

Widows Group
Customer Perception Survey 2003

WIDOWS SURVEY

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WIDOWS CUSTOMER SURVEY

1. Introduction

The Veterans Agency (VA) Business Plan in 2001/2002 confirmed the Agency's mission, to deliver an excellent public service that continuously tests perception of performance and organises services around the convenience of people using them.

A Customer Focus Strategy has been introduced based on known customer groups:

- set and monitor performance targets
- identify the particular service requirements of different types of customers
- understand problem areas
- evaluate new service delivery initiatives

The robust and structured approach to customer perception of VA services will ensure that improvements feed into the customer result criteria of the EFQM Excellence Model, in addition to introducing service improvements.

2. Objectives

The objective of the research survey is to assist the Veterans Agency in establishing the needs of current and future customers with particular emphasis on ensuring that the Agency identifies:

- the level of satisfaction with VA services
- the causes of dissatisfaction
- customer choices
- customer ideas
- customers priorities
- broader business objectives derived from the results

3. Approach

The Customer Focus Strategy explains how VA plans to use up to date research information to identify the needs and views of all aspects of customer service in both the main customer base and each of several customer groups. The aspects of service delivery on which information is needed includes:

- access and contact
- response times
- service quality
- complaints and redress
- service improvement

4. Customer Samples

This survey concentrates on those of our customers who had specifically contacted Widows Group. To respect sensitivities a decision was made to exclude any first claim decisions made during the 4 months prior to the issue of the questionnaire. IT & Product Development Group provided an extract from the War Pension Computer System of a random sample of 1000 decisions both favourable and unfavourable. One thousand questionnaires were issued during December 2002. There was a response rate of 457 (45.7%), however 5 were returned incomplete and therefore are not included in the analysis. Although a lower response rate to last year, the return rate still compares favourably when benchmarked against both public and private sector organisations.

5. Structure of the Report

The report is structured following the main headings of the survey results with sub headings, which follow the same as layout as the approach headings.

- response time
- service quality
- complaints and redress
- service improvements

6. Acknowledgements

The successful completion of this survey is due to the combined effort of a number of people. Thanks are due to IT & PD who arranged to provide the statistical sample. Customer Research staff for their valuable contribution in drafting the questionnaire, collating/analysing the results and producing the final report.

7. Management Summary – Overall Key Findings

One thousand questionnaires elicited a response of 452 (45.2%), 5 were returned incomplete and are not included in this analysis. This is a reduction of 69 (6.9%) from last year's response rate. An equal number of questionnaires of both favourable and unfavourable decisions were issued. Of those returned 302 (66.8%) were from widows who had a favourable decision and 150 (33.2%) were from non-favourable decisions. 311 (68.8%) of those who responded were over 70 years of age.

When asked how easy was it to get information on how to apply, 344 people (87.1%) found it "Very easy, " Easy " or "Fairly easy ". This equates to a 1.4% rise on last year. Although slightly less people answered this question, 195 customers (49.5%) obtained information on how to apply from the Agency (+5.1% on 2002 survey). 73 people (18.5%) obtained information from the War Pensioners' Welfare Service (-3.7% on 2002). The remainder (27.9%) obtained the information from the CAB, Ex-Service Associations or "Others" e.g. Solicitors (-2.8% on 2002).

Of the 337 people who completed a claim form, 298 (85.5%) thought it “Very easy”, “Easy” or “Fairly easy” to fill in. 26 (5.7%) people found it either “Difficult” or “Very difficult” to complete.

Comments such as **“I did not understand the questions”, “ the form was too complicated”, “the questions were not clear” and “the layout of the form made it difficult to fill in”** were made.

236 customers (63.1%) preferred the more traditional method of contact by telephoning us, which again follows the trend of previous surveys. 158 people (44.3%) want us to make contact only when we have something to tell them, which is a rise of 6% from last year. This result almost mirrors that of the main claim survey where 42% expressed the same view.

Just over 69% considered the time taken in responding to correspondence was “Excellent/Good”, which is more than a 14% increase from the main survey. However 53 people (21.5%) stated it took the Agency over 3 weeks to respond to their correspondence.

Only 9 Customers (2.6%) stated that they had cause to make a complaint, 5 of these were not satisfied with the decision on their claim. Of those who complained, 5 (71.5%) felt the timing of our response was either “Very slow” or “Quite slow”. Very few customers answered the question “ Which statement best describes the way your complaint was handled”?

The survey gave clear evidence that overall Widows Group provides a good to excellent service. Of the 347 customers who expressed an opinion, 294 (84.7%) rated the overall service, as “Excellent/Good”, which is an increase of nearly 4% on last year.

8. Areas for Improvement

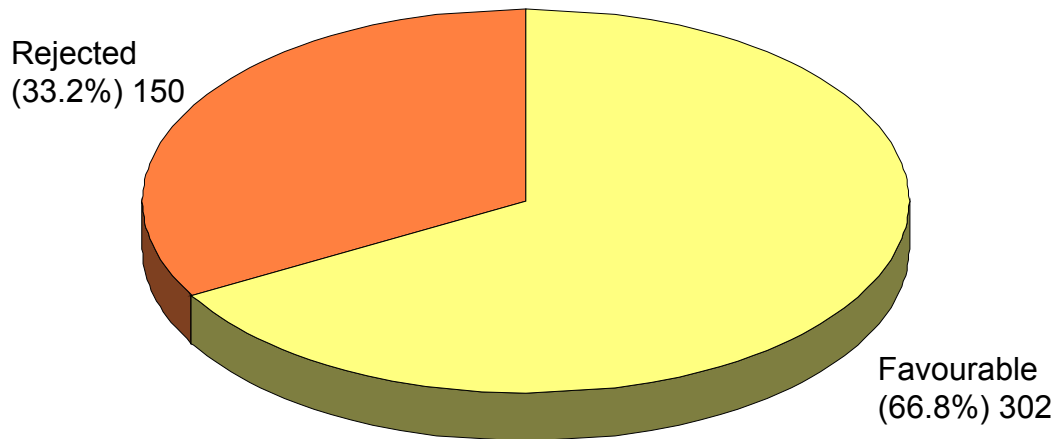
Areas for improvement that have been identified are;

1. Widows Group to improve how quickly they respond to correspondence in order to improve perception of response times.
2. Look at how the complaints process is sign posted in order to improve customer’s knowledge.
3. To look critically at WPA forms and implement the comments raised concerning the difficulty in completing and understanding forms.

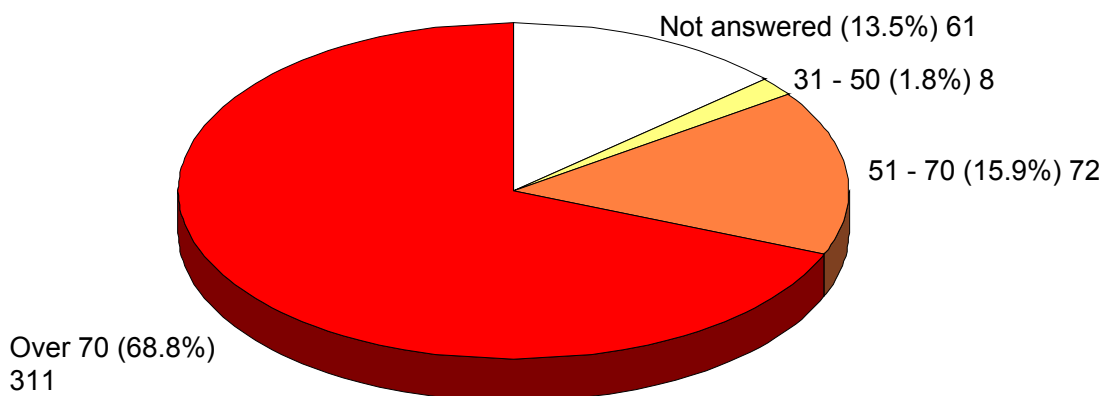
9. Survey Results – Widows Group

The presentation of the analysis follows the same order as the questionnaire for ease of reference. A full copy of the questionnaire can be seen at appendix 1. Even though the questionnaires were issued to a totally random sample we were able to separate responses in respect of favorable and unfavourable decisions.

