

## Apply for a Budgeting Loan user research pop up session at Ellesmere Port Community Hub on 26 October 2016

### About the hosts

The Ellesmere Port Community Hub was the idea of a group called the Debt Advice Network (DAN). The DAN was set up 10 years ago and was entirely charitable at that point with no other funding. They originally dealt solely with debt problems more but more recently have been helping people with wider ranging advice on benefits.

The Community Hub is designed as a one stop shop where local people can get all the help and support they need literally under one roof. It is registered as a Community Interest Company and involves other groups such as The Salvation Army, the local authority, CAB and the NHS. It is understood that the Jobcentre will also soon be starting monthly advice surgeries in the hub.

The abolition of Crisis Loans a few years ago was the trigger for a lot of local authorities to come up with their own schemes and in Chester and West Cheshire they set up the HELP network - Help and Emergency for Local People. The DAN is also active in this scheme. This attempts to cover a lot of the contingencies that Crisis Loans used to cover and as such has some overlap with Budgeting Loans. That said, they deliberately don't make cash payments and operate a voucher system for the most part.

Their geographical location means they are ideally placed - literally across the road from the jobcentre - to deal with a whole range of queries from people who make them their first port of call after leaving the jobcentre.

Today's event is a weekly coffee morning in the local Trinity Methodist Church which is affiliated to the Community Hub.

### What we were researching

<b>Gov.uk pages</b>	<ul style="list-style-type: none"><li>• How it works - are these the type of things that they thought would be included?</li><li>• Do you understand the repayments table?</li><li>• Would you normally read this sort of stuff or cut straight to the application?</li></ul>
<b>Before you start</b>	<ul style="list-style-type: none"><li>• Do you understand if you're eligible before applying?</li><li>• Would you know the details of what "you will need" or would you have to go and search for them?</li></ul>

<b>About your benefits</b>	<ul style="list-style-type: none"> <li>• Any issues with the benefits listed?</li> <li>• Do they notice the contextual help about breaks?</li> <li>• Do they understand the previous partner question (if they go down that route)?</li> <li>• Do they understand the type of ESA/JSA?</li> <li>• How do they react to the other (linked) benefit question if they go down this route? (May need to prompt this so that we can get some insights on the day)</li> </ul>
<b>Savings page</b>	<ul style="list-style-type: none"> <li>• Why do you think you are being asked this question?</li> </ul>
<b>Budgeting loan before</b>	<ul style="list-style-type: none"> <li>• Has the user had a budgeting loan before? Has there been a change in their circumstances? Any difficulties answering this question?</li> <li>• Why do you think you are being asked this question?</li> </ul>
<b>“Speedbump”</b>	<ul style="list-style-type: none"> <li>• How do users react to this advice regarding the next set of questions?</li> </ul>
<b>Outstanding debt</b>	<ul style="list-style-type: none"> <li>• How do users react to these questions?</li> <li>• Would they be answering these differently if it was a real application (they may volunteer this insight)</li> </ul>
<b>About you/partner</b>	<ul style="list-style-type: none"> <li>• Any issues here?</li> <li>• Did they expect to see the request for these details at this stage of the application?</li> </ul>
<b>Contact methods</b>	<ul style="list-style-type: none"> <li>• Probe more about the reasons for their choice of contact</li> </ul>
<b>Declaration and application received pages</b>	<ul style="list-style-type: none"> <li>• Do users actually read the declaration?</li> <li>• Would they read it if it was a “real” claim?</li> <li>• How do they react to the fixed date for getting a decision?</li> </ul>
<b>Help</b>	<ul style="list-style-type: none"> <li>• Ask where they would seek help if they get stuck whilst completing the application</li> <li>• Do they notice the help prompts at the bottom the screen?</li> <li>• If so, how do they react?</li> </ul>

## About the users

Today we saw a total of 5 users who were a mix of Community Hub operatives familiar with clients who would make use of Budgeting Loans and a couple of visitors to the coffee morning. All of these users were taken through the latest version of the Budgeting Loans prototype.

