The Public Trustee

Customer Satisfaction Survey

Executive Summary, Process & Overall Results

June 2019

Prepared For:
Office of The Public Trustee – South Australia

Prepared By:
Ivan Lean, B.Psych, M.Psych,
Organisational Psychologist
Rubicor Group
67 Greenhill Rd,
Wayville, 5034
Ph: 1300 562 437
ABN: 74 110 913 365

www.rubicor.com.au
This page is left blank on purpose.
# Table of Contents

- **Executive Summary** ................................................................................................. 2
- **Overall Response Rate** ............................................................................................ 2
- **Level of Satisfaction** ............................................................................................... 4
- **Reports** ..................................................................................................................... 4
- **Customer Satisfaction Survey Process** .................................................................... 5
- **Introduction** ............................................................................................................... 5
- **Methodology** ............................................................................................................. 5
- **Summary Overall Results** ......................................................................................... 7
- **Perceived Satisfaction with Overall Services** ......................................................... 7
- **Suggested Improvements for Overall Services** ....................................................... 9
- **Recommend to Others for Overall Services** ............................................................ 10
- **Revoked Wills Customers** ....................................................................................... 13
- **Estate Services Summary** ....................................................................................... 14
  - Deceased Estates ......................................................................................................... 14
- **Personal Estates Services Summary** ...................................................................... 18
Executive Summary

A Customer Satisfaction Survey was initiated by the Public Trustee for the seventh continuous year in order to measure customer perceptions and attitudes towards the service provided by the Public Trustee. The respondent pool incorporated Customers for Wills, Deceased Estates, Personal Estates and Trust service areas, as well as Customers who revoked a Will or Enduring Power of Attorney.

The survey was provided online from 1st May 2018 to 30th April 2019 as part of normal business practice and distributed to customers for Wills, Deceased Estates, as well as customers who withdrew/revoked their Will/Enduring Power of Attorney.

Historically a telephone survey was conducted between the 1st and the 5th of May 2018 for Personal Estates Liaison Person, Personal Estates Protected Customers and Trust Customers. In 2019, the Public Trustee changed their methodology and conducted the survey by attaching a link in the email as well as hard copy surveys when sending quarterly financial statements to these customers.

The Public Trustee has incorporated survey data collection into normal business practice since the end of 2012 and will continue to do so as a way of providing Customers with a ‘voice’, gathering important feedback and using this to develop strategies for ongoing service improvement. For example, when a Customer executes a Will, when the Public Trustee finalises a deceased estate or trust, and when someone revokes their Will or Enduring Power of Attorney with the Public Trustee, they are asked to participate in the survey at the completion of the service. The Personal Estates survey of Customers and their Liaison Persons is the only survey that is conducted as an annual telephone survey.

This report details the quantitative and qualitative findings obtained from the Public Trustee Customer Satisfaction Survey for 2019. Trends in results over time have been noted and, where areas for improvement are identified, recommendations have been made.

Overall Response Rate

There were 937 total responses in 2019 in comparison to 767 responses in 2018.
**Figure 1 – Response Rates over Time**

<table>
<thead>
<tr>
<th>Survey process conducted from 1\textsuperscript{st} May 2017 – 30\textsuperscript{th} April 2019</th>
<th>Surveyed 2019</th>
<th>Surveys completed 2019</th>
<th>Response rate % 2019</th>
<th>Surveys completed 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wills</td>
<td>1386</td>
<td>200</td>
<td>14.4%</td>
<td>219</td>
</tr>
<tr>
<td>Estate Administration</td>
<td>402</td>
<td>154</td>
<td>38.31%</td>
<td>135</td>
</tr>
<tr>
<td>Wills Revoked</td>
<td>571</td>
<td>127</td>
<td>22.24%</td>
<td>162</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Estates Branch Telephone Survey Conducted from 2\textsuperscript{nd} – 6\textsuperscript{th} May 2019</th>
<th>Surveyed 2019</th>
<th>Surveys completed 2019</th>
<th>% of total called 2018</th>
<th>Surveys completed 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liaison Persons</td>
<td>Undetermined</td>
<td>178</td>
<td>Undetermined</td>
<td>159</td>
</tr>
<tr>
<td>Protected Customers</td>
<td>Undetermined</td>
<td>220</td>
<td>Undetermined</td>
<td>55</td>
</tr>
<tr>
<td>Trust Administrators</td>
<td>Undetermined</td>
<td>58</td>
<td>Undermined</td>
<td>37</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>Undetermined</strong></td>
<td><strong>937</strong></td>
<td><strong>Undetermined%</strong></td>
<td><strong>767</strong></td>
</tr>
</tbody>
</table>
Level of Satisfaction

Consistent with previous findings the overall results are positive and indicate sound and continuing levels of Customer satisfaction (indicated by level of agreement) regarding level of service provided by Wills, Deceased Estates, and Personal Estates and Trust.

