Department for Work & Pensions

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GOVERNMENT SOCIAL RESEARCH
Social Science in Government

Qualitative research for the development of the new State Pension

Research Report No 885

A report of research carried out by IFF Research Ltd on behalf of the Department for Work and Pensions

Summary

The new State Pension (nSP) will be introduced on 6 April 2016. The Government aims to provide a firm foundation for retirement saving, and to encourage people to save so they can maintain their living standards in retirement.

The nSP has been designed to clarify savings incentives by ensuring people know what pension to expect from the state and helping people to plan for any additional provision needed.

The Department for Work and Pensions (DWP) commissioned IFF Research to undertake a programme of user research to support the design of the delivery process for the nSP.

This report presents the findings from an open exploration of the ideal customer journey for the nSP. It should be noted that participants were not asked to take practical constraints into account, were unlikely to have a detailed knowledge of the current system and were not necessarily aware of the impact of their suggestions.

This research is intended to provide a starting point for the DWP teams responsible for designing the process.

A total of 12 focus groups were held between January and February 2014, with 74 individuals participating in total. Participants were recruited for each focus group based on sharing similar key characteristics: gender; work history; and age/length of time until eligible to claim for nSP. They took place across four locations – Cardiff, Glasgow, Leeds and London.

The group participants were recruited from a research panel of individuals recruited specifically to provide feedback on the nSP process.

In addition ten telephone depth interviews were conducted with British expatriates, including individuals from France, Spain, the USA and New Zealand.

Participants were asked to consider what an 'ideal process' for being notified of and then claiming the nSP would look like, in five chronological steps. These include: early engagement pre-claim stage; making a claim; decision on State Pension; and post-claim contact with DWP.

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Sarah Coburn, Research Executive, completed the IFF team responsible for delivering this study.

List of abbreviations

DWP   Department for Work and Pensions

HMRC   Her Majesty's Revenue and Customs

NI   National Insurance

nSP   new State Pension

SERPS   State Earnings Related Pension Scheme

SPA   State Pension age

Executive summary

Introduction and background

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Methodology

A total of 12 focus groups were held between January and February 2014, with 74 individuals participating in total. Participants were recruited for each focus group based on sharing similar key characteristics: gender; work history; and age/length of time until eligible to claim for nSP. They took place across four locations – Cardiff, Glasgow, Leeds and London.

The group participants were recruited from a research panel of individuals recruited specifically to provide feedback on the nSP process.

In addition ten telephone depth interviews were conducted with British expatriates, including individuals from France, Spain, the USA and New Zealand.

Key findings

Contextual themes

There were a number of key contextual themes that were evident from the group discussions and telephone interviews. These inform how people react to the concept of the nSP and the delivery processes that will support it. The key issues included:

- low levels of understanding of how the State Pension is currently calculated;

- a mixed level of knowledge about the proposed changes to the State Pension, including confusion between changes to State Pension age (SPa) and the nSP;

- general support for the idea of simplifying the State Pension;

- an assumption that any interaction with the State Pension would be 'one-off' with limited expectation of any dealings either before or after reaching SPa;

- a vision of the State Pension as an 'entitlement' after years of National Insurance (NI) contributions, rather than a 'benefit' to be 'claimed';

- an assumption from some individuals that the State Pension would be paid automatically, without having to apply for it;

- a feeling that the Government has a 'moral obligation' to provide a State Pension to those who qualify; and

- a high degree of scepticism among younger people about the longevity of the State Pension and its likelihood to be available when they come to retire.

Key considerations for stages of the customer journey

Participants were asked to consider what an 'ideal process' for being notified of and then claiming the nSP would look like, in five chronological steps:

- early engagement;

- preclaim stage;

- making a claim;

- decision on State Pension; and

- post-claim contact with DWP.

Early engagement

Participants were asked to consider what contact they would expect or like to have about their State Pension prior to the point of actually making a claim.

Individuals mentioned a number of triggers that had made them think about retirement planning and hence their State Pension entitlement (or could do in the future). These included 'milestone' birthdays (a 50th in particular), the death of a parent, paying off a mortgage, divorce, redundancy or starting to plan for leaving work (around three to five years before the planned retirement date).

People also discussed the desirability of receiving information about their likely State Pension early in their lives – perhaps through their employer during their working lives or even while still at school. There was a general consensus among participants that this would be desirable, however, it is difficult to be confident that this would necessarily influence behaviour.

A large number of participants felt that the Government/DWP should take a more active role in encouraging people to consider additional provision for their retirement, such as workplace or private pensions. These comments were often made without knowledge of the current introduction of Automatic Enrolment into workplace pensions.

Preclaim stage

Participants were then asked to consider what kind of communication they would expect from DWP in the run-up to claiming their State Pension (those that had an assumption that the State Pension would be paid automatically were informed that this was unlikely, and were asked to consider the customer journey in the context of having to make an application).

Generally the preference was for a hard copy letter around five years in advance of SPa, containing a statement on NI contributions to date, information on the timeline for claiming the State Pension, and setting out any options for 'buying' contribution years, where there is an opportunity to address any shortfall in NI contributions. The rationale for receiving communication at this point centred around a feeling that this was sufficiently close to retirement for recipients to engage with the subject, but also allowed enough time for action to be taken. The action envisaged largely focused around buying contribution years (assuming this would be an option), but in some cases people thought they might adjust their date for leaving work on the basis of this information.

Most people then felt this should be followed by an 'invitation to claim' hard copy letter around 6 to 12 months prior to SPa, with instructions on how to claim, signposting to the appropriate place to claim, and potentially some form of password/unique ID in order to allow for a secure application process.Individuals were not necessarily envisaging making their claim this far in advance, but they felt this was the point at which they would want to understand the mechanics of the process. Leaving communication about the process later than this could lead to individuals proactively contacting the DWP to find out about the process.

Making a claim

The majority of participants expected or were comfortable with an online process for making their claim.

The steps in an online claims process that individuals anticipated were:

- **Accessing the online claim form** – most individuals expected that their 'invitation to claim' letter would inform them of the correct process for this. Others envisaged perhaps navigating via google or GOV.UK (some were already familiar with GOV.UK, while others suggested this having being prompted with discussion of the Government website).

- **Verifying identity** – again there was an expectation that the invitation to claim letter would provide a mechanism to do this (perhaps by providing some form of ID and password). There was a strong suggestion that a process that was too long-winded (for example, involving waiting for a log-in to arrive in the post) would deter online claims. There was also a strong feeling that respondents would not be confident in a system that relied solely on using their NI number to verify identity since for many this is not information that they have kept particularly secure.

- **Completing the claim form** – individuals suggested a number of user friendly features and support suggested to assist with the online process.

- **Receiving an acknowledgement of receipt** – after completing the claim form, individuals expected to receive an acknowledgement of receipt (within a few days). Some would be happy to receive this by email although some expected a hard copy letter to be posted.

- **Receiving a claim outcome** – individuals then expected to have to wait around a month to receive the outcome of their claim.

Discussions around an online claims process led to discussions about the security of using such a system. For a few, concerns about security are a sufficiently strong barrier to prevent use of an online system. For others, these are a background concern that can be addressed if they are reassured about the integrity of the claims system. Acting against this to some degree is a perceived poor Government reputation for delivering IT projects and ensuring data security.

A requirement to enter bank details triggered security concerns in many of the groups, and some people were surprised about the possibility of needing to provide bank details at the application stage (ideally they would expect this to happen once their application has been successful). However, most people agreed that they would be happy to input/have on display bank details, so long as they were confident in the security of the online system.

With an online process, there was some assumption that there would be prepopulation of some information (particularly information on work history and NI contributions). Ensuring prepopulation presents a good opportunity for demonstrating an added benefit of making an application online over other channels.

Those individuals who did not anticipate wanting to make an online application assumed that they would make their application through a hard copy claims form submitted in the post. None anticipated making a claim over the telephone. However, most of those in the group who had recently claimed their State Pension had made a telephone claim and had found this process to be smooth.

Support

Those who were well-used to using online processes felt that they would be unlikely to need much support to navigate an nSP claim (which they anticipated to be a relatively straightforward process).However, if they did encounter difficulties, they would expect support to be available, ideally in a combination of ways, such as self-navigation, web-chat and telephone support.

Those who were less confident using an online process, but who felt they would be willing to try it suggested they would be likely to look to friends and family for support, although they were concerned about what would happen if they were not available to help, and some had concerns about the privacy of this option.

A number of trusted and established organisations/services were also mentioned as possible sources of support, including: One Stop Shops; Citizens Advice Bureaux; Jobcentre Plus; Age Concern; Libraries; and the Post Office (particularly for verification processes). However, there was concern that there may not be the resources at these places to offer this level of assistance.

Some of those in the final group (who felt they could not manage an online approach) were simply keen to ensure that an alternative option was available and their expectation was that this would be a paper form.

Even those who were happy with an online process themselves were keen to point out the importance of offering alternative channels for those not willing or able to make an online claim. There is a strong feeling that the Government has a moral obligation to ensure that those who have paid sufficient NI contributions do receive their State Pension, therefore it seems that the nSP process will be more likely to be viewed as valid and fair if it can demonstrate that it has paid due consideration to particular groups who may not be able to use an online process.

Decision on State Pension

Almost all participants were clear that they wanted acknowledgement from DWP that they had submitted the application, and most expected this within a week of submitting their application. Some participants were comfortable with receiving this acknowledgement digitally, either via email, or through an online 'account'. Others had a preference for a letter of acknowledgement.

There was general acceptance that it could take around a month to receive notification of the decision once the application had been submitted. Many participants (even those with a preference for an online application), and particularly those in the older cohort, stated that they would want a letter notifying them of the decision on their application. A letter was felt to be more 'official' and participants stated that they would like this so they had a 'record' of the decision.

It will be important for DWP to consider carefully how the option to receive communications by email is positioned. There is a risk that if the choice is a global 'opt-in' or 'opt-out' of email communication then many may decline to opt-in simply so that they can receive the notification of decision in hard copy.

Generally it was expected that the notification of decision letter/notice would include the amount awarded, a breakdown of how it has been calculated and information on the payment cycle.

There were mixed views on the preferred payment cycle for the nSP, which were largely driven by people's experiences of how they had been paid while in work, or how they had received benefits. Ideally participants said they would like the option to choose either monthly or four weekly payments. Some had a preference for payment weekly or every two weeks, particularly those who had been on benefits at some point, or were used to being paid weekly.