Decision Type

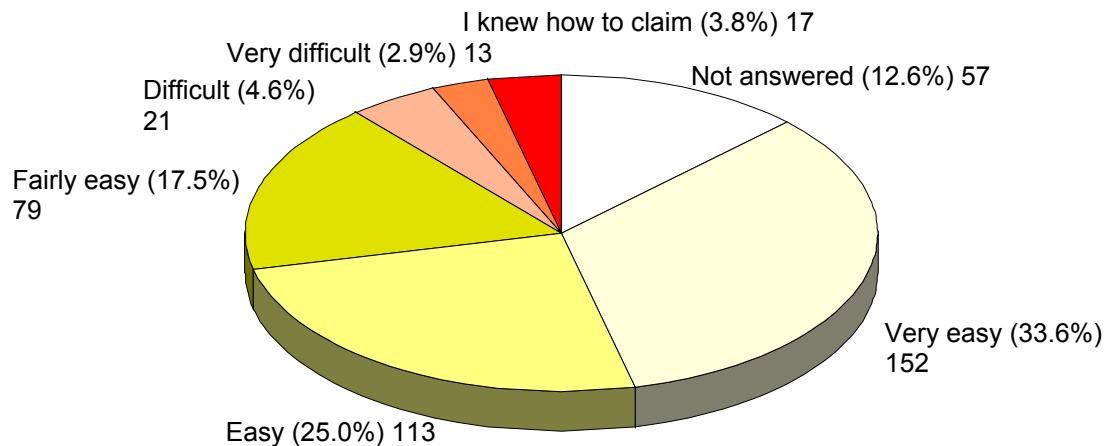


What age group are you?



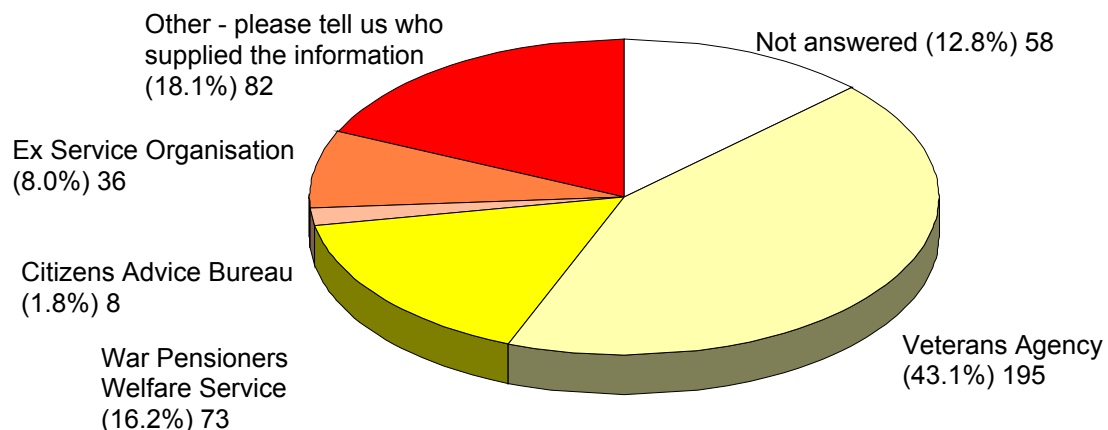
Access and Contact

Q1: When you made your claim for a War Widows Pension, how easy was it to get information on how to apply?



This result shows a high percentage of customers found it easy to get information about a War Widows pension with over 33% saying it was “very easy”. The answer to the same question in Main Survey 2002 was under 30% and in the same survey last year it was 36%.

Q2: When applying for a War Widows Pension, where did you get this information from?



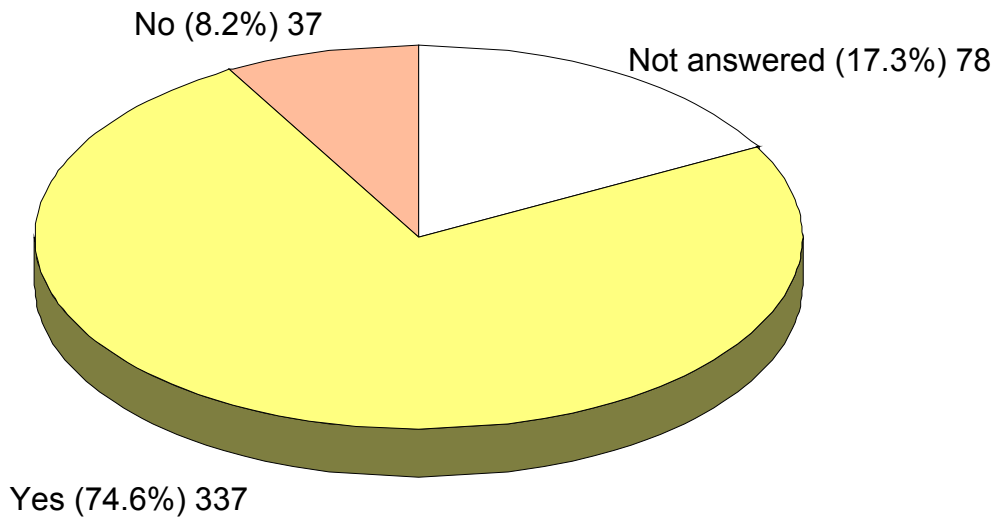
Over two thirds of the respondents, 68% obtained information from either the Agency or War Pensioners Welfare Service. This is a direct reflection on last year, which was 67%.

Additional Comments:

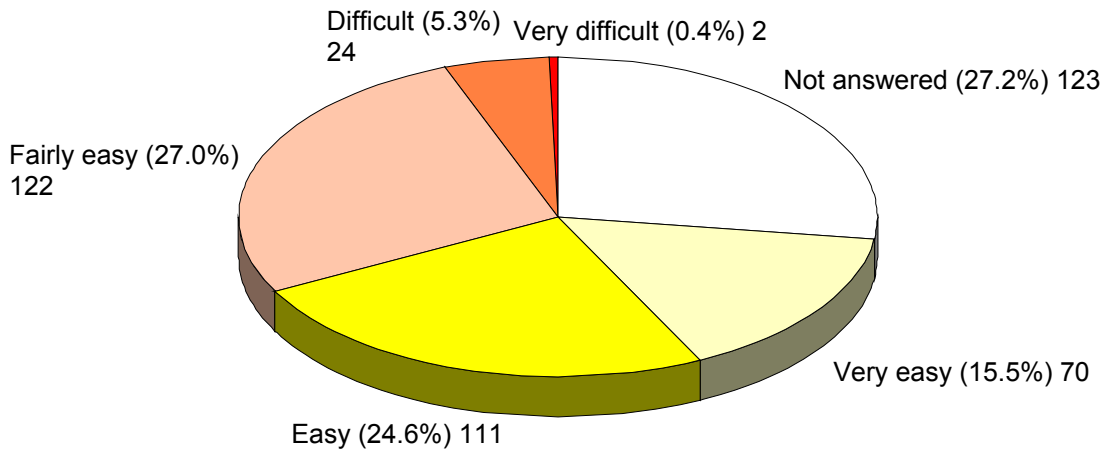
“Social Security”

“From information he had in the house. I applied after he died”

Q3: Did you have to complete a claim form in relation to the War Widows Pension?

