



Research for the City of Westminster's Pension Fund – Appendix 2

User research report – Discovery

Rhea Ebanks Simpson – August 2023
User researcher



City of Westminster

Agenda

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Research Background



Currently information about the City of Westminster Pension Fund sits across three websites. One of the sites costs £5,000 PA to host, which could be migrated to our corporate website and provide better value for money.



We conducted 1-2-1 interviews with Westminster-affiliated and non-Westminster users, lasting 45 minutes.



Participants included: Fund board members, Heads of service, finance and investment, delivery specialists and Councillors

**WCC = Westminster City Council*

**COWPF = City of Westminster Pension Fund*

Objectives

1. To understand key informational and transactional needs
2. To understand common pension queries so these can be addressed with a new website
3. To provide recommendations about the look and feel, tone, content and navigation of a new pensions site

High level findings

1. The participants typically **disliked links sending them to Hampshire's pension** website because they expected transactions to be completed on the COWPF site. There was **confusion around the differences between the City of Westminster Pension Fund and Hampshire sites**.
2. Similarly, there was also **confusion from some Westminster City Council staff about the ownership of the COWPF**. They assumed that the fund was a WCC product, rather than its own entity. In turn, they became confused when the website displayed content that advised them to speak to their employer.
3. The participants expected to see a **calculator on the site that allows them to get an estimate of their pension at retirement**. Participants that were new to pensions were typically less interested in information-based content and more interested in their pension details.
4. Some participants expected to see more content that explains where their pension is being invested and more guidance on pensions.
5. The participants had an **'audience' based mental model** when it came to the website structure. They typically expected sitewide navigation and content to be organised by users' needs at different stages of their pension journey (early career, retiree etc.).
6. The participants generally **liked the look and feel of the website** and praised its 'clean' design which reminded them of WCC. They also praised the layout of the content and examples, which they said was easy for beginners to understand.

Detailed findings

Being sent to Hampshire is disorientating

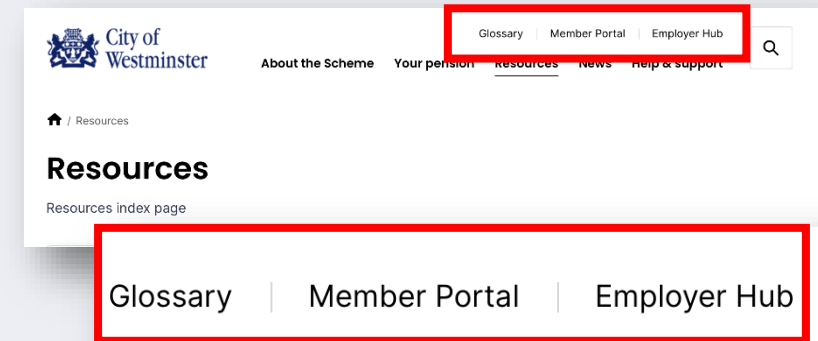
The participants felt disoriented when clicking a link that sent them to Hampshire because they expected to complete most transactional tasks on the COWPF website.

- The most important tasks on the COWPF website were updating their pension details in some way.
- The participants assumed there would be a way to log into their pension account on the COWPF site.

"I would use [the COWPF site] to update the nominations form for the death benefit and keep it updated. I'd use it to change my address."

- However, when they clicked on the member portal link it directed them to Hampshire to update their details, causing the participants to become disappointed and frustrated.

"The top link is a bit disappointing [member portal login]; it took me to a completely different website and that's a complete interruption of my experience. It looks clunky on Hampshire"



Member portal link

Being sent to Hampshire is disorientating

Others were confused because they assumed the COWPF website was the same as Hampshire's and became disoriented when they saw the Hampshire logo and a different interface.

