and a further eight per cent had been given theirs when they enquired at CABx or other advice centres. In the qualitative interviews, respondents in the provincial cities had relied upon CABx and their local authority's Neighbourhood Offices for information and leaflets about benefits. Seventy-five per cent reported that the leaflets were easy to obtain, very helpful and needed no improvement. In the qualitative research, one customer commented that the leaflets 'tell you all that you need to know'. However, nine per cent of all of the respondents who had read the leaflets thought that the Benefits Agency should simplify the language used in its leaflets about One Parent Benefit, five per cent thought more details should be provided and three per cent thought that the layout of the leaflets was a little confusing.

Once customers were reasonably sure about their entitlement to One Parent Benefit and once they had obtained sufficient information to enable them to claim, they got the claim form. Some said that they obtained the form either from their local Benefits Agency office (in the case of 68% of respondents), from the post-office (for 12% of all of the customers), or from the Child Benefit Directorate in Washington (for nine per cent of customers). Other sources cited as suppliers of application forms were CABx, social workers or local authorities. Most customers found it very easy to obtain a claim form and either collected the forms in person (45%) or telephoned, or wrote for them and received them by post (49%). Just under 90% of all of the respondents completed the form themselves, nine per cent asked relatives or friends or seldomly others to help them with the questions, and a very small minority had to get someone else to complete their applications for them.

Although, with help and assistance, 88% of customers found the form easy to complete, four per cent of respondents still reported difficulties with various aspects of their applications for One Parent Benefit. Nearly six per cent of all of the respondents said that they could not understand some of the questions, around four per cent thought that the instructions on the claim form were confusing, and three per cent felt that either the language was complicated, the layout unclear, the questions repetitive or that they could not provide the information that the Benefits Agency requested.

Nevertheless, once they had filled in the claim forms and either sent them off or handed them in to the Benefits Agency local office or Directorate, some customers adopted a fatalistic attitude to the claims outcome.

Summary

- Most respondents cited divorce, or separation (77%) or the birth of a child (20%) as the main trigger event to their claims for One Parent Benefit.
- Sixty-two per cent delayed their claims for One Parent Benefit.

- Fifty-seven per cent found out about One Parent Benefit either through friends or relatives or common knowledge.
- All respondents had claimed other Social Security benefits in the previous three years.
- Thirteen per cent needed further information before they claimed One Parent Benefit.
- Seventy-five per cent of those who had read a leaflet thought no improvements were necessary to the Benefits Agency's leaflets.
- Sixty-eight per cent had obtained their claim forms from their local offices.
- Most (88%) found the claim forms easy to complete.

Chapter 3 Customer Expectations

Introduction

This chapter explores first-time customers' expectations of service prior to their contact with their local offices, Benefit Directorates and Remote Processing Centres.

When first-time customers contact the Benefits Agency by letter, telephone or in person for advice about how to claim a benefit, for a claim form, or for further information, they have certain expectations of what the service will be like in reality and what the service should be like in theory. Research in other fields suggests that levels of satisfaction with services provided are highly influenced by these customer expectations (Linder-Pelz, 1982). Nevertheless, the relationship between customer expectations and consumer satisfaction is complex, problematic and tentative. Distinctions are often made in the literature between a preferred, ideal service on one level and other, often lower, expectations of what might reasonably be expected in reality (Locker and Dunt, 1978). However, these distinctions may not exist at all, or may well be blurred or overlap, in the minds of those customers who have either never encountered the benefits system previously or who have only experienced certain aspects of it.

Customers' expectations and opinions of the service they will or should receive are formed from many different sources and each may influence, counterbalance or negate the others, either wholly or in part. Friends, relations or neighbours may have had dealings with the Benefits Agency or the DSS more widely and might have influenced a customer's thoughts about the claim process, the offices or the staff. A customer's previous business with other government agencies and departments, or with other large companies and organisations, may have helped to create positive or negative images of the Benefits Agency itself. Alternatively, newspaper reports or radio and television programmes could have formed or could reinforce customers' impressions of a good, bad or indifferent service to be expected from the Benefits Agency. Equally, the *Citizen's Charter* and the subsequent proliferation of public and private organisations' customer charters, customer-care departments and customer services personnel may have constructed benchmarks of real or ideal service expectation in customers' minds.

Customers' perspectives on the sort of service they expected from the Benefits Agency were sought in the two postal surveys, in the face-to-face survey and in the qualitative interviews. Benefit Directorate, local office and Remote Processing Centre personnel were also asked, in the group discussions and in the individual in-depth interviews, about their impressions of first-time customers' expectations of service.

Expectations of the Benefits Agency's service in general and its various and particular aspects were obtained through a number of channels. Although previous research has highlighted the problems and pitfalls involved in asking respondents to appraise retrospectively their expectations of service (Huxley and Mohamad, 1991) the findings reported here should be treated with some caution. All customers were asked about what they thought their experiences of claiming a benefit for the first time would be like in reality, and to indicate which aspects of the service they had received were of greater or lesser importance in the light of their experiences of claiming. The Child Benefit and the Retirement Pension

respondents were also requested to rank in order of importance certain specific parts of the Benefits Agency's postal and telephone business, its offices, facilities and staff-customer relations. By treating the scores for each aspect as values and by comparing the mean values, it was possible to gain an understanding of the most and least important aspects of the service to the first-time customer. Graphs and dendograms were then used to analyse further the Retirement Pension and Child Benefit customer responses and to tease out those aspects which were most closely associated in the respondents' minds with a good service. Income Support and One Parent Benefit customers were asked to indicate whether: before they first claimed they expected the Benefits Agency to be committed in various ways to its clients; they thought the BA would have its own Customer Charter; and which other large organisations, companies or businesses they anticipated that the Agency would be most like. Through these latter channels it was possible to discern the distribution and content of the component parts of the respondents' ideal or preferred service; the theoretical benchmarks of quality and service.

This chapter begins by examining first-time customers' responses to questions about their expectations of the overall service. Details follow of their expectations of each particular aspect of claiming. A 'benefit by benefit' approach is taken in this chapter.

The process of claiming Child Benefit

When asked what sort of service they thought the Benefits Agency would provide overall, some said that they expected a good service generally, others expected a poor or indifferent service and some simply did not know what to expect (see Table 3.1). Customers often qualified their general expectations about the likelihood of a good, bad or indifferent service overall with more detailed comments about specific aspects. For example, in the qualitative interviews, customers who thought that the process of claiming would be generally easy and who commented favourably on how they thought Benefits Agency staff would treat them, said that they expected the application form to be tricky with lots of inapplicable and confusing questions which would '*need a degree to answer*'. Nevertheless, in the postal survey, some 27% of the 737 customers commenting on their expectations of what their claim for Child Benefit would be like in reality, thought that the process would be quick, prompt, well-organised and straightforward. For example, one respondent wrote '*I expected things to run fairly smoothly, I didn't expect my claim to take long*'.

Child Benefit customers over the age of 25 years were more likely to think that claiming would be simple and uncomplicated when compared to those younger respondents aged between 15 and 24 years.

Table 3.1 What Child Benefit customers thought dealings with the BA would be like

	N	%
Straightforward	197	27
Bureaucratic	334	45
Helpful staff	30	4
Unhelpful staff	12	2
Unpleasant surroundings	13	
Expected automatic payment	8	1
No idea	139	19
Other	4	
Base	737	100

Many customers, of all ages, however, felt that the whole, rather than just certain parts, of their business with the Benefits Agency would prove to be difficult. Some 45% of the Child Benefit respondents said that they had anticipated a 'bureaucratic', 'complicated', 'confusing', 'long', 'slow' or 'difficult' relationship with the Department of Social Security. For example, one wrote that she had not been optimistic about the whole process because, 'expectations of service from the DSS are so low' amongst the population generally. Another said that she 'expected them to take for ever to sort it all out', and a third thought that the service would be 'dreadful', that it would involve her in doing 'lots of phoning round and chasing up' and that it would be a 'hassle' to get her Child Benefit claim sorted out successfully.

Other respondents were not at all sure about the Benefits Agency's services, standards and staff, and some 19% of Child Benefit customers who commented on their expectations reported that they had no preconceived ideas at all about the process of claiming. For example, in the postal survey, one new parent said that she 'didn't know what to expect; being my first time claiming you don't know what to expect'.

When asked to detail their expectations of what the Benefits Agency's overall service should be like, regardless of whether they thought that it would or did live up to these criteria, Child Benefit customers reported that they would like an efficient and private service that provided them with clear, coherent and authoritative information and advice about the process of claiming and receiving Social Security benefits.

Particular aspects of claiming

Expectations of staff: Customers were asked in the qualitative research interviews about their expectations of Benefits Agency staff in general; how they thought they would be treated by them, what information and advice they would provide and how helpful, polite and knowledgeable they would be. With the exception of one respondent in the provincial town who thought that the counter staff would be very much like those who worked in a bank or building society and that, thus, they would be very helpful, friendly and efficient, most of those interviewed in the qualitative research thought very differently indeed. For example, one respondent from a village near the provincial town said that she expected the staff to be 'snotty and efficient; like any big organisation, bank or catalogue company'. Another thought that the staff would be desperate to get rid of her if she called into the office and believed that she would be left feeling as if no-one was dealing with her problem and that no-one would care about her and her baby. She added that she had thought that claiming Child Benefit would, perhaps, be 'more trouble than it's worth' and, hence, nearly did not bother to apply. Another respondent believed that staff would think that Child Benefit was a 'trivial' benefit and would, as a result of this, treat her with little respect.

In the postal survey, however, few customers who responded to the open-ended invitations to comment on their expectations of the service, prior to claiming, mentioned how they thought Benefits Agency staff would treat them; most were concerned only with the process of claiming. The questionnaire asked customers to rank in order of importance various aspects of the service provided by staff and,

thus, reveal the standards of inter-personal service that they required of the Benefits Agency. Most of those who responded said that they thought that having helpful and knowledgeable staff who could spend time with them, answer their questions and sort out their problems was more important than having polite or friendly staff behind the counters or in the interview booths.

Table 3.2 Child Benefit customers' expectations of BA staff

Rank	Knowledge %	Helpfulness %	Staff time %	Politeness %	Friendliness
1	53	22	10	14	4
2	24	38	21	10	6
3	9	24	34	22	9
4	7	12	20	35	25
5	7	4	15	19	56
Base	710	713	711	711	709

Table 3.2 shows the percentages and relative orders of merit of various aspects of the service recorded by first-time customers of Child Benefit. Fifty-three per cent ranked staff knowledge as the most important aspect of staff-customer relations. The next most important aspect was the helpfulness of BA staff towards the first-time customers. Only 22% ranked this aspect as most important but 38% ranked this as the second most important aspect. The least important aspect was staff friendliness; 56% ranked this last.

Conditions at the office

In the qualitative interviews carried out in the small provincial town, all of the respondents anticipated poor conditions and poor service at their local Benefits Agency office. Most thought that they would find long queues, a tense and depressing atmosphere, unpleasant surroundings with little privacy and possible violence from other customers; security screens, they thought, would further isolate and alienate the customers and help to protect the staff from any trouble that might break out. One respondent, for example, expected her local district office to be *a horrible, horrible place* which no one, except the *'down-and-outs, the drunks and the drug-addicts'* would like to go to.

The postal survey asked Child Benefit customers about their expectations of benchmark standards of quality and service to be achieved and maintained at their local office. Respondents said that they would like not to have to wait too long to be seen, that they would prefer to discuss their business with the Benefits Agency in private and that they wanted to be able to comprehend clearly any advice and information that the clerks gave to them. These three aspects of the local office service to the customer were ranked as far more important than the cleanliness or tidiness or atmosphere within the rooms in which respondents had to wait to be seen or interviewed (see Table 3.3).

Table 3.3 Child Benefit customers' expectations of conditions of the local office

Rank	Understanding what is said	Waiting time	Privacy %	Cleanliness
	51	30	16	5
	28	34	33	4
3	16	30	36	18
4	5	6	15	73
Base	603	604	599	601

Writing to the Benefits Agency

Only one respondent in the qualitative research interviews (who thought that she would *wait forever for a reply*) and no postal survey customers expressed their thoughts about what would happen if they were to write to the Benefits Agency.

Customers contacted through the postal survey were slightly more forthcoming about the standards of service that they expected from staff. Sixty-eight per cent of the respondents maintained that if they were to write to either the local office or the Benefit Directorate at Washington, they would prefer an understandable rather than a swift or speedy reply from staff.

Telephoning the Benefits Agency

Postal survey customers who ranked in order of their importance certain aspects of the business conducted with the Benefits Agency by telephone thought that the ease with which they could find someone to deal with their enquiry was of equal importance to the ease with which they could understand the staff's replies to their questions. Respondents placed far less stress on the length of time they had to spend getting through to the switchboard and the length of time they waited to speak to someone who could help them (see Table 3.4).

Table 3.4 Child Benefit customers' expectations of telephoning the BA

Rank	Finding right person	Understanding what is said	Waiting to speak	Ease of getting through
1	30	37	24	10
2	40	27	23	9
3	20	19	42	19
4	10	17	11	62
Base	639	641	636	634

Only one respondent in the postal survey and one respondent in the qualitative interviews commented on the service they expected to receive by telephone before they claimed Child Benefit. One woman in the qualitative interviews in the provincial town thought that she would be passed from *'pillar to post'* if she telephoned the Benefits Agency; another respondent in the postal survey thought that he would be kept waiting for a long time, that staff would be *'matter of fact'* on the telephone and that they would not call him back to save him money if asked.

Summary

- Some Child Benefit first-time customers (27%) expected to receive a good overall service from the Benefits Agency.
- Others (45%) expected to receive a poor or indifferent service.
- Many (19%) did not know what to expect of the dealings with the Benefits Agency.
- First-time customers would like to receive an efficient, private service which would provide them with clear, coherent and authoritative information and advice.
- Helpful and knowledgeable staff who had time to spend with customers was more important than having friendly or polite staff.
- Although respondents interviewed in the qualitative research did not expect a good service from BA staff, postal survey respondents made little comment upon their expectations of staff.
- When visiting their local offices, first-time customers would like not to have to wait long, to conduct their business in privacy and to be able to understand what the staff say to them. They thought that these three aspects were more important than the cleanliness, tidiness and facilities at the offices.
- First-time customers who write to the Benefits Agency think that an understandable reply to their queries is more important than the speed of the reply.

- First-time customers who telephone the Benefits Agency expect easy access to someone knowledgeable who can deal with their enquiries effectively.

The process of claiming Retirement Pension

General expectations of claiming

People claiming Retirement Pension for the first time were divided in their opinions of the service that they expected to receive before they claimed. Some thought that the service would be good, others anticipated problems and others were not sure what to expect (see Table 3.5). However, Retirement Pension customers often qualified their optimistic or pessimistic expectations of the Benefits Agency in general with other favourable or unfavourable comments about certain aspects of the service that they thought they would receive in particular.

Table 3.5 What Retirement Pension customers thought dealings with the BA would be like

	N	%
Straightforward	478	46
Bureaucratic	231	22
Helpful staff	99	10
Unhelpful staff	6	1
Expected automatic payment	16	2
No idea	194	19
Other	8	
Base	1,032	100

Forty six per cent of the 1,032 people who commented on their expectations of what the service would be like generally, thought that their claim would be straightforward, efficient and trouble free. A very small minority (two per cent) did not even expect to fill in a claim form and thought that the Benefits Agency would send their Retirement Pension payments automatically. Comments recorded in the qualitative interviews epitomised respondents' feelings overall about the service. One London Retirement Pension customer thought that the whole process would be '*easier- than getting a bus pass*'; another respondent, from the provincial city, expected his claim to be '*a piece of cake*'; and another in the inner London area had heard that the Benefits Agency was '*businesslike*' and thus expected a good, efficient service overall.

Other customers, however, were not so optimistic about their claim for Retirement Pension. Twenty-two per cent of those respondents in the postal survey who commented upon their expectations of service thought that the process of claiming would be a bureaucratic, complicated and long-winded affair. For example, in the postal survey, one respondent said that she expected '*delays, snags and hassle*' throughout her claim for Retirement Pension. Alternatively, some 19% of Retirement Pension customers were unsure about how the Benefits Agency would deal with their claim. A typical response was '*I did not know what to expect; I had never been in touch with the DSS before*'.

When asked to think about the ideal or preferred service to be given to customers of Retirement Pension, most respondents reported that they would like the Benefits Agency to provide an efficient and private service; they asked for clear, comprehensive and readily understandable information and advice about when to claim, where to claim and how to claim and, also, how much they would get and by what method they would be sent their payments.

Particular aspects of claiming

Expectations of staff: Retirement Pension customers were asked in the postal survey and in the qualitative interviews about their expectations of Benefits Agency staff in general; how they thought they would be received and treated at their local offices and on the telephone; how much help, guidance and information they thought that they would be given, and whether the staff would be polite, friendly and respectful towards them. In the qualitative interviews many respondents thought that a '*do as you would be done by*' approach from customers would ensure

that staff treated them fairly, helpfully and politely. For example, one respondent from the provincial city thought that *'politeness breeds politeness'*. Another customer, from the inner London area, was sure that, *'if you're polite with them, they're polite with you. If you go down there shouting and swearing then you get no benefit advice'*.

Another respondent from the provincial city was positive and confident in her expectations of a good service and thought that the Benefits Agency staff would help her and give her all of the information she required to help her through her claim for Retirement Pension.

While ten per cent of all respondents in the postal survey who commented upon their expectations said that they thought that they would receive a helpful, polite and informative service from the staff at their local office or Benefit Directorate, less than one per cent said that they had expected an inattentive and unhelpful service before they claimed. Only one postal survey respondent wrote that he expected to be *'treated without much respect'* by the Benefits Agency. In the qualitative interviews, one London customer who was ultimately refused a Retirement Pension because she had not paid any national insurance contributions since she immigrated to Great Britain, thought that staff would not be forthcoming with information and advice and would not even try to help her very much. She expected the staff to give her only the minimum information necessary for her to make her claim. She thought that the staff who either answered the telephone or who saw her in person on the counters or in one of the interview rooms would only *'tell me what they have to tell me . . . no more from them than to say a few words'*. The extent to which her reported expectations were coloured by the subsequent outcome of her claim is a moot point. Another London respondent thought that people had to be *'articulate and pushy'* in order to get a good service from the Benefits Agency.

When asked to rank in order of merit certain aspects of an idealised or preferred service to be provided by staff at the Benefits Agency, respondents indicated that they thought that having knowledgeable and helpful staff who could spend enough time helping them and sorting out their problems was rather more important than having polite or friendly staff to deal with their enquiries (see Table 3.6).

Table 3.6 Retirement Pension customers' expectations of BA staff

Rank	Knowledge	Helpfulness	Staff time	Politeness	Friendliness
1	56	21	10	17	5
2	22	38	19	12	6
3	9	25	35	15	13
4	8	11	20	32	26
5	5	5	16	24	50
Base	902	911	888	895	886

Conditions at the office

In the qualitative research, respondents were overwhelmingly pessimistic about visiting their local offices. For example, one London customer expected queues, violence, awful language and *'an atmosphere of tension'*. Another inner London respondent thought that her visit to her local District Office would prove to be a *'frightening experience'* and expected that the other customers would be drunk, violent and uncouth. She said that many people had told her that the London District Office near her home was *'not a place where you want to go'*. The postal survey asked Retirement Pension customers about their expectations of service standards to be achieved and maintained at their local offices. Customers who ranked in order of importance the various component experiences thought to be involved in visiting a Benefits Agency office said that they did not want to queue or wait long inside the office, reported that they wanted to be interviewed in private, and that they should be able to hear and clearly understand any

information or advice given to them during that interview (see Table 3.7). These three aspects of the service provided by the Benefits Agency at its local offices were deemed to be of far greater importance than the physical conditions of the reception, waiting or interview areas.

Table 3.7 Retirement Pension customers' expectations of conditions of the local office

Rank	Understanding what is said %	Waiting time %	Privacy	Cleanliness
1	48	30	23	7
2	29	27	34	7
3	18	32	28	19
4	5	11	15	67
Base	737	727	719	714

Writing to the Benefits Agency

Although no respondent in either the postal survey or the qualitative interviews passed any comment about the standards of service they would expect to receive if they wrote to the Benefits Agency, most postal survey respondents ranked the ability to understand a written reply as more important than the speed with which that reply was delivered.

Telephoning the Benefits Agency

Postal survey customers who ranked key aspects of the business conducted with the Benefits Agency by telephone said that the ease with which they could find someone to deal with their enquiry was just as important as the ease with which they could understand the staff's answers and advice (see Table 3.8). Retirement Pension respondents thought that the ease of getting through to the Benefits Agency office and the length of time they waited to speak to the right person who could help them were of less importance to them during their claims.

Table 3.8 Retirement Pension customers' expectations of telephoning the BA

Rank	Finding right person %	Understanding what is said %	Waiting to speak 0%	Ease of getting through %
	31	36	19	22
	40	25	23	9
3	20	19	39	19
4	9	20	19	50
Base	803	807	789	800

Summary

- Some Retirement Pension customers (46%) expected a good service overall from the BA.
- Some (22%) expected a poor service.
- Others (19%) did not know what to expect.
- Retirement Pensioners expected the Benefits Agency to provide an efficient and private service which gave them clear and comprehensive information and advice.
- Knowledge and helpfulness of the staff and the amount of time they had for the first-time customer was more important than having polite and friendly staff.
- First-time customers who visited their local office thought that a short queue and a private, understandable interview were more important than a clean and tidy office.

- Retirement Pension customers wanted an understandable rather than a quick reply to their letters.
- First-time customers of Retirement Pension who telephoned the Benefits Agency expected quick and easy access to understandable information.

The process of claiming Income Support

General expectations of claiming

Income Support customers in both the qualitative and the quantitative research interviews were asked to think about their general expectations, before and after they claimed, of the services, staff and facilities provided by the Benefits Agency. Specific questions, together with opportunities for those interviewed to provide looser, more open-ended responses, drew out much useful information from the quantitative research about the standards of service that Income Support customers thought that they should and would receive. Information and more impressionistic data about the overall standing and corporate images of the Benefits Agency were also obtained. However, customers were not asked specifically, in the open-ended questions, about their expectations of the Benefits Agency's services.

When asked to think about the kind of corporate, business and organisational images projected into the wider community by the Benefits Agency, most respondents who gave an opinion thought that their dealings with the Department of Social Security would be most unlike those that they had experienced at their banks, building societies, insurance companies and gas boards (see Table 3.9). Others reported that they expected their business with the Benefits Agency would, again, be quite unlike that which took place at their local post-offices and doctors' surgeries. Between a tenth and a quarter of all of the Income Support customers were unable to comment upon which other organisations, detailed upon a card, were most or least like or unlike the Benefits Agency. However, those who were able to respond positively to this battery of questions, were almost equally divided about which businesses could, possibly, be compared to the Department of Social Security. Of those respondents who compared the service provided by their local offices with certain other businesses and organisations, some expected it to be most like the dealings they had either with their local councils or Inland Revenue offices or CABx. Others, when asked to think about the Post Office in relation to the DSS, thought that the Royal Mail was the closest organisational comparison that one could make with the Benefits Agency. Some of those who compared their local doctor's surgery with the Benefits Agency's local or District Offices thought that there were some similarities between the two.

Table 3.9 What Income Support customers imagined the BA would be like

	Like ~0	Unlike %	Don't know %
A post-office	18	70	12
Insurance company	10	76	14
Local council	39	46	15
Bank	9	81	10
Building society	8	80	11
Gas board	6	80	14
Doctor's surgery	25	65	10
Tax office	36	40	24
CAB	29	48	23

Base = 856

Most respondents in the quantitative research (some 74%, of those who had recently made a claim) thought that the Benefits Agency would, like other businesses, be committed, in theory at least, to providing a good overall service to its customers. However, only 11% were aware that the Benefits Agency had a Customer Charter ensuring that a courteous, confidential, fair, private and accessible service was available for all customers and all client groups.

Nevertheless, eight out of ten Income Support customers expected that they would have a right of redress if they had to complain about any aspect of the Benefits Agency's staff or services.

The vast majority of respondents had some previous experience of the benefits system. Many of those who visited the office said that they did not know what to expect when they began their claim for Income Support (see Table 3.10). However, some thought that they would receive a pretty poor service from the Benefits Agency, while others were fairly sure that their claims would be processed quickly, smoothly and without any complications.

Table 310 What Income Support customers expected to find when visiting the local office

	%
No preconceived idea	18
Straightforward	6
Bureaucratic/lot of forms	3
Helpful staff	31
Unhelpful staff	16
Embarrassing/awful experience	19
Like UBO/other government departments	3
People waiting/long queues	27
Reception area	
Drunks/tramps	5
Privacy	3
Knowledgeable staff	2
Ticket system	
Like others/general office	
Knew what to expect	10
More staff	
Other	2
Not stated	
Base	364

Note: does not sum to 100% because of multiple response

In the qualitative interviews, a young, unemployed customer in the provincial city who had just left university expected the Benefits Agency staff to be helpful and friendly towards her and said she thought that the local office, which she did not subsequently ever have to visit, would have nice carpets, potted-plants and piped music like some Job Centres, some tax offices and many other government departments. However, she also said that although she expected the local office to be, in the main, a 'user-friendly place', she thought that she would have to queue for ages and spend an eternity filling in the claim form.

Most unemployed, sick or disabled and pensioner Income Support customers in the qualitative research expected a bad or second-rate service from the Benefits Agency in relation to their claims. For example, another young, unemployed respondent from the provincial city who had just finished her degree thought that her claim process would be fraught with difficulties and irritation. Before she applied for Income Support, she thought that in claiming a Social Security benefit

You have to wait a long time [in the Benefits Agency office], then they give you some forms to fill in, then you have to go back, then you have to go back again, then you have to go back again; it's really long and complex and lots of different people are involved.

Of those respondents who commented on the contents of their pre-claim impressions of the Benefits Agency's services in the quantitative research, around three per cent of all of the Income Support customers also thought that their claim for benefit would either be 'difficult', 'degrading', 'long-winded' and 'bureaucratic', or that they would have to interact with 'unhelpful' or 'offhand' staff working in 'dismal', 'dangerous' and 'depressing' offices. However, many other respondents, some six per cent of all of those claiming Income Support for the first time,

reported that they had anticipated a '*straightforward*', '*trouble free*' and '*well-organised*' process carried out by helpful staff who would ensure the prompt and accurate delivery of their benefit payments. One unemployed respondent from inner London thought that the Benefits Agency would treat him with as much respect and help as it could.

Nevertheless, uncertainty about the type of overall service provided to Benefits Agency customers prevailed in the minds of many respondents who had never previously claimed Income Support. Eighteen per cent of respondents who visited their local office reported that they had no preconceived ideas at all about the Benefits Agency before they applied. In the qualitative research, one respondent's comment epitomised the thoughts of those who did not know what to expect from the Department of Social Security. He said that he '*really didn't have a clue...I'm not very familiar with all of the benefits...I've never had any contact before...I've never had any experience of having to try to apply for a benefit*'.

When asked to think about what sort of overall, ideal or preferred service they expected from the Benefits Agency, most customers hinted that they would prefer an efficient, prompt and private service which gave them sufficient information and advice about claiming Income Support.

Particular aspects of claiming

Expectations of staff: Customers were asked in both the qualitative and the quantitative research interviews about their expectations of Benefits Agency staff in general; how they would be treated by them; how helpful, respectful and informative they would be; and how much time they would be willing to spend with their first-time customers.

Most Income Support respondents in the qualitative research thought that the staff at their local offices would be friendly, helpful and informative towards them, both face-to-face and on the telephone. In the quantitative research, some of the respondents expected that the staff would be helpful and knowledgeable. However, some of the young, unemployed customers in the provincial city were more cynical and commented that Benefits Agency staff would only be pleasant and informative because, as one argued, '*that's what they're paid for*' and also, as another maintained, because '*people working for the government should be polite*'. One other respondent in the provincial city, who had claimed Income Support for sick or disabled people and who subsequently had his application refused, thought that some staff gave the customer a good service and others did not; '*it depends on the clerk*', he said. Nevertheless, 67% of all Income Support respondents interviewed in the quantitative research had more confidence in the staff and said that they expected that the person to whom they spoke when they first began their claim for Income Support would tell them all about any other benefits that they might have been entitled to without them having to ask. In the qualitative research one unemployed respondent disagreed and said that she thought that staff had '*no reason to say anything to me about any other claims that I might be entitled to*'.

However, other customers (some 16% of those respondents who visited their local office) said that they expected most Benefits Agency staff to be offhand, unhelpful and uninformative. One unemployed ex-student from the provincial city thought that the staff at her local office would not be at all nice with her and would treat her with little respect because of her status and because of her appearance; she had multi-coloured and dreadlocked hair and had many ear and nose-rings. She said that

people who work for the government aren't supposed to be friendly and think that you're just blagging off the state... they wouldn't worry about one [customer] because you aren't really that important to them.

When asked to comment upon which aspects of the service provided by staff were fairly or very important to Income Support customers, respondents in the quantitative research revealed some of the elements of an ideal or, perhaps,

preferred service existing consciously or unconsciously in their minds. Most of those who visited the local office thought that having helpful and knowledgeable staff, who could spend time with them explaining their claim processes and benefit options and allowing them opportunities to ask questions, was more important than having polite or friendly staff at their local or District Offices (see Table 3.11).

Table 3.11 Important aspects of service to Income Support customers when they visited the office

	Very important	Fairly important	Neither/not important
	%	%	%
Length of time you have to wait	64	30	6
The amount of privacy	74	21	5
Opportunity to ask questions	80	18	2
Knowledge of staff	86	13	
Politeness of staff	69	29	2
The amount of time staff have for you	76	23	
Friendliness of staff	62	35	3
Helpfulness of staff	81	18	
Understanding what staff say to you	86	13	

Base = 364

Conditions at the office

Many respondents in the quantitative research who commented on their pre-claim expectations (some 27% of all those first-time customers of Income Support who were interviewed) thought that they would experience 'long', 'degrading' waits in 'lengthy queues' in 'poor' or 'depressing' or 'dismal' surroundings with 'drunks and tramps' in their local Benefits Agency offices. However, some of those respondents thought that they would encounter helpful staff at their local office. In the qualitative research interviews, again, most customers reported that they expected to encounter long queues at their local offices but, interestingly, none mentioned the physical surroundings in which they anticipated that they would wait for substantial periods of time.

Customer expectations of the benchmark standards of service and quality that they expected to receive in the Benefits Agency local offices were indicated by responses to certain questions in the quantitative research questionnaire. The overwhelming majority of first-time customers of Income Support who had visited a Benefits Agency office felt that it was either very or fairly important for them to be able to find their local office easily in the first place, then to navigate their way, once inside the building, to the correct department, room or counter and, once there, to be able to know what to do and who to ask for in connection with their claims (see Table 3.12).

Table 3.12 Finding out where to go and what to do

	Very important	Fairly important	Neither/not important
Ease of finding the office	63	32	5
Clear signposting telling you what to do	63	33	4
Clear signposting telling you where to go	65	30	5

Base = 364

Customers placed great stress upon minimising the amount of time that they had to spend waiting to be seen and indicated very strongly that they wanted their conversations with staff to be both private and confidential. Most Income Support customers expected to wait less than ten minutes and not more than half an hour in the reception area, with or without an appointment, before they were seen;

although most expected to have to wait a little longer, between 15 and 30 minutes, if they had not previously made an appointment.

These aspects of the service provided at local or District Benefits Agency Offices were deemed to be of far greater importance to most of the respondents than the decoration, cleanliness and numbers of seats to be found in either the reception areas or waiting rooms (see Table 3.13). However, many customers did expect to find public toilets and child care or baby changing facilities close to the rooms and queues in which they had to wait.

Table 3.13 **Decoration and facilities in the office**

	Very important	Fairly important	Neither/not important
	%		
Decoration in the office	14	49	37
Cleanliness	43	45	12
Number of seats	39	49	12
Comfort of seats	25	52	23
Toilet facilities	35	42	
Child care facilities	40	33	27
Base	364		

Writing to the Benefits Agency

No respondents in either the qualitative or quantitative research made any comment, when invited to do so, about the standards of service that they expected to receive if they wrote to the Benefits Agency. However, most (63%) of the 35 people who had written to their local offices indicated that they expected to receive a written reply to their letters. When asked to comment upon which aspects of the Benefits Agency's postal business were more or less important and, thus, begin to construct mentally the basic elements of an ideal or preferred service, most respondents said that they expected an easily understandable and helpful written reply for which they did not have to wait long, and which contained enough information to answer their questions adequately. Income Support customers thought that the neatness, or otherwise, of the letters that they received from staff at the Benefits Agency was quite unimportant.

Telephoning the Benefits Agency

Again, no respondents in either the quantitative face-to-face interviews or the in-depth qualitative discussions mentioned their immediate, pre-claim, expectations of the Benefits Agency's telephone information and advice services. However, most respondents thought that the most important benchmark components of a quality telephone business to customers should include easy and quick access to knowledgeable and helpful staff who could give clear, comprehensive and understandable answers to simple or complex enquiries. Of less importance was the ease of getting through to the switchboard, the time they had to wait after they got through, and speaking to someone in their own language or dialect. The politeness or friendliness of the staff that they dealt with were also fairly important aspects of the telephone service. Most Income Support customers thought that knowing the name of the staff member they spoke to was a relatively unimportant aspect of the Benefits Agency's telephone business (see Table 3.14).

Table 3.14 Telephoning the local office

	Very important	Fairly important	Neither/not important
Ease of getting through	64	34	2
Length of time waiting to speak	67	29	4
Getting through to person to deal with enquiry	88	11	1
Hearing what the staff say	80	18	2
Understanding information staff give you	89	9	2
Speaking to someone in your own language (dialect)	68	19	13
Knowing the name of the person you are speaking to	29	32	39
Politeness of staff	64	33	3
Friendliness of staff	57	39	4
Helpfulness of staff	83	16	1
Knowledge of staff	89	9	2

Base = 268

Summary

- Although many first-time customers of Income Support expected the Benefits Agency's business operations to be like those of their local authority or tax office, many were unable to identify the closest organisational comparison.
- Most (74%) thought that the Benefits Agency was committed to providing a good service to its customers.
- Eight out of ten expected a right of redress.
- Few (11%) were aware of the BA's Customer Charter.
- First-time customers expected the Benefits Agency's staff to be knowledgeable, helpful and to spend time helping them to claim. They felt that these aspects were more important than friendliness or politeness.
- Income Support first-time customers who visited their local offices wanted them to be easy to find and to have clear signposting within. They expected not to have to wait long and to be dealt with in private. They expected to be in and out of the offices within 30 minutes. They thought that these aspects were more important than the cleanliness or tidiness of the office.
- When they write to the Benefits Agency, first-time customers expect to receive an understandable rather than a quick reply.
- When they telephone the Benefits Agency they expect quick and easy access to knowledgeable and helpful staff who are easy to understand.

The process of claiming One Parent Benefit

General expectations of claiming

One Parent Benefit respondents were questioned about their expectations (pre- and post-claiming), of the staff, services and facilities provided by the Benefits Agency at its local offices. Again, like first-time customers of Income Support, respondents replied to a range of specific questions and also provided much useful information in response to some looser, more open-ended questions in the face-to-face survey. Through their responses, the One Parent Benefit customers revealed many of their thoughts about the sort of service they expected to receive from the Benefits Agency in connection with their initial enquiries, their information requirements and their general processes of claiming. The corporate and organisational images of the Benefits Agency and its services compared to other public and private businesses were also reviewed.

Lone parents claiming One Parent Benefit were asked to think imaginatively about the sort of images projected by the Benefits Agency. Most (between 88% and 92%)

of the respondents said that, before they claimed, they thought their business with the Benefits Agency would be very unlikely to be similar to that experienced in their dealings with their own banks, building societies, insurance companies or gas boards (see Table 3.15). Again, most of the One Parent Benefit customers thought that dealing with and visiting the Benefits Agency would be quite different to dealing with and visiting either their local post-offices (78%) or their doctors' surgeries (72%). Almost half of the respondents expected that the business of claiming One Parent Benefit would be most like the business of dealing with either their local councils (45%) or their tax offices (47%). However, when asked to compare the Inland Revenue's operations with those of the Department of Social Security, a significant minority (some 16%) hesitated and said that they were unsure about whether they were alike or unlike. A third of the respondents found some similarities when they compared CABx with the Benefits Agency, a quarter thought doctors' surgeries contained many of the elements of service provided by their local or District Offices, and 15% believed that the Royal Mail's offices and delivery services were quite similar to those operated by the Department of Social Security.

Table 3.15 What One Parent Benefit customers imagined the BA would be like

	Like	Unlike	Don't know
Post Office	15	78	7
Insurance company	6	87	8
Local council	45	46	9
Bank	5	91	4
Building society	4	92	4
Gas board	4	88	8
Doctor's surgery	24	72	5
Tax office	47	37	16
CAB	32	56	12

Base = 334

Three-quarters of all respondents expected that the Benefits Agency would be committed, in theory at least, to providing a quality service to its customers. However, only 20% said that they were aware of the Benefits Agency's own Customer Charter which commits the Agency to the provision of a courteous, confidential, fair, private and accessible service to its customers. Despite the relatively small percentage of customers who knew about the existence of the Customer Charter, 90% of all of the One Parent Benefit respondents expected to have the right of redress if they had cause to complain about any part of their claim process or about any member of staff with whom they came into contact at the Benefits Agency.

Although the overwhelming majority of the respondents had at least some previous experiences of claiming a Social Security benefit, some did not know what to expect when they first claimed One Parent Benefit. Others thought that they would have a straightforward, efficiently organised claim, and some believed that their business with the Benefits Agency would be bureaucratic, difficult and complicated. Like most benefit customers, few had any kind of clear perspective of the whole claim process and often thought that some parts of that process would be easier or more difficult than others. For example, in the qualitative research, one middle-aged customer thought that she would receive a quick, pleasant and polite service from staff but expected to find long queues in her local office and was convinced that the claim form would be many pages thick, would be very complicated and would take some time to fill in.

Most One Parent Benefit customers in the qualitative research interviews said they expected a poor service overall from the Benefits Agency and most reported they thought that the application forms would be 'long-winded' with many questions that would either 'try to catch you out' or that would not apply to them at all. One respondent from the inner London area thought that her whole claim would be a

hassle because she was in receipt of other benefits and did not expect to be successful. However, she thought that she would nevertheless try to apply and said she adopted a cavalier attitude towards claiming One Parent Benefit which was expressed by her as *'nothing ventured, nothing gained'*.

Of those respondents in the quantitative research who visited their local office, few made any comments about their pre-claim expectations of the Benefits Agency's overall service. However, nearly 14% reported that they had no preconceived ideas about claiming One Parent Benefit and, thus, did not know what to expect before they applied (see Table 3.16).

Most customers agreed, however, that the basic elements of a first-class service would include both the efficient and prompt delivery of their benefits and the private and confidential provision of easily understood and accessible information and advice by telephone, letter or in person.

Table 3.16 What One Parent Benefit customers expected to find when visiting the local office

	%
No preconceived idea	14
Straightforward	8
Bureaucratic/lots of forms	3
Helpful staff	30
Unhelpful staff	10
Embarrassing/awful experience	21
Like UBO/other government departments	
People waiting/long queues	29
Drunks/tramps	7
Privacy	2
Ticket system	2
Like other/general office	5
Knew what to expect	28
More staff	2
Other	1
Not stated	1
Base	86

Note: does not sum to 100% because of multiple response

Particular aspects of claiming

Expectations of staff: Both the qualitative and the quantitative research asked One Parent Benefit customers about their expectations of Benefits Agency staff; for example, how they would be treated by them, how much help they would give them with their search for information and advice on how and when to claim, and whether or not they would have time for them or be polite and friendly towards them.

Most respondents in the qualitative research expected the staff at their local offices to be offhand, incompetent and inefficient. For example, one respondent from the provincial city thought that the staff would be totally uninterested in helping her; another expected that she would have to be dominant and articulate to be treated with any decency by the clerks; another customer, from inner London, believed that she would be *'passed from person, to person, to person'* before she found someone willing to help and advise her about her claim.

When asked to think about the various component parts of an excellent, first-class and quality-led, interpersonal service provided by Benefits Agency staff to their customers, most respondents who had visited a Benefits Agency office agreed that certain elements came more readily to mind than others (see Table 3.17). Most (over 80% for each item) thought that knowledgeable and helpful staff who provided easily understood information and advice, and gave the customer ample opportunity to respond to this and ask their own questions in privacy, were very important aspects of an ideal service. Over 73% of One Parent Benefit customers also thought that the amount of time staff had for their customers and how polite

they were with them (69%) were almost as important as the elements described above. Most respondents were less concerned about whether or not staff were friendly towards them.

Table 3.17 Important aspects of service to customers when they visited the office

	Very important	Fairly important	Neither/not important %
Length of time you have to wait	58	38	4
The amount of privacy	81	17	2
Opportunity to ask questions	81	16	3
Knowledge of staff	87	11	2
Politeness of staff	69	29	2
The amount of time staff have for you	73	27	
Friendliness of staff	62	36	2
Helpfulness of staff	85	14	1
Understanding what staff say to you	90	9	1

Base = 86

Conditions at the office

All One Parent Benefit customers interviewed in the qualitative research expected to suffer in long queues, in smoky and noisy rooms with little or no privacy. One middle-aged respondent with three children from the provincial city said that, before she claimed, she thought of the local office as '*a dreaded place*' and feared her first visit there to pick up her claim form. Of those customers who visited their local offices and who commented upon their expectations of the conditions and ambience to be found there, some 29% of all respondents in the quantitative research thought that they would experience long waits in awful, dismal and dirty surroundings before they were seen .

Customer responses to various probes and questions in the quantitative research survey revealed some of the benchmarks of quality and service to be achieved by the Benefits Agency in its District Offices. Only 86 One Parent Benefit customers visited their local office. Ninety-eight per cent felt that it was either fairly or very important to be able to find the local office easily and, once inside the office, to be able to see clear signposting telling customers where to go to and what to do (see Table 3.18).

Table 3.18 Finding out where to go and what to do

	Very important %	Fairly important %	Neither/not important
Ease of finding the office	62	34	4
Clear signposting telling you what to do	58	40	2
Clear signposting telling you where to go	62	36	2

Base = 86

Like the Income Support customers, most One Parent Benefit respondents wanted neither to wait long in a queue or in the office nor to be overheard by other customers once they got to the counter, the interview rooms or booths. Most (85%) of those One Parent Benefit customers who had visited their local offices said that they would not expect to wait more than 20 minutes with a pre-arranged appointment or more than 30 minutes without one.

First-time customers of One Parent Benefit felt that numbers and comfort of seats and toilet facilities along with the fixtures, fittings and decor of the offices were of less importance than those aspects mentioned above, but felt a little more strongly that the offices should be clean and tidy and should have toilets and child care or baby changing rooms (see Table 3.19).

Table 3.19 Decoration and facilities in the office

	Very important	Fairly important	Neither/not important
	%	%	%
Decoration in the office	11	56	33
Cleanliness of office	42	52	6
Number of seats	38	50	12
Comfort of seats	25	52	23
Toilet facilities	34	44	22
Child care facilities	38	47	15
Base = 86			

Writing to the Benefits Agency

No respondents, when invited to do so either in the open-ended questions in the quantitative research or in the semi-structured discussions in the in-depth qualitative interviews, mentioned their expectations of the Benefits Agency's postal business. However, 14 out of the 24 people who had written to their local offices or Benefit Directorates before or during the first few weeks of their claims said that they had expected to get a written reply to their queries. When asked about their images of an ideal service, most respondents said that they would expect it to include helpful replies to their letters with sufficient and easily understandable and readable information for which they would not have to wait long. One Parent Benefit customers placed less stress than other customers upon the neatness of written or typed letters received from Benefits Agency.

Telephoning the Benefits Agency

Again, not one respondent in either the qualitative or the quantitative research mentioned their expectations about how the Benefits Agency would conduct its business by telephone. Nevertheless, most of those customers who had at some stage telephoned their local offices or Benefit Directorate, thought that an ideal, customer-orientated telephone service would include at least some certain key elements. An overwhelming majority (between 68% and 91%) felt that the Benefits Agency should provide easy access by telephone to helpful and knowledgeable staff who could provide clear and easily understandable information and advice to those seeking reassurance and help with their claims (see Table 3.20). Eighty-three per cent of One Parent Benefit respondents thought that getting through to a person to deal with their enquiry was very important. In contrast, only 24% of One Parent Benefit customers felt that knowing the name of the person that they were speaking to on the telephone was very important. Sixty-seven per cent thought it was very important to speak to someone in their own language.