Among the groups with people who had an incomplete work history there were a number of participants who had been/were currently on benefits. This group felt that there should be an automatic system to transfer people from benefits onto their State Pension at retirement age (participants in other groups had not considered this issue).

Post-claim contact with DWP

Many participants had no expectations of ongoing contact with DWP/the State Pension after the decision had been made on their application (i.e. once payment has started, they do not envisage needing to have any contact with DWP).

There were some participants that anticipated ongoing contact with DWP, perhaps through a 'live' account, to keep track of/be informed about changes to their pension (such as annual uprating communications).

Most participants only expected to be contacted by DWP if there were to be any changes to the pension they were being paid. Some were happy for DWP to contact them via email (if they had 'opted-in' to email communication), prompting them to check their online 'account', while others had a preference for a letter notifying them of any changes.

In instances where individuals are required to notify DWP of a change in circumstance (for example, a change of address or bank details) most participants envisaged doing this by telephone, although some (mainly younger) participants suggested they would want to do

it online via an online nSP 'account'. There was some confusion around what changes in circumstances would need to be reported to DWP.

Expatriates

British nationals living abroad generally agreed with their UK counterparts about the ideal process for claiming the nSP but were even more likely to favour an online process. There was a strong feeling that the UK State Pension should be administered and maintained by the UK Government (rather than another international Government) and that communication was integral to success.

Expatriates were very tolerant of working to UK business hours (for telephone contact) although they were concerned about having to call expensive and/or automated telephone services. Generally they expected to be able to access an online system at any time.

Underpinning principles for the design of nSP processes

The research indicates that the following should be guiding principles for the design of the nSP process in order to ensure a positive experience for individuals:

• **Security** – concerns over security have to be addressed so that customers are reassured that an online system is secure;

• **Simplicity** – communication and the process itself should be simple and easy to understand, and security mechanisms should avoid multi-stage procedures (there is some tension between this and the principle of security);

• **Support** – suitable support should be provided throughout the process for those who run into difficulties with the 'mainstream' process, and there should be options for those unable to access/use an online system;

• **Language of equals** – while the State Pension is a benefit, DWP needs to be aware that individuals do not necessarily see it as a benefit that they need to claim, but as something they have built up entitlement to;

• **Timely engagement** – it is important to ensure that people are aware of how the changes will affect them, that they understand the eligibility criteria, that they would like to be alerted if they are not on track to qualify, that estimates are available in plenty of time and that it is clear where to get information and advice.

Ensuring that these principles are adhered to will build trust in the nSP and its delivery mechanisms.Delivering on these principles will also help to ensure that as many claims as possible are made through an up-to-date and efficient digital channel that is attractive and easy to use, as well as, crucially, cost effective.

Key considerations

In addition to the underpinning principles, there are a number of other key implications for the design process that have emerged from the research which include:

• A lot of people are comfortable with (and actually expect) an online process for the application, however the research suggests there may still be a need for initial notifications through hard copy letter (those unaware that they need to claim online need to be notified, and those expecting an online process expect an initial letter to notify them of the details for this process).

• The ID verification process is key to perceptions of security.

• In order to encourage the use of an online channel the security system would ideally be a simple 'one-stage' process, otherwise users (who do not expect a sustained engagement with the State Pension) could default to other channels.

• Prepopulation of the claim form appears to be important – if individuals can just verify records this would be a 'selling point' of an online process over a paper one.

• After submitting their claim, people are usually happy for the majority of contact to take place electronically.The exception is the notification of claim decision, which the research suggests many still want in hard copy. However, if individuals are given a 'global' choice to opt out of hard copy communication then they may choose not to just to get this notification as a letter.

• Expectations are that claims would be processed within a month.

• Although the general mind-set is that individuals' only interaction with the nSP will be as they come to claim it, there is some appetite (particularly among younger people) for a form of 'account' that would allow them to check their nSP entitlement on a regular basis.

1 Introduction

Since the turn of the century, pensioner incomes have been increasing faster than earnings[1] as a new generation of pensioners retires with occupational pension income. This fact, coupled with a more rapid increase in the level of pension benefits compared to working-age benefits, has resulted in pensioner poverty being at its lowest level for 30 years.

However, there has been a fall in the number of people saving into occupational pension schemes over the last two decades, and a shift away from Defined Benefit to Defined Contribution pensions. This has been accompanied by lower contribution levels, leading to the prospect of lower incomes in retirement in the future.

One Government aim is to help people maintain their standards of living in later life and this aim is facilitated by a wide range of policies and activities.One such policy is to provide a firm yet affordable foundation from the State to support private saving, and to encourage people to save so they can maintain their living standards in retirement.

To achieve this, the Government has: legislated to introduce a new State Pension (nSP); is rolling out Automatic Enrolment into workplace pensions; and has brought forward increases to State Pension age (SPa). The nSP will be introduced on 6 April 2016.

It is intended that the nSP will:

- be a flat-rate pension, the full level of which will be set above the basic level of means-tested support;

- be based on 35 qualifying years of National Insurance (NI) contributions or credits, though recognising NI contributions made or credits awarded prior to April 2016;

- be uprated each year at least in line with the growth in earnings;

- have a minimum qualifying period of no more than ten years;

- be based on an individual's own NI record – not on that of their spouse or civil partner, though limited transitional arrangements will apply;

- treat NI contributions by the self-employed in the same way as those paid by employees for State Pension purposes;

- allow people to defer claiming the State Pension; and

- be a simpler foundation for automatic enrolment and private saving.

More specifically the nSP has been designed to:

- crucially, improve clarity of outcomes by simplifying the State Pension, with a view to supporting decisions around retirement saving – complex and outdated aspects of the current system will be removed or modified;

- reduce means testing, altering the balance between means-tested and contributory support;

- bring forward the equalisation of the State Pension outcomes between men and women;

- help to ensure the sustainability of the State Pension in the longer term.

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[1] DWP, 2013, *Pensioner Income Series 2011-12*.

1.1   Aims and objectives

The Department for Work and Pensions (DWP) commissioned IFF Research to undertake a programme of user research to support the design of the delivery processes for the nSP. This included:

• building a panel of research participants who can be called on at fairly short notice to participate in research or user testing; and

• qualitative research to fill gaps in existing knowledge of what customers expect in terms of an application process, and to explore attitudes towards early engagement and post-claim interaction with DWP.

This report presents the findings from the qualitative component which focused on an open exploration of the ideal process of applying for the nSP, and covered issues such as:

• understanding customer requirements from the end-to-end customer journey for the nSP including new claims and change of circumstances;

• identifying ways to ensure people affected by the nSP understand implications and key messages, and the most effective channel for conveying this information;

• identifying what customers will need from a statement/forecasting service under the nSP to encourage saving for retirement;

• starting to understand people's expectations around channel preferences for the nSP, including how to encourage people to use digital services and what support people need to access digital services;

• informing the design of the claim process, including how far in advance people would want to claim their pension, how soon they would expect to be informed of their pension entitlement and in what format;

• understanding some of the practicalities of receiving the nSP, for example, the frequency and timing of payments; and

• identifying any differences in service requirements between customers based in Great Britain versus overseas.

1.2   Methodology

A total of 12 focus groups were held between January and February 2014, with 74 individuals participating in total. Participants were recruited for each focus group based on sharing similar key characteristics (work history and age/length of time until eligible to claim for the nSP). The group discussions took place in four locations – Cardiff, Glasgow, Leeds and London.

The groups were recruited from a panel of individuals that has been compiled specifically to provide input into the nSP design process.

In addition, ten telephone depth interviews were conducted with UK nationals living outside the UK. The following countries were included.

• France (4);

• Spain (2);

• US (3); and

• New Zealand (1).

Table 1.1 shows the structure of the group discussions conducted:

Table 1.1   Composition of focus groups

Group number	Details of attendees	Location
1	First nSP cohort – mixed gender – self-employed history	London
2	Aged 45-59 – mixed gender – self-employed history	London
3	Recently retired – mixed gender	London
4	Aged 30-45 – mixed gender – self-employed history	London
5	Aged 45-59 – men –gaps in work history	Cardiff
6	Aged 45-57 – women – full work history	Cardiff
7	Aged 30-45 – female – gaps in work history	Glasgow
8	First nSP Cohort – male – full work history	Glasgow
9	First nSP Cohort – male – gaps in work history	Leeds
10	Aged 30-45 – male – full work history	Leeds
11	First nSP Cohort – female – gaps in work history	Leeds
12	First nSP Cohort – female – full work history	Leeds

The topic guides that were used for the discussion are included in the appendix to this report.

1.3   Interpreting these findings

This report is based on qualitative research, and the findings show the spread of opinions among research participants, giving an indication of the relative weight of them (rather than a quantitative measurement). The nature of qualitative research means there can often be a wide range of differing views.

Where a general consensus was reached within a focus group/all groups this has been made clear – along with any caveats that should be taken into account. Similarly it has been indicated where any other findings should be interpreted with contextual caveats in mind.

Individuals were purposively sampled to try to get a spread of views, and they are not intended to be a fully representative cross-section of society. Participants' views are heavily based on their own understandings and experiences, and it should not be assumed that opinions are based on a detailed understanding of the State Pension system (in fact this was uncommon).

Where there were significant gaps in understanding that were crucial to the discussions, further information was provided. For example, where individuals had an assumption that the State Pension would be paid automatically, without having to apply for it, they were informed that it was likely an application would be necessary.

1.4   Report structure

The remainder of the report is structured as follows:

• Chapter 2 discusses the context within which individuals viewed the claim process;

• Chapter 3 explores the various stages of the customer journey, individuals' feelings towards different communication channels and the support that individuals felt would be required to assist them with the nSP process;

• Chapter 4 provides details of any significant differences of opinion for UK nationals living abroad; and

• Chapter 5 outlines the key implications of the research, including a discussion of the core principles that will need to underpin the development of a successful user journey.

2 Context

This chapter summarises some of the key contextual themes that were evident from the group discussions and telephone depth interviews. These inform how people react to the concept of the new State Pension (nSP) and the delivery processes that will support it.

Low levels of understanding of how the State Pension is calculated

Generally levels of understanding about the operation of the current system were limited, particularly among younger participants. Those who were closer to retirement age were more likely to have a better understanding, largely as older participants had started to seek out more information as they got closer to State Pension age (SPa).

Some thought that the current State Pension was a universal entitlement.

There was particular confusion about the implications of contracting out of the State Second Pension/State Earnings Related Pension Scheme (SERPS), and how this impacted on calculations of Additional State Pension.

This means that any communication which attempts to demonstrate why the nSP is a more straightforward approach will probably need first to explain how the current system works.