However all areas have room for improvement.

The results for Revoked Wills respondents are included to provide additional important information around the reasons for withdrawal and suggested areas for improvement to promote retention of these Customers. This is the sixth time that Revoked Wills Customers have been included in the survey. It is noted that changes were made to the eligibility criteria for Wills in 2019 which resulted in 84000 Wills customers being advised of the change by mail. This has resulted in 571 revoked Wills.

Reports

The Rubicor Group have prepared 5 reports for the Public Trustee based on 2019 data provided and compared with historical data.

The first report contains an Executive Summary, Process outline and Overall Results.

Plus four reports providing more detailed information for each of the four Customer groups shown below:

Wills Services (includes revoked wills customers)
Estate Services
Trust Services, and
Personal Estate Services
Customer Satisfaction Survey Process

Introduction

The following report has been prepared by Rubicor for The Office of the Public Trustee. It summarises the results of a survey of the Public Trustee Customers conducted in order to gain an overview of Customer satisfaction with services provided by the Public Trustee in South Australia.

The survey design and process for data collection in 2019 followed the previous iterations of the survey conducted each year from 2011 to 2018, with some minor changes to the channel promoting the survey and additional survey questions.

Since the end of 2012, the survey has been conducted at regular intervals as part of normal business practice and distributed to Wills, Deceased Estates, Trust Customers, and Revoked Wills Customers who withdrew/revoked their Will/ Enduring Power of Attorney.

Methodology

This survey is a continuation of seven previous iterations of the survey conducted each year from 2011 to 2017. Significant changes were made in 2018 as this allowed a build on historical questions to capture more relevant information. The consistency of survey questions enabled direct comparisons and observations of results over time for many of the questions.

The survey process was conducted from 1st May 2018 to 2nd May 2019 for all respondent groups except Personal Estates Customers and Trusts Customers. The Public Trustee changed their methodology in this round of surveying and conducted the survey with an email specifically requesting feedback. Customers were also sent a once off hard copy survey included in their May 2019 quarterly financial statement to these customers.

Deceased Estates, Wills and Documents Revoked customers provided responses via an online/hard copy survey throughout the year (after receiving the service).

The majority of questions in the surveys asked respondents to rate how strongly they agreed they were satisfied with various aspects of the Public Trustee services on a scale of 1 to 5:

Satisfaction was indicated by level of agreement, which was rated on the following scale:

- 5.00 = Strongly Agree
- 4.00 = Agree
- 3.00 = Neither Agree or Disagree
- 2.00 = Disagree
- 1.00 = Strongly Disagree

This method allows Customers to gauge their level of satisfaction and provide a consistent measurement across government for the core service questions. All surveys since the first iteration have incorporated this measure.

Some questions asked respondents to select as many items as they wish, for example, when indicating how to improve or how they heard about a particular service. Other questions asked respondents to provide Yes/No answers, for example when indicating whether they would recommend the Public
Trustee to others. Finally, some questions invited respondents to provide more detailed comments (i.e. open-ended responses or “other” responses, which were also open-ended). As usual, it should be noted that some questions were reserved only for Personal Estates Customers.

To analyse the data, response numbers, percentages, and mean scores were calculated. Where applicable, changes over time in mean scores were also analysed.

This report was prepared in May/June 2019 by the Rubicor Group and is based on data received from the Public Trustee.
Summary Overall Results

This section provides an overview of results that were collected for all Customers and also within each respondent group including:

- Wills Services (includes revoked wills customers)
- Estate Services
- Trust Services, and
- Personal Estate Services

An item-by-item breakdown is not presented as each service stream used different questions relating to service.

More detailed results are presented in the four separate reports for Wills Service and Revoked Wills, Estates, Personal Estates and Trust Customers

**Perceived Satisfaction with Overall Services**

Respondents were asked to rate their satisfaction (indicated by level of agreement) with a range of aspects relating to services provided by the Public Trustee.

Below is a summary of overall perceived satisfaction with services for Wills Services (includes revoked wills customers), Estate Services, Trust Services, and Personal Estate Services.