Table 3.20 Telephoning the local office

	Very important	Fairly important	Neither/not important
	%	%	%
Ease of getting through	68	29	3
Length of time waiting to speak	69	28	3
Getting through to person to deal with enquiry	83	16	1
Hearing what the staff say	78	20	2
Understanding information staff give you	91	7	2
Speaking to someone in your own language (dialect)	67	25	8
Knowing the name of the person you are speaking to	24	36	40
Politeness of staff	66	31	3
Friendliness of staff	64	30	6
Helpfulness of staff	85	12	3
Knowledge of staff	90	8	2
Base = 99			

Summary

- One Parent Benefit first-time customers thought that their local council or Inland Revenue office was the closest organisational comparison with the Benefits Agency.
- Most (76%) thought that the Benefits Agency was committed to providing a good service to its customers.
- Few (20%) were aware of the Benefits Agency's Customer Charter.
- Few had any clear idea about what the Benefits Agency's service overall would be like.
- First-time customers of One Parent Benefit would like an efficient and prompt service which provided private, confidential and understandable information and advice.
- Being dealt with by helpful and knowledgeable staff who had time was more important than friendly and polite personnel.
- When they visit the Benefits Agency's local offices, they would like to be able to find the office easily and have clear signposting telling them where to go and what to do inside the building. They did not expect to wait long but did expect a high degree of privacy. They wanted to be in and out of the building within 20 minutes. These aspects, they reported, were more important than the facilities, tidiness or cleanliness of the Benefits Agency's offices.
- When they telephone the Benefits Agency, first-time customers of One Parent Benefit expect quick and easy access to helpful and knowledgeable staff who will provide them with easily understandable information.

Conclusion

This chapter has explored first-time customers' expectations of service prior to their first contacts with the Benefits Agency. Some customers expected to receive a good service, some expected a poor service and others did not know what to expect before they claimed Social Security benefits. Regardless of what the first-time customers expected in reality, they had certain ideas about an ideal service that would meet all of their claiming needs and requirements. This service would both provide and ensure the prompt and efficient delivery of their benefit. It would also be carried out confidentially and privately and would supply them with easily understandable and accessible advice and information. First-time customers thought that these aspects of the Benefits Agency's business were of greater importance than polite or friendly staff or clean, tidy or well-equipped caller facilities. Unfortunately, it was not possible to compare expectations with those of the Benefits Agency's other customers.

Chapter 4 The Service Received: The Customers' Perspective

Introduction

This chapter is concerned with customers' experiences of claiming benefits. This can, and frequently is, a complicated experience for certain benefits. The service provided to first-time customers will be examined 'benefit by benefit'. First-time customers' opinions of the overall service received will be reported and these will be followed by their views about contacting the Benefits Agency by telephone, by letter and in person.

It should be noted that levels of consumer satisfaction with the service or services provided by businesses and organisations are often, as the previous chapter showed, strongly connected to customer expectations. Nevertheless, the relationship between these expectations and satisfaction is highly complex and problematic (Calnan, 1988). For example, if customers expect a poor service from the Benefits Agency and receive only a mediocre one, then they might well report a high level of satisfaction. Furthermore, if customers expect an excellent service and receive a lacklustre rather than a poor one, then they might equally well report a high level of dissatisfaction. Alternatively, customers may base their judgements of the whole service received upon all or some or just one part of their business with the Benefits Agency. They might link their reported satisfaction or dissatisfaction with the service, perhaps, with the final outcomes of their claims. For example, if first-time customers have experienced a smooth, prompt, polite and knowledgeable service from staff at their local office, have had no difficulties obtaining and completing the claim form or getting the further information that they needed but, subsequently, have been refused a benefit, they may well report that they are very dissatisfied with the service that they were given. If, on the other hand, a first-time customer was kept waiting for two hours in his or her local office, was interviewed brusquely for two minutes and was given only the barest of details about claiming and receiving benefits but received the benefit within a week of applying, then he or she might say that they were very satisfied with the service that they experienced.

A further difficulty lies in assessing customers' real thoughts about the service. For example, respondents may say, publicly to an interviewer, that they are very happy with the various aspects of the service that they have received but may be, privately, very unhappy about certain aspects of it. On the other hand, they may report that they were very satisfied with each, individual part of the Benefits Agency's written, telephone and personal business but did not think that the service in total was particularly well-gearred to their needs.

The process of claiming Child Benefit

The service in general

Child Benefit customers were asked to comment upon the whole range of services they received from the Benefits Agency before, during and after their first claims. The vast majority (some 89% of all of the postal survey respondents) reported that they were either fairly or very satisfied with the service overall; only three per cent said that they were fairly or very dissatisfied, and a further eight per cent commented that they were neither satisfied nor dissatisfied with the way their business had been conducted by the Benefits Agency (see Table 4.1).

Table 4.1 Child Benefit customers' satisfaction with the service

	Not claimed other benefits	Claimed other benefits	All %
Very satisfied	64	42	55
Fairly satisfied	29	40	34
Neither satisfied nor dissatisfied	6	12	8
Dissatisfied ¹	1	6	3

Base = 829

= 51.5; DF = 3; p < .001

¹ Includes those who were fairly dissatisfied and very dissatisfied

However, interestingly, those who had previously claimed other Social Security benefits and those who were under 26 years were less likely to say that they were very satisfied with the service than those who were older and those who had never claimed benefits previously. For example, while 64% of the first-time customers who had never claimed any benefit before reported that they were very satisfied with the service overall, the same was true of only 42% of those who had applied for other benefits within the past three years; the average response for all customers was 55%.

When asked to comment upon why they thought the service in general was good, bad or indifferent, 41% of all of the respondents thought highly of the service because their claims were either, in their words, '*straightforward*', '*painless*', '*hassle free*' or went '*like clockwork*'. In the qualitative research, all of those interviewed reported that they had had easy, prompt and trouble free claims. One said that she posted the application form to Washington on a Monday, received an acknowledgement a few days later and picked up her Child Benefit booklet from her local post-office shortly after that. A further third of the postal survey customers also felt that their claims were processed quickly, promptly and efficiently and only 10% said that they believed that either there was some room for improvement, generally, or thought that their claims had been processed particularly slowly (see Table 4.2). On the other hand, those who had not claimed any benefits before were slightly more likely to report that they had experienced a prompt service without problems than those who had claimed for, or been in receipt of, other benefits within the last three years.

Table 4.2 Child Benefit customers' reasons for dissatisfaction with the service

	Not claimed other benefits %	Claimed other benefits	All %
Prompt service	39	24	33
No problems	43	38	41
Staff helpful	7	10	8
Slow service	5	17	10
Unhelpful staff	1	3	2
No communication with the BA	2	2	2
Difficulty with form	2	1	2
Other	1	5	2

Base = 735

X² = 50.0; DF = 7; p < 0.001

Fifty-three per cent of the postal survey respondents thought the service they had received was better than they had expected, 38% thought that it was exactly how they had expected it to be before they claimed and only five per cent thought it was worse than they had anticipated. On the other hand, those who were younger or those who had claimed a benefit before were slightly more likely to report that the service was worse than they had expected it to be.

When asked to say why they thought that the service, overall, was better or worse than they had anticipated, some 45% of respondents said that their claims were sorted out much more quickly or were much more straightforward and far less complicated than they had thought they would be (Table 4.3). Some, 11% of all of the respondents who reported that they had a better service than they had expected, said that public opinion, in general, had led them to believe that the service would be quite poor. A further five per cent had anticipated a poor service and another 13% commented that they had not known what sort of service to expect before they applied for Child Benefit.

Table 4.3 Why Child Benefit customers thought the service was better or worse than expected

	Not claimed other benefits	Claimed other benefits	All %
Straightforward	48	42	45
Better than led to believe	13	9	11
Expected poor service	6	5	5
Expected good service	8	9	8
Expected long forms/delays	–	2	1
The service was as expected	12	17	14
No idea what to expect	13	12	13
Other	–	4	3
Base = 656			

Twenty-three per cent of the Child Benefit customers said they received their first payments earlier than expected, 26% reported that they thought the payments should have arrived more quickly, but most (some 46%) of the respondents thought that their first payments came neither earlier nor later than they had anticipated. Five per cent said that they did not know.

On the other hand, those who were younger, especially those aged between 15 and 20 years, or those of all ages who had claimed Social Security benefits before, were more likely to feel that their payments were later than they had expected. For example, one young customer, who had to wait longer than she had anticipated for her Child Benefit book, wrote to say that she thought the whole of her business with the BA had been *‘long-winded and, when you’ve just had a baby, very complicated’*. Another wrote that the Child Benefit centre took much longer than she had expected in processing and delivering her payments, but also commented that she thought that all of the *‘large companies are well known for taking their time to reply or pay’*.

However, only a minority (four per cent of all of the postal survey respondents) reported that they had experienced any problems with their Child Benefit payments and this group of customers tended to be those who were both younger and those who had applied for or received another benefit within the previous three years. Most (63%) of those who had experienced difficulties with their Child Benefit were those who had problems with receiving back-dated payments from the Washington Benefit Directorate. Most (64%) of those customers who answered were aware of whom to contact and where to go to sort out their queries and difficulties.

Nearly 93% of all of the postal survey respondents recalled that they had been given a choice about how they received their Child Benefit payments; 53% said that they had opted for an order book, and the remaining 47% preferred to have theirs sent directly to their banks or building societies. Those respondents who were younger or those who were either claiming or had claimed other benefits were more likely to opt for an order book with which to cash their Child Benefit payments.

Particular aspects of claimi g

Contacting the Benefits Agency: Once most Child Benefit customers had obtained, completed and sent off by post or handed in their claim forms to either their local offices or to the Washington Benefit Directorate, they had no further contacts with the Benefits Agency until, of course, they received their payments. However, a fifth of all of the postal survey respondents, especially those younger customers and those who had at least some experience of the benefits system, reported that they had to contact the BA again after claiming their Child Benefit. Although half of these customers had only one further contact with the Benefits Agency in connection with their claims, either by telephone, in person or by post, some said it had been necessary to contact either their local offices or the Child Benefit Centre up to six more times. Most customers used the telephone to make their enquiries but a minority either wrote or called in to seek answers to their questions.

Seeking information and reassurance

Of those who contacted the BA again after they had applied for Child Benefit, 20% reported that they wanted more information about Child Benefit in general. A further 42% wanted to find out how the processing of their claims was proceeding. Less than one per cent had telephoned or written or called in to complain about the service and six per cent had contacted the BA in connection with what they thought was an incorrect payment; some 33% had got in touch with the Benefits Agency after they had applied for Child Benefit because, they said, they had not received any payments at all to date (see Table 4.4).

Table 4.4 Why Child Benefit customers contacted the local office after sending in their claim forms

	Not claimed other benefits %	Claimed other benefits %	All
To find out what was happening	28	48	42
Not received payment	23	38	33
Wanted an explanation about Child Benefit	13	24	20
Wanted more information	25	17	20
Incorrect payment	2	8	6
In reply to DSSIBA	9	4	8
Not answered	23	18	19

Base = 177

Note: does not sum to 100% because of multiple response

Talking to the staff

When asked to think about the first time they contacted the BA after they sent in their claim forms, 67% of respondents had found it either very or fairly easy to find someone to deal with their enquiry. Sixteen per cent commented that they found it neither easy nor difficult to find the correct person to answer their queries and 17% reported that it was either fairly or very difficult for them to find the right person who could answer their questions and deal with their enquiries.

Table 4.5 shows that around a quarter of respondents who called into the office reported that the Benefits Agency staff they spoke to were more helpful or more friendly or more polite than they had anticipated. A fifth of the respondents replying to this particular battery of questions thought that they were given more time by more knowledgeable staff than they had expected. For example, one respondent in the postal survey said that she had heard that the staff would look down upon her for claiming a benefit, but the service she received was quite the reverse, and she commented that the staff were both remarkable and very nice with her while she was in her local office. Another respondent, in the qualitative research interviews, said that the staff at her District Office were polite and efficient in dealing with her enquiries about how to claim, and that those at the

Child Benefit Centre were also, *'pretty good'*, *'very polite'* and *'quite prompt'* in informing her when her first payments were due to arrive in her bank account.

The majority of Child Benefit customers (over 70%) who had answered the questions concerning their opinions on the friendliness, politeness, helpfulness, knowledge or otherwise of the receptionists, counter clerks and advisers said that the Benefits Agency staff had behaved towards them very much as, or better than, they had originally expected. The amount of time that the staff had for them on the telephone or in person at the local or District Office was also much as the majority had anticipated (see Table 4.5).

Table 4.5 The service provided by BA staff: customers' experiences

	Politeness Yo	Staff time Jo	Friendliness %o	Helpfulness o/o	Knowledge %
Better than expected	27	19	23	27	23
Much as expected	49	48	51	51	49
Worse than expected	7	15	10	9	12
Didn't know what to expect	8	6	6	5	4
Can't say	9	12	10	8	12
Bases	291	280	284	282	281

Seven per cent of those Child Benefit customers who responded to these questions thought that staff were less polite than they had expected them to be, 10% said that they were less friendly and nine per cent less helpful than they thought they would be; 12% expected staff to be more knowledgeable than they were and 15% were surprised to find that staff did not spend as much time with them as they had thought they would. The following case-study exemplifies some of the difficulties that can be experienced.

Mrs Jenkins said that the staff had been brusque with her, that there had been some confusion concerning her baby's birth certificate and that staff had not been able to understand that she had kept her maiden name after she was married.

She had never had any contact with the Benefits Agency before but had claimed Housing Benefit when she was a medical student a number of years before. She said that she knew vaguely about the availability of Child Benefit but had not been sure how to go about claiming it. She had read the Benefits Agency's *Babies and Benefits* booklet and had consulted her midwife and the Health Education Council's literature for more information. She telephoned the Benefits Agency's local office for a claim form as she lived in a village on the outskirts and seldom visited the centre of town. She expected a lot of *'fussy questions'* on the claim form and expected staff to be like those employed by any large company or organisation; namely *'snotty and efficient'*. Nevertheless, she thought that the overall process of claiming Child Benefit would be fairly easy.

The claim process took longer than she had anticipated. Once her *'easy to complete'* form was filled in she telephoned her local office again to ask if she could post a photocopy of her baby's birth certificate. She did not like posting her new baby's birth certificate to the Benefits Agency as she thought that it would either get lost in the post or at the office. The staff asked her to call in and said that they would verify the certificate for the Washington Child Benefit Centre. This she did.

She expected the local office to be *a 'horrible, horrible place'* and her worst fears were confirmed when she drove into town. She said that she queued for a long time in a smoky room with her baby. She reported that when she reached the counter the staff were not very nice to her. She said that the Benefits Agency staff could not understand why her baby's surname was different to hers. She had kept her maiden name.

Although she had received her first payments and was quite satisfied with the overall service provided by the Benefits Agency, she thought that she had had to make some totally unnecessary contacts during her claim. She thought that midwives, maternity clinics and doctors should stock Child Benefit leaflets and claim forms.

Another respondent felt that she had been given the wrong advice by counter staff at her local office and had contacted the Child Benefit Centre in Washington. She said that the staff had been very helpful and had given her more information than she had needed and even told her how to claim One Parent Benefit, which she was not entitled to as she was married. This, she thought, was an example of the Benefits Agency's staff giving as much information to customers as possible.

Those who had claimed Social Security benefits before were far more likely to comment adversely upon the services provided by staff at the local and district offices and Benefit Directorates.

The service at the local office

Although most respondents reported that the Benefits Agency's staff were either better or much as they had expected them to be, customers were often less than satisfied with the conditions at their local offices (see Table 4.6).

Table 4.6 The service at the local office: customers' experiences

	Cleanliness	Waiting time	Understanding what staff say %	Privacy %
Better than expected	32	23	17	11
Much as expected	36	33	64	29
Worse than expected	17	33	8	43
Didn't know what to expect	7	4	2	7
Can't say	8	7	9	10
Base	254	254	256	250

For example, of those who had visited their local or District Offices and responded to the series of questions about their experiences there, 43% thought that the levels of privacy were lower than they had expected, nearly a third said that they were much as they expected and only 11% thought that they were given more privacy than they had expected. In the qualitative research interviews in the small provincial town, one respondent, who said that her every word could be overheard by others, thought that the interview booths next to the general counter in her local office offered nothing more than a mere '*pretence about privacy*'. Surprisingly, those who had not claimed a Social Security benefit previously were more likely to say that there was more privacy than they expected than those who did have some experience of the benefits system. Eight per cent of all respondents said that they found it more difficult to understand what the staff had said to them than they had imagined, 64% thought that they understood as much as they thought they would, and 17% found it easier to understand the information and advice that the staff had given to them than they had anticipated. Twenty-three per cent said that they had stood and queued or sat and waited longer than they had thought they would before they began their claims, a third had spent almost exactly the amount of time waiting to be seen or interviewed as they had anticipated, and a third waited less e to be seen than they originally believed that they would. Interestingly, those who had claimed Social Security benefits before found the waiting times longer than they had expected. The reverse might have been expected, because those with previous experience of claiming would presumably have had some idea of how long they would have to wait in their local office before being seen.

All respondents in the qualitative interviews said they had stood and waited in long queues in hot, smoky, dirty and crowded conditions when either heavily pregnant or with very young babies. Once at the counter, or in one of the interview booths, they reported that they had to shout through the security glass in order to be heard and, while other customers could hear what they were saying, they themselves found it difficult to understand the staff behind the screens. However, these experiences were not reported by many respondents in the postal survey and may have been unique to one local office. Seventeen per cent of those postal survey respondents replying to questions concerning local office conditions had found the reception and waiting rooms to be dirtier and more untidy than they had expected them to be, a third were pleasantly surprised by the standards of cleanliness and tidiness at their local offices, and 36% of those respondents who answered this question found the physical conditions inside the office much as they had expected.

Telephoning the Benefits Agency

Of those respondents who had telephoned either their local offices or the Benefit Directorate at some stage during their claims and who had answered the questions about the Benefits Agency's telephone service, 47% found the process of getting through to the switchboard and then getting through to someone who could deal with their enquiries was much as they expected (see Table 4.7a).

Table 4.7a Customers' experiences of telephoning the local office

	Getting through	Waiting to speak	Finding right person %	Understanding %
Better than expected	29	27	38	33
Much as expected	47	42	42	58
Worse than expected	19	29	18	7
Didn't know what to expect	4	2	2	1
Can't say	2	-		1
Base	129	133	131	132

Fifty-eight per cent thought that they could understand the information and advice that staff gave them on the telephone as easily as expected, and between 27% and 33% said that they found all of the various aspects of their business which was conducted by telephone to be better than they had expected. However, 29% reported that they waited longer to speak to someone than they had anticipated and 19% said that they found it more difficult to get through to the switchboard than they had expected. Those with previous experience of the benefits system were more likely to say that the various aspects of the Benefits Agency's telephone business were worse than they had expected. Only one postal survey customer reported that he had telephoned the Freeline Social Security number and said that the staff who spoke to him were friendly and helpful.

Once they got through to someone who could deal with their enquiry, nearly half of the Child Benefit customers (who answered the question) found the interpersonal aspect of the service to be much as they had expected (see Table 4.7b).

Table 4.7b The service provided by staff on the telephone: customers' experiences

	Politeness %	Staff time %	Friendliness %	Helpfulness	Knowledge %
Better than expected	33	26	36	40	28
Much as expected	55	51	50	49	52
Worse than expected	4	15	6	8	14
Didn't know	7	4	6	2	3
Can't say	1	5	2	1	3
Base	130	124	125	125	122

Summary

- Overall rates of satisfaction with the service are high. Only three per cent said that they were dissatisfied.
- Fifty-three per cent thought that the service was better than expected.
- Thirty-eight per cent thought that the service was as they expected.
- Only five per cent reported that the service was worse than expected.
- Four-fifths had no further contacts with the BA once they had completed their claim form's.
- Of those who did have further contacts, most contacted the BA only once more.
- Most found that the Benefits Agency's staff were better than expected.
- Forty-three per cent had expected more privacy at their local offices.

The process of claiming Retirement Pension

The service in general

First-time customers of Retirement Pension were asked to give their opinions on the total service provided to them by the Benefits Agency in connection with their claims. An overwhelming majority (some 90%) said that they were either very or fairly satisfied with the service overall, only four per cent reported any sort of dissatisfaction with the service in general, and a further five per cent commented that they were neither satisfied nor dissatisfied with the way that their claim had been handled by the Benefits Agency.

When asked to comment upon why they said that they believed the service was good or bad or otherwise, 46% of all respondents said that they were very or fairly satisfied with the service because their business had been conducted, they said, very smoothly or very straightforwardly and that they had no problems. For example, in the qualitative research, one respondent from inner London said that he had received his information pack and claim form by post a couple of months before he was due to retire from London Transport. He completed and sent off his claim form and contacted the Remote Processing Centre to find out when he would get his first pension payment. He said that the staff were very helpful and told him the precise date that his payment would be transferred into his bank account. He had not quite retired at the time of the interview but said that he was very satisfied with the service so far, had no complaints whatsoever and was looking forward to retiring, relaxing and receiving his pension in the very near future. Sixteen per cent commented that they had been treated well by the Benefits Agency, that they had received a good service overall and commended the staff for despatching their pension payments quickly and promptly, and 17% said that the BA staff were very helpful. See Table 4.8 for a detailed breakdown of these reasons. For example, a postal survey respondent said that her application was dealt with, in her words, *'very effectively'* and reported that she was *'pleased with how smoothly everything went'*. Only four per cent of all of the postal survey respondents thought that their claims were handled relatively slowly or that there was some room, somewhere, for some improvement in the service that the BA provides to those claiming Retirement Pension for the first time. In the postal survey, only one Retirement Pension customer complained that it took three months to get his pension sorted out satisfactorily. A small group of respondents (nearly five per cent of all postal survey customers) said that although they had a few problems in the initial stages of their claims for Retirement Pension, these had been sorted out quite quickly and they believed that they had received a good service overall. One commented that, despite his experiences of not receiving an information pack and claim form early on, he understood, he said, that *'no one is perfect and things don't go as they should in any walk of life'*.

Table 4.8 Retirement Pension customers' reasons for dissatisfaction with the service

	N	0/0
Prompt service	159	16
No problems	453	46
Staff helpful	165	17
Slow, room for improvement	39	4
Unhelpful staff	18	2
Few hiccups	54	5
No communication with the BA	21	2
Calculative query	23	2
Lack of information	11	1
Not got pension yet	13	1
Other	35	4
Base	991	100

Fifty-five per cent of all of the postal survey respondents thought that the service they had received was better than expected, 30% commented that it was exactly how they had expected it to be, and only four per cent said that their business with the Benefits Agency was worse than they had anticipated. Five per cent were not sure and a further eight per cent of all of the those who returned their survey

questionnaires failed to give their views on whether or not the service was better or worse than they had expected.

When asked to say why they thought that the service, in general, was better or worse or as they had expected, some 42% of those who answered said that their claims were dealt with more quickly and in a less complicated or more straightforward manner than they had anticipated. Before they began their claims for Retirement Pension, another 10% of those who reported that the service was better than they had first thought that it would be, said that friends, relatives, neighbours or work colleagues had led them to believe that the service provided by the Benefits Agency was very poor. A further five per cent of those who responded had only expected a very impersonal or poor or average service with, perhaps, some quite complicated bureaucratic delays and problems; however they had been pleasantly surprised. Ten per cent said either that they had expected a good, fast or prompt service from the Benefits Agency and a further ten per cent reported that, before they claimed, they had no preconceived ideas about claiming benefits and, thus, did not know what to expect (see Table 4.9).

Table 4.9 Why Retirement Pension customers thought service was better or worse than expected

	✓	✗
Straightforward	377	
Better than led to believe	85	
Expected poor service	42	
Expected good service	88	
Helpful staff	84	
Needed more help	13	
No idea what to expect	89	
The service was as expected	83	
Other	28	
Base	889	100

Nearly 96% of all of the postal survey respondents reported that they had remembered being given a choice, on the claim form, about how they were to receive their Retirement Pension payments; 52% said that they chose to have an order book and the remaining 48% preferred to have their payments paid directly into their bank or building society accounts. Those who had previous experience of the benefits system and were, or had been, receiving other Social Security benefits tended to prefer their Retirement Pension payments to be paid through an order book.

Some 60% (715 people) of those who commented, said that they began to receive their Retirement Pension payments neither earlier nor later than they had anticipated. Eleven per cent (131 people) said that the first payment had arrived earlier than they had expected and quite a large minority, a fifth of all of the respondents (249 people), reported that their first payment was later than they thought it would be. However, only 10% said that they had ever experienced any problems with their payments.

Of those who did report that they had experienced or were experiencing problems with their Retirement Pensions, 33% said either that they were having difficulties in getting their payments back-dated in some way, or that they had not yet received either their first payment or an order book from the Benefits Agency. Twelve per cent of those respondents who reported that they had experienced some problems said that they thought their Retirement Pension payments were calculated incorrectly either by their local offices or by the Longbenton Retirement Pension Centre. Some postal survey respondents, especially women, had queried their Retirement Pension awards. They were shocked to learn from the Benefits Agency staff that they had not paid enough national insurance contributions to qualify for either a full pension or any pension at all. Respondents then considered whether they could, or could not, afford to pay a lump sum amount to the Contributions Agency to cover the years in which no contributions had been accredited towards

their Retirement Pensions. For example, one woman who wrote in response to one of the questions in the postal survey said that, once she had reached 60 years, she waited for her Retirement Pension to arrive. When no cheques, payments or order books came, she telephoned the Benefits Agency and was told that she was not entitled to any Retirement Pension as she had not paid any National Insurance contributions for 16 years. She disagreed and said that the DSS had keyed in the wrong information about her onto their computer records. After some time, she said, the Benefits Agency told her that she could receive a Retirement Pension if she paid two years of unpaid National Insurance contributions. She contacted her local CAB, who thought that she was entitled to a basic state pension regardless of whether or not she owed two years' contributions and told her to appeal. She was in the process of doing this.

Eleven per cent of those who responded said that they had experienced problems and felt that they had been given insufficient or incorrect information. A further five per cent claimed that their transition from Invalidity Benefit to Retirement Pension, the complex interactions between the two benefits, and also the subsequent disparities in income caused by the different tax status of each benefit, had created certain problems for them. For example, one respondent from the provincial city who was interviewed in the qualitative research said that his Invalidity Benefit had been £62.45 a week and his Retirement Pension was now £66 per week. In theory, therefore, he said, he was better off changing from Invalidity Benefit to Retirement Pension. However his Retirement Pension, he reported, would be taxed, and he said that he might well end up with less money than he would have done if he had stayed in receipt of Invalidity Benefit which was not taxed. He was monitoring the situation and said that he would be contacting the Benefits Agency again if he was indeed worse off claiming Retirement Pension.

Other respondents (around three per cent of those who replied) said that they had experienced problems with their payments as a result of either their claim forms or their order books being sent to an old or incorrect address, and six per cent said that their payment came too slowly.

Although only a small percentage (10%) of all of the Retirement Pension customers said that they had experienced difficulties with their payments, most of those who did (some 86%) were aware of whom to contact and where to go to sort out their queries and questions.

Particular aspects of the service

Sixty per cent of Retirement Pension first-time customers had no further contacts with the Benefits Agency beyond submitting their forms and receiving their payments. However, nearly 40% of all of the respondents in the postal survey reported that, after they had claimed, they had contacted the DSS again for more information or advice about their Retirement Pensions. Although half of these respondents contacted either their local offices or the Longbenton Centre only once more, some 213 people (17%) of all respondents said that they had to write, telephone or visit two or more times to get their queries answered or their problems sorted out. Those who had claimed or who were claiming other benefits were slightly more likely to say that they needed more than one contact with the Benefits Agency after they had sent or handed in their claim form. Most customers used the telephone to make their enquiries, some called into their local offices and others wrote to the Department of Social Security.

Seeking information and reassurance

Most of those who reported that they had to contact either their District Offices or the Benefit Directorate again after sending in their forms, said that they needed either more information about Retirement Pensions in general (for some 170 people, 36%) or that they wanted to find out what was happening with their own claims (for another 116 people, 24%). Sometimes, once they had received their first

payments, they wished to have an explanation of one or more aspects of their Retirement Pension (for a further 183 respondents, 39%). While two per cent contacted staff to complain about the service, another 15% telephoned or wrote or called in to ask why they had not received either their first or any other Retirement Pension payments. A further seven per cent (33 people in all) had to get in touch with the Benefits Agency after they had claimed because they thought that they had received or were receiving incorrect payments (see Table 4.10).

Table 4.10 **The main reasons why Retirement Pension customers contacted the local office after they returned their claim forms**

Wanted an explanation about Retirement Pension	39
Wanted more information	36
To find out what was happening	24
Not received payment	15
Incorrect payment	7
To provide documentary evidence	4
To complain about the service	2
Not answered	20
Base	474

Note: does not sum to 100% because of multiple response

Nearly 80% of all of those who made contact after filling in the form said that they used their local Benefits Agency offices as their first ports of call in connection with their enquiries; 20% telephoned or wrote to the Retirement Pension Centre at Newcastle first of all and two per cent could not quite remember which office they got in touch with first.

Eighty-seven per cent reported that they had found the right place first time to answer their questions, but some 10% of those respondents who wanted to speak to someone about their claims for Retirement Pension said that they were told by the Benefits Agency to telephone or write or call in elsewhere for the information and advice that they needed. For example, in the qualitative research interviews one inner London respondent, who was ultimately refused a Retirement Pension because she had not paid any national insurance contributions, wrote to the Longbenton Benefit Directorate and received a reply from the staff there advising her to contact her local office for information because the Newcastle office did not hold her records. Another inner London respondent said that he was not sure whether to visit his local office, telephone the Remote Processing Centre dealing with his area or write to the Benefit Directorate in the North-east. He '*gambled*', he said, and correctly telephoned the Remote Processing Centre because it charged local rates for telephone calls.

Talking to the staff

Over 80% of those who had contacted the Benefits Agency again found the correct person to deal with their enquiries either very or fairly easily and only six per cent said that they found it fairly or very difficult to contact the right person to respond to queries about their claims.

Over two-fifths of all of the postal survey respondents who replied to questions about whether or not the Benefits Agency's service was worse or better than expected, said that staff were more polite, more helpful and far more friendly than they had anticipated (see Table 4.11).

Table 4.11 The service provided by BA staff: customers' experiences

	Politeness	Staff time	Friendliness	Helpfulness	Knowledge
Better than expected	43	40	49	53	39
Much as expected	47	46	43	40	44
Worse than expected	2	7	3	4	7
Didn't know what to expect	6	6	4	3	6
Can't say	2	1	1	1	4
Base	309	270	271	281	269

One postal survey respondent reported that she thought that the service was better than she had expected because the people she had spoken to at the Benefits Agency listened to what she had to say, acted upon it satisfactorily and completed her business in one visit. Just under a third commented that staff were more knowledgeable than they had been led to believe and reported that they had more time for them than they had expected. Another postal survey respondent reported of her visit to her local office: *'the lady who helped me was very good at her job, was very pleasant and patient with my questions and volunteered helpful information'* which helped her to claim.

In the qualitative research also, most respondents found no faults with the staff at either their local offices, Remote Processing Centres or Benefit Directorates. For example, one respondent from the provincial city said that he was given good advice by the person at the other end of the telephone and commented that the clerks at his local office checked his documents and treated him very nicely and quite politely. However, some reported that despite receiving a *'nice and friendly service'* from staff, they were less than satisfied with what they were told by the people they spoke to. For example, one inner London respondent in the qualitative research tried to rationalise why he had not been given all the information he had required and said that when he telephoned the Benefits Agency, he had *'always found the people obliging at the other end of the line... they couldn't be more helpful'*; however, he added that, *'they can't always give you the answers that you want because'*, he thought, *'they've got millions of people to deal with, so you can't expect that'*.

Between 40% and 47% of Retirement Pension customers who commented found the Benefits Agency staff in the local offices at the District Offices or at the Longbenton site to be very much as they had expected. About five per cent said that they had not known what to expect of personnel employed by the Benefits Agency. However, seven per cent of all of the postal survey respondents thought that the staff's knowledge of both Retirement Pension and of other Social Security benefits was lower than they expected: approximately two per cent found staff to be less polite than they had expected and seven per cent thought that they would have and could have spent much more time with them. One respondent in the qualitative research in the provincial city said that he found the staff at his local office to be, in his opinion, young and slapdash, and another respondent who returned her postal survey questionnaire commented that the Benefits Agency staff to whom she had spoken had been *'unkind, uncaring and quite cruel'*. She had just lost her husband and when letters kept arriving for him from the BA she contacted the local office and found that the staff's responses to her personal situation were, as she put it, *'very abrupt and very unfriendly'*.

Conditions at the office

Although few postal survey respondents expressed the view that the service provided by Benefits Agency staff was worse than they had expected, levels of dissatisfaction increased when they visited their local offices (see Table 4.12).

Table 4.12 The service provided at the local office: customers' experiences

	Cleanliness	Waiting time	Understanding what staff say	Privacy
Better than expected	31	36	42	24
Much as expected	52	40	48	40
Worse than expected	11	16	3	28
Didn't know what to expect	4	5	3	5
Can't say	2	3	4	3
Base	278	263	271	258

For example, 28% were surprised that they did not get as much privacy in their discussions with staff as they expected. Nearly three per cent found it less easy to understand the information and advice given to them by the receptionists, counter staff or benefits advisers than they had at first thought before they entered the office, and 11% thought that the reception areas and waiting rooms were dirtier or more untidy than they had anticipated. Those respondents interviewed in the qualitative research in both the inner London and provincial city areas said that the queues in which they had to wait and the people that they had to queue with were far worse than they had expected. One respondent in the postal survey summed up the feelings of those who had expected more by saying that she found her visit to her local office to be *'a most unpleasant experience... it was most degrading and I had to stand in not very nice surroundings with not very nice people'*.

However, between 24% and 31% of the postal survey respondents who visited their local office thought that the privacy they were given and the cleanliness and tidiness of the offices were better than they had expected, and also that they had fewer difficulties in understanding the staff than they had thought they would have. Also, the amounts of time that they had to stand or sit or wait in the offices were less than they had been prepared for. For example, one postal survey respondent said that the atmosphere in his local office had improved dramatically since he last visited it in the early 1970s.

The majority of those visiting the office (between 40% and 52% of all of the Retirement Pension postal survey respondents) nevertheless found the offices and the conditions, and procedures and staff within them, to be exactly as they had anticipated before they began their claims.

Telephoning the Benefits Agency

Of those who had telephoned their local offices, Remote Processing Centres, Benefit Directorates or the Freeline Social Security numbers during their claims for Retirement Pension, many (between 36% and 46%) found the Benefits Agency's telephone business to be exactly as they had expected. Forty-five per cent of the respondents reported that the ease with which they got through to the switchboard, the ease with which they could understand the staff's replies to their enquiries and the length of time that they had to wait on the telephone were much better than they had expected before they called. Over half of the respondents reported that they found it easier to find someone who could deal with their queries, problems and information requirements than they had anticipated. However, between five per cent and nine per cent of all those customers who commented upon their dealings with the Benefits Agency by telephone thought that the various aspects of this particular service were worse than they had expected them to be (see Table 4.13a).

Table 4.13a Customers' experiences of telephoning the local office

	Getting through	Waiting to speak	Finding right person	Understanding
Better than expected	45	45	56	47
Much as expected	45	43	36	46
Worse than expected	8	9	7	5
Didn't know what to expect	2	3	1	2
Can't say	–	–	–	–
Base	303	296	296	292

One respondent from the provincial city said that he found it almost impossible to get through to his local office by telephone.

Once they got through to someone at the Benefits Agency, nearly half of the respondents found the interpersonal aspects of the service that they received to be much as they had expected (see Table 4.13b).

Table 4.13b The service provided by staff on the telephone: customers' experiences

	Politeness	Staff time	Friendliness %	Helpfulness %	Knowledge %
Better than expected	42	42	43	47	38
Much as expected	49	48	49	43	45
Worse than expected	2	4	3	6	12
Didn't know	7	5	5	4	5
Can't say	–	1	–	–	1
Base	303	277	274	280	278

Writing to the Benefits Agency

Most Retirement Pension respondents (some 47%-51%) who reported that they had written to either the Longbenton Directorate or their local Benefits Agency offices said that, in the main, the service was as they expected it to be. Thirty-two per cent found that the speed with which a reply was posted back to them, and 28% thought that the ease with which they could understand it, were better than they expected. However, only between 12% and 17% of those who had written to the Benefits Agency said that the service was worse than they had anticipated (see Table 4.14).

Table 4.14 Customers' experiences of writing to the local office

	Speed of reply %	Understanding the reply %
Better than expected	32	28
Much as expected	47	51
Worse than expected	17	12
Didn't know what to expect	2	4
Can't say	2	5
Base	89	75

In the qualitative research, one of the inner London customers commented that he had found that the Benefits Agency was, in his words, *pretty speedy in replying to letters*.

Summary

- Overall rates of satisfaction were high amongst first-time customers of Retirement Pension.
- Only four per cent reported that they were dissatisfied with the service in general.

- Some first-time customers experienced problems at the beginning of their claims.
- Fifty-four per cent said that the service was better than expected.
- Thirty per cent thought that the service was as they expected.
- Only four per cent said that the service was worse than they had expected.
- Few reported problems with their payments.
- Sixty per cent received their first payment neither earlier nor later than they had expected.
- Some women reported that they had experienced confusion over their entitlements to Retirement Pension.
- Some first-time customers who had been receiving Invalidity Benefit expressed concern at the lack of advice about the relationship between the two benefits.
- Sixty per cent had no further contact with the Benefits Agency after sending in their form.
- Of those who had to contact the Benefits Agency again, most (55%) reported that they made only one further contact.
- Twenty-four per cent of those who had contacted the Benefits Agency wanted to find out what was happening with their claim for Retirement Pension.
- Most (80%) obtained this information easily from their local offices.
- Most thought that the staff, the offices, the telephone and postal aspects of the Benefits Agency's service were as they expected.

The process of claiming Income Support

The service in general

When asked to comment upon the entire range of services received from the Benefits Agency during their claims for Income Support, most respondents (some 82%) said that they were either very or fairly satisfied with the way the Department of Social Security had handled their business. However, nearly five per cent were very dissatisfied with the service that they had been given, another four per cent said that they were fairly dissatisfied and a further eight per cent claimed to be neither satisfied nor dissatisfied.

Paradoxically, despite these relatively high levels of consumer satisfaction among Income Support customers generally, many of these same respondents forwarded other, rather contradictory, comments elsewhere about the service. For example, 22% of all respondents (192 people) said they thought that the Benefits Agency did not provide a good service overall to its first-time customers; another 37% (319 people) said that the process of claiming Income Support was definitely not straightforward and a further 45% (387 people) were surprised at the amount of personal information requested by the Benefits Agency.

Although 186 respondents (22%) said that they had been somewhat dissatisfied at some stage or other during their claims for Income Support, only a quarter (50 people) had actually complained about the service to the Benefits Agency. Most, some 76 customers (56%), who had not taken their cases further thought that complaining to the BA would have been a waste of time, but a minority (11%) reported that they either could not be bothered to complain or felt that their problem did not particularly matter. Only 12 respondents (10%) said they did not know how to complain.

Those who sought redress from the Benefits Agency seldom wrote, preferring to telephone or call into their local offices to complain about the service. Some 46%

(23 people) were either very or fairly satisfied with the outcomes of their complaints; 14% were fairly dissatisfied and 26% were very dissatisfied.

With or without problems or complaints along the way, a third of the respondents reported that they received their first payments of Income Support when they expected them; another third were surprised to get them earlier than they had expected and a quarter said that their first payment was later than they had anticipated. Eight per cent did not know or could not say anything about the delivery of their benefit.

One in five of those who said that they had experienced or perceived a delay in payments had no other problems. However, a third said that the lack of money from the Benefits Agency had caused them some serious financial difficulties and another 46% reported that they had encountered slight budgeting or cash flow problems during the period between claiming and receiving their Income Support. For example, one of the sick or disabled respondents from the provincial city interviewed in the qualitative research had drawn upon his savings while his claim was being adjudicated.

Mr Whitworth was a furniture store manager who had become ill, retired early from work and claimed Sickness Benefit. In the summer he began to feel a little better and, although he was 64 years old, called into the Job Centre to register as unemployed and seek work. The Unemployment Benefit Office, he said, refused his claim for Unemployment Benefit, gave him a claim form for Income Support and told him to contact the Benefits Agency. He telephoned the local BA office and was asked to call in to discuss his claim. He called into the office and found the staff to be pleasant, informative and helpful. He had to wait longer than he had expected to in the queue: 20 minutes. He also said that there was not enough privacy in the office and that he had to raise his voice to be heard.

Mr Whitworth said that he expected a quick service and the prompt payment of his benefit. However, although he was very satisfied with certain aspects of the service he had received so far, he had not, at the time of the interview, received any money from the Benefits Agency.

During his claim for Income Support he had also reached 65 years of age and had made a claim for Retirement Pension. He had not received this benefit either and was having to survive on his savings. He had also applied for Housing Benefit on the advice of staff at the Job Centre but was waiting for the City Council to send him his first payments. He said that he was paying the rent for his top-floor bedsit out of his own money.

He reported that he had written to his local office a fortnight previously about his Retirement Pension and Income Support and was waiting for a reply. He said that if he did not have a reply within another week he would take matters further. He added that he had been given a *'very poor service'* overall. He did not specify what course of action he would take.

The average time Income Support first-time customers waited for the receipt of first payment was 16 days but this average varied by customer type (see Table 4.15). About a third (204 people) of all successful Income Support customers replying to the question received their first payments within seven days of applying for the benefit, another 39% received theirs within a fortnight and ten per cent waited between two and three weeks for their cheques. Six per cent of respondents said that between three and four weeks had passed after they first claimed before they received any money from the Benefits Agency, and ten per cent had to wait over a month for their claims to be sorted out and their benefits to be delivered.

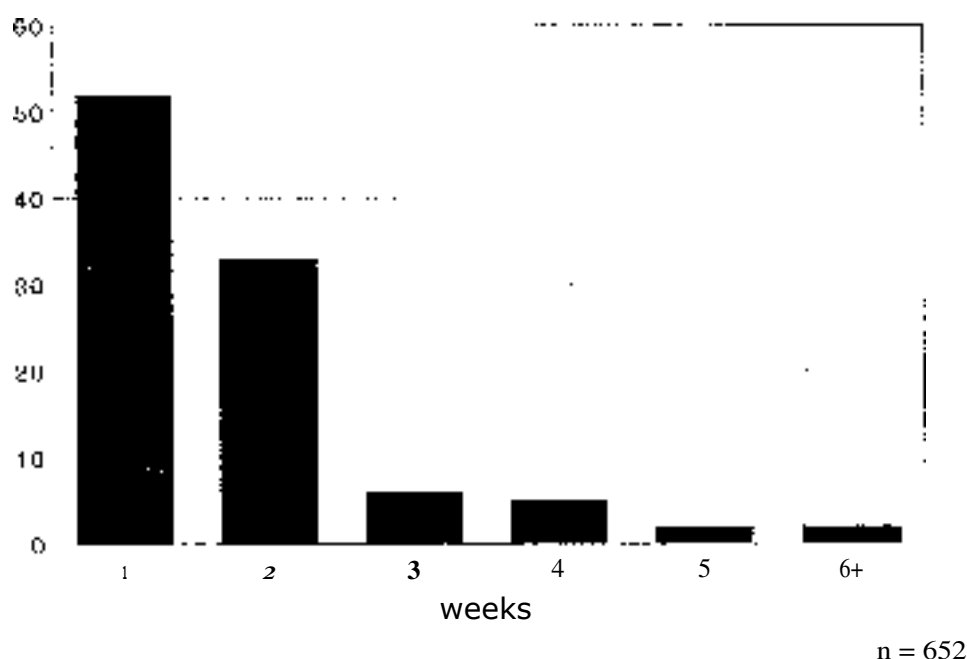
While 67% of the respondents thought that the BA had supplied their first payments quickly, 30% of all of the Income Support customers did not agree.

Table 4.15 Mean length of time waited before first Income Support payment was received

Customer type	Mean (days waited)	Number of recipients
Unemployed	16	237
Pensioner	18	137
Lone parent	11	178
Sick/disabled	20	110
All	16	662

The average time that Income Support customers thought was reasonable was 11 days. This was on average about a week less than they had waited for their benefits in reality. Fifty-three per cent commented that a week was a reasonable enough time to have to wait for benefit and 33% said that they expected to wait a fortnight for their Income Support (see Figure 4.1). Another 40 respondents thought that the processing of their applications and the supply and delivery of their money would have taken between three weeks and a month, and a very small minority believed that waiting more than a month for their first payment was not unreasonable.

Figure 4.1 A reasonable time to wait?: Income Support payments



Particular aspects of claiming

Most respondents (some 86%) reported that at some stage during their claims for Income Support they had visited, written to or telephoned the Benefits Agency up to three times more either for advice, information or literature on how, when or where to claim, or to ask for assistance with their claims for social security benefit. However, once the majority (some 65%) of the Income Support customers had obtained, completed and either sent off or handed in their claim forms to their local Benefits Agency or Department of Employment offices, they had no further contacts with the Benefits Agency (until they received their first payments or were refused payment). Most Income Support customers had contacted their local offices or Remote Processing Centres only once, some telephoned, wrote or called in twice and a minority said that they had been in touch with the BA on three or more occasions before they received their payments.

