



# The Pensions Regulator (TPR)

Discovery work for a government service.



August - October 2022

2 months

SERVICE MAPPING

USER RESEARCH

DISCOVERY

SERVICE DESIGN

## Background

### Context



**TPR regulates pension schemes in the UK**  
TPR is the regulating government body for UK pensions.



**Pension schemes in deficit must submit data to TPR in a Recovery Plan**  
“In deficit” means the pension scheme pays out more money than it has.  
Approx. 3 in 4 pension schemes are in deficit. They regularly submit a Recovery Plan (RP) to TPR, outlining how they will recover the deficit.

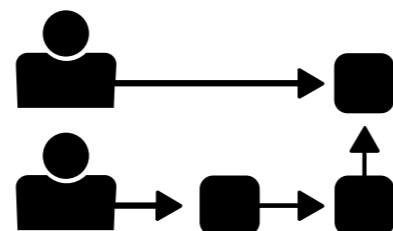


**Soon, pension schemes will need to submit more data to TPR**  
New legislation will require more data to be submitted by pension schemes to TPR.

### The Ask



**Complete a discovery**  
In line with GDS standards.  
Exploratory research to understand user needs, constraints and identify improvements for the upcoming service to replace Recovery Plan submission.

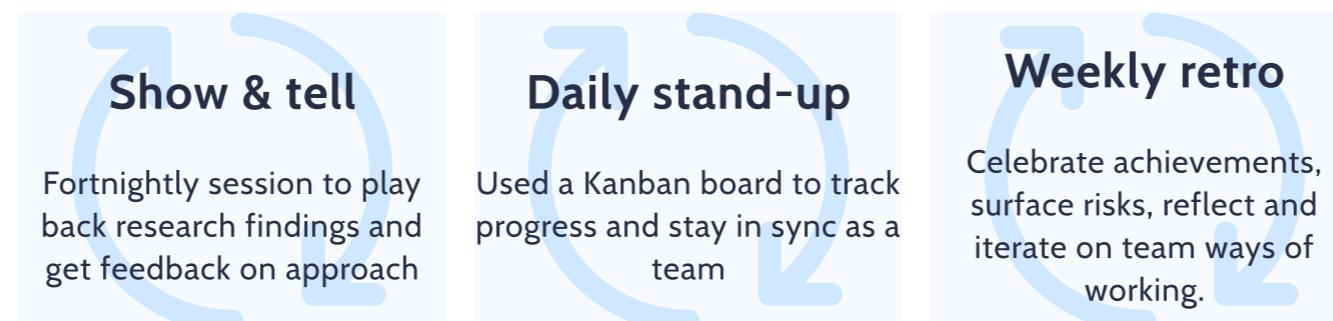


**High level map of user journey(s) for internal users**  
That was the wording in our contract with TPR. After discussion and analysis, we produced a service blueprint for this purpose.



**8 week contract**  
To complete a discovery and add as much value as possible.

## My approach



## User research

14

internal (TPR) users interviewed

1:1 interviews with internal users. Informing the service blueprint and storyboard.

We were only contractually obliged to carry out user research with internal users, but I realised early on in the project that that would not suffice. Without speaking to external users, we would have to operate on assumptions. I also knew from previous projects that for this discovery to pass GDS assessments, we would have to show that we had carried out a good amount of user research with the various (well-understood and identified) user groups of our service. So, I got the ball rolling on comms to target external actuaries and recruit them for our user research.



### Challenge: period of national mourning due to the death of a monarch

Following the death of Queen Elizabeth II, there was a period observed across the civil service of strict communications rules - no communications except emergency comms and comms about the Queen were to be sent out or put on the website.

The impact: **a 10-day delay in sending out comms** to external users for user research recruitment.

I adapted by working closely with an actuary at TPR to reach out to their connections in industry directly. We managed to line up 12 interviews, against the odds.

12

external users interviewed

1:1 interviews with the users of the service: actuaries at actuarial consultancies who submit recovery plans on behalf of their pension scheme clients.

5

internal colleagues interviewed who used to be external actuaries

I proposed the idea of getting additional insights and interviews by talking to quickly-accessible colleagues at TPR. These were TPR actuaries who used to work as external actuaries submitting to TPR.

With these users, I shared my screen and showed the old form to submit a recovery plan. That jolted their memory and they had really valuable insights and could point us to the biggest pain points they experienced using the service. These interviews confirmed findings that we had from other users, and they also had valuable and unique insights from their perspective as current actuaries at TPR.

## User research as a team sport



I organised the user research such that there was always another team member taking notes.

This meant that by the end of the project, **all team members had first-hand experience with future users of the service** and could empathise better.

I am proud that the tech lead on the project gave me positive feedback on how connected he felt to the users and that this was the project where he had the best first-hand experience of the user's experience. As a way of ensuring user-centred design, I'm an advocate of getting as many roles on the team exposed to user research as possible, such that the voice of the user is understood well.

## User personas

These user personas highlight the key motivations and frustrations for the 3 main external user groups of the current service.



**Johnny, 27 yrs**

Junior Actuary

### Bio ●●●

- Enters values into Exchange for Sally to check
- Great with numbers

### Technology ●●●

- High digital literacy
- Excel guru
- Uses valuation report spreadsheet/pdf alongside values from other systems and colleagues to get values to submit to TPR

### Motivations ●●●

Getting the entry right first time for Sally



Not making mistakes in entering data



Having the right numbers re. TPR expectations



### Frustrations ●●●

- I have to put manual effort into changing the numbers for Exchange because it's outdated
- We don't calculate discount rates like they ask us for
- I wish the guidance was clear
- I'm worried about sending into TPR before it's been checked

### How can we help

- Clear contextual guidance and definitions on the site
- Up-to-date front-end that matches my firm's ways of working
- Clear confirmation that information has been saved to the system
- Helpful field validation
- Clear distinction between saving and submitting to quell anxiety of premature submission of information
- Flagging when things have changed since previous submission



**Sally, >35 yrs**

Senior Actuary

### Bio ●●●

- Might be the appointed scheme actuary for a client
- Great with numbers
- Au fait with legislative requirements; knows what they need to provide TPR and when
- Trains Johnny on how to use Exchange and gets Johnny to enter the values

### Technology ●●●

- High digital literacy
- Excel guru

### Motivations ●●●

"We check everything" organisational mentality



Client satisfaction



Personally responsible for the numbers produced



### Frustrations ●●●

- I have to count zeros in numbers because they aren't comma separated
- Unclear guidance and definitions

### How can we help

- Feedback from TPR on the wider PS landscape
- Comma-separated numbers
- Clear presentation of the information for review
- Flagging when things have changed since previous submission
- Audit trail: What work has been done on the valuation?



