



OFFICE OF **RAIL REGULATION**



Rail Passenger Compensation and Refund Rights

August 2013



4th Floor, Holborn Gate,
26 Southampton Buildings,
London WC2A 1AH
T + 44 (0) 207 861 3080
W www.opinionleader.co.uk
E enquiries@opinionleader.co.uk

Contents

1. Executive Summary	3
2. Introduction	5
3. Perception of compensation and refund rights	12
4. Awareness of Compensation and Refund rights	17
5. Understanding of and Attitudes Towards Compensation Schemes and Refund Rights.....	28
6. Exercising Compensation and Refund rights.....	32
7. Passenger suggestions for better communication and refund rights and facilitating claims	45
8. Conclusions and Recommendations.....	53
9. Appendices	55
<i>Appendix 1 Guide to statistical reliability</i>	55
<i>Appendix 2 – Social Grade Definitions</i>	57

1. Executive Summary

Background and Objectives

ORR wanted to understand:

- Rail passengers' levels of awareness and understanding of refund and compensation rights
- The reasons for rail passengers exercising/not exercising their refund and compensation rights
- The sources of information about compensation and refunds
- How passengers think their rights as a rail passenger could be better communicated to help them make appropriate claims

Methodology and Sample

A mixed methodological approach was adopted for this study which included an online survey with 1,000 participants who were representative of the UK population. This was supplemented with 110 face-to-face interviews with people who do not have access to the internet. A total of six focus groups lasting 1.5 hours were conducted with different types of rail traveller (leisure, commuter and business) across three locations in England.

Awareness and Understanding of Compensation and Refund Rights

Nearly seven in ten survey respondents said that compensation and refund rights are important, however for participants in the qualitative research, this is not as important as issues such as punctuality and overcrowding. This could be because of the low awareness of compensation and refund rights. Awareness about compensation arrangements is lower with regard to train journeys than in relation to buying other goods and services. Nearly seven in ten survey respondents thought that information about compensation is rarely or never made readily available with a similar story for refunds.

There is very low awareness of the compensation and refund schemes. The Delay Repay scheme is typically preferred to Charter schemes (based on the National Conditions of Carriage) since it is perceived as clear, transparent and more generous. Survey respondents and participants in the qualitative research were unclear about the circumstances in which they are entitled to compensation or a refund. With specific regard to refunds, there was very low understanding of the circumstances in which rail passengers could receive a refund with many not knowing that they could claim a refund at all.

Understanding the reasons for exercising or not exercising their Refund and Compensation Rights

Fewer than one in ten of the survey respondents had made a refund or compensation claim. The main barriers to claiming given were: not being clear on how to make a claim and not being confident of a successful outcome. Nine in ten of those survey respondents who had previously made a claim said that the main reason for claiming compensation was due to their train being delayed. The reasons for claiming refunds were more varied with the most common reasons being: missing a connecting train, the train being cancelled and the train being delayed leaving the departing station. The process of getting a refund was perceived to be straightforward; however the £10 admin fee, applied in some cases, was felt to be excessive. Participants' experiences of receiving compensation were mixed with some being very satisfied and others being not satisfied. The main driver of satisfaction was perceived to be the relative ease of making a claim.

Understanding the current sources of information about Compensation and Refunds and what sources rail travellers think would be ideal

For those who had claimed compensation (less than one in ten survey respondents) the most typical ways of receiving information about this was via leaflets on the train or station or on websites. For those receiving a refund (less than one in ten survey respondents) the most common sources of information were websites and via email. When asked where they would go for information about compensation and refund rights five in ten survey respondents said that they would go to the ticket office, the Train Operating Company (TOC) website and/or the National Rail Enquiries website. Survey respondents would be more likely to claim for a refund or compensation if there was clearer/more detailed information about how to claim and if the process was automatic. There was a strong preference for digital channels with the preferred communications channels being email, TOC websites and consumer websites.

Participants in the focus groups typically felt that refund and compensation rights were not proactively promoted by TOCs. Participants suggested a wide range of hassle free methods for receiving compensation which included a mobile App and a machine at the station which automatically dispensed refunds.

2. Introduction

Background

This report presents the findings of a large-scale quantitative and qualitative project conducted by Opinion Leader on behalf of the Office of Rail Regulation (ORR).

This project was commissioned by the ORR's Competition and Consumer Policy team, which is responsible for the enforcement of competition and consumer law; market monitoring; and competition and consumer policy within ORR.

Consumers in most sectors enjoy a minimum level of protection through general consumer law (such as the Sale of Goods Act and the Supply of Goods and Services Act) when buying goods and services, for example requiring that goods must be 'as described' of 'satisfactory quality' and 'fit for purpose' and services must be provided with 'reasonable care and skill'. In addition to these general rights, the rights that consumers of rail services enjoy in certain circumstances, such as when trains are delayed or cancelled, are specifically set out, in documents such as train companies' Passenger Charters and the National Rail Conditions of Carriage (see http://nationalrail.co.uk/times_fares/nrcc/NRCOC.pdf).

As the main body responsible for the enforcement of consumer law within the rail sector, ORR want to ensure that those doing business with consumers in the sector comply with the law and that the arrangements that are in place to protect passengers are working well.

This research is therefore intended to help ORR identify the extent to which passengers are currently aware of, and understand, their rights (both 'general' and rail specific – including any differences as a result of the compensation schemes operated by different train companies), the extent to which they exercise these rights and whether more needs to be done to improve the way in which passengers' compensation and refund rights are presented to them and/or accessed by them.

Objectives

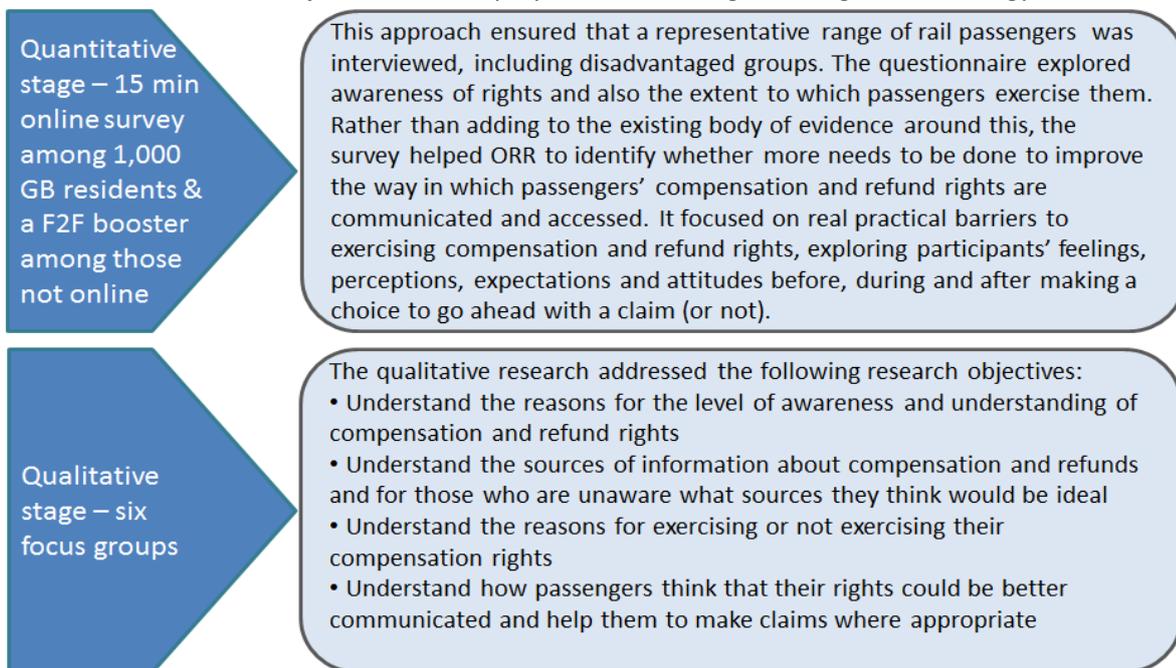
The purpose of this research project was to provide ORR with an understanding of the following:

- To what extent are rail passengers in the UK aware of their compensation and refund rights (including 'general' compensation and refund rights and rail specific arrangements – and any differences between 'Charter' based compensation arrangements and the Delay Repay scheme)?
- To what extent do they understand their compensation (whether 'Charter scheme' or Delay Repay) and refund rights (including how to claim)?
- If their awareness and/or understanding of their rights is limited, what are the reasons for this?
- To what extent do they exercise their compensation and refund rights?
- If they do not, or do not always exercise their rights, what are their reasons for this?

- What do passengers think could be done to better communicate their rights and facilitate claims?
- To what extent passengers are aware of and understand the refund and replacement rights attached to season tickets (particularly annual season tickets)?
- This research also fed into and supplemented ORR’s own desk based analysis of previous research, media reports and the legal framework and helped them to identify whether more needs to be done to improve the way in which passengers’ compensation and refund rights are presented to them and/or accessed by them.

Methodology and Sample

In order to meet these objectives, we employed the following two-stage methodology:



Qualitative methodology

Focus groups were selected as a qualitative approach to exploring the behaviours, attitudes and perspectives of rail passengers for the following reasons:

- By sharing their experiences with others, participants were able to make suggestions on how passenger’s rights can be better communicated and sources of information about compensation and refunds based on a more rounded understanding of the issue. This resulted in suggestions and solutions which are applicable to the wider rail passenger population than more personal, individual suggestions which typically emanate from depth interviews.

Three main criteria were chosen to differentiate rail customers for the qualitative element of the study:

- Type of journey – commuter/business vs. leisure

- Eligibility for a refund/compensation
- Age

There are clear differences between rail customers who use the train for predominantly commuter business or leisure purposes. People’s expectations and needs, costs, frequency and other factors of the rail journey are likely to be very different which in turn is likely to affect attitudes and experiences of making a claim for a refund or compensation.

In order to explore in detail peoples’ experiences of applying for a refund or compensation as well as getting an understanding of the attitudes and views of a cross section of rail users we conducted separate focus groups with people who would have been eligible for compensation or a refund as well as ‘typical’ rail users where we did not set quotas on eligibility for receiving a refund and/or compensation.

There were likely to be differences by age of the rail user which could affect many aspects relating to getting a refund or compensation, for example the propensity to request a refund or compensation, the type of information channels accessed the attitudes to requesting a refund or compensation. We therefore conducted separate group discussions with rail passengers under 40 and over 40.

The focus groups lasted 1.5 hours and included 8 participants and they were conducted in three locations across England. We have outlined the focus group structure in the table below:

Group	Rail passenger type	Age	Location
1	Commuter/business – typical customer	Over 40	London
2	Leisure – typical customer	Under 40	Newcastle
3	Commuter/business – eligible for compensation/refund	Mix	Birmingham
4	Leisure – eligible for compensation/refund	Mix	Newcastle
5	Commuter/business – typical customer	Under 40	London
6	Leisure – typical customer	Under 40	Birmingham

Additional recruitment criteria - Typical customer (leisure)

- All to have travelled on the train for leisure purposes in the last 6 months between 2-3 times per month to once in every six months
- 50% men 50% women
- All to have purchased the train ticket themselves
- 1 or 2 disabled passengers per group
- BME participants in line with the local population
- Range of frequency of travelling
- Mix of train operators in each group

Additional recruitment criteria - Typical customer (commuter/business)

- All to have travelled to work at least 3 times per week
- 50% men 50% women
- All to have purchased the commuter train ticket themselves

- Business travel tickets can be purchased by someone else
- Mix of season ticket holders (annual, monthly, weekly) and those purchasing daily tickets
- At least 3 of the participants to use the train for business purposes
- 1 or 2 disabled passengers per group
- BME participants in line with the local population
- Mix of train operators in each group
- Maximum of 2 Oyster customers in the London groups

Additional recruitment criteria – Eligible for refund/compensation (leisure)

- All to have travelled on the train for leisure purposes in the last 6 months between 2-3 times per month to once in every six months
- Mix of 3 men and 5 women
- All to have purchased the train ticket themselves
- Range of frequency of travelling
- Mix of train operators in each group

Additional recruitment criteria – Eligible for refund/compensation (commuter/business)

- All to have travelled to work at least 3 times per week
- Mix of 3 men and 5 women
- All to have purchased the train ticket themselves
- Business travel tickets can be purchased by someone else
- Mix of season ticket holders (annual, monthly, weekly) and those purchasing daily tickets
- At least 3 of the participants to use the train for business purposes
- Mix of train operators in each group
- Maximum of 2 Oyster customers in the London group

Participants were recruited using Opinion Leader’s network of over 400 recruiters across the UK using a combination of on street and telephone based recruitment.

Quantitative methodology

For the quantitative stage of this research, we conducted a 15-minute online questionnaire among a representative sample of the general public rail passengers in the UK supplemented by a face-to-face booster sample of interviews among those without on-line access. The project brief was clear that a representative range of rail passengers needed to be interviewed that included disadvantaged groups. The online survey had quotas set on region, gender, age and socio-economic group to ensure that the final achieved sample was representative of the population in the UK by these variables. However, a disadvantage of this methodology is that it does not take into account the views of groups who do not have access to IT. To mitigate against this, we conducted face-to-face in-home booster interviews among those who are not online.

Prior to the fieldwork, the questionnaire was cognitive tested with a sample of the target audience (both the online and offline population) to check that respondents understood the materials, to ensure that the correct messages were being taken from the questionnaire, and to seek any suggestions respondents had for improvements to the clarity of the questionnaire. After completing this task changes were made to the questionnaire to make it fit for purpose.

For this survey, we achieved a sample size of 1,110, which provided robust overall findings and allowed survey results from key social and demographic sub-groups to be considered in isolation (provided we had a minimum sub-group size of c.100). The table below shows the possible variation that might be anticipated because a sample, rather than the entire population, is interviewed¹. As indicated, sampling tolerances vary with the size of the sample and the size of the percentage results. For example, on a question where 50% of the people in a sample of 1,110 respond with a particular answer, the chances are (95 in 100) that this result will not vary by more than 3 percentage points, plus or minus, from a complete coverage of the entire population using the same procedures.