State Pension as an 'entitlement'

It was clear from the discussions that most participants thought of the State Pension as an 'entitlement' stemming from having paid NI contributions throughout their working life.

> *'You shouldn't have to apply, you're entitled to it so you should get it automatically.'*

(Male, aged 45-59, gaps in work history)

In this context it was a surprise to many that they would have to 'apply' for their State Pension.

A number of respondents thought the State Pension would be paid automatically on reaching SPa, as they felt the Government would have all the information required to do this.

> *'Most of us here, there's a confusion, most of us didn't realise we had to do anything. We just thought it turned up on our 65th birthday.'*

(Male, aged 60-62, incomplete work history)

This is important because it means that many will not automatically seek out a claims process when they reach SPa and hence will need to be directly invited to make their application in order to maximise the number of individuals putting their claim in on time. However, this will be no different for the nSP than under the current system.

The view of the State Pension as an 'entitlement' also has an influence on the language that individuals expect to be used in an application process with the idea of the State Pension being labelled as a 'benefit' feeling inappropriate to many.

> *'I feel uncomfortable with it saying my benefit, purely because of the stigma that I feel towards benefits.'*

(Male, aged 30-44, full work history)

Having said this, during the discussion with people that were already claiming their State Pension, it was clear some participants thought that payment of their State Pension had started automatically, without them having to 'apply'. This perhaps reflects how simple the application process was under the current system.

Confusion over changes

There was a mixed level of awareness about the proposed changes to the State Pension, with older people more likely to be aware of the changes.

However, even among the older groups, there was some confusion, with people's understanding of the changes bound up with (or confused with) the equalisation and extension of SPa.

Those in the first nSP cohort were most likely to be concerned and unsure about how changes to the nSP would impact on them (with some confusion around changes to SPa, and changes to the State Pension itself).

For most people the extension of the SPa was a more emotive issue and one they assumed would have a greater impact on their experience of retirement.

General support for the idea of simplifying the State Pension

Although detailed understanding of the mechanics for calculating the current State Pension was limited, there was a general view that the system was complicated. On this basis, there was a general acceptance among participants that the proposed reforms were a good idea and that it would be a positive development to allow more predictability to what people can expect from the State Pension when they retire.

While there was generally broad support for the reforms, some people, particularly those closer to SPa, were concerned about what the changes may mean for them personally. In particular there was concern that people might 'lose out' if they had paid their National Insurance (NI) contributions under both the old and new system. These concerns were largely allayed once it was explained that the calculation for those who straddle both systems would assess which system produced the higher entitlement, and use that as the amount awarded as an individual's starting amount under the new system.

Interaction with the State Pension seen as a 'one-off' rather than ongoing

Individuals largely anticipate that their interaction with the Department for Work and Pensions (DWP) over the State Pension will be a 'one-off' transaction that they will make at the point when they reach SPa, rather than a process involving significant communication between them and DWP.

Given this, individuals generally felt that interaction with DWP in order to claim the State Pension should be relatively simple and straightforward. It is not a process that they envisage making a significant time investment in.

This influences individuals' reactions to the idea of finding out the level of State Pension that they have built up earlier in their working life (which was a new concept to many). It also has an impact on how individuals react to different processes for an online application process (with multi-stage processes seen to be too complicated to invest time in and likely to steer individuals towards using other routes). These issues are returned to later in the report.

Individuals feel that the Government has a moral obligation to provide a State Pension to those who qualify

Linked to the issue of considering a State Pension as an entitlement for those who have made sufficient NI contributions, people often felt that the Government has a moral obligation to ensure people are aware of their State Pension contributions. They felt the Government should make sure that all people who are eligible for the State Pension are able to make a claim.

Related to this, there was a strong feeling that the application process should be accessible to all. This was mentioned particularly in a context of concerns that some people would not be able to use a digital platform to make their application.

> *'Morally I think government really has to make an effort to make sure that everyone that's eligible gets it, and it should really, I think that's the moral obligation.'*

> (Mixed gender group, aged 45-57, some history of self-employment)

> *'I know a lot of people at our age have got, because their job has not been in contact with computers and they have no knowledge of it . they are completely reliant on going down the library and trying to get access at the library … something which is very private and personal and you shouldn't be having to do that.'*

> (Male, aged 60-62, gaps in work history)

Hence, if the nSP process is to be seen as fair then it will need to demonstrate that it caters for vulnerable individuals and those unable or unwilling to make an application online.

Younger people are very sceptical about the long-term future of the State Pension

For some of the younger people in the focus groups there was scepticism about the future of the State Pension. They were often of the opinion that it is unlikely that the State Pension will exist as it is today (or as it will be under the new proposals) by the time they retire, and in a few cases younger participants felt it was unlikely it would exist at all.

They were also cynical about the longevity of the proposed changes, believing them likely to be over-turned/changed if there is a change in Government.

To some extent these views serve as a convenient rationale for not thinking too deeply about an unpalatable subject. However, they also mean that it may be hard to engage younger people with thinking about the level of nSP entitlement they are building up.

3   The customer journey

In order to help to develop a new State Pension (nSP) customer journey which individuals have confidence in, participants in each focus group were asked to consider what an 'ideal process' for being notified about and then claiming the nSP would look like. Participants were encouraged to think beyond what they know about current or past processes, to consider what would be easy to use and that would suit them in future. To help develop this ideal application process the customer journey was split into five chronological steps:

• early engagement;

• preclaim stage;

• making a claim;

• decision on State Pension; and

• post-claim contact with the Department for Work and Pensions (DWP).

3.1   Early engagement

3.1.1   Key triggers

In order to understand possible touch-points for providing individuals with information about the nSP, participants were asked what key triggers had made them or were likely to make them engage with/think about pensions. The most common triggers mentioned were:

• death/illness of a parent;

• supporting a parent with their pension application;

• paying off a mortgage;

• divorce;

• redundancy/losing job;

• milestone birthdays (50th in particular); and

• actually thinking about leaving work (around three to five years before envisaged leaving point).

These tended to be events that individuals encountered relatively late in life and there was an acknowledgement that planning for retirement and considering pension options should perhaps be a concern much earlier. While the strength of this feeling was high, and it was mentioned in all of the groups (even those in the younger cohort, who felt it ought to be more of a priority for them now) there was more a sense that this was something that 'ought' to be done rather than something that they could necessarily see themselves doing or having done (even if they were prompted to do so).

Nonetheless, individuals felt that more effort should be made to try to encourage younger people to engage with the State Pension and to prompt them to think about whether they need to make alternative arrangements. Suggestions for opportunities for this early engagement included:

- at school;

- when starting work; and

- through regular updates throughout individuals' working lives (for example, every five years) including information/a warning if they are not on track to quality for the full State Pension.

There was a suggestion that employers could have a role in keeping employees informed about pensions, and that people would look to them for information. Some individuals suggested that the production of combined statements, including statements for the nSP alongside statements for occupational pensions, would be helpful.

In a lot of cases, individuals assumed that any attempts to inform individuals about their likely nSP entitlement earlier on in their lives would be accompanied with information about making alternative arrangements if individuals were not on track to receive their nSP entitlement, or felt that they would need an additional source of income. A large number of those consulted felt the Government/DWP should take a more active role in encouraging people to consider additional provision for retirement, such as workplace or private pensions.

> *'I think it* [DWP] *should be able to give you tips on planning for your retirement … have a private pension if you don't think it's* [the State Pension] *going to be enough. Tips for saving, ISAs, things like that. The fact is that you're not going to be able to live off your State Pension alone – the State can't keep providing, so it [the State] needs to show you how else you can do it.'*

> (Women, aged 30-44, gaps in work history)

Although mentioned frequently, these comments were made without discussion of what the costs of other types of provision might be. They were also made with a limited knowledge of the introduction of automatic enrolment.

3.1.2 Awareness of pension statements and calculators

There was some awareness of the current availability of State Pension statements, however, those that had used them had mostly done so in the immediate run-up to retirement/reaching State Pension age (SPa), or in response to the 'triggers' discussed above.

Individuals were more aware of/more likely to have used pension statements for private or workplace pensions (where they had one), rather than the State Pension. It is worth noting that a reasonable proportion of participants in the group discussions had a workplace and/or private pension in place.

In some cases, people referred to using non-DWP pension calculators, for example, the Money Saving Expert calculator was mentioned.

3.1.3 Experiences of private pensions

For participants who had private pensions these had, in many instances, set a precedent for how they expected to be able to interact and communicate with their pension provider. For example, those with private pensions were used to having an online account and communicating online when required, and they were also used to checking their pension at various points throughout their working life. These experiences influenced how they felt a possible digital process for the nSP could work, although it should be noted, not necessarily

what they would want the process to be like (given most anticipated the process of applying for the nSP to be a 'one-off' interaction).

3.2   Preclaim stage

3.2.1   Type and timing of communication

There was general agreement among participants of all ages that there would be a need for a targeted communication from the DWP about the nSP at around five years before reaching SPa. The purpose of this communication was seen as being to:

• let people know the number of contribution years that they had built up;

• outline the options available to them for 'buying' extra years of National Insurance (NI) record (assuming that this is a possibility); and

• let them know that they will need to make an application for the nSP and that they will receive further information on how to do this closer to the time.

The reasons for suggesting a point five years prior to SPa to receive this letter were largely that it was close enough to the point of claim for individuals to be receptive to a call to action about their pension entitlement while still giving them time to act. The types of action that individuals envisaged taking were largely around ensuring they met the minimum or maximum entitlement thresholds if they were likely to fall short of either through 'purchasing' additional contribution years or potentially deciding to work slightly longer than they might have planned.

> *'It gives everyone a second chance to sort themselves out, and it gives them five years to do it.'*

> (Mixed gender group, aged 58-62, some history of self-employment)

There was a very strong preference among participants for this initial communication to be by letter. It was felt that a letter was more 'official' and more likely to reach them than any electronic communication (for example, they were concerned an email would get filtered as spam or missed by them).

> *'I think it should be a letter … there're no issues with email addresses and that type of stuff.'*

> (Female, aged 58-60, full work history)

There was also a general consensus reached in the groups that this should be followed up by a second letter around 6 to 12 months in advance of SPa letting people know that it is approaching the time when they will need to make their claim and letting them know the process for doing so.

Participants were keen on this timescale so that they had a reminder of the process with plenty of time to gather any necessary information, complete the application and have it processed by DWP in time to receive their pension on (or around) their SPa birthday. They were not necessarily thinking that they would complete an application 6 to 12 months in advance but felt that at this point they would want to be clear about the process involved.