**Trish, 60 yrs**

Trustee

### Bio ●●●

- Partially sighted - blurry vision after a stroke
- Submits to TPR herself rather than using an actuarial consultancy

### Technology ●●●

- Uses VoiceOver software to navigate Exchange
- Relyes on Siri dictation when writing emails

### Motivations ●●●

Get things right for my pension scheme



Provide TPR with the right information for my scheme



### Frustrations ●●●

- Validation is not read out properly by my screen reader so I don't know how to correct fields
- Exchange doesn't work well on my mobile. I can't use the accessibility features I usually use on my mobile.

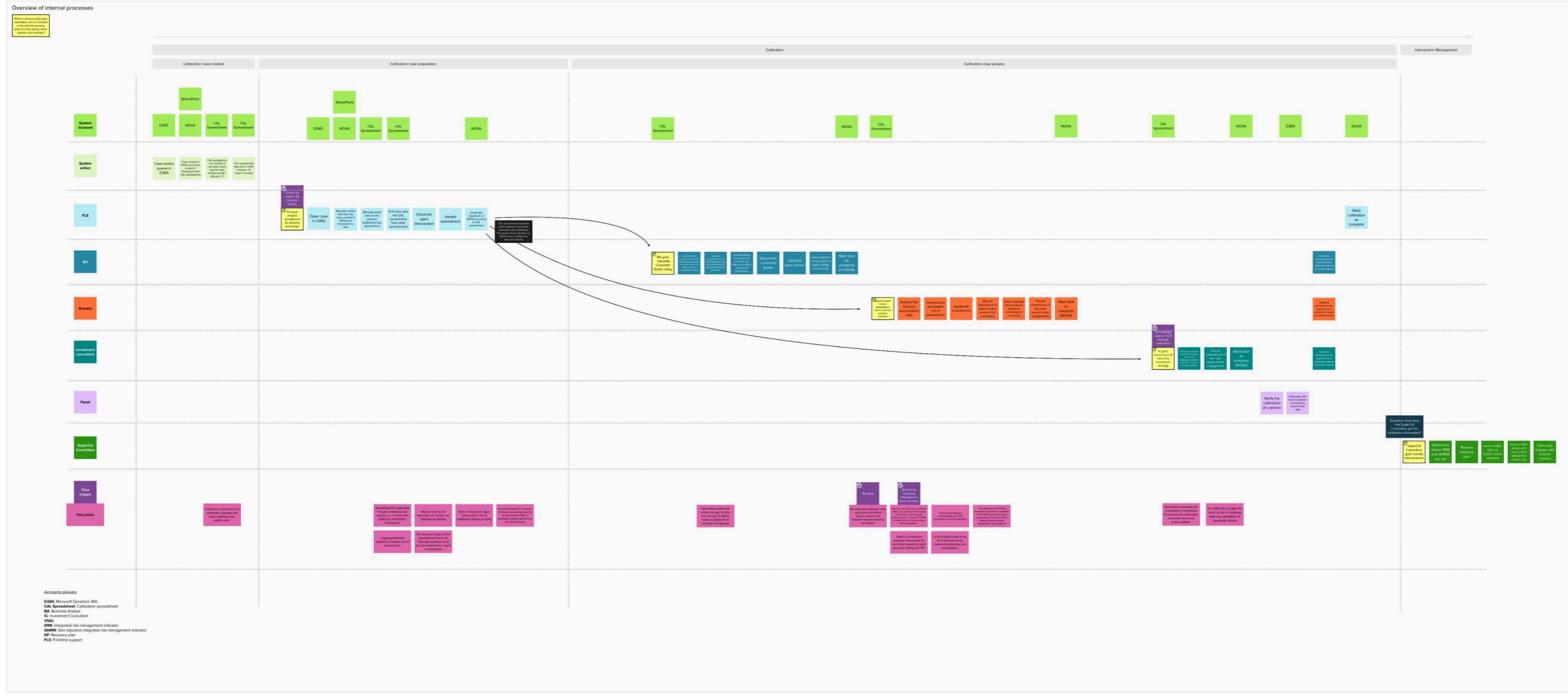
### How can we help

- Following accessibility best practice – use GOV.UK Design system patterns and components
- Clear guidance
- Assisted digital

## Service blueprint

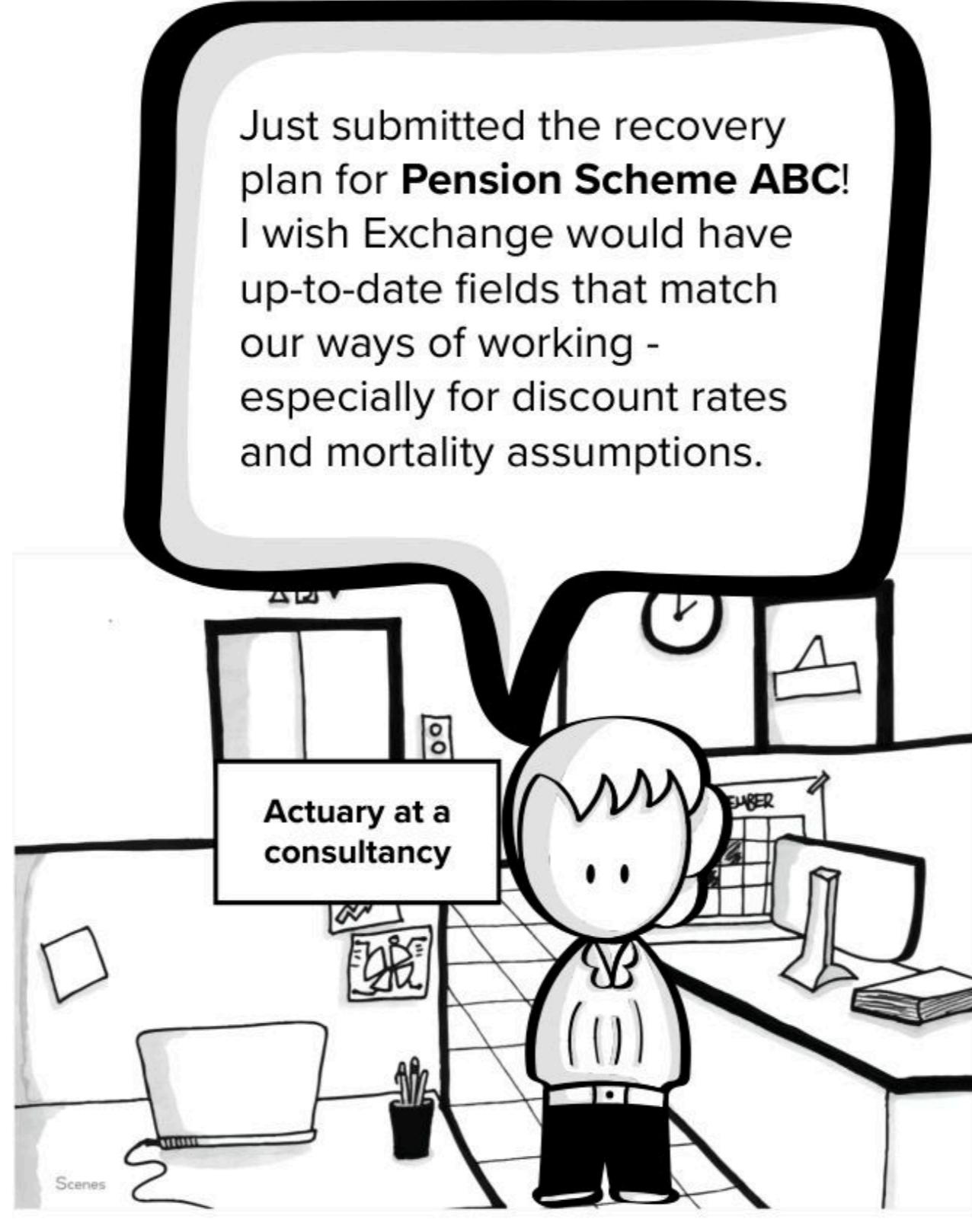
This service blueprint provides an overview of the internal processes that go into assessing a recovery plan at TPR.