Sample size	Approximate sampling tolerances applicable to result at or near...		
	10% or 90% \pm %	30% or 70% \pm %	50% \pm %
100	6	9	10
300	3	5	6
600	2	4	4
900	2	3	3
1,100	2	3	3

The requirement for larger sample sizes is also affected by the need to compare findings for specific sub-groups. The table below provides an indication of the tolerances that will apply when comparing data based on two sub-group samples. It shows that the larger the sample size the more accurate you can be in determining whether a difference between two groups is statistically significant.

Sample sizes being compared	Approximate sampling tolerances applicable to result at or near...		
	10% or 90% \pm %	30% or 70% \pm %	50% \pm %
100 and 100	8	13	14
300 and 300	5	7	8
500 and 500	3	5	6

As stated above, the ORR wished to understand the differences in attitudes and experiences between different groups of passengers. Therefore we set quotas so that the sample was statistically representative of the UK population in terms of the following variables:

- Country
- Age

¹ Strictly speaking the tolerances shown here apply only to random samples with no design effects; in practice, good quality quota sampling has been found to be as accurate.

- Gender
- Ethnicity
- Socioeconomic status
- English Region

Looking at available statistics² it was apparent that, of all the rail trips included in a typical day in the UK, commuting to and from work or education accounts for 63% of all journeys, business trips represents 13% and leisure travel 24%. Therefore, assuming this distribution occurs in our achieved sample, we did not set quotas on journey purpose as each of these three groups would yield a sample size of over 100 in an overall sample of 1,110 – the minimum required for meaningful statistical analysis of a group in isolation. Similarly, the latest 2011 Census showed that the number proportion of the UK population that are living with a long-term health problem or disability stands at 18%, which again would yield a sample size large enough for statistical analysis of this group in isolation. Despite not setting strict quotas on journey purpose or disability, we monitored these during fieldwork and took appropriate action to boost their number if it was apparent that 100 interviews would not be achieved in any of the groups.

At the analysis stage, population weights were applied to bring the age, gender, social grade, ethnicity and region distribution in line with that of latest available Census profile information for UK.

Table of final achieved sample:

Quota	Category	% in sample	N in sample
Gender	Male	49%	544
	Female	51%	566
Age	16-24	15%	167
	25-34	16%	178
	35-54	35%	388
	55-64	14%	155
	65+	20%	222
Ethnicity	White	89%	979
	Black	2%	25

² <http://assets.dft.gov.uk/statistics/series/rail/nrtsupdate.pdf>

	Asian	5%	56
	Mixed/Other	3%	35
SEG	AB	32%	345
	C1	30%	318
	C2	18%	192
	DE	20%	216
Region	North East	4%	44
	North West	12%	133
	Yorkshire and the Humber	9%	100
	East Midlands	7%	78
	West Midlands	9%	100
	East of England	10%	111
	London	13%	144
	South East	13%	144
	South West	9%	100
	Wales	5%	56
	Scotland	9%	100

It should be remembered that a sample of rail passengers and not the entire population took part in this survey. As a consequence, all results are subject to sampling tolerances, which means that not all differences are statistically significant. (Please refer to the guide to statistical reliability in the appendices). The overall results are accurate to $\pm 2.9\%$ (assuming a 95% confidence level). The base sizes of some sub-groups are small for some questions or groups (i.e. a base size of below 100 respondents), which means that any difference between them should be treated as indicative only. However, all differences referred to in the report are statistically significant. This means that different sub-groups, based on demographics or attitudes and behaviours identified through questions in the survey, are reported for different questions and sections in the report. Only when sub groups answers are significantly different will they be reported on in this document.

Throughout this report rail passengers that took part in the focus groups are referred to as participants and rail passengers that took part in the survey are referred to as respondents.

3. Perception of compensation and refund rights

Chapter Summary

- Focus group participants typically viewed rail travel as a product (not a service)
- When talking about compensation and refunds, focus group participants typically used the terms interchangeably however, participants did understand the difference between the two and could explain these differences when prompted
- Compensation and refund rights were viewed as important by survey respondents and focus group participants
- Passengers' rights to compensation and refunds were not a top of mind issue for participants in the focus groups
- Key issues include; lack of communication to rail passengers, overcrowding an unreliability of service

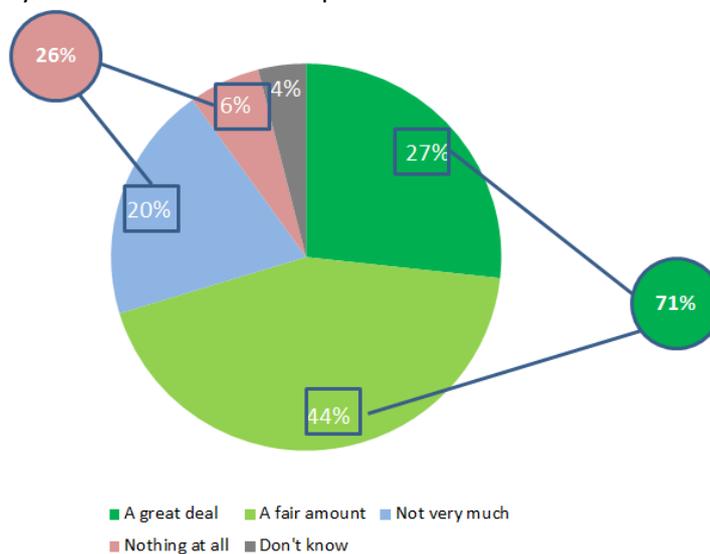
Current perceptions about refund and compensation rights

Focus group participants typically viewed rail travel as a product (not a service) which takes them from one place to another, at a certain time and within a certain time. Therefore they believed their rights to compensation should be simple; if the product did not work (they did not get from their source to their destination at the time advertised) they should be entitled to compensation.

When talking about compensation and refunds, participants typically used the terms interchangeably. It was often the case that when a respondent spoke spontaneously about their knowledge or experience of one term or the other, for example 'compensation', they would use the other term, so in this example 'refund' and vice-versa. On the whole, participants saw compensation and refund as umbrella terms for entitlements and did not use them as separate words. However, participants did understand the difference between the two and could explain these differences when prompted to.

Importance of compensation and refund rights

Overall compensation and refund rights were important to respondents in the survey. As the pie chart below shows, 27% of all survey respondents said their rights to compensation and refunds was a 'great deal' important, and 44% said they were a 'fair amount' important.



Q35. To what extent, if at all, are compensation and refund rights important to you as a rail passenger? Base = all

Compensation and refund rights as a rail passenger was most important to those aged 35-54, where 78% ranked its importance as being 'a great deal' or 'fair amount', followed by 72% of respondents in both the 16-24 and 25 – 34 age categories respectively. Respondents aged 55-64 were the least likely age category (65%) to rank the importance of their rights as 'a great deal' or 'fair amount'.

When looking at differences across the UK, compensation and refund rights as a rail passenger was most important to the respondents from Yorkshire and the Humber, where 83% said it was 'a great deal' or 'fairly' important, followed by three quarters of respondents in Scotland (75%). Compensation and refund rights as a rail passenger were the least important, with 39% not very much or not at all important, to respondents from Wales.

There was a relationship between respondent's purpose of travel, and the level of importance placed on compensation and refund rights as a rail passenger. Commuter and business participants said their rights were more important to them as a rail passenger than leisure passengers did. Significantly more commuter (40%) and business (34%) participants thought their rights when travelling as rail passenger were a great deal important, than leisure passengers (26%). Similarly, the more frequently respondents travel by train (with commuters typically using the railways the most) the more important their rights as a rail passenger were to them. Just over two thirds (67%) of low frequency users said their rights were a great deal or fairly important to them, compared to 75% of medium frequency users and 76% of high frequency users.

How compensation and refund rights compare to other rail issues

Passengers' rights to compensation and refunds were not a top of mind issue for participants in the focus groups. When spontaneously asked about their general experiences traveling on the railways, although delays to train service was mentioned by some participants (mainly commuters/business passengers), this was not mentioned in the context of entitlement to compensation.

The lack of communication from TOCs or any authoritative body - before or during participant's rail journeys was perceived to be the most important issue affecting their rail travel. Participants wanted more readily available information about their journeys particularly about any delays and the expected arrival times of trains and were annoyed that this is not currently the norm. There was a strong feeling that delays and problems with rail travel would be more acceptable to passengers if they were kept informed. The lack of communication from the TOCs is causing current high level of irritation and frustration amongst some participants.

"If I could change one thing? Well, I suppose - yeah, communication. It's still the big bugbear for me...And as has been said already, miscommunication is really the most unhelpful thing. Because you're already anxious because you're late for an appointment, or to get to work...And no information is bad. So really, the change would be that they take their time even, and get accurate information, and convey it in a timely way."

Commuter, over 40, London

For some, over-crowding on trains was also a key issue. Participants felt that trains had got busier, especially during peak times, and that the trains were not running frequently enough or with sufficient carriages to accommodate the demand. This has resulted in participants feeling cramped and often not getting a seat.

In relation to the issue of lack of communication, participants were both unhappy and concerned about the lack of staff presence at train stations and on train carriages and were worried that this would be further reduced in the future. Participants like to have the option of talking directly to TOC staff, both at the station or on the train, as it enables them to ask for help and advice on their journey in the hope of receiving immediate and tailored information. If staff numbers are reduced, this direct avenue of communication will be affected and there may be fewer opportunities for passengers to communicate with TOCs in their preferred way.

"There is just the driver (on the train) and there is no announcement to what station the next one is going to be. So you literally have to look out the windows and see where you are, make sure you don't miss the station."

Commuter/ Business, Birmingham

Some participants felt that station staff often lacked knowledge and were unable to answer their questions regarding compensation which they found unhelpful and frustrating.

"I am always wary, because of the lack of staff, because if anything was to happen, what do you do? You have got CCTV, fair enough, but sometimes that is going to be a bit too late. If somebody decides to mug

your or do whatever and there is nobody about and whether that is in the day time, evening, I was saying to that gentleman downstairs that I don't feel particularly safe, no matter what time of time."

Commuter/Business, Birmingham

Other issues which were raised during the focus groups were: seat reservations not being honoured and trains not being clean.

There were some differences between the types of participants we spoke to in the focus groups regarding what issues affected them as a passenger and they deemed important.

Commuter participants typically reported a variable service and cited examples of both good and bad experiences of rail travel. Good experiences included buying tickets online, clear signage on platforms and trains running on time. Negative experiences of rail travel included: trains running late; dirty trains; overcrowding on the trains and a lack of staff presence at stations. For some commuters, the service they received varied considerably. On some journeys they experienced no problems whereas other days they experienced issues such as overcrowding and delays. This lack of consistency was a key issue for commuters resulting in rail travel commonly being described as 'unreliable'.

"When I go on the Chiltern that's a great service; that's really really good. Run by Deutsche Bahn so it's really efficient. If I'm going to London on any other service it's pretty hellish... the inevitable lack of information if there are delays and things like that. Cleanliness on trains; pretty crap. And services up the north, up to the north are pretty... Well they get pretty terrible the further you go up from here."

Commuter, under 40, London

Leisure participants generally reported good experiences of rail travel and were typically more accepting of current rail travel conditions and less concerned about negative experiences when they occurred as they generally travelled less frequently than commuter participants.

The cost of rail travel was a key issue for leisure participants who believed that rail travel was becoming more expensive and it was becoming harder to afford to travel by train. This led some leisure participants to seek out the best deals and look for alternative forms of travel such as coach travel which was perceived to be less expensive and for some more relaxing and reliable.

"Personally me the next time I travel I'm going to go by coach... Because the last three times I've travelled the trains have been full. You book a seat and you can't get on it. And then if you did find your seat, you've got to wade your way through lots of people. There were no guards, no help and actually too many people... And of course at the time I had a wheelchair and obviously with the stick and what have you, no good. So we are now looking at days away and weekend's away by coach."

Leisure, eligible for compensation/refund, Newcastle

There was a strong agreement across all participant types that rail travel had improved over time and in general rail travel provided a better service now than in the past; despite being busier. Train journeys were perceived to have become quicker with trains running more frequently, giving travellers more choice about when they can travel. The ability to book tickets online was perceived as favourable as it was convenient plus having differently priced ticket types was appreciated.

“I think they’re better now...The reliability is much better basically so 100% but there’s still the issue that was just mentioned there about the overcrowded, at times you can’t even get a seat and you’ve paid the same money as everyone else”

Leisure, under 40, Birmingham

4. Awareness of Compensation and Refund rights

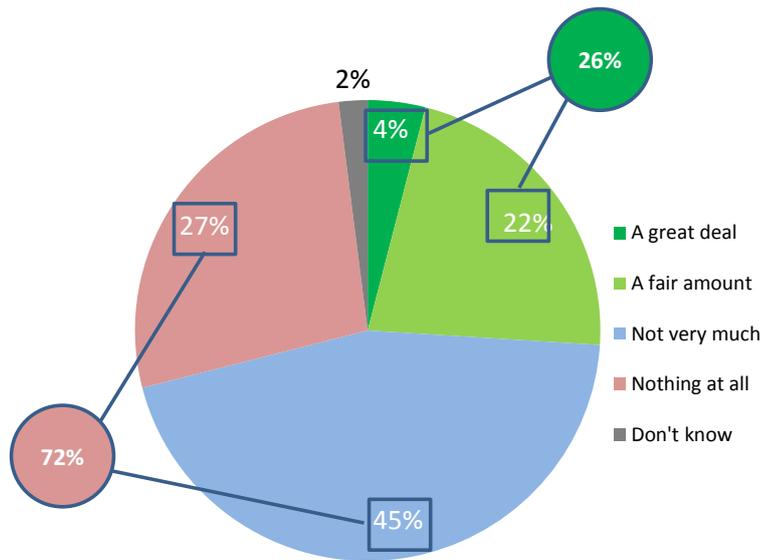
Chapter Summary

- The majority of the survey respondents (72%) knew 'Not very much' or 'Nothing at all' about their general (non-rail specific) refund and compensation rights – although focus group participants felt their level of knowledge about their general (non-rail specific) refund and compensation rights were high
- Awareness of the rail specific compensation for delays on train journeys and refund rights was lower amongst survey respondents and focus group participants than their level of awareness of general compensation and refund rights
- Survey respondents did not think that information about their rail specific compensation and refund arrangements was readily available but were fairly confident they could find it if they needed to
- With specific regard to refunds, there was very low understanding of the circumstances in which rail passengers could receive a refund with many not knowing that they could claim a refund at all.

