

Affinity Sort – Taunton Pensioner Group – 4/3/16

I saw:

- 3 people
- All were claiming State Pension and 2 of them were also receiving Pension Credit

I spoke to:

1. Female aged 66. On Pension Credit, has heard of BL and has applied for several in the past when on Income Support but not for a couple of years now. Does not have any credit cards but pays into a savings club at her local church. Does not use any kind of IT. Does not have a mobile phone. If she needs anything done online, her son or neighbour does it for her.
2. Male aged 71. On Pension Credit. Never heard of BL. Does not like to be in debt and would rather save for something he needs. If he had an unexpected financial expense, he thinks his daughter or son would be prepared to help him out. Has a pc at home but only uses it to email and Skype his son in Australia. Would like to do more but is not sure where to go to learn and isn't sure if it would be a waste of time at his age. No current debt but has had HP in the past for a washing machine.
3. Female aged 69. On State Pension only. Helped her friend apply for a BL last year so knows what it is. Found the paper form confusing and couldn't complete the part about benefit dates so sent it in unanswered. Not sure if her friend had a follow up call about it. No current debt but has had a bank loan in the past when she was working. Comfortable going on line but wouldn't say she was an expert.

Regular Debt Repayment

- 2 users would know what to include as debt repayments.
- User 1 wasn't sure if she would have to include her weekly savings payment as a debt
- All users thought the repayment frequencies would cover all possible options.
- User 2 was surprised that people were actually able to apply for a loan if they had any kind of debt and thought that should be an automatic knock out.

Insights

- Most users in the Pension Credit client group found the definition of debt and debt repayments clear
- One user thought a list of examples might be useful

Challenges

- Design and Content – Can we include an examples list for types of debt?