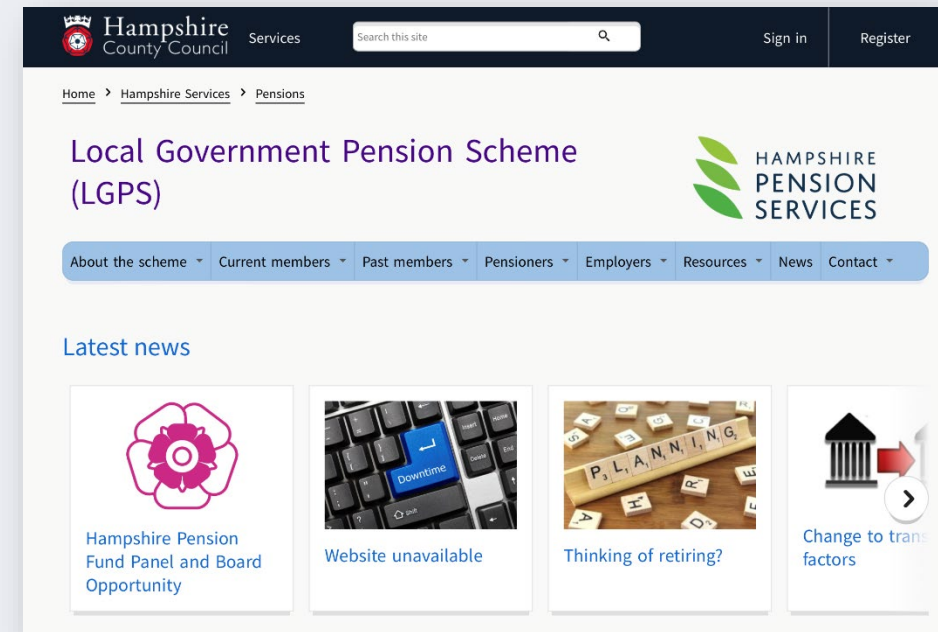
- The disappointment could be due to a general confusion around the difference between COWPF and Hampshire.

"Confusing that you have the LGPS website and then the member portal that takes you to Hampshire; they seem separate but confusing"

- Similarly, there was confusion around the differences between Westminster City Council and COWPF. Some Westminster-affiliated participants assumed that COWPF is a Westminster City Council-specific scheme.

Opportunity: users would benefit from an explanation on the landing page when migrated to WCC, that explains the relationship between COWPF, WCC, and Hampshire.

Risk: migrating the COWPF to WCC may further the assumption that COWPF is a Westminster product.



Hampshire

Users want to calculate their pensions.

Participants wanted a function that allows them to get an estimate of their pension at retirement.

One participant said that they would expect to see: "A forecast of what it may look like when you are retired"

- Participants expected to see how their pension benefits would be calculated and the impact of lump sums.
- They just want to quickly find what it is that they are expecting at the point of retirement, particularly mid/early-career lay users who are less interested in the informational content on the website.

Risk: There is also no reference to a pension calculator on the COWPF website. Without linking to Hampshire's calculator, we risk users taking circular journeys attempting to find it, which could cause them to become frustrated.

Users would benefit from being signposted to the LGPS Pension account modeller.

The screenshot shows a web interface titled "Pension account modeller". At the top, there is a progress bar that is 50% complete. Below this, the section "Personal details" is visible, with a note that an asterisk denotes a required field. There are three input fields, each with a slider and a text box:

- Yearly pensionable pay*:** The slider ranges from £1000 to £150000, with a text box set to £1,000 and a help icon.
- Cost of living increases*:** The slider ranges from 0% to 5%, with a text box set to 0% and a help icon.
- Pay increases*:** The slider ranges from 0% to 5%, with a text box set to 0% and a help icon.

Example calculator from LGPS

Where is the COWPF being invested?

Participants wanted more basic information explaining what the COWPF is and what it consists of.

- Some participants wanted more information that explains where the pension is being **invested** and **where the money goes**.

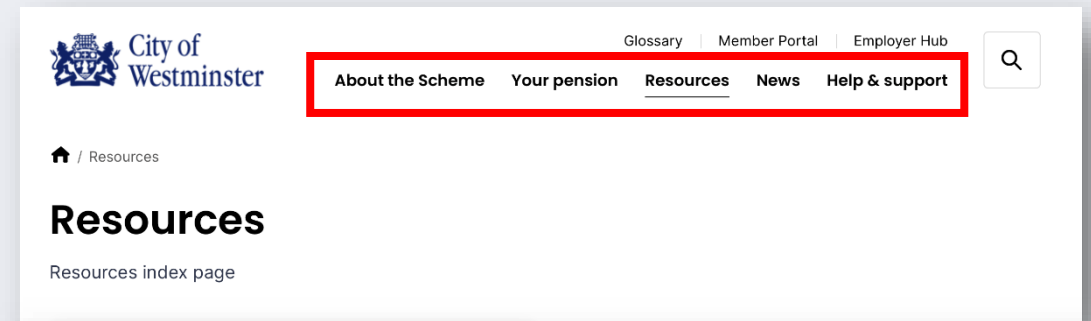
"Maybe we could have a page on the investment side, and what the fund invests in. [We could] Link to the investment fund finance page."

