User research on Gov.uk pages.

Pensioner Lunch Club on 24/3/16

Who we spoke to:

- 62 year old female receiving Pension Credit. Has heard of Gov.uk but never used it. Has smartphone which she uses for calls and texts. Also has ipad that she uses to access the internet and send emails. Confident internet user. Has never heard of Budgeting Loans.
- 65 year old female receiving State Pension only. Has laptop at home but no smartphone. Does weekly grocery shop on line but apart from that, her only internet access is for browsing. Has never heard of Gov.uk or BLs
- 72 year old male in receipt of Pension Credit. No access to the internet at home and has no interest in going on line. Has an old mobile phone for use in emergencies. Has never heard of Gov.uk or BLs.
- 81 year old male in receipt of State Pension. Has never gone on line and does not have a mobile phone. Has never heard of Gov.uk or BLs.
- 54 year old female. Works part time, not in receipt of any benefits. Has heard of Gov.uk and uses it to tax her car. Has heard of BLs but has never claimed one.

What we tested

Paper prototype of Gov.uk screens

1st version tested - GDS Version 2nd version tested - ABLS Eligibility Version

Findings

GDS Version

How it works	Most people wondered why they have to click on other links to find out more information.
Eligibility for people on benefits	 Most people said that they had skimmed through the information on this page and then had to go back and re-read it.
What you'll get	 Most people remarked again about having to click on additional links. They felt they would get lost if they left the page they were on. No one knew what a Crisis Loan was and wondered why is was being included if they were applying for a BL.
How to apply	Most people knew what they would have to include as debt repayments.
Questions about your claim	Everyone understood the information but some thought there was too much information on the page.
Other ways to apply	No one had access to a printer and would not want to ask anyone to print a copy off for them.
Where to send your form	 Everyone thought this was confusing. Several commented that the address for Wembley was a Freepost number but the addresses for Chesterfield and Birmingham did not appear to be
Other help you can get	 Most people wouldn't click on the links to find out more as they were worried they might get lost trying to find the information out. If they wanted to get more information, they would rather ring their local council.

Findings

ABLS Eligibility Version

How it works	Everyone said that information on the page was clear
What you could get	Everyone said the information was clear
Check your eligibility	Everyone liked the bullet point style and thought this made it clearer to follow

Children's Centre on 29/3/16

- 31 year old male and his 28 year old partner. Has been in receipt of Income Based JSA for nearly 12 months, and also receives Child Tax Credit and Child Benefit for 3 children. Has heard of Gov.uk and used it to research about benefits when he was made redundant. Found out about BLs from a friend and has just applied for one to help with buying a new bed for his son. Rang up for application form but it didn't arrive, so he called into the Jobcentre to pick one up. Sent it off 2 weeks ago but hasn't heard anything back yet.
- 21 year old female. Single parent with 1 child. Is in receipt of Income Support, Child Tax Credit and Child Benefit. Has smart phone which she uses for texts, calls and social media. Only has access through 3G, no broadband access at home. If she needed to go on line she would use her phone or go to her friends house to use her laptop. Has never heard of Gov.uk. Has heard of BLs but has never applied for one.
- 38 year old male. Single parent with 2 children. Was on Income Based JSA but has just moved onto Income Support and Carers Allowance. Confident internet user. Has smart phone, ipad and laptop. Does some shopping on line (Amazon and ebay). Aware of Gov.uk and has used it several times. Also aware of BLs but has never applied for one.
- 18 year old female. Single parent with 1 child. Has been on Income Support for 9 months. Has smart phone which she uses mainly for calls, texts and social media on a daily basis. Lives at home with parents who have a desktop. She has access to this but does not usually use it. Not aware of Gov.uk but does know about BLs and applied for one to help with cost of baby items. She knows she borrowed £150 but does not know how much she has outstanding as she can't remember how long she's been paying it back.
- 48 year old male. Has just moved from contributory JSA onto Income Based. Has access to internet at home and uses a
 laptop. Has a smart phone but not confident using it for any internet activity as he finds the keyboard too small. Aware of
 Gov.uk and BLs. Knew that he did not qualify while he was on Contributory JSA and is aware of the 6 month qualifying
 period.
- 23 year old single parent with 1 child. Has just moved onto Income Based JSA from Income Support. Is aware of Gov.uk from meetings with her work coach. She has had BLs in the past to help with buying clothing for her son. She thinks the last one was paid off a couple of months ago but she has a few deductions taken from her weekly benefit so she isn't sure whether any of them still relate to SF. She will probably apply again in a few months when her son starts school so she can buy his school uniform. Confident internet user. Does not have a landline at home so uses smart phone all the time. She uses desktop computer at the children's centre to fill out any kind of official document as she feels it's safer than using her phone.