Participants generally agreed that anything in advance of one year for this communication would be too early as they might then be likely to forget/lose the details.

A small number of participants felt that receiving this letter three months in advance might be sufficient notice. These individuals were assuming that the process would be simple and straightforward, and that their claim would be processed quickly once submitted.However, others felt that they would be nervous if they were not clear about the process for ensuring payment of their State Pension by this point and hence leaving communication this late could lead to individuals making proactive enquiries to DWP (with associated resource implications).

It is fair to say that most participants' views on this issue were influenced by current understanding (or lack of) of the State Pension and an association of government processes with long turnaround times. Were the new nSP application system to have a fast turn-around (for example, a decision and award made in days following submission), it is possible people's expectations around this notice period may change.

Participants were clear that communication at the preclaim stage should be clear and simple, and should avoid 'information overload'.

It was expected that the letter at 6 to 12 months would include:

• instructions on how/where to claim;

• details of what information will be required to make the claim (possibly including a pass code/unique ID);

• the URL to access the online claim process; and

• signposting to details of other financial support that might be available if individuals failed to qualify for a State Pension (though there was a sense that 'it should never get to this stage', i.e. people should be warned far in advance if they look like they are going to miss out).

3.2.2   Email communication

Generally participants were quite resistant to the idea of receiving communication in this preclaim period by email. There were a number of reasons for this, including:

• not being used to government departments communicating in this way (and hence not expecting or looking out for this type of communication);

• concern that an email may be missed or be caught by spam filters; and

• concern that people's email addresses may change.

Some participants said they would be happy to have future communication by email, following initial communication via letter, but on an 'opt-in' basis.

Those in the older cohort were more likely to assume/understand that any online process would involve email communication (rather than the use of an online 'account') – for them online communication meant email.

3.2.3   Those not eligible for the State Pension

Participants were asked what they thought should happen at the preclaim stage for someone who is not eligible for the State Pension (i.e. they have not paid enough NI contributions to qualify for any State Pension).

There was strong agreement across all of the groups that someone in this situation should be screened out of the application process as early as possible, so they are not required to fill in detailed information before finding out they are not eligible. It was felt there should be links to information about available support and other possible options provided at that stage (for example, information about Pension Credit).

> *'It's not fair to put someone* [who is not going to qualify] *through that process* [of applying for the State Pension]*.'*
>
> (Female, aged 30-44, gaps in work history)

The letter that individuals would like to be sent at around five years prior to reaching SPa was felt to be key to alerting individuals to any potential shortfall in their entitlement.

3.3   Making a claim

Participants were then asked to consider what an ideal process would look like for making their claim for the nSP.

3.3.1   Choice of channel

The majority of participants stated that they would expect/prefer to make their application online (following the letter at preclaim stage), even among the older cohort, and young people were particularly likely to want an online process. The key reasons for this were that it was seen as being more convenient than a telephone or paper-based application, and also better for having a record of the process than a telephone application.

> *'If it could move online, if you chose one afternoon you were going to sit down and work out your pension plans … you would know you could just log on and do it all online, have your private pension next to your State Pension and do the sums instead of having lots of bits of paper all over the place.'*
>
> (Male, aged 30-44, full work history)

> *'If I do it online I've got a record that I have actually done it.'*
>
> (Male, aged 60-62, gaps in work history)

Some participants envisaged using an online 'account' which would allow them to make their claim, check the progress of their application and then provide information on their State Pension once a decision had been made by DWP. Potentially they also saw this as something they could access throughout their working life to keep track of their NI contributions and whether they were on track to qualify (or fully qualify) for the State Pension.

There were a small number of participants who said they would prefer to make their claim using paper forms. These were generally, though not only, those in the older cohort who had a lack of IT skills and/or access to a computer.

> *'I'm still quite old fashioned, so I like paper.'*
>
> (Male, aged 30-44, full work history)

Individuals did not spontaneously consider a telephone route for making an application. When prompted, individuals generally did not feel that this would be an appropriate channel

for an application. They felt that a telephone application does not provide a record of the application and process, and often had negative associations and experiences of other telephone advice/support or application processes (not necessarily government ones).

Almost all participants were opposed to an automated telephone system for the application, in a context of poor experiences of being kept on hold/having to go through lots of menus when using an automated process. Some participants acknowledged that an automated system for certain key screening questions would be acceptable.

> *'You have got to press about 45 buttons it's not putting you in the right frame of mind. If you're stressed out from pressing buttons, whoosh straight over you won't remember.'*

> (Mixed gender group, aged 45-57, some history of self-employment)

That said, in the focus group among those who had recently claimed their State Pension, their experiences of using the existing telephone claims process were generally positive.

Overall younger people (those aged between 30 and 45) were more likely to expect mobile compatibility throughout the process (including suggesting there should be a mobile app for the online process).

There was a strong feeling among all of the discussions that the Government has a 'moral obligation' to offer alternative channels to online for those that would find online difficult. There was particular concern for older people who lack IT skills, those with disabilities and those that may not have English as a first language. Those in the first nSP cohort were particularly concerned about an online process due to a lack of IT skills and/or access to a computer.

3.3.2   Finding where to make the application online

Participants were asked where they would look online if they were trying to find the State Pension application process. Some were initially unsure, however, they expected that information on where to go online would be included in the letter from the DWP at preclaim stage.

Some participants mentioned the DWP website or GOV.UK as the primary means they might use to find information about the application system. Others stated that they would use a Google search to find the appropriate website. Some had specific experience of using GOV.UK (largely to complete tax returns if they had been self-employed) and were knowledgeable that DWP administer pensions. However, not everyone knew that DWP is responsible for administering the State Pension – in some cases Her Majesty's Revenue and Customs (HMRC) was mentioned.

There was some concern that using a search engine to find the application could bring up other third party sites/private companies or fraudulent sites, rather than the legitimate application website. An example was given of third party passport renewal websites that charge people to 'facilitate' the passport renewal application.

> *'If you Google passport applications, the first half-dozen sites that will come up are not the UK passport office but other sites, which will charge a fee … so doing it* [searching for a State Pension application] *online … you just sort of Google pension applications, that's not fine. You've been captured* [by an illegitimate website] *before you've even started.'*

> (Mixed gender group, aged 58-62, some history of self-employment)

While there was concern about a similar situation occurring with an online pension application, this concern was not felt to the extent that participants said they would not try to use a search engine if they needed to do so – generally participants expected that the DWP site would appear at the top of search listings.

However, it should be borne in mind that, as mentioned earlier, individuals did not expect to have to make a claim for their State Pension (expecting instead that it would be paid automatically) and hence they would not necessarily proactively search out a claims process.

Security issues with an online application

Some participants (mainly in the older cohort, but also some in the younger cohorts) were initially resistant to the idea of an online claims process due to concerns about security. However, on balance, many said if they were given confidence in the security by DWP they would be happy to apply online.

'If there's a secure setting, I would be comfortable.'

(Male, aged 60-62, full work history)

Some participants cited a poor government reputation for IT solutions and data security as having potential to undermine confidence in an online pensions system. Examples cited included government departments losing personal data and problems/delays with government IT projects.

> *'The Government has not got a good history when it comes to IT type matters, playing with people's personal data and all that sort of stuff.'*

> (Male, aged 60-62, full work history)

Key to reassuring individuals about the security of an online process is the system used to verify identity. An additional level of security was seen as a necessity, but people expect this to be simple and to avoid a multi-level process. For a lot of participants the preference was for the initial 'invitation to claim' letter to inform them of the online process they should follow, and to disclose some type of security mechanism (for example, a unique user ID and password) they can use to access the online application.

A separate process (say involving logging on to an online system and then requesting for a password to be sent in the post) was largely felt to be too complex for this process. The Government Gateway process was cited as offputting by some, as it involved several layers to register and log-in.

> *'Inland Revenue send out a pin number and a user number and they send it to you only in the post and your computer can save it, but I mean that would be a hell of a faff if pension did the same thing.'*

> (Mixed gender group, aged 60-62, some history of self-employment)

Getting this process right will be critical. For many the transaction is viewed as a 'one-off' transaction and individuals are only willing to make a limited investment of time. A verification process which is perceived to be too complex is likely to push individuals towards other channels (for example, telephone or paper application).

Participants who had some history of being self-employed were more likely to have had experience of using the Government Gateway, mainly to complete tax returns on behalf of HMRC. They had mixed views on using the Government Gateway – some felt it was overly

complex in terms of log-in procedures, others were very comfortable with it, however this process was felt to be worth persevering with under these circumstances because they needed to make a tax return annually. By comparison the interaction with the State Pension is seen as a 'one-off' and hence a process that appears too complex may steer individuals towards using another channel.

3.3.3 Providing bank details

It was suggested to participants that they might need to provide their bank details at the application stage to enable payments to be made if their application was accepted. This triggered security concerns for some. Levels of concern varied, particularly between those that were comfortable using online banking (less concerned) and those that were not (more concerned). Across all groups some people were generally more wary of online banking/ providing any financial information online. This was rarely based on any direct experience of fraud – simply perceptions of risk.

Some of those who were concerned about providing bank details online eventually rationalised (through discussion with others) that it would be no safer to disclose bank details in a paper form sent through the post.

Some people were surprised about the possibility of needing to provide bank details at the application stage, primarily because they felt they should only have to provide bank details once they had received confirmation that they would receive a pension.

This raises the issue of when people should be required to provide their bank details. From the customer perspective ideally it would be more logical for individuals to provide bank details at the point when their application has been successful, however, there may be complexities and costs to this from the DWP's perspective.

> *'If you have to provide information, the bank details and all your numbers, the security has to be pretty good on it. And you can go online, that can be hacked in seconds.'*

> (Female, aged 45-57, full work history)

Generally people agreed that they would be happy enter their bank details online, so long as they were given confidence in the security of the online system. Those in the younger cohort in particular said they would look for/expect online security systems and processes that resemble those used for online banking. However, there are some that might be put off using an online application process because of the need to provide bank details.

3.3.4 Prepopulation

The discussion groups explored the issue of prepopulation of an online claims form with some details about the applicant and whether this would be a positive or negative feature.

Generally this was seen as a positive feature and one that would encourage an online application over other channels, although there were concerns over the idea of prepopulation of bank details, and whether this was a security risk (particularly if an NI number alone were to be used for identify verification).