I produced this based on interviews with the various internal user groups, and distilled complex processes that evolved organically over time, into this concise document.



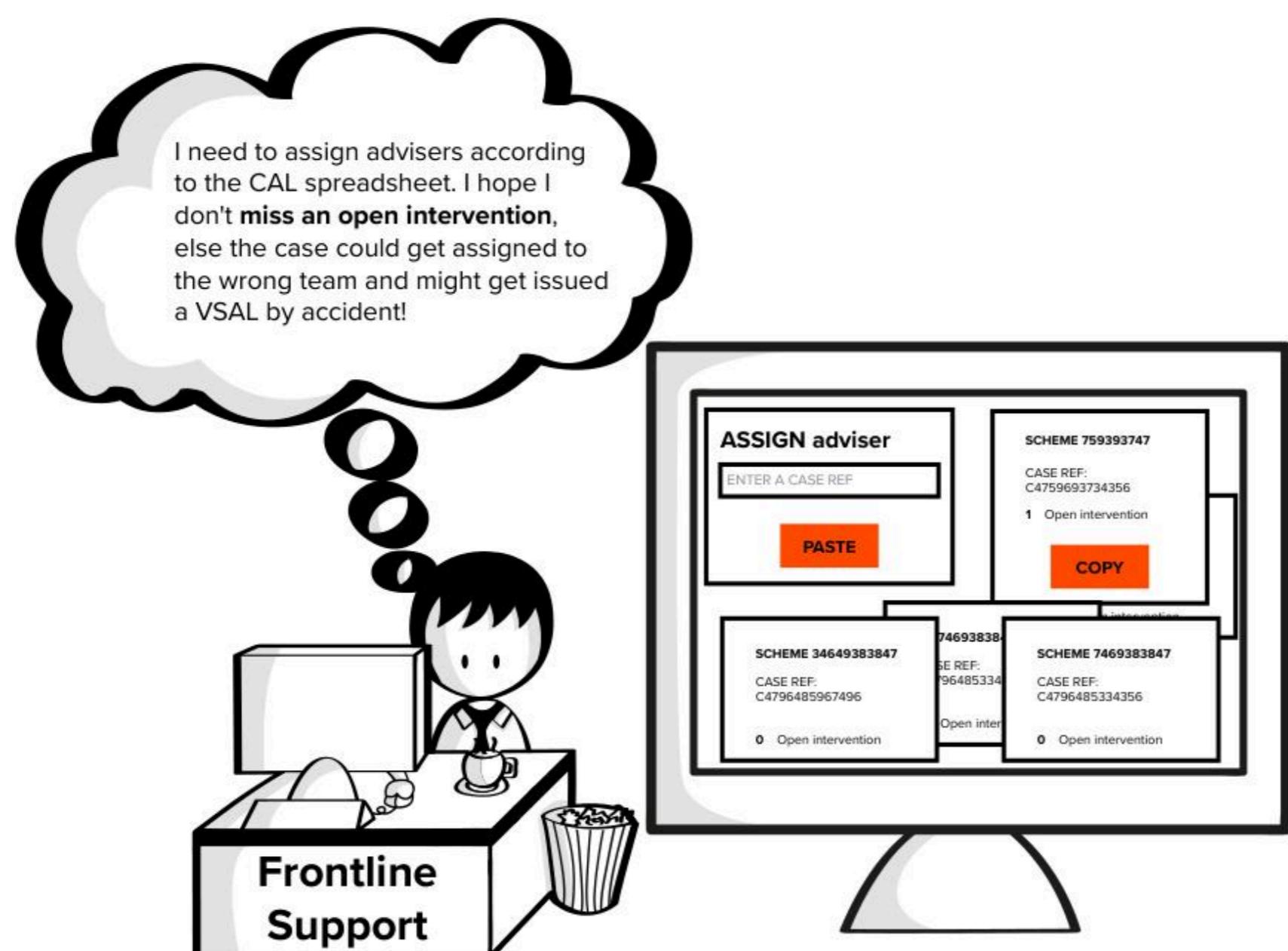
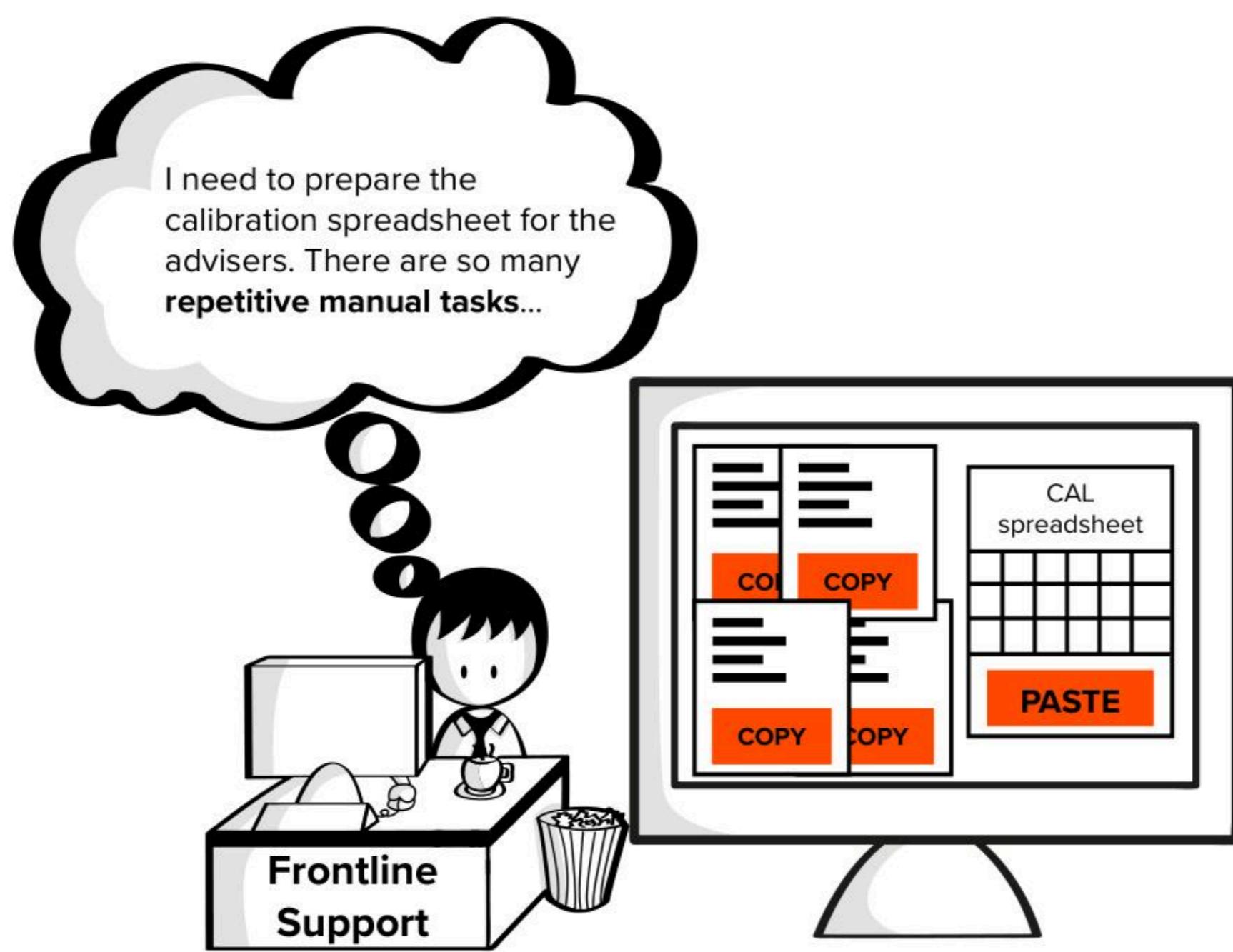
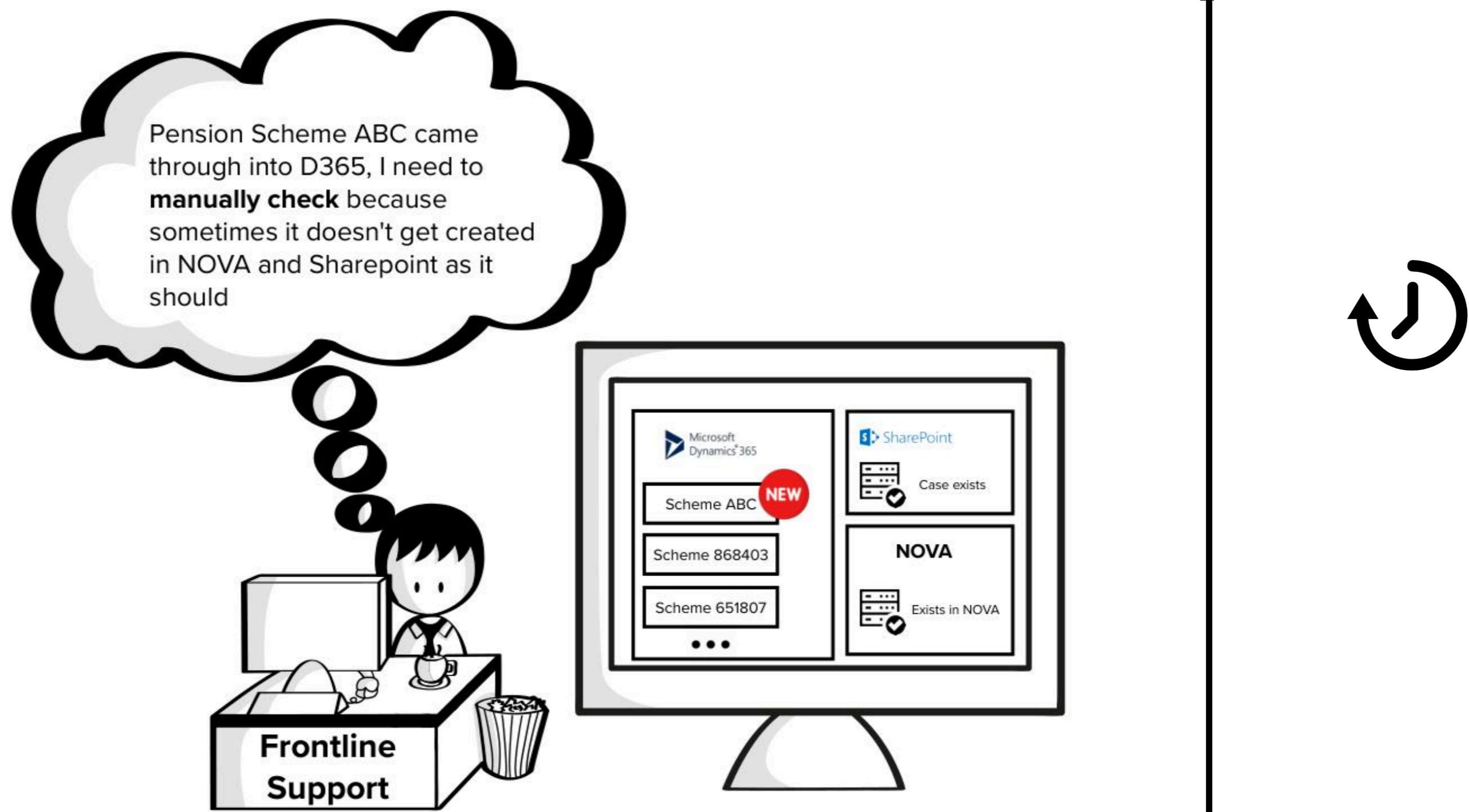
## Storyboard