"[I want] to be able to know where my money goes and know my pension in detail."

- The fund does have a section that explains "About the scheme", which indicates that the heading doesn't set expectations that they would find information about the detail of their pension.

Risk: COWPF does not say where pensions are invested, and the investment content on WCC is long and difficult to skim.

If we do not create content on WCC that explains where peoples' pensions are going in a simple, bullet-pointed way it could cause users to become confused.



Content headings

Site structure (card sort)

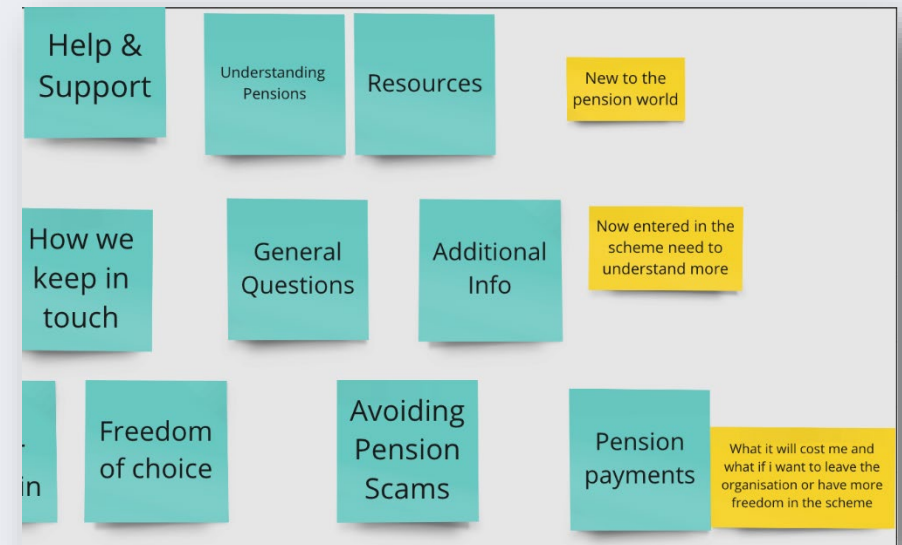
We asked the participants to organise cards that represented the COWPF site structure in a way that made sense to them. They typically organised the site by needs at different stages of the pension journey.

- They organised groups of COWPF content and labelled them: "How it works now that I am beginning to think about retirement", "New to the pension world", and "When I have left WCC".
- **Participants typically displayed an audience-based mental model, whereby they intuitively thought that the website should be navigated depending on a user's circumstance.**
- Currently, the website is navigated by types of information such as paying in, not paying in, retirement, and auto-enrolment.

"[You want] to be able to learn about your pension depending on your situation"

Risk: If we do not structure the site by audience type, users who are unfamiliar with their pensions will struggle to identify themselves and find relevant content.

The current site structure assumes that the users have pension knowledge.