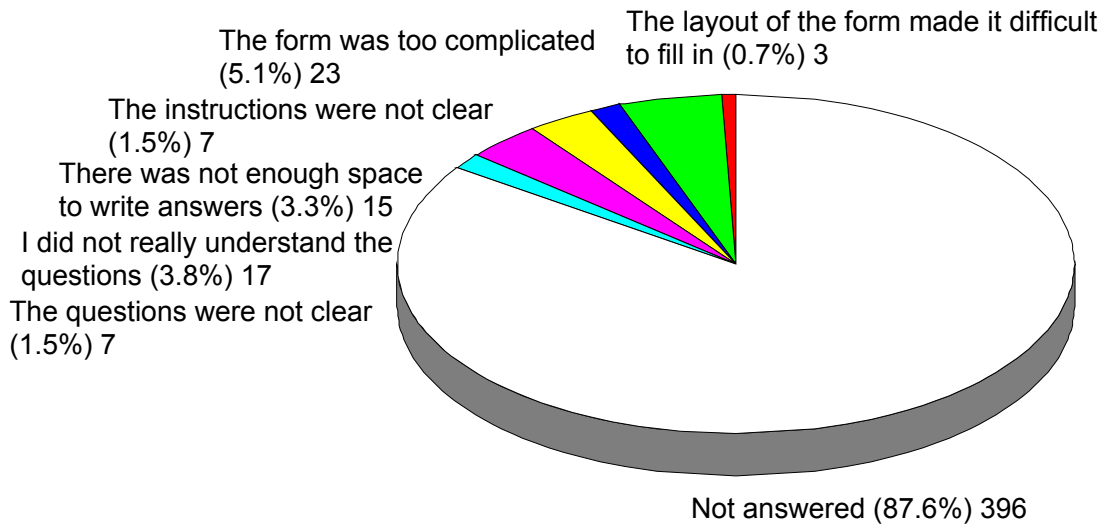


Q4: How easy was it to fill in?



Over 79% (311) of the widows who responded to the survey were in the over 70 age group. Of the 329 who completed this question only 26 rated the claim form “difficult” – “very difficult” to complete. In the Widows Survey 2002 over 80% stated that it was “Very easy”, “Easy” or “Fairly easy” to fill in the claim form. This year over 92% stated the same, which is a rise of 12%.

Q5: If you had difficulties filling in the claim form, what were they?



Although over 90% found the claim form was between “Very easy” and “Fairly easy” to fill in, 72 people made comments in this section. Even after last year’s recommendations about the claim form, we can see that there is still some problems relating to the completion of our claim forms.

Some of the comments made are:

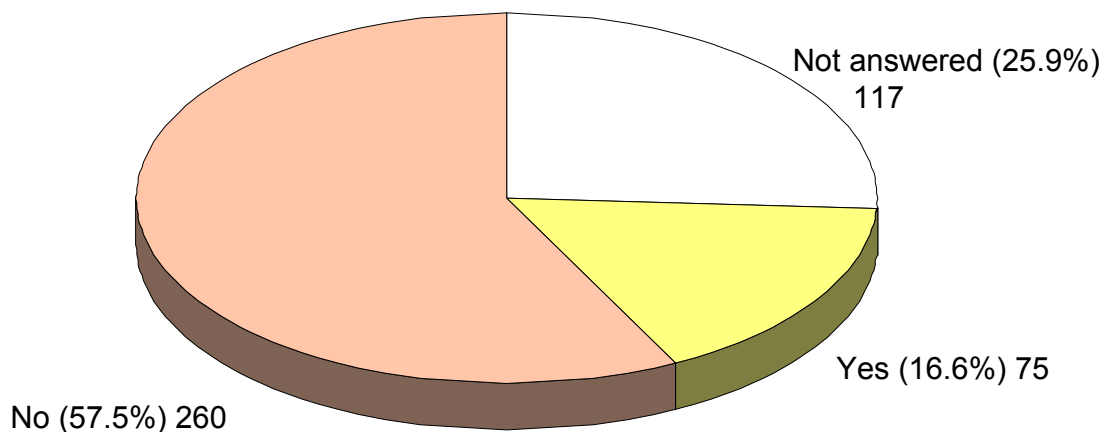
“I had a great deal of help from (name supplied) at Preston she was a gem”

“My church minister found it difficult to understand”

“Time consuming”

“English is my second language and therefore it was difficult for me to understand everything”

Q6: Did you contact the Agency about your claim before it was finalised?



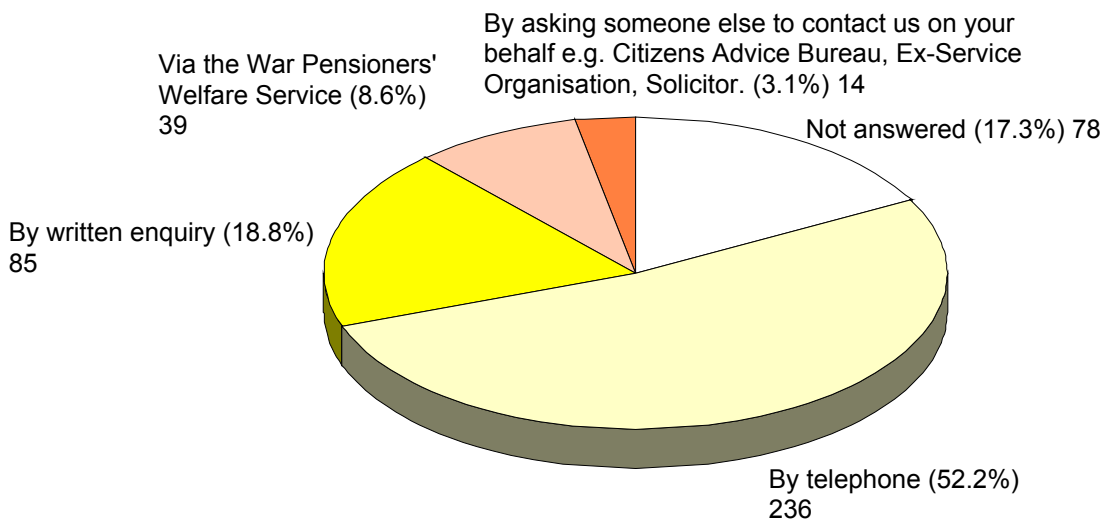
Q7: Please tell us why you contacted us?

“My father was a War Pensioner and his pension died with him, I wanted to know the reason why”

“My husband died, my first husband was killed in WW2 and I had all the papers you required”

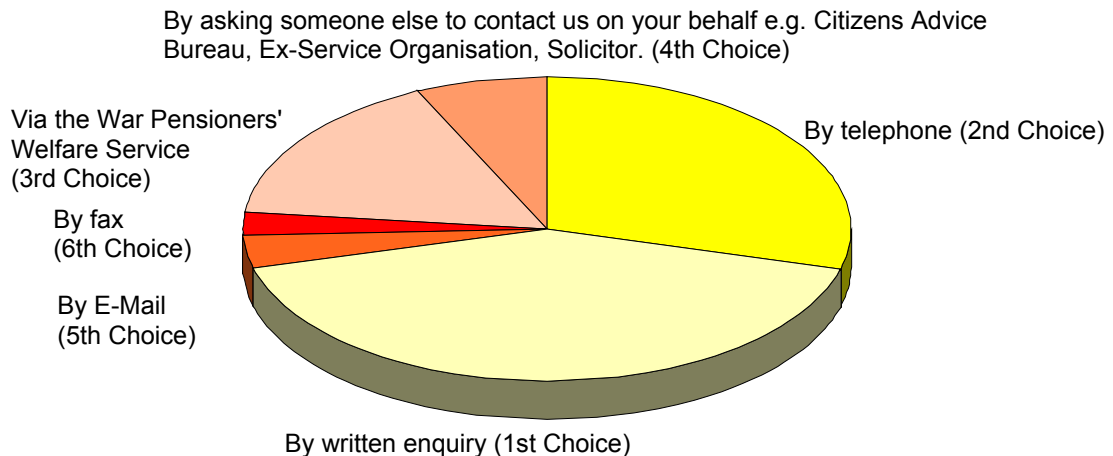
“My husband died from mysothelioma –Dr (name supplied) from Colchester Essex advised us to. My husband served as “Stoker” during WW2 dealing with asbestos”

Q8: How do you prefer to contact the Veterans Agency?