Some people said they expected DWP to prepopulate their claim form, particularly those in the younger cohort. Individuals mainly expected this prepopulation to occur for information such as their work history, and the numbers of years of contributions (and indeed some felt that they would need the DWP to provide these records because they did not have

them themselves). Whether or not basic details such as address or date of birth were prepopulated did not appear to concern respondents greatly.

> *'If they* [DWP] *haven't got that* [details of work history, to prepopulate]*, I'm sunk!'*

> (Mixed gender group, aged 58-62, some history of self-employment)

3.3.5 Specific aspects of an online claim process

In order to understand the factors that can encourage online applications, individuals were asked for examples of positive online experiences and the specific features can make an online process more user friendly. They were then shown an example 'declaration screen' provided by DWP as an example of how the final page of an online claim may look, and were asked for their reactions to this.

Examples of positive online processes

Examples of positive experiences of online applications or processes included applying for car tax, and the process for joining or updating the electoral register. These were felt to be simple, straightforward processes and with a limited amount of looking up of details required.

There were a number of features that participants felt made an online application process more user-friendly, including:

- having a 'save' function (this allayed concerns about having to make 'instant' decisions or pressing the wrong buttons);

- providing a progress bar so applicants can see how far through the process they are; and

- including alerts if there is information they have inputted incorrectly or missed after each section (felt to be a key advantage of an online system over a paper-based system).

It should be noted that participants had no knowledge of what the State Pension process might involve, i.e. what data they would be required to enter or how long it might take. The features suggested by respondents are therefore based on assumptions of what the process might involve, which means some suggestions may be more relevant in reality than others.

Reaction to example 'declaration' screen

Participants in each focus group were asked for their reactions to an following example 'declaration' screen that could appear at the end of an application form (this is included in Appendix A).

Generally participants felt that the declaration screen was as they would expect, however, there were a number of concerns raised by some participants:

- Some felt the language used was a little 'heavy' in the context of this application process. A few participants were put off by the mention of possibility of 'prosecution' if incorrect information is included.

- Several people flagged up that the text uses the word 'benefit' – feeling this sat oddly in the context of the State Pension which they viewed as an 'entitlement'.

- Some people said they felt it should be clearer what 'changes in circumstances' someone would be expected to report, and also that it should be made clear on that page where/ how you should report a change in circumstance.

Despite these concerns, all participants said they would probably proceed to submit their claim if this was the declaration screen that was presented to them.

3.4 Support

Participants were asked what support they felt they would require to help them with an application for their State Pension under the nSP system. Findings varied depending on how comfortable people were with using an online application process, with participants falling into one of three groups:

• A lot of participants who were comfortable with an online process.

• Some participants who were unused to an online process but willing to try it.

• A few participants who felt they could not manage an online approach.

It should be noted that participants were not aware of how complicated (or simple) a claim is likely to be under the new system when discussing the issue of the support that would be required.

Support needs for each of these groups are detailed below.

3.4.1 Those comfortable with an online process

Generally those that were comfortable transacting online felt they would be unlikely to need support in order to complete an online application for the nSP. However, if they did encounter difficulties they would expect support to be available in a combination of ways, such as: self-navigation, web-chat and telephone support. Younger people in particular were more likely to be comfortable with online forms of support.

Some of these could potentially be quite expensive to provide so it will be important to understand how necessary they are to ensure individuals remain with an online application rather than switching to other channels when they encounter difficulties.

3.4.2 Those unused to an online processes but willing to try it

There were some participants who felt that they would not be able to use an online application process unaided but who would be prepared to try using this approach, if it was the one they were signposted towards and as long as they were able to secure some assistance with the process.

Friends and family were a commonly mentioned source of support, with several participants suggesting they would ask younger family members or more IT confident friends to assist them with an online application process (in several cases they already relied on other family members or friends to help with other online processes). Those in the first nSP cohort were particularly likely to suggest that they would rely on family or friends to support them with an online process. While most of this group were comfortable with the idea of friends or family helping them, some participants raised concerns about the lack of privacy, and there was concern about what would happen if friends or family were not available to help.

There were also various organisations/services that this group of participants mentioned as places where they might seek advice and support to complete an online process, including:

• One Stop Shops;

- Citizens Advice Bureaux (CABx);

- Jobcentre Plus;

- Age Concern;

- Libraries; and

- Post Office (most often mentioned by those in the first nSP cohort, particularly for verification processes – it was often mentioned in the context of passport verification).

These organisations/services were seen as being established and trusted places that may be able to offer support, however, there was concern among participants that there may not be the resources at these places to offer this assistance.

While these sources of support were mentioned, those in this category (particularly those in the first nSP cohort) were also likely to want/require a telephone advice line to assist with an online application

3.4.3   Those that felt they could not manage an online approach

There were a small number of participants who felt they would be completely unable to use any sort of online application process, as they lacked any IT skills, had no access to a computer or were simply resistant to any form of online transaction.

For some of these people the preference was for a paper-based form – they were not keen on completing an application by telephone as there would be no record of the process and they were concerned that it would be stressful having to try to complete all the details there and then on the phone (this was particularly the case for some of those in the first nSP cohort). Some were also reluctant to provide bank details over the phone.

3.5   Decision on State Pension

3.5.1   Acknowledgement of claim

Almost all participants were clear that they wanted acknowledgement from DWP that they had submitted the application, and most expected this within a week of submitting it.

Some participants were comfortable with this being done digitally, either via email, or through an online 'account' (the same one used to make the application). Others had a preference for a letter of acknowledgement. Generally participant's familiarity and comfort with online processes influenced their preference at this stage, with those less comfortable/familiar having a preference for a letter of acknowledgement.

3.5.2   Time taken to make decision

There was general expectation that it would take around a month after the application had been submitted to receive notification of a decision. This was largely based on previous experiences of dealing with Government processes and potentially also a feeling that this would not generally be a particularly urgent application (because individuals are able to submit it prior to their SPa birthday).

3.5.3   Notification of decision

Many participants (even those with a preference for an online application), and particularly those in the older cohort, stated that they would want a letter notifying them of the decision on their application. A letter was felt to be more 'official' and participants stated that they would like this so they had a 'record' of the decision.

> *'I prefer to have a nice paper copy that I stick in my little tin box and I know that box has got all my pension details in it.'*

> (Male, aged 60-62, gaps in work history)

The preference for a hard copy letter at this point was strong. On this basis, it will be important for DWP to carefully consider how the option to receive communications by email is positioned. There is a risk that if the choice is a global 'opt-in' or 'opt-out' of email communication then many may opt-out simply so to ensure they receive the notification of decision in hard copy. To avoid this DWP may wish to consider offering the option of 'opt-in' to email communication for different types/stages of communication.

Generally it was expected that the notification of decision letter/notice would include:

- the amount awarded;

- a breakdown of how it had been calculated; and

- information on the payment date/cycle.

There were some participants who said they would only want to know the amount they were going to be paid, and the start date. This was largely as they had little or no concept of what sort of sum they could expect or how it would be determined and hence did not envisage checking the calculation.

3.5.4   Views on payment cycle

There were mixed views on the preferred payment cycle, which were largely driven by people's experiences of how they had been paid while in work, or how they had received benefits.

Ideally participants said they would like the option to choose either monthly or four weekly payments. Some were concerned that monthly payments would leave them with less money in a five-week month. Others were concerned that four weekly payments would impact on their Direct Debit payments.

Those in favour of monthly payments also felt it would be good to choose the date, but there was not an expectation this would necessarily be possible.

While most people were generally clear on the difference between four-weekly and monthly payments, there were a small number of participants who found this confusing.

Some had a preference for weekly or fortnightly payments, particularly those who had been on benefits at some point, or were used to being paid weekly.

3.6   Post-claim contact with DWP

Many participants had no expectations of an ongoing contact with DWP/the State Pension after the decision had been made on their application (i.e. once payment has started, they do not envisage needing to have any contact with DWP).

There were some participants that anticipated an ongoing contact with DWP, perhaps through a 'live' account, to keep track of/be informed about changes to their pension (such as annual uprating increases).

Most participants only expected to be contacted by DWP if there were to be any changes to the pension they were being paid. Some were happy for DWP to contact them via email (if they had 'opted-in'), prompting them to check their online 'account', while others had a preference for a letter notifying them of any changes.

In instances where individuals are required to notify DWP of a change in circumstance (for example, a change of address or bank details) most participants envisaged doing this by telephone, although some suggested they would want to do it online via their 'account', in much the same way as you would with an online bank account.

Younger people were more likely to talk in terms of an ongoing 'account' (because they were envisaging the possibility of receiving updates in the run-up to SPa) where as the older cohorts realised that their first interaction would be a claim. In this context, reporting changes of circumstances online was easier to envisage

3.7   nSP journey summary

Using the findings from the research, Figure 4.1 presents a summary of the preferred customer journey for the majority of claimants (it should be noted this was not tested with participants, and was constructed after the qualitative research).

