

# Report from Budgeting Loans lab research session at The Talking Shop Salford on 29 November 2016

## Overview

This session was conducted utilising **prototype version 18**. Areas for specific testing included:-

- Loan repayment table contextual help
- Exploring landlord question re rent arrears in more detail
- Adding text to the “what happens next” page re time taken to receive loan etc
- Enhancements to linked benefits questions

Participants were also invited to bring along their mobile or device of choice to the session so that we could test using these.

## Pen pictures

6 users took part in this session including 5 ESA and 1 JSA recipient. There were 2 “no shows.”

Insight:- need more JSA participants at next lab session, especially to explore understanding of the 28 day linked benefits scenario.

Action:- add this requirement to next recruitment brief.

## Awareness/Gov UK pages

Users generally found the Gov UK pages understandable and reasonably easy to follow though a couple of people conceded that they probably wouldn't read the “small print” in a real situation. Another user commented that the pages might **not** be in the right order, ie with eligibility coming after what you might get.

One user liked the guidance on “what you could get” and remarked that had she known the limit for a single person application then she would not have needed to resubmit her recent BL application where she originally asked for more than she would be eligible for.

The “paying back the loan” table was quite well received with one user in particular making several references back to the table as he progressed through the application thinking that it offered reassurance that repayments could not exceed a certain amount.

One user didn't spot the fortnightly tab until it was pointed out by myself.

Several of today's participants had recent experience of applying for a BL and one remarked that there had been no equivalent of the table offering up front guidance as far as they could recall. This was therefore seen as an improvement on the current information offered to users. One user had in fact phoned up to get this type of guidance before completing her claim.

In this session we only had one user remark that the amounts listed in the table were too vague.

Some users struggled to understand the advice about linked benefits and breaks of under 28 days in the eligibility page. One user even stated that if we were to "break the message down into chunks" it might make more sense.

When prompted by myself to re-read this paragraph, users still struggled to understand the message though one or two eventually "got it."

One user suggested that the "what you will need" advice would really be better placed on the first page "how it works."

Insight:- the repayments advice table is good!

Insight:- users can see the table as a point of reference to go back to as they complete their application.

Insight:- the fortnightly tab can be missed by users.

Insight:- users acknowledge that information on the Gov UK pages is an improvement on what is provided with the current paper claim.

Insight:- the 28 day message isn't understood by users.

Action:- consider the ordering of the pages in Gov UK.

Action:- check out how Carer's and other services place the "what you will need" advice in their pages.

Action:- consider making the weekly and fortnightly tabs more prominent.

Action:- try different options for the 28 day message.

## **How much you can apply for**

Users generally liked the simplicity of this page and the fact that it calculated the limit on what you could apply for and presented it back to you. One user also recognised that it was consistent with the previous advice offered in the Gov UK pages.

Insight:- users think this page is helpful and consistent with what they have seen earlier.

## **Benefits**

The majority of users at today's session had been on ESA for an extended period and negotiated these pages with no problems and didn't really notice or comment on the 28 day breaks message. However, the one JSA recipient ticked less than one month and then got very puzzled by the subsequent partner and other benefits questions though she ultimately (and correctly for her situation) self-served out and got disallowed. She didn't really see the 28 day message at first but when pressed by myself she also struggled to understand what it was getting at - this was consistent with the reaction to the similar wording in the Gov UK pages.

Insight:- users struggle with the progression of the other benefits questions.

Insight:- users often don't see and/or don't understand the 28 day message.

Action:- look at the wording and progression of the other benefits questions.

Action:- consider alternative wording for the 28 day message.

## **Savings**

Users generally understood the purpose of this question, ie to help work out eligibility but all ticked "no" as their answer anyway with a couple stating "if only...."

## **Owe more than £1500?**

Users generally understood the reason for the inclusion of this question, ie that they would be disallowed if they owed more than the £1,500 stated.

One user admitted that they would have to tick "don't know" here if the application was real and that they would follow the advice in the drop down and contact the job centre.

Insight:- the drop down message on the "don't know" option was understood when accessed

## **"Your answers to the next questions..." ("speedbump" message)**

This message was clearly understood by today's participants with one user again linking it back to the repayments table in Gov UK. He was already reassured that

his maximum repayment would not be above a certain amount and therefore he had no hesitation in proceeding beyond the speedbump so that affordability could be worked out. He said that if he was ultimately asked to pay back more than had originally been indicated in Gov UK then he would have been effectively misled and would be complaining about this.

Just one user suggested that it might be helpful to list the categories of debt questions that were to follow just below the speedbump statement.

Insight:- users understand the “speedbump” statement!

### **Debt questions x 4**

Users mostly coped soundly with these questions though an “old chestnut” came to the fore once again when a user pointed out that they had a current debt but were **not** actually repaying anything. They were consequently unsure of how best to answer the question but said that in reality they would probably tick “no” instead so that their chances of obtaining a loan would **not** be jeopardised.

I probed users a little more on this occasion about the landlord debt question and although most of the participants didn’t actually have a landlord, they nonetheless thought that it meant actual arrears of rent payments but might also include things like owing a deposit etc.

