

**WIDOWS GROUP
CUSTOMER PERCEPTION SURVEY 2004**

WIDOWS SURVEY

Contents	Page Number
1. Introduction	2
2. Objectives	2
3. Approach	2
4. Customer Samples	3
5. Structure of the report	3
6. Management Summary – Overall Key Findings	3 - 4
7. Progress	4
8. Areas for Improvement	4 - 5
9. Survey Results	6
Access and Contact	7 - 13
Response Time	14 - 15
Complaints and Putting Things Right	16 - 19
Service Quality	20 - 23

WIDOWS CUSTOMER SURVEY

1. Introduction

The Veterans Agency (VA) Corporate Plan 2004/2009 confirms the Agency's mission, to deliver modern high-quality, customer-focused services to War disablement pensioners, war widows, their dependants and carers and other veterans; and to deliver them consistently, efficiently and effectively in recognition of the many extraordinary and unique personal sacrifices made in defence of the nation.

The Agency's Customer Focus Strategy is based on known customer groups to:

- 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 European Foundation for Quality Management (EFQM) Excellence Model, in addition to introducing service improvements.

2. Objectives

The objective of the research programme is to assist the VA 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

VA uses 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 putting things right
- Service improvements

4. Customer Samples

This survey concentrates on customers who had specifically contacted our 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. The Business Requirement Team 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 2003. There was a response rate of 534 (53%), which continues to compare favourably when benchmarked against both public and private sector organisations whose average expected response rate is 30-35%.

5. Structure of the Report

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

- Access and contact
- Response times
- Complaints and putting things right
- Service quality
- Service improvements

6. Management Summary – Overall Key Findings

One thousand questionnaires elicited a response of 534, 8 were returned incomplete and are not included in this analysis. This is an increase of 82 (15%) from last year's response rate. An equal number of questionnaires were issued to widows who had been given both Favourable and Unfavourable decisions. Of those returned 347 (65%) were from widows who had a favourable decision and 168 (31%) were from non-favourable decisions, with 19 customers not replying to the question. Of those who returned the questionnaire 367 (69%) were over 70 years of age.

When asked how easy was it to get information on how to apply, 454 (85%) of respondents found it "Very easy, " Easy " or "Fairly easy ". This equates to a 2% fall on last year. 290 customers (54%) obtained information on how to apply from the Agency, which shows an increase of 95 (4%) on last years figures. 117 (22%) of customers obtained information from the War Pensioners' Welfare Service an increase this year of 44 (3%). The remainder 43 (8%) obtained the information from either the Citizens Advice Bureau or an Ex-Service Association.

Of the 423 people who completed a claim form, 348 (82%) thought it "Very easy", "Easy" or "Fairly easy" to fill in. 44 (10%) found it either "Difficult" or "Very difficult" to complete.

Comments received included:

"Not all relevant. Some questions too difficult emotionally."

"The length of it was off putting."

A high proportion of customers 320 (59%) preferred the more traditional method of contact by telephoning us, which again follows the trend of previous surveys. 182 (34%) of respondents want us to make contact only when we have something to tell them, which is a fall of 6% from last year. This result almost mirrors that of the main claim survey where 44% expressed the same view.

When asked their thoughts on the time taken to respond to their correspondence 277 (52%) thought this to be "Excellent/Good", which is an 11% increase from Widows Survey 2003. However 62 (12%) people stated it took the Agency over 3 weeks to respond to their correspondence.

Of the 33 (6%) customers who stated that they had cause to make a complaint, 25 (76%) were not satisfied with the decision on their claim. Of those who complained, 16 (48%) felt the timing of our response was either "Very slow" or "Quite slow". Not all customers who made a complaint answered the question "Which statement best describes the way your complaint was handled"?

Again the results of this years survey gave clear evidence that overall Widows Group provides a good to excellent service. Of the 474 customers who expressed an opinion, 383 (72%) rated the overall service, as "Excellent/Good", which although is a percentage decrease from last years survey the actual figure both responding to the survey and the question shows an increase.

7. Progress

Following customer comments from previous surveys, the Agency has continued to revisit and improve on many areas. This has included the development of the Notification Review Project, which continues to look critically at all forms and letters issued by the Agency.

The Agency also has the Veterans Services Team, established in 2002, to look at all aspects of public awareness, accessibility and knowledge surrounding the processes and services provided.

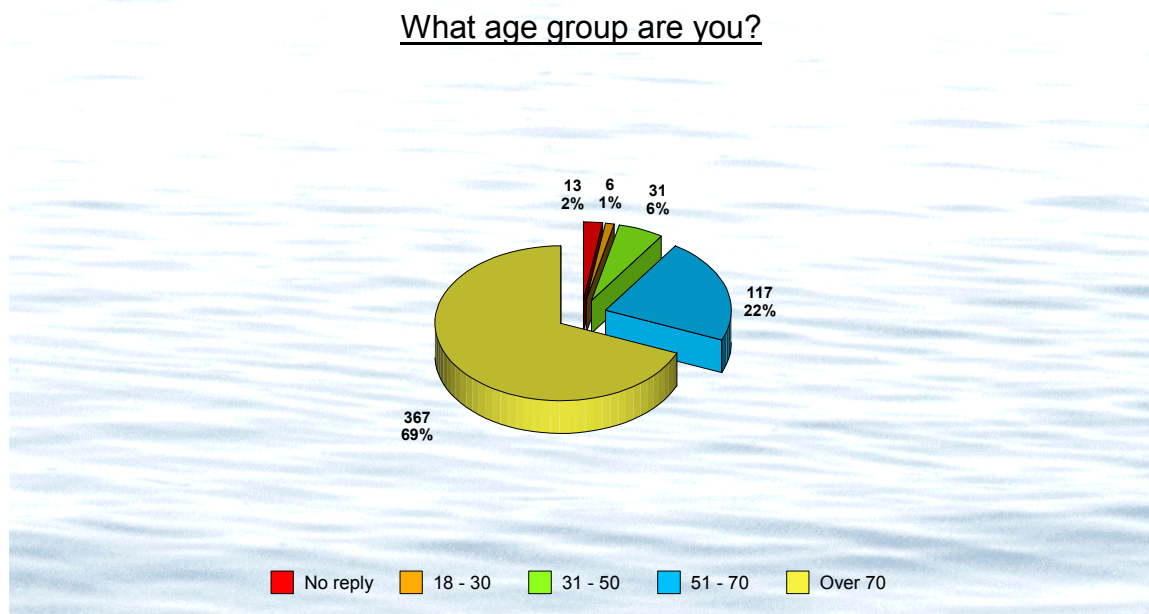
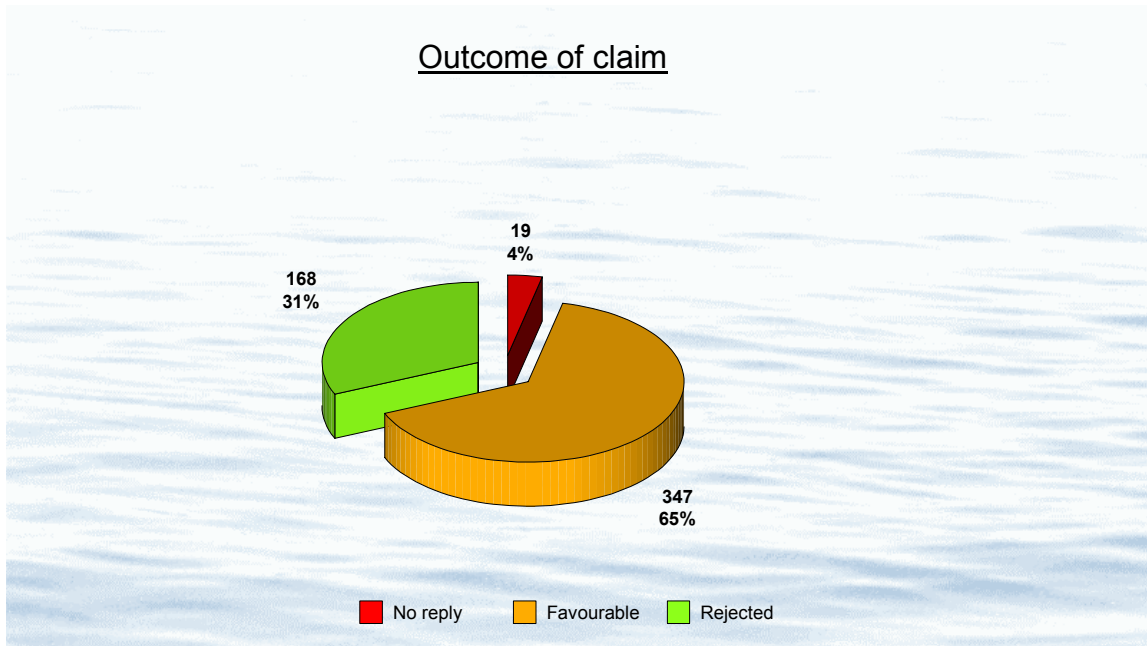
8. Areas for Improvement

