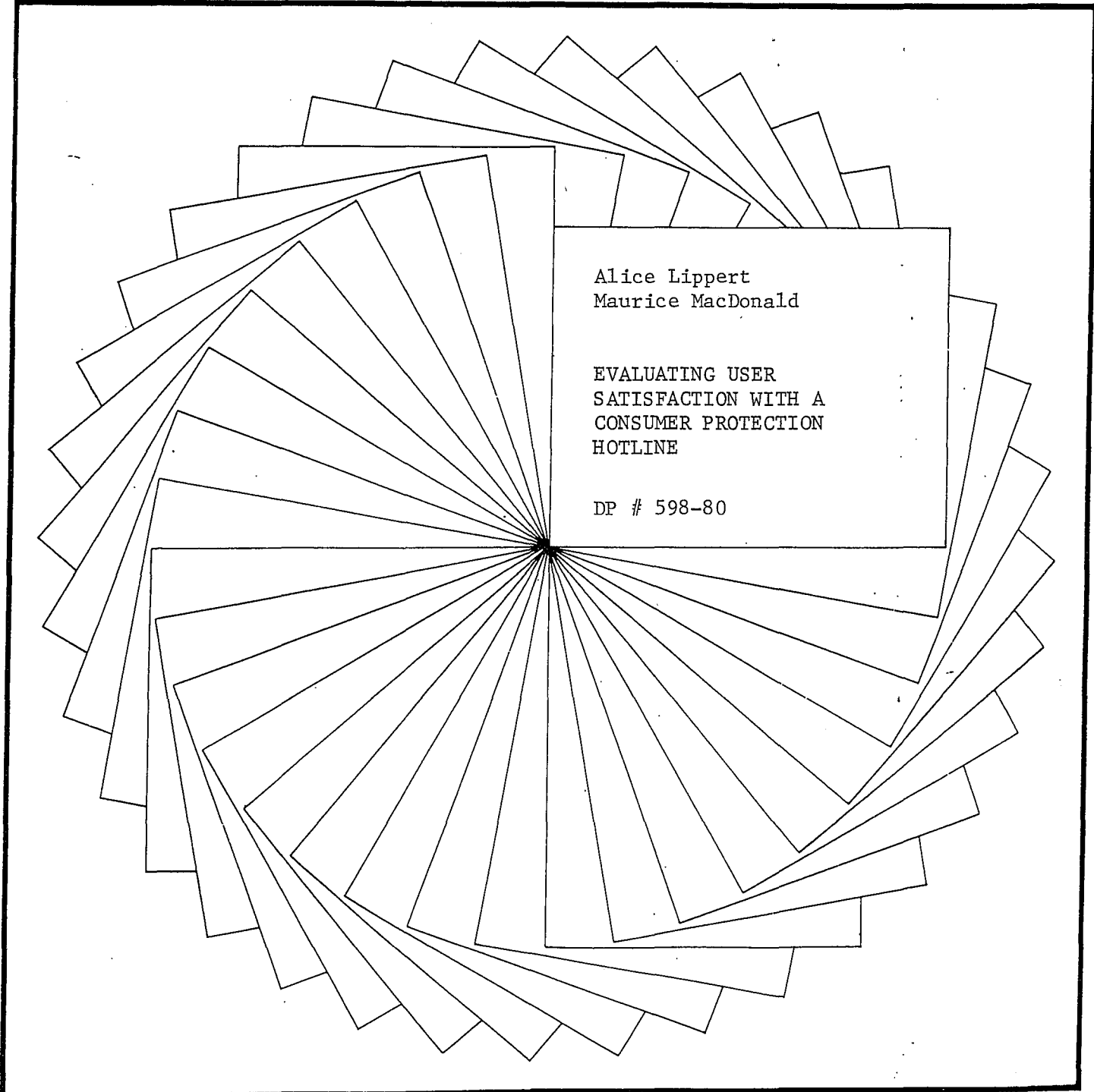




Institute for Research on Poverty

Discussion Papers



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EVALUATING USER
SATISFACTION WITH A
CONSUMER PROTECTION
HOTLINE

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Evaluating User Satisfaction with a
Consumer Protection Hotline