Figure 3.1   Summary of the journey for claiming the nSP
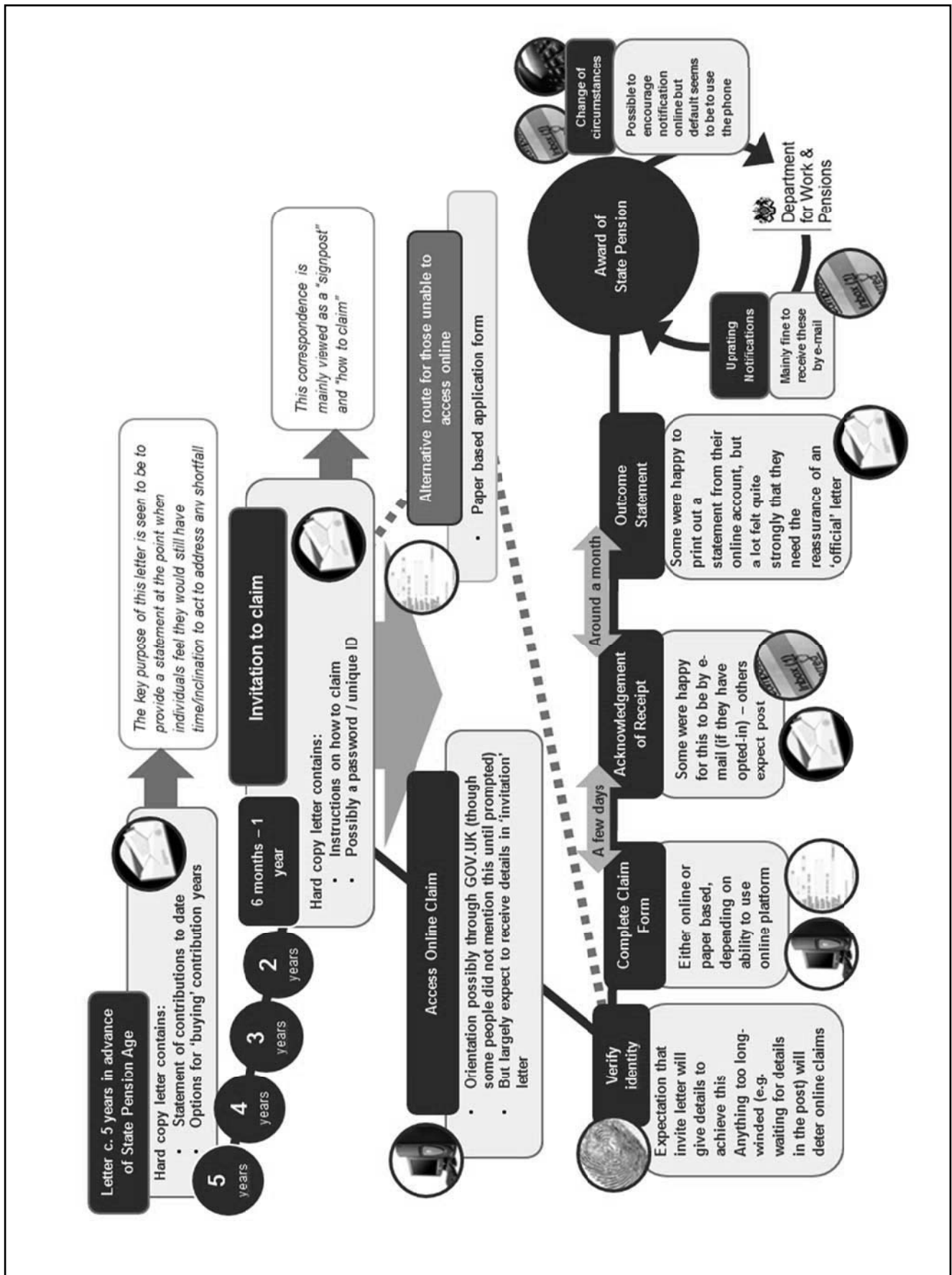
4 Variations for UK nationals living abroad

This section of the report outlines areas where the views or experiences of United Kingdom (UK) nationals living abroad differed from those expressed by individuals generally.

British Expats that participated in the research shared broadly the same views and ideas as participants residing in the UK. That said, some subtle differences did emerge (although these should be interpreted with caution, as only a small sample (10) of British Expats were interviewed):

- in general, those living abroad seemed more knowledgeable about the State Pension;

- expats were less concerned with online security and more strongly in favour of an online process. This stemmed from a desire for a quick and simple process. In particular Expats often mentioned an online interactive 'account' as an effective means to facilitate ongoing contact with the Department for Work and Pensions (DWP).

4.1 Sources of information

Interviewees mentioned a multitude of sources that they would use to find out about the UK State Pension. Those most commonly cited included:

- Google;

- DWP website or GOV.UK;

- expat forums/media/communities; and

- accountants/financial advisers.

The Expat link was particularly important for one of the European Union (EU) respondents who described the Expat community as a 'whole subculture'. In their experience, Expats talk to each other about issues such as pensions.

> *'If somebody had done all of this at the next dinner party it would be a subject of conversation and you would find it plastered all over the forum sites and newspapers.'*
>
> (Expat in USA, male, aged 50, self-employed)

Other less commonly cited sources of information included the British Embassy, the British Legion, and, in the US, the Social Security Network.

4.2 The role of the UK and International Governments

There was a definite preference to deal solely with the UK Government for the administration of the UK pension. There were various given reasons for this. Mainly interviewees felt that:

- the process of applying through another government [not the British Government] as unnecessarily complicated. The potential for extra paper work and language barriers were mentioned as particular issues;

- there was seen to be no 'added value' of another government's involvement in the UK State Pension.

    'We were UK taxpayers so it's our responsibility to go and sort that out directly with the UK. It's another level of bureaucracy. You'd end up paying for it somewhere.'

    (Expat in France, female, aged 62, gaps in employment history, not currently working)

    'No [I would not have to deal with the government of the country I am now resident in], because they wouldn't have a role. It is the UK State Pension.'

    (Expat in US, male, aged 51, full work history, currently working)

4.3   Communication

Respondents generally saw a joint responsibility between themselves and the DWP to ensure that they received their State Pension. There was less of a sense that the DWP had an obligation to find them and ensure that they received their State Pension than was the case among those residing in the UK.

There was a definite idea of personal responsibility in instigating dialogue with the DWP.

    'There has to be a degree of personal responsibility … I would expect to row my own boat.'

    (Expat in US, female, aged 61, gaps in work history, not employed and not looking for work)

Having said this, proactive engagement through avenues such as the expat press was mentioned as being important in the context of changes to the State Pension, as was a need for expat specific advice to be present on the DWP/GOV.UK website (although this is already included on the GOV.UK website).

In terms of making an application, there was minimal concern with working to UK Business hours for email and telephone services, though Expats did expect to be able to access websites and online application processes at any time.

There was little tolerance with automated telephone services among Expats. One interviewee also mentioned the need for a free of charge international line as the 0800 number counts as an expensive rate outside the UK.

5   Key implications

This chapter summarises the key implications from this research into the design process for the new State Pension (nSP). It covers the findings around the core principles that should influence the design of the process and also some more specific implications for the customer journey.

5.1   Core design principles

As reported in earlier chapters, individuals were asked to describe an ideal process for the new nSP customer journey (without consideration of practical constraints, detailed knowledge of the current system or awareness of the impact of their suggestions). By interpreting this evidence (i.e. through the identification of common themes) it is possible to identify a set of guiding principles that should help to influence the development of the nSP customer journey.

These guiding principles are shown in Figure 5.1.

Figure 5.1   Guiding principles
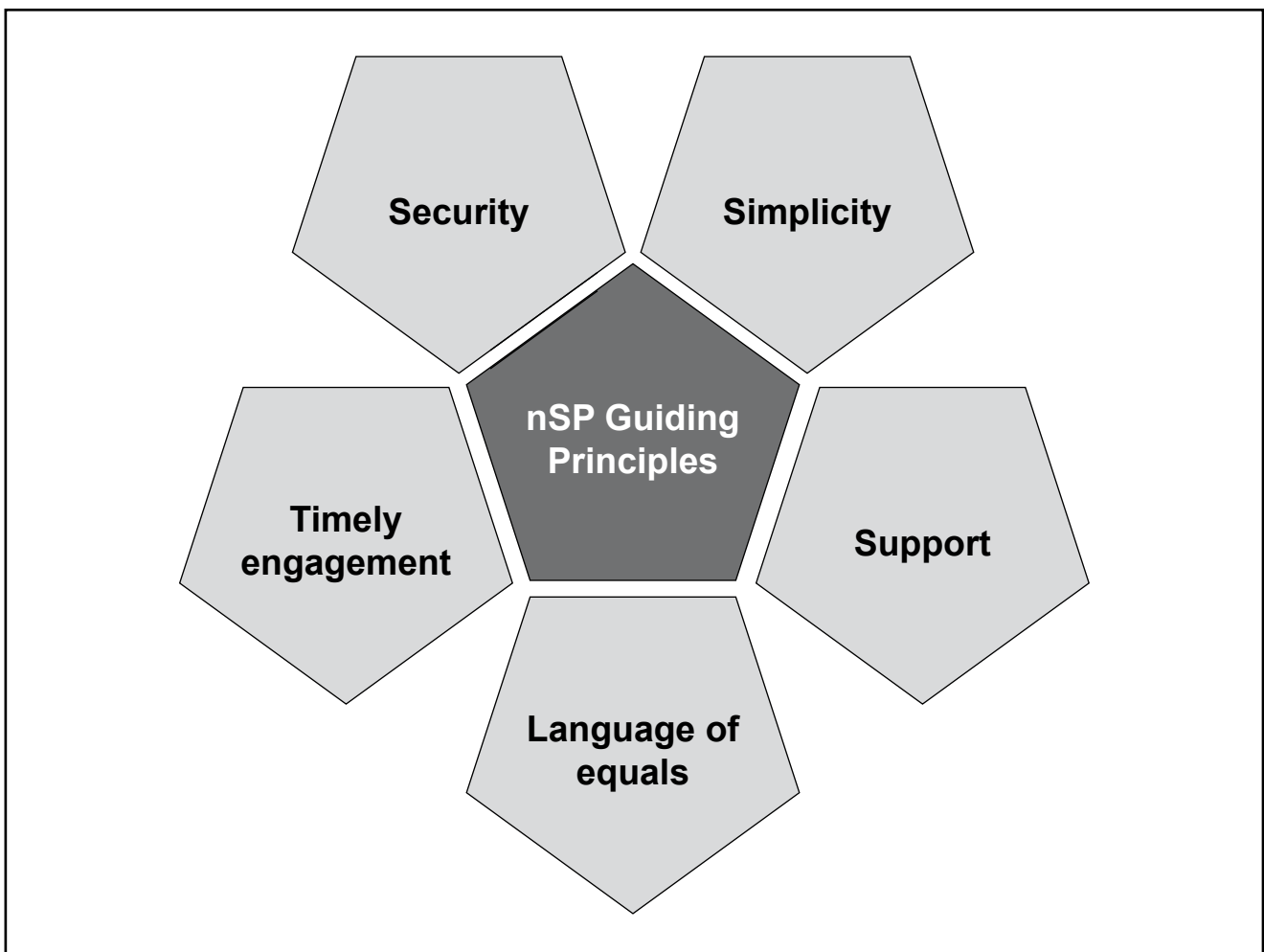
These principles are all interrelated to an extent. In particular there is scope for tension between the principles of security and simplicity.

Reflecting on these guiding principles will help to encourage trust in the new nSP system and process, which in turn should drive potential use of (and reduce drop out from) a digital platform.

Below we discuss how each of these principles might guide the design of the nSP process.

5.1.1 Security

Concerns over security need to be addressed. People have concerns about online security in general and some concerns about the Government's reputation for issues with data security and IT projects.

In order to feel confident using an online process customers need reassurance that this is a Government process with measures in place to ensure all interaction/engagement is secure.

There must be appropriate procedures for verifying identity securely, while at the same time avoiding a laborious multi-layered security process, for what many see as a 'one-off' interaction with the Department for Work and Pensions (DWP).

Participants were particularly concerned that their National Insurance (NI) number may be used as 'secure' information to verify identity, as they do not consider this secure information known only to them.

