

# **Apply for a Budgeting Loan usability session- 4 August 2016**

04/08/2016 – at Talking Shop usability lab, Salford

Users were asked to complete the full journey including Gov.UK screens. Most users accessed the internet through either a computer/laptop or smartphone; some users accessed the internet through a tablet. Most users transactions included online shopping, job searches, news websites and social media. All users had heard of Gov.UK before and some had used services on Gov.uk before, including Job searching and claiming tax credits.

We saw:

8 users, 4 male and 4 female, age ranges 20 – 68. 1 user was claiming pension credit, 2 users was claiming income support, the remaining users were claiming Job Seekers Allowance and Employment Support Allowance.

## **1. GOV.UK screens**

### **Did understand how much they'd pay back via their benefit?**

User 1: Understood table, found it useful

User 2: Not clear if they did or not, don't think so

User 3: Yes, very simple and clear

User 4: Yes, table is clear

User 5: Yes

User 6: Yes, understood their repayments

User 7: Yes, clicked 'fortnightly' tab as this is the frequency of their payments

User 8: Yes, payment chart is clear

### **1.2. Do they know it's interest free?**

User 1: Yes

User 2: No

User 3: Yes (but maybe because she's had one before)

User 4: Yes

User 5: Not asked / answered

User 6: Yes

User 7: Not asked / answered

User 8: Not asked / answered

### **1.3. Do they think they're eligible? Why?**

User 1: Yes, thought it was based on their current circumstances (turns out they weren't due to length of time on benefits)

User 2: Not asked / answered

User 3: Yes, as have a partner and 2 children

User 4: Not asked / answered

User 5: Yes, didn't say why

User 6: Yes, they know how long they've been getting benefit

User 7: Possible, but didn't know what a strike is

User 8: Not asked / answered

### **1.4. How much do they think they're entitled to?**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: £812

User 4: Not asked / answered

User 5: £348

User 6: £348

User 7: £348 (a bit confused about the 'part of a couple' wording)

User 8: Not asked / answered

### **1.5. Anything else they want to know before applying? If yes, how would they find this out?**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: No

User 4: No

User 5: Not asked / answered

User 6: No

User 7: Not asked / answered

User 8: Not really

### **1.6. Would the user consider applying for a Budgeting Loan? Why?**

User 1: Not at the moment, although they were asked this question after knowing they weren't eligible

User 2: Not asked / answered

User 3: Yes

User 4: Yes

User 5: Yes, didn't say why

User 6: Not asked / answered

User 7: Yes in the future

User 8: Yes

## **2. Eligibility**

### **2.1. Do they know if they've had a Budgeting Loan before?**

User 1: Yes

User 2: Yes (not had a Budgeting Loan before)

User 3: Yes (they have)

User 4: Yes (not had a Budgeting Loan before)

User 5: Yes (not had a Budgeting Loan before)

User 6: Yes

User 7: Yes (not had a Budgeting Loan before)

User 8: Yes (not had a Budgeting Loan before)

### **2.2. Do they understand the question 'Have your benefits changed since your last Budgeting Loan?'**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: Yes, they were able to answer this

User 4: Not asked / answered

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Not asked / answered

User 8: Not asked / answered

**2.3. If the user has a partner and is on JSA or ESA, do they understand if their claim is for just them or them and their partner?**

User 1: Not asked / answered

User 2: Yes, they know it's just for them

User 3: Not asked / answered

User 4: Not asked / answered

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Not asked / answered

User 8: Not asked / answered

**2.4. Do they know if they worked between 6 April 2013 and 5 April 2015?**

User 1: Yes

User 2: Not asked / answered

User 3: Not asked / answered

User 4: Yes

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Yes

User 8: Yes, they hadn't worked

**2.5. If yes, do they know if they were paid £153 or more for a week's work during this time?**

User 1: Yes

User 2: Not asked / answered

User 3: Not asked / answered

User 4: Yes

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Could find out

User 8: Not asked / answered

**2.6. If yes, do they know how often they earned £153 per week or more?**

User 1: Yes

User 2: Not asked / answered

User 3: Not asked / answered

User 4: Yes

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Not asked / answered

User 8: Not asked / answered

### **3. Debt**

#### **3.1. Why do they think we ask for information about their debt?**

User 1: So we're aware of their financial circumstances

User 2: To check financial status - think he thought that if you had debt you aren't eligible

User 3: Thought we ask because some people borrow money to pay off debt

User 4: Wouldn't be eligible if had lots of debt

User 5: Not asked / answered

User 6: Too much debt would make it difficult to pay back

User 7: Check that I can afford my repayments

User 8: If have debt, wouldn't lend you any more

#### **3.2. Does the user have any student debt?**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: No

User 4: Not asked / answered

User 5: No

User 6: No

User 7: No

User 8: No

#### **3.3. Have they ever had a court fine? Would they enter this as debt?**

User 1: Not asked / answered

User 2: No

User 3: Not sure if had one, they would expect to put enter this as debt

User 4: No, would enter this though

User 5: Not asked / answered

User 6: Not asked / answered

User 7: Not asked / answered

User 8: Not asked / answered

### **3.4. Do they they would need to enter their student loan info?**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: Yes

User 4: Probably, yes

User 5: Would assume student loan was classed as money owed to the government

User 6: Yes

User 7: Yes

User 8: Unsure if she did have

## **4. Contact method**

### **4.1. How does the user want to be contacted for their offer?**

User 1: Email

User 2: Both email and letter

User 3: Email (letters have gone missing before and email is quicker)

User 4: Email (always has access, if on holiday etc)

