

## **Affinity Sort – Card Sorting Exercise Talking Shop 27/5/16**

### **Participants**

We Saw:

6 Users. 4 worked full or part-time. 1 was retired. 1 was in receipt of JSA (Income Based)

Users were:

- Female, 37- Full time Probation Office. Computer literate. Uses IT at work and at home. Confident on PC and Smartphone. Has used Gov.uk before and finds it easy to navigate. Has heard of BL.
- Female 53 – Part time insurance underwriter. Computer literate and prefers a PC for social media, job searching and shopping. Has used Gov.uk to tax car and thinks it's a "great site" Never heard of BL before
- Male, 26 – Full time support worker. Computer literate. Uses smartphone, and laptop. Uses Gov.uk as part of his support role. Is aware of BLs.
- Female, 47- Full time Social Worker. Considers herself fairly computer literate. Uses laptop for work and Smartphone for personal internet use. Aware of Gov.uk and uses it to find information as part of her work. Has not used it for personal use. Is aware of BLs
- Male 25. Unemployed. Has been in receipt of JSA(Income Based) for 8 months. Confident internet user. Uses smartphone normally but does access internet through Jobcentre, mainly to do jobsearches. Has heard of Budgeting Loans.
- Male 85 – Retired. Has laptop and feels comfortable using it but wife uses it more than him. Uses Gov.uk to tax car and has recently downloaded a form from the site to apply for a postal vote

### **What we tested**

We tested two versions of the Budgeting Loan information pages on GOV.UK.

- 3 users tested the GDS version
- 3 users tested a shortened version from the ABLS content designer.

For each version, each page was broken down into paragraphs and users were asked to place them under what they considered to be the most appropriate heading.

## GDS Version

<b>How it works</b>	
Budgeting Loans for people on benefits can help pay for essential things like furniture, clothes, moving costs or hire purchase debts. The smallest amount you can borrow is £100	All 3 users that tested this version agreed this fitted on this page
You can apply for a Budgeting Loan if you've been on certain income related benefits for at least 26 weeks. You must still be getting these benefits when your application is assessed	1 user placed this under How it works.  2 users placed this under 'Eligibility for people on benefits' but thought it would also fit under here.
Budgeting Loans are interest free so you only have to pay back what you borrow. You normally have to repay the loan within 104 weeks. The repayments will come from your benefits. You'll have to agree another way to repay if you stop getting benefits.	2 users placed this under 'How it works'  1 user placed it under 'What you'll get'
<b>Eligibility for people on benefits</b>	
<p>To qualify for a Budgeting Loan you or your partner must have been getting one of these benefits for at least 26 weeks:</p> <ul style="list-style-type: none"> <li>• Income Support</li> <li>• Income based JSA</li> <li>• Income related ESA</li> <li>• Pension Credit</li> </ul> <p>If you're on Universal Credit, you can't get a Budgeting Loan. You could apply for a Budgeting Advance instead.</p>	<p>All 3 users agreed this fitted on this page</p> <p>1 user thought there was only Universal Credit available now</p>
<p>Budgeting Loans can help you pay for:</p> <ul style="list-style-type: none"> <li>• furniture or household equipment</li> <li>• clothing or footwear</li> <li>• rent in advance when you find a new place to live</li> <li>• removal expenses when you move home</li> <li>• traveling expenses</li> <li>• things to help you look for or start work</li> <li>• improving, maintaining or securing your home</li> <li>• maternity or funeral expenses</li> <li>• repaying hire purchase or other</li> </ul>	<p>2 users placed this under 'How it works'</p> <p>1 user placed it under 'What you'll get'</p> <p>1 user said they would want to know if each item had an upper limit they could apply for, e.g £20 on a train ticket to attend an interview</p>