No contacts

A large minority (some 14%) of the Income Support customers said that they had no contact at all with the Benefits Agency apart from either receiving their payments or having their claim disallowed. For example, most of the unemployed customers interviewed in the qualitative research had received all of the information and advice they required about Income Support from Department of Employment staff. They had picked up their leaflets and forms at their local Unemployment Benefit Offices, had completed their claim forms there or at home and either handed them in or sent them off to their local Job Centres or BA offices. One inner London customer, who had left his job as a conference centre manager voluntarily to seek a better life, was not even aware that he had applied for Income Support from the Benefits Agency until his giro cheques started to arrive. He said that he was shocked because he expected Unemployment Benefit from the Department of Employment.

Calling into the office

Most of those 364 respondents who had called in at their local offices in connection with their claims for Income Support had done so at least a month before they were contacted by the research team. Two hundred and thirteen (59%) had called in only once, 103 (28%) had gone to their local offices twice and 47 customers (13%) had made three or more visits.

Most had visited their local offices, initially either to seek information about how to claim Income Support (48%) or to pick up a claim form to take away and fill in and return to the Benefits Agency (30%). Some seven per cent of the Income Support respondents said that they went to their district offices for the first time to check and make sure their claim forms were filled in correctly. Other respondents, some 15% (55 people), said that they called into their local offices for the first time to deliver or drop off material essential to their claims for Income Support. A minority walked, drove or caught public transport to their local offices either to find out what was happening with their claims (one per cent) or to ask for explanations of their awards (another one per cent). Others went to report changes in their circumstances (a further four per cent) or to make appointments for future interviews with Benefits Agency staff (another two per cent) (see Table 4.16).

Table 4.16 Reasons for initial visits to the local office

	%
To ask about claiming Income Support	
To pick up a claim form	
To check if the form is filled in correctly	
To drop off something	
To ask for an explanation	
To find out what was happening	
Change in circumstances	
To make an appointment for interview	
Base = 364	

Note: does not sum to 100% because of multiple response

Many of those respondents who had called in to their local offices during their claims said that they preferred to see the Benefits Agency staff themselves rather than write to or telephone them. When asked why, 116 people said it was quicker to visit the office, 90 people said that they preferred dealing with things in person and 70 people said it was easier to deal with things in person. Another eight per cent said that they were in town anyway and thought that they would call in to see someone about their claims. Some 25% of all Income Support customers said that they had called for a specific enquiry and a further nine per cent had been asked to call in by BA staff. A minority found either that writing letters took too long or that telephoning the Benefits Agency was too difficult, too expensive or too time consuming.

Many respondents (29%) said that they were able to, and usually did, walk to their local BA offices. Others (some 40% of those who had called in) travelled by bus to the nearest Benefits Agency office, 29% came by car and the remainder used other forms of transport, such as trains and taxis and bicycles. On average it took respondents 21 minutes to reach the office from their homes. For those who had to pay to travel, on average it cost customers £1.36 to get there (see Figures 4.2 and 4.3). Although travel times varied little across the client groups, the amount of money that first-time customers spent getting to their local offices did vary.

Figure 4.2 Length of time to travel to local office

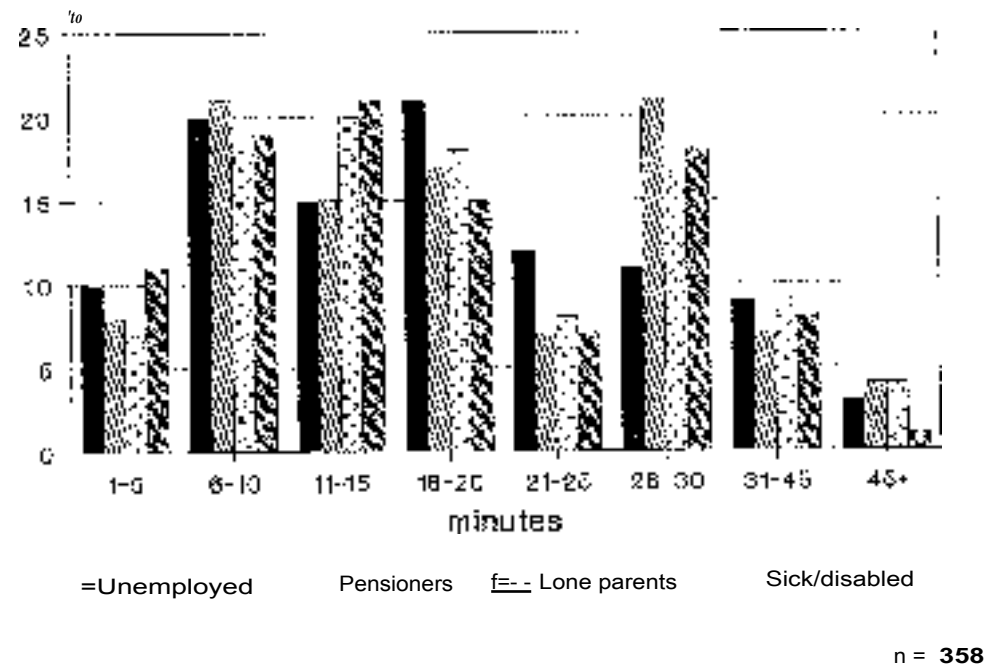
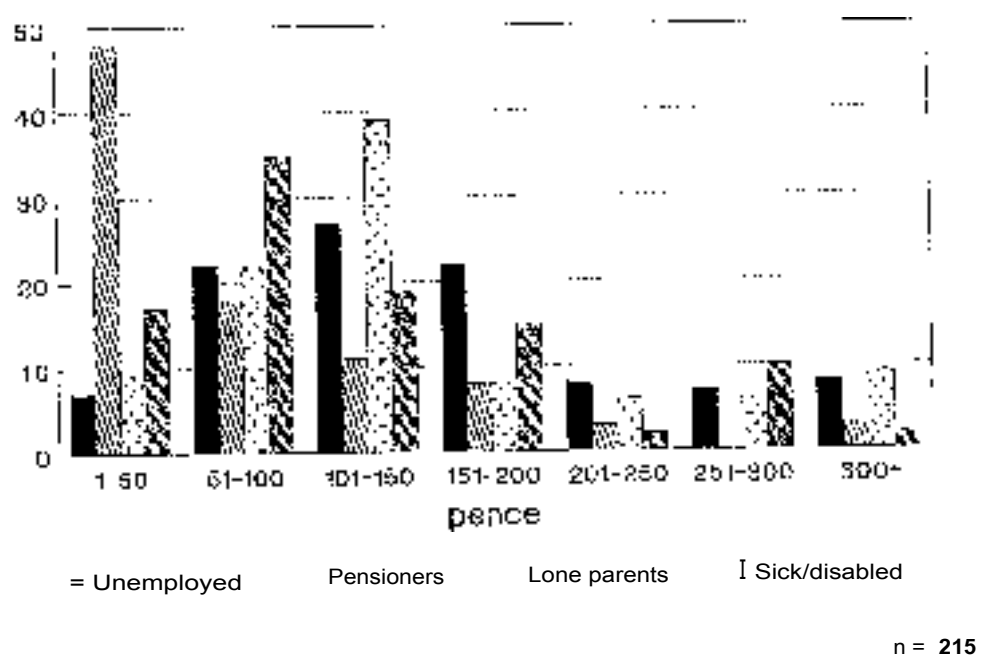


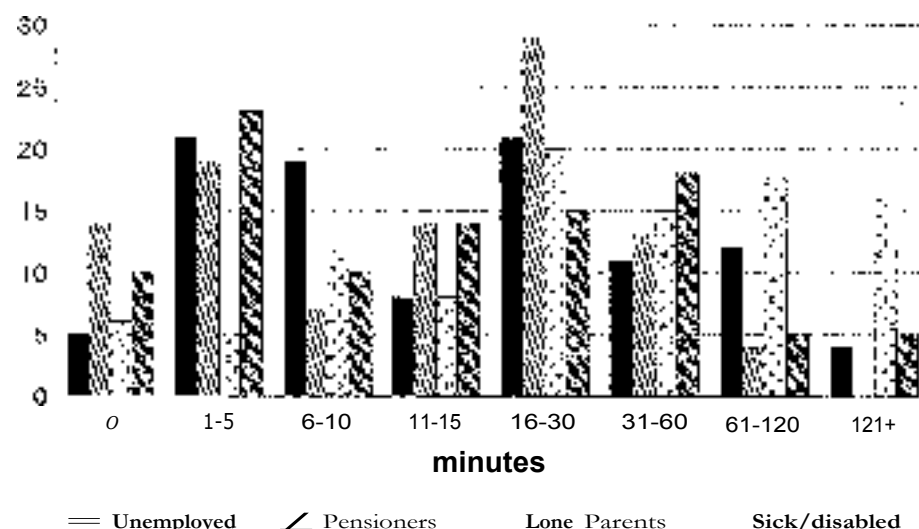
Figure 4.3 Costs of travelling to local office



Eighty-five per cent of all of those respondents who had visited their local offices said that they had found the right place first time with no problems. However, eight per cent had been redirected to the Benefits Agency by Unemployment Benefit Office or Job Centre personnel and six per cent had, apparently, gone to the wrong BA office initially. Nevertheless, once at the correct office, 86% of the respondents said they had found it very or fairly easy to find the correct person to deal with their enquiries. Seven per cent reported that they had some problems finding the appropriate person to help them and five per cent said that they did not have to see anyone when they visited their local offices as they were only there to pick up or drop off a leaflet or a claim form.

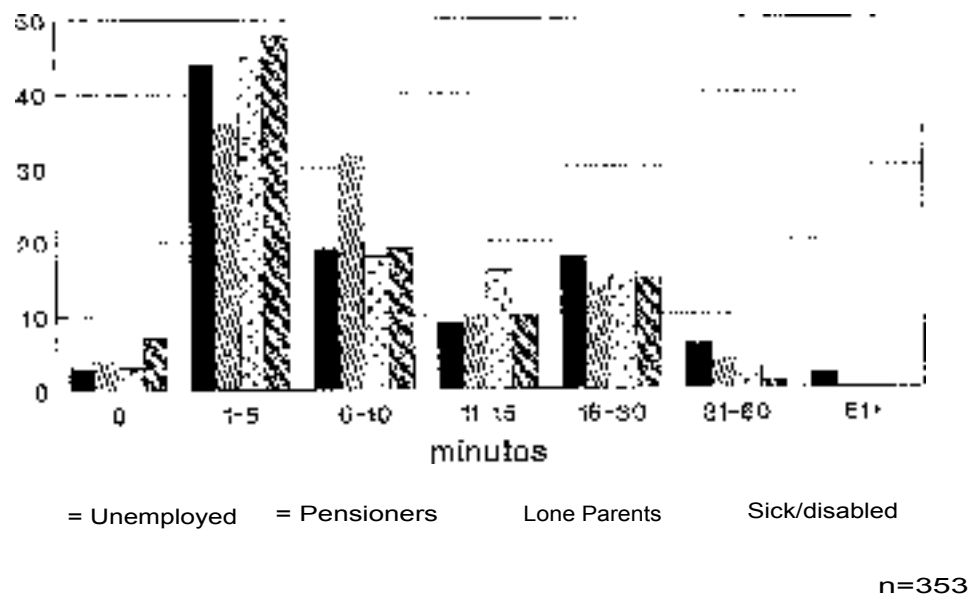
Most respondents spent less than half an hour waiting to be seen by either the receptionist, the counter clerk or the benefits adviser. Twenty per cent of people stood and queued or sat and waited for between one and five minutes, 13% spent between six and ten minutes, 10% spent between 10 and 15 minutes before they were attended to and 24% had to wait between 16 and 30 minutes in the reception areas or waiting rooms. Another 15% of the respondents reported that they had queued for between half an hour and an hour to see someone, and 19% of customers had waited for one or two hours inside the office before they could speak to any member of staff (see Figure 4.4).

Figure 4.4 Time spent waiting in the local office: Income Support customers



n = 360

Figure 4.5 Time spent with staff in the local office: Income Support customers



Once they had reached the front of the queue, most respondents, some 248 people (66%), spent between one and ten minutes being helped or advised by Benefits Agency staff, another 98 customers (27%) spent between 11 and 30 minutes with BA personnel and a tiny minority said that they had been interviewed by the staff for more than 60 minutes (see Figure 4.5 for a detailed breakdown).

Most respondents (79%) spent an hour or less inside their local offices, 20% waited more than one hour and four per cent (27 people) reported that they waited three hours or more. Twenty per cent of all of those respondents who called in to their local offices were there for up to 10 minutes, 37% spent between 10 and 30 minutes at the office and 22% reported that they had to spend 30 minutes to an hour. For example, in the qualitative research in the provincial city, one unemployed graduate said that she had spent three hours at her local office while staff checked that she had finished university, made sure that she was available for work and was not about to take the results of her final examinations. She related her experiences at the office

I had to go and sit there for hours and it just takes so bloody long and that's the really annoying thing... you sit there all day and that's your day gone.

Another Income Support customer from the provincial city who was subsequently refused benefit, said that he had waited for three and a half hours in the reception area at the same local office. He felt especially put out as he was wheelchairbound and had found it very difficult to gain access to the office in the first place. He thought that he had been totally ignored by the staff on the counters once they had taken his name, and furthermore, said he had been relentlessly pestered for cigarettes and money by other customers.

Talking to the staff

The majority of respondents (some 37%) reported that they were dealt with at the counters in the main offices; another 35% discussed their affairs while sitting or standing in an area sectioned or screened off from the rest of the office (such as an interview booth), and a further nine per cent said that they were interviewed in a private room away from the other customers. Seventeen per cent said that they did not speak to anyone when they called to collect a leaflet. Sixty-four per cent of

Income Support first-time customers said that they were either very or fairly satisfied with the amount of privacy that they received during their meetings, 11 % were neither satisfied nor dissatisfied and just under a quarter of the respondents reported that they were fairly or very dissatisfied. For example, one customer said that everyone in the office, both behind her in the queue and beside her at the counters, could overhear her giving her personal details to the Benefits Agency clerks. She said that she found the whole experience ‘very degrading’.

Nevertheless, 82% of the 301 Income Support respondents were fairly or very satisfied with the way the meeting was conducted by Benefits Agency personnel; six per cent were neither satisfied nor dissatisfied and a further six per cent very or fairly dissatisfied. Although eight out of ten Income Support respondents reported that they were satisfied with the outcomes of their meetings, some 15 people (34%) said that they were either very or fairly dissatisfied with the results of their interviews or conversations with Benefits Agency staff. Of those who expressed an opinion about why they were dissatisfied 34% said that it was either because their claim was refused, the staff were not very knowledgeable (22%) or because they wanted to get more money (26%); 28% thought that either their questions had not been answered or that they had not been given sufficient information, and others felt that they had been dealt with very slowly by the staff (15%).

When asked to say whether or not they would visit their local offices in the future if they were to have a similar problem, the majority (some 54%: 364 people:) of the Income Support respondents said that they would call in again to see the staff in person. Another 25% added that they would telephone as well as call in to the office in the future. However, 14% said that they would never call into a local Benefits Agency office again. Thirty-eight per cent of those who asserted that they would not call in again commented that, in future, they would telephone. Twenty-six per cent did not like calling into the office. For example, one respondent said that he would not go to the BA office again because, he said, ‘the office is a shambles, there are so many weirdos in there and it’s an awful place to have to go to’.

Between 42% and 54% of Income Support customers found the Benefits Agency staff at their local offices to be very much as they had expected before they claimed Income Support, and between three and eight per cent said that they had not known what to expect of staff employed by the BA (see Table 4.17).

Table 4.17 The service provided by BA staff: customers’ experiences

	Politeness	Staff time	Friendliness	Helpfulness	Knowledge	Opportunity to ask questions
	%					
Better than expected	39	30	42	39	26	20
Much as expected	47	44	44	42	51	54
Worse than expected	8	15	10	13	13	15
Didn't know what to expect	4	6	3	4	5	8
Can't say/not applicable	2	5	1	2	5	3
Base = 364						

Overall, almost 80% of all of the Income Support respondents thought that the Benefits Agency forwarded a favourable and helpful image to its customers. However, between 13% and 15% of all of the respondents who answered the battery of questions about whether the service was better or worse than expected, said that the staff’s knowledge and helpfulness and the amount of time that they had for them was worse than they had anticipated. For example, one of the pensioners in receipt of Income Support who was interviewed in the qualitative research thought that six out of ten of the staff at his local office were young, new and inexperienced in both dealing with the public and giving out information about benefits. Another respondent from the same provincial city, who was refused Income Support because the amount of money that he received from other benefits took him above the threshold for that benefit, said that the receptionist and

counter staff he spoke to were arrogant and unpleasant with him and thought that they were, in his words, *'far above the mere mortal customers'*.

Nevertheless, about 40% of those who visited their local offices thought that the clerks, advisers and receptionists were friendlier, more polite and much more helpful than they had been led to believe. Between a quarter and a third were impressed by the staff's knowledge of the benefits system and their patience with them, and the ease with which they understood the information and advice which was being given to them by Benefits Agency personnel. For example, in the qualitative research in the provincial city, both sick or disabled Income Support customers commented favourably upon the staff at their nearest District Office. They said that the staff they had spoken to were polite, friendly, pleasant and informative. However, one of the respondents, who was originally from the Yemen, did not have an excellent command of the English language and was surprised to find that his local office could provide neither an Arabic interpreter nor any literature in his native language. Despite this, he said that he had taken a taxi to the office with his son and, together, they were able to get all the information he required. The other sick or disabled respondent protested that, although he was very satisfied with the way he had been treated by the Benefits Agency staff, he had still not received any payments; he had applied nearly two months previously and was having to use his dwindling savings to pay for food, light and heat in his top-floor bedsit. While most respondents thought the staff gave them ample or fuller opportunities than they had anticipated to ask questions, some 15% disagreed and thought that it was difficult to intervene in the apparently one-way conversations with Benefits Agency personnel.

Although most Income Support customers found staff to be much better than they expected them to be, fewer expressed satisfaction with the physical conditions that awaited them at their local Benefits Agency offices. Whilst only a small minority had difficulty finding the office, 18% said that, once inside the building, they found there were not enough clear signs telling them where to go and what to do to make enquiries about claiming Income Support. One in five respondents thought that there would be better facilities for looking after children or babies in the waiting rooms and reception areas and 13% expressed disappointment with the toilet facilities provided at their Benefits Agency offices.

Almost a third were surprised by the lack of privacy they received during their discussions with BA staff and just over a quarter reported that they had waited far longer than they had expected to before being seen by anyone. Conversely however, 29% were pleased that they did not have to wait as long as they had thought they might and 16% thought the levels of privacy they were given in their dealings with Benefits Agency staff were higher than they had anticipated.

Most customers found the numbers and comfort of the seats provided at their local offices and the levels of cleanliness and tidiness were either better than or much as they expected; but between 10% and 15% of the respondents thought that they were worse (see Table 4.18).

Table 4.18 The service provided at the local office: customers' experiences

	Waiting time	Understanding what is said	Privacy	Clear signposting in office	Ease of finding office	Decoration	Cleanliness	No. of seats	Comfort of seats	Toilet facilities	Child care facilities
Better than expected	29	25	16	15	20	30	33	23	15	6	10
Much as expected	36	60	43	54	67	42	48	44	46	10	8
Worse than expected	26	9	30	18	6	13	11	13	15	13	18
Didn't know what to expect	7	4	6		3	9	6	11	10	13	12
Can't say/not applicable	2	2	5	8	4	6	2	9	14	58	52
Base = 364											

Telephoning the Benefits Agency

While 364 respondents (42% of all respondents) had visited their local offices on at least one occasion, 270 (32% of all respondents) said they had telephoned the Benefits Agency at some stage during their claims and most reported they had done so at least four weeks before they were contacted by the researchers. Nearly half had telephoned only once, nearly a quarter had made two telephone contacts and some reported that they had to make four or more calls to the Benefits Agency (Table 4.19).

Table 4.19 Number of times people telephoned the local office

Number of times	N	%
1	127	47
2	59	22
3	32	12
4	14	5
5	10	4
6	10	4
7 or more	18	6
Base	270	100

Most Income Support customers used the telephone, initially, to ask for information, to get a claim form or to obtain advice or help on how to claim benefits. A sixth, who had already completed and returned their application forms, first telephoned to find out what was happening with the processing of their claims for Income Support; others, a minority, said that they had telephoned, initially, either to report changes in their circumstances or to seek explanations of their benefit awards or to complain that they had not received their first payments.

Many of those who did not visit or write to their local offices said that they preferred to telephone the Benefits Agency instead. When asked why, 13% of those who telephoned said it was because they either could not get out of the house easily or that they were disabled or elderly, or that they cared for someone who was and could not leave them for long. For example, one respondent said that he was disabled and reported that the telephone had been extremely important for his contacts with the Benefits Agency. Sixty-three per cent (171 people) of the respondents said that they believed that the telephone was the quickest and simplest way of communicating with the Benefits Agency and 23% thought it was the quickest way to get an answer to the question. A minority said that they either lived some distance from the office and it was difficult and time-consuming for them to travel into town, or that it was cheaper to telephone, or that they had been asked to telephone the BA rather than call in or write with their details.

The overwhelming majority (94%) said that they got through to the office fairly or very quickly but four per cent said that the lines were, or appeared to be, permanently engaged. One in five said that the telephones were left to ring for a long time before they were answered.

Table 4.20 What happened when people got through on the telephone

	N	
Transferred immediately	166	66
Took some time to find the right person	67	27
Query dealt with by person answering the telephone	14	6
Other	5	1
Base	252	100

Once their calls had been answered however, 66% said that they were transferred immediately to someone who could deal with their enquiries (see Table 4.20). A minority (14 people) said the person who answered the telephone helped them, but just over a quarter (67 people) of all the Income Support customers who used the

telephone reported that it took some time before they were put through to someone who could give them the information or advice that they needed. Nevertheless, when they got through to the right person at the Benefits Agency, 57% of the respondents (191 people) said their queries were answered straight away, nine per cent reported that the Benefits Agency staff told them to put the telephone down and wait for them to call back (standard BA policy if a query cannot be answered immediately), and nearly a third said that they had to wait a while for the Benefits Agency to sort out their queries. For example, the respondent who had waited some time for his telephone call to be answered said that, once through, he had been passed from person to person and had spent 45 minutes at peak rate on the telephone while his business was being sorted out.

Eighty per cent of those who had telephoned their local offices thought that the time staff took to answer the telephones, and then deal with their enquiries, was reasonable and eight out of ten of those who had been told that the Benefits Agency would call them back in due course with the answers to their questions were indeed called back. Eighty per cent were either very or fairly satisfied with their telephone business with the Benefits Agency, some six per cent expressed neither satisfaction nor dissatisfaction, and 14% said that they were either fairly or very dissatisfied with their telephone contact. Of those who did express some dissatisfaction with the service provided by staff on the telephone (34/0), some felt that they were dealt with in an offhand, uncaring or rude manner, others thought that they had not received enough information and others reported that the staff had not been able to help them at all.

However, the overwhelming majority of those respondents who telephoned the Benefits Agency found the staff to be polite, friendly and knowledgeable, and also interested in them, patient with them and easy to understand. When asked to voice their opinions about whether the telephone service had been better or worse than they had expected, most said that the service had been much as they had expected. However, nearly one in five thought that the ease of getting through to the Benefits Agency's switchboards, the length of time they spent waiting to speak to someone and the ease with which they found someone to deal with their queries and questions were far worse than they had anticipated. A third of the respondents commented that these aspects of the Benefits Agency's telephone business were much better than *they* had expected. Most (90%) of the respondents who answered these particular questions reported they could hear and understand both the accents of the staff and also the information that they conveyed over the telephone as well as, or better than, they had expected. Again, the great majority of those who had telephoned their District Offices thought that the Benefits Agency staff were more polite, friendly, helpful and knowledgeable than they had anticipated. However, 13% of those Income Support customers who answered this question thought that the clerks, receptionists and advisers they spoke to could have been more knowledgeable about benefits and the benefit system.

Writing to the Benefits Agency

Only 35 Income Support respondents reported that they had written to the Benefits Agency during their claims. Nearly all had written only once and most had posted their letters more than four weeks before they were interviewed by the research team. Six people (17%) had written to enquire about claiming Income Support, five people (14%) said that the Benefits Agency had asked them to post in either a letter or a document or both, and 10 people (28%) had reported changes in their circumstances. The others had either written to request information or advice about their claims.

Those who had written to their local Benefits Agency office said that they preferred to write rather than telephone or visit for a variety of reasons. Most felt that writing was the simplest and quickest way of communicating with the Benefits Agency, others wanted a written record of their dealings with the Department, and

others said that they only wrote because the staff at their local offices had asked them to. Just under half of the respondents had received a written reply from the Benefits Agency to their letters and most received it within a week of writing; nearly all found it very or fairly easy to understand these replies.

Overall, just under 50% of those who wrote to the BA thought that the length of time that they had to wait for a reply, the helpfulness of that reply, the amount of info], illation contained within it and the ease with which they could read it, were much as they had expected them to be. However, nearly a third (30%) thought that they had to wait longer than they had anticipated for a response from the staff at their local offices and three people (13%) were disappointed with the amount of information that they received from the Benefits Agency.

Summary

- Most Income Support first-time customers (82%) were very or fairly satisfied with the service they had received.
- However, 22% did not agree that the Benefits Agency provided a good service to its first-time customers.
- Thirty-eight per cent did not think that the process of claiming Income Support was straightforward.
- Fifty-two per cent were surprised by the amount of personal information that they had to supply.
- Only a few first-time customers of Income Support complained about the service they had received.
- A third received their first payments when they expected, a quarter received them later than anticipated and a third received them earlier than expected.
- Once they had completed their claim forms, 65% had no further contact with the Benefits Agency.
- Of those who did, 59% had only one further contact with the Benefits Agency.
- Forty-eight per cent wanted more information or advice about how to claim Income Support.
- Most (85%) found it easy to find the office and get their information.
- Thirty per cent thought that privacy levels were worse than they expected.
- Most (82%) were satisfied with the way their meetings were conducted.
- Most found the staff to be as they had expected.
- Thirteen per cent thought that Benefits Agency staff were not as knowledgeable as they expected.
- Most of those Income Support first-time customers who had written to or telephoned the Benefits Agency were satisfied with the service.

The process of claiming One Parent Benefit

The service in general

One Parent Benefit customers were asked to comment upon the whole range of services that they received from the Benefits Agency before, during and after their first claims. The overwhelming majority, 315 people (94%), said that they were either very or fairly satisfied with the overall service that they had received. Only three per cent expressed any dissatisfaction at all. However, despite the extremely high levels of consumer satisfaction amongst first-time customers of One Parent Benefit generally, many of these same respondents reported some alternative and slightly contradictory accounts of their dealings with the Benefits Agency. For example, 16% (53 people) of all of those customers interviewed at their homes said that the Benefits Agency did not provide a good service to its first-time customers.

Thirteen per cent were surprised at the amount of personal detail they had to supply in order to claim One Parent Benefit and some 12% of all of the respondents did not think that the process of claiming the benefit was at all straightforward.

Table 4.21 First-time customers' opinions of claiming

	Agree %	Disagree %	Don't know %
BA gives a good service	78	16	6
Surprised how much personal information they wanted	81	13	6
Claiming OPB is straightforward	87	12	1
Base = 334			

Eleven per cent of the One Parent Benefit customers stated that they had been dissatisfied at some stage or other during their claims. Only a third of these, however, took their complaints forward to the Benefits Agency by telephone, by letter or in person, and five people were either very or fairly satisfied with the response from the Benefits Agency; only four customers (33%) expressed concern at the outcomes of their complaints. Of those who had not complained officially to the staff at either their local offices or the Washington Benefit Directorate most (four per cent of all respondents: 14 people) thought that complaining to the Benefits Agency was a complete waste of time. Others reported that they either could not be bothered to seek redress, did not know how to complain or found that the situation that had caused the problem had been resolved fairly quickly without their intervention.

Eleven per cent of the One Parent Benefit customers received their payments within seven days of filling in and returning their application forms. Twenty-three per cent received their payment between one and two weeks and 16% had to wait for between two and three weeks for their first payment. Eleven per cent reported that their first One Parent Benefit payment arrived between three and four weeks after they had applied, and 39% had to wait between six and 12 weeks for their benefit.

Forty-five per cent of One Parent Benefit customers received their first payments almost exactly when they expected them and one in five respondents reported that they were surprised to get their One Parent Benefit earlier than they had anticipated. For example, Mrs Watkins from the provincial city received her first payment not long after her application.

Mrs Watkins worked part-time at her local community centre, was in her forties and had three children. She separated from her husband three months before she claimed One Parent Benefit. She said that she would have liked but did not particularly need the money straight away once her husband had gone. She said that she knew about the availability of One Parent Benefit from both the local community grapevine and from her work at the community centre. She reported that there were many young mothers bringing up children on their own in the area. Part of her work involved giving out very basic benefits advice.

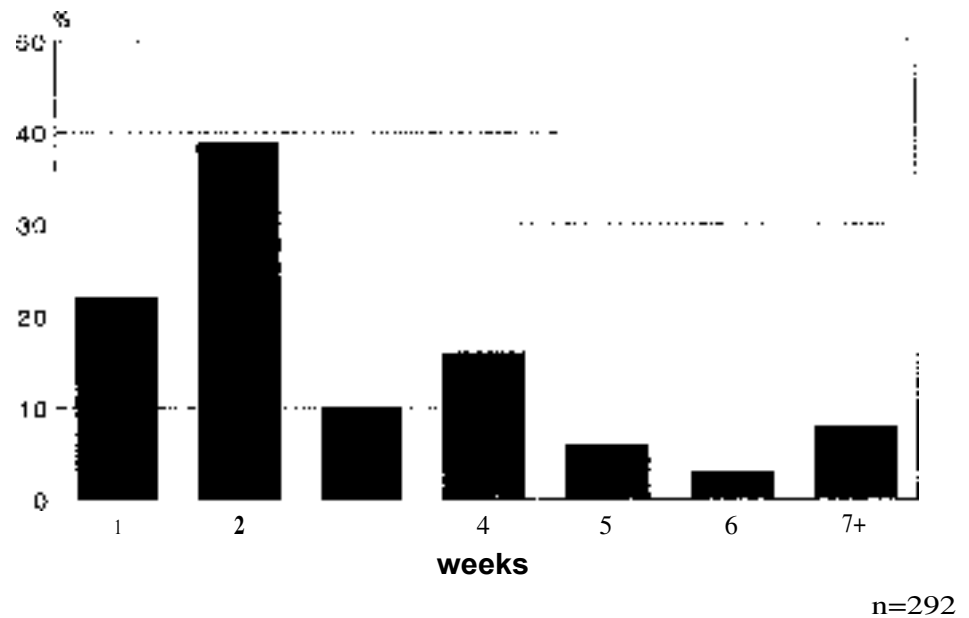
She obtained a copy of the Benefits Agency booklet *For Families who Live Apart* and a leaflet about One Parent Benefit from her local council's information and advice centre on the estate where she lived and worked. She was also claiming Family Credit and Child Benefit at the time of the interview. She obtained a copy of the claim form from the Benefit Directorate and found it easy to complete.

She commented that the whole process was, for, her, quick and easy but thought that the service could be improved by the wider availability of leaflets and claim forms. She also thought that the Benefits Agency should distribute these to playgroups, women's groups, Gingerbread groups and other such informal sources. Nevertheless, she was satisfied with the service provided by the Benefits Agency.

However, 28% said that they had to wait longer than they expected. Although 36% of those who thought they had experienced a delay in their payments said they were not inconvenienced in any way, nearly half said that the lack of money had caused them to have slight financial problems and one in six commented that the delay had caused serious financial difficulty.

While nearly 70% believed that the Benefits Agency had supplied and delivered their benefit payments quickly, three out of every ten One Parent Benefit customers did not agree.

Figure 4.6 A reasonable time to wait?: One Parent Benefit payments



First-time One Parent Benefit customers waited longer on average than the Income Support customers for their first payment. The average time spent waiting for One Parent Benefit payments to commence was five weeks.

Many (34%; 114 people) thought that between a week and a fortnight was a reasonable time to wait for their claims to be processed and their payments to be posted or supplied; 22% thought that a week was a long enough time to wait for money and 10% said that they were prepared to wait between two and three weeks for their first payment. Other respondents (16% of the total) said they were more patient and would be happy to wait between three weeks and a month for their benefit, and a minority (some 37 people) thought that a wait of four or more weeks was not unreasonable (see Figure 4.6).

Particular aspects of claiming

Ninety-one per cent had called in, telephoned or written to the Benefits Agency at some time during their claim. Most One Parent Benefit customers had contacted their local offices, the Washington Directorate or Remote Processing Centres in Belfast, Glasgow and Ashton-in-Makerfield only once. For example, some of the respondents reported that they had obtained their *Babies and Benefits* booklets and leaflets and claim forms from their local post-offices, social workers or CABx and had filled them in and sent them off without difficulty. However, 92% of OPB customers had no contact beyond submitting their claim forms.

Calling into the office

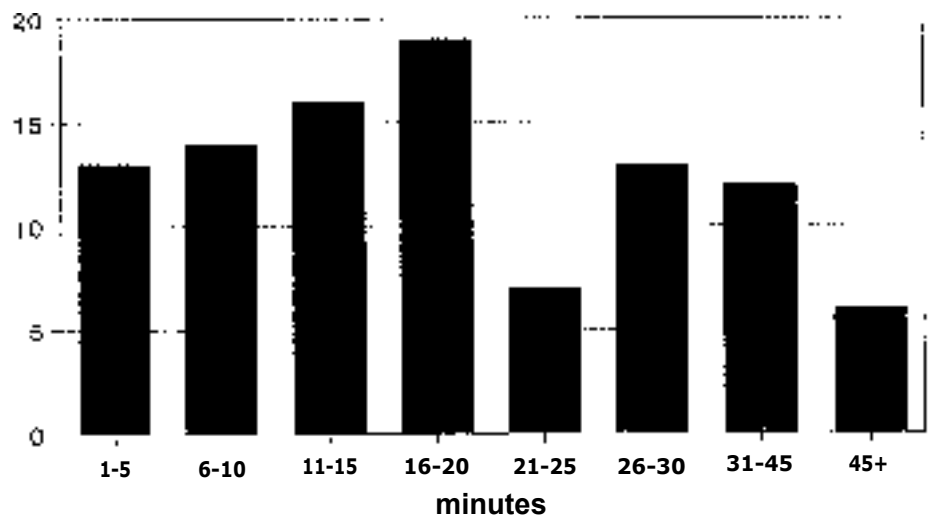
Most of the 86 respondents, a quarter of all of the customers interviewed, who had called into their local offices in connection with their claims for One Parent Benefit had done so at least four weeks before they were contacted for the study of *First-time Customers* by the researchers. Most had gone to their local BA office either to enquire about claiming One Parent Benefit or to pick up a claim form. For example, in the qualitative research interviews in the provincial city, some respondents obtained their leaflets and information about claiming One Parent Benefit from their local offices but were then told to contact the Washington Child Benefit Centre by letter or by telephone for claim forms. One middle-aged mother had been told by staff at her district office that they did not deal with One Parent Benefit. A minority had gone in to drop something off and others had visited the Benefits Agency to ask for general benefits advice and information. Those who had

to call in again said they did so to find out why they had not received their One Parent Benefit.

Many of those respondents who had called in to their local or District Offices preferred to see the Benefits Agency staff themselves rather than write or telephone. When asked why, most thought that dealing with the staff directly and in person was quicker, easier and more effective than any other method of contact.

Thirty per cent of those who had called in to their local offices said that they had walked there, 40% had travelled by bus and a further 30% had used their cars to get to the Benefits Agency office. On average it took respondents 21 minutes to reach the offices from their homes. Of those who had to pay to travel, it cost on average £1.37 (see Figures 4.7 and 4.8).

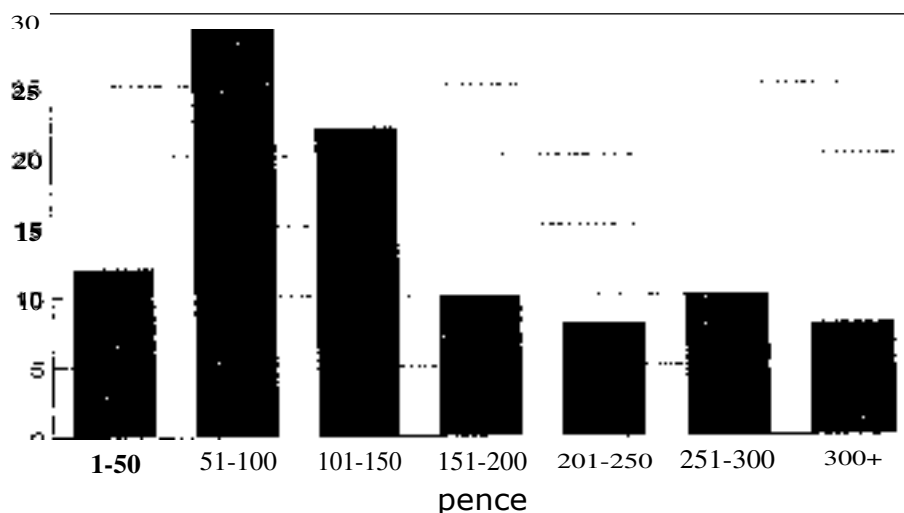
Figure 4.7 Length of time to travel to local office



all One parent benefit

n=86

Figure 4.8 Costs of travelling to local office



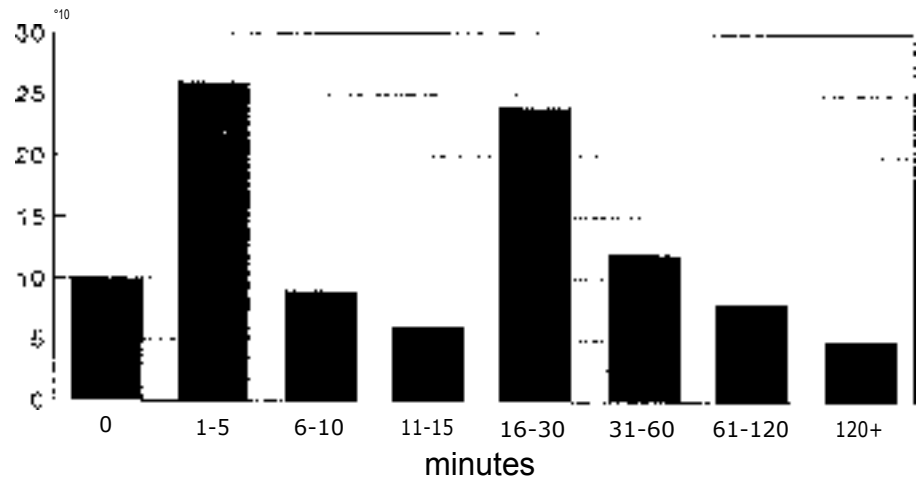
One parent benefit

n=49

Ninety-four per cent of respondents who had visited their local offices said they found the right place first time and had no difficulty or confusion in being redirected from other departments or agencies to the Benefits Agency. Only two One Parent Benefit customers had gone to the Job Centre or Unemployment Benefit Office by mistake. Once inside the building, nearly 80% of these respondents found it very or fairly easy to find the right person to deal with their queries and questions.

Most respondents spent no more than 30 minutes waiting to be seen or interviewed by the receptionists, counter clerks or benefit advisers. A quarter had been able to see a member of staff within five minutes, a further nine per cent had spoken to a member of the Benefits Agency personnel within 10 minutes of entering the office, and 30% had waited between 11 and 30 minutes in queues or on seats in either the reception areas or waiting rooms (see Figure 4.9).

Figure 4.9 Time spent waiting in the local office: OPB customers

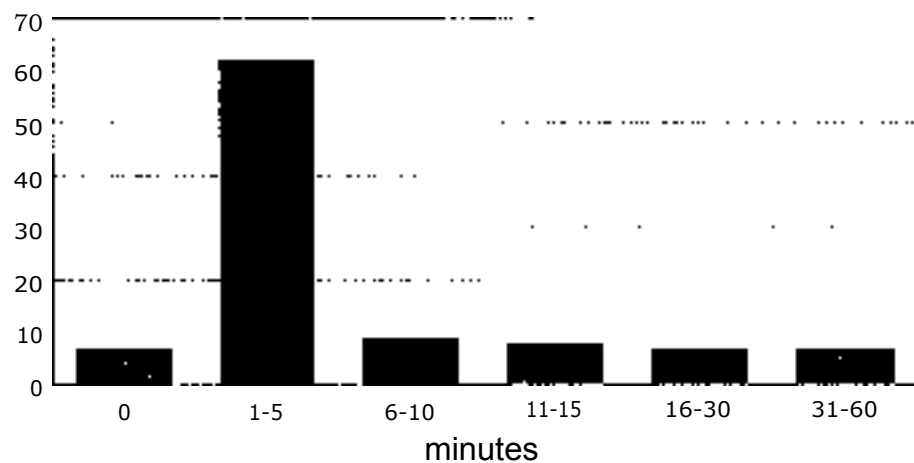


IN One Parent Benefit

n=86

Once they were seen by BA personnel, most of the respondents (62%: 53 people) spent five minutes or less with staff at the counter or in the interview rooms or booths. A minority were interviewed for between 16 and 60 minutes (see Figure 4.10).

Figure 4.10 Time spent with staff in the local office: OPB customers



N/ One Parent Benefit

n=86

Talking to the staff

Most One Parent Benefit customers, nearly half of those who had visited their local offices, said that they were spoken to by staff wholly at the counters, others (22%) were interviewed in sectioned or screened-off areas and interview booths and a minority (seven per cent) were seen in a private room away from all of the other customers and staff. Twenty-eight per cent did not speak to anyone but just

picked up a form. Of all of those who had seen someone, 50% said that they were either fairly or very satisfied with the levels of privacy that they experienced and a further 13% were neither satisfied nor dissatisfied. However, 37% were either fairly or very dissatisfied with the privacy in which their business was conducted (see Table 4.22). These respondents felt that they could be overheard by other customers and were embarrassed to hear so clearly other people's business and personal details being discussed at the counter or in the next interview booth.

Table 4.22 One Parent Benefit customers' satisfaction with the levels of privacy during their meetings with BA staff

	N	
Very satisfied	16	26
Fairly satisfied	15	24
Neither satisfied nor dissatisfied	8	13
Fairly dissatisfied	11	18
Very dissatisfied	12	19
Base	62	100

Despite these levels of dissatisfaction with the confidentiality of the service provided by the Benefits Agency, the overwhelming majority said that they were more or less satisfied with the way in which staff conducted their interviews. Of those very few (five people) who were not satisfied, most said they felt that the receptionists or clerks or advisers did not know enough about the benefits system to be able to help them.

When asked whether they would call into their local Benefits Agency office in the future, nearly three-quarters of those interviewed (61 people) said that they would. However, 23% (20 people) of these respondents thought that next time, if necessary, they would rather telephone. Of those few customers (19 people) who had called in to see staff in person once and said that they would never call in again with a similar query or question, most said that they would telephone the Benefits Agency in future because it was quicker, simpler and far less trouble.

Around 60% of all One Parent Benefit customers found the staff to be as polite and as friendly as they had expected them to be before they claimed, about a quarter said that they thought they were far more polite and friendly, and a third thought that they were far more helpful than they had anticipated (see Table 4.23).

Table 4.23 The service provided by BA staff: customers' experiences

	Politeness	Staff time	Friendliness	Helpfulness	Knowledge	Opportunity to ask questions
Better than expected	23	22	26	34	24	15
Much as expected	67	41	62	45	47	63
Worse than expected	7	27	10	18	17	15
Didn't know what to expect	1	6	2	2	5	4
Can't say/not applicable	2	4		1	7	3
Base	86					

Overall, just over 80% of all of the respondents thought that the Benefits Agency, in general, was helpful towards its customers, 13% disagreed and six per cent were not sure. However, about 18% of all of the respondents who replied to the battery of questions concerning the services provided by the Benefits Agency thought that the staffs knowledge and helpfulness were not as good as they had imagined. Twenty-seven per cent expected to find that staff did not have as much time for them as they had anticipated, and 15% expected to have more opportunity to ask questions during their interviews.

Conditions at the office

While most One Parent Benefit customers found staff to be better or very much as they had expected them to be, and although most had no problems finding the Benefits Agency buildings in the first place, 19% thought that the internal signposting inside the offices, telling people where to go and what to do, left something to be desired (see Table 4.24). One-third of respondents had expected better child and baby care facilities at their local offices and 28% had not expected to wait so long before being seen by a member of staff. For example, one teenage respondent, interviewed in the provincial city, had to queue for about an hour before she was told by the receptionist that she would be able to speak to a benefits adviser. She was then asked to wait for another hour, while pregnant, in a hot, smoke-filled waiting room with hard seats, drunken men and gangs of youths who were shouting and swearing. She said that she felt quite ill after her experiences. Nevertheless, most (between 50% and 60%) found the physical conditions and atmosphere at their local offices to be as good as, or better than, they had anticipated. A fifth, however, thought that the general decor, cleanliness and tidiness and comfort of seats provided could have been much better.