- 1. To continue to look at how the complaints process is signposted in particular to highlight to the customer that the Agency does have a Customer Services Manager. (Consider possible inclusion of the complaints leaflet within the claim pack)**

- 2. To continue to look critically at Agency forms and implement the continuing comments raised concerning the difficulty in completing and understanding forms.**
- 3. Widows group to reconsider the explanation provided following a rejected claim.**

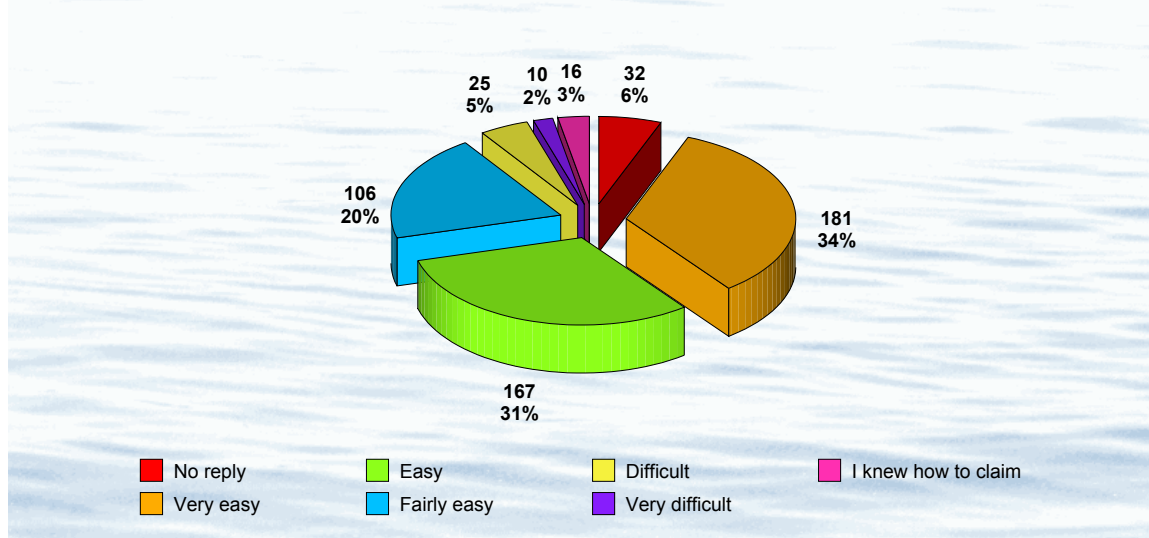
9. Survey Results – Widows Group

The presentation of the analysis follows the same order as the questionnaire for ease of reference. Even though the questionnaires were issued to a totally random sample we were able to separate responses in respect of favourable and unfavourable decisions.



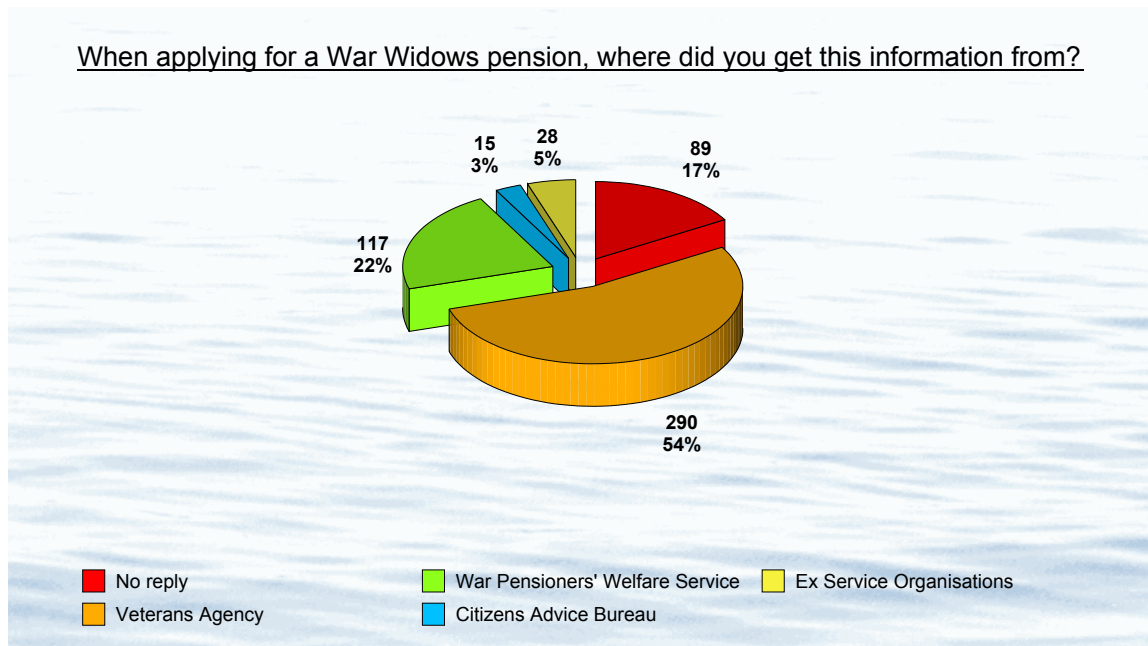
Part 1 - ACCESS AND CONTACT

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



The results show the majority of customers 454 (85%) who responded to the question found the information on how to apply for a War Widows pension to be, either “Fairly easy”, “Easy” or “Very easy” to obtain. The answer to the same question in the Widows Survey 2003 was 77% showing an increase this year of 8%.

When applying for a War Widows pension, where did you get this information from?



A very high 407 (76%) of respondents obtained information about the War Widows pension from either the Veterans Agency at Norcross or regionally from our War Pensioners Welfare Service. This is an increase on last years figure of 8%.

Additional Comments:

"Automatically. Read it in Saga magazine and contacted Miss **."***

"British Limbless (Blesma)"

"Internet"

"Naval Welfare Veterans Association Portsmouth"

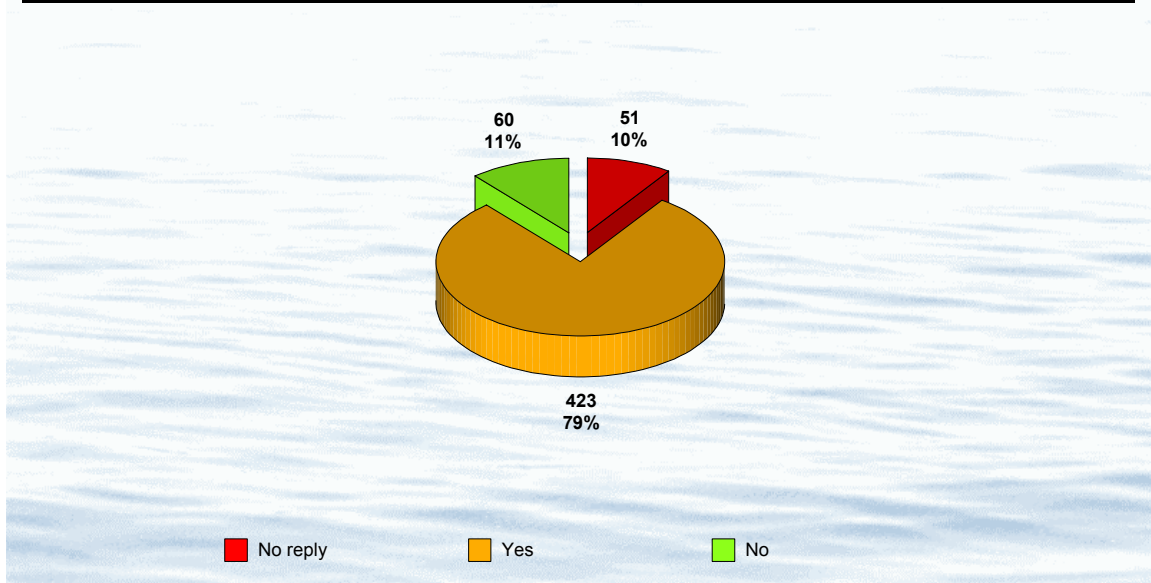
"Manchester newspaper"

"A friend whose husband was an ex serviceman."