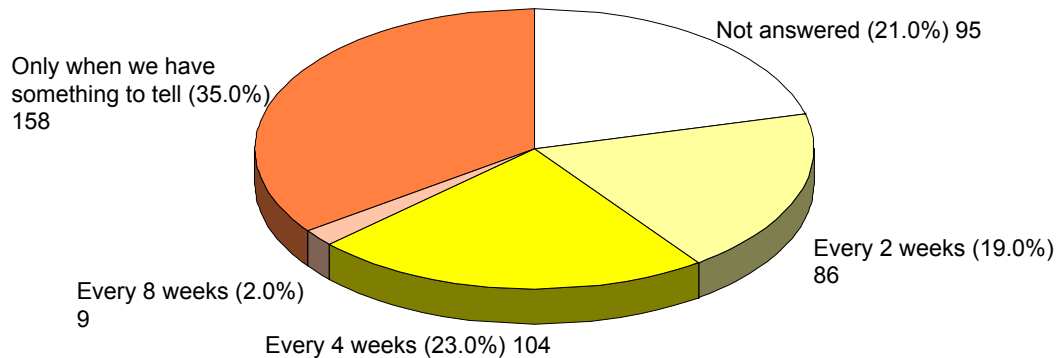
There were 374 (82.7%) responses to this question with the majority 52.2% preferring contact by telephone, this trend mirrors the Main Survey 2002 results, where 59% stated they preferred contacting the Agency by telephone.

Q9: How do you prefer the Agency to contact you?



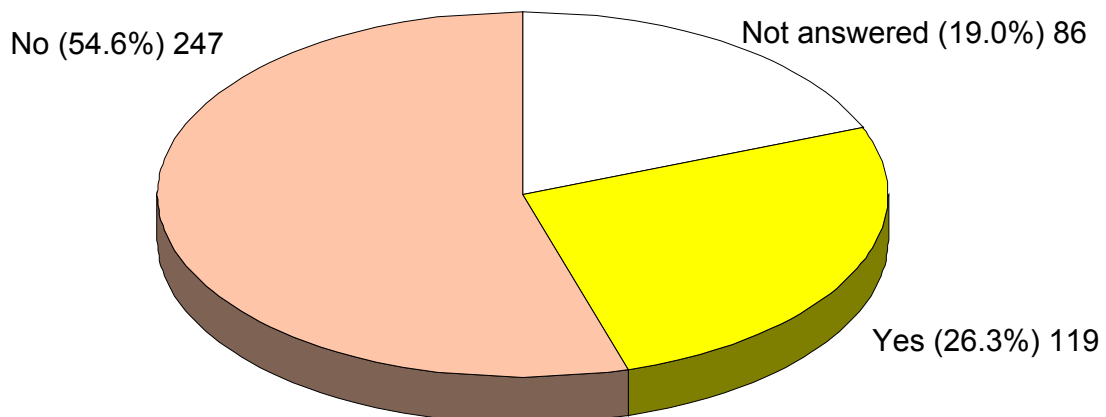
Once again the preferred choices mirrors the Main Survey 2002 with clear indications for the more traditional methods of contact, written contact taking precedence over telephone contact with little interest shown in Email or Fax.

Q10: The Veterans Agency Widows section aims to give you a decision on your claim within a 34 working day period. If a decision cannot be given on your claim within a 34 working day period, how often do you think we should provide you with an update?

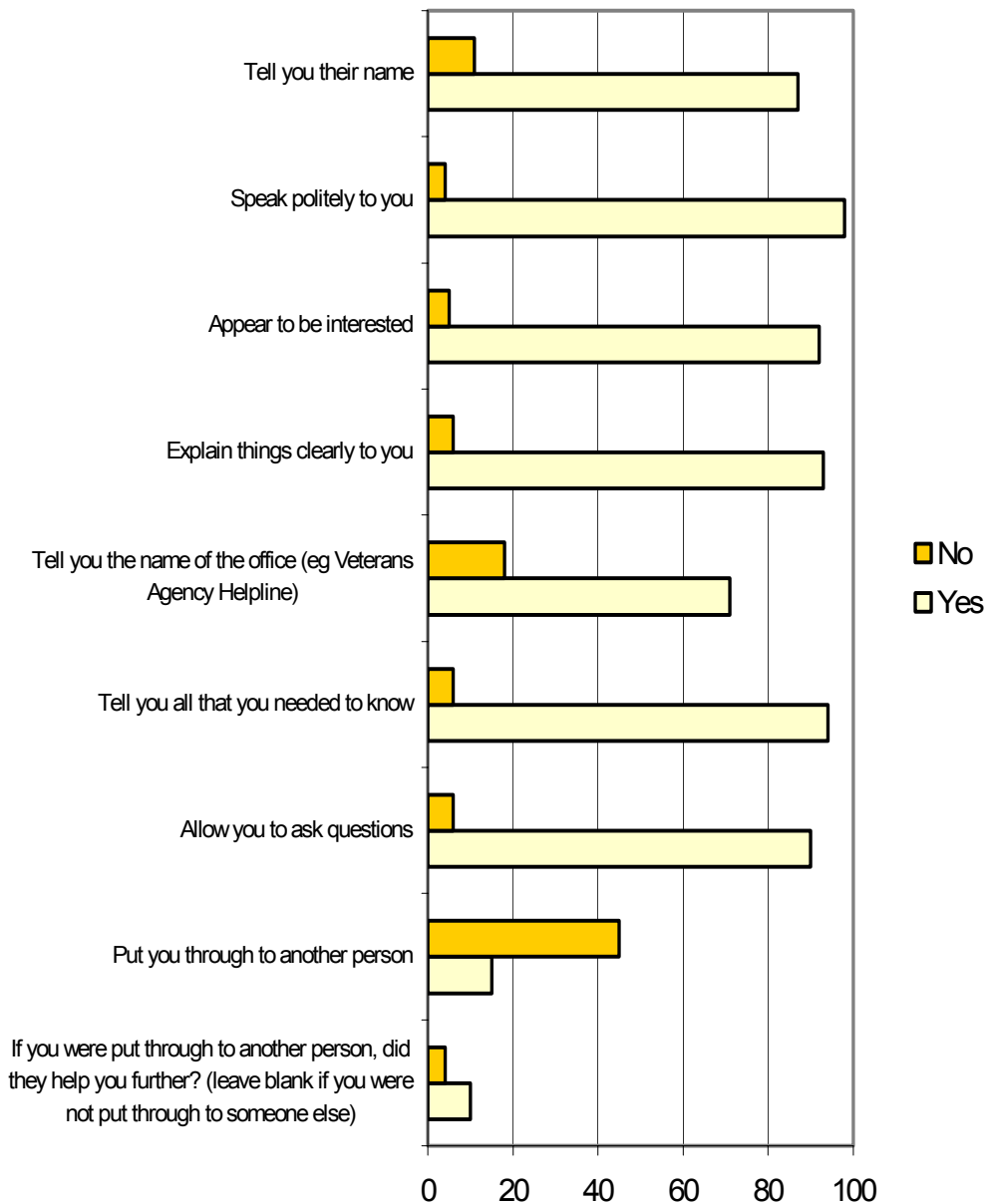


The answers to this question give a clear indication that updates are only required when we have something to tell the customer. Preferences in the Main Survey 2002 were virtually equal to these results. In relation to last years survey, although the figures were lower, the majority still stated “only when we have something to tell”.

Q11: Did you telephone us during the time your claim was being dealt with?



Q12: Did the person you spoke to:



Additional comments:

“All staff were very helpful and understanding”

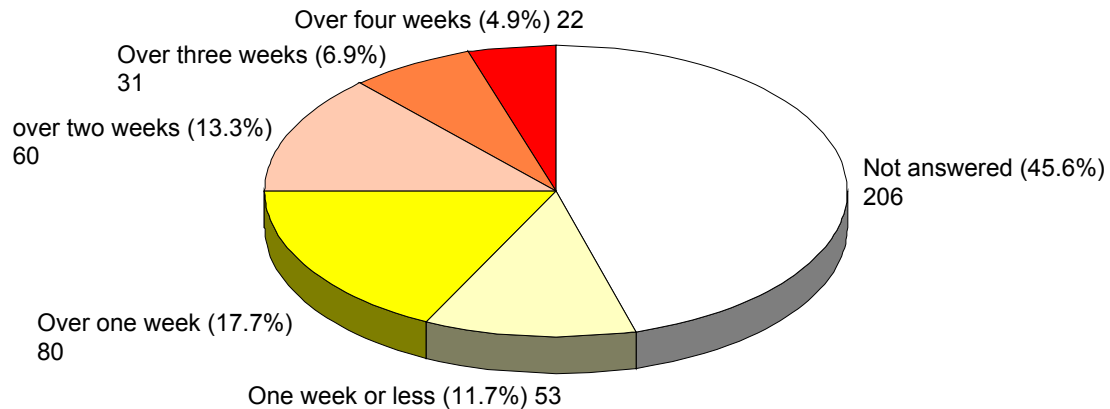
“Very helpful. The dealing of the application was very good indeed!”