Card sort from one participant

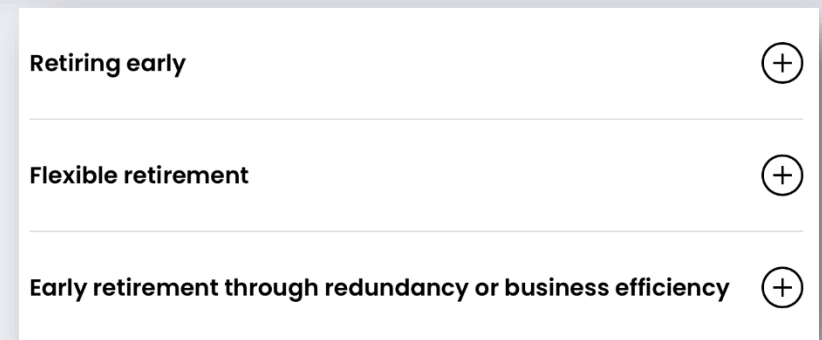
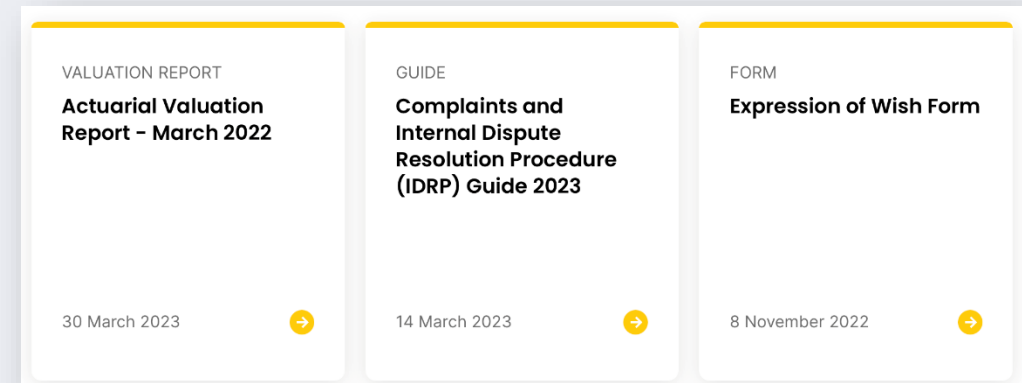
Positive feedback about the design

- Participants generally liked the look and feel of the website and praised its simplicity and 'clean' design.
- They specifically noted the **'tiles'** used on the resources page and the **accordions** used for more information.

Additionally, some WCC-affiliated participants appreciated that the website looked visually like WCC's.

"The look and feel is very much Westminster, so it gives me confidence. It's straight-forward and has clean text "

Success: there may be minimal impact for Westminster City Council-affiliated employees if we migrate the COWPF to the main Westminster site because it looks visually similar.



Accordions and 'tiles'

Feedback about content layout

Participants found the layout of the content easy to follow. For instance, some participants said that the content signposted them to important information.

"It is easy to understand the stuff under the accordions – the example given is a nice simple example that demonstrates not paying tax"

- The participants like the design and being able to click open a heading to unfold more information. However, the lack of links to transactions within this information negatively impacted the user experience.

"There should be a link to get the form [in the accordions]"

- Similarly, while the content layout was praised by the participants, there were some headings that they said were confusing:
 - **Freedom of choice, auto-enrolment, and 50/50.** The term 'pensioner' also came up as a word that some participants did not like.

Risk: If we do not review terms such as 'pensioner' with the staff networks when migrating to WCC, some users may be offended by the language.

If we do not link to transactions mentioned in the accordions, it could cause users to become confused about their next steps and get lost on the site while looking for the transaction.

Flexible retirement

From age 55, if you reduce your hours or move to a less senior position, you may be able to start receiving some or all of the pension benefits you have built up even though you are still working - helping you to ease into retirement. You can still build up further pension in the Scheme.

You must have your employer's permission for flexible retirement.

Will my pension be reduced if I take flexible retirement?

If you take flexible retirement before your normal pension age, your benefits may be reduced just as if you were retiring early.

If you are interested in flexible retirement please ask your employer what options they offer.