What we tested

Prototype of Gov.uk screens

1st version tested - GDS Version 2nd version tested - ABLS Eligibility Version

Findings

GDS Version

How it works	 Some people said the information was clear and understood that if they clicked on the links they would get further information about what items they could apply for and what the income related benefits were The two people on JSA knew which element they were receiving
Eligibility for people on benefits	 Several people didn't realise there was text further down the page on what a loan can pay for. They only found it when they were trying to find the 'next' link
What you'll get	 Most people thought the information on here was clear but several did not know what a Crisis Loan was.
How to apply	 Some people were unsure what debts they would need to record and why Some people thought that they could not include credit cards as the repayment rate would fluctuate each month Most people clicked on Apply Now without reading the rest of the page. For those that did read it:
Questions about your claim	They all felt that 15 days was too long to wait and would ring up anyway.
Other ways to apply	 No one would print a claim form off. Main reasons were lack of access to a printer, but some people mentioned the cost of ink and paper.
Where to send your form	 Most people queried why there was only a Freepost reference above the address for the Wembley processing site.
Other help you can get	 Some people said the information was clear but they wouldn't bother reading it once they'd decided to apply

Findings

ABLS Eligibility Version

How it works	Everyone said that information on the page was clear
	 Everyone liked knowing what kind of things they could apply for straightaway
What you could	Everyone said the information was clear
get	 Some people did not know what a Crisis Loan was but said it would not stop them applying
Check your eligibility	 Everyone said the information was clear and they felt that it gave them enough information to decide whether they would make an application

General comments for both versions

- "I know they've got the same information, but that first one with 5 pages made it sound a lot more complicated"
- "I got bored reading that first one. To be honest, I just glanced over some of the pages"
- "I can't believe you managed to get 5 pages down to 3. It's so much clearer. I'd be more inclined to read all of that"
- "Well that's 15 minutes of my life I won't get back again. I hope this next one isn't as long"
- "I didn't like all those links on that first one. What happens if I get lost and can't get back? Will I have to start all over again?"
- "Why does everything have to be so complicated? That short version was so much better"
- "I'd get fed up just reading that first page so I'd go straight to number 4 and start applying"

General observations

GDS Version – Paper copy

- Some people got halfway through some pages and moved onto the next one. Some said they felt overwhelmed with the amount of text on the pages.
- Whilst they knew that the links would take them to more information, most of them would be reluctant to click on them in case they got lost and could not find their way back to the current page.
- They all felt that the information was clear but that there was too much of it.

ABLS - Paper copy

- Everyone thought that the content was clear and understandable
- Everyone read through the whole of each page before moving on.

GDS Version – Prototype

- I observed several people use the cursor to keep track of where they were on the page, and almost all of them scanned through without reading all the information.
- Several customers appeared bored reading through it. There were sighs and tuts and some eye rolling.
- General body language from most of the customers indicated that they were not engaged with what they were doing.
- One customer said she couldn't be bothered to read it and clicked straight onto the apply link. When asked why, she said she'd take a chance on applying because she didn't want to spend a long time reading a lot of information she probably wouldn't understand anyway

ABLS Version – Prototype

- No negative comment received from anyone. Everyone reported that the information was clear and understandable
- I didn't observe anyone scan through the pages

Insights

- Users are not inclined to read pages that contain large amounts of text
- Most users when presented with an option to go straight to apply will click it rather than read any prior information
- Most users won't access links to other pages because they are worried they will not be able to navigate back
- All users preferred to read the 3 pages of content than the 5 pages

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