“The lady was very good. The man who came tore my husband’s book up in front of me. He did not believe me when I told him my husband not only had his shoulder shot away but also had a shot through his neck as he was being carried down the hill on William Stoneman’s shoulder, which made him suffer all his life with bad nerves”

PART TWO – RESPONSE TIMES

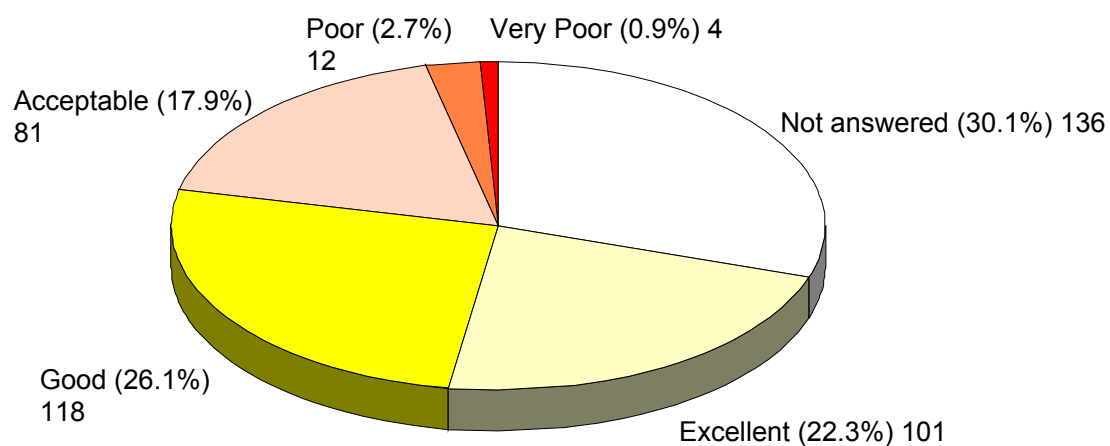
Part two of the survey sought to establish the Agency’s response rates to correspondence, telephone calls and customers perception of our response.

Q1: When last writing to us, how long did it take us to reply to your correspondence?



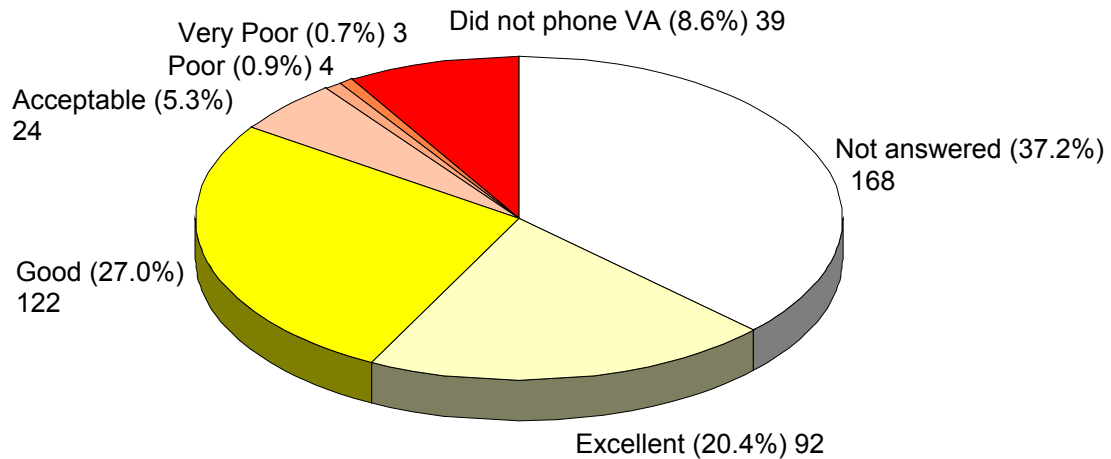
This question elicited 246 answers, 53 (11.7%) customers said they received a response within one week or less. The highest number of people said it took over one week for us to reply 78.5% (193). The category of one week or less has shown an increase of over 5% from last year.

Q2: Do you consider the time taken to respond to your correspondence was:



Although the majority of customers (193) said it took over one week or more to reply, this was considered by all but 5.1% to be acceptable or better, which is a slight increase from last year (0.3%).

Q3: If you telephoned us, do you consider the time taken to respond to your telephone call was:



In last years survey 248 (49.2%) customers rated the time taken to respond to their telephone call as either Excellent/Good. Although this years survey shows a drop of 1.8% (34), this can be attributed to the fact that more people did not express an opinion.

Additional comments:

“Not acceptable response time for an operator to answer a call”

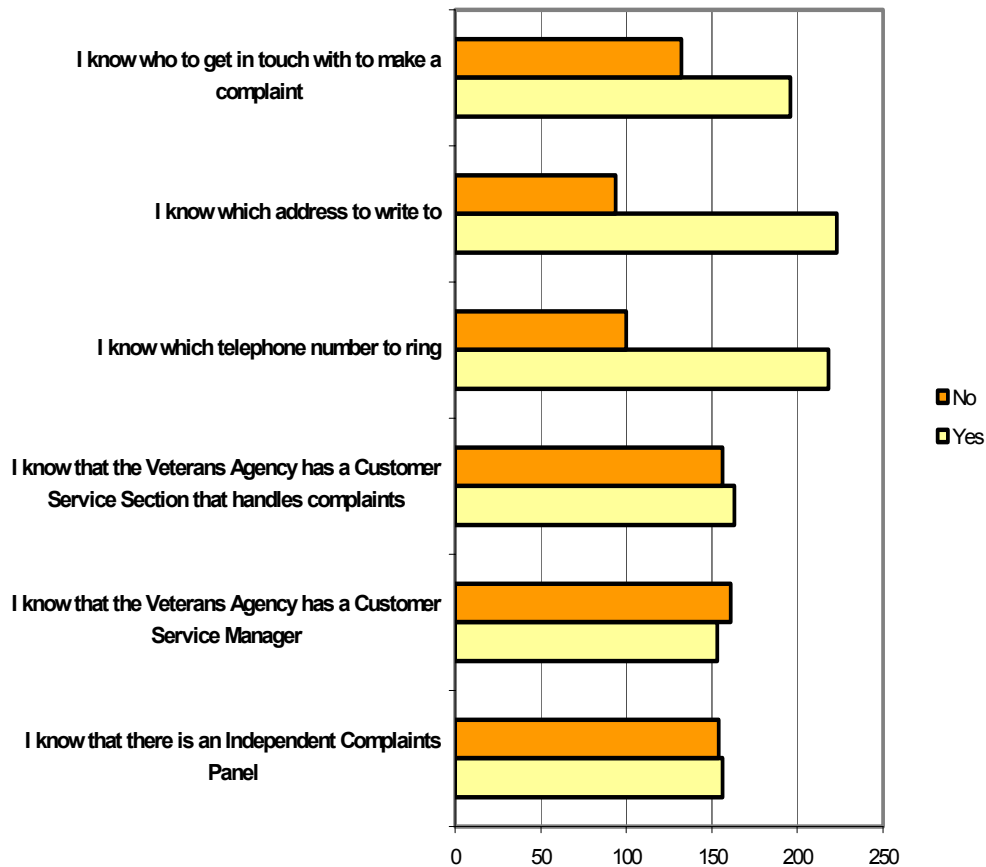
“No reply to my call”

“I got to know the tune on the telephone while waiting”