debts you took out to pay for any of the above	
<b>What you'll get</b>	
<p>You can get up to:</p> <ul style="list-style-type: none"> <li>- £348 if you're single</li> <li>- £464 if you're part of a couple</li> <li>- £812 if you have children</li> </ul> <p>How much you can get depends on if you:</p> <ul style="list-style-type: none"> <li>- can pay the loan back</li> <li>- have any savings over £1000 (£2000 if you or your partner are over 62)</li> </ul> <p>You can't owe the Social Fund more than £1,500 – this includes Budgeting Loans and Crisis Loans</p>	<p>All 3 users agreed this fitted on this page</p> <p>1 user thought it should read 'the maximum amount you can get is...'</p>
<b>How you're paid</b>	
<p>Loans are usually paid into your account</p>	<p>All 3 users said they would expect this to be on the 'How it works page'</p> <p>1 user would want clarification of what kind of account they could use</p>
<b>How to apply</b>	
<p>You can apply for a Budgeting Loan online</p> <p>Before you start you'll need to have details about your regular debt repayments, e.g. hire purchase or loans. You won't need details of your normal living expenses like gas and electric charges or food bills.</p> <p>You can't make an application if any of the following apply to you:</p> <ul style="list-style-type: none"> <li>- you owe more than a total of £1,500 for a Crisis Loan or Budgeting Loan (or both combined)</li> <li>- you or your partner have savings or more than £1,000 (£2,000 if either of you are over 61)</li> <li>- you're involved in a trade dispute, e.g. a strike or walkout</li> </ul>	<p>All users agreed this fitted on this page</p> <p>2 users thought there was too much information in this paragraph and could be confusing for some people</p>

<b>How to apply (continued)</b>	
<b>Questions about your claim</b> Contact Jobcentre Plus if you have any questions about your claim. Allow 15 working days after posting your form before contacting them – they may not have processed your claim before then	1 user thought this should be under 'Eligibility for people on benefits'  1 user thought it should be under 'How it works'  1 user thought it should be under 'Other help you can get'
<b>If you're unhappy with a decision</b>  You can ask for a Budgeting Loan decision to be reviewed if you're not happy with it. To do this, you must write to Jobcentre Plus within 28 days of the decision, explaining why you think it was wrong.  If you still think the decision was wrong after the review, you can ask for a further review by the office of the Independent Case Examiner. This review should take no longer than 21 working days.	All 3 users agreed this fitted on this page  1 said they might also expect to see it under 'Other help you can get' or 'How it works'
<b>Other ways to apply</b> You can download and fill in form SF500 Your claim can take up to 15 working days. Include your mobile phone number to get updates on its progress.	All 3 users agreed this fitted on this page

<b>How to apply (continued)</b>	
<p><b>Where to send your form</b></p> <p>Where you post your form depends on where you live.</p> <p>East Midlands, Yorkshire and Humberside, East Anglia and Essex</p> <p>Chesterfield Social Fund Post Handling Site B Wolverhampton WV99 2FT</p> <p>London, the South and South East, North East and North West England or Wales</p> <p>FREEPOST RTGE-EUKR-TBSY Wembley Benefit Centre Mail Handling Site A Wolverhampton WV98 1HE</p> <p>West Midlands, South West England or Scotland</p> <p>Five Ways House Social Fund Post Handling Site B Wolverhampton WV99 2FX</p>	<p>2 users felt this fitted on this page</p> <p>1 user felt it should be on 'How it works'</p> <p>1 user thought the reference to areas of the country was confusing and some people may not know what area they lived in. e.g he wouldn't think of Manchester as being in the North West</p>
<p><b>Other ways to get the form</b></p> <p>You can get the claim form from your local Jobcentre Plus, or by post if you call the helpline (allow 5 working days).</p> <p><b>Jobcentre Plus</b> Telephone: 0345 603 6967 Monday to Friday, 8am to 6pm [Find out about call charges](/call-charges) You can also hand in a completed claim form to your local Jobcentre Plus, but your application will take longer to process.</p>	<p>All users agreed this fitted on this page</p> <p>1 user would expect to see a phone number where there is reference to the helpline. They would assume the number for Jobcentre Plus was for a different query.</p>

<b>Other help you can get</b>	
<b>Other help you can get</b>  You may be able to get other kinds of support, including:  - a Budgeting Advance, if you're on Universal Credit - help from your local council and Jobcentre Plus - the Discretionary Assistance Fund in Wales - a Crisis Loan or Community Care Grant in Northern Ireland or Scotland  You can't get a Crisis Loan or Community Care Grant in England or Wales any more.	All 3 users agreed this fitted on this page