Table 4.24 The service provided at the local office: One Parent Benefit customers' experiences

	Waiting time	Understanding what is said	Privacy	Clear signposting in office	Ease of finding office	Decoration	Cleanliness	No. of seats	Comfort of seats	Toilet facilities	Child care facilities
	%										
Better than expected	25	17	6	4	12	21	32	16	10	2	6
Much as expected	38	68	40	61	76	38	38	44	35	12	9
Worse than expected	28	10	46	19	8	23	21	11	21	15	33
Didn't know what to expect	6	4	4	11	2	13	5	15	12	9	8
Can't say/not applicable	3	1	4	6	1	5	4	14	22	62	44

Base = 86

Telephoning the Benefits Agency

Most of the 99 One Parent Benefit customers who had telephoned their local offices or the Benefit Directorate had done so at least four weeks before they were interviewed by the researchers. Two-thirds (67%) had telephoned their local offices or Remote Processing Centre and the remainder had contacted the Washington Directorate. Most had telephoned only once, at the very beginning of their claims, either to ask for information or advice about claiming One Parent Benefit or to request a claim form or leaflet. Twelve per cent of those who had only telephoned the Benefits Agency once said that they had either called to find out why they had not received any money or wished to know what was happening with their claims, (eight per cent). A minority (eight people) had contacted the Washington Child Benefit Centre or their local Benefits Agency office to ask for an explanation of how their application was processed or how their payments had been calculated.

Most of those One Parent Benefit customers who had contacted the Benefits Agency more than once had telephoned most recently to either find out what was happening with their claims (nine people) or to report that they had not received their first payments by bank, building society or order book (eight people).

The overwhelming majority (79%) of respondents who telephoned rather than wrote or called in felt that telephoning was the simplest, quickest and least complicated way of communicating with and receiving information from the Benefits Agency. A minority (four people) found it too difficult to leave their homes, either because they were disabled or were looking after someone who was, or because they lived quite a long way from their local offices (two people) or just disliked writing (three people).

Although only three One Parent Benefit respondents could not get through to the Benefits Agency at all when they telephoned, some 15 people said it took the staff

some time to answer the telephones and a further 16 people commented that they seemed to have had to ring for a long time before someone answered. Nevertheless, once through, two-thirds (64 people) were transferred immediately to the right person to deal with their enquiries, which were sorted out straight away; seven per cent said that the person who answered their calls helped them. A further seven per cent, however, thought that it took some time to be passed on to the right person who could deal with their question or query. Nine respondents said they had to wait on the telephone for some time while staff dealt with their enquiries.

Writing to the Benefits Agency

Only 24 One Parent Benefit customers said that they had written to the Benefits Agency at any stage during their claims. Most (22 people) had written only once, four weeks or more before the research team contacted them. Of those who had contacted either their local offices or the Washington Directorate by letter, most reported that they had written either to request a claim form or to ask about how, when and where to claim One Parent Benefit in the first place, and nearly all had posted their letters to the Child Benefit Centre in Washington.

Summary

- Overall rates of satisfaction were very high (94%) amongst first-time customers of One Parent Benefit.
- Only three per cent reported any dissatisfaction with the service in general.
- However, 16% did not agree that the Benefits Agency provides a good service to its first-time customers.
- Twelve per cent did not think that claiming One Parent Benefit was straightforward.
- Thirty-six per cent were surprised by the amount of personal detail required by the Benefits Agency.
- Eleven per cent were dissatisfied at some stage during their claims for One Parent Benefit.
- Forty-five per cent received their first payments when they expected.
- Twenty-eight per cent waited longer for their benefit than they had anticipated.
- After they had completed their claim forms, most had no further contact with the Benefits Agency.
- Most contacted the Benefits Agency only once.
- Thirty-eight per cent thought that there should have been more privacy at their local offices.
- Twenty-seven per cent found the amount of time staff had for them was worse than they expected.
- Most of those first-time customers of One Parent Benefit who had written or telephoned or called in to their local offices found the service to be as they had expected.

Conclusion

This chapter has explored the experiences of first-time customers at their local offices, Benefit Directorates and Remote Processing Centres. It has also examined the current service for first-time customers and evaluated the extent to which it meets their needs.

It has found that satisfaction with the service overall is high (see Table 4.25), and that the levels of satisfaction with the component parts of the Benefits Agency's service are also high. Once first-time customers have completed and handed in or

sent off their claim forms, few have any further contact with the Benefits Agency. Of those who do, most telephone or write or call in only once more. Most contacts are either chasing the progress of main claims or reassurance calls.

Table 4.25 Level of satisfaction with the service in general by benefit

	Child Benefit	Retirement Pension	Income Support	One Parent Benefit
Very satisfied	54	62	42	62
Fairly satisfied	33	24	40	32
Neither satisfied nor dissatisfied	9	5	8	3
Fairly dissatisfied	2	2	4	2
Very dissatisfied	1	2	5	1
Don't know/not answered	2	5	1	
Base	846	1,257	856	334

Despite the high levels of general and particular satisfaction with the service and its various aspects, first-time customers forwarded some possibly contradictory comments. Income Support and One Parent Benefit first-time customers were asked to comment on some statements about the Benefits Agency's service in general. Many thought that the Benefits Agency did not provide a good service to its first-time customers. For example, 21% did not agree with the proposition that 'BAs are committed to providing a good service'. Although satisfaction levels overall were high, first-time customers clearly wanted more. Most thought that the Benefits Agency should offer more help to first-time customers than to those who had experience of claiming benefit. Ninety per cent agreed with the proposition that 'first-time customers need more help from the BA than experienced claimants'.

Chapter 5 The Staff Perspective

Introduction

In this chapter the views of staff on the needs and experiences of first-time customers are examined. Although staff generally found it rather difficult to distinguish between first-time customers and other customers, they nevertheless had important insights into the claiming process.

Routes into the system

Benefits Agency staff, reflecting grade, experience and place of work had diverse views on routes followed by first-time customers into the benefits system. Although most Benefits Agency staff claimed to find it difficult to distinguish between first-time customers and repeat customers, many felt that those claiming for the first time had special information and advice needs and tried their best to help them through their, sometimes complex, claim procedures.

Staff noted that a whole range of life experiences preceded first-time customers' claims for particular benefits. Some customers, they said, became unemployed or bankrupt or divorced, others became sick or disabled or were refugees and others had babies, had left school and college or retired. Various other trigger events and routes into the benefits system were identified by staff in the individual interviews and group discussions. Some reception staff in the cities thought that solicitors, doctors, social workers, home helps, CABx and refugee and minority support groups were advising people to begin claiming various benefits from the BA. Other staff and managers believed that the events which triggered some first-time customers' claims could have been poverty, domestic violence or even conversations in local pubs or shops. Customer services staff noted that many first-time customers began their claims as a result of receiving information from their own benefits outreach work and from the Benefits Agency's information services such as Freeline Social Security, the Benefits Enquiry Line and media advertisements. Presentations and advice sessions held with professional, minority, school and community groups and the Benefits Agency's information stands at exhibitions, conferences, local superstores and shopping precincts were mentioned by customer services staff in all three localities as possible trigger events to claiming.

Reception staff, telephonists and benefits advisers were often the first Benefits Agency personnel with whom first-time customers had contact. Sometimes the staff, especially those who processed the claim forms, reported that the only way they could tell that an individual was a first-time customer was by keying in the individual's national insurance number and looking at the computerised records held by the BA. A benefits adviser in one of the provincial cities also noted that many customers, for various reasons, did not fill in the 'have you claimed before?' sections on the application forms.

Despite these initial difficulties in distinguishing between the different types of customers, staff found it easy to recognise that certain groups of clients had never claimed benefits before. For example, one customer services manager mentioned that refugees who had recently arrived in this country were obvious first-time customers; *'you know for sure that they are'*, she said. A telephonist at the Remote Processing Centre reported that those who enquired about benefits but did not

possess national insurance numbers had clearly never claimed before. Benefit Directorate staff at Washington said that those who had sent in a tear-off claim form request slip from either a leaflet or the *Babies and Benefits* booklet were usually first-time customers, as were those who telephoned the Benefits Online system at the Child Benefit Centre and had their application forms completed by staff members by computer and sent out to sign by post.

Customers often revealed that they had never before claimed a benefit by their behaviour or their general demeanour or by the questions they asked. Reception staff said that obvious first-timers were those who appeared ill at ease and sometimes even irritable because they had not known where to go to begin their claim; sometimes they had been to *'the Inland Revenue and somebody's said go so and so and then they have to come up here and you're the fourth person that they have seen'*. A benefits adviser in the inner London area commented that first-time customers of various benefits are readily identifiable because *'they'll be asking all sorts of questions, they wouldn't know, they won't have any idea about benefit'*, and added that, sometimes, the customer will volunteer the information that they have never claimed before. He said that *'sometimes they phone up and say "I'm new to this, I don't know what to do, I don't know whether I'm coming or going, which form to fill in" and so on'*. However, a receptionist from one of the provincial cities thought that *'the people who don't actually know a thing about claiming benefits are very scarce'*.

Although many staff maintained that they *'don't differentiate at all, a customer is a customer, whether he is a first-time customer or has been repeatedly claiming for years'* and although others declared that they were there *'to be helpful to everybody whether they have come for the first time or not'*, many staff said that they liked to deal with those who had never claimed before. First-time customers were welcomed by staff and one local office manager commented, *'because they are a break from the regular customers; staff like dealing with new customers because they feel that they are achieving something'*. One receptionist supported her manager's comments and reported that

people who've never claimed before are less of a problem [than others], they do accept what you say and they're usually most pleasant to deal with in the sense that they come asking for advice and therefore they're prepared to listen.

In a group discussion in one of the provincial cities, however, there was general agreement that the middle-class, first-time customer presented various problems to reception and advisory staff. One receptionist commented that

those who've got big houses and have owned their own businesses, they want to know the ins and outs fully and they don't believe you and want to know what regulations you're taking it from and they'll go down to the library to look at the codes.

In general, benefits advisers noted, initial interviews with first-time customers were longer than those for repeat customers; as one adviser from the inner London office agreed, *'we just sort of explain a bit more'*. An adviser from one of the provincial cities admitted that she had to be a *'little gentler with first-time customers, not spoon feed them though but be a little more informative, give them more time and more consideration'*, and another maintained that *'we try and explain the different benefit options and what the alternatives are as clearly as possible'*.

However, staff commented that although, ideally, they had to spend more time with first-time customers, generally helping them with the application form and giving them advice on the claim process, how it works and how long it will take, sometimes this was not possible due to pressure of work or local office budget constraints. A receptionist in one of the provincial cities complained that *'we don't have the time or the staff to deal with people properly'*, and another receptionist in the inner London District Office admitted that *'we only tell them the basics of what*

they need to know', especially on busy days of the week such as Monday. Receptionists from one of the provincial cities reinforced these comments and said that 'we have too many regular claimants, we don't have much time to spend with the new callers; we send them to the CABx'.

Benefits Agency staff did treat customers differently once they realised that they were claiming for the first time in their lives and responded to their different advice and information needs and requirements.

Summary

- Staff welcomed first-time customers.
- Staff enjoyed dealing with most first-time customers.
- Staff thought that first-time customers needed more help and advice.
- Staff felt that, sometimes, they did not have time to give them this help and advice.

Staff thought that a whole range of events, contingencies and life experiences preceded customers' claims.

- Staff sometimes found it difficult and sometimes found it easy to identify the first-time customer.

Customer expectations of service

Benefits Agency staff had mixed views on first-time customers' expectations of them and the service that they provided. Most Benefits Agency personnel found it difficult to think about the first-time customer *per se*, commenting widely on general customer expectations of the claiming process, the local offices and the information provided. Many thought that customers expected a poor service overall, others believed that the Benefits Agency had created high expectations of service in the community and quite a few thought that, generally, first-time customers would not know what to expect when they claimed a benefit.

Some local office reception staff in both the inner London offices and the provincial cities maintained that first-time customers seemed apprehensive about the service and treatment that they would receive from the Benefits Agency. One London receptionist said that they *'don't know what to expect because they've never encountered the Social Security system before; they look so bewildered by everything'*, and another commented that, *'they're very unsure because they're not used to the system'*.

Other staff thought that first-time customers, especially those perceived to be from the middle classes, expected a high level of service, a quick and smooth claim process and helpful, knowledgeable and informative staff. Some benefits advisers said that they thought that first-time customers expected to be dealt with in a straightforward, friendly and polite manner and to be given all the information and advice that they needed. Customer services staff in London, for example, thought that the first-time customer expected attentive staff who were able to sort out his or her problems quickly and call them back if necessary. Some local managers maintained that first-time customers expected expert information, expert advice and the right to redress if any problems occurred. Nevertheless, a minority of customers expected far too much, a few advisers argued, and thought that as soon as they filled in their claim form they would be handed a cheque. For example, they commented, some first time Income Support customers arrived at their desks and said

Now I am unemployed, where is my benefit?

However, the majority of staff believed that first-time customers did not have very high expectations of the service. Some thought that people had *'still got a*

perception of how it used to be years ago in the sixties and seventies'. They thought that those who had not claimed before would expect an 'embarrassing process', 'difficult', 'patronising' and 'arrogant' staff and 'dowdy', 'dirty', 'dangerous' and 'degrading' office conditions. They thought that the claim forms were widely held to be complicated and long-winded, that customers expected staff to lose completed forms and their accompanying documents, and that the public believed the whole claim process to be a 'nerve-wracking experience'. Some local office customer service personnel commented that the first-time customers 'don't expect correct advice... they expect unfair treatment and expect to be made to feel, particularly on Income Support, as if they're begging'. In one of the provincial District Offices, processing staff expected first-time customers to be 'wound up and on the defensive because they feel embarrassed about coming in'. One local office manager thought that those claiming benefit for the first time expected to have to 'stand and shout and roar to get their case dealt with', and one London receptionist commented that general expectations of staff were so low that 'people's backs were up before you start to talk to them'. Reception and processing staff in another of the provincial city District Offices thought that first-time customers expected staff to be economical with the truth, to try and catch them out with their questions about previous earnings and savings, and to disbelieve the advice that they are given. One receptionist commented that, 'a lot of them are probably suspicious of us and they think that we're trying to give them as little as possible'. Most of the Benefits Agency's local office personnel who were interviewed felt that first-time customers had very low expectations of the conditions at their local and District Offices. They thought that Benefits Agency offices were seen as intimidating establishments full of 'drunks', 'glue sniffers' and 'troublemakers' where people 'queued for hours' and were subjected to 'sporadic outbreaks of violence'. They believed that many first-time customers were, therefore, apprehensive about visiting their local offices to pick up claim forms or ask for information about how to claim. However, staff at the two Benefit Directorates in the north-east of England expected their customers not to associate Retirement Pension or Child Benefit with either the Social Security system in general or the local or District Offices in particular. For example, one of the processing staff at Washington thought that 'a lot of people don't ever associate Child Benefit with the District Office' and do not expect to be treated as if they were claiming a Social Security benefit. They believed that this was because there was no 'stigma' attached to these benefits.

Summary

- Staff had mixed perceptions about customers' expectations of the service that they provided.
- e Some thought that first-time customers expected a good service, others thought that they anticipated a poor service and some said that they thought that they did not know what to expect.
- ✓ Staff thought that those first-time customers whom they identified as 'middle-class' expected and demanded a higher level of service.

Staff thought that stereotypical images of the Benefits Agency still pervaded society. They thought that customers expected terrible office conditions. They said that customers expected long and complex claim forms. They also thought that customers expected them to be both economical with the truth and to try to 'catch them out' at every opportunity.

The process of delivering benefits

Becoming more customer-orientated

In general, Benefits Agency staff believed they gave a good overall service to all customers. Many staff are convinced that the Benefits Agency is becoming *far more customer orientated* and said that they felt that they were 'the most important contact point' for those who were about to claim Social Security benefits for the first time. Staff were helped by innovations in organisational structures and procedures, by new technology and by the more recent and more pro-active

policies of the Benefits Agency. For example, some local offices had set up fast flow reception points to get customers in and out of the office as quickly and efficiently as possible. Others reported that their local offices had established integrated benefit sections where, for example, pensioners or lone parents could come and deal with all of the different benefits and aspects of the Social Security system that concerned them at once. Customer services personnel in the local offices also thought that the Benefits Agency's own Customer Charter had made 'a big difference' to the way staff related to customers.

Staff of all grades were, in the main, enthusiastic and excited about the One Stop Service developments underway in the Benefits Agency but were also confused by the many different local initiatives and national approaches it seemed to encompass. For example, many staff were eager to deal with customers as 'whole persons' but were unclear about which organisational form the One Stop Service approach would or should take. Some thought that the Benefits Agency's policy was to concentrate upon customers within broad 'client groups', others were sure that this approach had been superseded by one which focused upon customers with similar 'life experiences', and others believed that their customers would continue to be dealt with by the different 'benefit groups'. One customer services manager admitted that she was a little confused by the flux of ideas and initiatives within the Benefits Agency and added that 'there are so many One Stop Service ideas going around at the moment' it was difficult to both keep track of them all and take a broader view of the overall service direction.

Furthermore, there was some conflict and confusion in staff accounts about - he-her the Benefits Agency should provide specialists or generalists to advise the F bile on their benefit entitlements within the One Stop Service. For example, a oup of Income Support processing staff in the Remote Processing Centre commented that the Social Security system was far too complex for any one member of staff to understand adequately and so argued against the provision of generalist benefit advisers. One defended the group's perspective by pointing out that 'it takes years to become trained in Income Support alone'. In the local offices there was also some concern about the resource implications and feasibility of training receptionists, counter clerks and advisers in a range of benefits. For example, one customer services manager thought that the One Stop Service approach 'needs a huge commitment to training and input to get the returns for the customer'. Members of staff in one of the provincial city offices thought that the One Stop Service was a good idea in theory but said that, in practice, they 'haven't got the facilities or the staff or the manpower to do every benefit'. One benefits adviser added that he estimated that his local office would need 'to employ another 50 members of staff to do that', and his customer services manager admitted that her office was 'quite low on resources for new initiatives'. Another customer services manager lamented what she saw as the retreat from the client group approach within the One Stop Service initiatives. She said that 'it is unfortunate that the national I. /sioTI hasn't been in favour of client groups because of the training implications'.

Even with extra resources, some Benefits Agency personnel in the local offices reported that the levels and reality of staff turnover would militate against the success of the One Stop Service proposals. For example, members of staff involved in a group discussion believed that cross-benefit training was a waste of money for those new entrants to the Civil Service who only stayed in the Benefits Agency for a short while. One summed up the high rates of staff turnover within his office thus

People that start in the summer, by September they've left.

Although staff turnover and training needs were seen to be the main sti blocks to the provision of a One Stop Service by many, others thought that they would only be able to serve the 'whole person' with the aid of up-to-date, efficie t and effective new technology. For example, in one of the Directorates, processing staff thought that the One Stop service proposals could go no further, they said,

'until you have everyone computerised' and while the local offices and Directorates were not linked up with each others computers then, they reported, 'the One Stop Service doesn't even come into it at all'.

Inter-agency etiquette and diplomacy and the confusion concerning *'who does and who should do what'* in the Benefits Agency were also factors working against the *'whole person'* approach, according to customer services personnel at the Washington Child Benefit Directorate. Although their office had acquired the BOSS computerised system which they used to inform first-time and repeat customers of their benefit entitlements, and to also give them general welfare advice, they were wary of encroaching upon the work currently undertaken by the local and District Offices. One member of staff said that

the fact that we can give benefit advice has to be an aside [to our main business of supplying and delivering benefits] because we can't be seen to be taking work away from the Districts.

Nevertheless, one of the managers from the Longbenton Retirement Pension Directorate said that he had no such qualms about giving general and specific benefit advice to all of his customers. He said that the imminent implementation of the Pensions Direct service, based upon the Midland Bank's First Direct business, would enable and encourage customers to contact the centre about *'all of their benefit entitlements'*. Customers would have a *'gateway into the Agency'*, he said, through which they would have access to a *'national and international service across benefit and across agency'* and added that, *'we're in the nineties now and we have got to move with the times'*.

Despite the problems involved in providing a One Stop Service, some staff thought that their local offices were already implementing the whole person perspective in their dealings with all customers. For example, a counter clerk in one of the provincial city offices said that she tended to deal with her customers as *'whole persons'*. One customer services manager said her office had embraced the whole person approach, was giving out advice and information on a range of benefits and, in her words, was *already doing it, we're doing more than it'* [operating a One Stop Service]. A receptionist thought that her local office had *'gone down this road as far as we can go because we are already client grouped and we do deal with everything'*. Another customer services manager said her district was close to providing a One Stop benefit service and was confident in believing that *'we'll be there soon'*. She added that the Benefits Agency *'can become like a bank or a building society and we should provide their standards'*. Although one of the provincial city offices had set up a One Stop Service system and had retreated subsequently from it, other staff noted that the establishment of co-siting offices within single Benefits Agency Districts was a positive approach. Co-siting, they said, was *'a stepping-stone into the One Stop Service'* and offered a service based upon a *'much more rounded approach to the customer'*.

Serving the customers

Although some said that they had a *'difficult, stressful job'* dealing with customers who were often depressed and downhearted, and although some said that they had to *'go away and cry sometimes'* because of the sad stories that customers related to them, most staff believed that they provided a good service, in general, to all of their customers. For example, one benefits adviser who was taking part in a group discussion in one of the local offices said that, nowadays, the Benefits Agency provided

a quality and professional service... [with]... prompt and accurate payment of benefits... [and]... clear and accessible help and advice on what to do and on where to go if things go wrong.

Another benefits adviser in another local office said that the staff provided the best possible service to all of their customers and commented that most were committed to providing a top quality service to all customers. She reported that

We do care about our work, we care that we are doing it in the best way possible and it gives us strong satisfaction that, at the end of the day, we feel good that we've helped someone.

However, although many Benefits Agency offices were applying for and being awarded Chartermarks for their quality services to their customers, some staff noted that the standards sometimes slipped. One benefits adviser in the inner London office said that *'I can't say that we get it right all of the time'*, and another thought that the service varied both from day to day and person to person and depended upon the length of the queues, the behaviour of the individual customers and the moods of the members of staff. For example, staff in the group discussions in the inner London office mentioned that they got a lot of insults and racial abuse from some of their customers and stated that claimant *'politeness is rewarded with information'*. Some first-time customers, one receptionist added, *'were pleasantly surprised and others had their worst fears confirmed'* when they came into the offices and spoke to the staff.

Many staff, particularly in the provincial offices, thought that the targets and performance indicators set by their local managements conflicted with both the Benefits Agency's core values and the commitments set out in the Customer Charter. Claims were processed too quickly, errors were made and complaints came in after particular periods of monthly or quarterly *'Soviet-style target storming'*, they said. The combination of staff turnover, staff shortages, work targets, performance indicators and increasing numbers of customers, they asserted, meant, according to one benefits adviser, that *'we cannot do our job in the time frame that we're given to work in'*.

Nevertheless, despite staff sentiments that they were, in some instances, failing to meet first-time customer demands for more help, more advice and more information on claiming benefits, many mentioned that new technology was lightening their load somewhat. The IBIS and BOSS computer-assisted benefit advice packages along with the increasing availability of Random Access Terminals (RATS) for customers and portable lap-tops (FERRETS) for outreach work by staff were particularly highlighted in the individual and group interviews. These systems and facilities enabled staff to give cross-benefit advice, to treat customers as *'whole persons'* and to work towards the provision of the One Stop Service for all customers. With a little more new technology and a little more training and much more co-operation between the districts, the Directorates and the Remote Processing Centres, staff thought the service would be vastly improved and would meet the needs and requirements of its customers.

Starting the process

Customer services personnel in the Districts concentrated their activities upon reaching out to contact those potential first-time customers who could not or would not call into the local offices for information and advice on how to claim a benefit. For example, in the inner London area, one customer services manager saw her role as *'going out into the community to start the process'* [of claiming a benefit]. Various strategies were used by Districts but all were geared to increasing take-up amongst the population as a whole, and to streamlining and improving the present and future service to all customers. For example, exhibitions and stands advertising the Benefits Agency's services were set up in supermarkets, shopping centres, hospitals, leisure centres, schools and libraries. Benefits buses drove around the local areas and stopped in villages and town centres and gave advice over periods of five days to reluctant first-time customers. One customer services manager reported that people tended to come and ask for information and leaflets from the staff on the bus on the first day, then came for more advice on the third day and finally filled in a claim form for benefit on the fifth day.

Benefits Agency staff also visited schools, factories, offices and businesses to give advice and information on claiming benefits for the first time. For example, staff thought that by providing schoolchildren with information about the Social Security system in their fifth or sixth forms, then, if they ever had to claim, the

process would be much easier for them. One District information officer was almost fanatically dedicated to preaching the Benefits Agency 'gospel' to as wide a selection of people as possible. If he heard that a factory was about to make people redundant, he attempted to set up an advice session for the staff. In these sessions he would tell workers 'how to claim, what to claim and what you should do' [to claim]. He also said that local newspapers, television and radio phone-ins were other channels through which Social Security information was transmitted.

In the provincial cities and in the inner London area as well as in the Benefit Directorates, customer services personnel liaised with a wide variety of departments, agencies, groups and individuals to reach their potential customers. Regular meetings and sessions were held with staff from local authority departments such as Housing Benefit or Council Tax officers, with Employment Service personnel, with Inland Revenue staff and with staff from other government departments. Statutory and voluntary agencies were consulted and members of parliament. MEPs and local and county councillors kept fully informed on developments within the Benefits Agency. First-time customers were contacted through societies such as Age Concern and the NSPCC, refugee and community groups, health centres, home helps and care assistants. Through these channels, customer services staff hoped to stem the tide of disinformation about the Benefits Agency. They also hoped to minimise the number of unsuccessful applications and inappropriate contacts from ineligible first-time customers.

Customer services personnel at the Washington Child Benefit Centre also tried to attract first-time customers through claim forms and leaflets enclosed within the 'bounty packs' issued free to new mothers by Boots and Mothercare and local health authorities. Registrars of Births had, according to staff at the Directorate, refused to stock and give out either claim forms or information packs. Staff at the Retirement Pension Centre thought that the Retirement Pension forecasts were another method of alerting first-time customers of their right to claim and receive a Social Security benefit. However, despite the quality of the outreach work undertaken by the BA, many staff interviewed in both the in-depth and group discussions thought that more work was needed to reach the self-employed and to inform them of their rights and entitlements.

Starting the claim at the offices

When first-time customers decided to make a claim for benefit, staff reported that they usually had to spend more time with them than they did with their more regular customers. Although staff claimed not to treat the first-time customer any differently to other people in the queues or at the counters, many said that they usually had a longer interview arranged with a benefits adviser. For example, one benefits adviser from the inner London area said that he had to

spend more time with them [the first-time customers]... tell them what is the procedure, how it works, how we process their claims, how many days it'll take, what they have to do and things like that.

Although those customers who 'hadn't got a clue where to start' were rare, most first-time customers required a little more help and advice than others. For example, one benefits adviser from a provincial city said that staff 'help to sort them out and put them on the right road to claim a benefit'. Receptionists also gave out advice and information and reported that 'part of our job, which may not be written down but is expected of us, is to give people benefit advice and be, if you like, benefit advisers'. One receptionist went further and commented that 'we try and explain the different benefit options available to the first-time customers as clearly as possible'. Despite this, many staff reported that they were not able to give the first-time customers as much time and information as they would like to and said that the amount of help they gave an individual 'depended upon how busy we are' and upon the targets and performance indicators set by their local managements. On the whole, staff preferred to serve first-time customers because, they said, they were prepared to listen to the advice that they were given and to believe it. One exception to this rule was the middle-class customer; staff commented that these

first-time customers wanted to know the ins and outs, and administrative origins and legal sources of all of the information that they were given and did not trust the Benefits Agency.

Despite the fact that the staff said that the overall standards of service provided to first-time customers were good, if not excellent, many Benefits Agency personnel in the local and District Offices felt that they *'had a lot of work to do'* to improve the offices themselves and make them more attractive and pleasanter places to visit. Receptionists and counter clerks thought that the levels of privacy provided were not as good as they might be and some, in the inner London offices, felt that their reception areas and waiting rooms were characterised by *'terrible conditions and terrible customers'*. Nevertheless, some local offices had television sets and videos, potted-plants, clean toilets and child care facilities to make the first-time customer's initial visit a pleasant experience. Indeed, one counter clerk said that some first-time customers sometimes came up to her and declared, *'I haven't been in the Department for years; isn't it nice?'*. However, other members of staff disputed the need to improve the facilities at the local offices. Typifying these sentiments was a comment from a counter clerk involved in a group discussion in one of the provincial cities. She said

It depends basically on whether your priorities are getting people in and out of the office as quickly as possible so they don't have to wait, or providing things like videos which is suggesting that you expect people to be hanging around for some length of time.

Staff thought that, whatever the conditions were like at the local offices, first-time and other customers would continue to call in because; as one receptionist commented *'they like to come in and see what's going on rather than phone'*. Another member of staff from the inner London office said that customers who called in to find out about their claims for Social Security benefit were luckier than those who did not. She said that *'the ones who don't ring or call, in are the ones who don't get dealt with; you need to hassle the BA to process your claim quickly'*. Although the Benefit Directorates had no caller facilities, staff said that sometimes, first-time customers did come in to find out what was happening with their claims and they thought that perhaps an area should be set aside with seats and facilities for people who did visit.

Telephoning the Benefits Agency

Staff found it very difficult to think specifically about the advice provided by telephone to first-time customers separately. Rather, they tended to comment upon the whole telephone service provided by the Benefits Agency. Most believed that they gave a personal, one-to-one service to those who telephoned them and claimed always to give out their names as a matter of course. However, staff at the local offices said that they needed more staff and more telephone lines to streamline the service to reach the benchmark standards outlined in the Customer Charter. Often, one receptionist said, *'there are times when you could ring for an hour and not get through'*. Nevertheless, staff at the Directorates thought the advent of direct dialling had improved the service substantially and claimed that this reduced the need to transfer people or pass them on to another department or section.

Conclusion

This chapter has examined the staff perspective on the service that they provide to the Benefits Agency's first-time customers. Benefits Agency personnel believe that they provide a good, and increasingly customer-orientated, service to their customers. New technology and new organisational methods of benefit delivery are helping staff to serve the first-time customers more economically, more efficiently and more effectively.

Although staff were often enthusiastic about the One Stop Service proposals, they were also quite confused by them. In particular staff were unsure about whether to provide specialist or generalist advice to customers on their benefit entitlements.

In general the staff thought they provided a professional and quality-driven service to all customers. First-time customers took up more time than others. Sometimes standards dropped but this was perceived to be due to dysfunctions associated with the need to meet performance targets.

Chapter 6 Unnecessary Contacts

Introduction

This chapter examines occasions of unnecessary contact between first-time customers and Benefits Agency staff and suggests ways in which they can be eliminated. Whether or not they are claiming a universal or a means-tested benefit for the first time in their lives, the Benefits Agency aims to provide an economical, effective and efficient service to all of its customers. However, despite the implementation of the Customer Charter in 1992 and the continuing commitment to the four core values which underpin the Benefits Agency's business of supplying and delivering a range of Social Security benefits, certain improvements are still deemed to be necessary to refine the service for the next century (*Business Plan BA*, 1992a).

As part of its general strategy to improve the service the Benefits Agency has dedicated resources to rooting out and eliminating occasions of unnecessary contact with its customers. This study of first-time customers is one example of this policy. These unnecessary contacts can confound the system, slow down the service and waste or divert valuable time, money, effort and other resources. First-time customers and staff were asked to identify any occasions of unnecessary contact in the benefits system.

Before identifying the occasions when unnecessary contacts can occur and before examining some speculative suggestions for their possible elimination, it is necessary to define the nature of an unnecessary contact for both customers and staff. For customers, an unnecessary contact with the Benefits Agency can take virtually any form, but will vary from customer to customer: the key consideration is that the contact is perceived to cause hassle, expense or delay in the payments of benefit.

For BA personnel, an unnecessary contact can be any communication **with** the customer, or **from** the customer which, in their opinion, delays the processing of claims for Social Security benefits. For both, an unnecessary contact can be caused by a clerical, administrative or computer error and which has its eventual outcome in the right of redress and actual complaint by the customer concerned. In general however, an unnecessary contact to the first-time customer may not seem to be so to the counter clerk, the receptionist or the benefits adviser.

Both unnecessary and necessary contacts can happen for a number of reasons. Some can arise from misunderstandings, mistakes or misinformation. Others can originate in the complexities, confusions or needs for reassurance occasioned by customers' attempts to navigate the benefits system for the first time, or by their difficulties in negotiating one or more benefit claims at once. Others can be seen to have been conceived in the schemes themselves, in the rules for each particular benefit or in the interaction of benefits.

The process of claiming benefits

When first-time customers set out upon the routes into the benefits system, they receive advice and information from a number of formal and informal sources. Many respondents reported that they first became aware of their eligibility for benefit only by calling in to or contacting their local Social Security offices. This

*Unnecessary contacts
before the claim
Contacting the office*

was so for nearly five per cent of Child Benefit customers, 11% of those claiming Retirement Pension, 12% of the One Parent Benefit respondents and 15% of those in receipt of Income Support. These are initial contacts from customers seeking to check their eligibility for Social Security benefits. However, from a customer perspective, these seemingly unnecessary contacts may play an important and reassuring role.

Seeking information

Once they had decided to make a claim for a Social Security benefit, some first-time customers said that they needed a little more information before they completed their applications. This was the case for 38% of those about to claim Retirement Pension, 28% of those thinking about claiming Child Benefit, 18% of potential Income Support recipients and 13% of prospective One Parent Benefit customers. Many of those claiming Child Benefit, some 65% of all those needing further help and advice, and almost 76% of all of the Retirement Pensioners, who felt that they did not have enough information before they claimed, wanted to know about how much benefit they would receive. About 15% of One Parent Benefit and Income Support customers said that they needed such advice. However, many other first-time customers of both the means-tested and universal benefits also wanted to know more about any other benefits they may have been entitled to and the procedure for claiming (see Table 6.1).

Table 6.1 Further information required by first-time customers

	Child Benefit		Retirement Pension		Income Support		One Parent Benefit	
	N	%	N	%	N	%	N	%
Customers who wanted further information before claiming	236	28	478	38	157	18	44	13
Base	846		1,257		856		334	
Type of information required								
Eligibility for another benefit	84	36	64	13	116	74	30	68
How much they would receive	153	65	362	76	23	15	7	16
Procedure for claiming	56	24	89	19	14	9	9	20
Base	236		478		157		44	

Note: does not sum to 100% because of multiple response

It could be argued that these pre-claim contacts in person or by telephone from customers seeking further information, advice or help from the Benefits Agency were wholly unnecessary. They could, perhaps, be reduced substantially, if not eliminated entirely, by increasing the supply of information. In particular, if more customers received a Retirement Pension forecast from the Newcastle Directorate, then some of the unnecessary contacts by this client group could perhaps be avoided. However, these contacts could be looked upon as a necessary part of the customer's reassurance. Some customers, nevertheless, regarded some of their contacts with the Benefits Agency as unnecessary and highlighted their preference to be given all of the information and advice that they needed at one point, at one place, by one person, early on in their claim.

Obtaining a claim form

Once customers had decided definitely to proceed with their claims for Social Security benefit, they set about obtaining an application form. Some 36% of the Child Benefit respondents, some 67% of both the One Parent Benefit and the Income Support customers and some 20% of the Retirement Pensioners collected an application form in person or obtained it through friends, relatives or neighbours from their local offices. Many customers said that they regarded these trips or telephone calls to their local offices to acquire claim forms as unnecessary. If they had been given a choice, some said they would have preferred to get them from elsewhere. For example, just over half of all of the Income Support respondents who were interviewed in their homes said that they would have liked to have obtained their claim forms from such places as their local post-offices or

advice centres rather than from the local BA, Employment Service or Unemployment Offices. Sixty-eight per cent of the One Parent Benefit respondents reported that they, too, would like to have been given the opportunity to go to their sub- or main post-office, CAB or other advice centre for a form. Many Child Benefit and One Parent Benefit customers interviewed in the qualitative research thought that the Benefits Agency should have made its information, literature and claim forms more widely available through doctors, maternity clinics, midwives, women's groups, community groups, local councils or other such sources. This, they said, would have been beneficial to them because they would not have had to visit the local BA office. Again, the Retirement Pensioners who called in to their local offices for a claim form, could perhaps have been sent theirs by post with their information packs.

*Unnecessary contacts in the interim
Contacting the office again*

Once they had obtained their claim forms, Benefits Agency staff noted that some customers came back to their local offices or called in for the first time to see the receptionists or counter clerks to get help and advice, and, perhaps, reassurance, about how to fill in and complete their applications. For example, 27 Income Support customers interviewed in the main survey (three per cent of all respondents) said they visited their local offices to check that their claim forms were filled in properly. Of the 265 customers who reported they needed assistance in completing their forms, some 48 people (18%) said they were helped by Benefits Agency staff either at the counters or in the interview booths. One member of staff employed in one of the urban district offices tried to explain some customers' behaviour. She said that

Sometimes they could probably fill in the form alone but they feel that they want somebody that knows the form because they're worried... they don't know the system and they're frightened that they might give us the wrong information and that may result in problems.

Although staff regarded these contacts as being largely unnecessary, they also speculated that they were regarded as essential by the customers concerned. These necessary or unnecessary contacts, depending upon one's perspective, they believed, could never be eliminated entirely from the benefits system. There would always be, they maintained, customers who had difficulties completing their claim forms no matter how simple and easy to read they became; illiteracy, semi-literacy, lack of confidence and the need for reassurance would continue to produce this kind of contact between staff and customers,

Contacting the customers

Other customers, staff reported, had either to have their claim forms returned to them through the post or, alternatively, had to be called into the office so that signatures, missing information and missing documentation could be supplied. Staff interviewed in a group discussion in one of the provincial city offices thought that these essentially unnecessary contacts, were caused by customers thinking that the more information and documentation they provided, then the likelihood of delays and hassles would be lessened for their claims and so increase their chances of an early payment. Other customers, they thought, simply did not read the instructions clearly enough. Staff felt that pensioners claiming either Income Support or Retirement Pension, or both, were particularly prone to this sort of unnecessary contact. Again, staff felt that these kinds of contacts would continue into the foreseeable future and could not, perhaps, be either reduced or eliminated entirely from the Social Security system.

Contacts from the Benefits Agency

Some Income Support respondents in the qualitative research thought that some of the communications they received from Benefits Agency staff were unnecessary because the Department of Social Security already had the information they were requesting in one form or another. Those unemployed customers who were claiming Income Support and working casually thought that the 'seemingly endless' process of completing and filling in of fresh B 1 s every week was wholly unnecessary. One unemployed respondent in the qualitative research in the

provincial city, Miss Hayes, said that her constant form filling activities with the DSS were '*a waste of time, money and trees*'.

Miss Hayes had recently finished her degree at university, was unemployed and had returned home to live with her parents. She had taken a course on welfare law at college and knew where to go and how to begin her claim for Income Support. She said that '*student know-how*' about benefits was also an influence upon her current knowledge of the Social Security system. She went to her local Job Centre and arranged an interview to start the process. Her boyfriend worked for the Civil Service and had told her what to expect if she had cause to visit the Benefits Agency. She did not visit her local Benefits Agency office and had no contact whatsoever with any Benefits Agency staff during her claim. However, she said that she expected BA staff to be helpful, because that was '*what they were paid for*', and expected the office to be carpeted and full of pot plants. She had never claimed any Social Security benefits before but her father was in receipt of Invalidity Benefit. Although she expected the claim form to be '*an epic*', she was pleasantly surprised but thought someone less educated and articulate would have some difficulties completing it. Although Miss Hayes had a smooth claim process with no contacts with either the Benefits Agency or its staff, she was very annoyed about the unnecessary contacts that she said she was forced to make every week or so.

She said that every now and again, she worked for different small businesses on a part-time, temporary or casual basis. She reported that every time she did some of this sort of work the Employment Service staff at her Unemployment Benefit Office made her fill out another BE She had provided the same information on the form on '*umpteenth occasions*' and said that she was '*really marked off*' with the whole affair.

After they had completed and either handed in or posted off their claim forms to the Benefits Agency many customers had no subsequent contacts with the Department of Social Security until they received their payments. However, some respondents did have further contacts and got in touch with their local offices or Benefit Directorates or Remote Processing Centres within a few days or weeks of despatching their applications for benefit. Benefits Agency staff also noted that many unemployed Income Support customers first went, in error, to their local BA office rather than their UBO, Job Centre or Department of Employment office.

Unnecessary contacts or calls for reassurance?

Once they had found the correct office or been redirected to it by another government department, customers made a number of enquiries about their benefit claims which could be regarded, from a purely administrative point of view, as totally unnecessary and disruptive to the business of processing, supplying and delivering Social Security benefits. For example, many customers of both the means-tested and universal benefits reported that they had contacted their local offices or the Benefit Directorates either to find out what was happening with their claims or to enquire why they had not received their first payments of benefit. In the qualitative research carried out in the provincial city, one respondent expected to hassle the Benefits Agency to deliver her money quickly. Most of the staff interviewed across the country thought that these contacts were a waste of time and diverted their attention away from the efficient, effective and economic service proclaimed in the Customer Charter. However, many thought that first-time customers, especially, found them to be a necessary aspect of claiming a benefit for the first time. Customers, they thought, were reassured to find that the Benefits Agency had in fact received their claim forms, had not lost them or put them to the bottom of a great pile and were dealing with their claims as quickly as possible. Some staff thought that acknowledgement slips which also detailed the amount of time in weeks or days that claims for the different benefits would take to be processed would be a very good idea and would, perhaps, reduce these types of unnecessary contact. However, staff at the Longbenton Centre said that when they

issued acknowledgment slips giving estimated benefit delivery times, telephone contacts from customers increased substantially. Others believed that customers sought reassurance from the Benefits Agency through these contacts and would always do so.

Contacts after the first payment

Once the majority of first-time customers had received their first payments, most had no further contacts with the Benefits Agency, save to report changes in their circumstances or to repeat or renew their claims. However, some customers contacted the Benefits Agency quite soon after they began getting their payments. Some telephoned or called in to report that their benefits had been calculated incorrectly; this was so for one per cent of the Child Benefit recipients (10 people) and for two per cent of the Retirement Pension customers (28 people) and for one per cent of the Income Support respondents (11 people). Others wanted an explanation of how their benefit had been calculated. For example, one Retirement Pension respondent from the provincial city said that he could not work out how his pension had been calculated and another postal survey customer wrote to say that he had been confused by the correspondence received with his first payments and said that he would '*dearly love to know how the adjudication officer has decided what I'm entitled to*'. Another wrote to say that had he been provided with more and better quality information it would have saved him and the DSS another telephone call.

*Unnecessary contacts:
administration
Remote processing of claims*

Some identified other occasions of unnecessary contact emanating from within the administration of the Social Security system. For example, receptionists, counter staff and benefits advisers in the inner London District Office thought that the removal of most of the clerical work involved in supplying and delivering benefits to Remote Processing Centres was the cause of some unnecessary contacts. Staff in these centres, they said, could neither understand nor empathise with the non-English speaking or minority ethnic customers from inner London and often advised them to visit their local offices in person; staff at the Remote Processing Centre agreed to some extent and said that they had great difficulty in understanding some of the callers who telephoned their office. No customers, however, mentioned any difficulties understanding staff at the Remote Processing Centres. Staff in the inner London office also thought that customers called in to find out what was happening to their claims because some payments were delayed, because of the distances involved and because staff at the Remote Processing Centres were not familiar with the local geography of the London area and often, they asserted, sent order books to the wrong post-offices or addresses. Staff at the Remote Processing Centre, however, thought that the inner London office personnel seldom provided customers with all the necessary information they required on their first visits, or during their subsequent interviews, and this resulted in thousands of unnecessary calls to their switchboards. The staff at the Remote Processing Centre also said that, often, some '*irate*', '*confused*', '*drunken*' or '*rude*' customers would telephone them from the '*robust*' freephones in the inner London office and thereby duplicate the work of the clerks in both locations.

Performance indicators

Some staff, in all locations, thought that the monthly '*management target storming*' to process as many claims as possible also affected the quality of service provided and produced dysfunctional consequences: unnecessary contacts and complaints that caused more work for them in the long run. Mistakes were often made in these periods, they said, and customers' dissatisfaction with the outcomes of these errors often resulted in complaints to the Benefits Agency. However, only three per cent of the One Parent Benefit and six per cent of the Income Support respondents reported that they had had to make this type of unnecessary contact with the Department of Social Security as a result of their dissatisfaction with the service that they had received.

Theft and fraud

Staff also thought that the theft of order books and giro cheques from homes in multiple occupation, from post-offices and from Benefits Agency offices also caused some customers, old and new, to call in or telephone the offices to find out what had happened to their benefits. Some solutions suggested by the staff

included the direct transfer by Automatic Cash Transfer payments of benefits to bank and building society accounts, identification cards and PIN numbers for benefit customers and other such advances against fraud and criminality enabled by new technology and implemented in certain parts of the United States.

*Unnecessary contacts..
schemes and rules*

Certain groups of customers felt that many aspects of their claim processes were unnecessary in the broadest sense. For example, many Retirement Pension customers who had been receiving Invalidity Benefit thought that their situation could be more easily explained. Women who had claimed and then been refused a Retirement Pension because they had not paid enough National Insurance contributions felt that they had wasted their time in contacting their local offices or Benefit Directorate or both.