Part 3 – COMPLAINTS AND PUTTING THINGS RIGHT

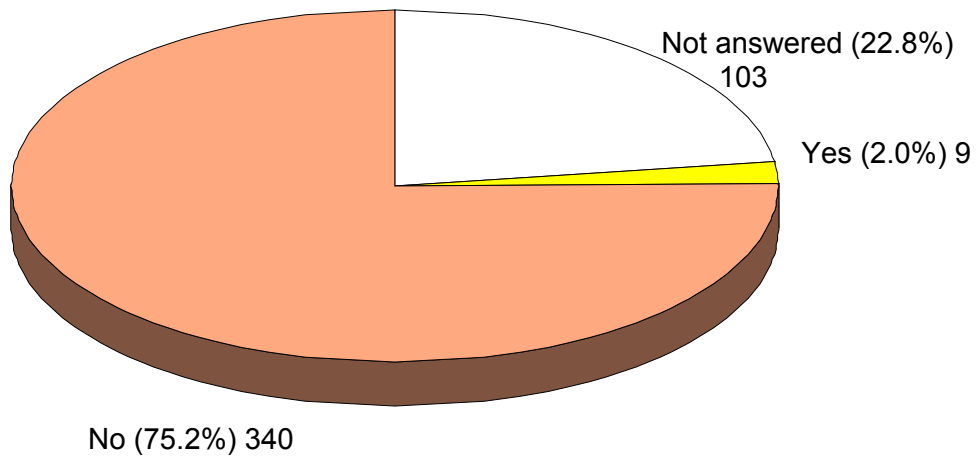
Part 3 of the survey seeks to establish the way the Agency deals with complaints and whether the customer considers the Agency has “put things right” as a result of their complaints.

Q1: Do you know about the different ways you can complain to the Veterans Agency?

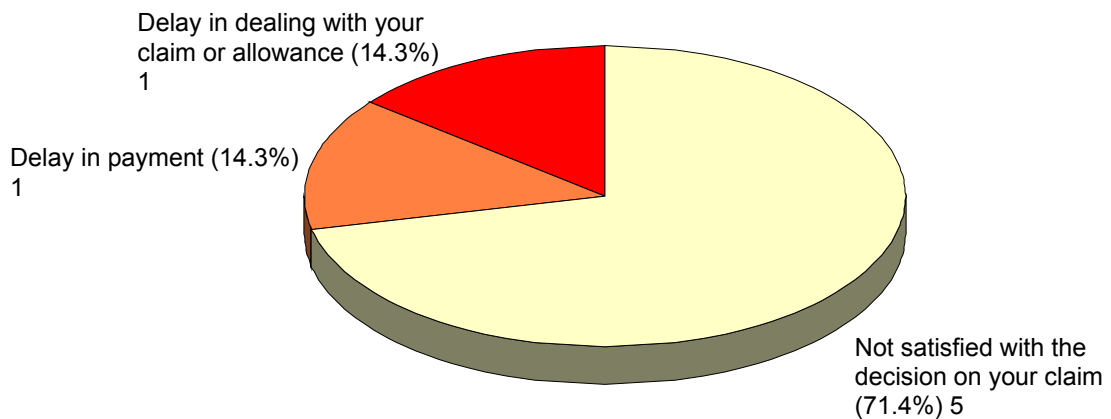


This question sought to establish customer’s awareness of the complaints process. There are indications that some improvement has been made from last year but improvements can still be made.

Q2: Did you make a complaint during the time we were dealing with your claim or allowance?

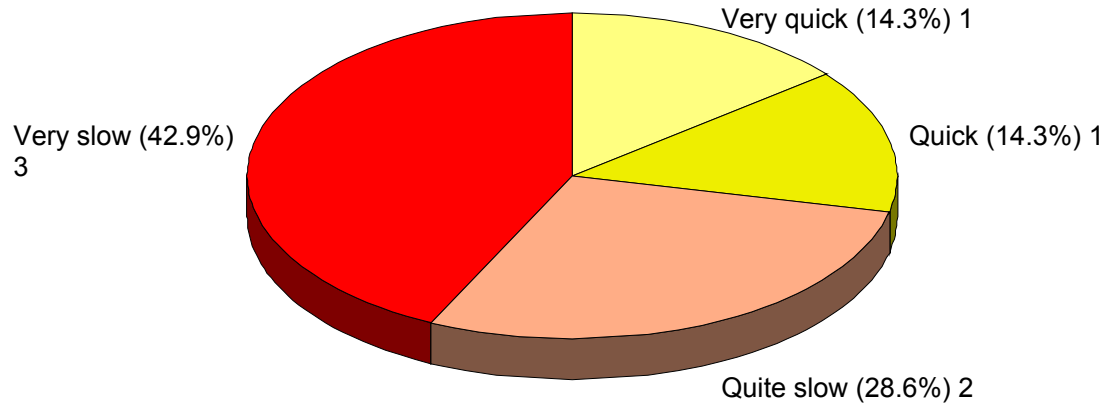


Q3: If you made a complaint, what was the complaint about?



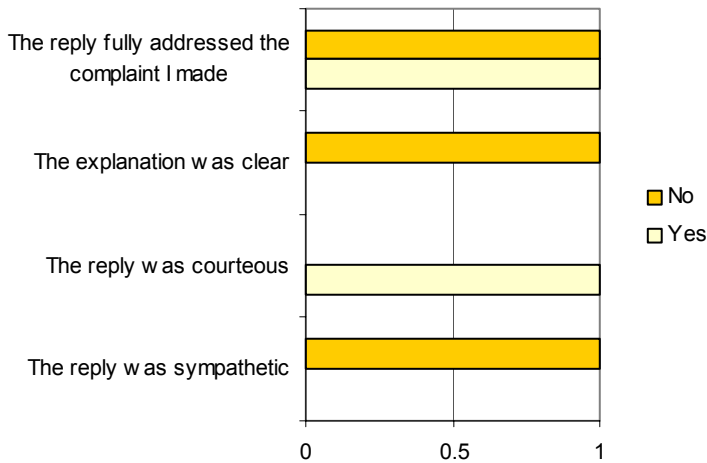
This question sought to establish the nature of the complaint, the majority of which were as a result of dissatisfaction with the outcome of the claim.

Q4: If you made a complaint, do you feel that the timing of our response was:



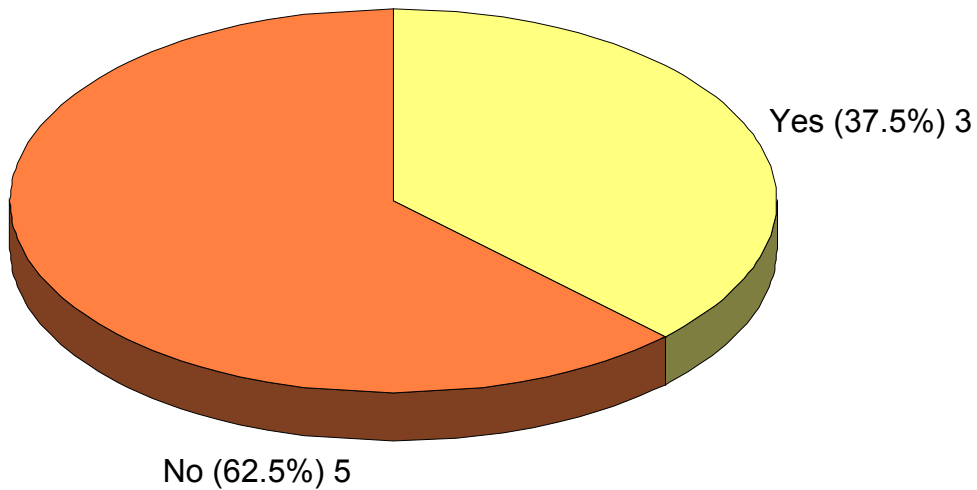
No analysis is appropriate, as the low figures do not provide an accurate representation of the cross section of our customer base.

Q5: Which statement below best describes the way your complaint was handled?



Questions 4 and 5 sought to gauge customer's perception of the speed of response and how the complaint was handled. Of the 9 who had made a complaint, 5 thought the response was either quite slow or very slow.

Q6: If you made a complaint did we “put things right”?



