

# Cheshire Chat- Pensioner's Survey

1. Page 1

2. Cheshire Chat Newsletter

1. How much of the Cheshire Chat Newsletter did you read?							Response Percent	Response Total
1	I read all of it						45.45%	10
2	I read most of it						36.36%	8
3	I read some of it						13.64%	3
4	I only skim read it						4.55%	1
5	I didn't read it						0.00%	0
<b>Analysis</b>	Mean:	1.77	Std. Deviation:	0.85	Satisfaction Rate:	19.32	answered	22
	Variance:	0.72	Std. Error:	0.18			skipped	0

2. If you answered "I only skim read it" or "I didn't read it" can you tell us why you did not read the newsletter?							Response Percent	Response Total	
1	Open-Ended Question						100.00%	2	
1	20/06/2020 09:50 AM ID: 143535444	I only skim read it because it's on the computer. I rarely have time to read things fully when I am browsing websites whereas when it was printed I could return to it whenever it was more convenient.							
2	17/07/2020 11:04 AM ID: 143182490	xx							
							answered	2	
							skipped	20	

3. To what extent do you agree or disagree that the Cheshire Chat is easy to read and understand?							Response Percent	Response Total
1	Strongly Agree						22.73%	5
2	Agree						59.09%	13
3	Neither Agree nor Disagree						13.64%	3
4	Disagree						0.00%	0
5	Strongly Disagree						4.55%	1
<b>Analysis</b>	Mean:	2.05	Std. Deviation:	0.88	Satisfaction Rate:	26.14	answered	22
	Variance:	0.77	Std. Error:	0.19			skipped	0

#### 4. What is your overall opinion of the Cheshire Chat?

						Response Percent	Response Total	
1	Excellent					27.27%	6	
2	Good					59.09%	13	
3	Fair					4.55%	1	
4	Poor					9.09%	2	
<b>Analysis</b>	Mean:	1.95	Std. Deviation:	0.82	Satisfaction Rate:	31.82	answered	22
	Variance:	0.68	Std. Error:	0.18			skipped	0

#### 3. Cheshire Chat Content

#### 5. What do you like most about Cheshire Chat?

				Response Percent	Response Total
1	Open-Ended Question			100.00%	22
1	20/04/2020 15:01 PM ID: 139241410	Informative and gives contact details of other organisations which may be useful			
2	21/04/2020 16:45 PM ID: 139302571	it is easy to understand			
3	22/04/2020 09:30 AM ID: 139323781	It's succinct and well written			
4	22/04/2020 17:39 PM ID: 139352189	It is very informative.			
5	23/04/2020 06:15 AM ID: 139363068	I can rely on it providing info. On any important matters that may impact on me in the future ...eg the judges and Sergeant matter and age . Also clear advice on who to contact if a problem , and pay details			
6	23/04/2020 08:39 AM ID: 139365498	everthing I need to know is they.			
7	30/04/2020 09:48 AM ID: 139802638	Overall the balance of information is right and I find the ""Key Stats about the Fund "" interesting. A Very helpful communication but, as nothing is perfect, there is always room for improvement!! (see below) .			
8	10/05/2020 09:58 AM ID: 140476713	Short snappy articles			
9	10/05/2020 10:30 AM ID: 140477594	Updates on this years pension increase, payment dates and other interesting cases.			
10	12/05/2020 15:34 PM ID: 140866570	The links and information to current events; dates for payments are useful; updates to current affairs			
11	10/06/2020 13:55 PM ID: 142920794	Informing latest changes to pension			
12	17/06/2020 08:07 AM ID: 143330775	This magazine format assumes that members sign on and access this newsletter. In 2020 it was at least notified on our payslips, but not everyone has internet access. Yet this is the ONLY communication by CPF to pensioners. <ul style="list-style-type: none"> <li>• CPF must set up an AGM for pensioners</li> <li>• CPF must set up discussion pages on the website for pensioners (see below)</li> </ul>			
13	17/06/2020 10:37 AM ID: 143339781	Straightforward, Easy to read. Steps being taken to embrace the crucial climate crisis and invest in a sustainable future.			

## 5. What do you like most about Cheshire Chat?

			Response Percent	Response Total
14	18/06/2020 13:00 PM ID: 143424256	Style and easy reading		
15	19/06/2020 16:00 PM ID: 143505716	where funds are invested and to what extent and to check whether there is any news which may affect my pensioin.		
16	20/06/2020 09:50 AM ID: 143535444	The overall content is ok.		
17	20/06/2020 10:08 AM ID: 143536969	factual content		
18	23/06/2020 10:28 AM ID: 143664266	I am delighted to receive in digital form now that we no longer get a paper copy. My pension is very important and this is the only way I can learn what is happening.		
19	25/06/2020 12:01 PM ID: 143796286	esey to read and understand		
20	29/06/2020 17:47 PM ID: 144016380	Well laid out, clear to pick out relevant topics		
21	17/07/2020 11:04 AM ID: 143182490	xx		
22	17/07/2020 11:06 AM ID: 143338198	Straightforward. Easy to read.		
			answered	22
			skipped	0