One Parent Benefit customers who were in receipt of Income Support also felt that their whole claims could be regarded as unnecessary contacts, because, even if they were successful, they ended up no better off financially. Indeed, one respondent interviewed in the inner London area thought that the process of obtaining information, advice and help about One Parent Benefit and the claim itself was a complete waste of time. She felt very angry about the whole affair and thought that a lot of her own and the Benefits Agency's time, money and resources had been spent to achieve nothing. Staff in the local offices and at the Washington Benefit Directorate agreed and one said that the interaction between the two benefits, in her words, *'causes a lot of hassle... customers just don't understand [why they have been successful in their claims for One Parent Benefit but are to be no better off through having the same amount deducted from their Income Support]. . . even when its explained to them'*.

Conclusion

This chapter has examined and identified occasions of unnecessary contact between first-time customers and Benefits Agency staff and suggested ways in which these can be minimised. The Benefits Agency is committed to providing an economical, effective and efficient service to all of its customers and unnecessary contacts can interfere with and delay the supply and delivery of benefits to first-time customers (BA, 1992a).

The attempt to define the nature of an unnecessary contact has shown that what is unnecessary to a member of staff may not be so for a first-time customer and vice versa. We also identify unnecessary contacts as they occurred throughout the claim processes of first-time customers. In the pre-claim stage, unnecessary contacts between customers and staff could be avoided by the wider availability of information and advice. However, the costs of this may outweigh the benefits. Evidence suggests that the national insurance contribution and address files held at the Longbenton Centre should be amended and updated; we note the recent press release from the Benefits Agency on this subject.

Staff appear to give more time to first-time customers and more advice about the range of Social Security benefits that they may be entitled to. The cost of doing so should be less than, or equal to, the cost of any unnecessary contacts caused by the lack of customer information. Evidence suggests that claim forms should be made more widely available but we note that many contacts are from those customers seeking reassurance and as such, may never be entirely eliminated.

Chapter 7 Meeting the Needs and Improving the Service

Introduction

This chapter examines whether the service provided to first-time customers by the Benefits Agency is meeting their needs. It identifies these needs and suggests ways to improve the business of supplying and delivering Social Security benefits to those who have never claimed before.

The Customer Charter commits the Benefits Agency to providing a courteous, confidential, accessible, fair and private service to all those who are claiming benefits. Suggestions for improving this service and for meeting changing customer needs are solicited from as wide a selection of sources as possible. For example, local, regional and national ideas for streamlining the administration of Social Security benefits are collected internally, collated and then disseminated to all staff. Customer suggestions for improving the service provided by local offices, Benefit Directorates and Remote Processing Centres are reported in the annual National Customer Survey. Customer service personnel, too, invite the views of a variety of community, charity and business groups and also consult various other government agencies, departments and local authorities on how to improve the Benefits Agency's overall business operations. However, neither staff nor customers have been consulted about the precise wants and needs of those clients who either have never contacted the Benefits Agency before or those who have never claimed a particular benefit previously.

First-time customers and members of the Benefits Agency's staff were asked, both directly and indirectly, about which elements they thought were essential for the provision of a first-class service. Both staff and customers found it difficult to suggest specific service improvements for first-time customers alone. However, they did have views on the sort of service they expected the Benefits Agency to provide overall, and made suggestions about how this could be achieved. All were aware, however, that there could never be an absolutely perfect service.

This chapter will examine staff and customer comments on whether or not the service, both in general and in its particular instances and aspects, is meeting the needs of first-time customers. Their suggestions for its improvement will also be explored.

The service in general

Satisfied but not totally happy with the service

High levels of consumer satisfaction were reported across the broad range of benefits and client groups with both the service in general and with its personal, telephone and postal aspects. However, some 21% of all of the Income Support customers, 11% of the One Parent Benefit customers, four per cent of the Retirement Pension respondents and three per cent of the Child Benefit recipients reported that they were somewhat dissatisfied with the overall service that they had received. Twenty-one per cent of those claiming Income Support and 19% of those claiming One Parent Benefit stated that they did not believe that the Benefits Agency was committed to providing a good service to its customers in general. Twenty-two per cent of the Income Support respondents and 16% of the One Parent Benefit respondents thought that the Benefits Agency had not provided them in particular with a good service. First-time customers' outlines of an ideal or preferred service have been discussed in Chapter 3.

It seems that most customers were satisfied both with the various and particular aspects of the service and were, in general, satisfied with the way that their business overall was conducted by the Benefits Agency. However, although they said that they were satisfied with the service, their other less specific comments suggest that it is clearly not meeting all of their needs and expectations. For example, 38% of the Income Support customers and 12% of the One Parent Benefit customers said that they did not think that the process of claiming a benefit was straightforward. In addition, an overwhelming majority of first-time customers of Income Support and One Parent Benefit (85% and 90% respectively) felt that they needed more help from the Benefits Agency than other, more experienced, customers. Despite these comments, the respondents did not seem to be able to pinpoint where the service had failed them and few had reason to complain directly to the Benefits Agency about their claims.

Customers were asked to think about the service they had received and to comment upon which aspects were both the most important and the most difficult for them during their claims for One Parent Benefit and Income Support. Respondents were also asked to think about which single improvement would, in their opinion, enhance the quality of the service as a whole to first-time customers. From their replies it was possible to tease out the positive and negative elements of the Benefits Agency's service and see what needed to either be improved or eradicated. Improving the overall image of the Benefits Agency and the Social Security system amongst its first-time, potential and other customers and thereby improving the levels of consumer confidence in its various services may, perhaps, be a little more difficult to achieve.

Staff-customer relations and benefits advice

Of those respondents who felt able to comment, many thought that the single most important thing that helped them to claim benefit was being able to talk to the staff at the Benefits Agency and being able to ask for their help and advice. This was the case for nearly 13% of all of the Income Support customers and for nearly six per cent of all of the One Parent Benefit respondents. However, the need to improve the staff-customer relations still further was evidenced by customers' specific suggestions for improving the overall service. For example, nearly 20% of those claiming One Parent Benefit and 11% of all of the Income Support customers said that they would have liked to have been given more advice and information by the staff on other benefits to which they may have been entitled. In the qualitative research interviews in the provincial city a number of respondents reported that the service would have been much better if staff had given out more benefits advice. One middle-aged customer with two children said that she visited her local office and was only told briefly about how to claim One Parent Benefit. She was working part-time and was on a low income and said that she had expected to receive, in her words, *'more information on what I could or could not claim and how these other benefits would be affected' [by her claim for One Parent Benefit]*. Another said that she thought that *'more information should be made available to people on the help and money that they could receive'*. Three per cent of the customers for both benefits thought that the Benefits Agency should employ more staff to help them and a further three per cent thought that a more personal service should be provided by friendlier and more knowledgeable staff. Four per cent of the One Parent Benefit customers went a little further and suggested that a one-to-one service by staff to customers would help boost the quality of service. Although 20% of those who had visited their local office experienced some dissatisfaction with the level of privacy that they received during their discussions with Benefits Agency staff, only two per cent of all of the Income Support respondents mentioned specifically the need for more privacy during their conversations with Benefits Agency staff. This is in contrast to the views of Child Benefit, Retirement Pension and One Parent Benefit customers: as noted above, these other customers placed greater emphasis on the need for privacy.

Many staff in both the local offices and in the Benefit Directorates agreed and thought that the Benefits Agency should employ more staff so that there would be shorter queues and more time for giving a more personal service to the first-time

customer. Although most staff reported that they would like to be able to give more benefits advice, they said that, sometimes, they were not able to do this (see also Chapter 2). One local office manager confirmed this and said that although, ideally, each new customer should have an in-depth interview with a benefits adviser, the sheer volume of customers coming in to and calling up the office made this impossible. First-time customers received, he said, *'an adequate basic interview on their entitlements and needs'* and continued, *'that's about the best we can deliver under the circumstances'*. He thought that the provision of more resources would improve the service dramatically. However, staff in another local office said they aimed to provide every customer with the very best of information to help them with their claims for Social Security benefits regardless of the resource implications. For example, one counter clerk said that she was *'selling benefits to the public and encouraging take-up'*; another reported that she *'insisted that people claim all that they are entitled to'*; another benefits adviser agreed and said that he looked at *'the whole picture, the whole aspect and when they [the first-time customers] come in, they might come in with an enquiry about one benefit and they go out with something a lot better'*. Nevertheless, many staff thought that it would be a good idea to improve the process of claiming benefits by advertising weekly in the local free press or by displaying a poster at every local and main post-office. This advertisement or poster, staff at one local office said, should include advice and information about the basics of claiming Income Support, for example, and should stress to those people about to claim one or more benefits the importance of bringing wage slips, identification documents and so on, to their first interviews. Staff at the Benefit Directorates thought that they too should improve their interpersonal and benefit advice services provided to first-time customers. One of the managers thought that his Directorate should become *a 'centre of excellence'* in its service to customers and should be *a 'yardstick for other companies'* to judge their performance and commitment to customers. He said that *'we're in the nineties now and we have to move with the times and we're looking to provide a national and international service across benefit and across the agency'*.

*Information and claim forms:
Simple leaflets complex forms*

Eleven per cent of all of the One Parent Benefit customers and nearly five per cent of the Income Support recipients said that reading the leaflet was the single most important thing that helped them to claim benefit. However, although very few people found it difficult to obtain a copy of the leaflet and most thought that no improvements were needed, others thought that the language and the layout of the leaflets should be simplified (see Chapter 2). Furthermore, although very few people found the claim form difficult to obtain, others said they experienced certain problems both in getting a form or filling it in or providing all the necessary information and documentation (see Chapter 2). Indeed, when asked to identify the single most difficult thing affecting their claim, 22% of the Income Support respondents and 14% of the One Parent Benefit respondents mentioned the number or length or complexity of the claim forms. Furthermore, 10% of all of the Income Support customers thought that the one thing that would improve the quality of service to first-time customers would be the simplification of the claim form itself. Four per cent of One Parent Benefit respondents thought that the single most difficult aspect of their claim process was obtaining a copy of the form. Fifty per cent of the Income Support customers and 67% of the One Parent Benefit customers thought that the service would be improved substantially if they could obtain copies of claim forms from local post-offices, advice centres and other such outlets. Despite this, 10% of the One Parent Benefit respondents thought that the simplicity and design of their claim form helped them during their applications. Some staff at the Washington Benefit Directorate agreed and said that they thought that the One Parent Benefit claim form was both *'customer-friendly and light reading'*.

Nevertheless other staff at the local offices, the Remote Processing Centres and the Benefit Directorates said that they thought the forms, in general, were a little too long and complicated for many of the customers to fill in. For example, staff in the inner London local office said that levels of literacy seemed to be a significant problem among the customers in their area and that the claim forms, for Income

Support particularly, should be simplified to help people to read and complete. Other staff elsewhere thought that the Benefits Agency should improve the layout and the routing on the claim forms and would remove such terms as 'partner' from the questions. Most customers, they said, did not understand what a partner was.

Non-English speakers

In addition, many of the first-time customers at the inner London office, staff were either refugees or persons from abroad and had either little or no English. Staff commented that although they spoke, between them, 23 different languages and dialects, that was not nearly enough. In a group discussion, receptionists, benefits advisers and counter clerks said that people from Morocco, Chad, Thailand, the Czech Republic, Mongolia and Japan had recently called seeking Social Security benefits and advice. Other first-time customers spoke only tribal languages or local dialects from the Sudan, Zaire, Angola, Mozambique and other African countries. One receptionist, from a minority ethnic background, said that 'hardly any of them speak English and no one who speaks their language so we send them back with someone who speaks English'. Staff agreed that the service needed to be improved either to prevent non-English speakers coming to the office alone or to have broader and better language facilities at the office in case they did. One counter clerk suggested that the Home Office should give refugees and asylum seekers basic benefits advice and should tell them to contact either a support or community group before they attempt to claim benefits. However, very few of the first-time customers interviewed in the quantitative research came into the Social Security system as refugees or asylum seekers or as recent arrivals to this country.

Information sources

Information and advice on claiming Social Security benefits given by other formal sources outside the Benefits Agency itself were identified by some customers as the single most important aspects affecting and influencing their claims. Some six per cent of all of the Income Support respondents mentioned the importance of the advice given by Employment Service staff at their local Job Centres or Unemployment Benefit Offices; another three per cent mentioned the CABx.

Conversations, advice and help from friends, relatives and neighbours were also identified by many respondents as the single most important things smoothing their processes of claiming and receiving Social Security benefits. This was so for nearly 10% of those claiming One Parent Benefit and nearly six per cent of those in receipt of Income Support. Perhaps a wider dissemination of information and advice amongst the communities via the various media would enhance the quality of these informal contacts during first-time customers' routes into the system.

Delayed inclusion

Nearly seven per cent of all of those claiming One Parent Benefit or Income Support, or both, said that the most difficult thing they experienced during their claims was finding out information about the eligibility conditions for the benefit in the first place. The wider availability of this information may, perhaps, have prompted those customers who delayed their entry into the benefit system to apply sooner. More outreach work among the communities and in the various media may help to improve the service to those first-time customers who are unsure about either their entitlements to benefits in general or their eligibility to claim particular benefits.

Office managers and customer services personnel at both the local offices and at the Benefit Directorates agreed that the Benefits Agency should be engaged in far more outreach work into the community. For example, one customer services manager felt that such work was extremely successful in soliciting applications from those sections of the community who were least likely to want to call into the local office to enquire about claiming Social Security benefits; especially from pensioners, the self-employed and those originating from the Indian sub-continent. Another customer services manager thought that a specifically targeted information campaign aimed, through schools and careers services, at 16, 17 and 18 year-olds would help to boost the Benefits Agency's corporate identity among the

community of the future; it would also help to make the process of claiming more straightforward for the new generation of BA customers. Customer services personnel at both Directorates felt that outreach work among the various communities nationally was both difficult and expensive. For example, the cost of a full-page advertisement in *each* local telephone directory in England, Scotland and Wales far outweighed, one customer services manager speculated, the savings she estimated would accrue from a wider availability of knowledge about the services provided by its Directorates.

Processing claims

Nearly six per cent of both the One Parent Benefit and the Income Support respondents thought that the process of claiming and receiving benefit payments should be speeded up. Seven per cent of the One Parent Benefit customers and three per cent of those claiming Income Support said the single most difficult thing they encountered during their claims was waiting for their money. A further five per cent thought that the single most important thing that could be implemented to improve the service would be to reduce the time that they had to spend waiting for their benefits. However, staff and management at the local offices and Benefit Directorates thought that they were already doing all they could under the circumstances of high staff turnover, increasing numbers of customers and budget constraints to provide an efficient and effective service to the first-time customer. One local office manager said that he had introduced an emergency immediate cash service for first-time customers in 'obvious' financial need, and reported that clearance times for claims and payments had been halved in two years and were still improving in his District. He also added that the Remote Processing Centre which processed most of his area's work was improving its efficiency and was now, under a new service level agreement between his office and the Centre, providing a much better and much quicker service to all his customers. One benefits adviser at the same local office thought that Automated Cash Transfer payments would help to improve and speed the delivery of benefits to new, first-time and repeat customers alike. Another benefits adviser thought that the person who interviewed the client initially should process the claim via the computer during the interview and that this would ensure a quick, prompt and economical service to customers. Customer opinions of how long they had to wait, and what they thought was a reasonable time to wait, for their benefits have been examined in Chapter 4 but a harmonisation between actual and expected benefit delivery times would both improve the service and reduce many unnecessary contacts.

General suggestions for improvement

Other suggestions for improving the service overall were given by many of the respondents in both the qualitative and the quantitative research. For example, One Parent Benefit customers thought that, in the words of one customer from inner London, 'it should be made abundantly clear that the One Parent Benefit money is taken off your Income Support'. Staff interviewed in one of the local offices agreed and said that a 'lot of confusion' was caused by the interplay of Income Support, Child Benefit and One Parent Benefit and one counter clerk reported that 'customers are shocked when their Income Support money goes down' and call into the office to complain. Other One Parent Benefit recipients who were recently divorced or separated thought that the eligibility conditions for all customers, single, divorced or separated, should be equalised.

Retirement pensioners thought that the Benefits Agency should improve its service by having up-to-date address files, by having more accurate national insurance contribution records and by giving out more information for women about to claim. According to a recent DSS press release; fITE staff at the contributions agency will be updating the national insurance computer records at Longbenton over the next three years (*Press Release*, March 1994).

Those in receipt of Invalidity Benefit and considering whether or not to switch to Retirement Pension thought that they would like to receive more help, better advice and more comprehensive information about the interplay between the two benefits and the tax system. Again, a combination of more outreach work, more

information issued through the media and more time spent with customers at the counters or on the telephones would help to improve the service for this client or life-experience group.

A first-class service for first-time customers

Many respondents hinted that they would like the Benefits Agency to provide a quick, efficient and private service which gave the customer clear, coherent and authoritative information and advice about the process of claiming and receiving Social Security benefits. The suggestions for improvement detailed above and in Chapters 5 and 6 indicate customers' and staff's perceptions about how to work towards that ideal. Nevertheless, more than a few respondents were entirely satisfied with the service that they received in connection with their claims. For example, one Retirement Pension customer in the inner London area said that he was amazed at *'how on the ball'* the Benefits Agency staff at both his local office and the Longbenton Directorate were in dealing with his enquiries. Another respondent, a Child Benefit customer from the provincial town, praised staff for their efficiency and their polite and friendly manner and said that the Benefits Agency could have done, in her words, *'nothing better'*. An Income Support respondent from the provincial city was asked to suggest any improvements that could be made to the service and replied that, as far as he was concerned, the service could not be improved at all. Staff, too, were often proud of the service that they provided and felt that there was now little room for improvement and indeed, commented that the Benefits Agency was becoming far more customer-orientated. Quite a few members of staff involved in the group discussions reported that customers, old and new, sent them thank-you letters for their help, and delivered sacks of potatoes and cabbages, boxes of chocolates and sweets and cartons of cigarettes in return for the excellent service that they had provided.

Customer and staff opinions on whether the Benefits Agency's service overall is meeting first-time customers' needs have been discussed above. Their suggestions for improving the service have been noted. Staff and customer perceptions of the various aspects of the service and suggestions for their improvement are examined below.

Visiting the office

When visiting their local offices, customers of all benefits and of all client groups thought that it was important for them to find the office easily, then to navigate their way to the correct place and the right person to deal with their enquiries. Customers also thought that it was important to minimise the time that they spend waiting to be seen and to be interviewed in private by knowledgeable and helpful staff.

However, 16% of the Income Support respondents and 19% of the One Parent Benefit respondents thought that the signposting to and inside their local District Offices was worse than they had expected it to be. Others customers found that the standards of cleanliness, tidiness and comfort were worse than they had anticipated. Around 18% of all of the Income Support and One Parent Benefit customers had expected better child and baby care facilities. Forty-three per cent of the Child Benefit customers, 30% of the Income Support respondents, 44% of the One Parent Benefit recipients and 28% of the Retirement Pensioners said that the levels of privacy were worse than they had expected. Others felt the time staff spent with them was insufficient, that staff were not as knowledgeable as they might have been and that they had spent longer waiting to be seen than they expected to.

To rectify this disparity between the ideal service in customers' minds and the actual service experienced in reality, customers had many ideas about how to improve the Benefits Agency's business. Some nine per cent of the Income Support respondents and seven per cent of the One Parent Benefit customers thought that a quicker service would improve the situation for first-time customers. Between three and four per cent of the Income Support and the One Parent Benefit customers thought that the Benefits Agency should improve its service by giving out more

and better information on the process of claiming benefits at its local offices. Between seven and nine per cent of those claiming either Income Support or One Parent Benefit for the first time wanted more privacy at Benefits Agency offices, and five per cent wanted the BA to employ more staff to reduce the queues. A minority, less than one per cent, of pensioners and disabled respondents thought that the Benefits Agency should provide more opportunities for home visits to customers. For example, one Pensioner interviewed in the qualitative research in the provincial city had difficulties in getting to his nearest BA office and said that, rather than him going to them, *'they should come to you'*.

Benefits Agency staff thought their local office services to customers in general and first-time customers in particular could be improved by employing more staff and by providing better facilities. Additionally, they said, more computerisation both inside the offices and between the local offices and the Benefits Directorates together with longer opening hours would improve the service to customers. Customer services personnel thought that their outreach work would be enhanced by the wider availability of lap-top computers. The service could also be improved by more vigorous attempts to retain staff and improve training.

Staff comments on new or improved organisational methods in general and on the One Stop Service in particular have been discussed in Chapter 5.

Telephoning the Benefits Agency

Customers who telephoned the Benefits Agency in connection with their claims expected quick and easy access to knowledgeable and helpful staff who could give them clear and comprehensive information and advice. Although, in the main, most customers of all benefits received a good service from the Benefits Agency, some of the Income Support respondents (18%) felt that they had to wait a long time to get through to the switchboard, that they waited longer than they had expected to be put through to the right person to deal with their enquiries (27%) and that they were dissatisfied with the replies that they received to their questions (13%). A fifth of those Child Benefit customers who telephoned and a third of the One Parent Benefit customers expected to have been able to get through to the Benefits Agency's switchboards more quickly. Very few Retirement Pension respondents reported they received a worse telephone service from the BA than they had expected.

Customer suggestions for improving the Benefits Agency's business by telephone included the provision of more telephone lines which would both enable calls to be answered more quickly and callers to be put through to the right person more easily. Eight per cent of the Income Support customers thought that the Benefits Agency staff who manned the telephone lines should be better trained and more knowledgeable about both individual benefits and the Social Security system. Staff in the Benefit Directorates and in the Remote Processing Centre thought that customers should be made more aware that telephone calls to their offices were charged at the local rate and felt that more direct dialling, thus by-passing the switchboards, would help to speed up the telephone service. Management at the Longbenton Centre said that the implementation of a national and international Pensions Direct telephone service (based upon the Midland Bank's First Direct service) would be implemented soon and would dramatically improve the Benefits Agency's business to Retirement Pensioners.

Writing to the Benefits Agency

Most people who wrote to their local offices or Benefit Directorates said that the Benefits Agency should provide easily understandable and helpful written replies for which they did not have to wait too long and which contained enough information to answer their questions in full. Although very few customers reported any problems with the postal service provided by Benefits Agency staff, a

few Child Benefit respondents suggested that the BA should improve its service by despatching replies to written enquiries more quickly.

Explaining satisfaction

Both Income Support and One Parent Benefit customers were asked if they were satisfied overall with the service they received from the Benefits Agency in connection with their claim. Forty-eight per cent said they were very satisfied and a further 38% said they were fairly satisfied. In this section we look at issues which contribute to the overall levels of satisfaction or dissatisfaction reported. However, as only eight per cent said they were at all dissatisfied with the service the analysis is restricted somewhat to comparisons of overall levels of satisfaction.

This is a significant issue for analysis because there is an unexplored relationship between the individual stages in the claiming process and satisfaction with the final outcome. The overall level of satisfaction with a complete claim experience may well be greater or less than the sum of the component parts. Just as a motorist may express modest satisfaction with a complete journey, s/he may make very negative assessments about separate parts of the journey when delays were encountered or diversions required. Conversely, there are always those who prefer to travel than to arrive and whose final assessment of the journey's end will be judged accordingly.

Receipt of benefit

The length of time it takes for the benefit to arrive will play some part in the level of satisfaction with the service overall. Of those respondents who received their first payment within one week of sending in the form 228 people (61%), said they were very satisfied with the service, and a further 33% were fairly satisfied. However, this is an example of the complexity of finding out what makes a satisfied customer, because five per cent of successful customers were still dissatisfied with the service overall even though they got their money within a week.

As the length of time between sending in the claim form and receiving the money increased, fewer people reported that they were very satisfied with the service. Of those who waited for seven weeks, only 30% said they were very satisfied, and ten per cent said they were dissatisfied. It is remarkable that the level of satisfaction had not dropped even lower (see Table 7.1).

Table 7.1 Satisfaction with the service overall by weeks before the first payment

Weeks	Very satisfied	Fairly satisfied	Neither	Dissatisfied ^t
1	61	33	1	5
2	49	40	4	7
3	47	46	4	3
4	51	42	4	3
5	50	36	9	5
6	40	33	9	18
7	30	40	20	10
8+	51	32	10	7

Base = 954

^t Includes both fairly and very dissatisfied

Similarly, the time spent waiting to be seen by a member of staff also has some connection with the levels of satisfaction with the service. Only 31% of those who waited over a half an hour said they were very satisfied with the service compared with 54% of those who only waited ten minutes or less, (see Table 7.2). There is a slight increase in the percentage of those who were dissatisfied the longer they had to wait.

Table 7.2 Percentage time spent waiting in local office by level of satisfaction with the service

	1-10 minutes %	11-20 minutes %	21-30 minutes %	31+ minutes %
Very satisfied	54	54	35	31
Fairly satisfied	32	31	46	49
Neither	8	5	12	6
Fairly dissatisfied	4	5	5	6
Very dissatisfied	2	5	2	8
Base	133	81	57	136

The meetings with staff usually took place in the main office or at a counter (170 respondents) or in a sectioned-off area (145 respondents); 42% and 48% respectively said they were very satisfied overall, and 46% and 34% respectively said they were fairly satisfied. Forty first-time customers said the meeting took place in a private room and this group had a significantly higher percentage of people (53%) who said they were very satisfied; a further 35% were fairly satisfied with the service overall ($\chi^2=28.4$ DofF=12 $p<0.01$).

A significantly larger percentage, almost three-quarters, of those who said they were very satisfied with the amount of privacy also reported that they were very satisfied with the service overall ($\chi^2=66.5$ DofF=12 $p<0.001$). Only a quarter of those who were very dissatisfied with the amount of privacy ended up saying that they were very satisfied with the service overall. Twenty-one per cent of those who were dissatisfied with the amount of privacy said they were dissatisfied with the service overall.

The two questions about satisfaction with the way the meeting was conducted and the level of satisfaction with the outcome of the meeting were related to the level of satisfaction with service overall. Over 90% of those who said they were satisfied with the service were also satisfied both with the way the meeting was conducted and the outcome, and just over 70% of those dissatisfied with the service overall were also dissatisfied both with the way the meeting was conducted and the outcome. The quality of personal contact with staff appears to be good a predictor of final or overall satisfaction.

General aspects of claiming

When people were asked if they expected the BA to tell them about other benefits for which they were eligible the largest proportion (64%) of respondents said that they did. However 30% said that they did not, and significantly more of these reported they were very satisfied with the service overall, 58% compared to 42% of those who had expected to be told ($\chi^2=34.4$ DofF=4 $p<0.001$). Perhaps people were expecting to be told about other benefits which they might be eligible for and the subject was not raised, or perhaps they were disappointed they were not eligible for more. Ten per cent of those who expected to be told of other benefits mentioned some dissatisfaction with the service as a whole compared with only three per cent of those who had not expected to be told.

Towards the end of the questionnaire respondents were asked whether they agreed or not with statements about the claiming process. The assumption was that there would be an association between those who said they were satisfied with the service overall and those who agreed with the positive statements and disagreed with the negative ones. This is what has been found but it is also surprising that when asked if they agreed with the statement that the BA gives a good service overall, of those who disagreed 12% had reported they were still very satisfied with the service, and 42% were fairly satisfied. It is equally surprising that of those who disagreed with the statement that in general the BA are helpful, 11% were still very satisfied and 40% were fairly satisfied with the service overall. 'Claiming benefit is straightforward' is another surprising statement where 23% of those who disagreed were still very satisfied and 46% fairly satisfied with the service. Only 16% of those who disagreed with this statement were dissatisfied with the service they received.

Those customers who were successful in claiming the benefit were asked if they agreed with the statement that the first payment was paid quickly. Over 95% of those agreed with this were very or fairly satisfied, but so were almost 75% of those who disagreed with the statement. The statement that first-time customers needed more help met with almost universal agreement. Only 10% disagreed and of those 95% were very or fairly satisfied with the overall service.

General comments

For those who were in any way dissatisfied with the service, the principal aspects of claiming found to be most difficult were the number of forms, finding out what they were entitled to, trying to understand the system, being turned down, not getting the benefit, or getting it and then losing it. For those who were satisfied with the service, the most difficult things were once again the number of fauns, and also the process of making the claim and waiting to hear if they were going to get the benefit.

Suggestions for improvement

Suggestions for ways in which the service could be improved made by those who were dissatisfied with the service were very much concerned with the claiming process. This may be because a larger proportion of those who mentioned dissatisfaction were unsuccessful with their claim. Suggestions made by those who were dissatisfied with the service included that staff should give information about what people are entitled to, should be more friendly and/or supportive, and should give more one-to-one sessions to help fill in the form.

As well as the above suggestions for improvements, those who were satisfied with the service also included simplifying the claim forms, providing more information, having more people to deal with enquiries, speeding up the whole process of claiming, giving more privacy and providing wider opportunities to obtain claim forms from places like post-offices or maternity wards at the hospital.

When asked what improvements could be made with the service they received, some suggestions were made irrespective of whether people were satisfied with the service or not. These included: a quicker service (102 people), better facilities for children (45 people), an appointments system (24 people), more staff (62), better trained staff (16), and more privacy (97 people).

Specific improvements mentioned by those who were more dissatisfied with the service overall included: more information (37 people), more accurate information (43 people), better facilities for children (22 people), more friendly and polite staff (28 people) and more understanding staff (31 people).

The influence of successful versus unsuccessful claims on levels of satisfaction

There were 884 people (74%) currently receiving benefit in the face-to-face survey and a further 165 people (14%) had been in receipt of benefit until shortly before the time of interview; 16 interviewees (one per cent) had not heard if their claim was successful or not. One hundred and twenty-five people (11%) had gone through the claiming procedure but had been rejected. Table 7.3 shows how the outcome of the claim is connected with the level of reported satisfaction with the service overall. As is evident from Table 7.3 successful claims lead to significantly higher levels of satisfaction, yet still well over half of the unsuccessful customers were satisfied with the service they received.

Table 7.3 Satisfaction with service by whether in receipt of benefit

	In receipt %	Stopped %	Unsuccessful %	Not heard %
Very satisfied	55	32	22	31
Fairly satisfied	36	48	36	31
Neither	4	8	23	13
Fairly dissatisfied	3	9	5	19
Very dissatisfied	2	4	14	6
Base	884	165	125	16

$\chi^2=169.2$ Dof=12 $p<0.001$

Reporting of satisfaction by men and women

Reported levels of satisfaction are different for men and women. Table 7.4 shows that a higher proportion of women (52%) said they were very satisfied with the service compared with men (39%); a higher proportion of men said they were fairly satisfied.

Table 7.4 The level of overall satisfaction with the service reported by gender

	Men	Women
Very satisfied	39	52
Fairly satisfied	42	36
Neither	10	5
Fairly dissatisfied	4	4
Very dissatisfied	5	3
Base	386	804

$\chi^2=23.4$ Dof=4 $p<0.001$

Analysis of reported levels of satisfaction by men and women show that more men than women obtained their claim forms from the UBO or Job Centre: 40% of men compared with only 10% of women. Only 29% of men who obtained their claim form from the UBO or Job Centre reported they were very satisfied with the service overall and it is this which appears to influence the lack of satisfaction reported earlier when customers obtain their forms in this way. More women than men on the other hand obtained their claim forms from the post-office. Fifty-one women (seven per cent) obtained the form from the post-office, and 73% said they were very satisfied with the service overall, so it appears that women are influencing the high levels of satisfaction with getting the claim form from the post-office.

Satisfaction with the service by customer type

Table 7.5 shows that of the five customer types in the survey those claiming One Parent Benefit and pensioners claiming Income Support reported the highest levels of satisfaction with the service. Sixty-two per cent of those claiming One Parent Benefit and 54% of pensioners said they were very satisfied with the service overall. Forty-eight per cent of the unemployed people claiming Income Support reported they were only fairly satisfied, and those who were sick or disabled and claiming Income Support reported more dissatisfaction with the service than the other groups.

Table 7.5 Satisfaction with the overall service by the five groups of customers in the survey

	Unemployed	Pensioner	Lone parent	Sick/disabled	One Parent Benefit
Very satisfied	32	54	44	41	62
Fairly satisfied	48	31	46	34	32
Neither	10	10	2	11	3
Fairly dissatisfied	4	3	5	7	2
Very dissatisfied	6	3	5	7	1
Base	272	223	200	158	334

$\chi^2=101.5$ DoF=16 $p<0.001$

Apart from those claiming One Parent Benefit, more than a half of the customers received their first payment within two weeks of claiming. That is within two weeks 69% of the unemployed claiming Income Support received their first payment, and 40% of these were very satisfied with the service. Fifty-five per cent of pensioners received their first payment within two weeks and 73% of these were very satisfied with the service. Eighty-three per cent of lone parents had received their first payment within two weeks and 52% of these were very satisfied. Fifty seven per cent of sick/disabled received their first payment within two weeks, but only 48% of these were very satisfied with the service overall. Only 33% of One Parent Benefit customers received their first payment within two weeks and 69% of these were very satisfied with the overall service.

Apart from lone parents claiming Income Support, the first payment was paid more or less when customers were expecting them. Some customers said they received their first payment earlier than they expected: including 20% of the unemployed, 45% of pensioners and lone parents, 32% of the sick/disabled and 23% of those claiming One Parent Benefit. The connection between the time of arrival of the first payment with overall satisfaction levels is significant for: a) unemployed ($p<0.001$), where 47% of those who received their first payment earlier than expected were very satisfied, compared with only 22% of those who received theirs later; b) pensioners ($p<0.01$), where 74% of those who received payment earlier than they expected were very satisfied with the service overall, compared with only 32% who received theirs later than expected; c) lone parents, where 66% of those who received their first payment earlier than expected were satisfied, compared with only 20% of those who received theirs later; and d) those claiming One Parent Benefit, where 82% of those who received payment earlier than they expected were very satisfied with the service overall, compared with 36% who received theirs later than expected.

Satisfaction with the service by age of the respondents

Table 7.6 shows that there appears to be some connection with age and levels of satisfaction. There is a rise in the percentages of those reporting they were very satisfied linked with increasing age, compared to an opposite effect on the percentage of those reporting being fairly satisfied. Those in the 41 to 60 year old age groups reported the most dissatisfaction with the overall service and a higher percentage of those aged 61 years and over reported being neither more satisfied nor dissatisfied than other age groups.

Table 7.6 Satisfaction with the overall service by age of customers in the survey

	Age in years			
	16-20	21-40	41-60	61+
Very satisfied	32	50	48	53
Fairly satisfied	53	39	33	30
Neither	6	5	8	11
Fairly dissatisfied	5	4	4	3
Very dissatisfied	3	3	7	3
Base	156	570	228	212

$\chi^2=41.5$ DofF=12 $p<0.001$

Conclusion

This chapter has explored the extent to which the Benefits Agency's service is meeting the needs of its first-time customers and has noted suggestions for improving this service. It has found that although there are high levels of satisfaction both with the overall service and with its constituent parts, many customers are dissatisfied with aspects of the service and many expect much more of it.

First-time customers feel that the process of claiming a benefit is not straightforward, and that the Benefits Agency should give more help to those who have not claimed a benefit before. Nevertheless, this chapter has found that customers are unable to pinpoint exactly where the service is failing to meet all of their needs and expectations.

First-time customers placed great stress upon the importance of their discussions with Benefits Agency personnel. Trust and confidence in the business provided by the Benefits Agency clearly begins here, and it is this aspect of the overall service which must be maintained and improved through continued staff commitment, new technology and new organisational methods.

Although first-time customers are quite content with the Benefits Agency's literature, there is a feeling that the claim forms could be simplified still further. Some Income Support customers, especially, seem to have difficulty completing their claim forms and many other first-time customers were surprised at the amount of personal information required by the BA.

First-time customers are satisfied with the information provided by the Benefits Agency. However, both customers and staff thought that more outreach work by the Benefits Agency would improve the service to those who either cannot visit their local offices or have other difficulties in obtaining Social Security advice and information. Much confusion is caused by the inter-relationship between One Parent Benefit, Child Benefit and Income Support. It has also found that the relationship between Retirement Pension, Invalidity Benefit and income tax causes confusion. Both customers and staff suggested that the Benefits Agency find some way to end this confusion and cause of dissatisfaction with the service.

Divorced and separated One Parent Benefit customers would also like to be treated on the same basis as other lone parents. Retirement pensioners suggested that the Benefits Agency should update its address files so that every person approaching retirement received an information pack and claim form.

First-time customers and staff had a number of suggestions about how to improve customers' visits to the local offices, their telephone and written communications with the Benefits Agency and their dealings with staff.

First-time customers expect the Benefits Agency to provide them with a quick, efficient and private service which gives them clear, coherent and authoritative

information and advice about the process of claiming and receiving Social Security benefits. The Benefits Agency's *Business Plan* (1992a) sets out the objectives for improving the service to all customers. The implementation of its proposals will provide first-time customers with a first-class service which will meet both their needs and expectations.

Chapter 8 Conclusions and Recommendations

Introduction

There is a first time for everything and claiming a Social Security benefit is no exception. Although the benefits system is pervasive and almost every citizen has a contact as a customer in the course of a lifetime it can be a confusing and unsettling experience. Historically, the Social Security system may be said to 'have the taste of spam' about it: tainted with a legacy of frugality, anonymity, bureaucracy and insensitivity. The values and fundamental structures of the Social Security system were struck in the aftermath of the Second World War and its institutional framework was adapted rather than transformed over the next four decades. For many people, the process of claiming benefits was an admission of failure and dependency; for others, however, it was a herald of long-anticipated retirement or the birth of a child.

During the 1980s, and consistent with a wider concern to make complex public institutions more responsive to the values of the private sector, the Social Security system was prepared for a long-term overhaul. Two complementary strands, mediated via the *Next Steps* programme, provide the context of reform. On the one hand there was a commitment to reorganisation which would promote increased value for money in the administration of benefits: the establishment of Agencies, the declaration of framework documents, the specification of targets and the achievement of financial savings. In parallel with these developments, and no less significant in its potential impact, has been a dedicated concern to streamline and simplify the Social Security system to meet the needs and expectations of its customers and staff. This research project makes a contribution to the achievement of that second goal by examining the routes on to benefit, and by exploring the expectations, requirements and experiences of those who have never claimed a benefit before. First-time customers are defined as those who have either not claimed any Social Security benefit before, or have not claimed a particular benefit before.

There is an established literature which describes the experiences and life-styles of those who claim and live on Social Security benefits, but there is a bias within the literature to report the process of claiming and living on income-related benefits. Rather less is known about why and how contributory and categorical benefits such as Retirement Pension and Child Benefit are claimed. Moreover, very little is known about the needs and circumstances of those who have never claimed a benefit before. It cannot be presumed that there are no differences between those who are claiming for the first time and those who are experienced customers: to presume a similarity of expectation or experience could result in inappropriate targeting of benefits, ill-focused information systems, flawed interpretation of measures of satisfaction or poorly-designed claiming processes.

Main findings and recommendations

First-time customers are not greatly different to all customers of the Benefits Agency. They share the characteristics of all applicants and customers - indeed it would be remarkable if they did not: all customers were first-time customers once.

For most, the route onto benefit was routine and unproblematic. For the vast majority of applicants, for all benefits covered in the study, there were no problems and few complaints. However, this was not the case for all applicants and we concentrate our review on their circumstances. In choosing to concentrate on the experiences of the minority, we do not wish to cast a negative gloss over the Agency as a whole: clearly the Benefits Agency is meeting the expectations and requirements of the majority. What matters is to increase the size of that majority.

Expectations of a quality service were high but a sizeable minority (as high as 45% of Child Benefit customers and 22% of Retirement Pension customers) expected to receive a poor or indifferent service. In many instances the poor expectation of service was negated by the experience of claiming the benefit: only three per cent of Child Benefit customers were subsequently dissatisfied and 53% thought the service was better than expected. Some applicants for Retirement Pension, and in particular women and those who had experienced several changes in employment or address, had delayed entries into the application process. For example, nearly 40% of Retirement Pension first-time applicants wanted additional information before they submitted a claim.

The impact of claiming a benefit for the first time can have implications for other benefits a customer may be receiving. The overlap between Income Support, Child Benefit and One Parent Benefit was a source of confusion for some. The adequacy of guidance literature was questioned by some. Staff frequently recognised that first-time customers needed special assistance or additional help to complete their applications.

Although customers reported high levels of satisfaction with individual elements in the claiming process, there is some indication that the aggregate level of satisfaction is lower than the sum of the component parts. A majority of customers thought that the Benefits Agency could do more to help first-time customers.

In order to address some of the difficulties reported in individual chapters the following recommendations should be noted

- Each first-time customer should be offered an extended interview with an experienced benefits officer: this could be either face-to-face or over the telephone and should cover eligibility, the claiming process, the level of benefit to which the customer may be entitled and the interaction with other benefits. It is clear that customers value the direct contact they have with knowledgeable and expert staff. It may reduce the numbers of unnecessary contact and reassurance calls.
- The level of outreach work conducted by the Benefits Agency should be increased and focused to meet the information needs of first-time customers. Some customers are unable, or unwilling, to visit the District Office and many delayed their claims unnecessarily.
- Claim forms for all benefits should be made more widely available through post-offices, hospitals, doctors' surgeries and advice centres. Over 50% of Income Support customers would have preferred to obtain their claim forms from one of these sources.
- Of considerable concern to many first-time customers was the question of privacy in District Offices. Many expressed embarrassment at being required to report personal information in a public setting. Private interviews should be routine.
- Further efforts should be made to reduce waiting times in District Offices.

- Further efforts should be made to reduce the waiting time for the payment of benefit: this would help reduce unnecessary contact and reassurance calls.
- Further efforts should be made to simplify application forms.
- Update the retirement pension address file.

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Appendix 1 The Qualitative Research

The purpose of the qualitative interviews was to assess first-time customers' perceptions, awareness and understanding of the benefit for which they had applied and of the claiming process in particular. The in-depth interviews recorded information about personal histories and experiences and the group discussions (held with Benefits Agency personnel) were used for generating ideas, propositions and suggestions about the claiming process.

Both were carried out during seven weeks in the summer and autumn of 1993. The 24 customer interviews took 22 days to achieve; and the 17 staff interviews and discussions took place over eight working days.

In-depth interviews took place in three district office areas with first-time customers of Child Benefit, One Parent Benefit, Retirement Pension and Income Support (lone parents, pensioners, sick, disabled and unemployed people) and with nine Benefits Agency personnel from three District Offices, two Benefit Directorates and one Remote Processing Centre. Six group discussions were held in the District Offices, the Benefit Directorates and the Remote Processing Centre (see Tables).

The District Office areas chosen for the customer interviews and some of the staff discussions were in inner London, two provincial cities and one provincial town.

The customer interview target was to achieve 30 in-depth interviews with five retirement pensioners, four One Parent Benefit customers, five Child Benefit customers and four from each of the Income Support client groups. A total of 157 names was supplied and 24 interviews were achieved. The Benefits Agency local offices sampled for the Income Support names and addresses, the Benefit Directorates provided the Retirement Pension and One Parent Benefit names, and a local hospital's maternity ward in a provincial town supplied the Child Benefit customers' names and addresses. Although the interview targets for customers of Child Benefit, One Parent Benefit, Retirement Pension and Income Support (unemployed) were achieved, it did not prove possible to contact any lone parents on Income Support. In addition, only two pensioners on Income Support and only two sick or disabled people on Income Support were interviewed.

The refusal rate was fairly low among the customers in general and was highest for the Income Support (pensioner) sub-sample. Almost a third of this sub-sample refused to be interviewed. Only nine people had either moved on or had failed to keep appointments and the remainder remained uncontactable even after seven or so calls. Letters alerting first-time customers to the study were dispatched a fortnight before the researcher called (see sample letter) and, if the customer was out, cards inviting them to make an appointment were delivered with each call (see sample card). Some customers responded to these cards and were interviewed successfully. However, of the 110 non-contacts, 28 names were not used at all due either to interview targets being achieved early or to local office oversampling.