General knowledge of rights to refunds and compensation across non-rail products and services

As a benchmark against which to compare the level of knowledge of rail specific refund and compensation arrangements, the focus group participants explored and the survey began by asking respondents, how much, if anything, they knew about their refund and compensation rights when buying goods and services more generally.

Over a quarter of respondents in the survey (26%) knew a great deal or fair amount about their general refund and compensation rights. However, the majority of survey respondents (72%) stated that they did not know very much, or that they knew nothing at all, about their general refund and compensation rights.



Q11a. Thinking about when you buy any type of products or services, how much, if anything, do you know about your general refund and compensation rights? Base = all

Exploring the differences in general rights to refunds and compensation across sub groups, older respondents knew less than younger respondents. The two oldest age categories, 55-64 (79%) and 65+ (81%), were most likely to know not very much or nothing at all. Inversely the 25-34 age group thought they knew the most, with 32% (the highest across all age categories) knowing a great deal or fair amount.

Commuter respondents (40%) and business respondents (38%) were more likely to know a great deal or fair amount about their general rights to compensation and refunds than leisure participants (25%).

The more frequently the survey respondents had made their last train journey, the more likely they were to know a great deal or fair amount about their rights to compensation and refund on general products and services. Frequency of making their last journey was categorised as High, Medium or Low³. High frequency travellers were the most likely to know a great deal or fair amount about their rights to compensation (53%) followed by Medium frequency travellers (28%) then 18% of low frequency travellers knew a great deal or fair amount. Commuter travellers, followed by business travellers are the most frequent rail passengers.

³ Rail travel frequency classification for the purpose of the survey: High Frequency = 2+ days a week or more, Medium Frequency = once a week to once a month, Low = Less than once a month

Knowledge of general refund and compensation rights was higher for those that travelled in first class (on their last journey) than those that travelled in standard class (on their last journey); those traveling in first class were more than twice as likely (53%) than standard class (25%) to know a great deal or fair amount.

In contrast to the survey respondents overall, the focus group participants felt their level of knowledge about their rights to compensation and refunds in general was high. Some participants knew their exact rights and therefore felt able to exercise these at any time, others did not have a detailed understanding of their rights but were confident that they could easily find information about these if they wanted to as they thought signage about customers' rights in the UK is generally good and information is readily available for consumers. The places participants would look for information about their rights were: on the back of receipts; at customer services and on consumer advice websites such as Citizen Advice Bureau and Martin Lewis Money Saving Expert.

"I know my rights with most things, and if I don't, it is easy to find out, if you have to go anywhere, you normally get lots of information."

Commuter/Business, Birmingham

Focus group participants typically felt more confident in knowing and exercising their rights when buying a product than when buying a service. Claiming on a product was thought to be straightforward and in most cases, easy to do as the item could be returned or shown to the supplier to demonstrate the issue. Rights to compensation or a refund on a service was assumed to be more complex as the service being purchased is often not tangible and could have subjective variables to consider for example the quality of a restaurant meal or a haircut. Participants typically perceived the circumstances of entitlement to a refund or compensation on a service to be more complex, it was also assumed that the process of claiming would also be more complex.

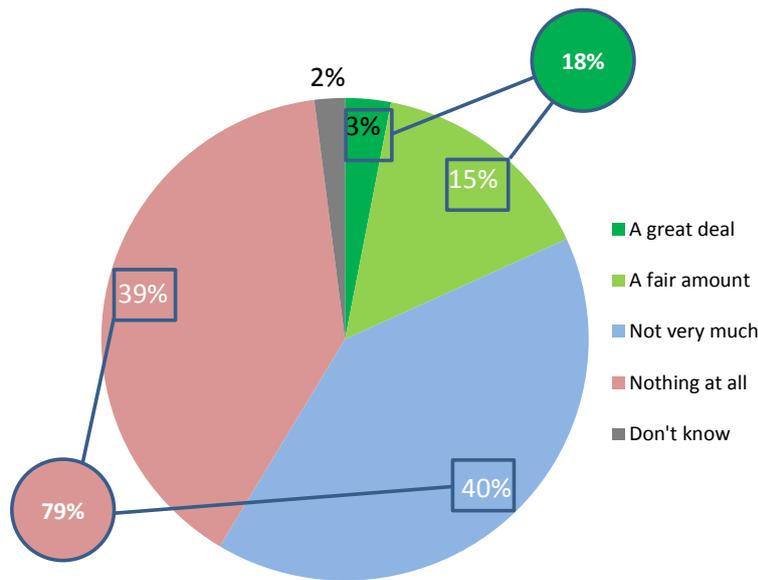
"I'd be fairly confident about something you buy in a shop when you've got the receipt but anything else like services or anything like that I wouldn't really be confident at all. I would have to look it up."

Leisure, under 40, Newcastle

Knowledge of compensation arrangements for delays on train journeys

Following the benchmarking activity to look at general knowledge of compensation and refund rights, the research (both the survey and focus groups) gauged confidence levels or respondents knowledge of compensation rights when trains are delayed.

With regard to awareness of the specific compensation arrangements for delays on train journeys, this was lower amongst survey respondents than the level of awareness of general compensation rights was amongst survey respondents. Fewer respondents knew a great deal or fair amount (18%) about compensation on trains than in regard to general products and services (26%) and more respondents knew not very much or nothing at all (79%) about rights to compensation on train journeys, than on general products and services (72%).



Q11b. WITH SPECIFIC REGARD TO TRAIN JOURNEYS, how much, if anything, do you know about the compensation arrangements that might apply if you are delayed reaching your destination? Base = all

As was the case when looking across the age categories with regard to knowledge of rights to compensation and refunds on general products, those aged 65+ knew the least about their rights to compensation for delays on train journeys (just 11% know a great deal or fair amount about right to compensation and refund on train journeys), and 16-24's knew the most (26% know a great deal or fair amount about right to compensation and refund on train journeys). When comparing the age categories to overall respondent knowledge, the youngest age category (16-24) know more and the oldest age category (65+) know less than the overall population.

There was a relationship between knowledge of rights to compensation and refunds on general products and services, and knowledge of rights to compensation on train journeys. Those who knew a great deal or fair amount about general refund and compensation rights, knew more about compensation rights on train journeys than those who knew not very much or nothing at all on general products and services.

64% of respondents who knew a great deal or fair amount about compensation on products and services generally, also knew a great deal or fair amount about compensation arrangements on delays on train journeys. Only 3% of respondents who knew not very much or nothing at all about rights to compensation and refund on general products, knew more (a great deal or fair amount) about rights to compensation on train journeys. As would then be expected, the large majority (96%) of those who reported having not very much knowledge of, or knowing nothing at all about compensation and refund rights on general products also had not very much knowledge of, or knew nothing at all about, compensation rights on train journeys.

In line with the survey findings, participants in the focus groups typically felt their level of knowledge about their rights to compensation and refund on train journeys was low. Also in line with the survey results, participants in the focus groups typically felt less aware of their rights to compensation and refund on train

tickets than on general products and services. Focus group participants were less clear about whom to approach to claim refunds/compensation from for rail journeys, than in other sectors where they were more confident about whom to approach.

“I would say less confident. Things like flights or banking you’ve got the financial ombudsman, and the FSA or ABTA and there are all these like regulate like flights ... Whereas with rail, because there are so many different rail companies I don’t really know who the body is ... I wouldn’t think “oh I could go to the National Rail association or something.” I wouldn’t really know what that was and feel as confident.”

Commuter, under 40, London

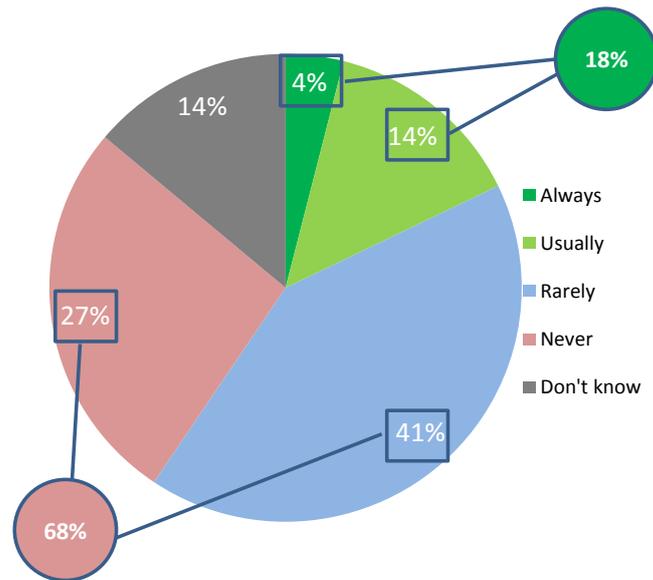
Exceptionally commuter participants over 40 felt they knew more about their rights to compensation and refund on train tickets than on general purchases. They knew how to claim and when they were entitled to claim, whereas on general products and services they were not as confident in their knowledge. In contrast, commuters under 40, all business and all leisure participants agreed they knew less about their rights in relation to rail travel compared to their general knowledge of their rights.

Unsurprisingly, those who had previously claimed compensation and/or a refund knew more about their rights than those who had never claimed.

Availability of information about compensation arrangements

The research explored how readily available information is about rail passengers compensation rights is.

Overall, survey respondents did not think that information about compensation arrangements was readily available. Respondents were just over ten times more likely to think that information about compensation arrangements was rarely (41%) than always (4%) available. Just fewer than one in five respondents felt information about compensation is made readily available (18%), most thought rarely or never (68%).



Q12. To what extent, if at all, do you think information about the compensation arrangements is readily available, when you are delayed reaching your destination? Base = all

More of the online population (19%) than the offline population (6%) thought information about compensation arrangements was always or usually readily available.

Looking across the United Kingdom, respondents in Wales (43%), were the most likely to think information is never readily available, closely followed by respondents in Scotland (37%). By contrast, respondents from the North East (26%) and East Midlands (24%) were most likely to have said information is always or usually available.

In line with the survey, participants in the focus groups expressed a low level of confidence in their knowledge of the circumstances when they are / are not entitled to compensation. Some commuter participants were highly confident in their knowledge of their rights, but this was not the norm and was usually due to the participant having previously made a claim or seen or heard about others making a claim.

Some participants had a low opinion of what compensation they would be entitled to as a rail passenger. Participants typically thought they would not be entitled to very much compensation and that TOC's would pay out the minimum amount possible. Commuters typically expected more compensation, then leisure passengers.

Participants typically thought that the circumstances for entitlement to compensation were decided by the TOCs and that claims were judged at the TOC's discretion which some participants thought could change with every claim made. Participants were typically unaware of any schemes or legal guidelines in place which TOC's had to abide to. In general, participants had a low opinion of the TOC's and viewed them as businesses whose main purpose was to make money and thought this was the reason for the lack of readily available information about rail passenger rights and how to action them.

“The little (refund/compensation) brochures are there but at the end of the day, like you said, it's about revenue and they're not going to go out of their way basically to advertise that there is compensation because effectively that hits their bottom line.”

Commuter, under 40, London

When the focus group participants were asked specifically about what they thought were the national criteria for entitlement to compensation, there was a range of responses about how long rail passengers would need to be delayed to be entitled to compensation. Some thought rail travellers would receive compensation for a delay of 30 minutes whereas some thought travellers would have to be delayed by one hour to be entitled to compensation.

Some participants (typically commuter participants or previous claimants,) assumed compensation would be paid in vouchers. These participants thought compensation was paid in the form of vouchers to: ensure future business for TOC's; to minimise compensation expenses for the TOC's (vouchers were perceived to be cheaper for TOC's than compensation in the form of money); or to put rail passengers off claiming. Other participants were not aware that compensation was paid in vouchers and assumed it would be paid via the method of payments used to purchase the train ticket.

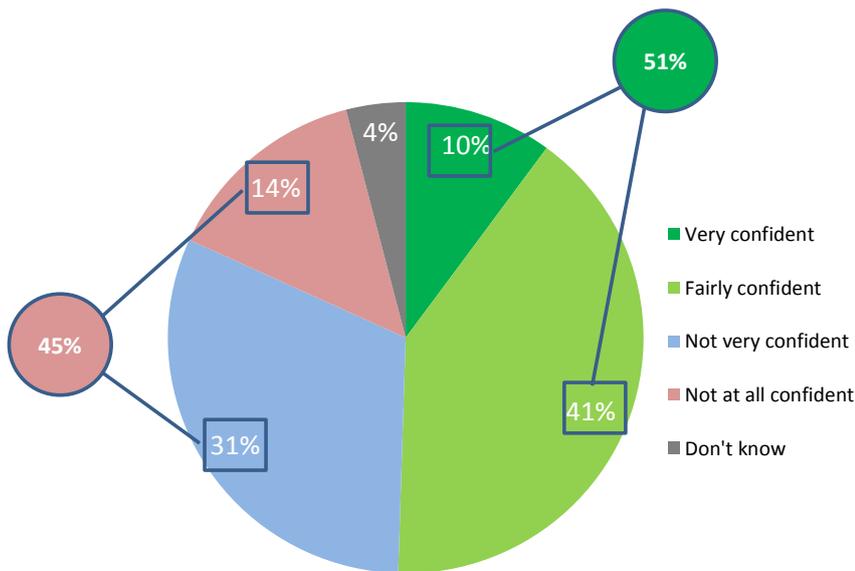
“If I was going to get vouchers I wouldn't put a claim in. If I knew I was going to get my money back I would probably put a claim in.”

Leisure, under 40, Newcastle

Confidence in ability to find information about compensation arrangements

Following the exploration of how readily available information about rail compensation is, the research then delved further into the issue and explored how confident rail passengers are that they could find information if they needed to access it.

Despite the low level of respondents thinking information about compensation arrangements is readily available, over half (51%) of respondents thought they could find information about compensation arrangements if they proactively searched for it.