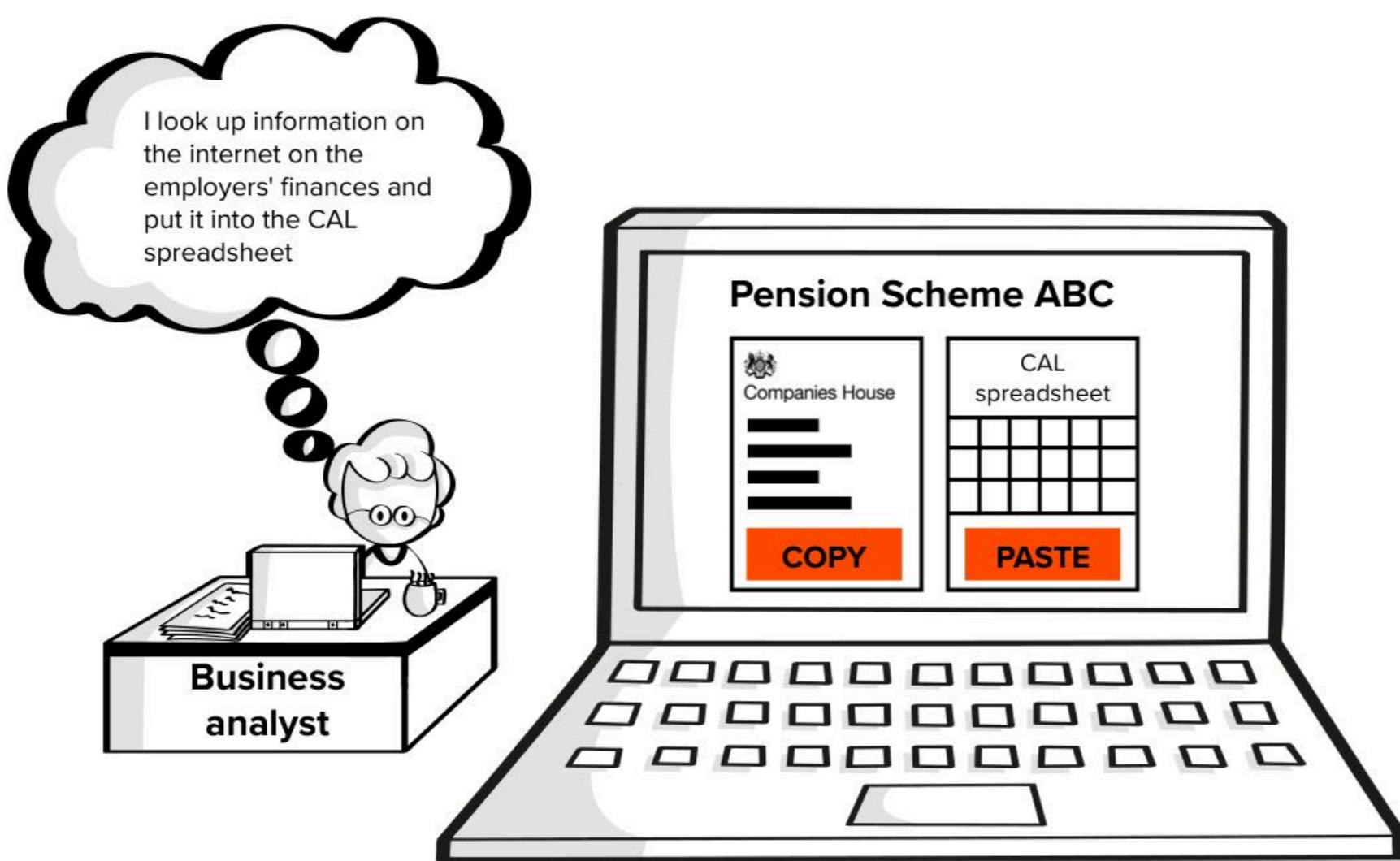
This storyboard shows the perspectives of each person involved internally when a pension scheme submits a recovery plan to TPR. It highlights the pain points and time wasted because of the internal process.