Content layout

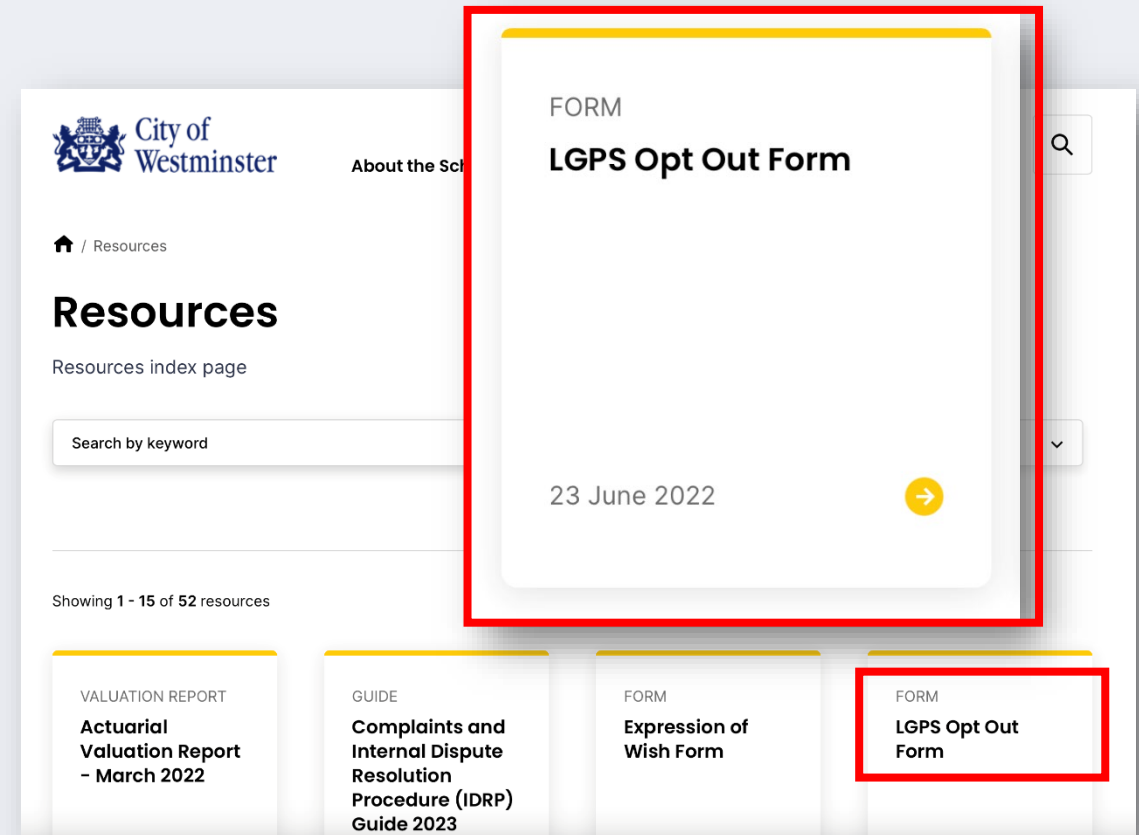
Findability of Opt out form

Analytics shows that the "Opt-out" form was the most downloaded PDF from Jan-June 2023 with around 40% of all downloads.

- When we tested the page in user research, the participants were generally able to get to the page with the form, however, they typically found it difficult to find and it took them a while to locate it.
- Currently, users must go to the resources section to find the opt-out form. The 'No longer paying in' section in the menu bar does not direct users to the opt-out information.

"I didn't expect [Opt-out] to be in resources, I'd expect updates and strategy. The fact [Opt-out] is dated on the form... I don't think it naturally intuitive to go on resources to get forms like that"

Opportunity: Given that it is a top task on the site, users would benefit from us making the Opt-out section more prominent in the menu bar and higher up in the site hierarchy, so it is easier to navigate.

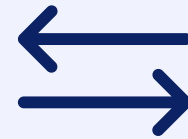


Opt-out

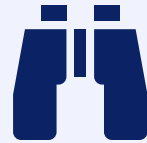
Jobs to be done when
visiting the Pension Fund
website

Jobs that people do on the pension fund website:

1. Respond to a change in situation



2. Looking for guidance



Users that respond to a change in situation

E.g., receiving their annual pension statement or increased contributions on their payslip



The responder, aged 45

The responder is a busy mid-career colleague who works in finance and is employed with Westminster City Council.

They never really look for information about their pension because it doesn't tend to interest them; they only know how much they contribute because they can see it on their payslip.

They normally visit the Hampshire website to look for their pension contributions, which has made them confused about the difference between Hampshire and COWPF. They believe that COWPF is a Westminster City Council owned product.

For the responder, pensions are at the back of their mind, and they have only been on the COWPF website a handful of times but can't remember what they did on there.

When they do visit the site, they expect to be able to log into an account and access their pension details. They tend to visit COWPF after receiving their annual statement.

Users that come to find guidance

E.g., finding information about lump sum payments and preparing for retirement



Guidance seeker, aged 59

The guidance seeker is a late-career colleague who is beginning to think about retirement. They are a deputy-head teacher based in a Westminster grammar school.

They've come to the COWPF site to look for guidance and to research specific parts of their pension. They have been on the site before a handful of times but now want to gather all the important resources.