Q13. How confident, if at all, are you that you could find information about the compensation arrangements if you needed it? Base = all

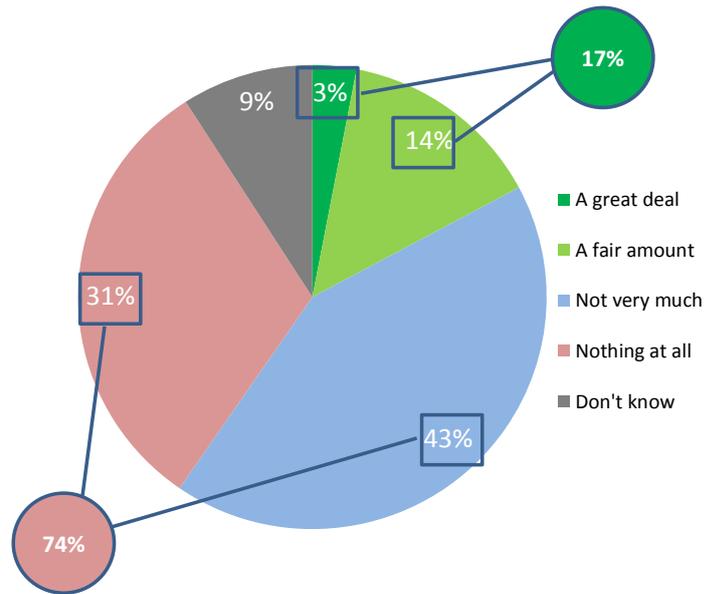
As well as respondents from Wales being the most likely to think information is never available, they were also the least confident that they could find information if they proactively searched for it - 29% of Welsh respondents were not at all confident they could find information.

The online population was more confident than the offline population that they could find information, with 52% of the online population being very or fairly confident they could find information, compared to 33% of the offline population.

Pro-activity of TOCs in providing information about compensation when there are delays to trains

The research looked into how pro-active rail passengers think train companies are in providing information about compensation rights.

Although 51% of respondents thought they could find information about arrangements for compensation if they actively searched for it, respondents did not think TOCs pro-actively provide information about compensation when there are delays to train journeys. The majority of respondents (74%) thought that TOCs do 'not very much' or 'nothing at all' to pro-actively provide information about compensation when there are delays to train journeys.



Q14b. How much, if anything, do you think train companies do to pro-actively provide information about compensation when there are delays? Base = all

Looking across the age categories, those aged 55-64 were most inclined (of all age categories) to think TOCs do not very much or nothing at all (82%), followed by those aged 65+ (74%). Inversely those aged 16-24 were more inclined than any other age category (29%) to think TOCs do a great deal or fair amount. This indicates that older respondents thought TOCs do less to pro-actively provide information about compensation when there are delays than younger respondents in the survey.

When comparing the findings from respondents from different locations across the UK with regard to ‘finding information about compensation arrangements’, survey respondents from Wales were the least confident that they could find information. Respondents from Wales also had the lowest opinion about how much TOCs do to pro-actively provide information about compensation when there are delays; 49% of respondents in Wales thought TOCs do nothing at all (31% overall), compared to just 5% of respondents in Wales who thought TOCs do a fair amount and no respondents from Wales thought TOCs do a great deal. By comparison, respondents from the North East of England were the most likely to say that TOCs do a great deal or fair amount; 29% of respondents from the North East of England thought TOCs do a great deal or fair amount, compared to just 17% of all respondents answering the same.

Refunds

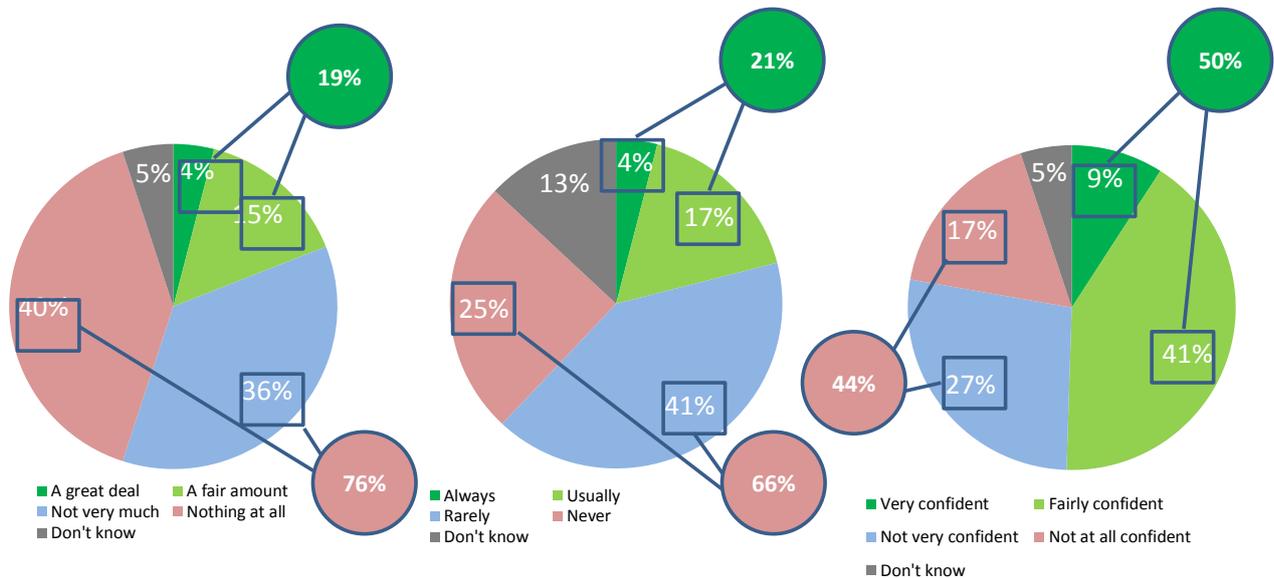
The survey asked questions about awareness of refund rights. With regard to knowledge of rights, ready availability of information and confidence in finding information, the findings were very similar for refund rights as has been reported for compensation.

Overall, survey respondents were slightly more confident in their knowledge of their general compensation and refund rights (26% said they knew a great deal or fair amount about their general compensation and refund rights) than their rail specific refund rights (20% said they knew a great deal or fair amount about their refund rights on a rail ticket).

As was the case with knowledge of compensation rights, knowledge of refund rights amongst survey respondents was low, with 76% knowing 'not very much' or 'nothing at all' (79% for compensation).

As was the case with respondents reporting that information about rights to compensation was not readily available, respondents also thought rights to refunds was not readily available, and 25% thought it was never available (27% compensation) and only 4% thought it was always available (4% compensation).

As well as respondents feeling confident that they could find information about compensation if they needed it (very or fairly confident 51%), half (50%) are also very or fairly confident that they could find information about refund rights.



Q15. How much, if anything, do you know about your rights to get a refund on your train ticket if you decide you no longer wish to use it? Base = all

Q16. To what extent, if at all, do you think information about your rights to a refund on your train ticket is readily available? Base = all

Q17. How confident, if at all, are you that you could find information about your rights to a refund if you need it? Base = all

Survey respondents who in the last 12 months have travelled for Business or as a Commuter were more likely (30% and 27% respectively) than Leisure travellers (19%) to know a great deal or fair amount about their rights to get a refund on train tickets.

Business travellers (31%), followed by Commuters (27%), were most likely to think that information about their rights to refund on a train ticket is always or usually readily available. Leisure Travellers were the least likely rail travellers to think information about refunds on a train ticket is always or usually readily available (20%).

Business travellers followed by Commuters were the most confident, compared to Leisure travellers, that they could find information on refund rights if they needed it. Just under six in ten (57%) of Business travellers were very or fairly confident that they could find information about their refund rights if they needed it, (Commuters 54%, Leisure 50%).

Looking across age sub-groups, the youngest age group (16-24 year olds) were the most likely of all the age groups to say they knew a great deal or fair amount (31%) about their rights to compensation on their train ticket. Likelihood of knowing a great deal or fair amount about their rights to compensation on their rail tickets decreased across the age groups to its lowest within the oldest age category (those aged 65+) who were the least likely age category to know a great deal or fair amount (11%).

This pattern is comparable for the extent to which different age subgroups thought that information about their rights to a refund on their train tickets was readily available. The younger the respondent, the more likely they were to think information about rights to a refund on a rail ticket is readily available and the older the respondent the less likely they were to think that information about their right to a refund on their rail ticket was readily available. There was no significant difference across the age groups in confidence in finding information about rights to a refund on their train tickets, if they needed it.

Focus group participants typically knew less about their refund entitlements on train tickets than compensation entitlements. Some participants assumed that if you decided not to use the ticket you purchased, then you had no entitlement to a refund because it was your decision not to travel. These participants were pleasantly surprised that refunds can be claimed on unused tickets.

"I mean if I bought a ticket and decided that I wouldn't use it I would never in a million years think I'll get my money back on that, actually I've changed my mind. That just wouldn't register to me. I wouldn't think that. They'll think it's my own fault therefore that's my mistake"

Leisure, under 40, Birmingham

Participants were also generally unaware (with previous claimants being the exception) that refund claims could incur an administrative fee and thought the up-to £10 fee, was high and disproportionate to the administration involved in processing a refund.

"Why would they charge you and administration fee? I just don't get it."

Commuter, under 40, London

Refund rights were generally less well known than compensation rights but were perceived to be more straightforward as entitlement is based on one criterion (whether the ticket was used), compared to compensation where entitlement is dependent on the duration of the delay.⁴

⁴ **Refunds on tickets that have not been used.**

If you decide not to use a ticket other than a Season Ticket to make all or part of your intended journey, then: (a) if the train you intended to use is cancelled, delayed or your reservation will not be honoured, you decide not to travel and at that time you return the unused ticket to any ticket office, the Train Company responsible for that ticket office will, if it is in a position to do so, give you an immediate full refund.

5. Understanding of and Attitudes Towards Compensation Schemes and Refund Rights

Chapter Summary

- There was very low awareness of the compensation and refund schemes
- Claimants were unaware of which scheme they had previously claimed under
- The Delay Repay scheme was typically preferred to Charter schemes (based on the National Conditions of Carriage) as it was perceived as clear, transparent and more generous

Arrangements for compensation for delays

The qualitative phase of the research explored rail passenger's awareness of and opinion on the current schemes in place to offer compensation and refunds on rail travel. The survey did not ask respondents about the specific schemes in place for compensation and refund on rail travel. Therefore, this section only reports on findings from the focus groups.

Focus group participants thought TOCs were reluctant to communicate, provide and facilitate access to compensation, despite participants viewing this as part of their role. These participants were typically unaware of the National Rail Conditions of Carriage, the traditional 'Charter Scheme' and the 'Delay Repay' Scheme. Those who had made claims previously were unsure which scheme they had claimed under. There was a low level of knowledge that multiple schemes with different criteria are currently in place and there was confusion surrounding how the schemes work and fit together.

"They have got it displayed in the station somewhere; it must just be merged in with the background of everything else that is going on, because I have never noticed anything at all."

Commuter/Business, Birmingham

Some participants, who were unaware of the national compensation schemes, thought TOCs set the entitlement to compensation criteria high (for example delays having to be one hour in duration), making it difficult for rail passengers to meet the criteria, and they believed TOCs set high criteria in order to decrease the number of claims made by passengers. These participants assumed that even if passengers met the high criteria for compensation entitlement, they anticipated that the process of claiming compensation would be lengthy and complex. Some participants thought TOCs made the whole claims process complex so to decrease the likelihood of passengers claiming and in turn decrease the likelihood of the TOC having to pay out compensation.

“The little (compensation) brochures are there but at the end of the day, like you said, it's about revenue and they're not going to go out of their way basically to advertise that there is compensation because effectively that hits their bottom line.”

Commuter, under 40, London

Focus group participants who frequently use the same TOC (usually commuter participants) were typically unaware of which scheme their TOC operated, and thought having multiple schemes was confusing as they did not know which one applied to which TOC. All focus group participant types thought that it was unfair that a delay on one journey with one TOC could entitle passengers to compensation, whereas the same delay time on a train operated by a different TOC would not due to operating a different scheme. Participants wanted all TOCs to run the same scheme as they thought this would make compensation fair to all passengers, regardless of what TOC they were travelling with. Participants wanted this scheme to have clear circumstances regarding when rail passengers are and are not entitled to compensation.

Participants had not seen any information about compensation schemes and assumed that any available information would be confusing and in small print, with some participants suggesting this was to put passengers off reading it and making a claim.

Opinion on Current Schemes

The focus groups participants were given information to read about National Rail Conditions of Carriage (NRCC), the traditional Charter Schemes and the newer Delay Repay Scheme. Their views on these schemes are outlined in the paragraphs below.

NRCC and Charter Schemes

Participants typically felt the National Rail Conditions of Carriage were unfavourable because they were not generous enough to compensate passengers for delays.

“I know what I'm entitled to but you're not entitled to much really.”

Leisure, under 40, Newcastle

The scheme was thought to be largely clear and easy to understand, with the exception of some language which was perceived to be ambiguous for example *“due to conditions outside of the control of the industry”*, which respondents thought was too vague and therefore open to exploitation from TOC's. Participants wanted to know exactly what conditions the scheme was referring to and wanted the scheme to be more specific about what circumstances rights to compensation do not apply. They wanted the scheme to pinpoint when travellers are not entitled to compensation.

“Just the last bit where it says ‘compensation may not be paid as the delay was due to something outside the control of the industry’, I would like to know what do they class as out of their control?”

Leisure, eligible for compensation/refund, Newcastle

The focus groups participants thought the traditional Charter Compensation Scheme was unfair both for frequent train passengers (travelling on season tickets) and less frequent users (traveling on day or weekly passes). Some participants thought the scheme should be more generous to season ticket holders, because they use the service more often.

“And you're almost being discriminated against. If you've done that same journey and someone else is a daily ticket purchaser, and you're annual - you've invested a lot of money for an annual ticket. And you're being penalised.”

Commuter, over 40, London

Participants typically thought a delay of one hour (the minimum delay period before compensation entitlement under this scheme for single or weekly tickets) was very long and that travellers should be entitled to compensation before this time. Participants agreed that minimum criteria should be set, but thought 30 minutes was fairer as such a delay could still have serious repercussions for a passenger such as missed meetings, or late arriving to an important social event.