5.1.2 Simplicity

Another guiding principle to emerge from the findings is simplicity. Individuals want clarity and predictability when they are thinking about pensions, so they expect communication at all stages to be short and easy to follow, and the process for applying should be as user-friendly as possible.

As most people envisage claiming their pension as a 'one-off' interaction there is a need to avoid multi-stage procedures, particularly around the issue of security and identity verification.

There is obviously a tension between this principle of simplicity and the need to ensure the online platform is secure.

The use of prepopulation was valued by participants, as they felt being able to avoid having to look up information such as work history would be useful and help to make the process simple to use.

5.1.3 Support

The support provided to people ought to ensure that they are able to participate in the processes whatever their level of IT literacy and access to computers.

For many there was concern about how accessible an online platform would be for some groups of people, particularly certain older people and those with disabilities, and it was felt that the Government has a 'moral obligation' to ensure there is the right support (or alternative options) to enable these groups to claim their State Pension.

There were a variety of suggestions of the type of support that may be appropriate, and these varied according to how comfortable people were with an online process, but it was clear that getting the right support in place for those who run into difficulties with the 'mainstream' process, and providing alternative options for those unable to access/use an online system, will be crucial both for those individuals themselves and for the perceived validity/fairness of the process overall.

5.1.4   Language of equals

While the State Pension is a benefit, individuals do not necessarily see it as such. Rather it is viewed as something that they have built up entitlement to by paying NI contributions throughout their working life, and not something that they need to 'apply' or 'claim' for.

DWP needs to consider the tone and wording of communication at all points in the process.

5.1.5   Timely engagement

Another principle to emerge from the research is the importance of timely communication, at various stages of the customer journey. People want to have the relevant information at key stages of the process, including:

- information to ensure people are aware of any changes to the State Pension, and how these changes will impact on them;

- information so that people understand the eligibility criteria for the State Pension (such as the ten-year minimum) and when they will receive the State Pension (changes to State Pension age (SPa);

- making available estimates of what an individual's State Pension will be in plenty of time (with calculations clear and easy to understand);

- alerting people if they are not on track to qualify for the full State Pension;

- providing information on where to get support and advice (throughout their working life and during the claim process);

- providing advanced notice (around five years) of the claim process and options for 'buying' contribution years;

- providing an 'invitation to claim' notification 6 to 12 months ahead of SPa;

- acknowledging any application submission within a few days;

- processing an application within a month;

- payment of the State Pension beginning on or around an individual's SPa birthday.

Arguably the need for timely engagement extends beyond the period running up to SPa, with some people expecting relevant information and updates on their situation throughout their working life. Some suggested there should also be engagement in some form while people are at school, and when they start work for the first time.

5.2   Specific implications

In addition to the guiding principles, there are a number of other key implications for the design process that have emerged from this research.

A lot of people are comfortable with (and actually expect) an online process for the application. This is positive from the perspective of designing a process which is digital by default.

Key to maximising the use of the online process will be the arrangements made for the verification of identity. This is key to perceptions of security, but at the same time a complex process has the potential to put individuals off using an online channel and to seek to make their application in another way. The fact that individuals see their application as a one-off transaction and not the start of a longer-term interaction means that they are only prepared to invest limited time and effort in this process. If the verification process is not simple and 'one-stage' then there is a chance that at least some possible online users will default to other channels.

The need to provide bank details at the application stage triggers security concerns for some and could prevent them using an online process. It would be more logical for users to provide these details once their claim has been accepted (and there is a suggestion that this would be more acceptable at this stage to provide these details online). It is perhaps worth exploring whether this approach could work from the DWP's perspective.

Prepopulation of the claim form (with details of work history and contributions made) seems important to try to ensure – if individuals can just verify records this would be a 'selling point' of an online process over a paper one.

Although there is a high degree of comfort with an online process for the application, online users are likely to require some communication through hard copy. This is particularly in the case of:

- The 'warm up' letters that individuals receive prior to making their claim. Because individuals often do not expect to have to make a claim they will not be expecting this communication and most feel that it would need to be in hard copy to attract their attention.

- The notification of the outcome of their application which many strongly feel that they need to receive in hard copy so that they can keep a copy on file.

People are usually happy for the majority of contact after submitting the claim to take place electronically. However, if individuals are given a 'global' choice to opt out of hard copy communication then they may choose not to just to get this notification as a letter. Hence the way in which any option to choose the format of communication is framed will need careful consideration and it may be wise to allow individuals to select different communication channels for different elements of the process.

Although the general mind-set is that individuals' only interaction with the nSP will be as they come to claim it, there is some appetite (particularly among younger people) for a form of 'account' that would allow them to check their nSP entitlement on a regular basis.

Appix A

DWP nSP

Group discussion guide

TOPIC COVERAGE

1. INTRODUCTION (5 mins)

- Introduce self

- Introduce IFF Research – about us and the panel

- Subject:

  – The State Pension system is changing for people who reach State Pension Age on or after 6 April 2016 (men born on or after 6 April 1951 and women born on or after 6 April 1953).

  – The current State Pension system is complicated which means it's difficult for people to know how much State Pension they'll get until they're close to State Pension Age. On 6 April 2016, the current system will be replaced with a simpler one, so people can know from a much younger age how much State Pension they're likely to get.

  – The precise process of how people like yourself will apply for the new State Pension are still being designed.

  – You may have heard the new pension being referred to as the Single-tier State Pension but this name could change

  – It is in this context that DWP has commissioned IFF to understand the views of people.

- Confidentiality

  – Taking part in this research will not impact on your State Pension in anyway

- Recording

- Explain if anyone is viewing the group

- 'Rules' of group – i.e. no right or wrong, need to hear from everyone etc.

- Introductions

- Working status/who they live with

2. BACKGROUND (5 mins)

GIVE BRIEF OVERVIEW OF THE NEW STATE PENSION USING SHOWCARD

- Before we asked you to join our panel how aware were you of the new State Pension?

- What are your initial thoughts on this? Probe: Positive? Negative? Why?

Explain to participants that most of the evening is going to focus on the ***process*** of applying for the new State Pension. Introduce 'journey' board and explain that the basic framework is in place but that the boxes under each stage are blank because we want them to fill them in.

We'll be talking about each of these stages in turn.

*NB: Throughout the following sections try to get the group to come up with their **ideal** process – try to push them beyond what they know about current/past processes*

UNDERSTANDING HOW THE PROCESS SHOULD WORK (35 minutes)

UNDERSTANDING PENSIONS

- What types of things might make you think about pensions in general/the new State Pension?

  – Things which happen in your life?

  – Media coverage?

- How much do you know about the State Pension at the moment?

  – What sources of information/advice have you used?

- Have you ever you used any pensions' calculators or other ways of predicting what you will get when you retire?

  – Where have you seen/used these?

  – How easy/useful were they to use?

- How much do you know about National Insurance (NI) contributions?

  – Do you know whether you have paid enough to qualify for a State Pension?

  – How could/would you find out about your NI contributions?

- Would you expect or request statements from a State Pension?

  – How often? Why? Why not?

  – Through what channels?

  – What information would you expect the statements to contain?

I'd like you to imagine you are going to retire in the next few months. I'd like you to tell me how you think that process for receiving the new State Pension should work – there are no right or wrong answers here

PRECLAIM EXPECTATIONS

- How would you expect to find out about the new State Pension/about when it is time to apply?

- How would you find out about your contributions to date/whether you qualify?

  – Through what channels?

    – Media?

    – Post?

    – Online?

    – Telephone

    – Face to face?

    – A combination of the above? What combination?

  – How long in advance?

What support/information/guidance would you need/would you expect before applying for the new State Pension?

  – How would you like to be made aware of the process?

  – What level of information would you require?

- Do you think you would be likely to seek any help, advice or guidance during the process?

  – Why? Who from?

MAKING THE APPLICATION

- What would be your preferred way to make your application? Why?

  – Do you have different preferences for initial application vs. on-going interaction?

    – Online?

    – Telephone

    – Face to face?

    – A combination of the above? What combination?

IF DISCUSS TELEPHONE

- How would you feel if this was an automated service?

- How far do you think you would be able to take your application using an automated service?

- Would you need assistance to use an automated service?

ASK ALL

- How do you normally interact with DWP/other Government departments?

  – Use/experience of gov.uk?

- How would you expect to provide information to authenticate your application?
  - Through what channels do you feel most comfortable sharing and providing personal information?

AWARD OF PENSION

- Would you expect to be told how long to would take to receive acknowledgments/ communications about the decision?

- How quickly do you expect a reply/response?
  - What type of response to do you expect
    - Confirmation/receipt
    - Award notification?
  - Through what method would you receive the notification?

- What would the notification look like?
  - Who would it come from (DWP, the Pension Service, the 'government')
  - What level of detail would be included?
    - Breakdown of how it has been calculated?
    - Payment dates?

- Do you have a view on how often you would expect your pension payments (four weekly, monthly, would you expect to be able to choose?)
  - If it was monthly – how would you feel if you couldn't pick what day of the month payments were made on?
  - If you were asked to pick between monthly and 4-weekly – would you understand the difference? Would this cause confusion?
  - How big an issue would it be if you had to opt for 4-weekly? (LISTEN FOR REFERENCES TO DIRECT DEBITS, INTERACTION WITH OTHER BENEFITS, DIFFERENCE TO SITUATION WHEN IN WORK ETC.)

- If you did claim and were not entitled to the new State Pension how this should be communicated?
  - Screening questionnaire or 'knock out' questions before being allowed to apply?
  - What guidance/support should you be given/signposted to?
  - Would they expect to be for warned ahead of their claim, i.e. so they didn't bother claiming in the first place?

FUTURE ENGAGEMENT WITH NEW STATE PENSION

- Once you've been awarded new State Pension, what sort of communication, information or support would you want with the DWP going forward?
  - When you have a change in circumstances?
  - Enquiries and support?

- Do you perceive the State Pension to be an 'on-going' account/an account you have an interactive relationship over time?
  - Why? Why not?
- What would be your preferred channel for future interaction with the new State Pension?
  - Online?
  - Telephone
  - Face to face?
  - A combination of the above? What combination?

4.   EXPLORING REACTIONS TO A DIGITAL APPLICATION (15 mins)

It is envisaged that many people will apply and interact with the new State Pension online – I'd be interested in understanding your views in more detail on this.

- Do you think that is a good or a bad thing?
  - Why? Why not?