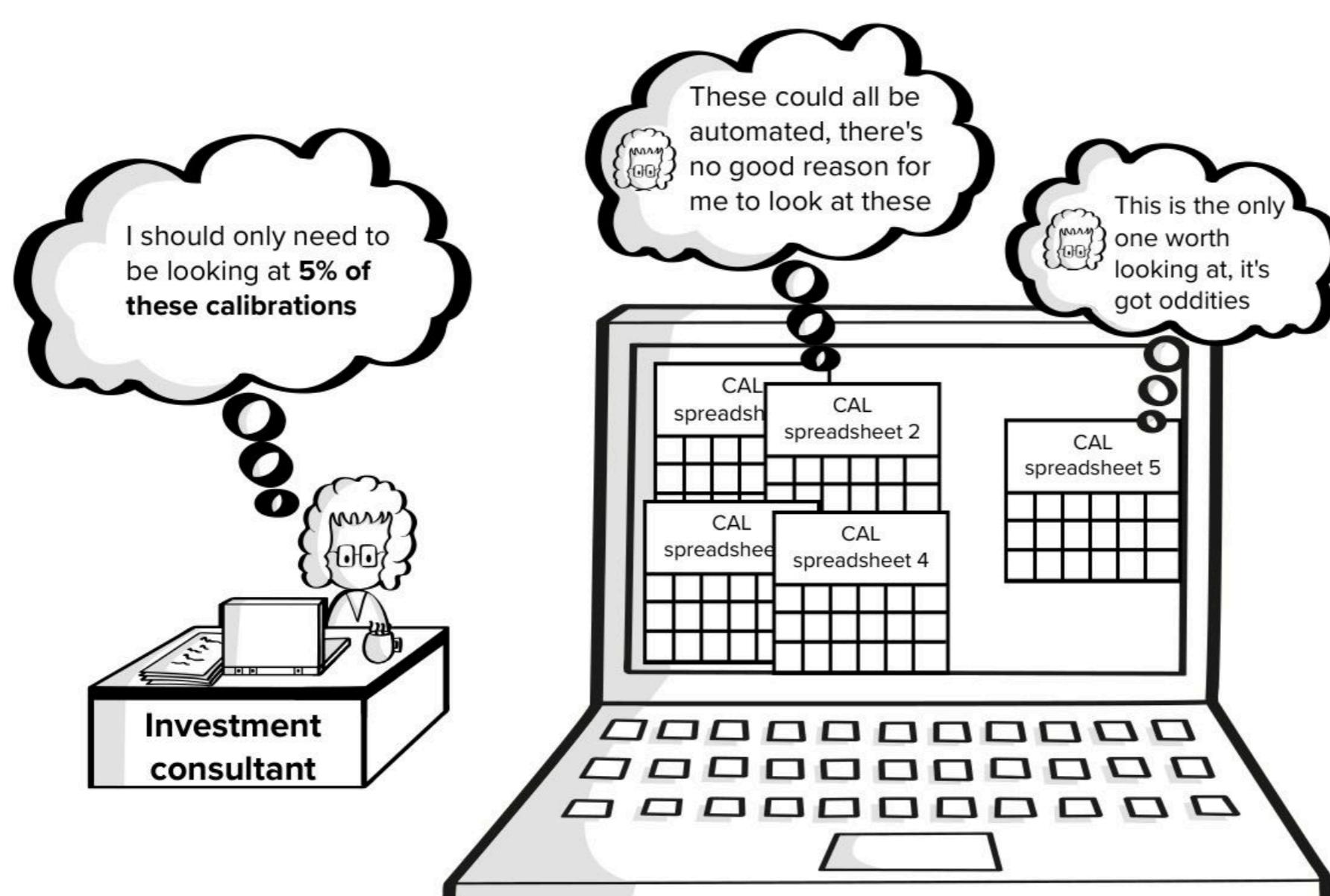
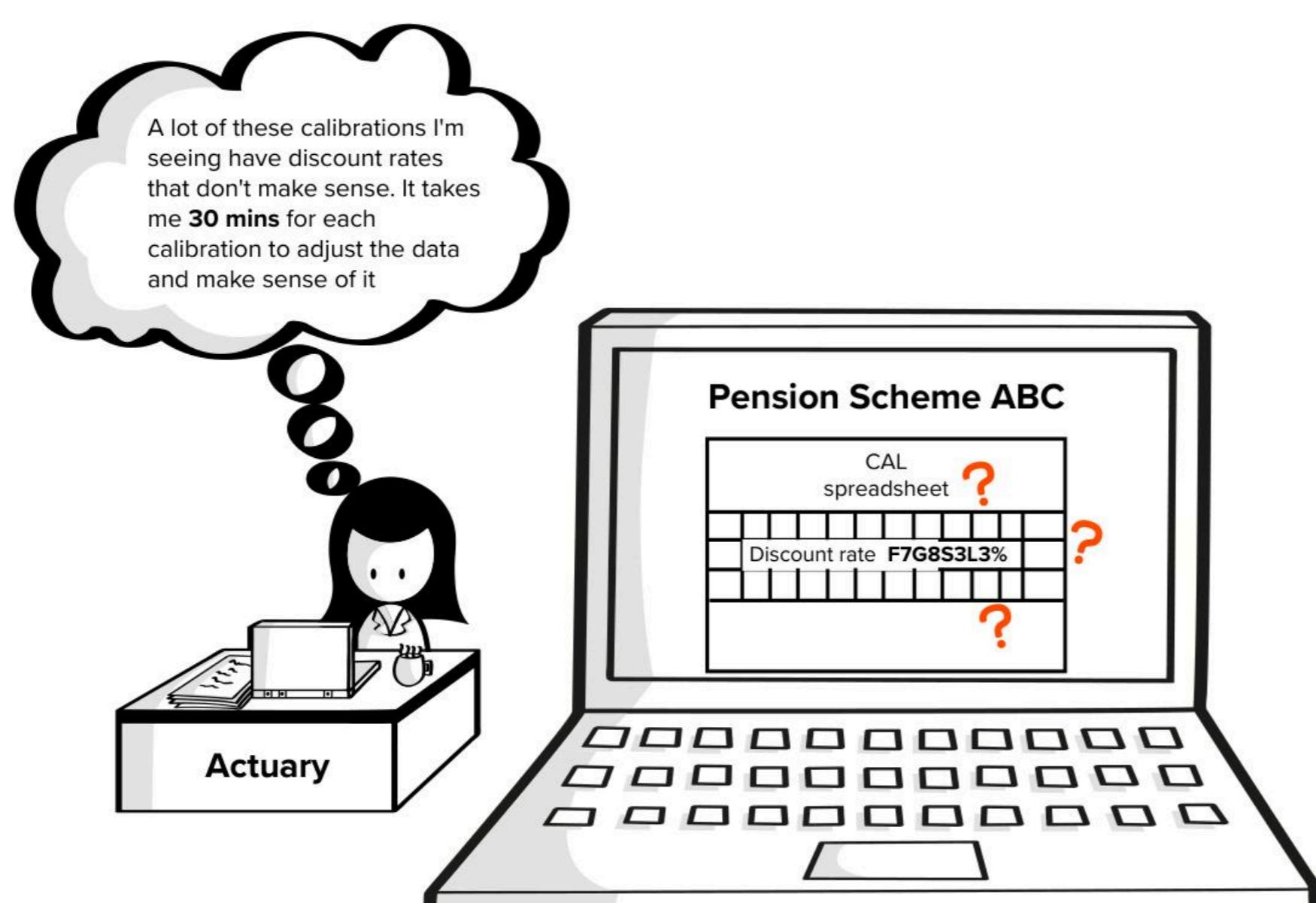
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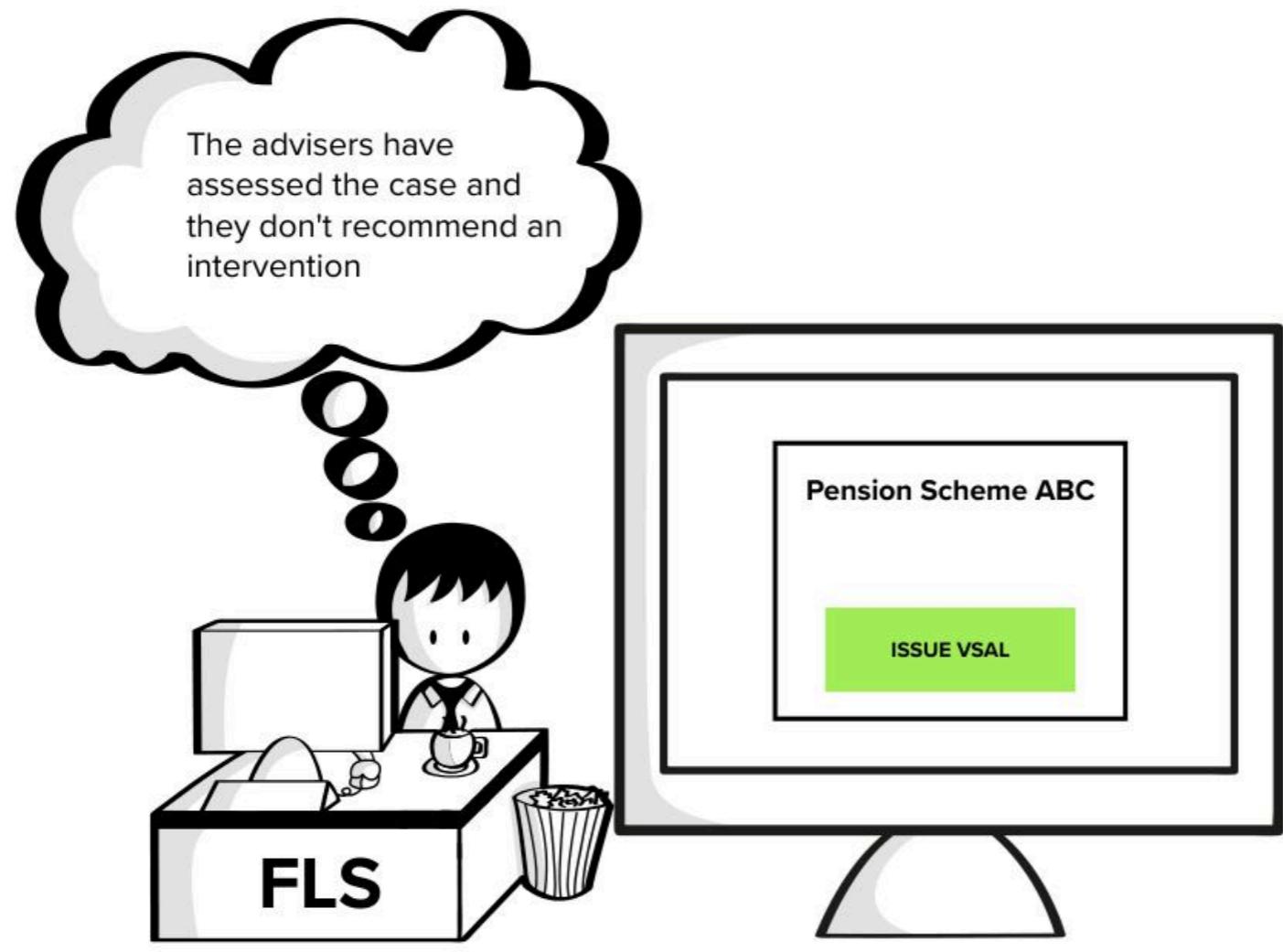
Minimum 4 months