## 6. What do you like the least about Cheshire Chat?

			Response Percent	Response Total
1	Open-Ended Question		100.00%	22
1	20/04/2020 15:01 PM ID: 139241410	Nothing		
2	21/04/2020 16:45 PM ID: 139302571	I would rather receive it in printed on paper form.		
3	22/04/2020 09:30 AM ID: 139323781	Can't think of anything at the moment. It's been a year since I read it		
4	22/04/2020 17:39 PM ID: 139352189	That it is not in printed form, as it used to be!		
5	23/04/2020 06:15 AM ID: 139363068	It is repetative but then this is ok its only annual and new members each year		
6	23/04/2020 08:39 AM ID: 139365498	nothing.		
7	30/04/2020 09:48 AM ID: 139802638	The newsletter could be shorter but still allow for more articles. Seems to be too focussed on making the newsletter look pretty rather than a focus on covering more information. So, perhaps a ""tighter"" more ""readers digest"" form of newsletter with more articles and links if the reader wants to learn more about the subject. It doesn't have to run to 12 pages. For example the ""How safe is my pension"" article takes up a whole page, it is very helpful to have this confirmation but doesn't need a full page to get the message across.		
o	10/05/2020 09:58 AM	That I didn't know it was only available online		

## 6. What do you like the least about Cheshire Chat?

			Response Percent	Response Total
	ID: 140476713			
9	10/05/2020 10:30 AM ID: 140477594	The investment information does not really interest me but I understand it is important.		
10	12/05/2020 15:34 PM ID: 140866570	I tend to skim read even the articles which I don't feel are relevant to me so hard to give a firm answer/		
11	10/06/2020 13:55 PM ID: 142920794	layout		
12	17/06/2020 08:07 AM ID: 143330775	The information is mostly for the 2018/2019 financial year so could and should have been published 6 months earlier. The announcement on page 7 about LGPS Central, is 6 months old. This page has no update on what it has meant to CPF. The 12 pages are graphic, simplistic, glossy, and leave out a lot of information, In 12 pages it does not list any details of investments, just a few funds. Also it does not define or list any details of engagement, and if the Responsible Investment Policy has actually been put into practice, and actually changed any investments.		
13	17/06/2020 10:37 AM ID: 143339781	More details of forward thinking required.		
14	18/06/2020 13:00 PM ID: 143424256	One way communication channel.....needs to encourage interactive dialogue among members Sparse information on investments		
15	19/06/2020 16:00 PM ID: 143505716	Nothing in particular		
16	20/06/2020 09:50 AM ID: 143535444	It's lack of accessibility, being available on the website only. It would be better if it was sent automatically to members via email or posted depending on the member's option.		
17	20/06/2020 10:08 AM ID: 143536969	nothing. it was all OK		
18	23/06/2020 10:28 AM ID: 143664266	There are many pensioners unable to access this digital form & they should be given a paper copy.		
19	25/06/2020 12:01 PM ID: 143796286	nothing it is ok		
20	29/06/2020 17:47 PM ID: 144016380	Nothing		
21	17/07/2020 11:04 AM ID: 143182490	xx		
22	17/07/2020 11:06 AM ID: 143338198	More detail required on future investment policy.		
			answered	22
			skipped	0

## 7. Are there any other topics that you would like covered in Cheshire Chat?

			Response Percent	Response Total
1	Open-Ended Question		100.00%	22
1	20/04/2020 15:01 PM	No		