QUALITATIVE FIELDWORK

Staff Interviews

Location	Type of interview	Respondents
District Office A: provincial city	In-depth interview In-depth interview In-depth interview Group discussion (five respondents)	Customer services manager LO2 LO1 LO2 (reception), LO2 (IS processing), LO2 (IS processing), LO2 (RP processing), LO2 (RP processing)
District Office C: inner London	In-depth interview In-depth interview In-depth interview Group discussion (four respondents) Group interview (two respondents)	District manager LO2 LO1 LO2 (reception), LO2 (counters), LO1 (benefits adviser), CA (general) Customer services manager, customer services assistant
District Office D: provinc city	In-depth interview Group discussion (six respondents) Informal discussion	Customer services manager LO2 (counters), LO2 (reception), LO1 (benefits adviser), RP supervisor, LO2 (IS processing), LO2 (IS processing) District information officer
Benefit Directorate A	In-depth interview In-depth interview Group discussion (two respondents)	SEO: Business Development Section Customer services manager LO2 (processing), LO2 (processing)
Benefit Directorate B	Group discussion (five respondents)	Customer services manager, LO1, LO2, LO2 (processing)
Remote Processing Centre	Group discussion (six respondents)	Telephonist, E.O- (IS) LA, LO2 (RP), LO2 (IS), LO1 (IS)

QUALITATIVE FIELDWORK

Customer Interviews

		Local office A (provincial city)	Local office B (provincial town)	Local office C (inner London)	Total
Total in sample	Retirement Pension	29	0	12	41
	One Parent Benefit	18	0	7	25
	Child Benefit	0	12	0	12
	Income Support (unemployed)	19	0	24	43
	Income Support (pensioners)	7	0	9	16
	Income Support (sick or disabled)	5	0	4	9
	Income Support (lone parents)	4	0	7	11
Total		82	12	63	157
Interview target	Retirement Pension	3	0	2	5
	One Parent Benefit	3	0	1	4
	Child Benefit	0	5	0	5
	Income Support (unemployed)	2	0	2	4
	Income Support (pensioners)	2	0	2	4
	Income Support (sick or disabled)	2	0	2	4
	Income Support (lone parents)	2	0	2	4
Total		14	5	11	30
Interviews achieved	Retirement Pension	2	0	3	5
	One Parent Benefit	4	0	1	5
	Child Benefit	0	5	0	5
	Income Support (unemployed)	2	0	3 ¹	-
	Income Support (pensioners)	2	0	0	2
	Income Support (sick or disabled)	2	0	0	2
	Income Support (lone parents)	0	0	0	0
Total		12	5	7	24
Refusals after opt-out	Retirement Pension	1	0	2	3
	One Parent Benefit	1	0	0	1
	Child Benefit	0	0	0	0
	Income Support (unemployed)	0	0	1	1
	Income Support (pensioners)	4	0	1	5
	Income Support (sick or disabled)	0	0	0	0
	Income Support (lone parents)	2	0	0	2
Total		8	0	4	12
Non-contacts	Retirement Pension	26 ¹	0	7	33
	One Parent Benefit	10	0	5	15
	Child Benefit	0	7 ³	0	7
	Income Support (unemployed)	16	0	20	36
	Income Support (pensioners)	0	0	5	5
	Income Support (sick or disabled)	3	0	4	7
	Income Support (lone parents)	2	0	5	7
Total		57	7	46	110
Moved on/Other	Retirement Pension	0	0	0	0
	One Parent Benefit	3	0	1	4
	Child Benefit	0	0	0	0
	Income Support (unemployed)	1	0	0	1
	Income Support (pensioners)	1	0	3	4
	Income Support (sick or disabled)	0	0	0	0
	Income Support (lone parents)	0	0	0	0
Total		5	0	4	9

¹ Extra interview achieved

² The provincial city local office over-sampled. It provided 21 extra Retirement Pension names and addresses after the interview target was achieved

³ The Child Benefit interview target was achieved early on in the study and these names and addresses were not needed

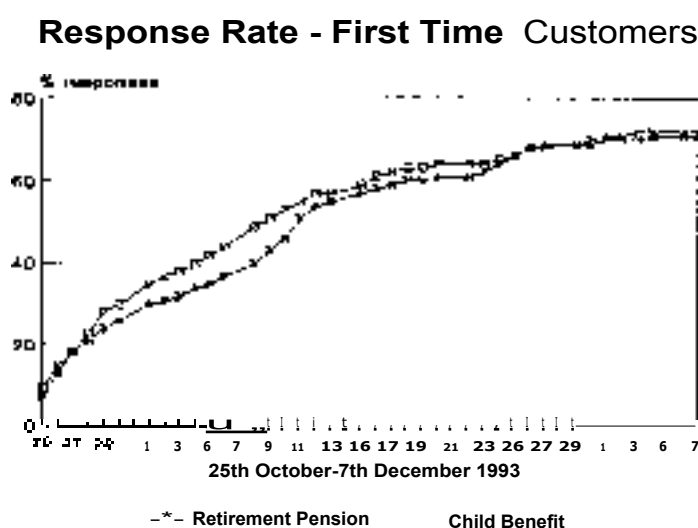
Appendix 2 Quantitative Research: The Postal Survey

The postal survey took place during October, November and December of 1993. Names and addresses for the Child Benefit and Retirement Pension samples were obtained from the Longbenton and Washington Benefit Directorates and covered both England and Wales. The names and addresses of the most recent first-time applicants for each benefit were extracted from the central database: the process involved sifting the most recent (random) applications until the sample was complete.

A total of 1,214 Child Benefit first-time customers were sent a postal survey questionnaire and a total of 1,860 Retirement Pension first-time customers were also sent a postal survey questionnaire to fill in and return. An accompanying explanatory letter (see sample) was enclosed in each envelope. First-time customers who failed to respond to this were sent a second copy of the questionnaire and a second letter (see sample). A third opportunity was then given to those who still had not returned their survey forms.

Eight hundred and sixty-six Child Benefit customers returned their postal survey questionnaire forms and 1,342 Retirement Pension customers returned theirs. However, it was not possible to use 20 of the returned Child Benefit survey forms due, largely, to customers reporting that they were not claiming for the first time. Thirty retirement pensioners returned their forms blank and refused to take part in the study, 31 returned theirs but stated that they were not claiming for the first time and a further 24 could not complete their forms for other reasons.

Response rates across, and at the end of, the six-week survey period for valid returned postal survey questionnaires were good and are shown in the following figure.





RESEARCH

**Social Research Branch
Benefits Agency**
Department of Social Security
Freepost PHQ5, London WC2N 6BR

Telephone: Leeds (0532) 324 828

Our Reference 5283R

Date 1 November 1993

Dear

HAVE YOUR SAY: SERVICE TO FIRST-TIME CUSTOMERS

Recently, I wrote asking you to take part in our survey of first time customers. The Social Policy Research Unit, who are carrying out the survey, say they have received some of the questionnaires but are still waiting for some people to reply.

The aim of the study is to find out about the experiences of people who have recently claimed a benefit for the first time. As a recent customer your name was selected at random to take part in the survey. Your answers are very important, because they will help the Benefits Agency understand its customers' needs and requirements. For your convenience, I have enclosed another copy of the questionnaire. It should take about 15 minutes to fill in. When you have completed it, please use the enclosed **FREEPOST** envelope (you do not need a stamp) and return it to the Social Policy Research Unit, University of York, Heslington, York, YO1 5GY.

If you have already sent back your questionnaire, please accept my apologies for bothering you again.

The responses you give will be **entirely** confidential, and the results of the survey will be presented in such a way that no individual can be identified. In addition, your dealings with the Benefits Agency and claims for benefit will not be affected in any way, whether you send back your questionnaire or not.

If you have any queries, please do not hesitate to call Maureen Astin of the Social Policy Research Unit, on 0904-433 610.

Please help the Benefits Agency to improve its service by telling us what you think. I greatly appreciate your time and effort in helping us with this survey.

Yours sincerely

A handwritten signature in cursive script that reads "Anne Harrop".

Anne Harrop
Research Officer

Appendix 3 Quantitative Research: The Face-to-face Survey

1. SURVEY PROCESS

1.1 Methodology

All of the survey interviews were performed in respondents' homes using face-to-face interviewing methods.

1.2 Sample methodology

The sample was drawn by clustering the BA District Offices into seven distinct clusters namely: not clear, towns, large cities, pleasant town, Scottish cities, new town, and inner London. A representative random sample of 30 BA District Offices was then selected from these clusters.

The sampling of IS first-time customers was carried out at the local office level with each office selecting a sample at random from its records. The number of addresses selected at each local office was proportionate to the workload of that office.

The sample of OPB first-time customers was drawn from central records. A random sample of first-time customers for OPB was selected within the same 30 District Office areas.

For both IS and OPB samples, unsuccessful applications were selected as well as successful applications.

1.3 Sample size

An achieved sample of 1,200 interviews with first-time customers was required. This sample was sub-divided into 900 interviews with IS customers and 300 interviews with OPB customers.

It was assumed that a proportion of the IS and OPB claims identified as being first-time customers would turn out not to be so. It was therefore necessary to over-sample addresses and establish the eligibility of respondents on the doorstep. For the purpose of sampling it was assumed that 10% of IS and OPB claims would turn out to be ineligible. It was also assumed that 10% of the addresses supplied would turn out to be either empty, demolished, or the customer had moved and so on. It was therefore necessary to select 1,871 addresses to allow for this wastage.

1.4 Opt-out procedure

All selected first-time customers were written to by the DSS prior to the fieldwork commencing. The letter enabled sampled individuals to opt out of the survey by contacting the DSS. The addresses of individuals who opted out at this stage were removed from the sample before the sample details were passed on to Public Attitude Surveys (PAS).

1.5 Advance letter

A letter was sent to all of the sampled individuals who had not opted out at the above stage. This letter was sent out before the start of fieldwork and explained the purpose of the survey, assured the confidentiality of results and named a contact

available to answer queries. The letter also gave an address that customers could contact if they did not want to participate in the survey. A copy of the letter is contained in Appendix A.

1.6 Questionnaire

The same questionnaire was used for the interviews with both the IS and OPB first-time customers. The first section of the interview schedule, the contact sheet, was used to establish the eligibility of the named respondent. The questions on the contact sheets were identical but in order to make the interviewer's task easier the IS contact sheet was purple and the OPB sheet was yellow. This simply meant that the interviewer knew which benefit the respondent had claimed before the interview began.

1.7 Pilot

A pilot survey was conducted in three districts to test the fieldwork documents and the assumed rates of ineligibility.

Each district participating in the pilot study issued 30 addresses, 20 of which were IS and 10 of which were OPB first-time customers. Interviewers had to visit each address to establish eligibility but were only required to complete 15 interviews per area. In this way a total of 45 interviews were carried out.

The pilot survey roughly confirmed the proportion of the sample that would be found to be ineligible in the main stage of fieldwork.

All of the interviewers involved in the pilot survey were briefed and debriefed by the PAS executive in charge of the study.

1.8 Main stage briefings and fieldwork

All of the interviewers working on the main stage of the survey were briefed by the PAS executive in charge of the survey. Interviewers were also given thorough written instructions which they could consult if problems or queries arose while they were working on the survey. A copy of these instructions is contained in Appendix B.

The survey fieldwork took eight weeks to complete and was carried out in October and November 1993.

1.9 Final response rate and analysis of unsuccessfuls

Successful interviews were achieved with 1,195 of the customers included in the initial sample of 1,871. As anticipated, some of the sampled individuals were not eligible for interview and some of the contact addresses were empty, demolished or incorrect. The numbers of cases in these categories is detailed in the table below.

Table I Analysis of unsuccessfuls

Reason for no interview	Number of cases
Ineligible	128
Refusal	115
No contact with named person	37
No contact with anyone in household	175
Named person no longer lives at address	125
Address incorrect/property empty or demolished	84
Other	12
Total	676

If the ineligibles and 'dead' addresses are removed from the initial sample the eligible sample size becomes 1,659 representing a final response rate of 72%. This is roughly as expected at the outset of the project.

2. **PROBLEMS** ENCOUNTERED

The only problem that arose in carrying out this survey was a result of the spread of addresses in the sampled districts. The initial timetable and cost had been drawn up on the assumption that one area would be a rural area with addresses spread within a 30-mile radius, and the remaining 29 districts would be urban with addresses within a 10-20 mile radius. The actual spread of addresses was far greater than this, with nine of the districts having sampled addresses that were spread across a radius of over 20 miles.

The resulting effect of this degree of spread in the sample was to increase the amount of time that it took interviewers to carry out their work. There were no methodological implications resulting from this problem, it simply took the interviewers longer to complete the fieldwork.

No other problems were encountered at any other stage of the survey process.

Appendix A

Sample Letter



Social Research Branch
Department of Social Security
Freepost PHQ5, London WC2N 6BR

Telephone Leeds (0532) 324 828

Our Reference 00020

Date 7 October 1993

Dear

HAVE YOUR SAY: SERVICE TO FIRST-TIME CUSTOMERS

I am writing to ask for your help with a survey. The Benefits Agency, which is part of the Department of Social Security, would like to find out about people's experiences of claiming a benefit for the first time. We have asked an independent research team, the Social Policy Research Unit (SPRU) at York University, to carry out this study_

SPRU will be carrying out some informal interviews and group discussions with people who have just **claimed** One Parent Benefit for the first time. Your name has been selected randomly from our records of people who have recently claimed, and we would be very interested in hearing your views. A researcher may ask you to take part in an interview or discussion, and we would be very grateful if you could join in. The interviewer will carry a SPRU identification card.

Anything you discuss with the interviewer will be treated in the strictest confidence and no information that identifies you. or any other individual, will be revealed to the Benefits Agency or anyone else.

I do hope that you decide to take part in this important study, as we would value your views to help us improve our service to new customers. If you would prefer not to be contacted, please let me know within the next two weeks. You can phone me on **0532-324 828**, or write to me at the above FREEPOST address (you do not **need** to put a stamp on the letter). **Whatever you decide**, I can assure **you** that it will not **affect your benefit** or any dealings **you** have with the Benefits **Agency** either now or In the future.

Unfortunately, the researcher will not have time to talk to everyone, so if you have not heard from SPRU by **early December 1993 you will** know you are not being asked for an interview or discussion. If they do approach you. i hope you will be able to take part in this important survey and enjoy meeting the researcher.

Yours sincerely

A handwritten signature in cursive script that reads 'Anne Harrop'.

Appendix B

Questionnaires

Postal Questionnaire for First Time Customers of Child Benefit

University of York

Social Policy Research Unit

Child Benefit Study Questionnaire

INSTRUCTIONS

This is a questionnaire about your experiences of claiming Child Benefit for the first time.

The questions inside cover a number of topics, but each can be answered by placing a tick { ✓) in an appropriate box. For a small number of questions we have invited you to write in an answer - please do so.

There is an opportunity to add further comments at the end of the questionnaire - we encourage you to do so.

RETURNING THE QUESTIONNAIRE

Enclosed with the questionnaire is a self-addressed, free-post, envelope addressed to the Social Policy Research Unit, University of York, Heslington, York, YO 1 1 YG. When you have completed the questionnaire please place it in the envelope provided and post it as soon as you possibly can.

Thank you for your help.

Section 1

ABOUT YOUR APPLICATION

Please tick as many boxes as apply

1. Have you applied for any other state benefit in the last 3 years?

- State Retirement Pension ☐
- One Parent Benefit ☐
- Family Credit (Family Income Supplement - FIS) ☐
- Unemployment Benefit ☐
- Income Support ☐
- Sickness Benefit / Invalidity Benefit ☐
- Attendance Allowance / Mobility Allowance ☐
- Severe Disablement Allowance/ Disability Allowance ☐
- Widows Benefit ☐
- Social Fund Grant or Loan ☐
- Housing Benefit ☐
- Council Tax Benefit / Community Charge Benefit ☐
- Other ☐

2. Is this the first time you have ever claimed Child Benefit?

Yes ☐ No ☐

3. How did you first find out that you might be able to claim Child Benefit?

- Common knowledge/just knew ☐
- Letter from the DSS ☐
- By contacting the Social Security office ☐
- From my employer ☐
- From friends or relatives ☐
- From my doctor ☐
- From the midwife, nurse or the health worker ☐
- Don't know ☐
- Other (Please give details below) ☐

4. Did you want any further information or advice before you claimed Child Benefit?

Yes ☐ No ☐

Please go to question 5. Please go to question 8.

For office
use only

CZ h

5. What other information did you want?

About whether I could claim another benefit
How much I'd receive
Other (Please give details below)

6. Did you know where to go to get this information?

Yes ☐ No ☐

7. Where did you get this information from?

- Local Social Security office ☐
- Benefit Enquiry Line/Freeline Social Security ☐
- DSS/BA leaflet ☐
- Friends or relatives ☐
- Poster in Post Office, doctor's surgery etc ☐
- From my Social Worker/Social Services ☐
- I did not get further information ☐
- Other (Please give details below) ☐

8. When making your claim, did you read a DSS/Benefits Agency leaflet giving details about Child Benefit?

Yes ☐ No ☐

Please go to question 9 Please go to question 11.

9. How helpful was the leaflet in telling you how to make your claim?

Tick (P z one only).

- Very helpful ☐
- Fairly helpful ☐
- Neither helpful nor unhelpful ☐
- Not very helpful ☐
- Not at all helpful ☐
- Don't know/can't remember ☐

10. What improvements, if any, could have been made to the leaflet(s)? Tick as many boxes as apply.

- None
- Make the layout less confusing
- Simplify language used in leaflet
- Enlarge print/make it clearer to read
- Provide more detail
- Don't know
- Other (please give details below)

11. How did you obtain the form for claiming Child Benefit?

- In person from my local DSS office
- By post from the DSS/Benefits Agency
- Don't know
- Other (please give details below)

Section 2

ABOUT THE SERVICE YOU RECEIVED FROM THE DSS/BENEFITS AGENCY

Please tick the boxes that apply to you

12. After you sent in your application form for Child Benefit, how many times did you contact the DSS/Benefits Agency about it?

- | | | |
|-----------|--------------------------|--------------------------|
| None | ☐ | Please go to question 18 |
| 1 | ☐ | |
| 2-4 | ☐ | Please go to question 13 |
| 5 or more | | |

13. How did you contact the DSS/Benefits Agency? (Please write in the number of times you contacted DSS/Benefits Agency by each method.)

- | | |
|-----------------------------|-------|
| By telephone | times |
| By letter | times |
| By calling in to the office | times |
| Don't know/can't remember | |

For office
use only

(50 - 58)

(59)

(60)

50 - 58

14. Where did you contact first?

Tick (V) one only.

- Your local DSS/Benefits Agency office
- The Child Benefit Centre at Newcastle
- Don't Know/Can't remember
- Other (please give details below)

15. And was that the right place to deal with your enquiry?

- | | |
|------------|--------------------------|
| Yes | ☐ |
| No | ☐ |
| Don't Know | ☐ |

16. Thinking about the first time you contacted DSS/Benefits Agency after you sent in your application, how easy or difficult was it to find the correct person to deal with your enquiry?

Tick (V) one only.

- | | |
|----------------------------|--------------------------|
| Very easy | ☐ |
| Fairly easy | ☐ |
| Neither easy nor difficult | ☐ |
| Fairly difficult | ☐ |
| Very difficult | ☐ |

17. What were the main reasons for this contact with someone from the DSS/Benefits Agency? Tick as many boxes as apply.

- | | |
|---|--------------------------|
| Incorrect payment | |
| Not received payment | ☐ |
| To ask for explanation about my Child Benefit | |
| To ask for information | ☐ |
| To complain about service | |
| To find out what was happening | |
| Don't know/can't remember | ☐ |
| Other (please give details) | |

For office
use only

(66)

66 - 65

Section 3

ABOUT YOUR CHILD BENEFIT

Please tick the boxes that apply to you

18. When making your claim, were you told about the different ways in which your benefit could be paid (for example, by order book or direct to your bank or building society)

Yes

No

19. How do you receive your Child Benefit?

Tick (6) one only.

Orderbook

3

Direct to bank or building society

1

20. Was your first payment earlier or later than you had expected?

Tick (6) one only.

Earlier

3

Later

Neither earlier nor later

Don't know

21. Have you ever had any problems with your Child Benefit payments?

Yes ☒

No ☒

Please go to question 22

Please go to question 24

22. If you have had problems with your Child Benefit payments please could you say what these problems were.

23. Did you know where to contact to sort out these problems?

Yes ☒

No ☒

Section 4

ABOUT THE BENEFITS AGENCY

24. Thinking back, before you claimed Child Benefit, what did you expect your dealings with the DSS/Benefits Agency would be like?

(83 - 84)

(80)

(81)

(82)

For office
use only

25. We would like to know more about how far the DSSBenefits Agency meets the expectations of people claiming benefit for the first time.

When you first claimed Child Benefit, would you say the following aspects of the service were better than you had expected, much as you had expected, or worse than you had expected?

Please tick (✓) one box in each row.

		Better than I expected	Much as I expected	Worse than I expected	Did not know what to expect	Can't say
<i>The Staff</i>	The politeness of staff	☐	☐	☐	☐	☐
	The amount of time staff had for you	☐	☐	☐	☐	☐
	The friendliness of staff	☐	☐	☐	☐	☐
	The helpfulness of staff	☐	☐	☐	☐	☐
	The knowledge of staff	☐	☐	☐	☐	☐
<i>If you visited the local Benefits Agency Office</i>	The cleanliness and tidiness of the office	☐	☐	☐	☐	☐
	The length of time you had to wait	☐	☐	☐	☐	☐
	Understanding what the staff said to you	☐	☐	☐	☐	☐
	The amount of privacy	☐	☐	☐	☐	☐
<i>If you telephoned the Benefits Agency</i>	The ease with which you got through to the switchboard	☐	☐	☐		
	The length of time you waited to speak to someone	☐	☐	☐		
	The ease with which you found a person who could deal with your enquiry		☐	☐	☐	☐
	Understanding what the staff said to you		☐	☐	☐	☐
<i>If you wrote to the Benefits Agency</i>	The speed of the reply	☐	☐	☐	☐	☐
	Understanding the reply	☐	☐	☐	☐	☐

For office
use only

26. And how important are each of the following areas of service when you contact the DSS/Benefits Agency?

Please tick () one box in each row.

		Very important	Fairly important	Neither important nor unimportant	Not very important	Not at all important	Don't know
<i>The Staff</i>	The politeness of staff	☐	☐	☐	☐	☐	☐
	The amount of time staff have for you	☐	☐	☐	☐	☐	☐
	The friendliness of staff	☐	☐	☐	☐	☐	☐
	The helpfulness of staff	☐	☐	☐	☐	☐	☐
	The knowledge of staff	☐	☐	☐	☐	☐	☐
<i>Visits to the local Benefits Agency Office</i>	The cleanliness and tidiness of the office	☐	☐	☐	☐	☐	☐
	The length of time you have to wait	☐	☐	☐	☐	☐	☐
	Understanding what the staff say to you	☐	☐	☐	☐	☐	☐
	The amount of privacy	☐	☐	☐	☐	☐	☐
<i>Telephoning the Benefits Agency</i>	The ease with which you get through to the switchboard	☐	☐			☐	
	The length of time you wait to speak to someone	☐	☐	☐		☐	☐
	The ease with which you find a person who can deal with your enquiry	☐	☐	☐	☐	☐	☐
	Understanding what the staff say to you	☐	☐	☐	☐	☐	☐
<i>Writing to the Benefits Agency</i>	The speed of the reply	☐	☐	☐	☐	☐	☐
	Understanding the reply	☐	☐	☐	☐	☐	☐

(103-117)

27. We would like to know which aspects of the DSS/Benefits Agency service you feel are the most important.

Please rank the following statements in order of their importance

Please rank 1 for the most important through to 5 for the least important

<i>The Staff</i>	The politeness of staff	☐
	The amount of time staff had for you	☐
	The friendliness of staff	☐
	The helpfulness of staff	☐
	The knowledge of staff	☐

(118-122)

Please rank 1 for the most important through to 4 for the least important

<i>If you visited the local Benefits Agency Office</i>	The cleanliness and tidiness of the office	☐
	The length of time you had to wait	☐
	Understanding what the staff said to you	☐
	The amount of privacy	☐

(123-126)

Please rank 1 for the most important through to 2 for the least important

<i>If you wrote to the Benefits Agency</i>	The speed of the reply	☐
	Understanding the reply	☐

(127 - 128)

Please rank 1 for the most important through to 4 for the least important

<i>If you telephoned the Benefits Agency</i>	The ease with which you got through to the switchboard	☐
	The length of time you waited to speak to someone	☐
	The ease with which you found a person who could deal with your enquiry	☐
	Understanding what the staff said to you	☐

(129 - 132)

28. Overall, how would you rate your level of satisfaction with the service you have received generally in connection with your Child Benefit?

Tick (✓) one only.

Very satisfied	☐
Fairly satisfied	☐
Neither satisfied nor dissatisfied	☐
Fairly dissatisfied	☐
Very dissatisfied	☐
Don't know	☐

29. Why do you say that?

(134 - 135)

30. Was the service better or worse than you expected?

Tick (✓) one only.

Better	☐
Worse	☐
Neither better nor worse	☐
Don't know	☐

31. Why do you say that?

(137 - 138)

Section 5

ABOUT YOURSELF

Please tick the boxes that apply to you

32.

Male
Female

33. Which of these best describes the place where you currently live?

- Home owned by myself and/or my partner ☐
- Rent privately ☐
- Rent from local authority / housing association ☐
- Live with friends/relatives ☐
- Hostel, board and lodging, bed and breakfast ☐
- Other (Please give details) ☐
-

34. Which of these categories best describes you?

- Full time employment (as employee) 16 hours or more ☐
- Part time employment (as employee) less than 16 hours ☐
- Self employed ☐
- Full time education ☐
- Government training programme ☐
- Unemployed ☐
- Retired ☐
- Not working for domestic reasons/housewife ☐
- Not working - sick/disabled ☐
- Other (tick & write in) ☐
-

35. What was your age last birthday?

For office
use only

(140)

(141 - 142)

(143 - 144)

36. Which of these best describes your situation?

Child dependants are those children you are claiming child benefit for.

Tick (✓) **one only**.

- Single (incl. widowed/divorced/separated) with child dependant(s) ☐
- Married (or living with partner) with child dependant(s) ☐

37. To which of the following groups would you regard your household as belonging?

- Professional, employers and managers ☐
- Managerial and technical occupations ☐
- Skilled occupations (Non-manual) ☐
- Skilled occupations (Manual) ☐
- Semi-skilled occupations ☐
- Unskilled occupations ☐
- Unoccupied ☐

38. Which of the following statements best describes how you use (or intend to use) your Child Benefit?

- I will save up my Child Benefit and then use it as a contribution to the general family budget
- I will save up my Child Benefit and then spend it on specific child related expenses
- I will spend my Child Benefit as I receive it on general household expenses
- I will spend my Child Benefit as I receive it on specific child related expenses

For office
use only

Section 6

39. If you would to make any comments about this questionnaire or your experiences of claiming we would be pleased if you could fill in the space below.

Comments

Thank you for taking the time to complete this questionnaire.

Please return this questionnaire in the pre paid envelope to:

Social Policy Research Unit
University of York
Heslington
York
Y01 1YG

use only

(148-149)

Postal Questionnaire for First Time Customers of Retirement Pension

University of York

Social Policy Research Unit

Retirement Pension Study Questionnaire

INSTRUCTIONS

This is a questionnaire about your experiences of claiming Retirement Pension for the first time.

The questions inside cover a number of topics, but each can be answered by placing a tick (/) in an appropriate box. For a small number of questions we have invited you to write in an answer - please do so.

There is an opportunity to add further comments at the end of the questionnaire - we encourage you to do so.

RETURNING THE QUESTIONNAIRE

Enclosed with the questionnaire is a self-addressed, free-post, envelope addressed to the Social Policy Research Unit, University of York, Heslington, York, Y01 1 YG. When you have completed the questionnaire please place it in the envelope provided and post it as soon as you possibly can.

Thank you for your help.

Section 1

ABOUT YOUR APPLICATION

Please tick as many boxes as apply

1. Have you applied for any other state benefit in the last 3 years?

- Child Benefit ☐
- One Parent Benefit ☐
- Family Credit (Family Income Supplement - FIS) ☐
- Unemployment Benefit ☐
- Income Support ☐
- Sickness Benefit / Invalidity Benefit ☐
- Attendance Allowance / Mobility Allowance ☐
- Severe Disablement Allowance / Disability Allowance ☐
- Widows Benefit ☐
- Social Fund Grant or Loan ☐
- Housing Benefit ☐
- Council Tax Benefit / Community Charge Benefit ☐
- Other ☐

2. Is this the first time you have ever claimed Retirement Pension?

Yes ☐ No ☐

3. How did you first find out that you might be able to claim Retirement Pension?

- Common knowledge/just knew ☐
- Letter from the DSS ☐
- By contacting the Social Security office ☐
- From my employer ☐
- From friends or relatives ☐
- From my doctor, nurse or the health worker ☐
- Don't know ☐
- Other (Please give details below) ☐

4. Did you want any further information or advice before you claimed Retirement Pension?

Yes ☐ No ☐
Please go to question 5. Please go to question 8.

For office
use only

(1 -4)

5. What other information did you want?

About whether I could claim another benefit

How much I'd receive

Other (Please give details below)

6. Did you know where to go to get this information?

Yes ☐ No ☐

7. Where did you get this information from?

- Local Social Security office ☐
- Benefit Enquiry Line/Freeline Social Security ☐
- DSS/BA leaflet ☐
- Friends or relatives ☐
- Poster in Post Office, doctor's surgery etc ☐
- From my Social Worker/Social Services ☐
- I did not get further information ☐
- Other (Please give details below) ☐

8. When making your claim, did you read a DSS/Benefits Agency leaflet giving details about Retirement Pension?

Yes ☐ No ☐
Please go to question 9 Please go to question 11.

9. How helpful was the leaflet in telling you how to make your claim?

Tick (v one only).

- Very helpful ☐
- Fairly helpful ☐
- Neither helpful nor unhelpful ☐
- Not very helpful ☐
- Not at all helpful ☐
- Don't know/can't remember ☐

For office
use only

(32 - 36)

0

(37)

(38 - 47)

(49)

10. What improvements, if any, could have been made to the leaflet(s)? Tick as many boxes as apply.

- None
- Make the layout less confusing
- Simplify language used in leaflet
- Enlarge print/make it clearer to read
- Provide more detail
- Don't know
- Other (please give details below)

11. How did you obtain the form for claiming Retirement Pension?

- In person from my local DSS office
- By post from the DSS/Benefits Agency
- Don't know
- Other (please give details below)

Section 2

ABOUT THE SERVICE YOU RECEIVED FROM THE DSS/BENEFITS AGENCY

Please tick the boxes that apply to you

12. After you sent in your application form for Retirement Pension, how many times did you contact the DSS/Benefits Agency about it?

- None
- 1
- 2-4
- 5 or more

13. How did you contact the DSS/Benefits Agency? (Please write in the number of times you contacted DSS/Benefits Agency by each method.)

- By telephone
- By letter
- By calling in to the office
- Don't know/can't remember

For office use only

10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

14. Where did you contact first?

Tick (V) **one only.**

- Your local DSS/Benefits Agency office
- The Retirement Pension Centre at Newcastle
- Don't Know/Can't remember
- Other (please give details below)

15. And was that the right place to deal with your enquiry?

- Yes
- No
- Don't Know

F-3
f-3

16. Thinking about the first time you contacted DSS/Benefits Agency after you sent in your application, how easy or difficult was it to find the correct person to deal with your enquiry?

Tick (&/) **one only.**

- Very easy
- Fairly easy
- Neither easy nor difficult
- Fairly difficult
- Very difficult

17. What were the main reasons for this contact with someone from the DSS/Benefits Agency? Tick as many boxes as apply.

- Incorrect payment
- Not received payment
- To ask for explanation about my Retirement Pension
- To ask for information
- To complain about service
- To find out what was happening
- Don't know/can't remember
- Other (please give details)

For office use only

10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Section 3

ABOUT YOUR RETIREMENT PENSION

Please tick the boxes that apply to you

18. When making your claim, were you told about the different ways in which your Pension could be paid (for example, by order **book** or direct to your bank or building society)

Yes ☐

No ☐

19. How do you receive your retirement pension?

Tick (se") *one only*.

Orderbook

Direct to bank or building society

20. Was **your** first payment earlier or later than **you** had expected?

Earlier

Later

Neither earlier nor later

Don't know

21. Have you ever had any problems with your Retirement Pension payments?

Yes ☐

No ☐

Please go to question 22

Please go to question 24

For office
use only

(79)

(80)

22. If you have had problems with your Retirement Pension payments please could you say what these problems were.

23. Did you know where to contact to sort out these problems?

Yes ☐

No ☐

Section 4

ABOUT THE BENEFITS AGENCY

24. Thinking back, before you claimed Retirement Pension, what did you expect your dealings with the DSS/Benefits Agency would be like?

For office
use only

(83 - 84)

(86 - 87)

25. We **would** like to know more about how far the DSSIBenefits Agency meets the expectations of **people** claiming benefit for the first time.

When you first claimed Retirement Pension, would you **say the following aspects of the service were better than you had expected, much as you had expected, or worse than you had expected?**

Please tick (✓) one box in each row.

		Better than I expected	Much as I expected	Worse than I expected	Did not know what to expect	Can't say
The Staff	The politeness of staff			☐	☐	☐
	The amount of time staff had for you	☐	☐	☐	☐	☐
	The friendliness of staff	☐	☐	☐	☐	☐
	The helpfulness of staff	☐	☐	☐	☐	☐
	The knowledge of staff	☐	☐	☐	☐	☐
If you visited the local Benefits Agency Office	The cleanliness and tidiness of the office	☐	☐	☐	☐	☐
	The length of time you had to wait	☐	☐	☐	☐	☐
	Understanding what the staff said to you	☐	☐	☐	☐	☐
	The amount of privacy	☐	☐	☐	☐	☐
If you telephoned the Benefits Agency	The ease with which you got through to the switchboard	☐	☐	☐	☐	☐
	The length of time you waited to speak to someone	☐	☐	☐	☐	☐
	The ease with which you found a person who could deal with your enquiry	☐	☐	☐	☐	☐
	Understanding what the staff said to you	☐	☐	☐	☐	☐
If you wrote to the Benefits Agency	The speed of the reply	☐	☐	☐	☐	
	Understanding the reply	☐	☐	☐	☐	

For office
use only

26. And how **important** are each of the following areas of service when you contact the DSSIBenefits Agency?

Please tick () one box in each row.

		Very important	Fairly important	Neither important nor unimportant	Not very important	Not at all important	Don't know
The Staff	The politeness of staff	☐	☐	☐	☐	☐	
	The amount of time staff have for you	☐	☐	☐	☐	☐	☐
	The friendliness of staff	☐	☐	☐	☐	☐	☐
	The helpfulness of staff	☐	☐	☐	☐	☐	☐
	The knowledge of staff	☐	☐	☐	☐	☐	☐
Visits to the local Benefits Agency Office	The cleanliness and tidiness of the office	☐	☐	☐	☐	☐	☐
	The length of time you have to wait	☐	☐	☐	☐	☐	☐
	Understanding what the staff say to you	☐	☐	☐	☐	☐	☐
	The amount of privacy	☐	☐	☐	☐	☐	☐
Telephoning the Benefits Agency	The ease with which you get through to the switchboard	☐	☐	☐	☐	☐	☐
	The length of time you wait to speak to someone	☐	☐	☐	☐	☐	☐
	The ease with which you find a person who can deal with your enquiry	☐	☐	☐	☐	☐	☐
	Understanding what the staff say to you	☐	☐	☐	☐	☐	☐
Writing to the Benefits Agency	The speed of the reply	☐	☐	☐	☐	☐	☐
	Understanding the reply	☐	☐	☐	☐	☐	☐

For office
use only

27. We would like to know which aspects of the DSS/Benefits Agency service you feel are the most important.

Please rank the following statements in order of their importance

Please rank 1 for the most important through to 5 for the least important

<i>The Staff</i>	The politeness of staff	1
	The amount of time staff had for you	2
	The friendliness of staff	3
	The helpfulness of staff	4
	The knowledge of staff	5

Please rank 1 for the most important through to 4 for the least important

<i>If you visited the local Benefits Agency Office</i>	The cleanliness and tidiness of the office	1
	The length of time you had to wait	2
	Understanding what the staff said to you	3
	The amount of privacy	4

Please rank 1 for the most important through to 2 for the least important

<i>If you wrote to the Benefits Agency</i>	The speed of the reply	1
	Understanding the reply	2

Please rank 1 for the most important through to 4 for the least important

<i>If you telephoned the Benefits Agency</i>	The ease with which you got through to the switchboard	1
	The length of time you waited to speak to someone	2
	The ease with which you found a person who could deal with your enquiry	3
	Understanding what the staff said to you	4

For office use only

(118 - 122)

(123 - 126)

(129 - 132)

(134 - 135)

(137 - 138)

28. Overall, how would you rate your level of satisfaction with the service you have received generally in connection with your Retirement Pension?

Very satisfied
Fairly satisfied
Neither satisfied nor dissatisfied
Fairly dissatisfied
Very dissatisfied
Don't know

29. Why do you say that?

30. Was the service better or worse than you expected?

Better
Worse
Neither better nor worse
Don't know

31. Why do you say that?

For office use only

(134 - 135)
ED

(137 - 138)

Section 6

36. If you would to make any comments about this questionnaire or your experiences of claiming we would be pleased if you could fill in the space below.

Comments

For office
use only

(144-145)

Thank you for taking the time to complete this questionnaire.

Please return this questionnaire in the pre paid envelope to:

Social Policy Research Unit
University of York
Heslington
York
YO1 1YG

Section 5

ABOUT YOURSELF

Please tick the boxes that apply to you

32.

Male
Female

33. Which of these best describes the place where you currently live?

Home owned by myself and/or my partner
Rent privately
Rent from local authority / housing association
Live with friends/relatives
Hostel, board and lodging, bed and breakfast
Residential care/nursing home
Other (Please give details)

34. Before you retired to which of the following groups did your household belong?

Professional, employers and managers
Managerial and technical occupations
Skilled occupations (Non-manual)
Skilled occupations (Manual)
Semi-skilled occupations
Unskilled occupations
Unoccupied

35. What was your age last birthday?

For office
use only

(139)

(142 - 143)

INTRODUCTION

Good morning/afternoon/evening. I am (NAME) from Public Attitude Surveys (SHOW IDENTIFICATION CARD) an independent research company. We are carrying out a survey on behalf of the Department of Social Security about people's experiences of claiming Social Security benefits. You should have received a copy of this letter (SHOW LETTER) recently asking if you'd take part. We will not ask you anything about your finances. Any information you give us will be treated in the strictest confidence and will not affect your entitlement in any way. The results of the survey will not identify individuals.

ASK ALL

- Q-1 In the last 6 months, have you pulled for Income Support? CODE ANSWER IN GRID BELOW. IF UNSURE, ASK TO SEE ANY PAPERWORK. IF STILL UNSURE, CODE AS "YES".

N.B.

- SHOULD CODE AS "YES" EVEN IF APPLICATION WAS REJECTED OR HAVEN'T HEARD OUTCOME YET.

SHOULD CODE AS "YES" EVEN IF THE RESPONDENT SAYS THEY DIDN'T ACTUALLY APPLY FOR THE BENEFIT (E.G. APPLIED FOR UNEMPLOYMENT BENEFIT BUT INELIGIBLE SO GOT INCOME SUPPORT INSTEAD WITHOUT ANOTHER APPLICATION).

INSTRUCTION:

ASK Q.2 IF CODED "YES" AT Q.1.

IF CODED "NO" AT Q.1, CLOSE CONTACT.

- Q.2 Is this the first time you've applied for Income Support within the last 3 years? CODE ANSWER IN GRID.

INSTRUCTION:

ASK Q.3 IF CODED "YES" AT Q.2.

IF CODED "NO" AT Q.2, CLOSE CONTACT.

- Q.3 Are you currently receiving Income Support? IF "NO", PROMPT: Is that because your claim was unsuccessful, you haven't heard the outcome yet or you have recently stopped receiving it? CODE ANSWER IN GRID.

Q ¹ (APPLIED FOR)		Q ² (FIRST TIME)		Q ³ (CURRENTLY RECEIVING)		
YES	NO	YES	NO	YES, RECEIVING	NO, CLAIM UNSUCCESS- FUL	NO, NOT HEARD
1	2 (4)	2	0s	1	2	3
						4 (36)

NOW GO TO Q.4 OVERLEAF

ASK ALL ELIGIBLE

- Q.4 Are you the person who mainly dealt with your application for Income Support?

YES

(37)

1 - GO TO MAIN QUESTIONNAIRE

NO

2 - GO TO INSTRUCTION BELOW

INSTRUCTION:

- ASK TO SPEAK TO THE PERSON WHO MAINLY DEALT WITH APPLICATION AND CONDUCT THE INTERVIEW WITH THEM UNLESS THEY ARE A PROFESSIONAL PERSON (E.G. SOCIAL WORKER, NURSING HOME STAFF OR WARDEN). RECORD DETAILS ON FRONT OF CONTACT SHEET.

OUTCOME:

SUCCESSFUL INTERVIEW

(38)

1

INELIGIBLE (Q.1 OR Q.2)

REFUSAL (WRITE IN REASON AND CODE 3)

2

NO CONTACT WITH NAMED PERSON
NO CONTACT WITH ANYONE IN HOUSEHOLD
NAMED PERSON NO LONGER LIVES AT ADDRESS
NAMED PERSON ON HOLIDAY/AWAY/IN HOSPITAL FOR WHOLE OF
FIELDWORK PERIOD
PROPERTY EMPTY
PERSON WHO DEALT WITH BENEFIT APPLICATION WAS A
PROFESSIONAL PERSON
OTHER REASON FOR NO INTERVIEW (WRITE IN AND CODE 0)

0

(39)

N.B. IF YOU HAVE DIFFICULTY FINDING AN ADDRESS PLEASE CONTACT YOUR R.O.

COMPLETE AFTER FINISHING THE INTERVIEW AND LEAVING THE PROPERTY

- Q.A HOW ARTICULATE WAS THE RESPONDENT?

VERY ARTICULATE
FAIRLY ARTICULATE
NEITHER ARTICULATE NOR INARTICULATE
FAIRLY INARTICULATE
VERY INARTICULATE

(40)

1

2

3

4

5

- Q.B OVERALL, HOW EASY OR DIFFICULT DID YOU FIND THE INTERVIEW?

VERY EASY
FAIRLY EASY
NEITHER EASY NOR DIFFICULT
FAIRLY DIFFICULT
VERY DIFFICULT

(41)

1

2

3

4

5

TIMING

START TIME:

AM/PM

FINISH TIME:

TOTAL LENGTH OF INTERVIEW (MINS.):

(42) (43)

I CERTIFY THAT THIS IS A TRUE RECORD OF AN INTERVIEW FOR THIS SURVEY WITH A PERSON UNKNOWN TO ME AND HAS BEEN CONDUCTED WITHIN THE CODE OF CONDUCT.

SIGNED NO. (44) (45) (46) (47) DATE:

	Q.5	Q.6	Q.7			
	CURRENTLY RECEIVING	HAVE RECEIVED	CONTACT IN LAST MONTHS			
	CARD 01	CARD 02	YES	NO	(DON'T KNOW)	
1. UNEMPLOYMENT BENEFIT	1 (48)	1 (12)		2	8	(45)
2. INCOME SUPPORT ON BASIS OF BEING -						
- PENSIONER	1 (49)	1 (13)	1	2	8	(46)
- SICK/DISABLED	1 (50)	1 (14)		2	8	(47)
- UNEMPLOYED	1 (51)	1 (15)	1	2	8	(48)
LONE PARENT	1 (52)	1 (16)	1	2	8	(49)
3 ONE PARENT BENEFIT						
4. CHILD BENEFIT (FAMILY ALLOWANCE)	1 (54)	1 (18)		2	8	(51)
5. FAMILY CREDIT (FAMILY INCOME SUPPLEMENT - FIS)	1 (55)	1 (19)	1	2	8	(52)
6. STATE RETIREMENT PENSION	1 (56)	1 (20)	1	2	8	(53)
8. COUNCIL TAX BENEFIT/ COMMUNITY CHARGE BENEFIT	1 (58)	1 (22)	1	2	8	(55)
9. 7 ii iiiii /IN VALIDITY BENEFIT	1 (59)	1 (23)	1	2	8	(56)
10. ATTENDANCE ALLOWANCE	1 (60)	1 (24)	1	2	8	(57)
11. MOBILITY ALLOWANCE	1 (61)	1 (25)	1	2	8	(58)
12. 76ISXhitiff LIVING ALLOWANCE	1 (62)	1 (26)		2	8	(59)
13. DISABILITY WORKING ALLOWANCE	1 (63)	1 (27)	1	2	8	(60)
'SL.V ERE' ALLOWANCE	1 (64)	1 (28)	1	2	8	(61)
15. INVALID CARE ALLOWANCE	1 (65)	1 (29)	1	2	8	(62)
16. WIDOWS BENEFIT	1 (66)	1 (30)	1	2	8	(63)
17. SOCIAL FUND GRANT OR LOAN ON BASIS OF BEING -						
- PENSIONER		1 (31)	1	2	8	(64)
- SICK/DISABLED		1 (32)	1	2	8	(65)
-- UNEMPLOYED		1 (33)	1	2	8	(66)
- LONE PARENT		1 (34)	1	2	8	(67)
18. OTHER (WRITE IN AND CODE 1)						
	1 (67)	1 (35)	1	2	8	(68)
b)	1 (68)	1 (36)	1	2	8	(69)
*****	1 (69)	1 (37)		2	8	70
OR. *****	UNo 1	02) ON	01)	08) 09)	0603)	
NO, NOT C "RRJ" NTLY RECEIVING BENEFITS/ "J")T RECEIVED BENEFITS IN PAST	1 (76)	1 (44)				

GO TO Q.6
(77)-(80) BLANK

GO TO INSTRUCTION
ABOVE 0.7

FIRST TIME CUSTOMERS
MAIN STAGE
MAIN QUESTIONNAIRE

RESPONDENT NAME: MR/MRS/MISS/MS.....