Insight:- users will consider saying “no” if they have a debt but aren’t currently paying anything off.

Insight:- users understand the concept of rent arrears in the landlord question.

**Action:- consider alternative wording that will cover a situation where user is currently not paying instalments on a debt??**

### **About you**

Today’s participants generally knew their NI No - or at least where to find it - and were comfortable supplying this information.

A couple of users were slightly confused by the address pattern - building and street - and were unsure whether the house number was also required and where this should go.

A couple of today’s users actually used their handsets to check their phone numbers when completing their personal details.

Insight:- users are ok supplying their personal details (including NI No) for the BL digital service.

Insight:- users applying on smart phones have the advantage of stored personal data that they can access to help with their application.

Insight:- some users are slightly confused by the address pattern being used.

Action:- maybe try address line 1, line 2 etc and look at patterns being used in other services.

## Contact methods

There was the usual mixed response regarding contact methods though the majority wanted an e mail confirmation even if they also wanted it backing up with a letter.

There was a general recognition that e mail was faster but some users were worried that the e mail could get lost in junk mail or be inadvertently deleted and that was why they wanted a back-up letter.

Interestingly, one younger user who used digital for just about everything stated that she would also want a letter as she physically pinned this type of thing to a cork board to act as a reminder in case she needed to chase up etc.

One user opted for letter only as he was “familiar with DWP” after many dealings down the years and viewed keeping documentary evidence as essential “to prevent any issues.”

One user chose letter as she was effectively AD and wouldn’t know how to open an e mail or where to access it.

Most users were ok giving their mobile numbers and receiving SMS text updates though one person pointed out that DWP should already have her number.

A few users commented that they liked the “no sharing” message and that this gave them reassurance that it was safe to give their mobile number.

Insight:- users want a choice of contact methods for the BL service.

Insight:- users like the reassurance provided by the contextual help message.

Action:- consider importing contextual help into the live service as a “quick win??”

## Send your application

The information on this page was mostly understood and accepted as necessary by the participants.

One user who had made a recent application for a BL remarked that she hadn't seen anything similar to this or at least couldn't recollect it.

A couple of users went into the drop down list to remind themselves what the BL could be used for and thought this was a useful and worthwhile feature.

One user had some concerns about the use of the word "promptly" on this page and elsewhere. She wondered if this was really plain English and understood by most people.

Insight:- the declaration is understood!

Insight:- the drop down checklist provides peace of mind for users before they click submit.

Insight:- some concerns, albeit from just one user, about the use of the word "promptly."

## **Application received**

Today's users generally understood and liked the clarity of the information in this page with one user specifically recognising that this was there to manage expectations about what would happen next on their claim.

Insight:- the enhanced messages on this page were understood by users.

## **Help**

The prototype for this round of research included a link to helpline information in the actual body of each page and also a helpline number in the footer of each page. Users therefore had a couple of hints as to where they could phone for help.

No users actually spontaneously spotted the helpline links (though few actually needed them in reality). Even when prompted by myself users struggled with this and several said that if they got stuck they would probably "google for help."

When pointed towards the blue help drop down, some users expected it to reveal a Q and A type brief pertinent to the page in question. This was consistent with insights from recent rounds of lab and pop up research.

This round of research was conducted exclusively on smart phones and it was clear that users were not scrolling beyond the green "continue" button on each page and so would not have seen the helpline number in the footer in any case.

Insight:- users are rarely needing help in the lab situation however they are not spotting the helpline links even when prompted.

Insight:- when pointed towards the embedded helpline links, users think it is something else.

Insight:- users applying on mobile devices are unlikely to spot a helpline number in the footer.

**Action:- need to recruit lower confidence users to test help links more robustly.**

**Action:- at future sessions ask users to actually google for help to see what happens.**

## **General**

Today's participants gave very good positive feedback after they had been through the application. This was particularly notable since the majority of users had fairly recent experience of making a BL application in the traditional manner and were able to see definite benefits in the digital service!

They liked the fact that it managed expectations around what you might get and also that it provided guidance on what the loan could be used for at both the start and end though it didn't ask you to state this in the actual application unlike on the paper form. This feature was welcomed.

The prototype generally tested well on smart phones though some users placed the caveat that they would probably prefer the larger screen of a laptop had they been doing it for real. That said, they still managed to complete it on their phones with little difficulty. Even the AD participant who would probably have defaulted to paper in a real situation, managed to get through the application with minimal prompting and assistance from myself.

As in the last lab session, a few users voluntarily went into the satisfaction survey with one user in particular thinking this was a very important feature for a new service.

One comment was made that it might be useful for users if we could provide a link to other third party help so that alternatives to a loan could be considered.

Insight:- users are enthused about the BL digital service!

Insight:- users like the link to the satisfaction survey and the opportunity to leave feedback.

Insight:- users would like to see links to other sources of help.

**Action:- check out the District Provision Tool (though probably only internal) and other links that could possibly be embedded.**