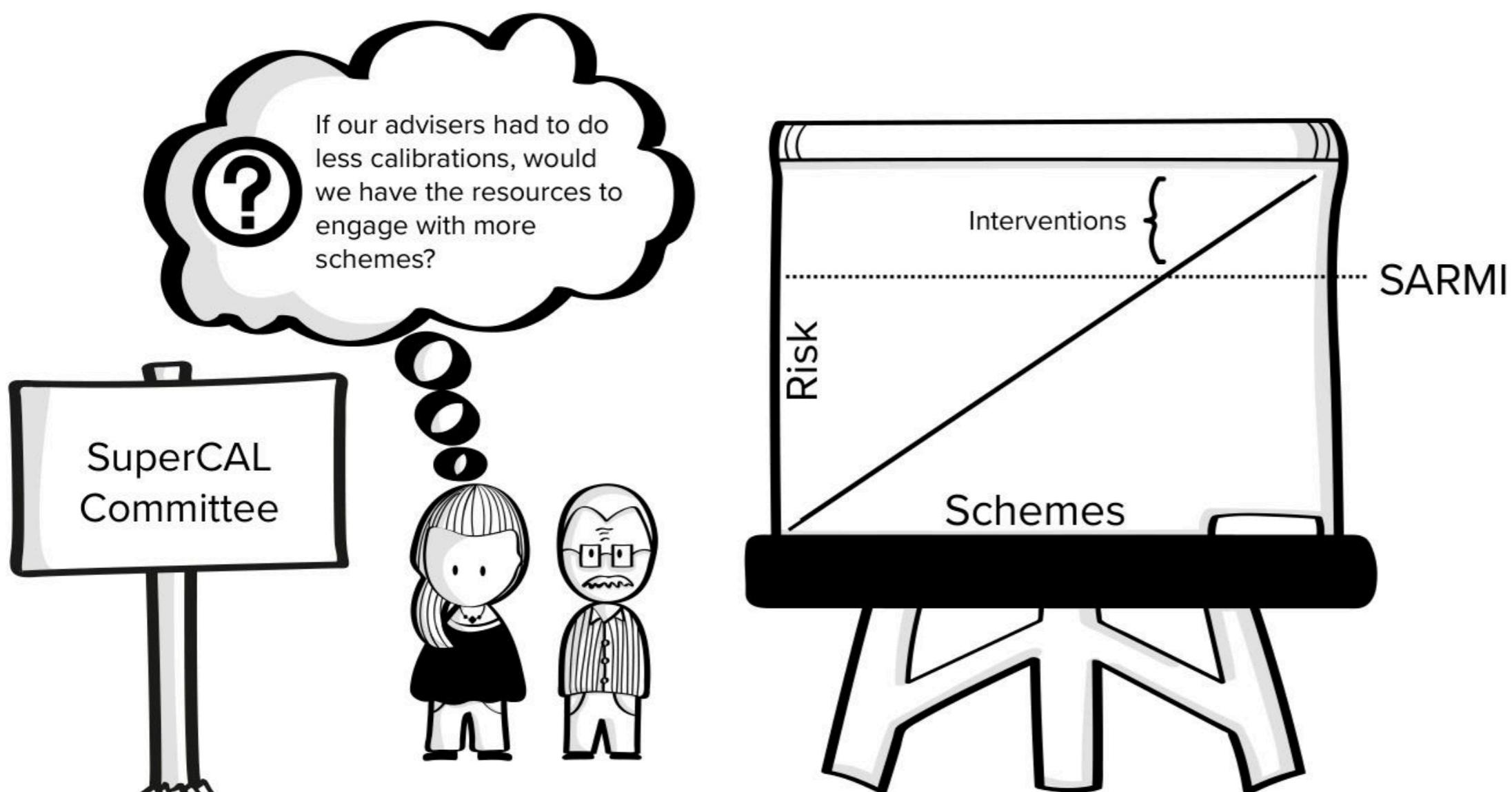
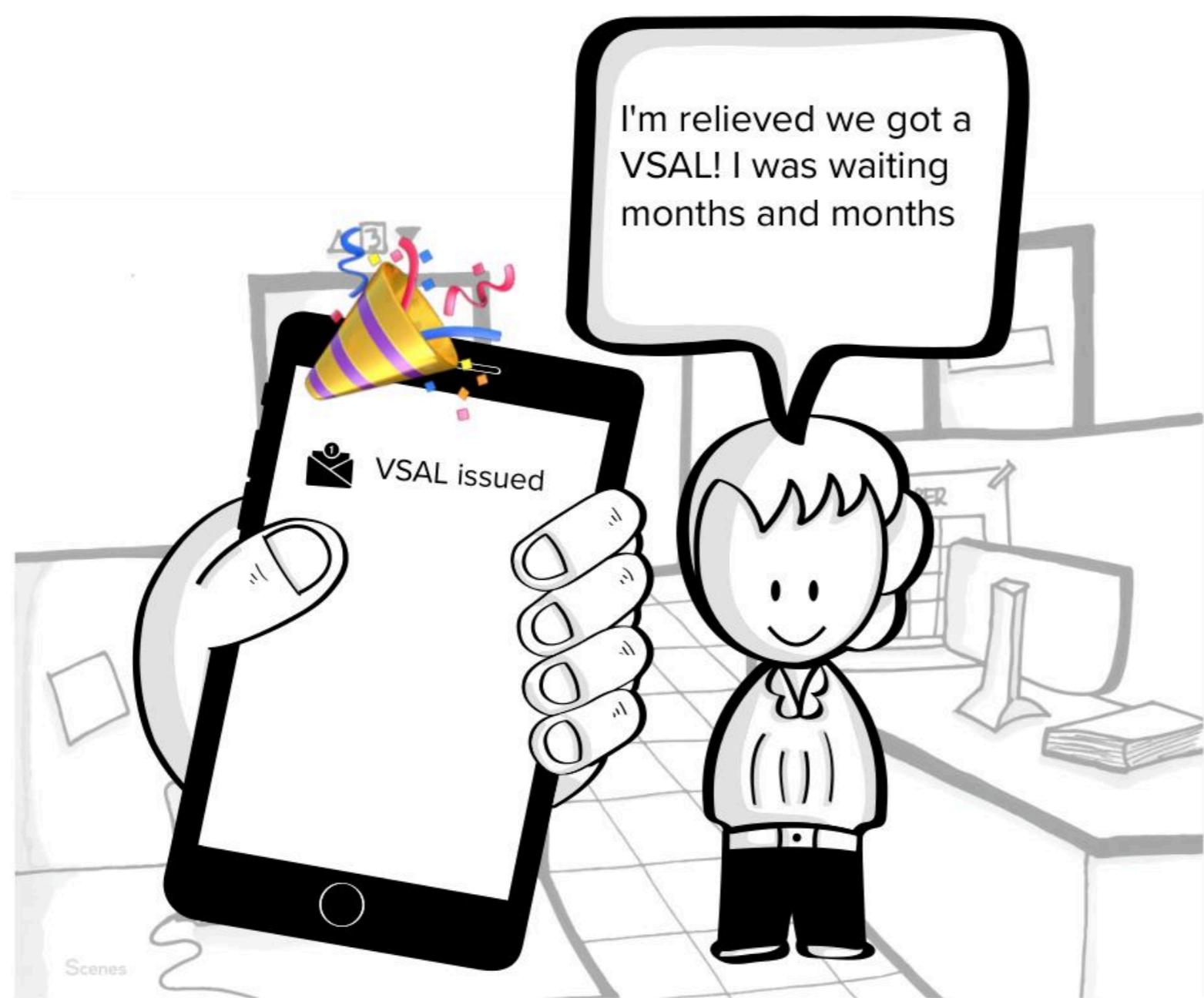