![Mean Satisfaction Chart]

*Figure 2 – Overall Perspectives of Satisfaction with Services Provided by the Public Trustee*
Figure 3 – Time Comparison for Overall Perspectives of Satisfaction with the Services Provided by the Public Trustee

Observations

> Overall, all ratings (indicated by level of agreement) are positive in 2019, indicating that the Public Trustee Customers ‘agree’ that they are satisfied with the service provided.

> As found in prior years, the mean satisfaction rating for Wills is much higher than ratings for other areas. This suggests that Wills Customers are very happy with the Public Trustee’s level of service.

> Results in 2019 yielded a slight decrease for both personal estates (M=3.5) and Trusts customers (M=3.3) as compared to 2018 results (M = 3.8) and (M=3.5) respectively.
Suggested Improvements for Overall Services

Respondents were asked “How can we improve our service? (Please mark as many as you would like)”. Overall responses (for all the Public Trustee Customers) are displayed in the chart below.

Areas for Improvement

When asked to make suggestions for improvement, respondents typically identified response/communication with customers, timeliness of service, and general improvement matters. These are similar to themes that have emerged in previous surveys.
Recommend to Others for Overall Services

All respondents were asked “Would you recommend the Public Trustee to others?” The majority of respondents answered ‘Yes’ to this question, a positive outcome. The percentage responding yes to the question is presented in the chart below.

This year’s results (57%) are a significant decline from 2018’s (76%) in recommending the Public Trustee to Others. This can be attributed to the significant increase in Personal Estates (Protected Customers) who completed the survey in 2019 (220 compared to 55 in 2018). These are customers who do not chose the Public Trustee as administrator.

There had been a significant increase of ‘no’ responses (22%) compared to 2018’s results (14%). Also a significant increase of ‘Don’t Know’ responses (17%) as compared to 2018’s results (10%).
Figure 5 – The Public Trustee Customer Recommendations to Others Time Comparison

Figure 6 – Comparisons of Customer Recommendations to Others for Wills, Deceased Estates, and Personal Estates 2018

Observations

> For all Customer groups, the majority of respondents from the Wills and Deceased Estate services indicated that they would recommend The Public Trustee to others.

> As in 2018 and 2019, Wills Customers represented the highest proportion of respondents (91.5%) who would recommend The Public Trustee to others. This is a decline compared to 2018’s results of 94%.

> Personal Estates Customers reported a significant decline in ‘Yes’ responses, with 77.5% responding ‘Yes’ in 2018, but only 44.5% responding ‘Yes’ in 2019. Personal Estate’s ‘No’ responses had a significant increase from 2018 (14.3%) to 2019 (28.9%). It should be noted that this year survey had a much higher number of responses (around 100% increase) from Personal Estates customers who are less likely to recommend The Public Trustee.

> Deceased Estates ‘Yes’ responses did not result in a significant change; 56% in 2018, and 50.6% in 2019.

> Trust Customers had the highest number of respondents who answered ‘No’, (37.9%) consistent with 2018’s responses (30%).
Wills Services Summary

Satisfaction with Services

As found in previous years, the overall results for Wills respondents are very positive with the majority indicating they ‘strongly agree’ they are satisfied with the level of service. This result has remained steady since 2012.

![Satisfaction with Document Preparation Services](image)

**Figure 7 – Satisfaction with Document Preparation Services**

Areas for Improvement

When asked to indicate whether there was a need for improvement in particular areas, the majority of responses from Wills open ended respondents resulted in 85.1% complimentary as compared to results in 2018 (71.5%).

Recommendation of the Public Trustee to Others

The vast majority (approx. 91%) of Wills respondents indicated they would recommend the Public Trustee to others, while 4% of respondents said they did not know if they would recommend the Public Trustee. 5% of respondents did not respond to the survey. No respondents said they would not recommend the Public Trustee, a highly positive result.

Observations

As found in all surveys dating back to 2011, the majority of Wills respondents who provided a comment said they are satisfied with the service provided. There were a few suggestions for improvement, which included:
More and clearer information regarding fees and charges, and notification to bring photo identification prior to appointment

Revoked Wills Customers

The Public Trustee can be appointed an Executor in a Will and/or an Enduring Power of Attorney. In 2013, the Public Trustee started surveying these Customers as a means to gather important feedback about how services for Wills Customers could be further improved. The results for Revoked Wills Customers highlighted the reasons for withdrawal of their Wills and/or Enduring Power of Attorney and identified their current position with these documents.

As revoked wills respondents have chosen to cease their association with the Public Trustee, it is to be expected that their responses will be more negative, and therefore may not be reflective of Wills customers overall. Caution should therefore be taken when generalising these results.