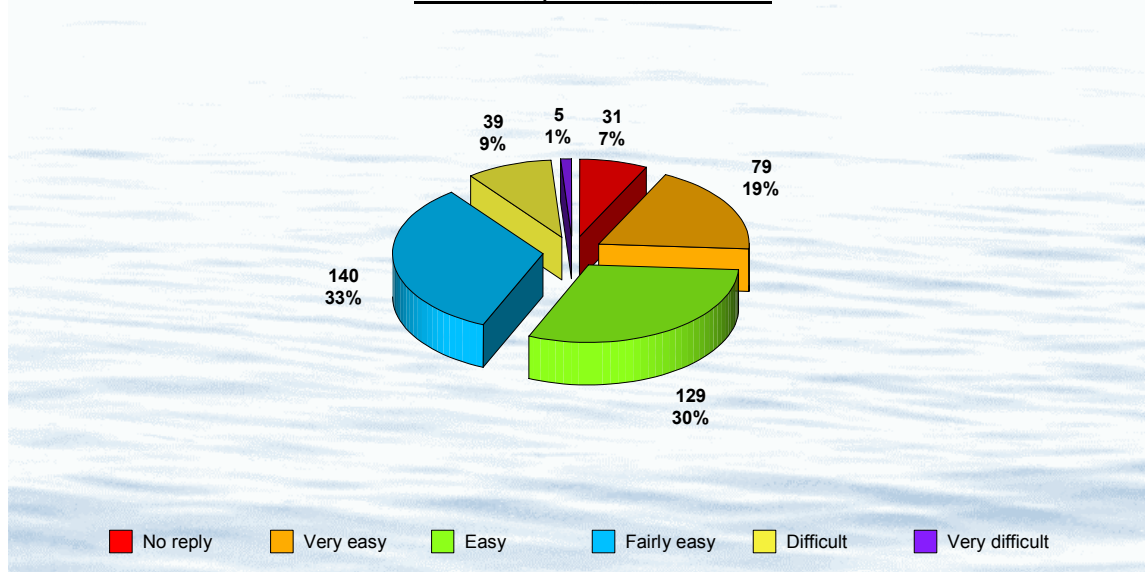
"British Legion magazine."

"Newspaper article."

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

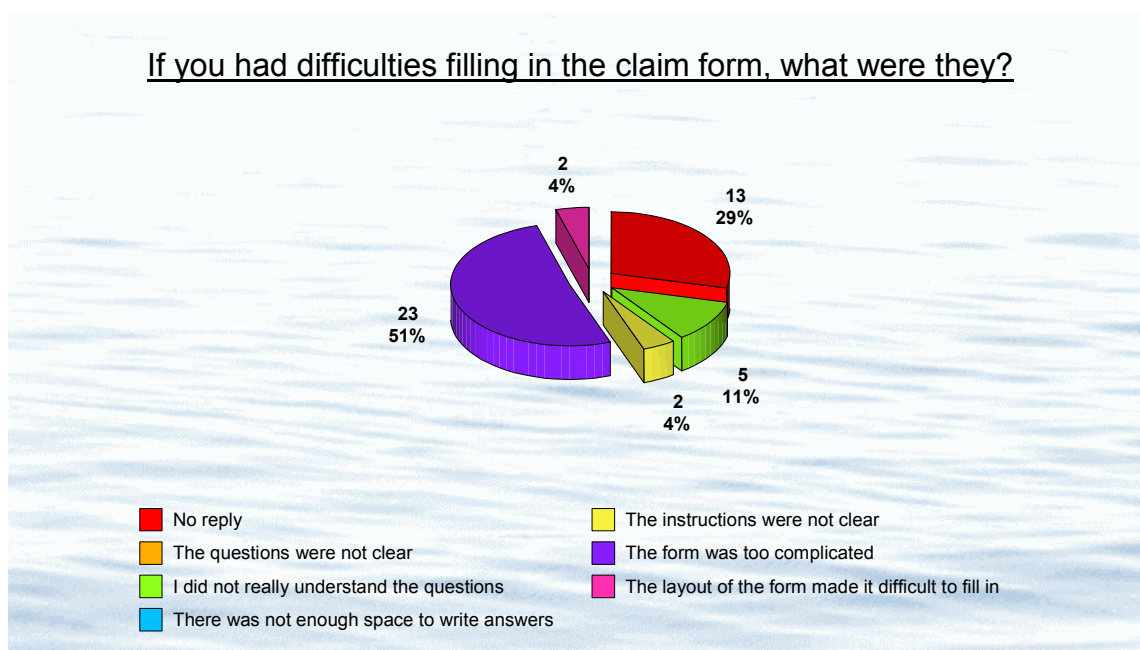


How easy was it to fill in?



Of the 423 who completed a claim form only 44 (10%) rated the claim form “Difficult” or “Very difficult” to complete. This is an increase of 4% on last year’s figures. This may be due to the increase of responses to this question.

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



Although 348 (82%) customers found the claim form to be “Very easy”, “Easy” or “Fairly easy” to fill in, 32 people made comments in this section. Of those finding it “Difficult” or “Very difficult” 23 (51%) commented that the form was too complicated.

Additional comments included:

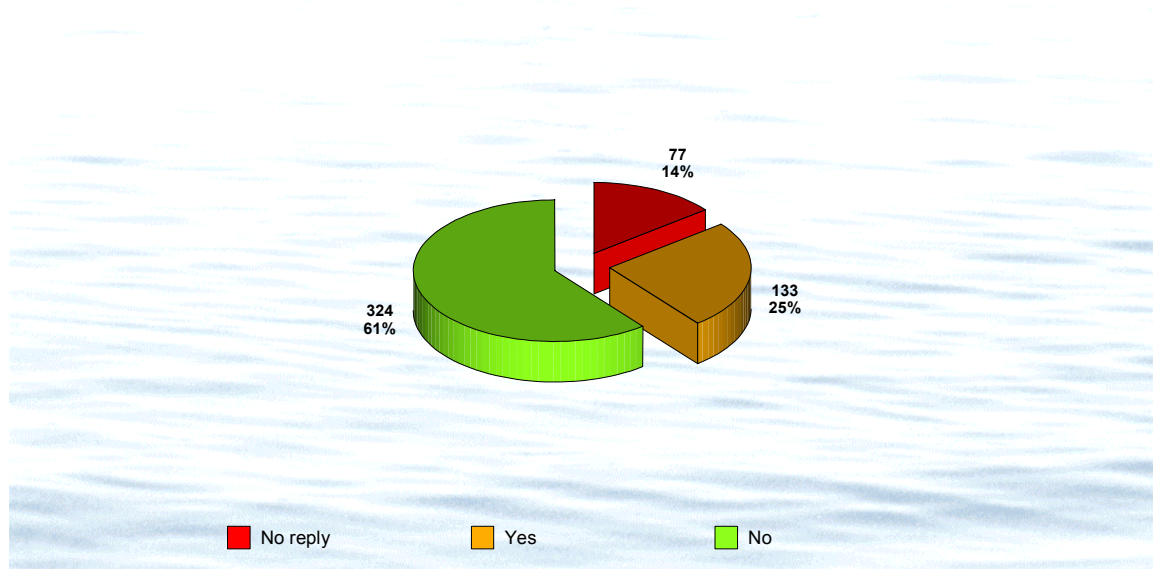
"The form wanted a lot of old info which was hard to find such as army numbers."

"Many of the questions were inappropriate and upsetting."

"I feel the agency was asking for information they already had."

"Much of my husbands life in the service was unknown to me. His papers were of little consequence to me"

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



Comments received as to why we were contacted:

"To help with filling in forms."

"Because I wondered if it was being processed."

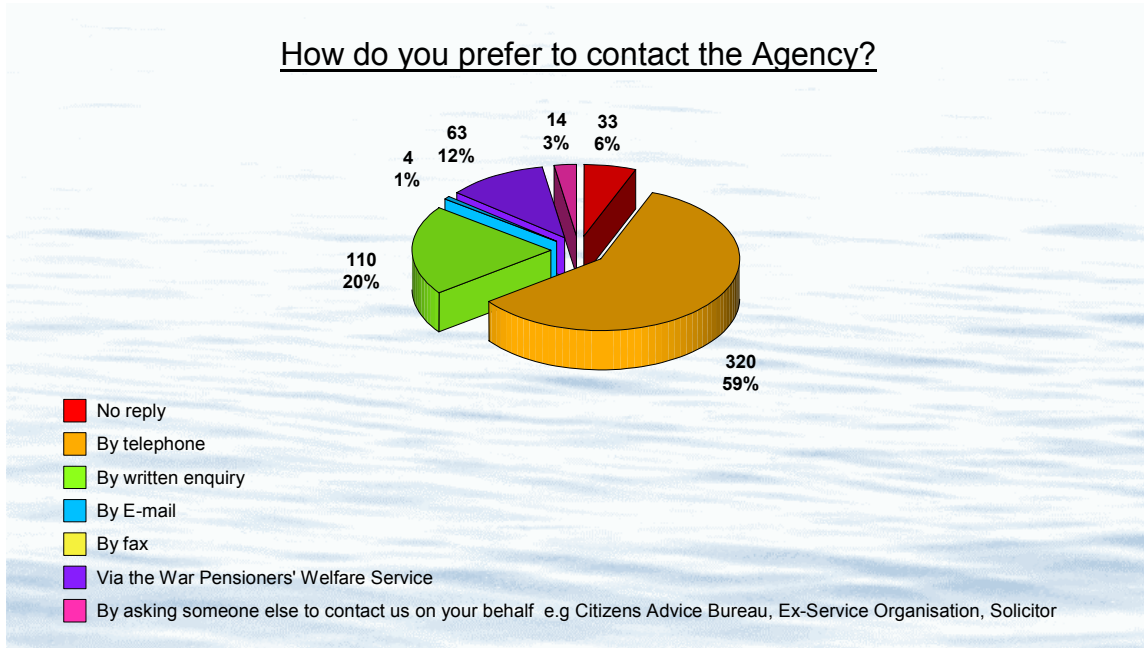
"Various question! Funeral Grant Etc."