## Shortened ABLS Version

How it works	
<p>You can apply for a Budgeting Loan to help pay for:</p> <ul style="list-style-type: none"> <li>• furniture or household items</li> <li>• clothing or footwear</li> <li>• rent in advance</li> <li>• costs linked to moving house</li> <li>• maintenance, security or improvements to your home</li> <li>• travelling costs within the UK</li> <li>• maternity costs</li> <li>• funeral costs</li> <li>• repaying hire purchase loans</li> <li>• repaying loans taken for the above items</li> </ul>	<p>1 user thought this fitted on this page</p> <p>2 users thought it could either fit here or on 'What you could get'</p> <p>1 user thought these were suggestions not strict criteria</p>
<p>A Budgeting Loan is interest-free so you only pay back what you borrow. The smallest amount you can borrow is £100. Loans are usually paid into your account, e.g. a bank account.</p>	<p>All 3 users felt it fitted on this page</p>
<p>You normally have to repay the loan within 104 weeks. The repayments will come from your benefits. You'll have to agree another way to repay if you stop getting benefits.</p>	<p>All 3 users felt it fitted on this page</p> <p>1 user expected to see information on what would happen if they missed a repayment.</p>
<p>If you get Universal Credit, apply for a budgeting advance from your local Jobcentre Plus instead</p>	<p>2 user felt it fitted on this page.</p> <p>1 user felt it fitted under 'What you could get'</p> <p>1 user was unclear what a budgeting advance for UC was and expected to see information on how repayments would work with that benefit</p>

What you could get	
<p>You could get up to:</p> <ul style="list-style-type: none"> <li>•£348 if you're single</li> <li>•£464 if you're part of a couple</li> <li>•£812 if you have children</li> </ul>	<p>2 users felt this fitted on this page</p> <p>1 user felt it should be under 'Check your eligibility'</p> <p>1 users wanted to see more details about the terms of repayment</p>
<p>How much you could get depends on if you:</p> <ul style="list-style-type: none"> <li>• can pay the loan back</li> <li>• have savings of more than £1,000 (£2,000 if you or your partner are over 63)</li> <li>•owe money to the Social Fund through a Budgeting Loan or Crisis Loan</li> </ul>	<p>2 users felt this fitted on this page</p> <p>1 user felt it should be under 'How it works'</p> <p>1 user expected to see clarification of how savings could affect the amount they could get.</p> <p>1 user would want to know how long they would have to wait for the payment to be in their account</p>
Check your eligibility	
<p>To apply for a Budgeting Loan:</p> <ul style="list-style-type: none"> <li>• you must not owe the Social Fund more than £1,500 for Crisis Loans and Budgeting Loans</li> <li>• you must have been getting Income Support, income-based Jobseeker's Allowance, income-related Employment Support Allowance or Pension Credit for the past 6 months (and you must still be getting one of these benefits when you apply)</li> <li>• you must need more than £100</li> <li>• you must not be involved in industrial action (eg a strike, walk-out or lock-out)</li> </ul> <p>You can apply for a loan online if you meet the 4 eligibility points above</p>	<p>2 users felt this fitted on this page</p> <p>1 user thought it should be under 'What you could get'</p> <p>1 user would want to be able to find out from this page if they could apply for a BL if they were not on benefits and were working.</p>
Other ways to apply	
<p>You can get an application form at your local Jobcentre Plus. If you'd like one posted to you call 0345 603 6967 between 8am and 6pm, Monday to Friday (charges apply)</p>	<p>1 user felt this fitted on this page</p> <p>2 users would expect this to be under 'How it works'</p>



## Insights

- Users understood the information on each page of each version
- Some users feel that some of the content of both versions could apply to more than one heading
- All users thought that there was a lot of text on each page of the GDS version and said they would probably scan through it if they were reading it on screen.
- All users thought the shortened version was quick and easy to read
- Most users were confused about Universal Credit, whether it had totally replaced other benefits and what the process was for a budgeting advance
- Some users would want to know how much their repayments would be so they could make a decision on whether they could afford the loan before they applied.
- Some users thought it would be useful to have a table showing a tariff of repayment rates.

**Comment [Iain A1]:** This was exactly the same finding as the lab session at the end of May 2016!

## Challenges

- Design and Content Challenge – do we need to provide more information about UC or provide signposting to UC budgeting advance pages?
- BA Challenge– Is it possible to provide a guide around potential repayments? E.g. around the % rates used.

**Comment [Iain A2]:** Yes, the maximum amount that can be taken from benefit is 20%. The suggestion that came up from the lab session was that we provides some examples. E.g. A single person getting £70 JSA repaying a loan of £348 would pay back a maximum of £14 per week over 25 weeks. If a 35 week repayment period was offered the weekly repayment would reduce to £9.94.

[Photos of the GDS Version Sessions can be found here](#)

[Photos of the Shortened Version Session can be found here](#)