Reason for Withdrawal

The main reason (29% of responses) for withdrawal from the Public Trustee was that Customers considered The Public Trustee’s fees and charges to be unreasonable. The second most common reason (28%) was that respondents had transferred their affairs to a private executor/trust company.

Current Position with Documents

When asked about their current position with their Will/Enduring Power of Attorney, the predominant positions were:

- A private solicitor had prepared new documents for them (59%)
- They had appointed a family member to be their executor/attorney (26%)

These results are consistent with results from previous years.

Areas for Improvement

When respondents were asked to make suggestions for improvement, as found in the 2018 survey, the most frequent response was that the Public Trustee needed to explain fees and charges more clearly (39%) followed by open ended comments (29%) and improved access to services in their local area (13%).

Observations

The key theme emerging from Revoked Customers who chose to provide comments was dissatisfaction with fees. Other themes included:

- Revoked Customers had undergone a change of circumstance that necessitated ceasing arrangements with The Public Trustee.
- A small number of respondents indicated that they were dissatisfied with the level of service provided: delay in the execution of will.
Estate Services Summary

Deceased Estates

Satisfaction with Services

In 2019, there was an amendment in the survey questions. Item “I was satisfied with the time taken to complete the administration of the estate” was removed from the 2019 survey because of the similarity of questions being asked.

6 new Items “The estate was well managed by the Public Trustee”, “I was able to get through to an officer without difficulty”, “I was satisfied with the time taken to wind up the administration”, “Staff were knowledgeable and competent”, “I was treated fairly” and “In the end I got what I needed” had been included into the 2018-2019 survey.

As seen in 2019, the majority of respondents agreed to some extent that they were satisfied with Estate Administration services. However, while positive, these results represent a slight decline in mean satisfaction compared to previous years’ surveys (M = 3.70, compared to M = 3.74 in 2018). It should be noted that the additional questions provided more in-depth analysis.

Areas for Improvement

When asked to suggest areas for potential improvement, a significant proportion of respondents (21%) suggested that improvement could be made with ‘timeliness of service’. The second most identified area for improvement was response/communication with customers (16%).

Figure 8– Satisfaction with Estate Administration Services

Areas for Improvement

When asked to suggest areas for potential improvement, a significant proportion of respondents (21%) suggested that improvement could be made with ‘timeliness of service’. The second most identified area for improvement was response/communication with customers (16%).
Recommendation of the Public Trustee to Others

A majority of Deceased Estates respondents (51%) indicated that they would recommend the Public Trustee to others, which is positive, however represents a decline from 2018’s results (56%).

Observations

Some areas of improvement were identified by respondents who gave comments, include:

> A need to increase the timeliness of service for customers
> Inappropriate management and handling of service
> High fees charged
> Lack of communication and professionalism
Trust Customers Summary

It should be noted that of the 206 surveys were sent out (85 hard copies and 121 emails) Trust yielding 58 responses. Considering the overlap of surveys sent both hardcopy and electronically, a precise response rate cannot be determined. In 2018, there was a response rate of 66%.

In 2013 the Public Trustee commenced surveying Customers who’s Trust was being finalised. A Trustee is a person or organisation managing a trust on behalf of the person who created the trust. Trusts may be set up to provide ongoing support for a beneficiary under your Will, to provide tax effective estate planning, or to benefit a charity. Alternatively, trusts may be set up as a result of awards made by the Courts.

Many of the trusts the Public Trustee manages are for minors who have received a court award payment as the Court sees it as desirable to appoint a professional trustee for minors. Unless the order specifies otherwise, the trust generally ends when the infant reaches 18 years of age. At that time, The Public Trustee will finalise its management of the trust.

Satisfaction with Services

Figure 9 –Satisfaction with Trust Services

Observations:

> Overall there had been a decline in satisfaction of service when comparing respondents in 2019 (M=3.33) to 2018 (M=3.48)
It is also noted that the number of customers surveyed is small, and therefore may not be an accurate reflection.

Areas for Improvement
When asked to suggest areas for potential improvement, a significant proportion of respondents (18%) suggested that improvement could be made with ‘Response and communication’. The second most identified area for improvement was ‘Case management matters’ and ‘Timeliness of service’ (15%).