"To see how my claim was coming on and how long it will take"

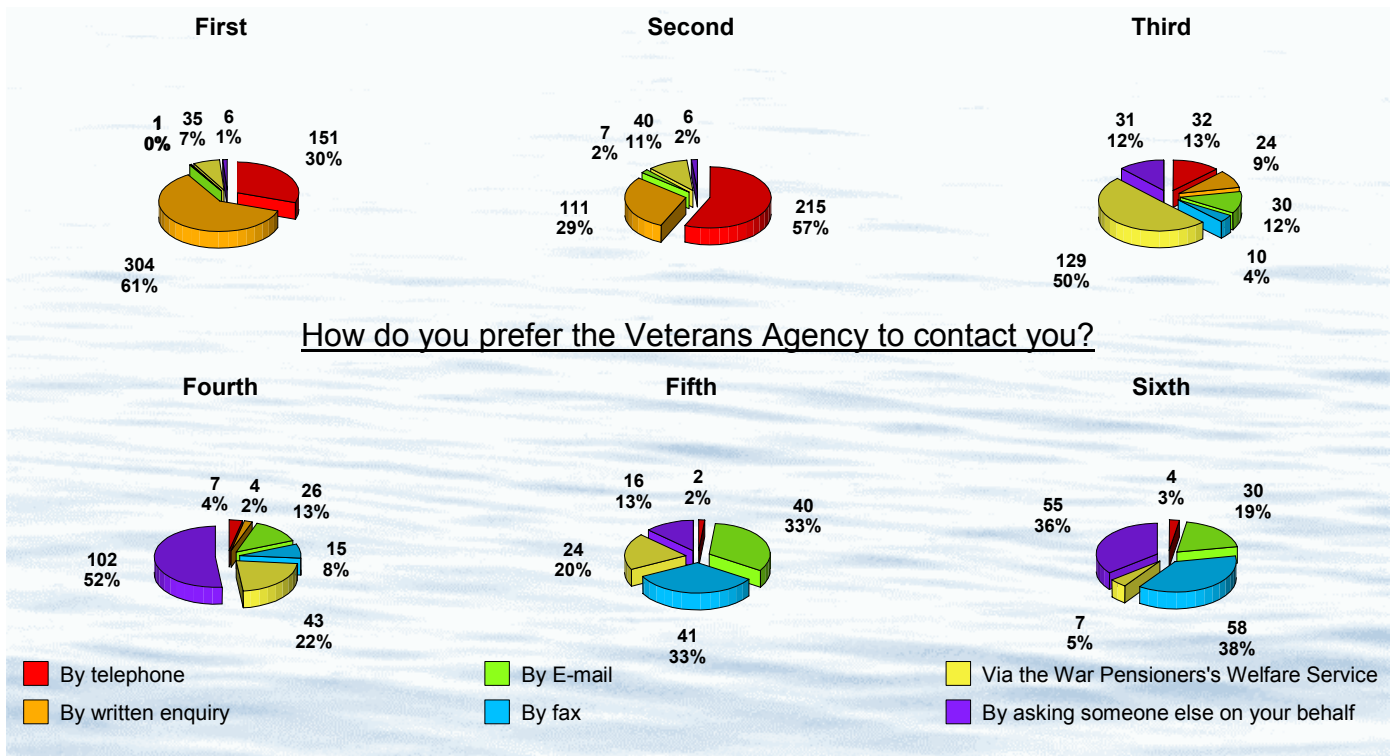
" The first time I contacted the agency I had no reply or forms sent, I Phoned and received a claims form"

"Contacted you to clear up a few details I wasn't sure about"

How do you prefer to contact the Agency?

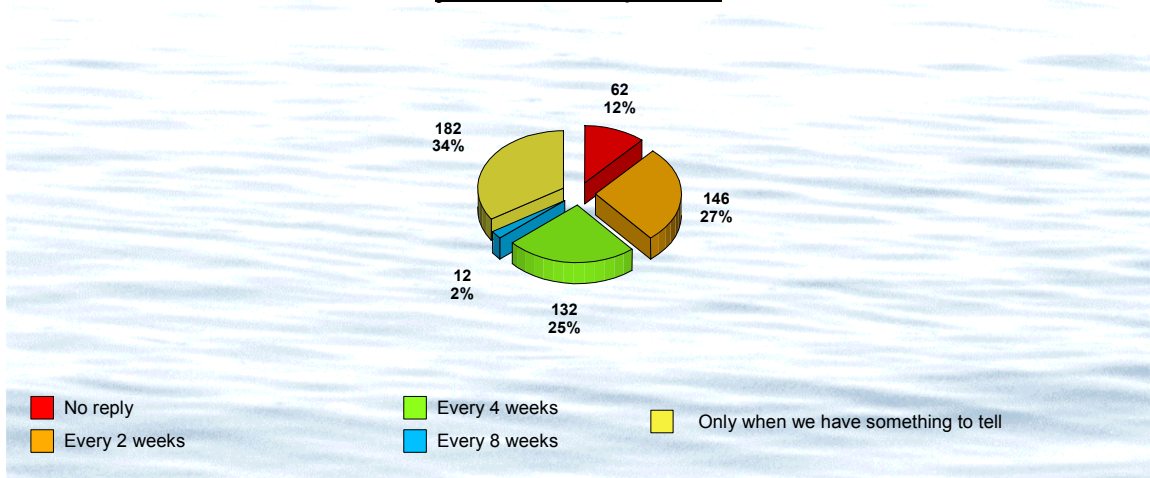


There were 511 (96%) customers who responded to this question with the majority 320 (59%) preferring to contact the Agency by telephone. This compares with the Widows Survey 2003 results, which reflected that 63% of customers preferred contacting the Agency by telephone.



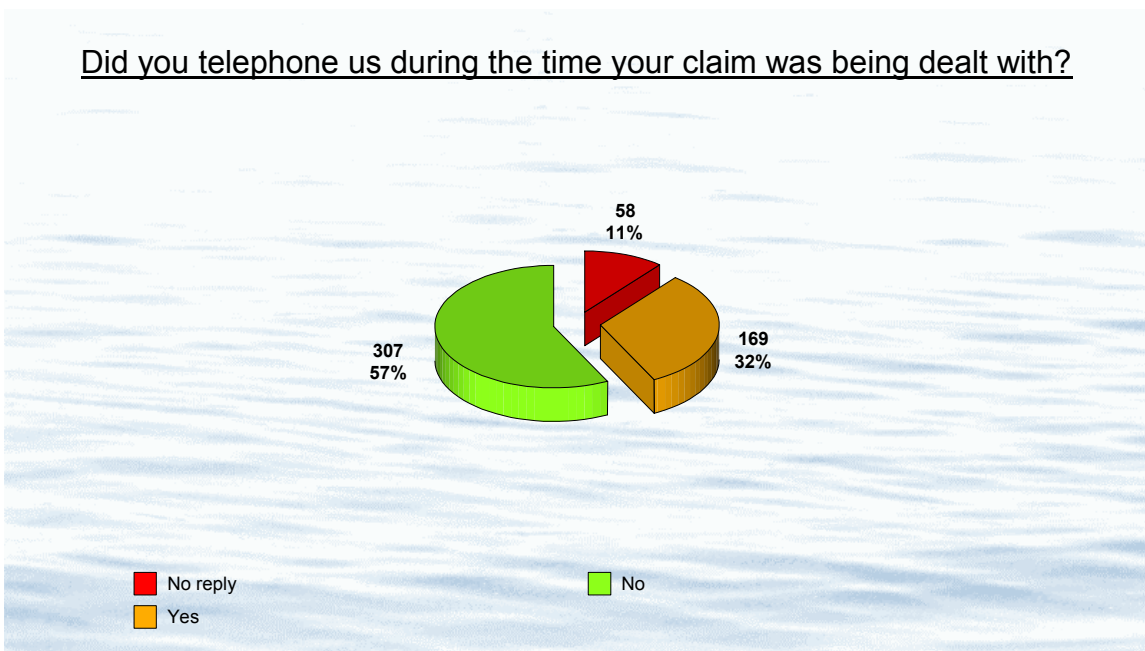
Again the preferred choices mirrors the Widows Survey 2003 with clear indications for the more traditional methods of contact, written contact taking precedence over telephone contact with little interest shown in Email or Fax.

The Veterans Agency War Widows section aims to give you a decision on your claim within a 23 working day period. If a decision cannot be given on your claim within a 23 working day period, how often do you think we should provide you with an update?