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## Feedback



*The panel were impressed that the team had undertaken a good amount of user research given the relatively short period*

DWP Assessor



*There were many value-add items over and above the SOW, the biggest of all is that you completed primary external UR. Although this was a value-add, it was more of a critical intervention that allowed us to complete Discovery and get a good Health Check response. Without that I believe we would have had to extend Discovery.*

Head of Digital Delivery /  
Programme Director at TPR



*This is the first time I feel properly listened to by consultants, and the first time I feel we are making progress in this space. This is testament to the value of UCD.*

TPR Business Analyst



*A big thanks to the team and all that have been involved for the outputs and recommendations. This has been a very positive collaboration. Thank you!*

Head of Product and Digital Assurance at TPR



*This was a very challenging Discovery for the team as we had 9 weeks but with many hurdles to overcome including not having access to laptops for the first week, the SOW not aligning with the business needs as it explicitly excluded external user research, the death of the monarch meaning we were unable to send external comms during the mourning period.*

*The team identified early on that external user research was a necessity and Willem worked with all the relevant business dept to ensure that we could do this, and spent a lot of time helping to calm any fears they had about initiating external user research. Willem built strong relationships with the client and built trust quickly through demonstrating that he was listening and taking onboard and concerns they had and working around any constraints they put in place.*

*Willem actually took on the task of coordinating and leading on the user research interviews and making sure everything was documented, on the sessions I attended he handled the sessions in a very professional way but still built trust with users as he has a very friendly and personable style which makes it easy for them to open up and talk to him honestly. The feedback from the client on the sessions and the output of the sessions was extremely positive! It actually turned around their view of working with external consultants and it was pointed out by one of the key business stakeholders to me that they were very resistant to working with us at first but were now a massive advocate for what we had done and our ways of working. They felt it was the first time they had really been listened to and heard. This is high praise indeed.*

Lead Project Manager at  
Thoughtworks



*It is definitely fair to say this gig had challenges from a UR perspective. Given the initial reticence for the client to do it and the issues that followed in terms of time pressure and losing the lead XD it is really important to call that out.*

*At the start you had to do a lot to get the client onboard with the UR approach we recommended and pair up with them to help get it moving. With the risk-averse mentality of the client you did a lot to reassure them and were able to reach effective compromises on the scope. Given the really short time window a lot of ground was covered and the feedback from the client and the DWP assessors is testament to all the hard work you put in. It really is outstanding. The quality of the research is really good and I think you have a really good style in interviews. Importantly, the client really understood the importance of good UR by the end of the gig and the impact it can have.*

*Another strength I would call out is in how you presented the findings back to the client. I felt you articulated the findings of the user research really well and the client absorbed it.*

Senior Business Analyst at  
Thoughtworks