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ABSTRACT

Previous research has characterized toll free hotline users, but has not evaluated their satisfaction with this consumer service. Using a telephone survey of callers to the state-established Wisconsin consumer protection "Hotline," we study satisfaction with the Hotline and related services. Subgroups of the Wisconsin population that use the Hotline are identified. A related assessment examines users' problems in placing calls and their attitudes toward the Hotline. Responses about complaint-handling procedures and data on the progress of the respondents' cases were also collected. Although most users are satisfied with the Hotline, low status and elderly persons are less satisfied. These same groups are less likely to use the Hotline. Responses about attitudes toward the agency and case progress or outcomes revealed other socioeconomic variations. The groups most satisfied with agency services have been found in previous research to have greater difficulty with the market place. Because the sample appeared to be sensitive to processing delays, better coordination among agencies seems desirable.

1. INTRODUCTION

In Wisconsin the Department of Agriculture, Trade, and Consumer Protection (DATCP) provides information, referrals, and protection for consumers. Consumers may contact the Consumer Protection Division by letter, by personal visit, or by phoning a toll-free consumer "Hotline" available to Wisconsin residents outside the Madison area. The DATCP Hotline was established through an agreement with the U.S. Consumer Product Safety Commission in December, 1977. Our study stems from a Summer, 1978 request by the DATCP for assistance in analyzing user satisfaction with the Hotline. The DATCP suspected that low income and elderly persons were not using the agency's facilities as often as other groups. A related concern was that consumers who were using the Hotline and related services might be better served. Therefore, a survey was conducted in November, 1978 to collect demographic and attitudinal data by telephone from Hotline users. DATCP funds and cooperation from agency personnel facilitated this survey.

Few previous studies have evaluated the effectiveness of hotlines. Instead the complaint handling process that occurs after initial contact with a consumer protection agency is often examined in isolation. Our approach combines an evaluation of overall satisfaction with the Hotline with a related evaluation of satisfaction with the DATCP complaint handling process. A guiding principle of this study is that consumers expect and receive various outcomes for two main types of calls (complaints and inquiries) they make to the Hotline. Therefore, when

consumers assess their level of satisfaction with a Hotline, they tend to evaluate both their experience with the Hotline call and the subsequent effectiveness of services provided in connection with that call.

Two evaluation issues are addressed. First, we evaluate the extent to which the Hotline is used by all segments of the Wisconsin adult population. Second, we analyze the reported attitudes of Hotline users to determine both overall satisfaction with the Hotline and satisfaction with specific aspects of the Hotline service. As necessary, the evaluation considers differences for complaints separately from differences for inquiries. The results increase an understanding of the role of the Hotline in the complaint handling process. In addition, our approach serves as a model for further Hotline research.

Studies related to our research can be divided into three categories: those which examine users of consumer services, look at the types of problems consumers experience in the marketplace, and evaluate consumer protection agencies.

Hotline evaluations are rare and focus mostly on what types of consumers use hotlines. McEwen [8] found that users of toll-free numbers are wealthier, better educated, and younger than nonusers of such services. His study used data obtained from a "Life Style Survey" conducted by Needham, Harper, and Steers Advertising Company. Toll-free numbers in this survey were used to obtain information about products and product performance. Diamond, Ward, and Farber [4] also described hotline users, using data obtained by an eastern state's Attorney General's office during a five-week period in November and December, 1971. From information on the caller's occupation, the authors assigned

each caller a Duncan Socioeconomic Status score. Twenty-six percent were classified "working class," 44 percent "middle class" and 30 percent "upper middle and upper class." Their study also assessed the caller's attitudes toward business and noted that a consumer hotline "may provide important insights . . . that go beyond verbal attitudes gathered in most public opinion polls" [4, p. 61].