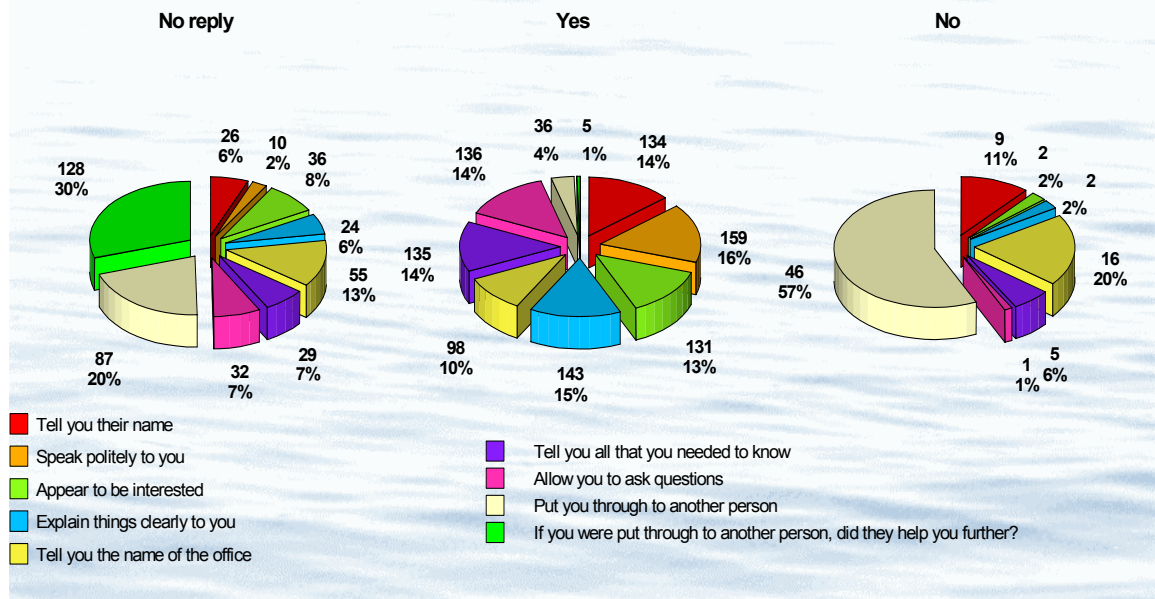


The answers to this question indicate that the majority of customers 291 (54%) require an update within an 8-week period

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



Did the person you spoke to:



Additional comments:

"They were very helpful, ensured I was happy and understood everything. They were very helpful."

"I have found contact by telephone very good and helpful."

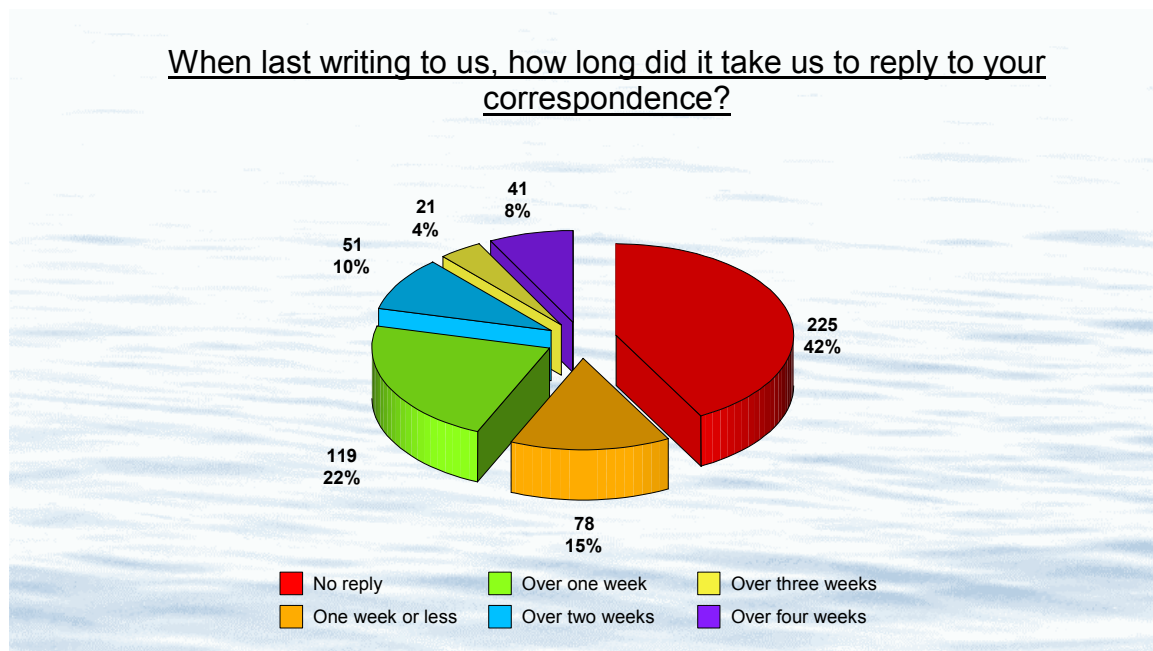
"Being very stressed at the time I felt I had spoken to someone who understood my sadness and worry"

"I was and still am very impressed with your agency."

"With respect at all times."

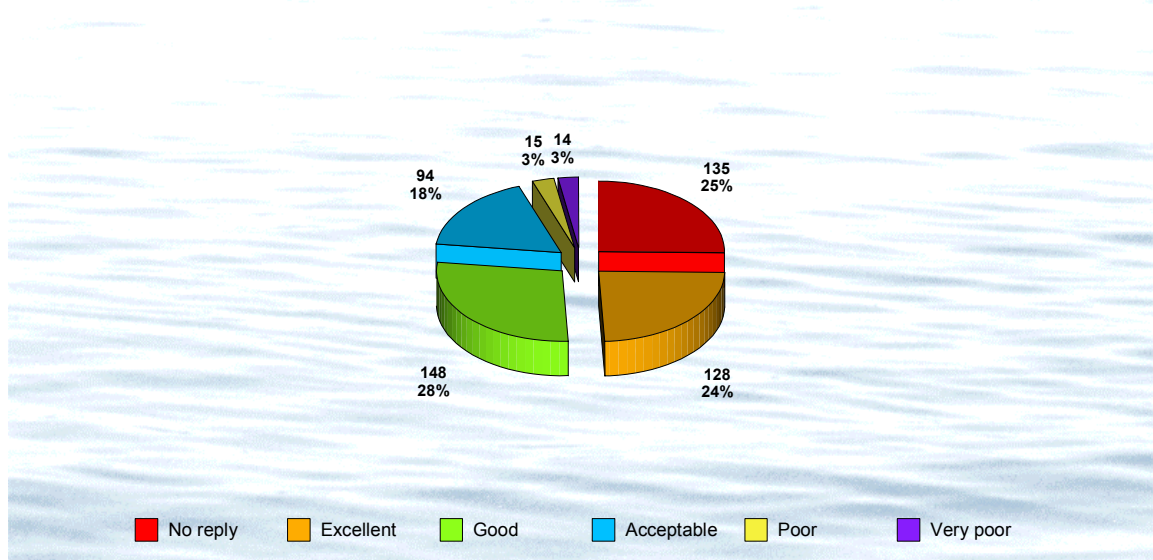
Part 2 – RESPONSE TIMES

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

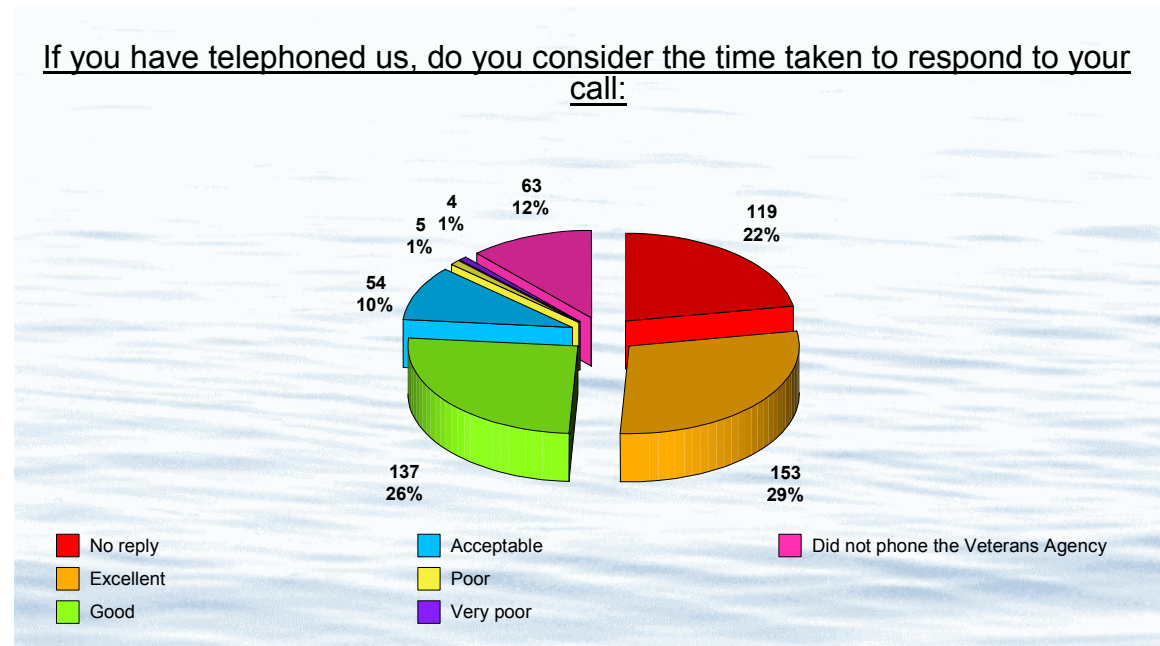


This question elicited 310 responses. Of those replies 78 (25%) they received a response from the Agency within one week or less. As with the Widows Survey 2003 the highest number of customers advised it took over one week for us to reply. The category of one week or less has shown an increase of 4% when compared to last years report. When highlighted against the current charter standard requirements of a 10-day reply to correspondence the above chart shows that only 197 (64%) of customers responding received this service.