  MODERATOR: TO USE FLIPCHART TO BRAINSTORM THE PERCEIVED PROS/CONS OF ONLINE APPLICATION PROCESSES

  (both in a wider context and specifically in relation to the new State Pension)

  IF NOT COVERED IN DISCUSSION ABOVE CHECK:
- What do you currently go online for at the moment?
  - Any experiences of making claims/applications?
  - What devices do you use (desktops/tablets/phones/apps)?
- Good and bad experiences online?
- Confidence in using online/digital channels?
  - What support do you need/expect?
  - What experiences of online/support help have you?
    - Video support?
    - Webchat?
    - Helpdesks?
    - Prompts to self-navigate?
  - Do you ever seek advice from
    - Friends/family?
    - DWP
    - Citizens' Advice?
    - Any other third party organisation?

- Importance of security?
  - What would increase your confidence to go online?
  - Any examples of 'safe' or 'trusted' websites?
- Access issues?
- Would you use more online services with more support?
  - Can you access the internet elsewhere?
- Are there any transactions or processes you would never conduct online?
  - Why? Why not?
  - What makes you mistrust these processes?
  - Any examples of 'safe' or 'trusted' websites?
- To what extent does security feature in your decisions over how to apply for things/interact with organisations?
  - Through what channels do you feel most comfortable sharing and providing personal information?
- If applications for the new State Pension could only be made online how would it affect you?
  - What support would you need?
  - Would you look to any third parties/other organisations for support? Who?

5.   DEVELOPING THE DIGITAL/ONLINE PROCESS (25 mins)

I'd now like us to think back to the discussions we had earlier on how you feel the applications process should work – reviewing in the context of a digital/online journey.

PRECLAIM EXPECTATIONS

- How would you expect to 'find' the online application process (google search, gov. uk website etc.)
- Would you expect the system to provide you with links to other information and tools about planning for retirement online? What types of tools/information?

MAKING THE APPLICATION

- What information/support would your require before making an application online?
- How could DWP reassure you the online process is secure?
- Would you expect the system to prepopulate/bring up information DWP may already hold about you when making the application? (USE SOME OF SCREEN SHOTS AS STIMULUS)
  - Why? Why not? What types of information?
  - Does this raise security concerns?
  - If you had put your email in, would you expect it to prepopulate; would it feel secure etc.

- I'd be interested to hear your thoughts on what would you expect to see before submitting the application? FOCUS ON DECLARATION SCREEN)

  – How do you feel about this form?

  – Would you feel comfortable submitting? Why/Why not?

- What online support and assistance should be provided?

  – Video support?

  – Webchat?

  – Helpdesks?

  – Prompts to self-navigate?

- What would happen if you got stuck during the online process?

  – Would you seek advice from

    – Friends/family?

    – DWP

    – Citizens' Advice?

    – Any other third party organisation?

- Would you expect mobile technology (apps/SMS text messaging) to be available?

AWARD OF PENSION

- How could this be communicated online?

- Would you expect further follow-up communication?

6.   SUMMING UP (2-3 mins)

We've talked about all stages of an application process from early consideration to final outcome – specifically in light of a digital experience?

- Is there anything we've missed?

- What points are crucial for building trust? What is the most important thing for the DWP to get right?

- Thinking about the overall ideal process we've discussed, which bits make you think the process is....?

  – One you could trust?

  – Easy to understand and use?

  – Fair?

Thank and close

Appendix B

DWP nSP

Tele-depth guide

TOPIC COVERAGE

1.   INTRODUCTION(5 mins)

- Introduce self

- Introduce IFF Research – about us and the panel

- Subject:

    – *As our recruiters may have explained to you, the State Pension system is changing for people who reach State Pension Age on or after 6 April 2016 (men born on or after 6 April 1951 and women born on or after 6 April 1953).*

    – *The current State Pension system is complicated which means it's difficult for people to know how much State Pension they'll get until they're close to State Pension Age. On 6 April 2016, the current system will be replaced with a simpler one, so people can know from a much younger age how much State Pension they're likely to get.*

    – *The precise process of how people like yourself will apply for the new State Pension are still being designed.*

    – *You may have heard the new pension being referred to as the Single-tier State Pension but this name could change*

    – *It is in this context that DWP has commissioned IFF to understand the views of people.*

- Reason for teledepth: We are particularly interested in speaking with you as we would like to get a view on how the process should work for those currently living abroad who may be entitled to claim a UK State Pension

- Most of the discussion will be focusing on the process of applying for the pension so prior knowledge of the detailed policy behind the new or old system isn't essential. We will broadly discuss:

    – *How you would like to be informed about the new pension*

    – *The process of making an application*

    – *How you would like the Pension to be awarded*

    – *Future interaction with the department following the initial claim for the pension*

- Confidentiality
  - *Taking part in this research will not impact on your State Pension in anyway*
- Recording

2. BACKGROUND (10 mins)

1. Could you start by briefly explaining what you do and when you moved to [COUNTRY]?

2. What are your future plans for retirement?

3. Are you currently entitled to or claiming any benefits from…..?
   - *The UK Government?*
     - *Which ones?*
   - *The [country] government?*
     - *Which ones?*

4. Do you think you will be eligible for a State Pension from the [country] government?
   - *Why do you think this?*
   - *Where did you find out about this*

5. And how much do you know about the UK state pension at the moment?
   - *Do you think you will be entitled to claim?*
   - *What do you think you will be entitled to?*

6. What sources of information/advice have you used to find out more about….
   - *Benefits and entitlements in [country]?*
   - *The State Pension in [country]?*
   - *The UK State Pensions?*
   - *Pensions in general?*

7. Have you ever you used any pensions' calculators or other ways of predicting what you will get when you retire?
   - *Where have you seen/used these?*
   - *How easy/useful were they to use?*
   - *Did you use this in [Country] or when you were a resident of the UK?*
   - *Is this something you would want/expect to be able to access while living abroad?*

8. What types of things might make you think about pensions in general/the new UK State Pension?
   - *Things which happen in your life?*
   - *Media coverage?*

3.   UNDERSTANDING HOW THE PROCESS SHOULD WORK (15 minutes)

INTERVIEWER NOTE: **Throughout the following sections try to get the respondent to come up with their ideal process – try to push them beyond what they know about current/past processes**

READ OUT: I'd like you to imagine you are going to retire in the next few months and you might be entitled to claim for the new UK State Pension. I'd like you to tell me how you think that process for receiving the new State Pension should work – there are no right or wrong answers here

PRECLAIM EXPECTATIONS

9.   How do you currently engage with [country] government departments (if at all)?

– *Have you applied for any benefits in [country]? How has the process worked?*

10.   Do you ever interact with DWP/other UK Government departments?

– *Use/experience of gov.uk?*

– *Any barriers given living abroad for example, internet access, location of residence for example, rural area/poor transport links?*

11.   How would you expect to find out about the new UK State Pension/about when it is time to apply?

– *How long in advance?*

– *Online/by letter/by phone etc.*

– *How would you feel about contacting the DWP during UK business hours*

12.   Would you expect the [country] government to have any role to play in the process?

– *What? How would they be involved?*

13.   How would you find out about your contributions to date/whether you qualify?

– *Media?*

– *Post?*

– *Online?*

– *Telephone*

– *Face to face?*

– *A combination of the above? What combination?*

– *How would you feel about contacting the DWP during UK business hours*

AWARD OF PENSION

14. Once you have applied for the pension, how quickly would you expect a reply/ response?

15. Would you expect to be told how long to would take to receive acknowledgments/communications about the decision?

16. Who would the response come from (DWP, the Pension Service, the 'government')?

17. What type of response to do you expect?

 – *Confirmation/receipt*

 – *Award notification?*

18. What level of detail would be included in the response?

 – *Breakdown of how it has been calculated?*

 – *Payment dates?*

19. If you did claim and were not entitled to the new UK State Pension how this should be communicated?

 – *Screening questionnaire or 'knock out' questions before being allowed to apply?*

 – *What guidance/support should you be given/signposted to?*

 – *Would you expect to be for warned ahead of their claim, i.e. so you didn't bother claiming in the first place?*

FUTURE ENGAGEMENT WITH NEW STATE PENSION

20. Do you perceive the State Pension to be an 'on-going' account/an account you have an interactive relationship over time?

 – *Why? Why not?*

21. What would be your preferred channel for future interaction with the new State Pension?

 – *Online?*

 – *Telephone?*

 – *Face to face?*

 – *A combination of the above? What combination?*

 – *How would you feel about contacting the DWP during UK business hours*

4. EXPLORING REACTIONS TO A DIGITAL APPLICATION (15 mins)

22. It is envisaged that many people will apply and interact with the new UK State Pension online – Do you think that is a good or a bad thing?

    – *Why? Why not?*

23. Thinking about using online application processes in a wider context, what do you usually go online for?

24. Is there anything you wouldn't go online to do?

    – *IF YES: Why would you not do this online?*

25. Do you have any security related concerns with completing personal applications online?

    – *IF YES: Can anything be done to appease these concerns?*

26. Through what channels do you feel most comfortable sharing and providing personal information?

27. If applications for the new UK State Pension could only be made online how would it affect you/what support would you need?

    – *Video support?*

    – *Webchat?*

    – *Helpdesks?*

    – *Prompts to self-navigate?*

28. Would you look to any third parties/other organisations for support?

    – *Who?*

29. How would you feel if there was a telephone helpline but it was an automated service?

30. As a resident of [COUNTRY] how would you expect to 'find' the online application process?

    – (*google search, gov.uk website etc.)?*

    – *Are there any other [COUNTRY] sites/help channels you might go to?*

31. Would you expect the system to prepopulate/bring up information DWP may already hold about you when making the application?

    – *Why? Why not?*

    – *Does this raise security concerns? How could these be addressed?*

5.   SUMMING UP (2-3 mins)

32.   We've talked about all stages of an application process from early consideration to final outcome – specifically in light of a digital experience?

– *Is there anything we've missed?*

– *What points are crucial for building trust?*

– *What is the most important thing for the DWP to get right?*

Thank you very much for taking the time to speak to us today. As a thank you, we will transfer £25 to you via PayPal when the project is completed in early March.

Has PayPal account: May I take details of the email address you use for your account.

No PayPal account: PayPal is a secure way for us to transfer money to you – it just requires you to create an account in your own time and then to provide us with the email address you used to create it.

May I take the email address you will use when creating your PayPal account?

WRITE IN PAYPAL EMAIL ADDRESS HERE:

THANK RESPONDENT AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.		
Interviewer signature:	Date:	
Finish time:	Interview Length	Mins