In addition to the two hotline studies, other research has focused on the types of consumers who complain. These studies have found that consumer complainers and users of other consumer services (e.g., consumer protection agencies and Consumer Reports) are, for the most part, younger or middle-aged, earn higher incomes, and are better educated [7, 15, 14, 2, 11, 16]. A number of studies have also examined the types of problems experienced by consumers in the marketplace. Most studies have found that auto repair problems are most frequent [11, 3, 1, 13, 5, 2, 4].

Besides descriptive research, other research has addressed the need to evaluate the complaint-handling mechanisms of consumer protection agencies. These studies consider the agency's effectiveness and accountability in handling complaints. Factors used in evaluations of this type include the amount of time needed to investigate and resolve a case, the amount of redress requested, and satisfaction with the services provided by the agency.

Ittig [6] studied the services provided by two local redress alternatives: the Better Business Bureau (BBB) and the Small Claims Court (SCC). The main reasons for dissatisfaction with the BBB were unfavorable resolutions and the length of time needed to process

complaints. Results did show, however, that complainants would use the BBB again, whereas they were not as willing to use the courts again.

Yet consumers were found to be more satisfied with the results and outcomes of the SCC than those of the BBB. Another interesting result was that the SCC was reported to be more acceptable to low income minority consumers than was the BBB.

Geistfeld and Choy [5] analyzed the third party consumer complaint handling mechanisms of the Hawaii Office of Consumer Protection. Dependent variables for this research were the lag needed to investigate a case, wait time, and the time period between filing a complaint and initiating the investigation. Geistfeld and Choy concluded that it took approximately four weeks to investigate a complaint. If sellers were located in Hawaii, the investigation time was reduced by one-half week. Consumers usually received part or all of the redress they requested when this was within agency jurisdiction.

Technical Assistance Research Programs, Inc. [12] evaluated twenty-one federal agencies and their methods for resolving consumer complaints. The general conclusion was that about two-thirds of the federal agencies were handling complaints well. Basic weaknesses were identified for the remaining one-third. These involved failure to use best available technology and poor classification of complaints for further processing.

In summary, previous studies have established that Hotlines tend to be used more often by middle and upper socioeconomic status groups. Analyses of agency complaint handling services typically find satisfactory performance but have also identified problems involving delays.

There is general agreement that an accurate assessment of user satisfaction is important for decision-making about agency policy matters. No study, however, has examined consumer satisfaction with a Hotline, and there has been no analysis of how Hotlines influence consumer satisfaction.

This study addresses these last concerns. In the next section, data collection, user characteristics, and nature of the Hotline calls are discussed. A third section summarizes an assessment of user satisfaction. First the level of satisfaction with the Hotline call service and its socioeconomic correlates are analyzed. Then we consider measures of satisfaction with related services. For this purpose, the performance of the DATCP is contrasted with that of other referral agencies. A final section summarizes our conclusions.

2. DATA, USER CHARACTERISTICS, AND TYPES OF CALLS

The sample for evaluating the Hotline represents Hotline calls received during the months of March, May, and September, 1978. Complete files were available only for these months, providing 2006 Hotline calls. After a random start, every other call record was selected for screening. Then 448 forms that listed both the names and telephone numbers of the callers were finally selected.

Our data were collected in telephone interviews conducted by persons trained by the DATCP Statistical Division. A total of 270 completed interviews were obtained in four evening sessions during November, 1978. At least four calls were attempted for all persons who could not be contacted successfully at first. The questionnaire (available

from the authors upon request) contained seven categorical response questions, four Likert scale response questions, seven checklist or nominal response questions, and six open-ended questions. The nature of these will become apparent as results are discussed. For certain cross-tabulations, some responses expressed on a five-point scale have been collapsed into three categories to obtain larger cell sizes.

In order to determine how representative the completed interview sample is for the Wisconsin population, we compared the sample to Census data for Wisconsin. Hotline users were an average of 39 years old, female, married, lived in a household of 1-3 persons, had some college or had completed college, resided in a community of 25,000 or more, and had a family income of \$17,633. All Wisconsin residents with access to a telephone have the opportunity to use the Hotline. However, Table 1 indicates a greater percentage of females and married persons, relative to the Wisconsin population. As anticipated by the DATCP, persons over 55 or with an income below \$10,000 were underrepresented in the Hotline sample. The sample also contains a greater percentage of persons who had attended college.