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



Although the majority of customers, 232 (43%) said it took over one week or more to reply, 371 (70%) of customers considered this to be either "Acceptable", "Good" or "Excellent". With only 29 (6%) finding the response time to be either "Poor" or "Very poor".



In last years survey 214 (47%) customers rated the time taken to respond to their telephone call as either Excellent/Good. This years survey shows 290 (55%), an increase of 8%.

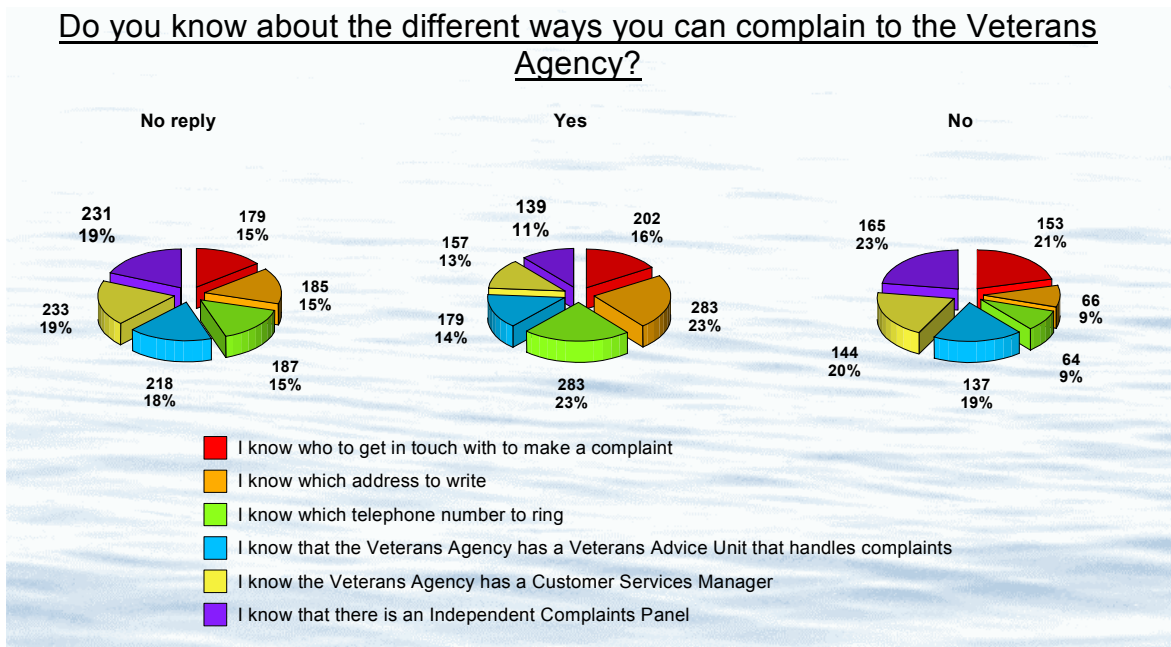
Additional comments:

"I had to hold on and be put through to this one and that one"

"Nobody rang back I had to call again"

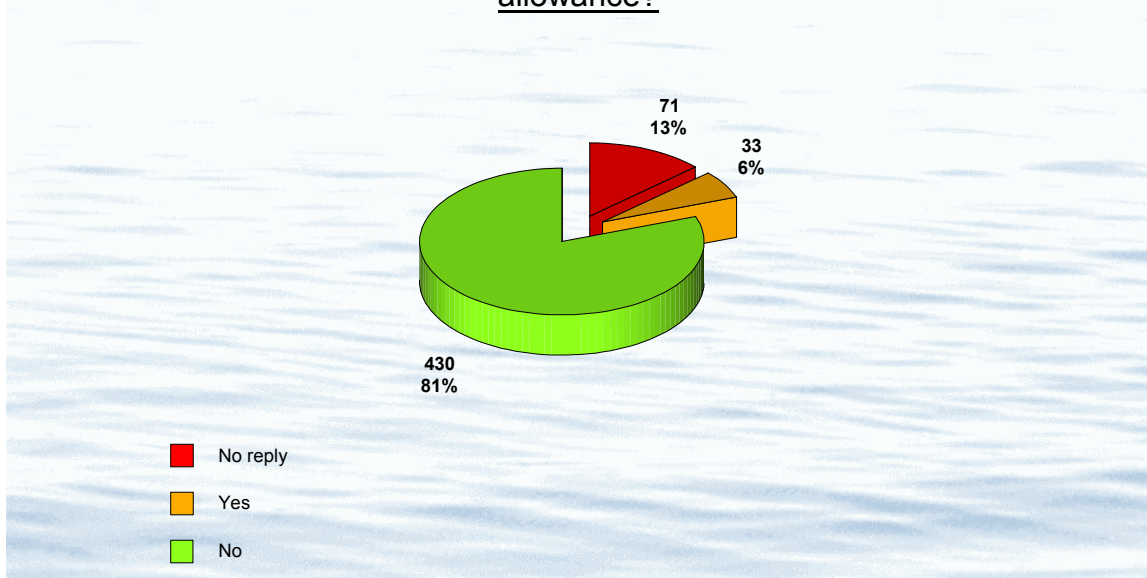
Part 3 – COMPLAINTS AND PUTTING THINGS RIGHT

This part of the survey sought to establish the way the Agency dealt with complaints and whether the customers consider the Agency has “put things right” as a result of their complaints.

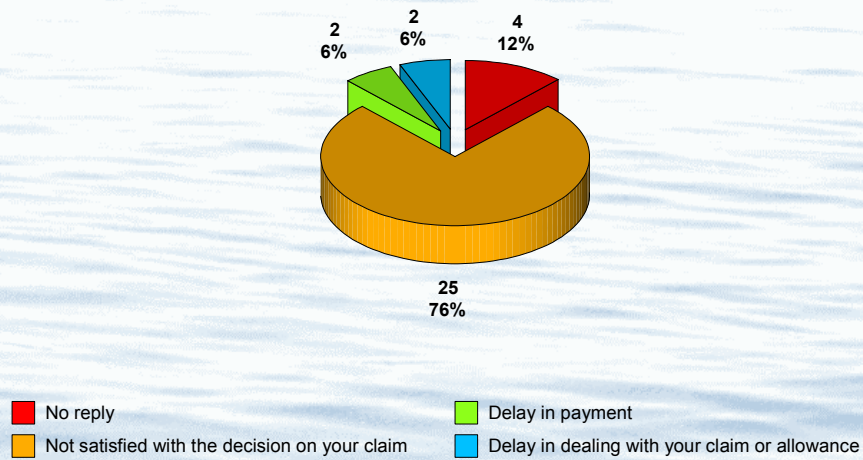


Improvements have been identified this year through an increase in customer awareness of the Veterans Agency address and helpline number. However, 281 (39%) of customers responding to the question are unaware that the Veterans Agency has an Advice Unit and a Customer Services Manager to handle complaints.

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

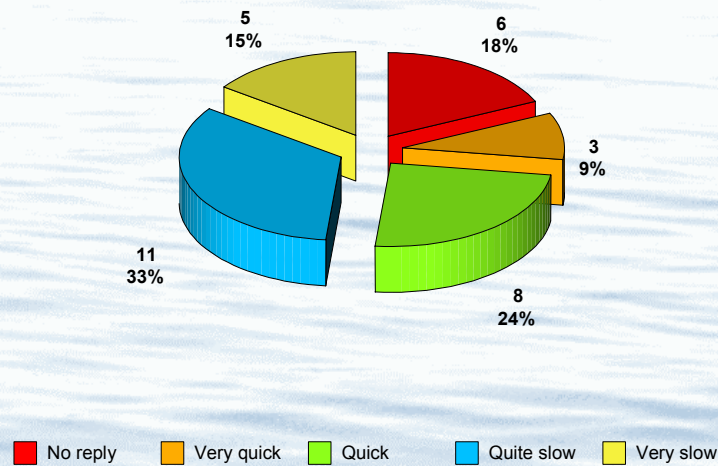


If you made a complaint, what was your complaint about?