ADDRESS NUMBER: _____

START TIME'AM/PM

1. BENEFITS RECEIVED

INSTRUCTION:

- Q.5 TO Q.7 SHOULD BE ASKED IN RELATION TO THE CLAIMANT (NAMED ON THE FRONT OF THE CONTACT SHEET).

TAKE CARE - THE CLAIMANT MAY NOT BE YOUR RESPONDENT (IF THE CLAIMANT WASN'T THE PERSON WHO MAINLY DEALT WITH THE APPLICATION FOR INCOME SUPPORT/ONE PARENT BENEFIT AT Q.4).

ASK ALL

- Q.5 SHOW LARGE CARD I (Are you/is CLAIMANT) currently receiving any of the benefits listed on this card, or any others like them? IF YES, PROMPT FOR WHICH. CODE ALL MENTIONED IN GRID ON NEXT PAGE. MUST BE ACTUALLY RECEIVING BENEFIT CURRENTLY TO BE CODED. CHECK ANSWER GIVEN IN RELATION TO INCOME SUPPORT/ONE PARENT BENEFIT AGREES WITH Q.3. AMEND IF NECESSARY.

N.B. IF RESPONDENT IS UNSURE OF WHAT THEY/CLAIMANT RECEIVES
ASK TO SEE ORDER BOOK/GIRO OR SUGGEST RESPONDENT LOOKS AT
THEM.

- Q.6 STILL SHOWING LARGE CARD 1 (Apart from the benefit(s) you are/.... CLAIMANT is currently receiving) have you/has CLAIMANT received any of these benefits, or others like them, at any time in the past? IF YES, PROMPT FOR WHICH, CODE ALL MENTIONED IN GRID ON NEXT PAGE. CODE ONLY BENEFITS RECEIVED AT SOME POINT IN THE PAST BUT NOT CURRENTLY RECEIVED. CHECK ANSWER GIVEN IN RELATION TO INCOME SUPPORT/ONE PARENT BENEFIT AGREES WITH Q.3. AMEND IF NECESSARY.

INSTRUCTION:

- ASK Q.7 FOR EACH BENEFIT MENTIONED AT Q.5 AND/OR Q.6.
- IF NO BENEFITS MENTIONED AT Q.5 AND Q.6, SKIP TO INSTRUCTION AT BEGINNING OF SECTION 2 (PAGE 3 - YELLOW).
- Q.7 SHOW BENEFIT OFFICE CARD Have you had any contact in the last 6 months with anyone from the Department of Social Security/Benefits Agency in connection with (your/...CLAIMANT S) claim for READ OUT BENEFIT? The contact might have been with a local office, such as those listed on the card, or a Central Directorate, again listed on the card, or elsewhere. Such contact could have been in the form of a letter, a phone call, a *vis* ^c you made to the office, a visit to your own home made by a member of staff or simply returning an application form. It doesn't matter whether the contact was initiated by you or by the Department of Social Security/Benefits Agency. You should not, however, think about any contact you may have had with the Unemployment /nefit Office or Job Centre about the READ OUT BENEFITonly about contact with the Department of Social Security/Benefits Agency. CODE ANSWER IN GRID ON

NE: PAGE.

N.B. il" NDENT 6 LIVED ELsEWHERE WITHIN THE LAST 6 MONTHS AND HAS HAD
CON LA' 3' PH A W Ai OFFICE OTHER THAN THOSE ON THE CARD. CODE AS "YES".

NOW GO TO SECTION 2 (PAGE 3 - YELLOW)

N

2. PRE-CLAIM

INSTRUCTION:

- READ OUT APPROPRIATE VERSION OF INTRODUCTION DEPENDING ON WHETHER IS BEING INTERVIEWED ABOUT INCOME SUPPORT (LILAC CONTACT SHEET) OR ONE PARENT BENEFIT (BUFF CONTACT SHEET).

(INTRODUCTION IF INCOME SUPPORT)

SHOW BENEFIT OFFICE CARD You said earlier that you had recently applied for Income Support for the first time (on behalf of ... CLAIMANT). As you may know, this benefit is administered from local Department of Social Security/Benefits Agency offices, such as those listed in the top part of the card. The following questions are concerned with any experience you may have had of a local Department of Social Security/Benefits Agency office in connection only with your claim for Income Support. You should not think about claiming any other benefit, and you should not think about any contact you may have had with an Unemployment Benefit Office or Job Centre about your Income Support claim. You should think only about the Department of Social Security/Benefits Agency and only about Income Support. GO TO Q.8.

(INTRODUCTION IF ONE PARENT BENEFIT)

SHOW BENEFIT OFFICE CARD You said earlier that you had recently applied for One Parent Benefit for the first time (on behalf of ... CLAIMANT). As you may know, this benefit is administered from a Central Directorate in Newcastle, whose address is at the bottom of the card. The following questions are concerned with any experience you may have had of the Newcastle Central Directorate or a Department of Social Security/Benefits Agency local office, such as those listed in the top part of the card, in connection only with your claim for One Parent Benefit. You should not think about claiming any other benefit, and you should not think about any contact you may have had with an Unemployment Benefit Office or Job Centre about your One Parent Benefit claim. You should think only about the Department of Social Security/Benefits Agency and only about One Parent Benefit. GO TO Q.8.

N.B. IF RESPONDENT LIVED ELSEWHERE WHEN THEY FIRST APPLIED FOR INCOME SUPPORT/ONE PARENT BENEFIT AND HAS HAD CONTACT WITH A LOCAL OFFICE OTHER THAN THOSE ON THE CARD, THEY SHOULD THINK ABOUT THEIR EXPERIENCE OF THAT OFFICE.

ASK ALL

Q.8 How long ago did you make this claim forIncome **Support/One Parent** Benefit? CODE ONE ONLY. IF "DON'T KNOW", PROMPT USING CATEGORIES.

MORE THAN 1 WEEK BUT LESS THAN 1 MONTH AGO
1-3 MONTHS AGO
OVER 3 MONTHS AGO (WRITE IN EXACT TIME AGO AND CODE 3)
.....
(DON'T KNOW)

(71)

1

2

3

8

(72)-(80) BLANK

Q.9 Thinking back to the time before you claimedIncome Support/One Parent Benefit.....what changes occurred in (your/... CLAIMANT's) life which prompted you to apply for it? CODE ALL MENTIONED.

-----HAD A BABY-----
BECAME UNEMPLOYED
RETIRED FROM WORK
DIVORCE/SEPARATION/LIVING APART
DEATH OF PARTNER
END OF FINANCIAL SUPPORT FROM ABSENT PARTNER
PENSION(S) TOO LOW
SICKNESS/DISABILITY
RECENTLY ARRIVED IN COUNTRY
FINISHED STUDYING
OTHER (WRITE IN AND CODE 1)

1 (12)
1 (13)
1 (14)
1 (15)
1 (16)
1 (17)
1 (18)
1 (19)
1 (20)
1 (21)

1 (22)

(23) (24)

(25) (26)

Q.10 When (this/these) change(s) occurred, did you apply straight away or did you wait a while?

APPLIED STRAIGHT AWAY

WAITED A WHILE

Q.11 Why didn't you apply straight away? CODE ALL MENTIONED.

DIDN'T KNOW COULD APPLY/DIDN'T THINK I WAS ELIGIBLE
DIDN'T KNOW HOW TO APPLY
DIDN'T KNOW WHERE TO GO

1 (28)
1 (29)
1 (30)

STIGMA (DIDN'T LIKE TO APPLY/BAD IMAGE)
THOUGHT BENEFIT WOULD BE SMALL
HAD RESOURCES/SAVINGS TO USE

1 (31)
1 (32)
1 (33)

THOUGHT SITUATION WOULD IMPROVE
THOUGHT I WOULD GET A JOB

1 (34)
1 (35)

OTHER (WRITE IN AND CODE 1)

.....

.....

1 (36)

(37) (38)

(39) (40)

Q.12 SHOW CARD 2 About how long did you leave it before you did apply? CODE ONE ONLY.

(41)

1 WEEK I - SKIP TO Q.14

2-3 WEEKS
4-8 WEEKS
9 WEEKS - 3 MONTHS
MORE THAN 3 MONTHS
(DON'T KNOW)

2 }
3 }
4 }
5 }
8 }

4 } - ASK Q.13

Q.13 How did (you!... CLAIMANT) manage financially before you claimed?
CODE ALL MENTIONED

- HAD PRIOR EARNINGS/REDUNDANCY MONEY 1 (42)
BORROWED FROM FAMILY/FRIENDS 1 (43)
USED SAVINGS 1 (44)
RAN UP DEBTS 1 (45)
OTHER (WRITE IN AND CODE 1)

.....

.....

1 (46)

(47) (48)

(49) (50)

Q.14 SHOW LARGE CARD 3 Looking at this card, how did you (or CLAIMANT) first find out that (you/he/she) might be able to claim Income Support/One Parent Benefit? PROMPT: How else? CODE ALL MENTIONED.

COMMON KNOWLEDGE/JUST KNEW/FROM FRIENDS OR RELATIVES 1 (51)

2. FROM TELEVISION/RADIO/MAGAZINE 1 (52)

3. WHEN I REGISTERED/SIGNED ON FOR UNEMPLOYMENT BENEFIT 1 (53)

4. BY CONTACTING THE LOCAL DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE 1 (54)

5. TOLD BY CITIZENS ADVICE BUREAU/OTHER ADVICE CENTRE/
SOLICITOR 1 (55)

6. READ THE NOTES IN THE BACK OF MY ORDER BOOK FOR
OTHER BENEFIT WHICH SAID I MIGHT BE ENTITLED 1 (56)

7. WAS ADVISED ON MY INITIAL GIRO NOTIFICATION FORM FOR
ANOTHER BENEFIT 1 (57)

8. SAW POSTER IN POST OFFICE, DOCTOR'S SURGERY, CITIZENS
ADVICE BUREAU, UNEMPLOYMENT BENEFIT OFFICE (UBO),
JOB CENTRE, LOCAL DEPARTMENT OF SOCIAL SECURITY!
BENEFITS AGENCY OFFICE, ETC. 1 (58)

9. FROM EX-EMPLOYER 1 (59)

10. SOCIAL WORKER/SOCIAL SERVICES/HOME HELP 1 (60)

11. BENEFITS ENQUIRY LINE (BEL)/FREELINE SOCIAL SECURITY 1 (61)

12. AWARENESS CAMPAIGN (E.G. LEAFLET THROUGH THE DOOR/
DSS STAND IN SHOPPING CENTRE, ETC.) 1 (62)

13. OTHER (WRITE IN AND CODE 1)

.....

.....

(DON'T KNOW) 1 (64)

(65) (66)

(67) (68)

Q.15 Did you want any further information or advice before you claimed --- Income Support/One Parent Benefit?

YES (69) 1 - ASK Q.16

NO 1 2 - SKIP TO Q.18

Q.16 What other information did you want? PROMPT: What else? CODE ALL MENTIONED

WHAT ELSE I COULD CLAIM FOR/WAS ENTITLED TO 1 (70)
WHEN I COULD EXPECT TO RECEIVE PAYMENT 1 (71)

HOW MUCH I'D RECEIVE (72)

WHAT HAPPENED TO BENEFIT IF I GOT A JOB/STARTED WORK 1 (73)
OTHER (WRITE IN AND CODE 1)

.....

.....

1 (74)

(75) (76)

(77) (78)

(79)-(80) BLANK
CARD 04

Q.17 Where did you get this information from? CODE ALL MENTIONED.

NOWHERE I DIDN'T GET FURTHER INFORMATION 1 (12)

OR: LOCAL DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE 1 (13)

BENEFITS ENQUIRY LINE/FREELINE SOCIAL SECURITY 1 (14)

LEAFLET FROM DEPARTMENT OF SOCIAL SECURITY/BENEFITS AGENCY
FRIENDS/RELATIVES 1 (15)
1 (16)

11. IN POST OFFICE, DOCTOR'S SURGERY, CITIZENS
ADVICE BUREAU, UNEMPLOYMENT BENEFIT OFFICE (UBO),
JOB CENTRE, LOCAL DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE, ETC. 1 (17)
SOCIAL WORKER/SOCIAL SERVICES/HOME HELP 1 (18)
CITIZENS ADVICE BUREAU/OTHER ADVICE CENTRE/SOLICITOR 1 (19)

OTHER (WRITE IN AND CODE 1)

.....

.....

1 (20)

(21) (22)

(23) (24)

Q.18 When making the claim for --- Income Support/One Parent Benefit --- did you read a Department of Social Security/Benefits Agency leaflet giving details about it?

(25)

YES I - ASK Q.19

NO 2 SKIP TO

(DON'T KNOW) 8 Q.23

N.B. NOTES ON THE CLAIM FORM OR
A ONE PAGE SHEET ATTACHED
TO/INSIDE THE CLAIM FORM DO NOT
COUNT AS A LEAFLET.

N.B. THE LEAFLET COULD HAVE BEEN SPECIFICALLY ABOUT
INCOME SUPPORT/ONE PARENT BENEFIT OR ABOUT OTHER
BENEFITS AS WELL.

Q.19 From where did you obtain (this/these) leaflets? CODE ALL MENTIONED.

LOCAL DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE 1 (26)
UNEMPLOYMENT BENEFIT OFFICE (UBO)/JOB CENTRE 1 (27)
EXHIBITION/STAND IN SHOPPING CENTRE 1 (28)

BENEFITS ENQUIRY LINE/FREELINE SOCIAL SECURITY 1 (29)
CITIZENS ADVICE BUREAU/OTHER ADVICE CENTRE/SOLICITOR 1 (30)
POST OFFICE 1 (31)

DOCTOR'S SURGERY 1 (32)
SOCIAL WORKER/SOCIAL SERVICES/HOME HELP 1 (33)
OTHER (WRITE IN AND CODE 1)

1 (34)

(DON'T KNOW) 1 (35)

(36) (37)

(38) (39)

Q.20 SHOW CARD 4 And how easy or difficult was it to obtain a copy of (this/these) leaflet(s)?

N.B. IF MORE THAN ONE
LEAFLET OBTAINED MAY HAVE
TO CODE MORE THAN ONE
ANSWER.

VERY EASY 1 (40)
FAIRLY EASY 1 (41)
NEITHER EASY NOR DIFFICULT 1 (42)
FAIRLY DIFFICULT 1 (43)
VERY DIFFICULT 1 (44)
(DON'T KNOW) 1 (45)

Q.21 SHOW CARD 5 How helpful or unhelpful (was/were) the leaflet(s) in making your claim?

N.B. IF MORE THAN ONE
LEAFLET OBTAINED MAY HAVE
TO CODE MORE THAN ONE
ANSWER.

VERY HELPFUL 1 (46)
FAIRLY HELPFUL 1 (47)
NEITHER HELPFUL NOR UNHELPLEFUL 1 (48)
NOT VERY HELPFUL 1 (49)
NOT AT ALL HELPFUL 1 (50)
(DON'T KNOW) 1 (51)

Q.22 What improvements, if any, could have been made to the leaflet(s)?
PROMPT: What others? CODE ALL MENTIONED.

NONE/NO IMPROVEMENTS NEEDED 1 (52)

OR: MAKE THE LAYOUT LESS CONFUSING 1 (53)
SIMPLIFY LANGUAGE USED 1 (54)
ENLARGE PRINT/MAKE IT CLEARER TO READ 1 (55)
PROVIDE MORE DETAIL 1 (56)
OTHER (WRITE IN AND CODE 1)

1 (57)

(58) (59)

(60) (61)

Q.23 SHOW CARD 6 When you made the claim for - - - - Income Support/One Parent Benefit - - - - where did you get the claim form from? CODE ONE ONLY.

LOCAL DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE 1 }
UNEMPLOYMENT BENEFIT OFFICE (UBO)/JOB CENTRE 2 }
DEPARTMENT OF SOCIAL SECURITY/BENEFITS AGENCY
CENTRAL OFFICE IN NEWCASTLE 3)
POST OFFICE 4)- ASK Q.24
OTHER (WRITE IN AND CODE 6) 1

(62)

1 }

2 }

3)

4)- ASK Q.24

1

6

(DON'T KNOW) 8 }

(DIDN'T FILL IN A CLAIM FORM) 0-SKIP TO Q.32

(63)

Q.24 Did you collect the form in person, fill it in at the place you went to get it or receive it through the post? CODE ONE ONLY.

N.B. CODE "COLLECTED IN
PERSON" EVEN IF SOMEONE ELSE
PICKED IT UP FOR RESPONDENT.

COLLECTED IN PERSON
FILLED IN AT THE PLACE I WENT
TO GET IT 2
RECEIVED THROUGH POST 3
OTHER (WRITE IN AND CODE 6)

(64)

2

3

6

8

(65)

Q.25 SHOW CARD 4 AGAIN And how easy or difficult was it to obtain a copy of this claim form?

VERY EASY 1
FAIRLY EASY 2
NEITHER EASY NOR DIFFICULT 3
FAIRLY DIFFICULT 4
VERY DIFFICULT 5
(DON'T KNOW) 8

(66)

1

2

3

4

5

8

Q.26 Did you complete the form yourself, did someone help you with it or did someone else do it for you?

COMPLETED FORM MYSELF

(67)

1 - SKIP TO Q.28

SOMEONE HELPED ME WITH IT 2 ASK
SOMEONE ELSE DID IT FOR ME 3 } Q.27

Q.27 Who (helped you complete the form/completed the form for you)?

RELATIVE/FRIEND
STAFF AT DEPARTMENT OF SOCIAL SECURITY/
BENEFITS AGENCY OFFICE
STAFF AT UNEMPLOYMENT BENEFIT OFFICE (UBO)
STAFF AT CITIZENS ADVICE BUREAU OR OTHER ADVICE CENTRE
SOCIAL WORKER
OTHER (WRITE IN AND CODE 6)

(68)

3
4

(69)

INSTRUCTION:

IF "SOMEONE HELPED ME WITH IT" AT Q.26, ASK Q.28
IF "SOMEONE ELSE DID IT FOR ME" AT Q.26, SKIP TO Q.30

(ASK IF COMPLETED FORM THEMSELVES OR SOMEONE HELPED
THEM WITH IT)

Q.28 SHOW CARD 4 AGAIN How easy or difficult was it to complete the claim
form (with help)?

VERY EASY
FAIRLY EASY
NEITHER EASY NOR DIFFICULT
FAIRLY DIFFICULT
VERY DIFFICULT
(DON'T KNOW)

(70)

1
2
4
5
8

(7) 480) BLANK

CARD 05

Q.29 What difficulties, if any, did you have in completing the claim form (with
help)? PROMPT: What others? CODE ALL MENTIONED

NONE/NO DIFFICULTIES

1 (12)

OR: CONFUSING LAYOUT
DIDN'T UNDERSTAND QUESTIONS
LANGUAGE TOO COMPLICATED
NOT ENOUGH SPACE TO WRITE

1 (13)
1 (14)
1 (15)
1 (16)

UNCLEAR INSTRUCTIONS
ASKED SAME QUESTION TWICE IN SLIGHTLY DIFFERENT WAYS
WANTED INFORMATION DIDN'T KNOW! COULDN'T ALWAYS
PROVIDE INFORMATION
OTHER (WRITE IN AND CODE 1)

1 (17)
1 (18)
1 (19)

(DON'T KNOW)

- 2-1
0-5

(23)

(24)

(25)

INSTRUCTION:

IF "COMPLETED FORM MYSELF" AT Q.26, SKIP TO INSTRUCTION
ABOVE Q.31
IF "SOMEONE HELPED ME WITH IT " AT Q.26, GO TO Q.30

(ASK IF SOMEONE HELPED THEM WITH THE CLAIM FORM OR
SOMEONE ELSE COMPLETED IT FOR THEM)

Q.30 Why did this person (help you) complete the form rather than you doing it (all
yourself)? PROMPT: Why else? CODE ALL MENTIONED

THEY ALWAYS LOOK AFTER ME/HELP ME WITH FORMS/FINANCES ETC.
I HAVE DIFFICULTIES READING/Writing
I DIDN'T UNDERSTAND THE QUESTIONS
OTHER (WRITE IN AND CODE 1)

(26)
1 (27)
1 (28)(29)
(30)

(31)

(32)

(33)

CHECK 0.3 ON CONTACT SHEET:

• IF CODED 1 (CURRENTLY RECEIVING), ASK Q.3f
IF CODED 2 OR 3 (UNSUCCESSFUL, CLAIM QR NOT HEARD YET),
SKIP TO SECTION 3 (PAGE 11 - PINK).

Q.31 How soon after sending in the claim form did (you/...CLAIMANT) receive
the first payment? ENTER NUMBER OF DAYS INTO BOXES, USING
LEADING ZERO IF NECESSARY. ENTER XX FOR DON'T KNOW.

NUMBER OF DAYS --) (34) 5
(DON'T KNOW = XX)

Q.32 And what do you think is a reasonable length of time to wait, once you've sent
the claim form in, to receive the first payment? ENTER NUMBER OF DAYS
INTO BOXES USING LEADING ZERO IF NECESSARY. ENTER XX
FOR DON'T KNOW.

NUMBER OF DAYS - (36) (37)
(DON'T KNOW = XX)

Q.33 When (you?... CLAIMANT) received the first payment was it earlier or late
than you had expected?

EARLIER

(38)
1 - SKIP TO SECTION 3
(NEXT PAGE)

LATER

2 - ASK Q.34

ABOUT WHEN EXPECTED
(DON'T KNOW)

3 } SKIP TO SECTION 3
8 } (NEXT PAGE)

Q.34 Did this delay in receiving payment cause (you/...CLAIMANT) --- -READ
OUT ALL OPTIONS AND CODE ONE ONLY. ROTATE AND TICK
START POINT.

TICK
START

(39)

--- a serious problem
- - a slight problem
- - no problem
(DON'T KNOW)

3

NOW GO TO SECTION 3 (NEXT PAGE)

INSTRUCTION:

- ASK THIS SECTION ABOUT THE SAME BENEFIT (EITHER INCOME SUPPORT OR ONE PARENT BENEFIT) AS DISCUSSED IN THE PREVIOUS SECTION.
- READ OUT APPROPRIATE VERSION OF Q.35 DEPENDING ON BENEFIT TALKING ABOUT.

(IF INCOME SUPPORT)

Q.35 SHOW BENEFIT OFFICE CARD

In connection only with your claim for Income Support, have you made any contact with anyone from a Department of Social Security/Benefits Agency local office, such as those listed in the top part of the card? Such contact could have been in the form of writing a letter, sending in a completed form, making a phone call, visiting a local office or having someone from a local office visit you. You should think only of you contacting them and not vice versa, other than for a home visit. You should not think about any contact you may have had with the Unemployment Benefit Office or Job Centre in connection with your claim for Income Support, only about contact with the Department of Social Security/Benefits Agency.

(IF ONE PARENT BENEFIT)

Q.35 SHOW BENEFIT OFFICE CARD

In connection only with your claim for One Parent Benefit, have you made any contact with anyone from a Department of Social Security/Benefits Agency local office, such as those listed in the top part of the card, or with the Newcastle Central Directorate, whose address is at the bottom of the card? Such contact could have been in the form of writing a letter, sending in a completed form, making a phone call, visiting a local office or having someone from a local office visit you. You should think only of you contacting them and not vice versa, other than for a home visit. You should not think about any contact you may have had with the Unemployment Benefit Office or Job Centre in connection with your claim for One Parent Benefit, only about contact with the Department of Social Security/Benefits Agency.

N.B. IF RESPONDENT LIVED ELSEWHERE WHEN THEY FIRST APPLIED FOR INCOME SUPPORT/ONE PARENT BENEFIT AND HAS HAD CONTACT WITH A LOCAL OFFICE OTHER THAN THOSE ON THE CARD, CODE AS "YES".

YES	(40) 1 - ASK Q.36
NO	2 - SKIP TO
(DON'T KNOW)	8 SECTION 7 (PAGE 35 - SALMON)

Q.36 SHOW APPROPRIATE VERSION OF CARD 7 In what way or ways have you made contact with a Department of Social Security/Benefits Agency local office (IF ONE PARENT BENEFIT - or Newcastle Central Directorate) about your claim for Income Support/One Parent Benefit? CODE ALL MENTIONED IN GRID BELOW.

ASK 0.37 FOR EACH TYPE OF CONTACT AT 0.36 OTHER THAN "POSTED BACK CLAIM FORM". IF DON'T KNOW AT Q.36, OR ONLY CODED "POSTED BACK CLAIM FORM", SKIP TO SECTION 7 (PAGE 35 - SALMON)

Q.37 About how many times have youcalled in at/written to/telephoned/been visited by someone from the Department of Social Security/Benefits Agency in connection with your claim forIncome Support/One Parent Benefit? IF "DON'T KNOW" PROMPT: Was it more than once? ENTER NUMBER OF TIMES INTO GRID USING LEADING ZERO IF NECESSARY. DON'T KNOW BUT MORE THAN ONCE = VV. DON'T KNOW = XX.

	Q.36 CONTACT	Q.37 NO. OF TIMES
POSTED BACK CLAIM FOR		F ONLY CODED THIS AT Q.36 SKIP TO SECTION 7 (PAGE 35 - SALMON)
CALLED IN AT LOCAL OFFICE		
WRITTEN TO LOCAL OFFICE/NEWCASTLE CENTRAL DIRECTORATE (OTHER THAN POSTING BACK COMPLETED CLAIM FORM)		(46) (47)
TELEPHONED LOCAL OFFICE/NEWCASTLE CENTRAL DIRECTORATE		(49) (50)
	(51)	(52) (53)
BEEEN VISITED BY LOCAL OFFICE	1	
(DON'T KNOW)		4.
		SKIP TO SECTION 7 (PAGE 35 - SALMON)

INSTRUCTION:

- IF TOTAL NUMBER OF TIMES AT Q.37 IS 02 OR MORE, ASK Q.38. (COUNT VV AND XX'AS 02 OR MORE).
- REST (TOTAL NUMBER OF TIMES AT Q.37 IS 01), SKIP TO INSTRUCTION BELOW Q.42.

(ASK IF HAD MORE THAN ONE CONTACT WITH DEPARTMENT OF SOCIAL SECURITY/BENEFITS AGENCY)

Q.38 Why was it necessary to make more than one contact with the Department of Social Security/Benefits Agency? CODE ALL MENTIONED

- TO ATTEND INTERVIEW 1 (55)
- DID NOT GET ADEQUATE INFORMATION 1 (56)
- DID NOT UNDERSTAND FORM 1 (57)
- LOCAL OFFICE TOLD ME TO CONTACT THEM 1 (58)
-
- TO SUBMIT FORM 1 (59)
- TO CHECK FORM 1 (60)
- DID NOT SUBMIT ALL THE RIGHT PAPERS 1 (61)
- DID NOT RECEIVE PAYMENT (WHEN EXPECTED) 1 (62)
- OTHER (WRITE IN AND CODE 1)

.....

1 (63)

(64) (65)

(66) (67)

Q.39 Looking back, were some of these contacts unnecessary?

YES (68)
1 - ASK Q.40

NO (DON'T KNOW) 2 } SKIP TO 8 Q.41

Q.40 Why do you say that? PROBE FULLY

(69) (70)

(71) (72)

(73) (74)

(75) (76)

(77)-(80) BLANK

Q.41 Would you have preferred only one contact?

YES (77)
1 - ASK Q.42

NO (DON'T KNOW) 2 } SKIP TO 8 } INSTRUCTION CODE Q.42

Q.42 Why do you say that? PROBE FULLY

(77)	(78)
(79)	(80)
(81)	(82)
(83)	(84)
(85)	(86)
(87)	(88)
(89)	(90)

CHECK BACK TO Q.36:

- IF ONLY CODED "BEEN VISITED BY LOCAL OFFICE" (WITH PERHAPS ALSO "POSTED BACK CLAIM FORM"), SKIP TO SECTION 7 (PAGE 35 - SALMON).
- REST, TICK APPROPRIATE BOX(ES) BELOW TO SHOW WHICH OF SECTIONS 4 TO 6 REQUIRE COMPLETION.
- ANSWER(S) AT Q.36 WAS/WERE - - (TICK)

CALLED IN AT LOCAL OFFICE - COMPLETE SECTION 4 (BLUE)

WRITTEN TO LOCAL OFFICE/NEWCASTLE CENTRAL DIRECTORATE - COMPLETE SECTION 5 (GREEN)

TELEPHONED LOCAL OFFICE/NEWCASTLE CENTRAL DIRECTORATE COMPLETE SECTION 6 (GOLD)

4. VISITING LOCAL OFFICE

(ASK IF HAS CALLED IN AT LOCAL OFFICE (0.36) IN CONNECTION WITH CLAIM)

- Q.43 Before you first visited a Department of Social Security/Benefits Agency local office in connection with your claim for.....Income Support/One Parent Benefit..... what did you expect? PROMPT: What did you think you would find there? What did you think it would look like? How helpful did you think they would be? WRITE IN ANSWER

(21)	(22)
(23)	(24)
(25)	(26)
(27)	(28)

- Q.44 When you first visited a local office in connection with your claim for..... Income Support/One Parent Benefit.....did you find the right place first time or did you get passed on by a different office? IF "PASSED ON BY A DIFFERENT OFFICE", PROMPT: Which office was that?

FOUND RIGHT PLACE FIRST TIME

GOT PASSED ON BY:

TAX OFFICE
ANOTHER DEPARTMENT OF SOCIAL SECURITY!
BENEFITS AGENCY OFFICE
UNEMPLOYMENT BENEFIT OFFICE (UBO)/JOB CENTRE
SOCIAL SERVICES
OTHER (WRITE IN AND CODE 6)

(GOT PASSED ON BUT DON'T KNOW BY WHOM)

(29)	1
2	
3	
4	
5	
6	
8	
(30)	

- Q.45 SHOW CARD 4 AGAIN: And when you arrived at the local Department of Social Security/Benefits Agency office for the first time, how easy or difficult was it to find the correct person to deal with your query?

VERY EASY
FAIRLY EASY
NEITHER EASY NOR DIFFICULT
FAIRLY DIFFICULT
VERY DIFFICULT

(DIDN'T NEED TO SPEAK TO ANYONE/JUST PICKED UP LEAFLET/
PICKED UP OR DROPPED OFF CLAIM FORM)

(31)	1
2	
3	
4	
5	
6	

- Q.46 SHOW CARD A When was the first time you called at a local Department of Social Security/Benefits Agency office in connection with your claim for - - - Income Support/One Parent Benefit? CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

- Q.47 What was the main purpose of your first visit to a local office in connection with your claim for - - - Income Support/One Parent Benefit? CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

- Q.48 SHOW CARD 8 AGAIN And when was the last time you called at a local office in connection with your claim for - - - Income Support/One Parent Benefit? CODE ANSWER IN SECOND COLUMN OF GRID BELOW.

IF "HAVE ONLY CALLED IN ONCE" AT 0.48, SKIP TO 0.50.
REST. ASK 0.49

- Q.49 And what was the main purpose of your last visit to a local office in connection with your claim for - - - Income Support/One Parent Benefit? CODE ANSWER IN SECOND COLUMN OF GRID BELOW.

(Q.46/Q.48)		Q.46 FIRST VISIT	Q.48 LAST VISIT
		(32)	(52)
	WITHIN THE LAST WEEK	1	1
	OVER A WEEK UP TO 2 WEEKS AGO	2	2
	OVER 2 WEEKS UP TO 4 WEEKS AGO	3	3
	MORE THAN 4 WEEKS AGO	4	4
	(DON'T KNOW)		8
	(HAVE ONLY CALLED IN ONCE)		
			TO Q.50
(Q.47/Q.49)		Q.47 FIRST VISIT	Q.49 AST VISIT
	TO ASK ABOUT CLAIMING INCOME SUPPORT/ ONE PARENT BENEFIT	1 (33)	1 (53)
	TO FIND OUT WHAT WAS HAPPENING WITH MY CLAIM	1 (34)	1 (54)
	MAKE APPOINTMENT FOR INTERVIEW/ATTEND INTERVIEW	1 (35)	1 (55)
	INCORRECT PAYMENT	1 (36)	1 (56)
	NOT RECEIVED PAYMENT	1 (37)	1 (57)
	CHANGE IN MY CIRCUMSTANCES	1 (38)	1 (58)
	TO ASK FOR EXPLANATION OF ASPECT OF BENEFIT/CLAIM	1 (39)	1 (59)
	TO ASK FOR INFORMATION	1 (40)	1 (60)
	TO APPEAL/ABOUT AN APPEAL	1 (41)	1 (61)
	APPLICATION FOR SOCIAL FUND PAYMENT/LOAN/SPECIAL PAYMENT	1 (42)	1 (62)
	TO COMPLAIN ABOUT THE SERVICE	1 (43)	1 (63)
	TO DELIVER/DROP OFF SOMETHING	1 (44)	1 (64)
	TO PICK UP A CLAIM FORM	1 (45)	1 (65)
	TO CHECK CLAIM FORM WAS FILLED IN CORRECTLY	1 (46)	1 (66)
	OTHER (WRITE IN AND CODE 1)		
Q.47		1.. (47)	
			
			1 (67)
		(48)	(49)
		(68)	(69)
		(50)	(51)
		(70)	(71)

Q.50 How long (did you/do you usually) get to the local Department of Social Security/Benefits Agency office? CODE ONE ONLY.

N.B. IF VISITS MORE THAN ONE LOCAL OFFICE TAKE THE ONE THEY GO TO MOST OFTEN. IF USES MORE THAN ONE MEANS OF TRANSPORT WRITE IN COMBINATION.

WALK (72)
BUS 2
CAR 3
TRAIN 4
OTHER (WRITE IN AND CODE 6) 5

Q.51 How long (did it/does it usually) take you to get there? ENTER TIME IN MINUTES INTO BOXES USING LEADING ZERO IF NECESSARY. DON'T KNOW = XX.

NO. OF MINUTES (74) 75
(DON'T KNOW = XX)

IF "WALK" AT 0.50, SKIP TO 0.53.

REST. ASK 0.52

Q.52 How much (did it/does it usually) cost to get to and from the local Department of Social Security/Benefits Agency office (including any car parking charges)? ENTER POUNDS AND PENCE FIGURE INTO BOXES USING LEADING ZERO IF NECESSARY. DON'T KNOW = XXX. NOTHING = 000.

N.B. IF USES MORE THAN ONE MEANS OF TRANSPORT AT Q.50 GET TOTAL COST.

TRAVEL COST 4 £ (76) (77) 78
(DON'T KNOW = XXX)

Q.53 When you (last) visited a local Department of Social Security/Benefits Agency office in connection with your claim for Income Support/One Parent Benefit why did you choose to call in rather than phoning or writing to the office? PROMPT: Why else? CODE ALL MENTIONED.

COULDN'T GET THEM ON THE PHONE 1 (12)
DO NOT HAVE A PHONE 1 (13)
EXPENSIVE TO USE THE PHONE 1 (14)
DIFFICULTY IN USING THE PHONE 1 (15)

WRITING TAKES TOO LONG 1 (15)
DISLIKE WAITING FOR A WRITTEN REPLY 1 (17)
PREFER DEALING WITH THINGS IN PERSON 1 (18)
EASIER TO DEAL WITH THINGS IN PERSON 1 (19)

QUICKER TO GO TO THE OFFICE 1 (20)
THEY TOLD ME TO CALL IN 1 (21)
HAD AN APPOINTMENT 1 (22)
CALLED FOR A SPECIFIC PURPOSE/SPECIFIC ENQUIRY 1 (23)

TO COLLECT A PAYMENT- 1 (24)
OTHER (WRITE IN AND CODE 1)

(79)-(80) BLANK
CARD 07

1 (12)
1 (13)
1 (14)
1 (15)

1 (15)
1 (17)
1 (18)
1 (19)

1 (20)
1 (21)
1 (22)
1 (23)

1 (24)

1 (25)

(26) (27)

(28) (29)

Q.54 On that (last) occasion, how long did you spend in total at the office, including both waiting time and time spent with staff? IF "DON'T KNOW", PROMPT: Approximately how long? ENTER HOURS AND MINUTES INTO BOXES USING ZERO(S) IF NECESSARY.

HOURS AND MINUTES
(30) (31) (32)
TOTAL TIME AT OFFICE -

OR: (DON'T KNOW) (33)
8

Q.55 And how long did you spend with Department of Social Security/Benefits Agency staff, that is excluding any interruptions while you were with them? IF "DON'T KNOW", PROMPT: Approximately how long? ENTER HOURS AND MINUTES INTO BOXES USING ZERO(S) IF NECESSARY.

HOURS AND MINUTES
(34) (35) (36)
TIME WITH STAFF 4

OR: (DON'T KNOW) (37)
8

Q.56 So about how much of the time you spent at the office was spent waiting - please include all periods of waiting on that (last) visit. IF "DON'T KNOW", PROMPT: Approximately how long? ENTER HOURS AND MINUTES INTO BOXES USING ZERO(S) IF NECESSARY.

HOURS AND MINUTES
(38) (39) (40)
TIME SPENT WAITING 4

OR: (DON'T KNOW) (41)
8

INSTRUCTION:

- CHECK THAT TIME RECORDED AT Q.54 EQUALS TIME AT Q.55 PLUS TIME AT Q.56. IF NOT, QUERY.
- CHANGE Q.54, Q.55 AND/OR Q.56 IF NECESSARY OR WRITE IN REASON FOR NOT ADDING UP BELOW.

REASON FOR Q.54 NOT EQUALLING Q.55 PLUS Q.56:

42) 43)

44) 45)

Q.57 If you have an appointment, what do you think is a reasonable time to expect to wait at your local Department of Social Security/Benefits Agency office before being seen? IF "DON'T KNOW", PROMPT: Approximately how long? ENTER HOURS AND MINUTES INTO BOXES USING ZERO(S) IF NECESSARY.

HOURS AND/OR MINUTES
(46) (47) (48)
REASONABLE WAITING TIME 4

OR: (DON'T KNOW) (49)
8

c> Q.58 If you do not have an appointment, what do you think is a reasonable time to expect to wait at your local Department of Social Security/Benefits Agency office before being seen? IF "DON'T KNOW", PROMPT: Approximately how long? ENTER HOURS AND MINUTES INTO BOXES USING ZERO(S) IF NECESSARY.

REASONABLE WAITING TIME

HOURS (50) AND MINUTES (51) (52)

OR: (DON'T KNOW) (53)
8

Q.59 Thinking again of the (last) time you visited a local Department of Social Security/Benefits Agency office in connection with your claim for ...Income Support/One Parent Benefit ..., other than speaking to the staff on reception, when you were with Department of Social Security/Benefits Agency staff where did the meeting take place? Was itREAD OUT.....

..... in a private room (54)
..... in a sectioned-off area, for example a booth 1
.... or in the main office, for example at the counter? 2
3 ASK Q.60
OTHER (WRITE IN AND CODE 6)

(DIDN'T NEED TO SPEAK TO ANYONE (OTHER THAN RECEPTION)/JUST PICKED UP LEAFLET/PICKED UP OR DROPPED OFF CLAIM FORM)

SKIP TO Q.66
7 - (PAGE 21)

(55)

Q.60 SHOW CARD 9 How satisfied or dissatisfied were you with the amount of privacy you received during your meeting?

VERY SATISFIED (1)
FAIRLY SATISFIED 2 SKIP TO Q.62
NEITHER SATISFIED NOR DISSATISFIED 3
FAIRLY DISSATISFIED 4
VERY DISSATISFIED 5 ASK Q.61

Q.61 Why do you say that? PROBE FULLY

(57)	(58)
(59)	(60)
(61)	(62)
(63)	(64)

Q.62 SHOW CARD 9 AGAIN How satisfied or dissatisfied were you with the way the meeting was conducted?

VERY SATISFIED (65)
FAIRLY SATISFIED 1
NEITHER SATISFIED NOR DISSATISFIED 2 SKIP TO Q.64
FAIRLY DISSATISFIED 4
VERY DISSATISFIED 5 ASK Q.63

Q.63 Why do you say that? PROMPT: Why else? CODE ALL MENTIONED.

STAFF RUDE/CHEEKY 1 (66)
STAFF NOT HELPFUL 1 (67)
WASN'T GIVEN ENOUGH TIME 1 (68)
OTHER (WRITE IN AND CODE 1)

1 (69)

(70) (71)

(72) (73)

Q.64 SHOW CARD 9 AGAIN How satisfied or dissatisfied were you with the final outcome of your meeting?

VERY SATISFIED (74)
FAIRLY SATISFIED 1
NEITHER SATISFIED NOR DISSATISFIED 2 } SKIP TO Q.66
3

FAIRLY DISSATISFIED 4
VERY DISSATISFIED 5

ASK Q.65

Q.65 Why do you say that? PROMPT: Why else? CODE ALL MENTIONED

MY QUERY WASN'T ANSWERED/I COULDN'T GET THE INFORMATION I WANTED 1 (12)
MY CLAIM WAS REFUSED/COULD NOT GET HELP 1 (13)
WANTED MORE MONEY 1 (14)

INCORRECT PAYMENT/INCORRECT CALCULATION OF BENEFIT 1 (15)
THE LENGTH OF TIME TAKEN TO DEAL WITH ME 1 (16)
MY PAPERS COULD NOT BE FOUND/NOTHING KNOWN ABOUT MY CASE 1 (17)

STAFF DID NOT SEEM KNOWLEDGEABLE 1 (18)
OTHER (WRITE IN AND CODE 1)

1 (19)

(20) (21)

(22) (23)

(75)-(80) BLANK
CARD 08

.66 If you had a similar problem or query in the future, would you visit a local Department of Social Security/Benefits Agency office as you did on that (last) occasion? IF YES, PROMPT: Would you phone or write as well?

YES, BUT WOULD NOT PHONE OR WRITE AS WELL

YES, BUT WOULD PHONE AS WELL

YES, BUT WOULD WRITE AS WELL

YES, BUT WOULD PHONE AND WRITE AS WELL

(24)

1 }

2 } - SKIP TO Q.68

3 }

4 }

NO

(DON'T KNOW)

5 - ASK Q.67

8 - SKIP TO Q.68

9.69 SHOW CARD 10 I am going to read out some things which either relate to, or could he said about, visiting a local Department of Social Security/Benefits Agency office. On the basis of your general experience when claiming Income Support/One Parent Benefit, I'd like you to tell me how you would rate each one in relation to what you expected, using the words on the card. READ OUT a) TO r) IN TURN AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT.

Q.67 Why would you not call into a local Department of Social Security/Benefits Agency office? PROMPT: Why else? CODE ALL MENTIONED.

STAFF RUDE/CHEEKY

STAFF NOT HELPFUL

PREFER TO TELEPHONE

PREFER TO WRITE

OTHER (WRITE IN AND CODE 1)

.....

1 (25)

1 (26)

1 (27)

1 (28)

1 (29)

(30)

(31)

(32)

(33)

Q.68 What improvements, if any, would you like to see in the service you receive when visiting a Department of Social Security/Benefits Agency local office? PROMPT: What else? CODE ALL MENTIONED.

GIVEN MORE INFORMATION

GIVEN BETTER/MORE ACCURATE INFORMATION

QUICKER SERVICE

LONGER OPENING HOURS

BETTER FACILITIES

TOILET FACILITIES

FACILITIES FOR CHILDREN

APPOINTMENT SYSTEM

MORE PRIVACY

MORE STAFF NEEDED

MORE FRIENDLY/POLITE STAFF

BETTER TRAINED STAFF

BE MORE UNDERSTANDING

STAFF BEING DRESSED/APPEARANCE

OPEN UP ALL DESKS

OTHER (WRITE IN AND CODE 1)

1 (34)

1 (35)

1 (36)

1 (37)

1 (38)

1 (39)

1 (40)

1 (41)

1 (42)

1 (43)

1 (44)

1 (45)

1 (46)

1 (47)

1 (48)

1 (49)

(50)

(51)

(52)

(53)

(54)

1

NO IMPROVEMENTS/NONE

TICK
START

- ☐ a) Ease of finding the office
- ☐ b) Clear signposting in the office telling you what to do
- ☐ c) Clear signposting in the office telling you where to go
- ☐ d) The decoration of the office
- ☐ e) The cleanliness and tidiness of the office
- ☐ f) The number of seats
- ☐ g) The comfort of the seats
- ☐ h) The length of time you have to wait to be seen
- ☐ i) The amount of privacy when you are being seen
- ☐ j) Opportunity to ask questions
- ☐ k) The knowledge of staff
- ☐ l) The politeness of staff
- ☐ m) The amount of time staff have for you
- ☐ n) The friendliness of staff
- ☐ o) The helpfulness of staff
- ☐ p) Understanding what the staff say to you
- ☐ q) Toilet facilities
- ☐ r) Facilities for looking after children

BETTER THAN I EXPEC- TED	MUCH AS I EXPEC- TED	WORSE THAN I EXPEC- TED	DIDN'T KNOW WHAT TO EXPECT	(DON'T KNOW)	(NOT APPLIC- ABLE)	
	2	3	4	8	0	(55)
1	2	3	4	8	0	(56)
1	2	3	4	8	0	(57)
	2	3	4	8	0	(58)
	2	3	4	8	0	(59)
	2	3	4	8	0	(60)
t	2	3	4	8	0	(61)
	2		4		0	(62)
1	2	3	4	8	0	(63)
1	2	3	4	8	0	(64)
1	2	3	4	8	0	(65)
1	2	3	4	8	0	(66)
1	2	3	4	8	0	(67)
	2	3	4	8	0	(68)
1	2	3	4	8	0	(69)
	2	3	4	8	0	(70)
1	2	3	4	8	0	(71)
1	2	3	4	8	0	(72)

(73)-(80) BLA

Q.70 SHOW CARD 11 I am now going to read again the list of things which relate to, or could be said about, visiting a local Department of Social Security/Benefits Agency office. For each one please could you look at the card and tell me how important you think it is. READ OUT a) to r) IN TURN AND CODE ANSWER FOR EACH. USE SAME START POINT AS Q.69.