Recommendation of the Public Trustee to Others
A majority of Trusts respondents (39%) indicated that they would recommend the Public Trustee to others, however (38%) of respondents indicated they would not recommend the Public Trustee to others. It is also important to note that 21% responded with ‘Don’t know’

Observations
Some areas of improvement were identified by respondents who gave comments, include:

> Lack of satisfaction with service
> Inappropriate management and handling of service
> Lack of communication and professionalism
> Poor timeliness of service
Personal Estates Services Summary

In this section, results were collected from both the Customers (Protected Persons) themselves and the Liaison Persons (if relevant), who support those the Public Trustee Customers who cannot advocate for themselves.

Understanding of the role of The Public Trustee

Overall, Personal Estates Customers who responded to the survey believed that the Public Trustee’s primary role was to manage their finances (91% responded ‘Yes’). This outcome has been found in all surveys since 2011.

Further to the above and as expected, most respondents indicated that they understand the Public Trustee does not contribute to providing Customers with funds beyond their current financial balance (73% responded ‘no’) or making health care decisions for them (78% said ‘no’). This result suggests that Personal Estates Customers’ perceptions in these areas have not significantly changed over time.
Figure 10 – Overall Satisfaction with Personal Estates Staff and their Skills

Satisfaction with Personal Estate Service Provision

> Overall, the majority of Personal Estates respondents indicated that they ‘agree’ they are satisfied with the level of service provided.

Satisfaction with Personal Estate Service Expectation

> In 2018 two additional questions were added into the service expectation questionnaire; “Do you agree you were fairly treated?” and “Do you agree in the end you got what you need?” In the 2018 survey, the question “Do you agree staff are experienced in their work” was replaced with “Do you agree the Public Trustee staff are knowledgeable and competent?”

> Overall, the mean ratings for satisfaction (indicated by level of agreement) have decreased compared to 2018 results.

> Overall, the highest rated items (M=3.75) were ‘Do you agree you can trust the advice staff give Customers?’, ‘Do you agree staff are professional in dealing with you (customers)?’ and ‘Do you agree the Public Trustee Staff are knowledgeable and competent?’. This score was lower compared to 2018’s result where the item ‘Do you agree staff are professional in dealing with Customers’ was rated at (M= 4.17)

> The lowest rated item overall was ‘Do you agree the costs of personal estates administration were explained to you?’ (M=3.17) as compared to 2018, where the item “You understood the explanation of the costs of personal estates administration” (M=3.34) was rated the lowest.

> When the results of the two groups are compared, the overall mean rating was lower for Protected Customers (M = 3.48) than Liaison Persons (M = 3.66). This is similar to 2018, but also
represents a slight decrease in mean satisfaction for both Protected Customers and Liaison Persons.
Areas for Improvement

When asked how the Public Trustee can improve their Personal Estate services, the responses were mixed and included:

- ‘Other’ (2%) as compared to 2018(4%)
- Response/communication with Customers (20%) as compared to 2018 (18%)
- Timeliness of service remained the same as 2018 (11%)
- General improvements (15%) as compared to 2018 (11%)
- Customer service (17%) as compared to 2018 (21%)
- File or case management (14%) as compared to 2018 (15%)
- Telephone issues (21%) as compared to 2018 (20%)

Recommendation of the Public Trustee to Others

When asked “Would you recommend the Public Trustee to others?” 45% of Personal Estates Customers indicated they would recommend the Public Trustee. This is a significant decline from 2018’s result, of 77.6% of Personal Estates Customers indicated that they would recommend the Public Trustee. It is important to note that Personal Estate Customers are assigned to the Public Trustee by SACAT or the courts to manage their funds, and are not voluntary customers.

Observations:

Protected Persons

A total of 125 Protected Persons provided comments. The key themes that emerged from these comments are summarised below:

- 15 of the 125 (12%) comments were positive in nature, either a compliment on service or a simple statement that no improvements were needed, which was relatively similar to the results in 2018 (10%).
- 88% of the respondents were negative in nature with complains about; lack of communication, staffing changes, unprofessional conduct from their officer in charge, high fees, unexpected fees, untimely payments.

Suggested improvements included;
- Improved communication and response times
- More frequent communication, particularly regarding responses to requests
- Improved customer service

Liaison Persons

The key themes emerging from the 98 respondents who provided comments are summarised below:

- 20 out of the 98 comments were positive, with respondents complimenting the Public Trustee or indicating that no improvements are necessary.
- Timeliness of service was a common area of concern for Liaison Persons. Many respondents wanted faster service for finalising estates, or turning around requests.
Many respondents mentioned concern with the timeliness and ease of communication with the Public Trustee in general. There were several complaints about the lack of professionalism of the Public Trustee officers, and the difficulty to establish any form of communication.