The literature suggests reasons for nonparticipation by consumers with lower socioeconomic backgrounds. It has been suggested that their restricted resources results in fewer purchase problems, presumably because the number of purchases is reduced. Another explanation is that these consumers also lack specific knowledge about the information and services available to them. Alternatively, it has been suggested that familiarity with government social services actually creates pessimism about their value.

Table 1

Comparison of the Hotline Sample with the
Wisconsin Population

	Hotline Sample	Wisconsin Population ^a
<u>Sex</u>		
Males	35.6%	48.0%
Females	64.4	52.0
<u>Age</u>		
Less than 30	31.2	35.3
30-54	54.0	37.7
55 and over	14.8	27.0
<u>Education</u>		
Grade School	9.5	17.0
Some High School	16.5	13.0
Completed High School	34.2	41.0
Some College	28.1	16.0
Completed College	11.7	13.0
<u>Marital Status</u>		
Single	17.8	41.0
Married	82.2	59.0
<u>Household Size</u>		
1-3 persons	52.4	--- ^b
4-7 persons	45.3	---
8 or more persons	2.3	---
<u>Community Size</u>		
Farm or country	21.0	25.9 ^c
Less than 25,000	33.0	31.6
25,000 and over	46.0	42.5
<u>Income</u>		
Less than \$10,000	15.9	26.3
\$10,000-\$19,999	48.8	45.1
\$20,000+	35.3	28.6
Mean Income of the Sample = \$17,600		Mean Income of the Population = \$16,657

^aU.S. Bureau of the Census, Current Population Report, Series P-20, No. 334, "Demographic, Social, and Economic Profile of States: Spring 1976," U.S. Government Printing Office, Washington, D.C. All Wisconsin Population categories, except age, contain statistics involving people 14 years and older. The age category involves people 15 years and older. People 18 years and older are represented in the Hotline sample.

^bNot available.

^cU.S. Bureau of the Census, Census of Population: 1970 Vol. 1, Characteristics of the Population, Part 51, Wisconsin, U.S. Government Printing Office, Washington, D.C., 1973.

In addition to identifying the types of consumers who use the Hotline, the survey provides information about the frequency of complaints and inquiries by type. Table 2 summarizes these data. The single most important type of complaint (but least frequent inquiry) involved auto repair problems. Other complaints by order of importance, included defective products, purchase problems (transactions, mail order problems, and fraudulent advertising), and home related problems. For other problems (insurance, consumer rights, and credit problems), inquiries were the most frequent. The largest number of complaints and inquiries combined involved purchase problems. On the whole, it appears DATCP Hotline calls are similar in nature and type to that observed in previous studies [1, 3, 4, 11].

3. USER SATISFACTION WITH THE HOTLINE AND AGENCY SERVICES

For further discussion, it is important to understand the internal flow of DATCP complaint and inquiry processing. Calls, once received by the consumer complaint supervisor and three staff members, are classified as either complaints or inquiries and recorded on an "Inquiry and Complaint Register" form.

Complaints are referred to an investigator in the Consumer Protection Division or to another (referral) agency which has jurisdiction over the specific complaint area. A questionnaire is also mailed to the complainant to document facts regarding an actionable complaint. A complaint investigator determines whether a complaint is actionable or nonactionable. If a complaint is actionable, the investigator will

Table 2

Nature and Type of Call

	Auto Repair		Home Related		Purchase Problems		Defective Products		Other Problems	
	%	<u>n</u>	%	<u>n</u>	%	<u>n</u>	%	<u>n</u>	%	<u>n</u>
Complaints	85.4	(35)	53.2	(25)	59.6	(53)	73.0	(46)	20.0	(5)
Inquiries	14.6	(6)	46.8	(22)	40.4	(36)	27.0	(17)	80.0	(20)
		N=265		p=0.000		x ² =33.2				

begin building a case. The investigator keeps a case log, acknowledges receipt of the complaint, investigates the complaint, submits an investigation report to the assistant administrator, and may close the case by letter. An assistant administrator may investigate the case further. This person may close the case by letter, issue a warning letter, or refer the case to the division administrator. The division administrator may then request formal assurance from the respondent by issuing a special order (e.g., a ban-holding order), or refer the case to the District Attorney or Attorney General for further legal action.