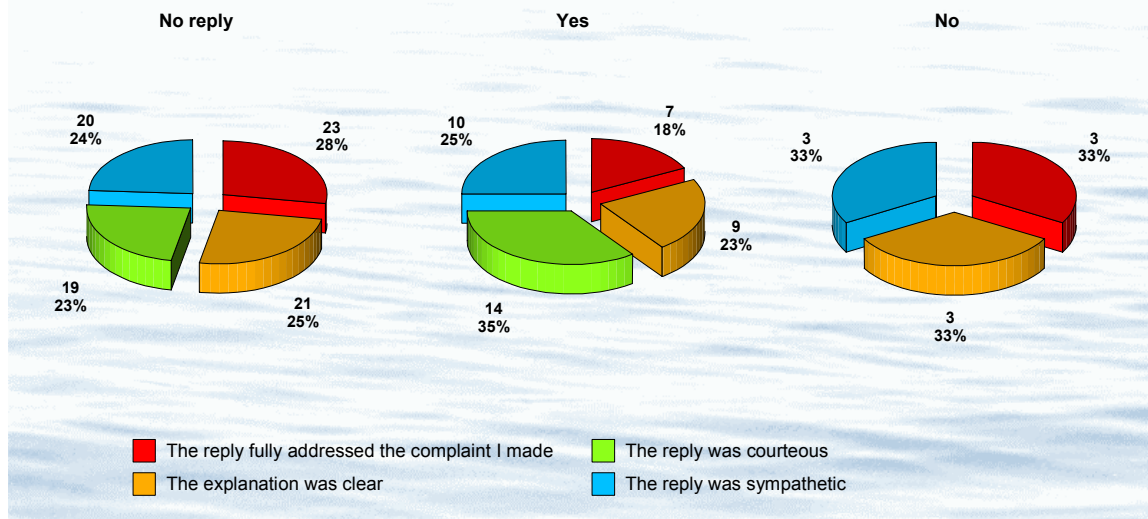
This question sought to establish the nature of the complaint. As with the Widows Survey 2003 the majority of which 25 (76%) were as a result of dissatisfaction with the outcome of the claim.

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



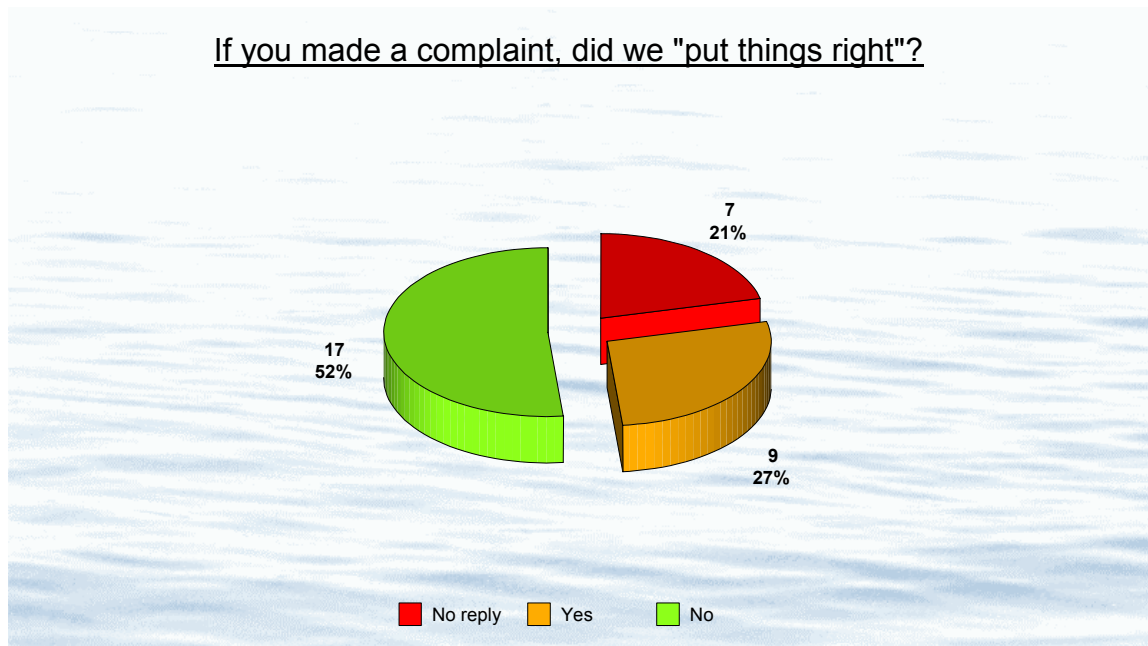
Of the 33 customers who made a complaint, 11 (33%) stated that the response was “quite slow”. The total number of complaints received remains low.

Which statement best describes the way your complaint was dealt with:



Of the 33 customers who made a complaint 14 (42%) stated that the reply received was courteous, with only 3 (9%) stating that the explanation was not clear.

If you made a complaint, did we "put things right"?



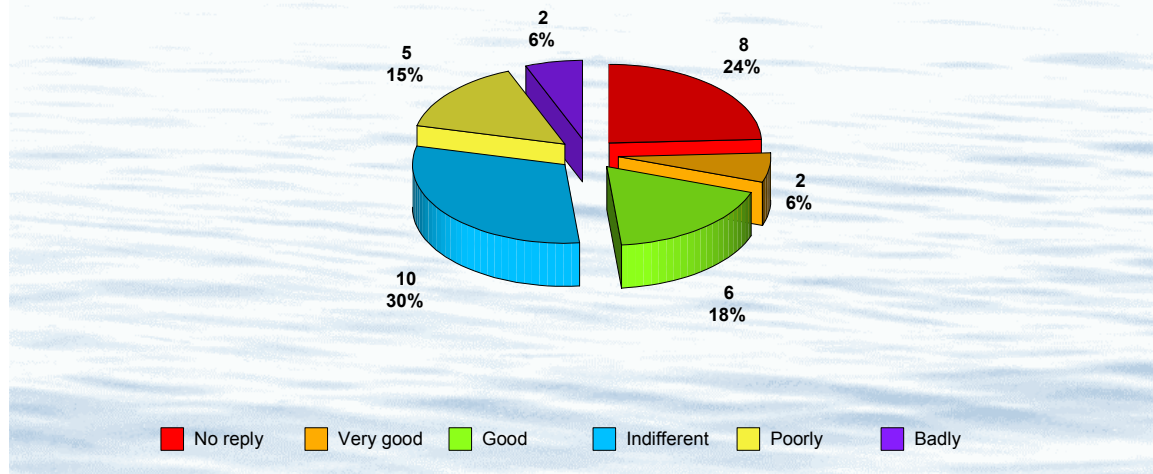
17 (52%) of customers who responded to the question were not satisfied that we had "put things right". Again as with the Widow Survey 2003 the main reasons for dissatisfaction were more in relation to the claim outcome.

Additional comments:

"You did not consider my claim met the criteria"

"I thought my husbands war disability was partly responsible for his failing health. You did not agree"

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



Of the 33 customers who made a complaint to the Agency, 7 (21%) felt that we had dealt with the complaint either “Poorly” or “Badly”. The majority 10 (30%) were “Indifferent” to the way the complaint had been handled.

Additional comments:

"Long winded."

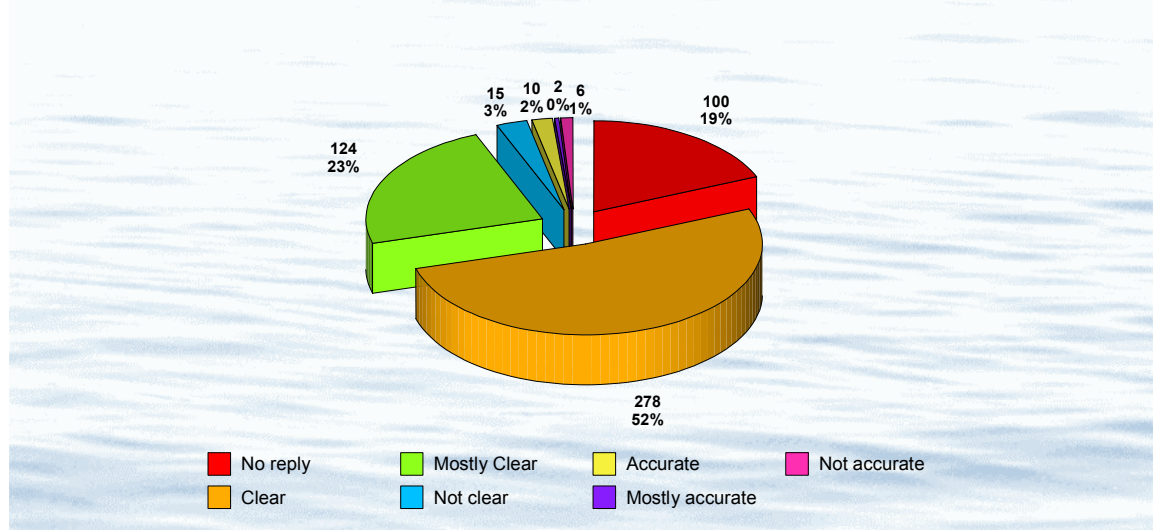
"I am aware you have a huge backlog, I cannot be brought forward you are short staffed"

"Because my husband did not die of deafness I was refused a pension. I think it is disgusting"

Part 4 – SERVICE QUALITY

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

Which of the following describes the clarity of the information we gave, either in writing or by telephone?



