

Apply for a Budgeting Loan Pop us session - 30th June 2016

Britannia House, Hull, Jobcentre

Users came to the Jobcentre to request a Budgeting Loan form. They were directed to the Internet Access Devices (IAD's) to complete a claim online with assistance.

We asked users to use our test screens, including the GOV.UK screens which highlights the repayments table. We tested various questions which could determine if the user is claiming contributions based or income based benefits.

Hypotheses we were testing

If: We include a table showing examples of how much a user can expect to pay back each week on the 'How it works' screen

Then: Users will have a better idea how the Budgeting Loan will affect their day-to-day lives

Because: Users expect to know how much they might need to repay each week as part of the process of the application process

If: We update the ESA eligibility questions so that they mirror the JSA questions

Then: ESA claimants will be able to get through the process successfully without needing to know if they're on income-based or contribution-based

Because: We found that the new eligibility flow seems to work ok for some JSA users

What we saw

11 users - 1 user was claiming pension credit, 2 users were claiming income support, 1 user was claiming Job Seekers Allowance (JSA) but under 26 weeks, and 7 users were claiming JSA over 26 weeks.

Users were applying for a Budgeting Loan for a range of reasons, including furniture, carpet, white goods and clothes.

One user added a care of address.

Two users were Assisted Digital. Most other users needed help when using the PC, but unclear as to whether this was because we were sat there or whether they genuinely couldn't use a PC.

GOV.UK screens

- Most users had claimed a Budgeting Loan before therefore had a reasonable idea of what they would be paying back when looking at the repayments table.
- Some users did not look at the table as they had claimed a few Budgeting Loans before and had an expectation of what they would need to pay.
- One user commented that they liked the table, but asked if the repayment amounts were fortnightly.
- One user noted that the maximum repayment timescale was 104 weeks

Eligibility checker

- One user was unable to claim as they had not been receiving JSA for 26 weeks. They understood why they were knocked out.
- One user claimed that they had been on JSA for years, but did not immediately choose over 6 months.
- Most users understood what Social Fund debt meant and knew how much they owed
- One user knew their previous Budgeting Loan was coming to an end and wanted to apply for another

Eligibility flow - ESA Questions

- 6 users had been claiming ESA for more than 6 months and knew this immediately
- 1 user had been claiming ESA between 6 - 12 months and mentally calculated this while completing form.
- One user struggled with the term Employment and Support Allowance.

Eligibility flow - JSA Questions

Testing work Questions

Have you had a Budgeting Loan before?

- 7 users had received a Budgeting Loan before
- 6 Users had received a Budgeting Loan previously and their circumstances had not changed
- 1 user had received a Budgeting Loan a long time ago and there had been a change in their circumstances.
- 1 user asked for clarification on what this means.

Do you have a partner?

- 5 users did not have a partner
- 2 users did have a partner
- 5 users answered that they had not had a partner in the last 6 months
- One user knew which benefits she got, but wasn't clear if the question was asking if the JSA was just for them or for both the user and their partner

Did you work between 6 April and 5 April 2015

- 7 users answered this question
- This question was N/A for 2 people
- 5 users answered no to this question
- All users understood this question, however we did not receive a yes answer

Does the user know if they were paid £153 a week between 6 April and 5 April 2015?

- One user did not know the answer to this question
- 6 users knew that they had not been paid £153 a week for this period
- One user queried this amount, but knew he had not been paid this figure after thinking about the question

Does the user know if they earned £153 a week or more during this time?

- One user did not know if they earned more than this figure during this time
- This question was NA for 6 users

Debt questions

- One user was confused by some information requested here as the form does not request the same information.
- Two users were unsure of the amount of debt they had and would need to check figures at home
- Most users understood the information requested by these questions.
- One user queried whether court fines were classed as debt, as these are deducted from his benefit.

General Observations

- One user claimed that the savings questions on the form were 'silly'.
- All users were happy with providing their telephone number on the form
- All users applied for the maximum loan amount on the form
- One user (Assisted Digital) mentioned that they would prefer to complete the paper form at home where they had more time to think about their answers.
- Two users thought that the online form was much quicker than the paper form, which 'takes ages'.

Results

It seems like our two hypotheses are correct, but more research is needed to verify completely.

Insights/Challenges

1. One user commented that they liked the table, but asked if the repayment amounts were fortnightly.
Continue to monitor how this table is understood in user research sessions
2. One user struggled with the term Employment and Support Allowance.
Keep an eye on whether any other users don't understand their benefit by its full name
3. One user asked for clarification on what the question 'Have you had a Budgeting Loan before?' means.
We don't think this is an issue, but have logged it
4. One user knew which benefits she got, but wasn't clear if the question was asking if the JSA was just for them or for both the user and their partner.
Keep an eye on whether this happens again
5. One user queried whether court fines were classed as debt, as these are deducted from his benefit.
See whether this comes up again and consider adding this to the explanation of which debts are included