5 customers were not satisfied that we had “put things right”. In the main the reasons for dissatisfaction were more in relation to the claim outcome.

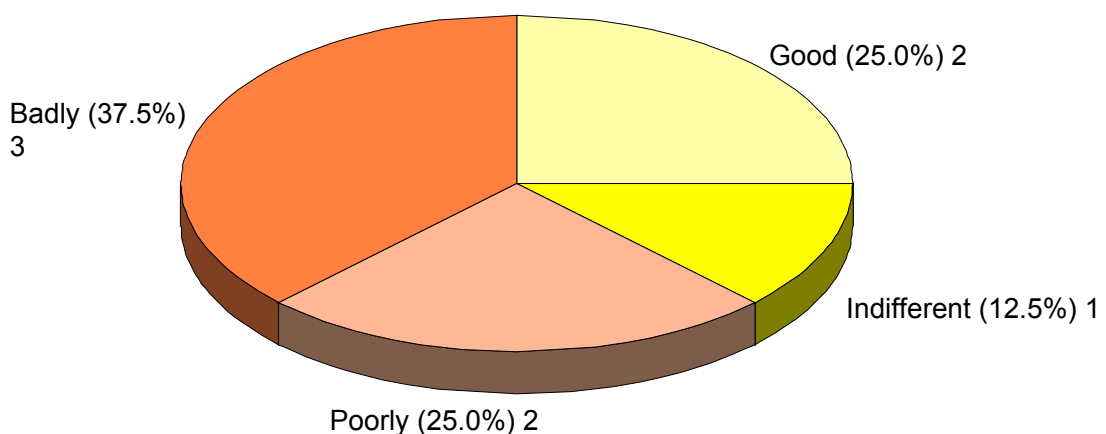
Additional comments:

“No trace or replacement of lost documents made”

“Received no further communication”

“My husband always maintained that if he passed away before me I would be entitled to half his pension”

Q7: If you made a complaint, how would you rate the overall way we dealt with your complaint?



Of the 9 people who made a complaint, the majority (62.5%) thought their complaint was handled poorly or badly.

Additional comments:

“Although my husbands death was given as heart disease, he suffered for years with his war injuries and the last six months of his life he had no quality, despite a letter from his surgeon to WP, it was to no avail. I have copies of the letter, also my own report on the years of operations he endured and the pain but was still turned down for the pension. They are available to you if nessacery”

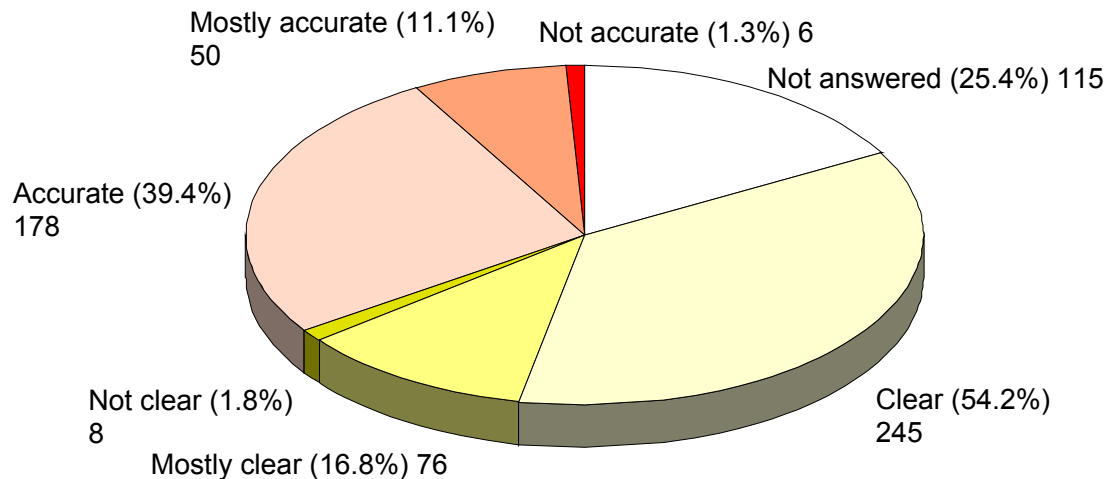
“How can one comment on a claim that has been completely ignored”

“I do think the agency could speed things up as its such a traumatic time to lose a loved one, that it’s a proper worry having to wait for a decision about money”

PART FOUR – SERVICE QUALITY

Part 4 of the questionnaire was centred on the customer's perception of the quality of service.

Q1: Which of the following describes the clarity of the information we gave?



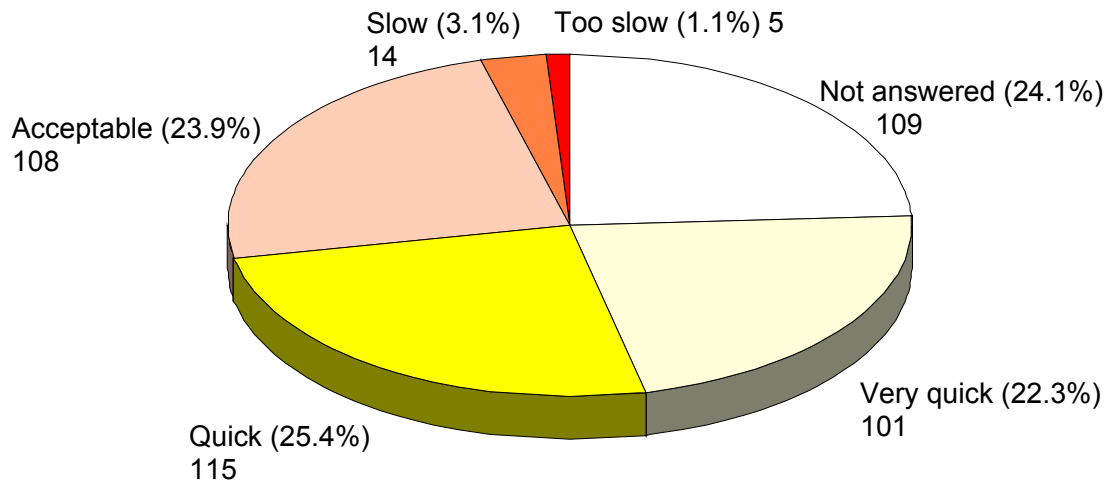
This question asked customers about the clarity of information received from the Agency. There were a total of 678 answers. 245 (54.2%) said the information given was clear, 76 (16.8%) said mostly clear. Only 14 customers said that the information was not clear or not accurate.

Additional comments:

“I just accept what I am sent. My husband was an officer in the Royal Navy on 100% pension, so I gather I am entitled to half. I don't know if this is what I get”

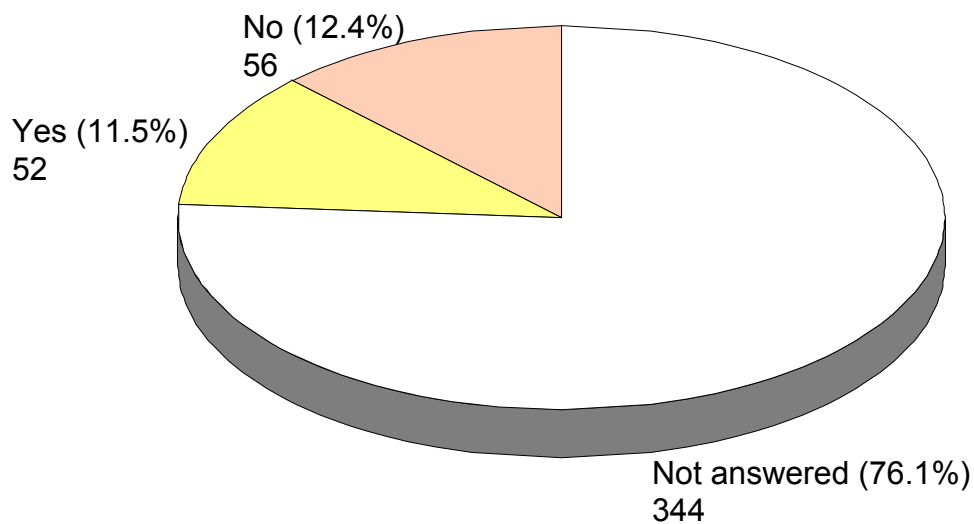
“The fact that my wife had TB and was in Wellington Barracks Church when it was hit by a V Rocket Flying Bomb. She was in receipt of a War Pension because they had to take a lung away. Not one of these seems to have been taken into consideration and all this shortened her life span”

Q2: Which of the following best describes how you feel about the time taken to finalise your claim?