Participants thought it was particularly unfair that passengers travelling on season tickets would not be compensated for delays to individual journeys. Participants also did not understand how TOC's calculate when season ticket holders are entitled to compensation because the language used is perceived to be complex and confusing. Participants did not think there was sufficient detail to explain the terms: 'Trigger Level', 'Moving Average Annual (MAA)' and 'Average Performance', nor did they understand how they are calculated and how they are used to assess passengers claims.

Due to the perceived complex language used and lack of understanding about what the terms mean, some participants were concerned that this scheme is open to TOC's to manipulate the statistics to work in their favour so that they would not have to pay out compensation to rail passengers. Some participants went as far to say they thought the scheme was created in a way which enabled TOC's to manipulate the figures to their advantage.

“They can just make it up like they can just manipulate statistics till it works for them. Like this is ridiculous. It's totally ridiculous”

Commuter, under 40, London

Delay Repay Compensation

Delay Repay compensation scheme was perceived to be the fairest/ most generous of all the schemes and participants typically felt that it fairly compensated all passengers regardless of which ticket type they were travelling on.

Participants thought the scheme was clear and transparent as it detailed the entitlements for different lengths of delay. Unlike the other two schemes, participants felt this scheme had been created to help passengers get compensation for delays and could not be manipulated by TOC's, which had been a concern with the other two schemes.

“I think it is fair (Delay Repay) because it's transparent”

Commuters, over 40, London

There were some negative responses to the scheme. Some participants found the language and terms used in the scheme confusing. These participants did not know what a 'pro rata calculation' was, and questioned how it was calculated and used in assessing eligibility for compensation. This section of the scheme was thought to be less clear than the information the scheme gave regarding the ticket types, amount due and delay period.

"I mean, to me, it just sums it up, the very final sentence here. The amount season tickets receive is based on a pro-rate calculation, depending on the length of the ticket. So what does that actually mean? In other words, there is going to be a clause, somewhere within it, where you can't get your money back, as far as I am concerned there."

Leisure, under 40, Birmingham

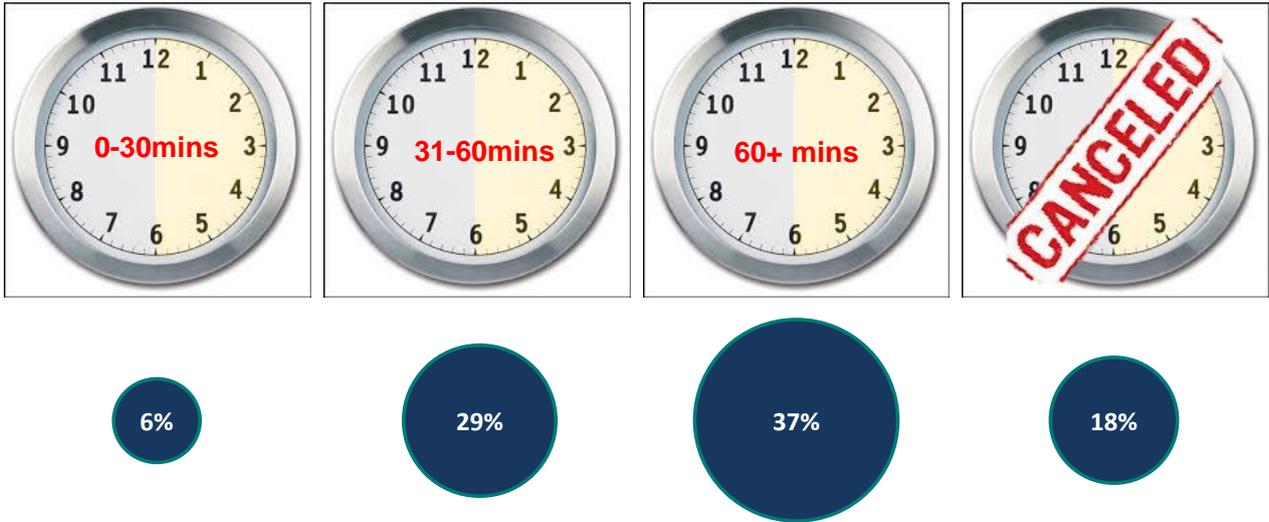
6. Exercising Compensation and Refund rights

Chapter Summary

- The majority (68%) of survey respondents never claim compensation if they are delayed.
- Delays of an hour or more were the main motivation for claimants from the survey to put in compensation claim.
- Delayed trains causing missed connection were the main motivation for claimants from the survey to put in a refund claim.
- The TOC websites were the main source for making compensation and refund claims.
- Focus group participants typically expressed a preference for receiving compensation in cash or by cheque; however this tended to have been paid in vouchers.
- Focus group participants typically found the process of claiming a refund to be straightforward.
- Focus group participants and survey respondents expressed a high degree of uncertainty about the circumstances in which they were entitled to receive compensation.
- The most significant barrier to claiming was an uncertainty over how to make a claim, due to lack of communication relating to this.

When rail passengers consider claiming compensation

One of the aims of the survey was to discover at what time frame of delay a rail passenger would consider claiming compensation. As can be seen from the chart below, just over a third *of the whole sample* said that they would claim compensation if their train was delayed by an hour or more, and 29% if the delay was under an hour but over 30 minutes. Just 6% said they would claim if they were delayed by less than half an hour.

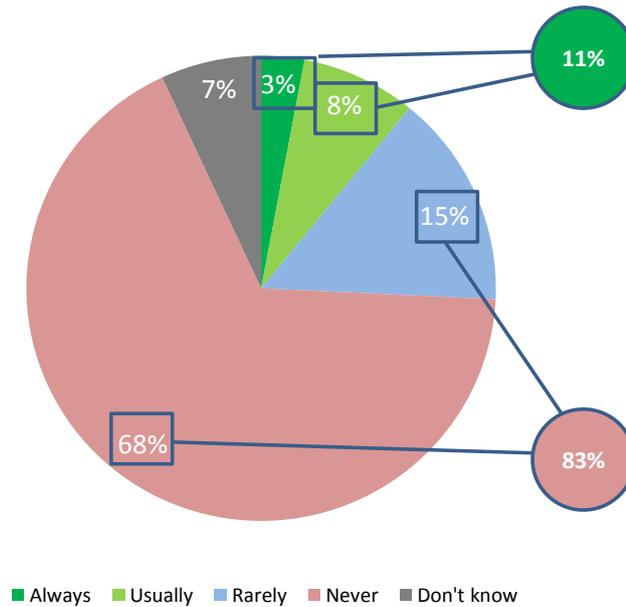


Q22. At what period of delay would you be most likely to start to consider claiming compensation? Base = all;
 NB - 1% "Never" & 10% "Don't know"

Frequency in claiming Compensation

The survey asked respondents how frequently they make compensation claims when they are delayed.

Just over one in ten rail passengers (11%) stated that they always or usually claim compensation if they are delayed, however one in seven (15%) said that they rarely do so and the large majority (68%) stated that they never do so.



Q23. Thinking about all of the rail journeys you make, how often, if at all, do you claim compensation when you experience a delay? Base = all

Looking across sub groups, men (14%) were more likely than women (8%) to always or usually claim. Those aged over 65 years (5%) were less likely than all other age groups to always or usually claim. Those in the highest social grade AB⁵ (19%) were significantly more likely than all other social grades and the average for the sample to at least usually make a claim if delayed. Leisure travellers (10%) were less likely to be claimants than commuters (16%) and business travellers (19%). First class travellers were over three times more likely to be claimants always or usually, than standard class travellers (35% vs. 10% respectively). The same applies for high frequency (32%) compared with low frequency travellers (5%). Perhaps unsurprisingly, those who claimed to know a great deal or a fair amount about their rights to rail travel compensation (46%) were far more likely to always or usually make claims than those who said that they knew little or nothing at all (5%).

Motivation for claiming Compensation

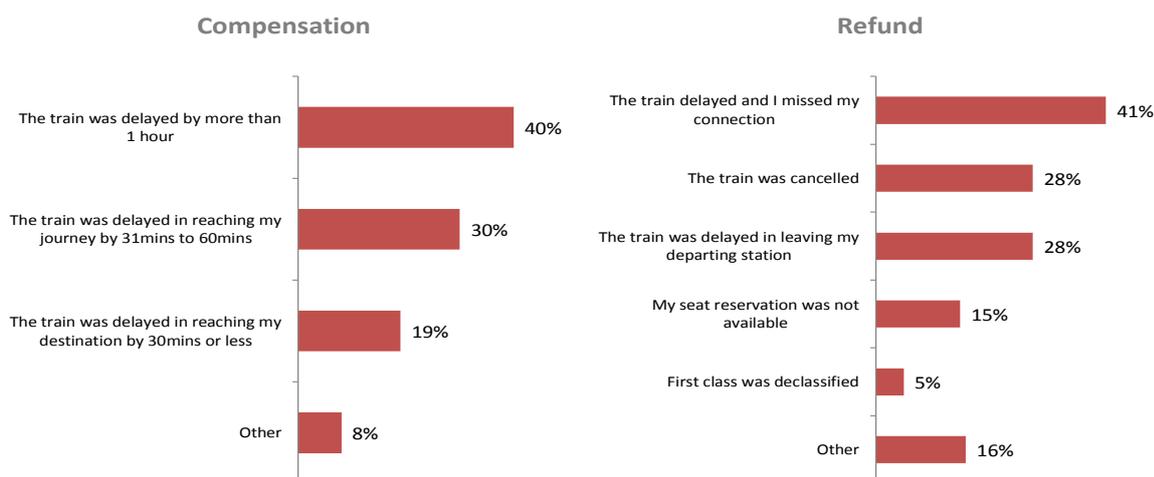
When those who had made a recent compensation claim were asked the reason which motivated this claim, two in five (40%) stated that this was because their train was delayed by more than one hour. Three in ten (30%) stated that it was because they were delayed for between 30 minutes and an hour. Just under one in five (19%) made a compensation claim when they were delayed for 30 minutes or less (despite customers are not eligible for compensation for if they are delayed for this period).

⁵ Please see the appendix for more detail on socio-economic groupings

Looking across subgroups, low base sizes prohibit the presence of significant differences for the most part, however, indicatively speaking, propensity to claim compensation for delays over 30 minutes increases with age from its lowest among 16-24s and highest among those aged over 65. Propensity to claim compensation regarding delays less than 30 minutes decreases with age from its highest among 18-24s and its lowest among those over 65. Those in the lowest social grade (DE) are also most likely to claim for delays less than 30 minutes and this decreases with increasing social grade – indicating that those worse off financially are more likely to claim in error.

Motivation for claiming Refunds

When those who had claimed a refund recently were asked why, just over four in ten (41%) stated that it was because their train was delayed and they missed their connection, just over a quarter (28%) because their train was cancelled and the same proportion because their train was delayed leaving their departing station. One in seven (15%) claimed a refund because their seat reservation was not available and 5% because first class was declassified.



Q27a. What was the reason for your most recent refund claim? Base = all who have claimed refund from a TOC in the past (90)

Q27b. What was the reason for your most recent compensation claim? Base = all who have claimed compensation from a TOC in the past (82)

Levels of understanding of compensation entitlement

In line with the survey, participants expressed a high degree of uncertainty about the circumstances in which they were entitled to receive compensation. Participants commonly mentioned delays as being a legitimate reason for claiming compensation. There was a range of responses about the amount of time which rail passengers would need to be delayed in order to be eligible to receive compensation. Some participants thought that they would receive compensation for any delay to their journey whereas others thought that the delay needed to be more than half an hour or more than one hour.

“I know that for Southern its thirty minutes, if you’re delayed for thirty minutes then you can get a refund”

Commuters, under 40, London

Some passengers were aware that they were only eligible for a refund if the problem was the fault of the TOC; however they were typically unsure about the circumstances where it was the fault of the TOC or not within their control. The effect of adverse weather is an example of this. Participants found it difficult to determine the extent to which adverse weather was inside or outside the TOC’s control.

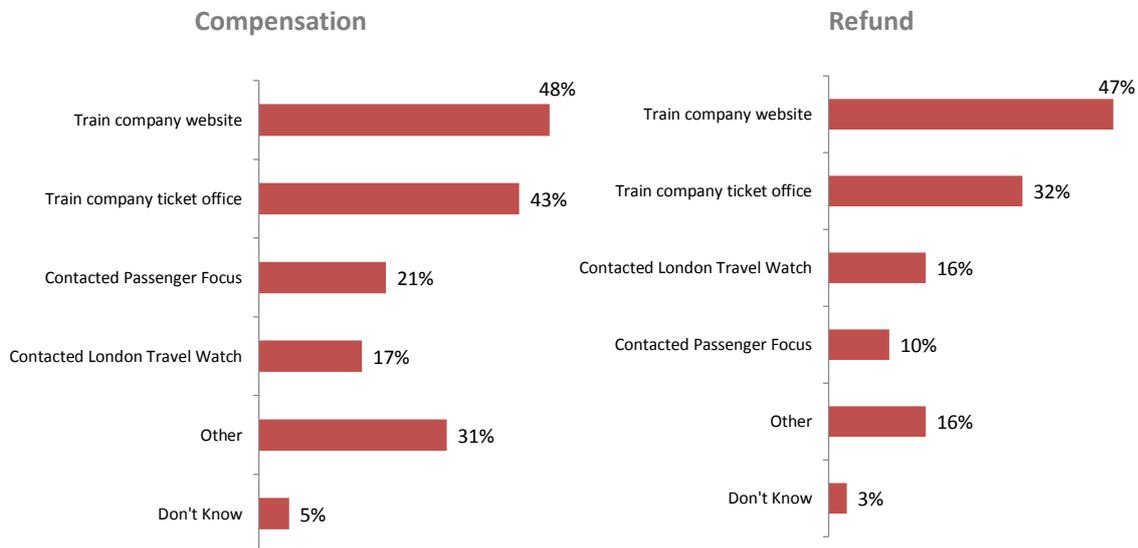
“If it was dreadful snow or something like that, then you would know that it wasn’t their fault at all”

Commuter, eligible for compensation/refund, Birmingham

Some felt that if the train was overcrowded and they were unable to get a seat that they were entitled to receive compensation whereas others did not think that this was the case. Some thought that compensation would be awarded if a train was cancelled whereas others were unsure.