User 5: Email

User 6: Letter, gets loads of spam and think they might delete it by mistake

User 7: Letter - likes to have everything documented

User 8: Letter

### **4.2. Would the response time influence their decision?**

User 1: Yes - speed is paramount

User 2: Not asked / answered

User 3: Yes

User 4: Yes, but seems like access is more

User 5: Yes, letters take forever

User 6: Not asked / answered

User 7: Yes, would choose letter instead if it was quicker

User 8: Not asked / answered

## 5. Savings

### 5.1. Does the user have any savings?

User 1: Yes (£1,000)

User 2: Yes (£1,500)

User 3: No

User 4: No

User 5: No

User 6: No

User 7: No

User 8: No

### 5.2. Why do they think we ask for information about their savings?

User 1: Not asked / answered

User 2: Want to check my personal finances

User 3: Wouldn't qualify if have lots of savings

User 4: If you have savings, you wouldn't need a loan

User 5: Would take repayments out of savings if needed

User 6: If you have a certain amount of savings, you can use these instead

User 7: I won't get the loan if I have lots of savings

User 8: Proves good with money

## 6. Declaration

### 6.1. Is the user comfortable pressing the green button? Do they feel like they need any other information?

User 1: Yes, no further info needed

User 2: Yes, no further info needed

User 3: Yes, no further info needed

User 4: Yes, no further info needed

User 5: Yes, would expect to see a 'check your answers' screen though

User 6: Would want to see their answers

User 7: Yes, no further info needed

User 8: Yes, no further info needed

## **7. Help function**

### **7.1. Did the user click on this link?**

User 1: No

User 2: No

User 3: No

User 4: No, but did when prompted

User 5: No

User 6: No

User 7: No and didn't notice it

User 8: No

### **7.2. Why?**

User 1: Not asked / answered

User 2: Not asked / answered

User 3: Not asked / answered

User 4: Not asked / answered

User 5: Not asked / answered

User 6: Didn't need help

User 7: Not asked / answered

User 8: Didn't see it

### **7.3. What did they expect to see?**

User 1: Reference to Citizens Advice Bureau

User 2: Not asked / answered

User 3: Help with the question they are currently stuck on

User 4: Contact details for office (phone number)

User 5: Not asked / answered

User 6: Phone number, also mention web chat



User 7: "A load of words"

User 8: Telephone number

1. Five out of eight people noticed that the loan was interest free
2. All users liked the table on the 'How it Works' Gov.UK page. Some users wanted the table tailored to their circumstances.  
Content – Should it be made clear on this page that that the repayment amount will be given with their offer. Should the wording be improved?
3. One person would like to know how long the process takes on the 'How it Works' Gov.UK page.  
Design/UR – This is already on Hypotheses board.
4. Two people did not understand what 'part of a couple' meant.  
Design/UR – Does this need to be investigated this further?
5. Two people mentioned that they would like to see guidance if they need to apply for less than £100.  
BA – Investigate what user should do in this circumstance. UR – Investigate this further?
6. Two users did not notice that to be eligible you need to have claimed a qualifying benefit for 6 months or more  
Content – Consider the layout of the bullet points on gov.uk pages
7. All participants knew how long they had been on benefits
8. One person was unsure why they were asked if they were currently on strike when they were claiming pension credits  
BA – Investigate whether this information is required if the applicant is claiming pension credits
9. Two users queried why we ask if they are currently involved in Industrial Action.  
BA – Why do we need to gather this information and can policy be challenged on this?
10. Most users understood the question 'Did you work between 6 April 2013 and 5 April 2015.'

11. Most users thought that student loan information should be included when considering debt information  
BA – Investigate whether processors require this information. UR – Continue to gather insight on this
12. Most people understood why we request information about their debts  
Content – Do we need to include help text to explain that we are considering affordability when requesting this information?
13. Most people understand the rent to own question.  
Content – Do we need to include text to explain that rent to own includes an *option* to buy?
14. Two users were confused by the question ‘Do you owe money to your landlord? One user wasn’t sure if they should enter regular payments they owe. Once user wasn’t sure whether service charges were included.  
User research – understand what users think we mean by this question.
15. Three users explained that they would only borrow the amount they needed.
16. One person queried why we request their partner’s details first.  
BA – Investigate whether any users enter their details instead of their partner’s on this question.
17. Some people weren’t clear that email/letter contact method was for their ‘offer’ and they would be contacted by their mobile number, if provided, with everything else  
Content – Consider adding help text to show that email would be quicker. Design – consider including mobile number option prior to this page, or on the same page. BA - see how viable choosing both methods is.
18. Some users did not realise that they could select both mobile and letter as a means of contact  
Design – Consider a third option on bulleted list, email and letter
19. One user was worried that she would enter her email address incorrectly  
Design/BA – Investigate how other services gather email addresses
20. Only one user noticed the ‘Help using this service’ function at the top of the page  
Design – Investigate how to make the help function more visible, but not to invite users to click unnecessarily

21. Some users queried why the what happens next page states you don't have to accept the offer if you don't want to  
Content – Consider using help text to explain that if the user is not happy with the repayment terms then they don't need to accept the offer
22. One user found the text on the what declaration page, which mentions the user could be taken to court if incorrect information is supplied, as threatening  
BA – Investigate whether this is standard text that needs to be used  
Design – Consider whether this could be worded in a friendlier way
23. Some users thought that we would check whether they have given the correct answers to the debt and savings questions
24. One user would like a check your answers screen before submitting their application
25. All users thought that receiving updates via text message was a useful feature
26. Most users understood why there was a 12 day turnaround
27. One user would like to know how they will be contacted in 12 days time i.e. you will be contacted via email by the 16<sup>th</sup> August 2016.  
UR – Consider whether this is an issue in future UR sessions
28. Two users were unsure what the Social Fund is  
Design/Content – Consider whether help text should be added to clarify this information