## Insights and actions

## **What you could get**

A couple of users picked up on the fact that this page (and the following one) raised expectations about a successful loan before they had even looked at the eligibility criteria.

Although the ordering is different in the private beta version where there is effectively an eligibility checker, this point is actually valid for the prototype as it stands and it would make no sense for users to read two pages of nugatory information only to drop out when they realise they would be ineligible, albeit within the Gov UK pages.

**Action:- consider further card sorting exercise in next research**

## **Paying back the loan**

Some questions were asked about why the repayments were shown as a range and whether it would in fact be possible to pay a higher amount if they could afford it and it meant that the loan could be repaid more quickly?

However, these worries were allayed when it was explained that the repayment rate ultimately set would be based on the answers provided to the affordability questions that were to follow.

A couple of users remarked that the “interest free” message was maybe not prominent enough and should perhaps sit on the “how it works” page and be highlighted in bold? This will continue to be monitored to see if it really is a significant issue for users.

It is worth noting that the majority of the users in this research session were affiliated to the Debt Advice Network and therefore reluctant to point clients towards further debt, however they saw Budgeting Loans as a much better alternative to the unscrupulous loan sharks working in this area and thought that the interest free element was therefore worth emphasising.

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

There was a bit of surprise here that we weren't asking users what the loan was for, eg something from the list that they had previously seen. This also led to questions about how rigorously (or not) the DWP would check on whether the money had been correctly used. It was explained that this had been part of a previous prototype but subsequent research had shown that asking for this information would be of little or no value. The only conceivable use would be for Management Information (MI) but there was certainly no real user need.

### **Which of these benefits do you get?**

Users were probed about the 28 day break contextual help and seemed to understand what it was saying (with the caveat that most of the users we spoke to had experience of dealing with the benefits in question).

Only one user experimented with the “less than three months” option and seemed to understand the question asked about any other benefits.

**Action:- next round of lab research on 15 November will test these changes more rigorously**

### **Speedbump**

This was the second round of testing for what we have called the “speedbump” page. This is basically a message that flags up to users that the next set of questions will help us to determine the affordability of a possible loan.

This was generally well received by users but it was picked up that it was implicit in the wording that they would definitely be receiving a loan of some kind and the only question was just how much. It was noticed that later in the application the wording reverts to “if” and so the messages are effectively inconsistent.

**Action:- all references should be to “might” or “may” and so this will be changed ahead of further research. This will also be checked with Mel C.**

### **About you**

One user commented that this should maybe read as “dependent” children if it was to be consistent with other online services she had seen.

This is a good observation and it is simply the case that the correct wording has not carried forward from the private beta version to the prototype.

**Action:- amend the wording so that it reads as “dependent children”**

### **Contact methods**

There was a mixture of selections here with most preferring the e mail option (though some still wanted to print it off) but one user was adamant that he would still want this sort of thing in “an old fashioned letter” so that he could check the detail.

Some of the users were keen to point out that the clients they dealt with would be keen to have a hard copy of the answers they had provided and that having a print option would be desirable for the service or maybe even the facility for e mailing a copy back to them.

It was felt that no real user need has yet been established for such a facility though this will continue to be monitored.

### **Your application has been received**

A couple of users asked if a unique reference number could be provided at this point and hadn't in fact seen the message about the NI No being the reference that they would need to quote in the event of further contact.

It was also explained to users that the NI No approach had been adopted as customers could in fact make multiple claims for budgeting loans.

Users thought that the white writing on green was not distinct enough.

### **Action:- reconsider the colour scheme for this message**

Overall the page was fairly well received but users felt there should perhaps be more guidance on what happens next, ie the next stages of the application process. The wording at the foot of the opening Gov UK page reads:-

“You’ll be told whether you’ve been offered a loan within 12 days. If you choose to accept a loan offer, you’ll receive the money within 5 days. The loan is [paid into your bank, building society or credit union account](#).”

### **Action:- consider moving this message to the application received page or at least repeating it there**

### **Help**

At least one user noticed the fold out help advice at the foot of the page and liked this feature, commenting:-

*“That’s good, it’s usually a nightmare finding the right phone number!”*