The process for inquiries is less complicated. Most inquiries are handled by the Division's staff. When requested, information and advice will be given either by telephone (Hotline) or by mail to the caller. Calls can also be referred to another agency.

Hotline Satisfaction

Satisfaction with the Hotline was assessed according to whether consumers had difficulty in placing their calls, whether they would recommend the Hotline to others, and whether they wanted it continued. Table 3 cross-tabulates these attitudes toward the Hotline with user characteristics.

Consumers generally respond favorably to the Hotline. Those who experienced more difficulty placing their call had an income of \$10,000 or less, had a grade school education, and resided in smaller households. Thus, with the exception of older persons, the groups found to be less likely to use the Hotline also reported having difficulty using it.

Table 3

Attitudes Toward the Hotline by Education, Household Income, Household Size, and Age of Respondent

Question	Education				Household Income			Household size		Age			
	Grade School	Some High School	Completed High School	Some College	Completed College	Less Than \$10,000	\$10,000 -19,999	\$20,000 or more	1-3 persons	4 or more persons	Less Than 30	30-55	55 or older
Difficulty ¹ Placing Call? (All Cases)(n=25)	(n=26)	(n=98)	(n=83)	(n=31)	(n=32)	(n=101)	(n=136)	(n=138)	(n=126)	(n=82)	(n=142)	(n=45)	
Yes	24.0	0.0	8.2	7.2	6.5	18.7	7.9	6.6	12.3	4.8	8.5	7.0	13.3
No	76.0	100.0	91.8	92.8	93.5	81.3	92.1	93.4	87.7	95.2	91.5	93.0	86.7
	$x^2=10.64$; $p=0.031$				$x^2=4.96$; $p=0.084$			$x^2=4.91$; $p=0.086$		$x^2=1.73$; $p=.421$			
Recommend ² others use Hotline?													
Yes	16.0	34.6	40.2	57.8	45.2	35.5	47.5	41.2	40.9	45.2	37.0	50.0	31.1
No	84.0	65.4	59.8	42.2	54.8	64.5	52.5	58.8	59.1	54.8	63.0	50.0	68.9
	$x^2=15.93$; $p=0.003$				$x^2=1.74$; $p=.418$			$x^2=.568$; $p=.753$		$x^2=6.61$; $p=0.037$			
Continue ³ Hotline?													
Yes	87.5	84.6	94.7	92.7	100.0	78.8	93.8	95.4	89.6	96.7	93.8	96.3	79.5
No	12.5	15.4	5.3	7.3	0.0	21.2	6.2	4.6	10.4	3.3	6.2	3.7	20.5
	$x^2=6.43$; $p=.169$				$x^2=10.99$; $p=0.004$			$x^2=4.90$; $p=0.086$		$x^2=14.0$; $p=0.001$			

¹Q11: Did you have any difficulty in placing your call to the Hotline?²Q15: Have you referred others to use the Hotline?³Q16: Do you think the Hotline should be continued as a government service to the public?

Older and less-educated persons were less satisfied with the Hotline, as indicated by their greater reluctance to recommend it to others. These persons and low income callers were also less likely to want the Hotline service continued. Conversely, mid- to higher-status persons were enthusiastic about continuing the Hotline. Although our data do not permit further investigation, we suspect that low status and older persons may be more sensitive about the tax costs of providing the Hotline.