Of the 343 who answered this question a pleasing 216 (47.7%) thought the time taken to finalise the claim was either very quick or quick and 108 (23.9%) indicated that the time was acceptable. The remainder, less than 10%, indicated that the service was slow or too slow.

Q3: If your claim was unsuccessful, did you understand why?



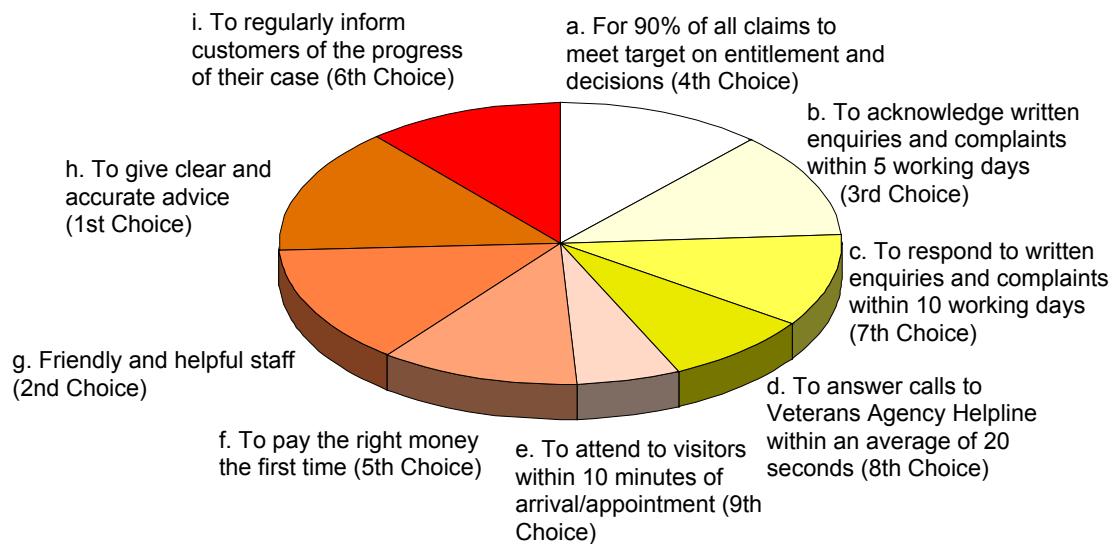
We sought to establish whether the claimant had understood the reason given for the rejection. Of the 20 whose claim was unfavourable, 18 (90%) understood why the claim was unsuccessful.

Additional comments:

“I got the Miners Pension I just thought I would get the Army Pension. My husband lived with me the last eight months. Before he died we were going to get married but in September he took ill”

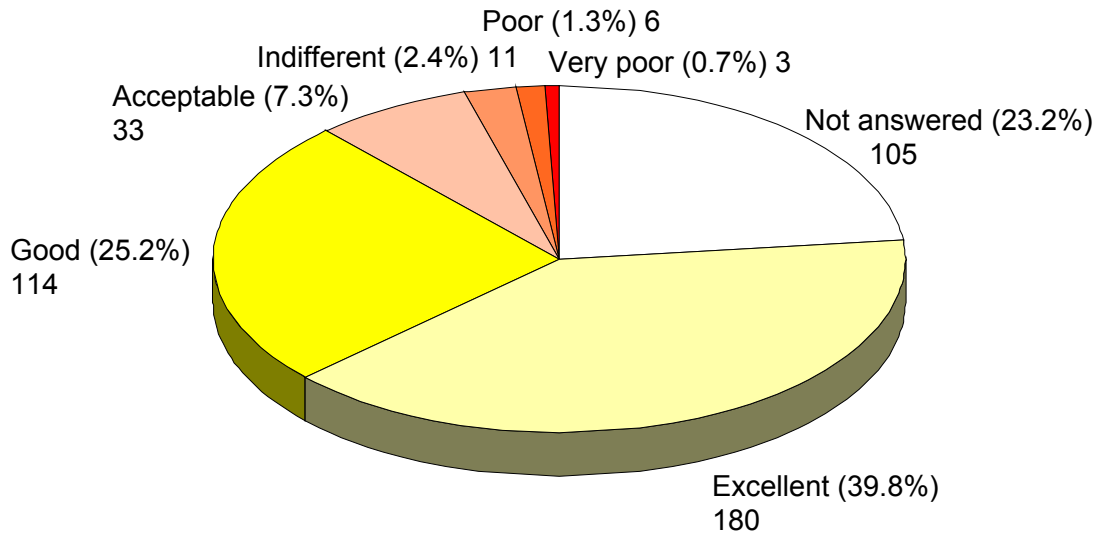
“Because I consider my husbands death was hastened considerably as a result of the 3 ½ years he spent as a Japanese POW. If the WPA thought he was eligible to receive a 30% pension when he was alive, it should have passed to me as his widow. Also I understand if he had been receiving 100%, the widows pension would have been awarded automatically”

Q4: The Veterans Agency has certain targets and standards of service that it recognises as important to customers. Please rate the following according to their importance to you.



Again a large majority of customers had difficulty completing this question. As you can see from the segmentation on the above pie chart, there is very little difference between choices apart from the ninth choice, which did not feature heavily in anyone’s answers.

Q5: Which of these words best describes the overall service you received from the Veterans Agency?



This question asked customers to rate the overall service received from the Agency. There were 347 responses to this question with some very positive results. The majority 327 (94.3%) indicated that overall service was “Excellent/good/acceptable” with only 2.6% considered that the service was “Poor/Very poor”. Although the percentage of people who considered the service to be “Poor/Very Poor” has dropped by 1.4%, the majority who responded has also dropped from 96% last year to 94.3%. These have moved into the “Indifferent” category.

Additional comments:

“The envelope adhesive could be improved!!”

“I DONT THINK YOU CAN DO MUCH BETTER”

“Happy with service”

“The confusing part is not filling in all the different forms that arrive after you lose your husband, its all the different offices”

“I can’t complain about anything they have been very fair as far as I am concerned”

“I am perfectly satisfied with things as they are”

“I was under the impression not enough investigating was done. Over the years there hasn’t been enough liaison between the Agencies. If the individual was not pushy and tried to get on with their lives, they were the forgotten heroes.”

"I was quite happy with the service I received. At a distressing time like losing a loved one a reassuring voice at the other end of the phone is a god send and in written correspondence a condolence remark is very touching. Both of these I received and felt very reassured. Thank you."

"I really have not much knowledge as I wrote to see if I could claim any portion of this pension and just accepted the decision as if it was to formal. Perhaps I just had to do too much after my husband passed away. It was just one of the things I had to find out about"

"For widows who have been rejected, not to keep them waiting so long for reply"

"Very satisfied"

"I have no complaint whatsoever and appreciate the help I have rec'd. I am very pleased my friend told me of the pension, I didn't know I was entitled to"

"I found that during my wives lifetime, the WP's were most considerate a helpful"

"My husband Army records are in a vault and I was told by Age Concern this was why I had not heard anything because the vault cannot be opened due to asbestos"

"Everyone has been very helpful"

"By making the forms more user friendly"

"Our experience was ok however getting the calculations wrong 1st time adds to terrible confusion and worry all came right in the end"

"More information who you are and what your role is. I am at a loss at the moment VA Sorry"

"We failed to understand why a widows pension was turned down"

"I have always been treat with courtesy by friendly and helpful staff and can think of no way that the service can be improved overall"

"I still think I am entitled to a pension"

"I was very happy with the service and support I rec'd from the Agency and its staff"

"Please can all future communications be clear black type like this questionnaire Type on some letters is fainter and can be a little difficult to read when one has an eyesight problem"