IF 4 OR MORE ITEMS CODED "VERY IMPORTANT" AT 0.70, ASK Q.71

REST, SKIP TO INSTRUCTION AT BOTTOM OF PAGE

Q.71 SHOW QUESTIONNAIRE TO RESPONDENT Please can you identify which three of the items you said were very important - that's the ones I've circled a "1" for in the grid - are the most important to you. Sim ly put a 1 in the box to the right hand side of the item you think is most important, a 2 beside the one you thin is next most important and a 3 beside the third most important. **IF MOST IMPORTANT CANNOT DECIDE ON RANKING ASK THEM TO PUT TICKS IN THE BOXES BESIDE THE 3 MOST IMPORTANT. IF CANNOT CHOOSE THE 3 MOST IMPORTANT CODE BELOW.**

CANNOT CHOOSE 3 MOST IMPORTANT (12)
1 - SKIP TO INST. AT
BOTTOM OF PAGE

TICK
START

- ☒ a) Ease of finding the office
- ☐ b) Clear signposting in the office telling you what to do
- c) Clear signposting in the office telling you where to go
- ☒ d) The decoration of the office
- ☒ e) The cleanliness and tidiness of the office
- ☐ f) The number of seats
- Ej ☐ g) The comfort of the seats
- ☐ h) The length of time you have to wait to be seen
- ☐ i) The amount of privacy when you are being seen
- ☐ j) Opportunity to ask questions
- ☐ k) The knowledge of staff
- ☐ l) The politeness of staff
- ☒ m) The amount of time staff have for you
- ☐ n) The friendliness of staff
- ☒ o) The helpfulness of staff
- ☒ p) Understanding what the staff say to you
- q) toilet facilities
- r) Facilities for young children

Q.71	3 MOST IMPORTANT	VERY IMPORTANT	FAIRLY IMPORTANT	NEITHER IMPORTANT NOR UNIMPORTANT	70	NOT VERY IMPORTANT	NOT IMPORTANT AT ALL	(DON'T KNOW)	
03)			7	1		4	5	8	(31)
(14)			2	3		4	5	8	(32)
(15)			2	1		4	5		(33)
(16)			2	1		4	5	8	(34)
(17)			2	2		4	5	8	(35)
(18)				3		4	5		(36)
(19)			2	2		1	5	8	(37)
(20)			2	2		4	5	8	(38)
(21)			2			4	5	8	(39)
(22)			2	2		4	5	8	(40)
(23)			2	2		4	5	8	(41)
(24)			2			4	5	8	(42)
(25)			2	3		4	5	8	(43)
(26)	1		2	2		4	5	8	(44)
(20)			2	2		4	5	8	(45)
			2			4	5	8	(46)
9)			2	3		4	5	8	(47)
(30)			2			4	5	8	

INSTRUCTION:

**NOW CHECK BACK TO BOTTOM OF PAGE 14 TO SEE WHETHER SECTION 5 OR SECTION 6
REQUIRES COMPLETION.
IF NEITHER REQUIRE COMPLETION SKIP TO SECTION 7 (PAGE 35 - SALMON).**

5. WRITING TO LOCAL OFFICE/NEWCASTLE

(ASK IF HAS WRITTEN TO LOCAL OFHCE/NEWCASTLE CENTRAL DIRECTORATE)

Q.72 SHOW CARD 8 AGAIN I am now going to ask you some questions about your experience of writing to the Department of Social Security/Benefits Agency. Apart from submitting the original claim form, when was the first time you wrote to them in connection with your claim for Income Support/One Parent Benefit?
CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

Q.73 What was the main reason for writing the first time? CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

Q.74 **SHOW CARD 8 AGAIN.** And when was the last time you wrote to the Department of Social Security/Benefits Agency in connection with your claim forIncome Support/One Parent Benefit? CODE
ANSWER IN SECOND COLUMN OF GRID BELOW

IF "HAVE ONLY WRITTEN ONCE" AT 0.74, SKIP TO INSTRUCTION ABOVE 0.76.

Q.75 And what was the main reason for writing the last time? CODE ANSWER IN SECOND COLUMN OF GRID BELOW.

(O.72/O.74)

WITHIN THE LAST WEEK
 OVER A WEEK UP TO 2 WEEKS AGO
 OVER 2 WEEKS UP TO 4 WEEKS AGO
 MORE THAN 4 WEEKS AGO
 (DON'T KNOW)

-----A.E' ONLY WRITEN ONcEv

(Q.73/Q.75)

TO SEND IN CLAIM FORM
TOLD TO WRITE/DOCUMENT REQUESTED
TO ASK ABOUT CLAIMING INCOME SUPPORT/ONE
PARENT BENEFIT
....._AEP²INTM
- INCORRECT PAYMENT
NOT RECEIVED PAYMENT
CHANGE IN MY CIRCUMSTANCES
TO ASK FOR EXPLANATION OF ASPECT OF
BENEFIT/CLAIM
... " " " " " "
.....
TO APPEAL/ABOUT AN APPEAL
APPLICATION FOR SOCIAL FUND
PAYMENT/LOAN/SPECIAL PAYMENT
TO COMPLAIN ABOUT THE SERVICE
OTHER (WRITE IN AND CODE 1)

Q.73..

Q.75..

CARD 09		CARD 10	
Q.72 RST TIE		Q.74 AST TIE	
49) 1		(12) 1	
2		2	
3		3	
4		4	
8		8	
		INST. ABOVE Q.76	
Q.13 RST TIME		Q.75 AST TIME	
1 (50) 1 (51)		1 (13) 1 (14)	
1 (52)		1 (15)	
1 (53)		1 (16)	
1 (54)		1 (17)	
1 (55)		1 (18)	
1 (56)		1 (19)	
1 (57)		1 (20)	
1 (58)		1 (21)	
1 (59)		1 (22)	
1 (60)		1 (23)	
1 (61)		1 (24)	
1 (62)		1 (25)	
(63)	(64)	(26)	(27)
(65)	(66)	(28)	(29)

(67)-(80) BLA

"HECK CONTACT SHEET:

IF INTERVIEWING RESPONDENT ABOUT ONE PARENT BENEFIT,
ASK Q.76.
REST (INTERVIEWING ABOUT INCOME SUPPORT), SKIP TO Q.77.

(ONE PARENT BENEFIT ONLY)

Q.76 (On this last occasion) did you write to a local office or the Newcastle Central Directorate or both?

ONLY LOCAL OFFICE (30)
ONLY NEWCASTLE CENTRAL DIRECTORATE 2
BOTH 3
(JUST PUT IT IN A PRE-PAID ENVELOPE) 4
(DON'T KNOW) 8

Q.77 When you last wrote to the Department of Social Security/Benefits Agency in connection with your claim for..... Income Support/One Parent Benefit..... why did you choose to write rather than visit or phone? PROMPT: Why else? CODE ALL MENTIONED.

TOLD TO WRITE/SEND IN DOCUMENTS 1 (31)
FEEL IT'S THE SIMPLEST/QUICKEST WAY OF COMMUNICATING 1 (32)
COULDN'T GET THEM ON THE PHONE 1 (33)
DO NOT HAVE A PHONE 1 (34)

EXPENSIVE TO USE THE PHONE (35)
DIFFICULTY IN USING THE PHONE 1 (36)
TOO EXPENSIVE TO VISIT LOCAL OFFICE 1 (37)
TOO FAR TO VISIT LOCAL OFFICE 1 (38)

CANNOT GET OUT EASILY (DISABLED/ILL/ELDERLY/CARE FOR SOMEONE)
SO THAT THERE IS A WRITTEN RECORD OF MY DEALINGS WITH THE DEPARTMENT 1 (39)
JUST DISLIKE VISITING/PHONING 1 (40)
OTHER (WRITE IN AND CODE 1) 1 (41)

1 (42)

Q.78 Did you expect to get a written reply?

YES 1
NO 2

Q.79 And did you actually receive a written reply?

(48)
YES 1 - ASK Q.80

N.B. IF ONLY RECEIVED A GIRO,
CHEQUE, ORDER BOOK, CLAIM FORM,
ETC. CODE AS "NO".

NO 2 - SKIP TO Q.82

Q.80 SHOW CARD 4 AGAIN How easy or difficult was it to understand the reply?

VERY EASY (49)
FAIRLY EASY 2
NEITHER EASY NOR DIFFICULT 3
FAIRLY DIFFICULT 4
VERY DIFFICULT 5
(DON'T KNOW) 8

Q.81 And about how long after you'd written did you have to wait for the reply? IF "DON'T KNOW", PROMPT: Approximately how long? ENTER NUMBER OF DAYS INTO BOXES USING LEADING ZERO IF NECESSARY. DON'T KNOW = XX.

NO. OF DAYS HAD TO WAIT (50) 1)
(DON'T KNOW = XX)

NOW SKIP TO Q.84

Q.82 Did you get a reply in any other way?

YES (1) ASK Q.83
NO 2 - SKIP TO Q.87

Q.83 What sort of reply did you get? CODE ONE ONLY.

A VISIT (53)
A PHONE CALL 2
OTHER (WRITE IN AND CODE 6)

Q.84 SHOW CARD 9 AGAIN How satisfied or dissatisfied were you with the reply you received

VERY SATISFIED 55
FAIRLY SATISFIED 2 SKIP TO Q.86
NEITHER SATISFIED NOR DISSATISFIED
FAIRLY SATISFIED ASK
VERY DISSATISFIED 5 Q.85

Q.85 Why were you dissatisfied with your reply? PROMPT: Why else? CODE ALL MENTIONED.

DID NOT RECEIVE PAYMENT 56
MY CLAIM WAS REFUSED 1 58
DID NOT HELP ME 1 59
DID NOT GET SUFFICIENT MONEY (60)
PAYMENT NOT BACK-DATED TO DATE WANTED
REPLY VERY SLOW 62
RUDE REPLY 63
DID NOT RECEIVE SUFFICIENT INFORMATION
OTHER (WRITE IN AND CODE 1)

1 (64)

Q.86 SHOW CARD 10 AGAIN I am going to read out some things which either relate to, or could be said about, writing to the Department of Social Security/Benefits Agency. On the basis of your general experience when claiming Income Support/One Parent Benefit, I'd like you to tell me how you would rate each one in relation to what you expected, using the words on the card. READ OUT a) to e) IN TURN AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT

TICK
START

- ☐ a) The length of time you have to wait for a reply
- ☐ b) The helpfulness of the reply
- ☐ c) The amount of information contained in the reply

BETTER THAN I EXPEC- TED	MUCH AS I EXPEC- TED	WORSE THAN I EXPEC- TED	DIDN'T KNOW WHAT TO EXPECT	(DON'T KNOW)	(NOT APPLI- CABLE)	
1	2	3	4	8	0	(69)
1	2	3	4	8	0	(70)
1	2	3	4	8	0	(71)

ONLY READ OUT d) AND e) IF RECEIVED A WRITTEN REPLY (YES" AT 0.79)

- ☐ d) The ease with which you can read the reply
- ☐ e) The neatness of the reply

	2	3	4	8	0	(72)
1	2	3	4	8	0	(73)

Q.87 SHOW CARD 11 AGAIN I am now going to read (again the/a) list of things which relate to, or could be said about, writing to the Department of Social Security/Benefits Agency. For each one, please could you look at the card and tell me how important you think it is. READ OUT a) TO e) IN TURN AND CODE ANSWER FOR EACH. USE SAME START POINT AS Q.86 (IF ASKED).

IF 4 OR MORE ITEMS CODED "VERY IMPORTANT" AT 0.87, ASK 0.88.
REST, SKIP TO 0.89

Q.88 SHOW QUESTIONNAIRE TO RESPONDENT Please can you identify which three of the items you said were very important - that's the ones I've circled a "1" for in the grid - are the most important to you. Simply put a 1 in the box to the right hand side of the item you think is most important, a 2 beside the one you think is next most important and a 3 beside the third most important. IF RESPONDENT CANNOT DECIDE ON RANKING ASK THEM TO PUT TICKS IN THE BOXES BESIDE THE 3 MOST IMPORTANT. IF CANNOT CHOOSE THE 3 MOST IMPORTANT CODE BELOW.

CANNOT CHOOSE 3 MOST IMPORTANT (74 - SKIP TO Q.89)

TICK
START

- a) The length of time you have to wait for a reply
- b) The helpfulness of the reply
- c) The amount of information contained in the reply
- d) The ease with which you can read the reply
- e) The neatness of the reply

Q.88	Q.87						
3 MOST IMPOR- TANT	VERY IMPOR- TANT	FAIRLY IMPOR- TANT	NEITHER IMPOR- TANT NOR UNIMPOR- TANT	NOT VERY IMPOR- TANT	NOT IMPOR- TANT AT ALL	(DON'T KNOW)	
(75)	2			4	5	8	(12)
(76)	2	1		1	5	8	(13)
(77)	2			1	5	8	(14)
(78)	2	3		4		8	(15)
(79)	1	2		4	5	8	(16)

(80) BLANK

Q.89 What improvements, if any, would you like to see in the service you receive when corresponding with the Department of Social Security/Benefits Agency? PROMPT: What else? CODE ALL MENTIONED.

ANSWER PROMPTLY 1 (17)
ACKNOWLEDGEMENT 1 (18)
MORE EASILY UNDERSTANDABLE ANSWER 1 (19)
OTHER (WRITE IN AND CODE 1)

..... 1 (20)

(21)	(22)
(23)	(24)

(25)

NO IMPROVEMENTS/NONE

INSTRUCTION:

NOW CHECK BACK TO BOTTOM OF PAGE 14 TO SEE WHETHER SECTION 6 REQUIRES COMPLETION.

IF NOT, SKIP TO SECTION 7 (PAGE 35 - SALMON)

6. PHONING LOCAL OFFICE/NEWCASTLE

(ASK IF HAS PHONED LOCAL OFFICE/NEWCASTLE CENTRAL DIRECTORATE)

Q.90 SHOW CARD 8 AGAIN I am now going to ask you some questions about your experience of phoning the Department of Social Security/Benefits Agency. When was the first time you phoned them in connection with your claim forIncome Support/One Parent Benefit? CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

Q.91 What was the main reason for phoning the first time? CODE ANSWER IN FIRST COLUMN OF GRID BELOW.

Q.92 SHOW CARD 8 AGAIN And when was the last time you phoned the Department of Social Security/Benefits Agency in connection with your claim forIncome Support/One Parent Benefit? CODE ANSWER IN SECOND COLUMN OF GRID BELOW.

IF "HAVE ONLY PHONED ONCE" AT 0.92. SKIP TO INSTRUCTION ABOVE 0.94.

REST. ASK 0.93

Q.93 And what was the main reason for phoning the last time? CODE ANSWER IN SECOND COLUMN OF GRID BELOW.

(Q.90/Q.92)

WITHIN THE LAST WEEK
OVER A WEEK UP TO 2 WEEKS AGO
OVER 2 WEEKS UP TO 4 WEEKS AGO
MORE THAN 4 WEEKS AGO
(DON'T KNOW)
(HAVE ONLY PHONED N

Q.90 FIRST TIME	Q.92 LAST TIME
(26) 1	(44) 1
2	2
3	3
4	4
8	8
	INST. ABOVE Q.94

(Q.91 /Q.93)

TO ASK FOR CLAIM FORM/LEAFLET
TO ASK ABOUT CLAIMING INCOME SUPPORT/
ONE PARENT BENEFIT
TO FIND OUT WHAT WAS HAPPENING WITH MY CLAIM
MAKE APPOINTMENT FOR INTERVIEW
INCORRECT PAYMENT
NOT RECEIVED PAYMENT
CHANGE IN MY CIRCUMSTANCES
TO ASK FOR EXPLANATION OF ASPECT OF
BENEFIT/CLAIM
TO ASK FOR INFORMATION
TO APPEAL/ABOUT AN APPEAL
APPLICATION FOR SOCIAL FUND
PAYMENT/LOAN/SPECIAL PAYMENT
TO COMPLAIN ABOUT THE SERVICE
OTHER (WRITE IN AND CODE 1)

Q.91 FIRST TIME	Q.93 LAST TIME
1 (27)	1 (45)
1 (28)	1 (46)
1 (29)	1 (47)
1 (30)	1 (48)
1 (31)	1 (49)
1 (32)	1 (50)
1 (33)	1 (51)
1 (34)	1 (52)
1 (35)	1 (53)
1 (36)	1 (54)
1 (37)	1 (55)
1 (38)	1 (56)

Q.91.....

Q.93.....

..... 1 (57)

(40)	(41)	(58)	(59)
(42)	(43)	(60)	(61)

CHECK CONTACT SHEET:

- IF INTERVIEWING RESPONDENT ABOUT ONE PARENT BENEFIT, ASK Q.94.
- REST (INTERVIEWING ABOUT INCOME SUPPORT), SKIP TO Q.95.

(ONE PARENT BENEFIT ONLY)

Q.94 (On this last occasion) did you phone a local office or the Newcastle Central Directorate?

LOCAL OFFICE
NEWCASTLE CENTRAL DIRECTORATE
(DON'T KNOW)

62)

2

Q.95 When you (last) phoned the Department of Social Security/Benefits Agency in connection with your claim forIncome Support/One Parent Benefit why did you choose to phone rather than write or visit? PROMPT: Why else? CODE ALL MENTIONED.

TOLD TO PHONE
FEEL IT'S THE SIMPLEST/QUICKEST WAY OF COMMUNICATING
TOO EXPENSIVE TO VISIT LOCAL OFFICE
TOO FAR TO VISIT LOCAL OFFICE

1 (63)

1 (64)

1 (65)

1 (66)

CANNOT GET OUT EASILY (DISABLED/ILL/ELDERLY/CARE
FOR SOMEONE)
JUST DISLIKE VISITING/WRITING
URGENT AS HAD NO MONEY

1 (67)

1 (68)

1 (69)

DISLIKE WAITING FOR A WRITTEN REPLY
FOR A QUICK ANSWER
DIDN'T ANSWER MY LETTER

1 (70)

1 (71)

1 (72)

OTHER (WRITE IN AND CODE 1)

1 (73)

(74)

(75)

(76)

(77)

Q.96 When you last phoned or tried to phone the Department of Social Security/Benefits Agency in connection with your claim for Income Support/One Parent Benefit.....did you get through? IF "NO", PROMPT FOR WHETHER WAS PERMANENTLY ENGAGED OR KEPT ON RINGING.

(78)

YES 1 - ASK Q.97

NO, PERMANENTLY ENGAGED
NO, KEPT ON RINGING

2 } SKIP TO
3 Q.106

Q.97 Did someone answer the phone quickly, was it answered after a while or was it left to ring a long time?

(79)

1

2

3

ANSWERED QUICKLY
ANSWERED AFTER A WHILE
LEFT TO RING A LONG TIME

(80) BLANK

Q.98 When the phone was answered, were you transferred immediately to the right person or did it take some time to find them?

TRANSFERRED IMMEDIATELY
TOOK SOME TIME TO FIND RIGHT PERSON
(PERSON WHO ANSWERED PHONE DEALT WITH QUERY)

(RIGHT PERSON NOT AVAILABLE)

(12)
1) ASK
2) Q.99
3)

4-SKIP TO Q.103

Q.99 SHOW CARD 12 Which of the outcomes on this card best describes what happened when you got through to the right person? CODE ONE ONLY.

MY QUERY WAS ANSWERED STRAIGHT AWAY ON THE PHONE

I HUNG ON WHILE THEY SORTED OUT MY QUERY

THEY TOOK DOWN MY DETAILS AND SAID THEY WOULD RING ME BACK WITH THE ANSWER

THEY COULDN'T HELP AT ALL

(13)

1 - SKIP TO Q.103

2 - ASK Q.100

3-SKIP TO Q.102

4-SKIP TO Q.103

Q.100 Do you think the amount of time they took was reasonable or unreasonable?

REASONABLE

UNREASONABLE

(14)

1 - SKIP TO Q.103

2- ASK Q.101

Q.101 Did they offer to take down your details and then ring you back with the answer?

YES

NO

(15)

1 - ASK Q.102

2 - SKIP TO Q.103

Q.102 And did they ring you back?

YES

NO

(16)

2

Q.103 When you last phoned the Department of Social Security/Benefits Agency in connection with your claim for - - - Income Support/One Parent Benefit - - - did you find the staff you spoke to READ OUT a) TO h) IN TURN AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT.

TICK
START

☐ a) Polite?

☐ b) Unfriendly?

☒ c) Knowledgeable?

☐ d) Not interested or off-hand?

☒ e) Patient?

☐ f) Easy to understand?

g) Rude?

☐ h) In a hurry or rushed?

1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4
1	2	3	4

Q.104 SHOW CARD 9 AGAIN How satisfied or dissatisfied were you with the answer you got on the phone?

VERY SATISFIED
FAIRLY SATISFIED
NEITHER SATISFIED NOR DISSATISFIED

FAIRLY DISSATISFIED
VERY DISSATISFIED

(25)

1

2

3

SKIP TO Q.106

4

5

ASK
Q.105

Q.105 Why were you dissatisfied with the answer? PROMPT: Why else? CODE ALL MENTIONED.

DID NOT RECEIVE PAYMENT
MY CLAIM WAS REFUSED
COULD NOT HELP ME
DID NOT GET SUFFICIENT MONEY
MY PAPERS COULD NOT BE FOUND
DID NOT RECEIVE SUFFICIENT INFORMATION
STAFF ATTITUDE/RUDE
DID NOT GIVE ME A DEFINITE DECISION

1 (26)

1 (27)

1 (28)

1 (29)

1 (30)

1 (31)

(32)

1 (33)

MONEY HASN'T ARRIVED ALTHOUGH SAID IT WAS IN THE POST 1 (34)
LENGTH OF TIME TAKEN/DID NOT UNDERSTAND MY URGENCY 1 (35)
OTHER (WRITE IN AND CODE 1) 1 (36)

1 (37)

1 (38)

1 (39)

1 (40)

1 (41)

1 (42)

Q.106 What improvements, if any, would you like to see in the service you receive when you phone the Department of Social Security/Benefits Agency?
PROMPT: What else? CODE ALL MENTIONED

NOT KEPT HANGING ON 1 (42)
PUT STRAIGHT THROUGH TO RELEVANT PERSON 1 (43)
NOT ENGAGED ALL THE TIME/HAVE MORE LINES 1 (44)
STAFF PHONE YOU BACK 1 (45)
NOT TO WAIT WHILE THEY FIND YOUR PAPERS 1 (46)
ANSWER PHONE MORE QUICKLY 1 (47)
OTHER (WRITE IN AND CODE 1) 1 (48)

.....

.....

NO IMPROVEMENTS/NONE

Q.107 SHOW CARD 10 AGAIN I am going to read out some things which either relate to, or could be said about, phoning the Department of Social Security/Benefits Agency. On the basis of your general experience when claiming Income Support/One Parent Benefit, I'd like you to tell me how you would rate each one in relation to what you expected, using the words on the card. READ OUT a) TO i) IN TURN AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT.

TICK START	BETTER THAN I EXPECTED	MUCH AS I EXPECTED	WORSE THAN I EXPECTED	DIDN'T KNOW WHAT TO EXPECT	(DON'T KNOW)
☒ a) The ease of getting through to the switchboard		2	3	4	8 (55)
☐ b) The length of time waiting to speak to someone		2	3	4	8 (56)
☐ c) Getting through to someone who can deal with your enquiry		2	3	4	8 (57)
☐ d) Hearing what the staff say					(58)
☐ e) Understanding the information the staff give you	1	2	3	4	8 (59)
Understanding the accent of the person you speak to	1	2	3	4	8 (60)
☐ f) The politeness of staff	1	2	3	4	8 (61)
☐ g) The friendliness of staff					(62)
☐ h) The helpfulness of staff					(63)
☐ i) The knowledge of staff					(64)

Q.108 SHOW CARD 11 AGAIN I am now going to read a list of things which relate to, or could be said about, phoning the Department of Social Security/Benefits Agency. For each one please could you look at the card and tell me how important you think it is. READ OUT a) TO k) IN TURN AND CODE ANSWER FOR EACH. USE SAME START POINT AS Q.107

IF 4 OR MORE ITEMS CODED "VERY IMPORTANT" AT Q.108, ASK Q.109
REST, SKIP TO SECTION 7 (NEXT PAGE)

Q.109 SHOW QUESTIONNAIRE TO RESPONDENT Please can you identify which three of the items you said were very important - that's the ones I've circled a "1" for in the grid - are the most important to you. Simply put a 1 in the box to the right hand side of the item you think is most important, a 2 beside the one you think is next most important and a 3 beside the third most important. IF RESPONDENT CANNOT DECIDE ON RANKING ASK THEM TO PUT TICKS IN THE BOXES BESIDE THE 3 MOST IMPORTANT. IF CANNOT CHOOSE THE 3 MOST IMPORTANT CODE BELOW.

(65)
CANNOT CHOOSE 3 MOST IMPORTANT 1 - SKIP TO SECTION 7 (NEXT PAGE)

TICK START

- [j] a) Ease of getting through to the switchboard
- b) The length of time waiting to speak to someone
- c) Getting through to someone who can deal with your enquiry
- d) Hearing what the staff say
- e) Understanding the information the staff give you
- f) Speaking to someone in your own language or dialect
- g) Knowing the name the person you are speaking to
- h) The politeness of staff
- i) The friendliness of staff
- j) The helpfulness of staff
- k) The knowledge of staff

Q.109 3 MOST IMPOR- TANT	Q.108 VERY IMPOR- TANT FAIRLY IMPOR- TANT NEITHER IMPOR- TANT NOR UNIMPOR- TANT NOT VERY IMPOR- TANT NOT IMPOR- TANT AT ALL (DON'T KNOW)	CARD 13
(66)	2 3 4 5 8 (12)	
(67)	2 3 4 5 8 (13)	
(68)	2 3 4 5 8 (14)	
(69)	2 3 4 5 8 (15)	
(70)	2 3 4 5 8 (16)	
(71)	1 2 3 4 5 8 (17)	
(72)	2 3 4 5 8 (18)	
(73)	2 3 4 5 8 (19)	
(74)	2 3 4 5 8 (20)	
(75)	1 2 3 4 5 8 (21)	
(76)	2 4 (22)	

(77)-(80) BLANK

NOW GO TO SECTION 7 (NEXT PAGE)

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7. GENERAL SERVICE

ASK ALL

Q.110 I am now going to ask you some general questions. Have you been dissatisfied at all with the service you have received from the Department of Social Security/Benefits Agency in connection with your claim for.....Income Support/One Parent Benefit?

(23)
YES 1 - ASK Q.111
NO 2 - SKIP TO Q.115

Q.111 Have you complained to the Department of Social Security/Benefits Agency about it?

(24)
YES 1 - ASK Q.112
NO 2-SKIP TO Q.114

Q.112 SHOW CARD 13 How did you complain? CODE ALL MENTIONED.

IN PERSON/BY CALLING AT OFFICE 1 (25)
BY TELEPHONE 1 (26)
IN WRITING 1 (27)
OTHER (WRITE IN AND CODE 1) 1 (28)

.....
..... 1 (29)

(30) (31)

(32) (33)

Q.113 SHOW CARD 9 AGAIN How satisfied or dissatisfied were you with the outcome of your complaint?

(34)
1 VERY SATISFIED
2 FAIRLY SATISFIED
4 NEITHER SATISFIED NOR DISSATISFIED
5 FAIRLY DISSATISFIED
5 VERY DISSATISFIED
SKIP TO Q.115

Q.114 Why did you not complain? PROMPT: Why else? CODE ALL MENTIONED.

WASTE OF TIME/DIDN'T THINK IT WOULD DO ANY GOOD 1 (35)
COULDN'T BE BOTHERED 1 (36)
DIDN'T MATTER THAT MUCH 1 (37)
DIDN'T KNOW HOW TO 1 (38)
OTHER (WRITE IN AND CODE 1) 1 (39)

.....
..... 1 (40)

(41) (42)

(43) (44)

ASK ALL

Q.115 SHOW CARD 9 AGAIN Overall, how satisfied are you with the service you have received from the Department of Social Security/Benefits Agency in connection with your claim for.....Income Support/One Parent Benefit? (45)

VERY SATISFIED 2
FAIRLY SATISFIED 3
NEITHER SATISFIED NOR DISSATISFIED 4
FAIRLY DISSATISFIED 5
VERY DISSATISFIED

Q.116 Have you made use of Freeline Social Security in connection with your claim for.....Income Support/One Parent Benefit? (46)

YES
NO 2
HAVE TRIED TO BUT PERMANENTLY ENGAGED 3

Q.117 Many big companies and local authorities are committed to providing a good service to their customers. Do you think this is true of the Department of Social Security/Benefits Agency? (47)

YES
NO 2

Q.118 Did you know that the Department of Social Security/Benefits Agency has a Customer Charter? (48)

YES
NO 2

Q.119 Before you applied for.....Income Support/One Parent Benefit.....did you imagine the Department of Social Security/Benefits Agency to be like or unlike the following organisations? READ OUT a) TO i) AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT.

TICK
START

☐ a) The Post Office?

E] b) An insurance company?

D c) The local Council?

• d) A bank?

☐ e) A building society?

E] f) The Gas Board?

• g) A doctor's surgery?

☐ h) A tax office?

☐ i) The Citizens Advice Bureau?

LIKE	UNLIKE	(DON'T KNOW)	
	2	8	(49)
1	2	8	(50)
1			
1	2	8	(53)
	2	8	(54)
1	2	8	(57)

ASK ALL

Q.120 Did you expect someone at the Department of Social Security/Benefits Agency to tell you about the benefits to which you might be entitled without you having to ask?

YES 1
NO 2
(DON'T KNOW) 3

Q.121 Did you expect to be able to complain to the Department of Social Security/Benefits Agency, for example if a mistake was made or if it took the office a long time to give you your money?

YES 1
NO 2
(DON'T KNOW) 3

Q.122 What would be the one main thing you would like to see introduced or changed to improve the quality of the service you receive from the Department of Social Security/Benefits Agency? WRITE IN ANSWER.

(66)	(67)
(68)	(69)

OR: NOTHING

Q.123 Thinking as someone who has claimed Income Support/One Parent Benefitfor the first time, please tell me whether you agree or disagree with the following statements. READ OUT a) TO g) IN TURN AND CODE ANSWER FOR EACH. ROTATE AND TICK START POINT.

TICK
START

- a) The Department of Social Security/Benefits Agency provides a good service to first time customers
- b) In general, the Department of Social Security/Benefits Agency are helpful
- c) Claiming Income Support/One Parent Benefit ... is straightforward
- d) I was surprised at how much personal information the Department of Social Security/Benefits Agency wanted
- e) The Department of Social Security/Benefits Agency paid my first Income Support/One Parent Benefit quickly
- f) I would prefer to pick up an application form from an advice centre or post office
- g) First time customers need more help from the Department of Social Security/Benefits Agency than experienced claimants

AGREE	DISAGREE	(DON'T KNOW/ DON'T CARE)	NOT APPLI- CABLE	
	2	8	r'	(65)
	2	8		(66)
1	2	8	7	(67)
1	2	8	'	(68)
1	2	8	0	(69)
	2	8		(70)
1	2	8		(71)

ASK ALL

Q.124 Still thinking about your experiences of claiming Income Support/One Parent Benefit what was the single most important thing which helped you? WRITE IN ANSWER

(74)	(75)
(76)	(77)

Q.125 And what was the single most difficult thing for you? WRITE IN ANSWER

(78)	(79)
(80)	(81)

Q.126 Finally, what should the Department of Social Security/Benefits Agency do to improve their service to people who are applying for Income Support/One Parent Benefit for the first time? PROBE FULLY

(82)	(83)
(84)	(85)
(86)	(87)
(88)	(89)

NOW GO TO SECTION 8 (NEXT PAGE)

8. RESPONDENT/CLAIMANT
DETAILS

INSTRUCTION:

WITH THE EXCEPTION OF Q.133, YOU SHOULD RECORD DETAILS AT Q.127-Q.140 FOR THE RESPONDENT AND THE CLAIMANT, IF THIS IS A DIFFERENT PERSON.

USE THE FIRST COLUMN TO RECORD THE RESPONDENT'S DETAILS AND THE SECOND FOR THE CLAIMANT.

IF THE RESPONDENT AND THE CLAIMANT ARE THE SAME PERSON SIMPLY LEAVE THE SECOND COLUMN BLANK

IF THE RESPONDENT AND THE CLAIMANT LIVE IN THE SAME HOUSEHOLD SOME QUESTIONS (E.G. Q.129) WILL HAVE THE SAME ANSWER.

ASK ALL

- Q.127 SHOW CARD 14 I need to collect a few details about (you and your household!.... CLAIMANT and his/her household). Which of these best describes the place where (you/they) currently live?

HOME OWNED/BEING BOUGHT BY MYSELF AND/OR MY PARTNER
RENTED FROM PRIVATE LANDLORD
RENTED FROM COUNCIL/LOCAL AUTHORITY
RENTED FROM HOUSING ASSOCIATION
LIVE WITH PARENTS/FRIENDS/RELATIVES IN THEIR HOME
BED AND BREAKFAST HOTEL/HOSTEL/BOARD AND LODGING
RESIDENTIAL CARE/NURSING HOME
OTHER (WRITE IN AND CODE 8)

- Q.128 CODE SEX OF RESPONDENT/CLAIMANT

MALE
FEMALE

- Q.129 How many adults aged 18 and over are there in (your/their) household, including (yourself!.... CLAIMANT)? ENTER NUMBER INTO BOX.

NO. OF ADULTS **4**

- Q.130 And how many people are there in (your/their) household aged under 18? ENTER NUMBER INTO BOXES. NONE = 0

NO. UNDER 18 **4**

IF PEOPLE IN HOUSEHOLD UNDER 18, ASK 0.131
REST. SKIP TO 0.132

- Q.131 How old are the people aged under 18? CODE ALL APPROPRIATE CATEGORIES.

04 YEARS
5-10 YEARS
11-15 YEARS
16-17 YEARS

RESPON-
DENT
CLAIMANT
(IF NOT
RESPON-
DENT)

(20)	(29)
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
(21)	(30)
(22)	(31)
1	1
2	2
(23)	(32)
(24)	(33)
(25)	(34)
(26)	(35)
(27)	(36)
(28)	(37)

RESPON-
DENT
CLAIMANT
(IF NOT
RESPON-
DENT)

- Q.132 What was (your!.... CLAIMANT's) age last birthday? ENTER AGE INTO BOXES. REFUSED = XX.

AGE 4

- (ASK 0.133 FOR CLAIMANT ONLY)
Q.133 SHOW CARD 15 Which one of these best describes (your/.... CLAIMANT's) situation? "Dependants" are those people (you/they) are claiming benefit for. CODE ONE ONLY.

SINGLE (INC. WIDOWED/DIVORCED/SEPARATED) WITH
..... NO DEPENDENTS
..... CHILD DEPENDENTS ONLY
..... ADULT DEPENDENTS ONLY
..... BOTH CHILD AND ADULT DEPENDENTS
MARRIED OR LIVING WITH PARTNER WITH
..... NO DEPENDENTS
..... CHILD DEPENDENTS ONLY
..... ADULT DEPENDENTS ONLY
..... BOTH CHILD AND ADULT DEPENDENTS

- Q.134 SHOW CARD 16 Which one of these best describes (your/.... CLAIMANT's) current situation? CODE ONE ONLY

1. IN PAID WORK, 16 HOURS PER WEEK OR MORE
2. IN PAID WORK, LESS THAN 16 HOURS PER WEEK
3. IN PAID WORK, BUT TEMPORARILY SICK
4. ON A GOVERNMENT TRAINING SCHEME
5. FULL-TIME STUDENT
6. UNEMPLOYED AND SEEKING WORK
7. UNEMPLOYED AND NOT SEEKING WORK
8. FULL-TIME HOUSEWORK/CHILD CARE
9. CARING FOR SOMEONE SICK OR DISABLED, NO PAID JOB
10. FULLY RETIRED
11. LONG-TERM SICK OR DISABLED
12. OTHER (WRITE IN AND CODE 6)

- Q.135 SHOW CARD 17 To which of these ethnic groups (do you/does .0.. CLAIMANT) belong? CODE ONE ONLY.

N.

IF RESPONDENT/CLAIMANT IS
DESCENDED FROM MORE
THAN ONE ETHNIC GROUP,
ASK FOR THE ONE THEY
CONSIDER THEY MAINLY
BELONG TO.

IF THIS IS NOT POSSIBLE, CODE
UNDER "OTHER" AND WRITE
IN RELEVANT GROUPS.

IF RESPONDENT REFUSES TO
GIVE AN ANSWER DO NOT
CODE BY OBSERVATION.

WHITE
BLACK CARIBBEAN
BLACK AFRICAN
BLACK BRITISH
OTHER BLACK (WRITE IN AND
CODE 5)
INDIAN
PAKISTANI
BANGLADESHI
CHINESE

OTHER (WRITE IN AND CODE 6)

(REFUSED)

(38)	(39)	(46)	(47)
(40)		(48)	
1		2	
2		3	
3		4	
4			
5		5	
6		6	
7		7	
8		8	
(41)		(49)	
(43)			
		6	
(44)		(53)	
1		1	
2		2	
3			
4		4	
5		5	
6		6	
7		7	
8		8	
9		9	
(45)		(53)	
6		6	
7		7	

Q.136 How old (were you/was CLAIMANT) when (you/they) completed continuous full-time education? ENTER EXACT AGE INTO BOXES.
DON'T KNOW = 88.

AGE COMPLETED EDUCATION →

Q.137 SHOW CARD 18 (Have you/has CLAIMANT) passed any school or college based examinations, such as those on this card? IF YES, PROMPT FOR WHICH. CODE ALL MENTIONED.

YES, HAS PASSED

- | | | |
|---|--------|--------|
| 1.CSE | 1 (56) | 1 (57) |
| 2.GCSE | 1 (57) | 1 (58) |
| 3.GCE "O" LEVEL | 1 (58) | 1 (59) |
| 4.SCOTTISH (SCE) ORDINARY GRADE/"O" GRADE | 1 (59) | 1 (60) |
| 5.SCHOOL CERTIFICATE OF MATRICULATION | 1 (60) | 1 (61) |
| 6.LOWER GRADE SEC (SCOTTISH LEAVING CERTIFICATE) | 1 (61) | 1 (62) |
| 7.LOWER GRADE SUPE (SCOTTISH UNIVERSITIES PRELIMINARY EXAM) | 1 (62) | 1 (63) |
| 8.HIGHER GRADE SLC/SUPE | 1 (63) | 1 (64) |
| 9.SCOTTISH (SCE) HIGHER GRADE/"HIGHER" | 1 (64) | 1 (65) |
| 10.GCE "A" LEVEL | 1 (65) | 1 (66) |
| 11.CSYS (CERTIFICATE OF SIXTH YEAR STUDIES) | 1 (66) | 1 (67) |
| 12.OTHER (WRITE IN AND CODE 1) | | |

OR: NO, NOT PASSED ANY
(DON'T KNOW)

Q.138 SHOW CARD 19 (Do you/does CLAIMANT) hold any of these qualifications, or others like them?

YES, HOLDS

- | | | |
|--|--------|--------|
| 1.CITY AND GUILDS CERTIFICATE | 1 (12) | 1 (13) |
| 2.BTEC/ITEC GENERAL | 1 (13) | 1 (14) |
| 3.BTEC/ITEC HIGHER/HNC/HND | 1 (14) | 1 (15) |
| 4.ONC/OND | 1 (15) | 1 (16) |
| 5.TEACHER TRAINING QUALIFICATION | 1 (16) | 1 (17) |
| 6.NURSING QUALIFICATION | 1 (17) | 1 (18) |
| 7.UNIVERSITY, POLYTECHNIC OR C/AA DEGREE | 1 (18) | 1 (19) |
| 8.OTHER (WRITE IN AND CODE 1) | | |

OR: NO, DON'T HOLD ANY
(DON'T KNOW)

RESPON-
DENT CLAIMANT
(IF NOT
RESPON-
DENT)

Q.139 Including any health problem you may already have mentioned (do you/does CLAIMANT) have any long-standing illness, disability or infirmity of any kind?

YES
NO

(57)	(69)
1	1
2	2

Q.140 (Are you/is CLAIMANT) registered as a disabled person with the local authority, Job Centre or any other organisation such as these?

YES
NO

(58)	(70)
1	1
2	2

Q.141 Is there anything else you would like to say about your experience of claiming Income Support/One Parent Benefit? IF YES, PROMPT FOR WHAT.
WRITE IN ANSWER.

YES 1- PROMPT

WRITE IN:

NO 2-GO TO
Q.142

(60) 1 (61)

(62) (63)

(64) (65)

(66) (67)

Q.142 As part of a follow-up study towards the end of the year the Department of Social Security have commissioned the Social Policy Research Unit at York University to talk again to some of the people who've taken part in this survey. You may not be chosen, but if you were, would it be alright if the university contacted you again then?

YES
MAYBE
NO

(68)	(71)-(80) BLANK
------	--------------------

• FINISH TIME _ _ AM/PM
THANK RESPONDENT AND CLOSE INTERVIEW.

• REMEMBER TO WRITE IN POSTCODE AND TELEPHONE NUMBER ON CONTACT SHEET!

• COMPLETE Q.A AND Q.B ON CONTACT SHEET WHEN YOU HAVE LEFT THE PROPERTY!

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Other Research Reports available:

No.	Title	ISBN	Price
1.	Thirty Families: Their Living Standards in Unemployment	0 11 761683 4	£6.65
2.	Disability. Household Income & Expenditure	0 11 761755 5	£5.65
3.	Housing Benefit Review	0 11 761821 7	£16.50
4.	Social Security & Community Care: The Case of the Invalid Care Allowance	0 11 761820 9	£9.70
5.	The Attendance Allowance Medical Examination: Monitoring Consumer Views	0 11 761819 5	£5.50
6.	Lone Parent Families in the UK	0 11 761868 3	£11.95
7.	Incomes In and Out of Work	0 11 761910 8	£17.20
8.	Working the Social Fund	0 11 761952 3	£9.00
9.	Evaluating the Social Fund	0 11 761953 1	£22.00
10.	Benefits Agency National Customer Survey 1991	0 11 761956 6	£16.00
11.	Customer Perceptions of Resettlement Units	0 11 761976 0	£13.75
12.	Survey of Admissions to London Resettlement Units	0 11 761977 9	£8.00
13.	Researching the Disability Working Allowance Self Assessment Form	0 11 761834 9	£7.25
14.	Child Support Unit National Client Survey 1992	0 11 762060 2	£30.00
15.	Preparing for Council Tax Benefit	0 11 762061 0	£5.65
16.	Contributions Agency Customer Satisfaction Survey 1992	0 11 762064 5	£18.00
17.	Employers' Choice of Pension Schemes: Report of a Qualitative Study	0 11 762073 4	£5.00
18.	GPs and IVB: A Qualitative Study of the Role of GPs in the Award of Invalidity Benefit	0 11 762077 7	£12.00
19.	Invalidity Benefit: A Survey of Recipients	0 11 762087 4	£10.75
20.	Invalidity Benefit: A Longitudinal Survey of New Recipients	0 11 762088 2	£19.95
21.	Support for Children: A Comparison of Arrangements in Fifteen Countries	0 11 762089 0	£22.95
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25.	Lone Parents and Work	0 11 762148 x	£12.95
26.	The Effects of Benefit on Housing Decisions	0 11 762157 9	£18.50
27.	Making a Claim for Disability Benefits	0 11 762162 5	£12.95
28.	Contributions Agency Customer Satisfaction Survey 1993	0 11 762220 6	£20.00
29.	Child Support Agency National Client Satisfaction Survey 1993	0 11 762224 9	£33.00
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31.	Educating Employers	0 11 762249 4	£8.50
32.	Employers and Family Credit	0 11 762272 9	£13.50
33.	Direct Payments from Income Support	0 11 762290 7	£16.50
34.	Incomes and Living Standards of Older People	0 11 762299 0	£24.95
35.	Choosing Advice on Benefits	0 11 762316 4	£13.95
	Social Security Research Yearbook 1990-91	0 11 761747 4	£8.00
	Social Security Research Yearbook 1991-92	0 11 761833 0	£12.00
	Social Security Research Yearbook 1992-93	0 11 762150 1	£13.75
	Social Security Research Yearbook 1993-94	0 11 762302 4	£16.50

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

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