Satisfaction with Agency Performance

A vast majority of Hotline callers were satisfied with the agency that handled their complaint and with the outcome of their case. Table 4 also reveals some socioeconomic patterns similar to those observed for Hotline satisfaction. For example, low income persons were more dissatisfied. However, age (table not reported) differences were not found for satisfaction with the agency and the outcome of their cases. Consumers who had not completed high school were more dissatisfied than those with both more and less education. Perhaps the least educated have lower expectations than those with some high school.

Persons who were married or who resided in larger households were more likely to be satisfied with the agency than singles or persons in smaller households. This pattern holds for satisfaction with case outcome, as well. Other studies have found that those in larger households, as well as married and better-educated people exhibit more dissatisfaction with the marketplace. These groups have greater expectations, more

Table 4

Agency Satisfaction, by Education, Household Income, Household Size and Marital Status

Question	Education				Household Income			Household size		Marital Status		
	Grade School	Some High School	Completed High School	Some College	Completed College	Less Than \$10,000	\$10,000 -19,999	\$20,000 or more	1-3 persons	4 or more persons	Single	Married
Satisfaction ¹ with Agency? (All Cases)(n=21)	(n=24)	(n=85)	(n=69)	(n=25)	(n=27)	(n=86)	(n=113)	(n=119)	(n=105)	(n=38)	(n=188)	
Dis-satisfied	23.8	41.7	28.3	23.2	16.0	40.7	18.6	29.2	30.2	21.9	36.8	24.5
Indif-ferent	0.0	12.5	8.2	1.4	8.0	3.7	9.3	3.5	7.6	3.8	5.3	5.9
Satisfied	76.2	45.8	63.5	75.4	76.0	55.6	72.1	67.3	62.2	74.3	57.9	69.6
	$x^2=12.97$; $p=0.103$				$x^2=8.27$; $p=0.081$			$x^2=4.19$; $p=0.380$		$x^2=1.73$; $p=0.288$		
Satisfaction ² with case outcome? (Resolved Only)	(n=8)	(n=12)	(n=41)	(n=31)	(n=2)	(n=15)	(n=33)	(n=49)	(n=50)	(n=45)	(n=18)	(n=78)
Dis-satisfied	25.0	50.0	22.0	22.6	100.0	33.3	18.2	34.7	40.0	13.6	50.0	23.1
Indif-ferent	0.0	0.0	12.2	0.0	0.0	6.7	9.1	2.0	2.0	6.9	5.6	5.1
Satisfied	75.0	50.0	65.8	77.4	0.0	60.0	72.7	63.3	58.0	79.5	44.4	71.8
	$x^2=15.65$; $p=0.047$				$x^2=4.33$; $p=0.363$			$x^2=26.78$; $p=0.000$		$x^2=5.42$; $p=0.067$		

¹Q03: How satisfied were you with the agency that finally handled your complaint?

²Q07: How satisfied were you with the outcome of the investigation?

purchase problems, and complain more often [7, 9, 10, 11]. Nevertheless, our findings suggest that they are grateful for services provided to resolve their problems.

Another way to assess satisfaction with the Hotline involves comparisons of users' evaluations of the DATCP and selected aspects of their cases with respect to performance of agencies. Only 20 percent of the Hotline calls were referred to other agencies.

Table 5 reveals that consumers were generally more satisfied with the DATCP than with the referral agencies. The DATCP kept callers more informed of the progress of their cases and resolved cases more quickly than the referral agencies. It is to be expected that referral agencies take more time after initial contact with the Hotline because the referral itself takes time. Among cases that had been resolved, none of the referral agencies took less than one week. However, about one third of the cases that were not referred were resolved in less than a week.

There were no significant differences between the DATCP and the other agencies in relationship to satisfaction with pending cases or case outcomes. This is surprising in view of the greater satisfaction expressed for the DATCP in general. Evidently the fact that the DATCP processes cases more quickly accounts for this discrepancy. Another possibility is that consumers may have difficulty separating their feelings about their complaints from their assessment of agency performance to resolve them. Finally, for inquiries, callers who were referred to other agencies reported they received the information they requested as often as those who dealt only with the DATCP. All agencies were able to supply the requested information to over three-quarters of the callers.