How survey respondents exercised previous claims for compensation and refunds

The survey looked to see how respondents who had previously made compensation claim (82 respondents in total) and respondents who had previously made a refund claim (90 Respondents in total) exercised their rights.



Q28a. How did you go about making your Refund claim? Base = all who have claimed refund from a TOC in the past (90)

Q28b. How did you go about making your Compensation claim? Base = all who have claimed compensation from a TOC in the past (82)

Compensation claim

When survey participants were asked *how* they went about making their compensation claims, just under half (48%) of those who had recently done so stated that they went to the Train Company website and a slightly lower proportion stated that they went to the Train Company ticket office. Just over one in five had contacted Passenger Focus. Interestingly, just under six in ten (59%) of those who went to the TOC's website also went to Passenger Focus, but it is unclear from the survey to which they went first. Just over one in six (17%) contacted London Travel Watch.

Focus group participants expressed a range of experiences of claiming compensation. There were a number of aspects which were commonly cited as contributing to a positive experience of claiming compensation. Participants appreciated it when TOC's were pro-active in letting customers know that they could claim compensation on specific journeys and providing them with the means to do so. Participants cited examples of being informed by the train guard or driver that they were entitled to compensation on their journey. Participants also mentioned times when they were given compensation forms on the train or at the destination station.

"I can remember, once, at Rugby station, this is quite a while ago, being delayed and all the other people on the platform were saying right, let's go into the station and get a Virgin claims form for having a refund. So I followed them in like a sheep, really. I wouldn't have known unless the others had been doing it"

Commuter, eligible for compensation/refund, Birmingham

Participants appreciated it when they felt that the process involved in making a claim was quick and simple. Participants expressed different preferences for processes that they found quick and simple. Some expressed a preference for online methods such as filling in an online form whereas others preferred to complete a paper based form. The processes that were quick and easy and typically only required passengers to provide limited information.

"Just went onto the website and contact us London Midland. It came up with an email address so I wrote in the subject I wrote basically what the situation had happened, I gave it a title and then I just wrote an email. They wrote basically saying I'm really sorry about what had happened and that lot, we will get onto the relative people at the station to make sure whatever happens and we apologise and hope you will accept £20 vouchers to use on the trains within the next twelve months"

Leisure, Birmingham

Participants appreciated it when they received a quick response to their claim. This meant that they did not feel that they had to contact the TOC to find out whether or not they had received their claim and/or find out when they were likely to learn the outcome of the claim.

Participants appreciated it when they received compensation which was in excess of the ticket price. This was felt to recognise the wider impacts of the delay/cancellation of the rail journey and often led to customers feeling more positive towards the TOC.

Where participants had poor experiences of seeking compensation these tended to be in similar areas to where others had had good experiences. Some participants experienced difficulties in finding out information about compensation either at the station or online. Some participants had approached station

staff and either been given erroneous information or the member of staff did not know sufficient information about compensation to be able to signpost them to the correct channels. This led some participants to abandon making a compensation claim.

“The lady at the station had given us a number to ring and then when we got back my friend was the one who phoned up and was trying to like get through to someone but it was like an automated service and then when she did get through to someone they were saying oh hang on I’ll put you through to such and such and then they just didn’t really have a clue. And in the end we gave up”

Leisure, under 40, Newcastle

Some felt that the process was very time consuming, involving: finding the claim form; completing it; posting it and then following it up if they did not receive compensation. Some of the compensation claims took over 4 months to be resolved.

“At the moment you have to be quite persistent about getting a refund when you do want one. You have to queue, get a form, fill in the finer details and go about it, but what about actually rail companies going “this is available to you?”

Commuter, under 40, London

Participants typically expressed a preference for receiving compensation in cash or by cheque; however, in reality this tended to be paid in vouchers. Participants expressed a number of problems associated with receiving vouchers. One of the main issues is that participants did not always have a need to use the TOC’s rail service in the near future and this could lead to them either not using or being more likely to lose the vouchers. This was more of an issue for participants travelling for leisure purposes, some of whom did not know when their next rail journey would be. Some of those who could use vouchers on future journeys either said that they were likely to lose the vouchers or not get around to using them. Some participants felt that they should be entitled to receive compensation in the same form in which they purchased the ticket and felt that the TOC’s were issuing vouchers so that they would minimise the loss in revenue. This caused resentment amongst some participants.

“Yeah, why would I want a voucher? I’ve had like a horrific journey, and I want vouchers for more of the same?”

Commuter, over 40, London

For some, the amount of compensation they received was significantly less than they had hoped to receive. This resulted in participants feeling that making a claim was not worth the time and effort that they had invested.

CASE STUDY – claiming compensation - Julie

Context / reason for claim

- Julie got off the plane with several members of her staff. When she got to the rail terminal, three trains in a row were cancelled

Claims process

- Julie enquired about compensation at the station and was told to fill in a form and to get a taxi which she did. She then posted the form and waited two weeks before phoning up to enquire about the progress of the claim. When she phoned she was told that there was a backlog of cases. She continued to contact the TOC about the claim and threatened legal action. Julie was very disappointed with the claims process which she felt was very stressful and unnecessarily protracted

Outcome

- After four months Julie received compensation of £150 for the ticket, taxi and the time she had spent following up the claim

CASE STUDY – claiming compensation – Stuart

Context / reason for claim

- Stuarts commuter train was delayed by over an hour

Claims process

- Stuarts' train is regularly delayed and he was given information about how to claim compensation on his season ticket at the station after his train was delayed. He went online and registered the details of his travel card. He then filled in the information about the train that was delayed on the online form. As he had already registered his season ticket he only needed to log the details of delayed services to receive compensation. Stuart feels that this system is straightforward and quick to complete.

Outcome

- A few weeks later Stuart received a cheque for compensation

Refund Claims

When survey participants were asked *how* they went about making their refund claims, a similar pattern to claiming compensation holds true, the most popular place to go was the train company website, however a greater proportion (47%) went to the TOC website rather than the TOC ticket office (32%) compared to the case for compensation claims (48% vs. 43%). No significant differences in how people exercised compensation were present across subgroups. Few are present regarding refunds, with one exception – those who know about refund rights (40%) are more likely to use a TOC ticket office to claim than those who do not (17%).

In line with the survey, focus group participants were typically unaware of their rights to claim a refund on their train ticket. Some participants thought that because they purchased a ticket that they no longer needed that was not a fault of the train company and did not think that they would issue a refund. Others did not think that the train company would ever issue refunds on a ticket.

“I thought they (train tickets) were non-refundable, I’d have never even checked”

Leisure, Birmingham

Those focus group participants who had made a claim for a refund typically said that they found the process to be straight forward. Participants typically made their refund claim at the station counter. The counter staff were perceived to process the claim quickly and efficiently and participants did not have any criticisms of the claims process. Those who had made a claim typically felt that the administrative charge of £10 was high and disproportionate to the perceived amount of administration involved in processing the claim. This £10 charge acted as a significant barrier for small refund claims since this amount could be greater than or on a par with the cost of the ticket and it was only perceived to be worth claiming for higher value tickets.

“I think my ticket cost about £8 but the admin fee was £10 so there was no point (in getting a refund)”

Leisure, under 40, Newcastle

Participants were more likely to claim a refund or consider claiming a refund if the ticket price was higher for example for a leisure journey and less likely for a less expensive ticket such as a typical commuter journey.

“It (getting a refund) depends on how much the ticket costs. If it is £10, it is not worth it, but if it was £160, then yes”

Commuter, eligible for compensation/refund, Birmingham

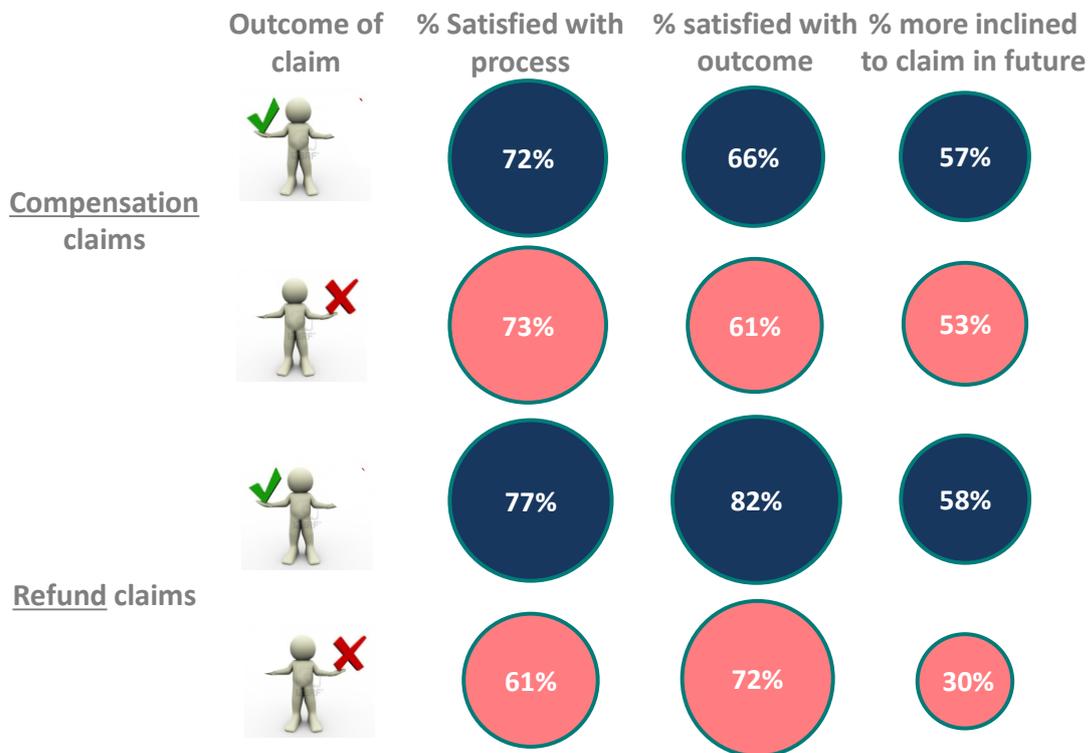
Participants felt that there were two issues which would increase the likelihood of rail travellers claiming a refund:

1. Raising the awareness of passengers rights to claim a refund on an unused ticket
2. Reducing the £10 administrative fee

Satisfaction with making a claim

Following the exploration of how the survey respondents had made compensation and/or a refund claim, the survey went on to ask how satisfied the participant was with the process of making their compensation and/ or refund claim, and the outcome of that claim.

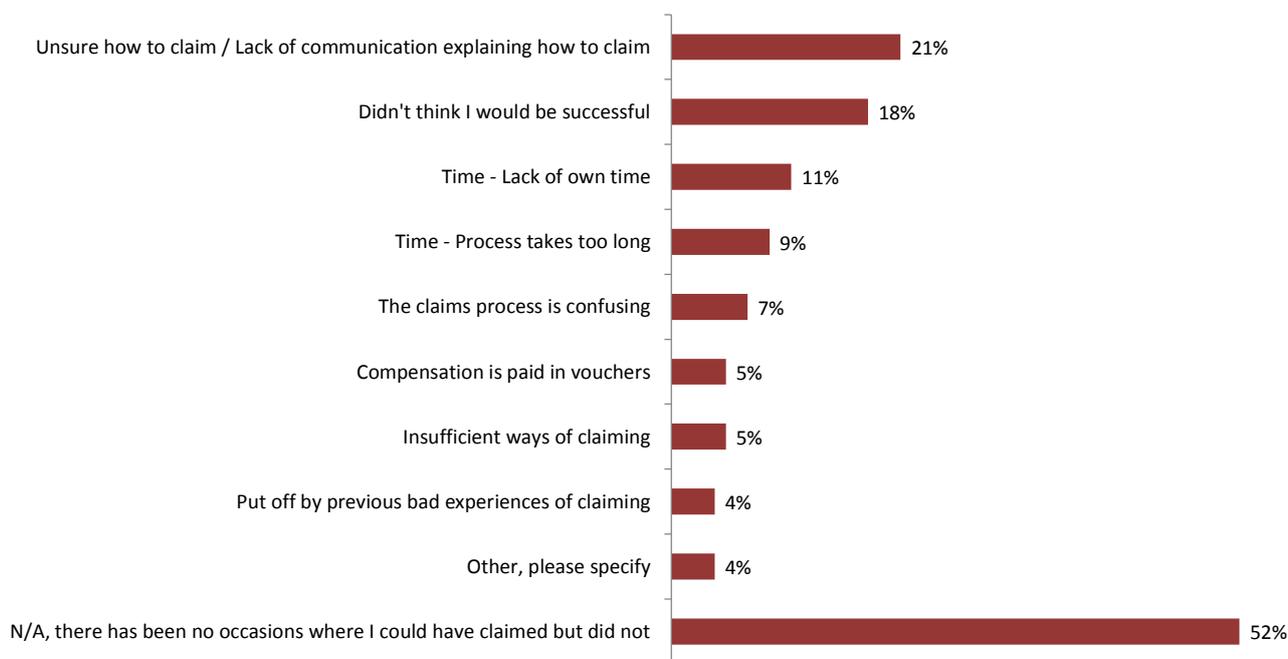
As can be seen from the following chart, satisfaction with the process and outcome of making a compensation claim does not differ as a function of whether or not the individual was successful in making that claim, nor does this affect their inclination to claim again in the future. However, there is a difference in this respect for refunds – for example, 77% of successful refund claimants were satisfied with the process, compared with 61% of unsuccessful claimants. Just over eight in ten (82%) of successful refund claimants were satisfied with the outcome vs. 72% of those unsuccessful, and perhaps most strikingly, 58% of successful claimants would claim again compared to 30% of unsuccessful claimants.