This question asked customers about the clarity of information received from the Agency. There were a total of 435 answers. 278 (52%) said the information given was clear, 124 (23%) said mostly clear. Only 21 (4%) of customers said that the information was not clear or not accurate.

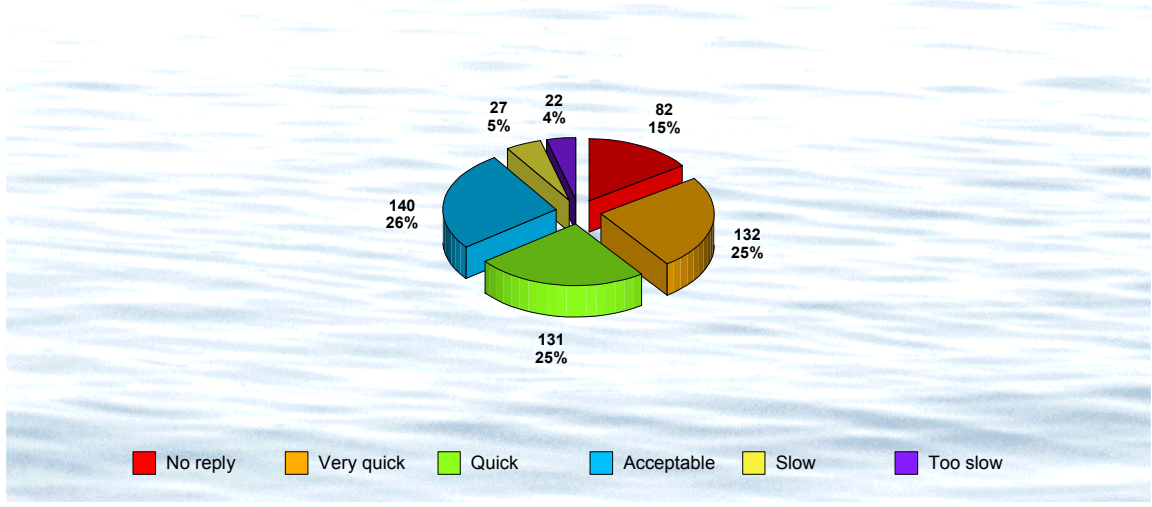
Additional comments:

"Not clear 8 months of being fobbed off"

"It comes back to the inappropriate questions on the form I had to complete."

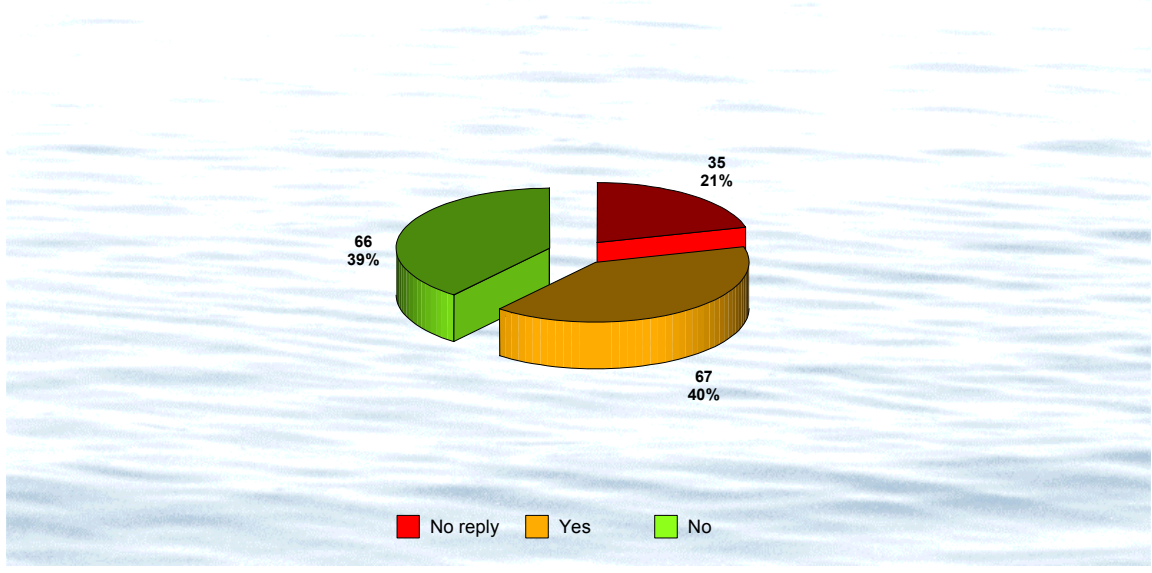
"Some system letters are gobble dee gook and need rewriting."

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



Of the 452 customers who answered this question 263 (50%) thought the time taken to finalise the claim was either very quick or quick and 140 (26%) indicated that the time was acceptable.

If your claim was unsuccessful, did you understand why?



Of the customers who advised that their claim was rejected 67 (40%) understood the reason for rejection. 66 (39%) advised that they did not understand the reason for rejection of their claim.

Additional comments:

"Only got a phone call and not everything was explained never received written confirmation"

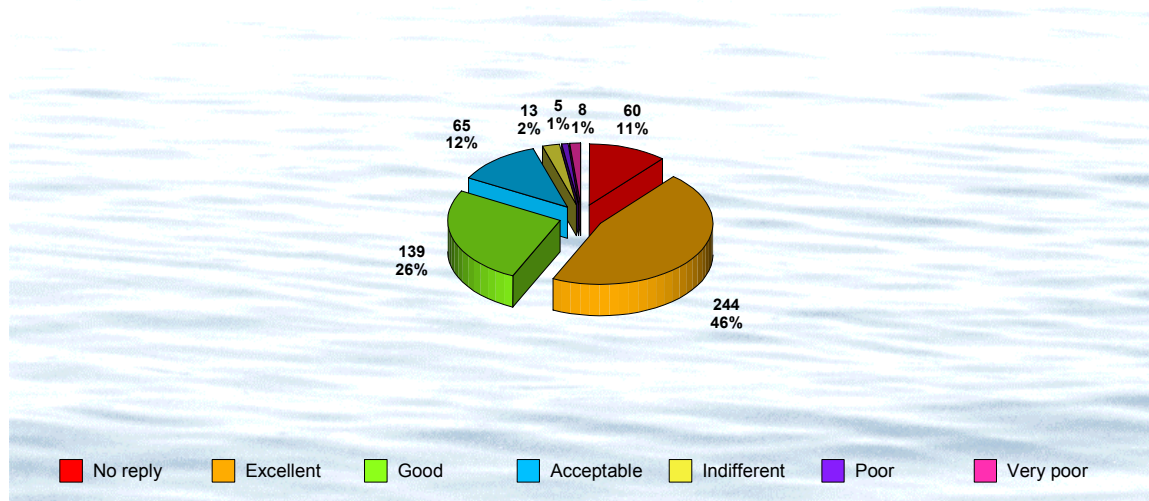
"I don't think it was fair that I didn't receive any money as my husband spent 7 years in Army"

"I think a soldier who came out of Burma a nervous wreck deserved a pension and for me his widow"

"My husband died because of injuries to his back and legs, exactly what he was given a pension for."

"I can't understand why I was rejected. There was no explanation given."

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 474 responses to this question with some very positive results. The majority 448 (84%) indicated that overall service was either "Excellent" "Good" or "Acceptable" with only 13 (2%) considered that the service was "Poor" or "Very poor". This shows a positive increase of 12% when compared to the Widows Survey 2003.

The final question asked for thoughts on how the Agency can improve the services to make it easy and more user-friendly.

Comments made include:

"I was widowed last August and have nothing but complete confidence in the way my affairs were handled at a most difficult time this is just what I needed. Thank you."

"The service of phone and written communication adequate and friendly. The War Pension's Welfare Service is invaluable may it continue to be so."

"A very efficient and considerate service, showing respect for war pensioners and their widows."

"It would be nice to have written confirmation of telephone calls so things could be fully understood."

"Not enough explanations when claims are rejected when phoning to be put through to the right person dealing with your enquiry"

" I found difficulty writing down why I thought I deserved a War Widows Pension. Perhaps that part could be improved. Unfortunately it was decided I wasn't entitled to one."

"I feel the advice given for reclaiming my widows pension was misleading. It may be less disappointing if people know up front that they will not receiving the same amount as they received before"

"To regularly inform customers of the progress of their case"

"Take into consideration that forms and queries may involve dealing with he elderly persons. They should be very clear and easy to understand"

"Think that the letters of award could be plainer English to ensure they are clearly understood. It might be helpful to include a payment calendar for the next 12 months to show exactly when payments are due"

"It would be nice to have written confirmation of telephone calls so things could be fully understood."

"Personally I can't find any way you could improve you're service. You have all been kind and helpful. Thank you for the support."