Table 5

Attitudes toward and Aspects of Cases for the DATCP
and Referral Agency Services

	DATCP	Referral Agency
Satisfaction with Agency?¹ (All cases)	(n=172)	(n=53)
Dissatisfied	22.7	37.7
Indifferent	5.2	7.6
Satisfied	72.1	54.7
	$\chi^2=5.679$; $p=0.058$	
Satisfaction with Case outcome?² (Resolved only)	(n=81)	(n=15)
Dissatisfied	29.6	26.7
Indifferent	3.7	6.6
Satisfied	66.7	66.7
	$\chi^2=0.3047$; $p=0.859$	
Satisfaction with Pending Case?³ (Pending Only)	(n=33)	(n=12)
Dissatisfied	48.4	66.7
Indifferent	6.1	0.0
Satisfied	45.5	33.3
	$\chi^2=1.58$; $p=0.454$	
Progress of Case?⁴ (Complaints only)	(n=109)	(n=25)
Not Informed	22.9	48.0
Undecided	4.6	4.0
Informed	72.5	48.0
	$\chi^2=6.44$; $p=0.040$	
Time to Resolve Case?⁵ (Resolved Only)	(n=77)	(n=14)
Less than 1 week	32.5	0.0
1-2 weeks	15.5	35.7
3-4 weeks	9.1	7.1
Greater than a month	42.9	57.2
	$\chi^2=7.70$; $p=0.053$	
Information Received?⁶ (Inquiries Only)	(n=76)	(n=26)
Yes	89.5	76.9
No	10.5	23.1
	$\chi^2=1.63$; $p=0.200$	

- ¹QB03: How satisfied were you with the agency that finally handled your complaint/inquiry?
- ²Q07: How satisfied were you with the outcome of the investigation?
- ³Q09: How satisfied are you with the way your case has been handled so far?
- ⁴Q05: How well were you informed of the progress of your case?
- ⁵Q08: Please estimate how long it took to resolve your case.
- ⁶Q04: Regarding your inquiry on the Hotline, did you get the information you requested?

4. SUMMARY

Although prior studies have not assessed user satisfaction with consumer Hotlines per se, it is known that persons of low socioeconomic status are underrepresented in Hotline user samples. As expected by the Wisconsin agency that facilitated our survey, disadvantaged consumers are less likely to use the Hotline service we evaluated. The nature of the calls to the DATCP Hotline were also judged similar to the types of problems identified in the consumer complaint literature.

User satisfaction with the Hotline call service was evaluated separately from that for the services the agency provided after initial contact. For the most part, users were found to be satisfied with the Hotline and related services. However, low status persons had more difficulty than most users in placing their calls, were less likely to recommend the Hotline, and tend not to favor continuing it. Therefore, we conclude that the groups that do not use the Hotline as much are also more often dissatisfied when they do use it. We have not identified the reasons. Others have suggested that low status consumers are generally pessimistic about government services or have difficulty obtaining specific information for access. In addition we speculated that, low status consumers--especially older persons--might be more concerned about the costs of providing the Hotline.

Responses about attitudes toward the agency and about case outcomes revealed other differences among Hotline users. Both the least and most educated groups were satisfied more often than were persons who had begun but not finished high school. Different expectations may

underlie this pattern. Married persons were also found to be more satisfied with agency services than single persons. We noted that other research indicates married couples and larger households also report greater difficulties in the marketplace. Evidently these persons experience more problems and are more grateful for services to resolve them.

Other evidence implies consumers are quite sensitive to processing delays. Greater satisfaction with the DATCP was observed, and this agency resolved cases more quickly than referral agencies. However, there was no significant difference between agency types for satisfaction with case outcomes or for progress on pending cases. On the whole, the majority of consumers were satisfied with both the DATCP and referral agencies.

Two general points follow for the purpose of improving Hotline services. Redoubled efforts to insure that consumers with low socioeconomic status are aware of the Hotline and how to use it seem necessary. For consumers who contact the Hotline, timely service is essential. Policies to centralize and speed referrals may be helpful in this connection.

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