- Q30a. What was the outcome of your Compensation claim?
- Q30b. What was the outcome of your Refund claim?
- Q31i. How satisfied were you with the process of making your Compensation claim?
- Q31ii. How satisfied were you with the process of making your Refund claim?
- Q32a. How satisfied were you with the outcome of the Compensation claim?
- Q32b. How satisfied were you with the outcome of the Refund claim?0

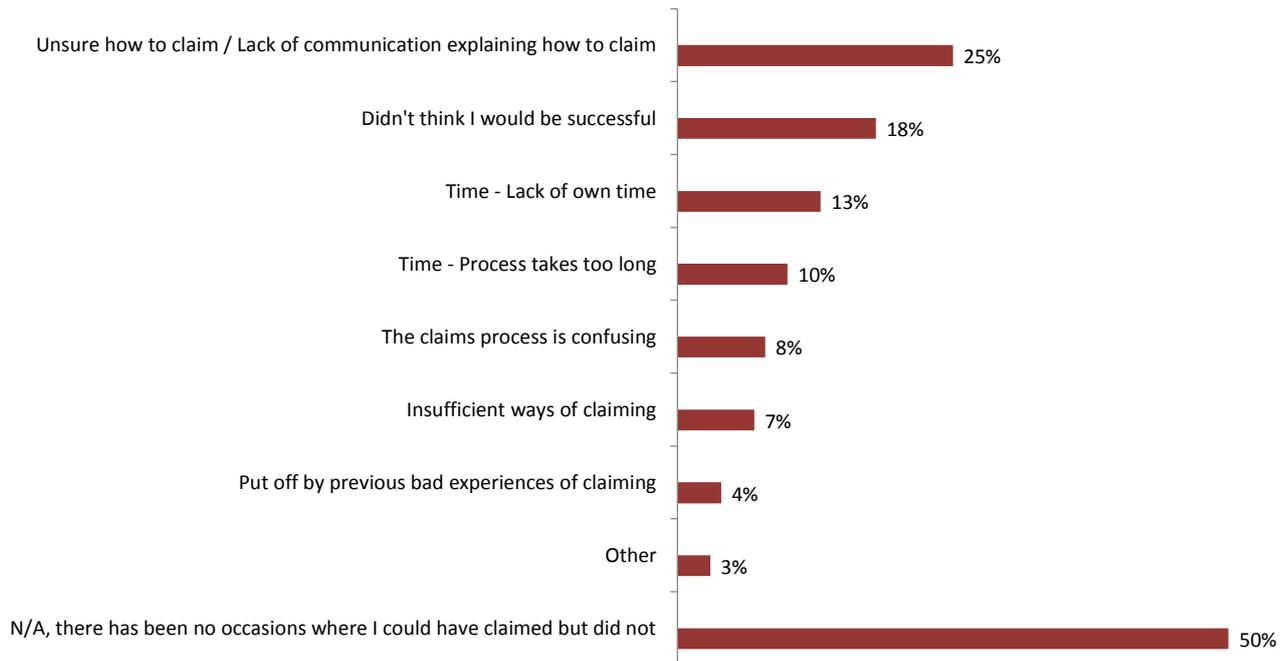
Barriers to claiming compensation

Survey respondents were asked, if there had been occasions where they could have claimed compensation, but did not, why this was the case. The most significant barrier (mentioned by 21%) was an uncertainty over how to make a claim, due to lack of communication relating to this. Just under one in five (18%) stated that they did not think they would be successful, and one in ten stated that they either lacked the time to embark on a claim (11%) or that they found the process took too much time (7%). Just over half (52%) stated that there was no occasion where they could have claimed compensation, but did not. It is worth noting that 8% of this group actually reported being delayed by more than 30 minutes in the past elsewhere in the questionnaire, indicating that this group was unaware of their rights to compensation for a delay of this duration. Propensity to cite these barriers was fairly consistent across subgroups. A couple of exceptions were that those aged 16-24 were consistently more likely than all other age groups to cite all of the barriers in the chart below, and those in social grade AB were consistently less likely than all other social grades to do so. This might indicate that knowledge about compensation rights is the key barrier (and enabler), as these two groups are least (in the case of 16-24s) and most (in the case of ABs) likely to say that they know about compensation rights regarding train journeys.



Q21. On those occasions where you think you could have claimed compensation, but did not, why didn't you?
Base = all

As can be seen from the following chart, barriers to claiming refunds were identical to those cited for claiming compensation.



Q24. On those occasions where you could have claimed a refund, but did not, why didn't you? Base = all

The most significant barrier to claiming compensation was participants' lack of awareness of their compensation rights. In common with the survey findings, focus group participants were typically unaware of their rights to compensation. Leisure participants tended to be less likely to know their refund rights compared to business and commuter travellers. This is likely to be due to the differences in frequency of rail travel between the two customer types.

"If I was going to get vouchers I wouldn't put a claim in. If I knew I was going to get my money back I would probably put a claim in."

Leisure, eligible for compensation/refund, Newcastle

The difficulty of accessing information was deemed to be a barrier by some participants. Some participants who had experienced delays were unable to access information on one or more touch points which led them to abandon pursuing getting a refund. Some participants said that there was a short window of opportunity where they would decide whether or not to make a claim. Having easy access to information about compensation rights was perceived to be essential to increasing the likelihood of passengers making a claim.

"I come back from right up north like County Durham on a Sunday, works thing and I had to change about three times, I think I was about 5 hours late. I got back at night time 10 o'clock or something stupid and I didn't complain. I suppose in that circumstance it was that much of a huge delay I suppose really I could have got something back I suppose but I was just glad to get home in the end to be honest with you. It was like a bit of a farce to be honest with you so I suppose in that particular instance I could have said something and maybe got some money back really"

Leisure, Birmingham

For some participants, their previous poor experiences of claiming compensation led them to not make future claims. These participants tended to have been put off by the process of claiming for example by the hassle factor or the length of time taken to receive compensation; by the perceived low levels of compensation received or receiving vouchers which they did not want.

“It puts me off. It puts me off (claiming compensation) slightly. You have to photocopy what you're doing. Then you have to go the Post Office. And in my experience it's better to send it registered or recorded. Which means going in to the Post Office. So - you know - a lot of...you know...it's so much easier doing it your way. And sometimes you can. But there are certain train line companies you can't do that with. Not being funny, it's an hour's work. You write the letter, you save it, you print it, you photocopy it, you go to the Post Office, you record it...deliver it...whatever. You know? It's half an hour to an hour. ”

Commuter, over 40, London

“I made claims but it's filling out the form and I can't be arsed. It's too much hassle.”

Commuter, under 40, London

“If I was going to get vouchers I wouldn't put a claim in. If I knew I was going to get my money back I would probably put a claim in.”

Leisure, eligible for compensation/refund, Newcastle

Participants who were delayed on business travel typically said that they would be unlikely to claim a refund because they did not stand to personally gain from making a claim since the business paid for the ticket.

7. Passenger suggestions for better communication and refund rights and facilitating claims

Chapter Summary

- Rail passengers were more likely to be proactive in seeking information about compensation than they were about refunds.
- The ticket office at the station was the preferred place to go for information about compensation and refunds.
- In most cases TOCs are more proactive in giving out information about compensation, than they are about refunds.
- More clarity of information about how to claim is a top priority preference to make claiming easier
- Electronic routes (Direct email, TOC website and general consumer websites) were the preferred channels for accessing information about compensation and refund rights

Current communication of compensation and refund rights

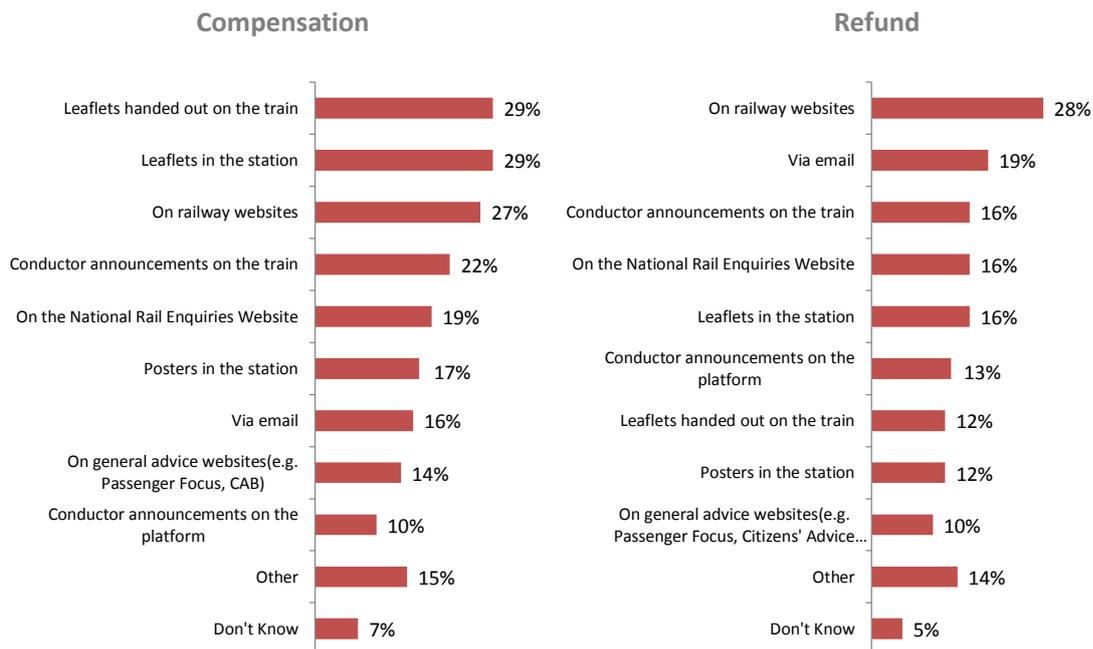
When asked how the opportunity for claiming compensation or refund was communicated to them, survey participants who had made a claim previously spread their responses across two core categories – proactive and reactive measures. Proactive measures (from the perspective of the individual being proactive) were:

- railway websites (27% for compensation, 28% for refunds),
- National Rail Enquiries website (19% compensation, 16% refunds),
- general advice websites [e.g. Passenger Focus] (14% compensation, 10% refunds)

Reactive measures (from the perspective of the individual reacting to measures initiated by TOCs) were:

- leaflets handed out on the train (29% for compensation, 12% for refunds)
- leaflets provided in the station (29% compensation, 16% refunds)
- conductor announcements on the train (22% compensation, 16% refunds)
- posters in the station (17% compensation, 12% refunds)
- via emails received (16% compensation, 19% refunds)
- conductor announcements on the platform (10% compensation, 13% refunds)

Looking at these results it is apparent that customers are more likely to be proactive in seeking information about compensation, than they are about refunds, and in most cases TOCs are more proactive themselves in giving out information about compensation, than they are about refunds.



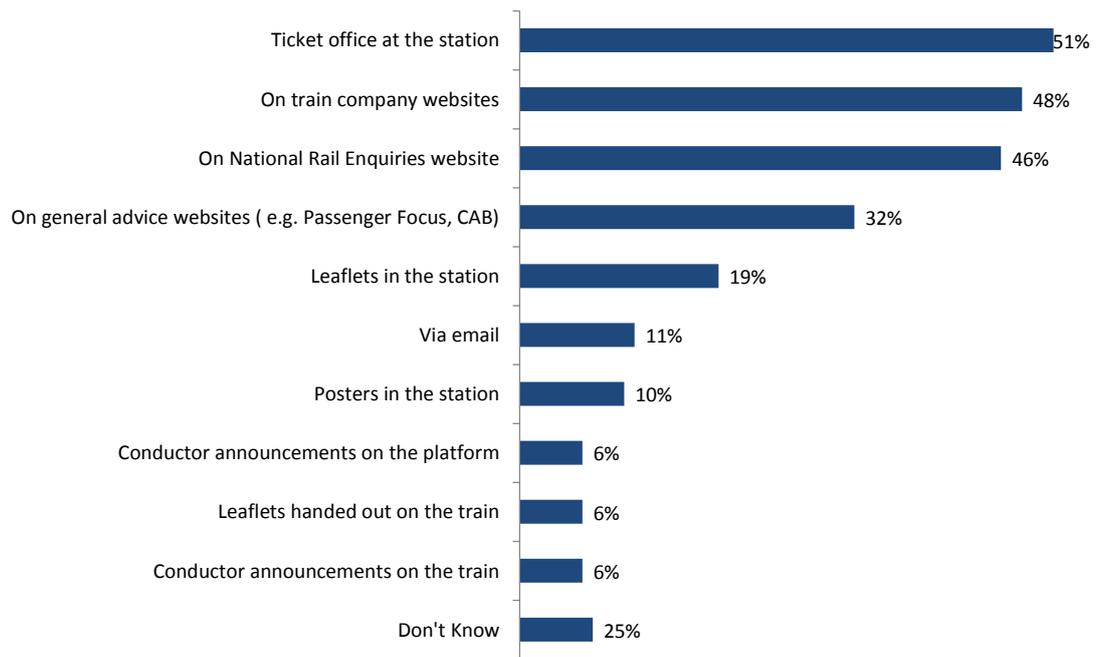
Q29a. How was the Refund opportunity communicated to you? Base = all who have claimed refund from a TOC in the past (90)

Q29b. How was the Compensation opportunity communicated to you? Base = all who have claimed compensation from a TOC in the past (82)

There are no significant differences across sub groups in response to Q29a and Q29b, largely because of very low base sizes.