## 7. Are there any other topics that you would like covered in Cheshire Chat?

			Response Percent	Response Total
	ID: 139241410			
2	21/04/2020 16:45 PM ID: 139302571	no- thank you		
3	22/04/2020 09:30 AM ID: 139323781	Up to date news on how the Council and its employees are faring in these straitened times		
4	22/04/2020 17:39 PM ID: 139352189	No		
5	23/04/2020 06:15 AM ID: 139363068	I would like more summary info on matters raised e.g. the judges article which assumed a knowledge I did not have.		
6	23/04/2020 08:39 AM ID: 139365498	for me its just right.		
7	30/04/2020 09:48 AM ID: 139802638	<p>I would like to see more information about the types of investments the fund makes. Perhaps a profile on a particular investment fund in each newsletter and include the approach the fund takes to green and ethical investments.</p> <p>Also a laymen's guide to the terminology. Doesn't have to be masses of detail but if you quote ""Asset classes"" then explain a bit more about what they mean because most people won't know. You could provide a link to a permanent glossary page that you can reference in subsequent newsletters. I know the annual report provides more detailed information but a stripped down page or two of terms would be more helpful on an ongoing basis instead of ploughing through 184 pages. Also, you have a link for the annual report on page 10 of the newsletter but it doesn't take you straight to the report and I had to google the report in the end.</p> <p>I would also like to see a regular article on on LGPS Central Ltd. The background to the set up of the company, the objectives and progress to date. Apologies if this has been covered previously but in any event an annual update would be worthwhile.</p>		
8	10/05/2020 09:58 AM ID: 140476713	Details on the roll out of electronic payslips, I see this was ready in 2017		
9	10/05/2020 10:30 AM ID: 140477594	Perhaps some news stories as to what some retired members are doing now? Not an obituary list though!!		
10	12/05/2020 15:34 PM ID: 140866570	It might be nice to hear about some of the activities of the Council or what ex-employees/retirees are doing		
11	10/06/2020 13:55 PM ID: 142920794	A question and answer section		
12	17/06/2020 08:07 AM ID: 143330775	<p>Currently this is historical, a PDF version of the old paper version. It must be more topical which a 12 monthly magazine is not.</p> <p>Introduce a registration for email access, and use that to email out regular news, and future events as a monthly / quarterly newsletter, as a set of informative bullet points. Publish upcoming important events. List all local news that has featured Cheshire Pension Fund.</p> <p>The recent consultation to pensioners attracted 8 responses, so consultations announcements must be published BEFORE all consultations. Not after</p> <p>Publish a link on how to contact the Pension Board, to encourage more contacts, and list what questions have been asked.</p> <p>Publish a link to <a href="http://www.cpfmembersforum.com">www.cpfmembersforum.com</a></p>		
13	17/06/2020 10:37 AM ID: 143339781	Given the health, wellbeing and economic impact of the CV pandemic now and in the foreseeable future + the added uncertainties surrounding Brexit, more evidence of future investment planning for the benefit for all but particularly in this region. The level of investment in London and the south east needs to be redressed and then matched in other regions of the UK.		
14	18/06/2020 13:00 PM ID: 143424256	Publicise cpf members forum		

## 7. Are there any other topics that you would like covered in Cheshire Chat?

			Response Percent	Response Total
15	19/06/2020 16:00 PM ID: 143505716	Nothing that comes to mind		
16	20/06/2020 09:50 AM ID: 143535444	I understand from your response to my consultation statement that you received 6 responses to the recent investment strategy and that this was a substantial improvement on the previous consultation. This shows how poor the communication with members is. I would like to see this addressed in Cheshire Chat, More on how the fund is used and more on using the pension fund to support green growth, sustainability and resilience to climate change.		
17	20/06/2020 10:08 AM ID: 143536969	No		
18	23/06/2020 10:28 AM ID: 143664266	More information about how our funds are invested in.		
19	25/06/2020 12:01 PM ID: 143796286	state pension		
20	29/06/2020 17:47 PM ID: 144016380	Deals available to pensionwes		
21	17/07/2020 11:04 AM ID: 143182490	xx		
22	17/07/2020 11:06 AM ID: 143338198	In response to the CV pandemic, its health and economic implications now and in the foreseeable future, more forward thinking investment planning that reflects future priorities for the benefit of all people but particularly for the well-being of those in the north west region.		
			answered	22
			skipped	0

## 8. How often would you like to receive any additional content?

			Response Percent	Response Total				
1	Every month		18.18%	4				
2	Every 4 months		40.91%	9				
3	Every 6 months		40.91%	9				
<b>Analysis</b>	Mean:	2.23	Std. Deviation:	0.73	Satisfaction Rate:	61.36	answered	22
	Variance:	0.54	Std. Error:	0.16			skipped	0

## 9. Which of these is most important to you (please tick one)

			Response Percent	Response Total
1	That the Pension Fund invests in accordance with its responsible investment policy		36.36%	8
2	That the Pension Fund is well managed and my pension is safe		45.45%	10

**9. Which of these is most important to you (please tick one)**

						Response Percent	Response Total	
3	Knowing my pension will be paid correctly and on time					18.18%	4	
<b>Analysis</b>	Mean:	1.82	Std. Deviation:	0.72	Satisfaction Rate:	40.91	answered	22
	Variance:	0.51	Std. Error:	0.15			skipped	0

**4. Your experience contacting the Cheshire Pension Fund**

**10. To what extent do you agree or disagree that pensioners can contact the Cheshire Pension Fund and feed in their views?**

						Response Percent	Response Total	
1	Strongly Agree					18.18%	4	
2	Agree					27.27%	6	
3	Neither Agree or Disagree					31.82%	7	
4	Disagree					9.09%	2	
5	Strongly Disagree					13.64%	3	
<b>Analysis</b>	Mean:	2.73	Std. Deviation:	1.25	Satisfaction Rate:	43.18	answered	22
	Variance:	1.56	Std. Error:	0.27			skipped	0

**11. To what extent do you agree or disagree that you would find it useful to attend an Annual Pensioner meeting to hear about the management of the Pension Fund?**

						Response Percent	Response Total	
1	Strongly Agree					40.91%	9	
2	Agree					18.18%	4	
3	Neither Agree nor Disagree					27.27%	6	
4	Disagree					13.64%	3	
5	Strongly Disagree					0.00%	0	
<b>Analysis</b>	Mean:	2.14	Std. Deviation:	1.1	Satisfaction Rate:	28.41	answered	22
	Variance:	1.21	Std. Error:	0.23			skipped	0

skipped	2
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