They haven't kept up to date with information about their pension before, so they want to know what to expect when they come to retire.

Recommendations

Recommendations

Recommendation	Priority	Impact	Effort	MoSCoW
Clearly signpost users to Hampshire's calculator to meet expectations	High	High	High	Must have
Information architecture and site navigation based on the stage you're at with your pension. To allow users to quickly identify relevant content.	High	High	Medium	Must have
Make the relationship between WCC, COWPF and Hampshire clear on the COWPF landing page, once we have migrated.	High	High	Low	Must have
Get the URL so users can log into their account to change their details, directly from COWPF	Medium	High	Low	Must have
Reviewing the word 'pensioner' and changing it to 'pension recipient'. Reviewing the site for other potentially pejorative terms.	Low	Low	Low	Should have

Recommendations

Recommendation	Priority	Impact	Effort	MoSCoW
Accessibility review	Medium	High	Medium	Should have
More research with Non-WCC staff to shed light on how they will be affected by the migration to WCC.	Medium	Medium	Medium	Should have
Wider comms to educate younger people about pensions as many apprentices end up opting out, including a section on the site.	Low	Medium	Medium	Could have
A section on website based on how you may be impacted if you have children, different faiths, ethics	Low	Medium	Medium	Could have
Guidance on how to use the website/introduce information icons across the site	Low	Medium	Low	Could have

Update: Additional research with
non-Westminster City Council
employees

We spoke to an additional three participants from WAES, Homes England and a school to understand how they perceive COWPF.

We also wanted to know before the Alpha (design) phase, what might be the impact of moving COWPF information onto the Westminster Corporate site for non-Westminster staff?

New insights

- The participants had a correct understanding of what the COWPF is and correct expectations for what to find on the site.
- The 'Resources' section typically did not meet participants' expectations. They did not expect to find forms there and instead, expected to find them in the accordions that referred to a transaction. They also said that resources had too many pages because there was a lot of content. If the participants can't find the forms in transactions, they might get lost in circular journeys trying to find them and exit the site.
- When it came to moving the site to the WCC corporate site, the participants generally had mixed opinions. One participant from Homes England mentioned that it might confuse non-Westminster staff because they may assume the fund is not related to the Council. Overall, the participants felt that users would need a clear explanation of who the fund is for if we migrate the site.

Update: Additional research with
the ABLE Network

We spoke to an additional three participants from the ABLE Network to understand whether the website is accessible.

New insights

- The participants felt that captions for key terms, such as Gross pay, would help them understand the information more clearly. They emphasised the need for simple information that doesn't increase cognitive load. The participants noted the Resources page and the ribbon menu as needing more explanations/subheadings with explanations of what they mean. The participants felt that the headings were not clear throughout the website.
- Similarly, the participants expected to see a summary of instructions that would explain where to go for key information and transactions, such as the pension calculator.
- One participant expected to find information that helps people with health issues (for instance, a long-term illness) more clearly, particularly because these users will get paid half of their wages for the first six months. Without putting information helping people with health issues higher up in the site hierarchy it could cause these users to become frustrated or disheartened if they cannot find relevant information.
- The participants pointed out the colour used on the pension website, particularly around the use of black copy on a white background because it could be visually harsh. If we continue to use harsh contrasts when migrating to the Westminster corporate site, it could exclude those who have visual stress.

- The content and guidance on the pension website were clear for users with neurodiversity. The participants felt that the guidance was simple and easy to understand, particularly the examples used in the accordions.
- The accordions were received well by the participants because they gave them a choice to decide what they wanted to expand and read in more detail, which meant that they were not overwhelmed by the information on the page, and it was easier to digest.
- When we showed the participants the Westminster corporate site it seemed to work well with screen layovers (colour changing and reading ruler), however, one participant who uses a screen reader said they avoid the site because the headings can make it difficult to navigate around given that there are so many. Comparatively, the same participant said that the current pension fund website worked very well with their screen reader.
- If we do not consider carefully our approach to migrating content and continue to test our designs, we risk excluding users who are overwhelmed by lots of content when migrating to the corporate site and giving them a bad user experience.
- To make sure we are continuing the same good practice, we should find out from Hyman Roberts how they made the pension fund site so accessible.

Questions?

Thanks!



Rhea Ebanks Simpson – June 2023
User researcher



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