The same question was also posed to the whole sample, this time asking people where they would go for information on compensation and refund rights, regardless of whether or not they had made a claim in the past. Just over half (51%) stated that they would go to a ticket office at the station, just under half (48%) would go to the TOC website and a slightly lower proportion (46%) would use the National Rail Enquiries website. Just under a third (32%) would go to general advice websites. It is interesting that in some cases these preferred information sources do not match those experienced by those who actually did make a claim. For example, the most commonly experienced information source for compensation claimants was 'leaflets handed out on the train', however, this was only mentioned by 6% of the overall sample as a place they would go for information on their compensation and refund rights. Conversely, over half stated that they would consult the ticket office at the station to explore their rights to a compensation or refund; however, none of those who actually exercised a claim recently used this as a source of information. These disconnects are shown in the following table:

Source of information	Preferred (whole sample)	Actual (% of those who claimed compensation)	Actual (% of those who claimed refund)
Ticket office at the station	51%	n/a	n/a
On train company websites	48%	27%	28%
On National Rail Enquiries website	46%	19%	16%
On general advice websites(e.g. Passenger Focus, Citizens' Advice Bureau)	32%	14%	10%
Leaflets in the station	19%	29%	16%
Via email	11%	16%	19%
Posters in the station	10%	17%	12%
Conductor announcements on the train	6%	10%	13%
Leaflets handed out on the train	6%	29%	12%
Conductor announcements on the platform	6%	10%	13%



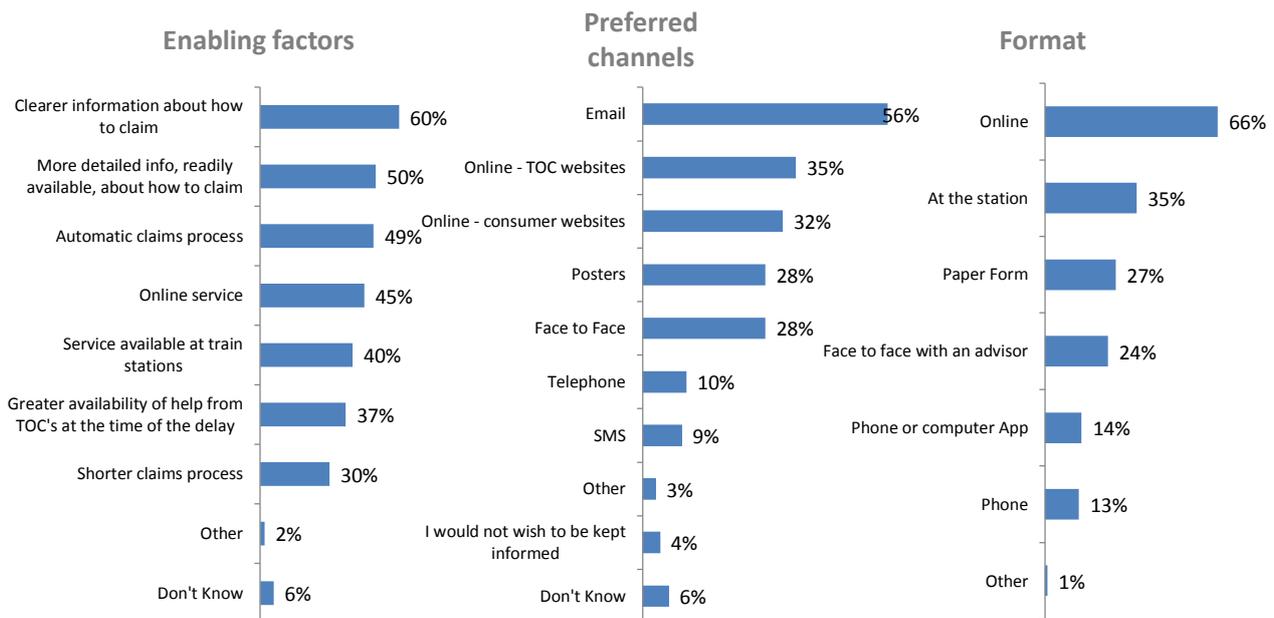
Q18. Where would you go for information about your rights to compensation and / or a refund on your train ticket/s? Base = all

Looking at sub groups, preferences hold steady across age groups, with the exception of propensity to go to the ticket office, which is higher among those aged over 65 (60%) than all other age groups, and the average for the sample as a whole. Additionally, those who always or usually claim compensation or refunds (40%) are significantly less likely to prefer to use the ticket office than those who do not (52%), perhaps indicating that their experience has taught them that this is not the most direct route. Similarly, those who they said that they knew a great deal or fair amount about compensation or refund rights with

regard to train journeys (42%) were less likely to say they would want to use the ticket office for information, than those who knew little or nothing (53%) and less likely to prefer general advice websites (23% vs. 34% respectively). This indicates that experience tends to teach people the most efficient route. Perhaps unsurprisingly, those without internet access (81%) are far more likely than those who do (47%) to opt to visit the ticket office.

Towards the end of the survey, participants were asked three key questions about their preferences for how accessing compensation and refunds (and obtaining information on how to access them) could be made easier – they were asked about enabling factors, preferred channels and preferred format. As can be seen from the following chart, more clarity of information about how to claim was the top priority (mentioned by 60%), and half (50%) wanted *more detailed* information on how to claim. A similar proportion expressed a desire for an automated claims process (49%), a preference clearly borne out in the qualitative research, 45% wanted the process to be online, however two in five (40%) also expressed a preference for a service to be available in-station. Preference for an automatic claims process was greatest amongst those aged 16-24 (53%) and 35-54 (54%), those in social grade AB (55%) and high frequency rail travellers (57%). Preference for service available at train stations was highest among social grade DE (47%), low frequency travellers (41%) and those who know little or nothing about their rights to compensation or refund on rail travel (43%).

In terms of preferred channels for this information, electronic routes were by far the most popular: via direct email (56%), online via TOC websites (35%) and online via consumer websites (32%). Posters and face-to-face contact lagged slightly behind in terms of preference at just over a quarter (both mentioned by 28%). Being informed by telephone (10%) and SMS (9%) were not particularly popular. In line with this, just under two-thirds of respondents (66%) stated that they would like to complete the claims process online and just over a third (35%) stated that they would prefer to do so in-station. Three in five (60%) of those aged 25-54, preferred the email format for communications, higher than the youngest age group of 16-24s (55%) and the oldest age group of over 65s (46%). Interestingly, the youngest age group were the most likely of all age groups to prefer face-to-face provision of information and format of completing the claims. Preference for e-mail communication was higher among those working full-time (61%) compared with those not working at all (41%), and increased with descending social grade from its highest of 63% among ABs to its lowest of 44% among DEs.



Q38. What do you think could be done to make accessing compensation/refund easier? Base = all

Q39. Through which channels would you prefer to be kept informed about your rail compensation and refund rights? Base = all

Q40. In what format would you most want to complete the claims process for compensation and refunds? Base = all

Focus group participants typically felt that TOC's deliberately avoided promoting refund and compensation rights to rail passengers. There were a number of reasons cited by participants for expressing this view. Some felt that it was against their financial interest to do so since they would lose revenue by paying compensation as well as the additional administrative resource they would have to deploy to manage and process claims. Where participants had approached staff for information about compensation and refund rights they often felt that they lacked detailed knowledge.

“And you can't find it (information about compensation and refunds) on the internet very easily either. A few of my friends were on the same train and they couldn't find it on the internet so it's not very easy to find.”

Commuter, under 40, London

Participants felt that information about compensation and refund rights was not promoted by TOCs on the range of touch points available to them for example in stations, on trains, TOC sites. Some participants felt that TOC's had made it deliberately difficult to find information about compensation and refunds on their sites to reduce the likelihood of passengers finding the information and instigating a claim.

“Well I think they're trying to make it hard (to claim compensation). I don't know about everyone else but when I'm ... sending your ticket and I'm just, oh I'm not going to bother. By the time you take it to the post office to get proof of posting.”

Leisure, under 40, Newcastle

“But actually not having complaint forms on trains is...it feels like they're trying to make it difficult for me to get a form. Because I then have to incur more of a delay by getting a form at the station when I arrive, or on the way back. And then when you fill it in, and you don't hear anything, and you phone them up - they don't know what form you're on about.”

Commuter, over 40, London

Some participants had experienced pro-active promotion of compensation rights and facilitation of claims. Where this occurred this typically involved the train guard/driver making an announcement and the guard or station staff handing out refund claim forms. Where this pro-active promotion occurred participants felt more positively towards the TOC. This pro-active promotion was not felt to be standard procedure for TOCs and was perceived to be ad-hoc.

“First Capital Connect, it's - you either get the forms at the station...and sometimes they actually go as far as to give them out”

Commuter, over 40, London

Response to information on TOC websites

Focus group participants were shown screen grabs from a range of TOC websites relating to compensation and refund rights. Participants expressed mixed responses to the information shown on the websites.

Participants liked websites which:

- provided clear and detailed information on the procedures for claiming refunds and compensation
- showed the contact details clearly
- outlined multiple ways of contacting the TOC
- differentiation between refunds and compensation

The aspects that participants did not respond positively to websites where:

- there was very little information about the compensation and refund processes
- the information was vague and unclear
- there was too much information
- the phone number was not Freephone

Participant suggestions for improving communication of refund and compensation rights

Participants typically thought that it was important to raise the awareness of compensation and refund rights in order to help ensure that rail passengers are aware of their rights and the circumstances in which people are eligible to receive a claim. Participants believed rail passengers to be a diverse population and felt that in order to achieve a broad reach it was important that compensation and refund rights were promoted across multiple touch points.

Participants suggested a number of different ways of promoting awareness of compensation and refund rights. Some participants suggested that this should be promoted on the train via the guard or driver on a train journey which is eligible for compensation and also on the train on information boards. Participants also felt that this should be promoted at stations via notice boards and by station staff. Some participants suggested that information about refunds and compensation rights should be printed on the back of train tickets so that it was clearly visible. Some suggested that it should be clearly signposted on the TOC's websites.

“Shops put it on the backs of the receipts don't they if you're not happy return so maybe they could put something, a contact number or website on the back of your receipt”

Leisure, Birmingham

“If there was something on the train to say if you'd had a bad experience then to contact us”

Leisure, eligible for compensation/refund, Newcastle

Participant suggestions for improving the process for applying for refunds and compensation

Participants felt that the process for applying for refunds was straightforward and did not think it needed to be changed whereas the process for applying for compensation was perceived to be variable. Participants would appreciate greater transparency about how the £10 administration fee is calculated. This is likely to result in rail passengers feeling more positively towards TOCs.

Participants typically wanted the process for applying for compensation to be hassle free. Participants suggested a wide range of different ways of improving the ways applying for compensation. These included:



Having a ticket machine which reads the ticket and issues compensation



Having an App which can be used to apply for compensation



Having information on the back of the ticket e.g. a web link and a phone number



Opinion Leader

Train guards to inform passengers if a train is subject to a delay which may trigger compensation and to hand out compensation forms



Having straightforward online forms on TOC websites



Having a free-phone number to call to request compensation

8. Conclusions and Recommendations

Awareness and Understanding of Compensation and Refund Rights

There is low awareness of rail compensation and refund rights overall and in comparison with other products and services. This results in rail customers feeling that they are losing out on money that they are entitled to. There is a desire for increased awareness of customer rights relating to compensation and refunds. There are low levels of understanding of the circumstances in which they were entitled to receive a refund or compensation. This resulted in some rail passengers not making a claim for a refund or compensation either because they did not realise they were entitled to do so or because they did not think they would be successful in making a claim. Increasing the level of understanding of the circumstances in which rail passengers are entitled to a refund/compensation is likely to lead to an increase in the proportion of those with genuine claims applying.

Understanding the reasons for exercising or not exercising their Refund and Compensation rights

The process of getting a refund was perceived to be straightforward; however the £10 admin fee was felt to be excessive. Increasing the transparency about how the £10 administration charge is worked out is likely to lead to a better appreciation of the reasons for making this charge. Participants' experiences of receiving compensation were mixed with some being very satisfied and others being not satisfied. TOC's could develop a range of hassle-free methods for claiming compensation which would both increase the proportion of people claiming compensation as well as satisfaction levels with the process. Participants in the focus groups expressed a strong preference for cash or cheques as a means of receiving compensation rather than vouchers.

Understanding the sources of information about Compensation and Refunds and for those who are unaware what sources they think would be ideal

When asked where they would go for information about compensation and refund rights five in ten survey respondents said that they would go to the ticket office, the TOC website and/or the National Rail Enquiries website. It is essential that clear and detailed information is available at these touch points as well as posters, face to face via station/train staff in order to ensure that the communications have a broad reach.

Participants in the focus groups typically felt that refund and compensation rights were not proactively promoted by TOCs. Participants suggested a wide range of hassle free methods for receiving compensation which included a mobile App and a machine at the station which automatically dispensed refunds. TOC's could be more pro-active at promoting refund and compensation rights by ensuring that:

- Train staff inform passengers that they are eligible to receive compensation for their journey
- Train staff signpost passengers to how they can apply for a compensation

- Station staff are knowledgeable about the compensation and refund process
- Information about refunds/compensation is clearly visible on trains and stations
- Refunds and compensation is clearly signposted on TOC websites
- There are a range of straightforward, hassle free methods for applying for compensation e.g. an App, simple online and off-line forms, quick settlement of claims

9. Appendices

Appendix 1 Guide to statistical reliability

Respondents represent only samples of total populations, so we cannot be certain that the figures obtained are exactly those we would have if everybody had taken part (“true values”). However, we can predict the variation between the sample results and the true values from knowledge of the size of the samples on which results are based and the number of times a particular answer is given. The confidence with which we make this prediction is usually chosen to be 95% - that is, the chances are 95 in 100 that the true value will fall within a specified range. The table below illustrates the predicted ranges for different sample sizes and percentage results at the “95% confidence interval”.

Size of sample on which survey result is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
	+/-	+/-	+/-
500	26	4.0	4.4
1,100	1.9	2.8	3.1
1,500	1.5	2.3	2.5
2,000	1.3	2	2.2
3,000	1.1	1.6	1.8

For example, with a sample size of 1,100 where 50% give a particular answer, the chances are 19 in 20 (or 95%) that the true value (which would have been obtained if the whole population had been interviewed) will fall within the range of +2.8 percentage points from the sample result (i.e., between 47.2% and 52.8%).

When results are compared between separate groups within a sample, the difference may be “real” or it may occur by chance (because not everyone in the population has been interviewed). To test if the difference is a real one, that is, if it is “statistically significant”, we again have to know the size of the samples, the percentage of respondents giving a certain answer and the degree of confidence chosen. If we assume a “95% confidence interval”, the differences between the results of two groups must be greater than the values given in the following table:

Size of sample on which survey result is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
	+/-	+/-	+/-
500 and 1,100	3	5	5
100 and 200	9	12	12
150 and 150	8	11	11
200 and 800	5	7	8
500 and 500	4	6	6
50 and 50	15	19	19

Appendix 2 Social Grade Definitions

This appendix contains a brief list of social grade definitions used as standard on all surveys carried out by Opinion Leader.

Social Grade		Occupation of Chief Income Earner
A	Upper Middle	Higher managerial, administrative or professional
B	Middle	Intermediate managerial, administrative or professional
C1	Lower Middle	Supervisory, clerical and junior managerial, administrative or professional
C2	Skilled Working	Skilled manual workers
D	Working	Semi and unskilled manual workers
E	Those at the lowest levels of subsistence	State pensioners, casual or lowest grade workers, unemployed with state benefits only