

## **Affinity Sort - Lab Session - Talking Shop 18.8.16**

Users were asked to complete the full transaction including the GOV.UK pages. We were testing:

- We were asking for overall feedback, whether the pages made sense, whether the users understood why questions were being asked and observing whether they were inputting the correct information on each page. In particular we were testing:
- Gov.uk pages
- Eligibility questions
- Summary of Application and Declaration page

We Saw:

### **7 Users**

- 4 x JSA customers
- 2 x ESA customers
- 1 x ESA/DLA customer

## **GOV.UK - How it works**

- ☐ All users said the reasons for getting a loan were clear with the exception of Traveling costs within the UK.
- ☐ They did not understand why the phrase ‘ related to the above items’ was included. One comment was “does that mean if you have to travel to pick up a washing machine?”
- ☐ One user clicked straight on ‘Check eligibility and Apply’ and then came back to read this page.

## **GOV.UK – What you could get**

- ☐ All users were able to understand which category they would fall into depending on their circumstances.

## **GOV.UK – Paying back the loan**

- ☐ 3 users spotted that it was interest free
- ☐ 1 user thought the higher repayment amount might be too much and said they would need to think about it before continuing with their application.
- ☐ 1 user was confused about the repayment table until it was explained
- ☐ 3 users wanted to know how the minimum and maximum repayment figures, related to the amount borrowed.
- ☐ All users were able to find their rate of benefit on the table.

## **GOV.UK – Check your eligibility and apply**

- ☐ All users understood the waiting times
- ☐ 2 users said they were confident that they were eligible based on this page
- ☐ 1 user thought the information about other ways to apply should be on an earlier page
- ☐ 1 user said they would expect to see how much they could get and when they would start paying back the loan on this page.

## **Do you need to borrow £100 or more?**

- ☐ No issues on this page

## **Have you had a Budgeting Loan before?**

- ☐ No issues on this page

## **Do you owe more than £1,500 for any previous Crisis Loans?**

- ☐ No issues on this page

## **Do you owe more than £1,500 for Budgeting Loans or Crisis Loans?**

- ☐ No issues on this page

### **Have the benefits you get changed since your last Budgeting Loan?**

- ☐ 1 user paused before answering and said that they might need to check as it was quite a while ago.

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

- ☐ No issues on this page

### **How long have been on ESA/JSA/IS?**

- ☐ No issues on these pages

### **Were you recently claiming ESA/JSA/IS with a previous partner?**

- ☐ No issues on these pages

### **Did you do any paid work between 6 April 2013 and 5 April 2015?**

- ☐ Only 1 user saw this question
- ☐ They were able to answer this question and whether they were paid more than £153 or more for a weeks work
- ☐ They would have to check how often they earned £153 per week

### **Do you have a partner?**

- ☐ No issues on this page

### **You're eligible for a Budgeting Loan, based on your answers**

- ☐ No issues on this page

### **You're not eligible for a Budgeting Loan**

- ☐ 2 users said they would like to be signposted to other places that might be able to provide help
- ☐ 1 user said they wouldn't not know where else to go
- ☐ 1 user said they would accept that they weren't eligible and would not query it further with the Jobcentre
- ☐ 2 users would contact Jobcentre plus to query why they weren't eligible
- ☐ 1 user thought the wording was a bit strong and upsetting.

### **About your partner**

- ☐ No issues on this page

### **Do you or your partner get Child Benefit?**

- ☐ No issues on this page

### **Do you or your partner owe money on any credit or store cards?**

- ☐ All users understood that we ask about debt so we don't put them in financial hardship
- ☐ 1 user read the explanation about debt affecting the repayment rate.
- ☐ 1 user didn't know what to put as she paid her credit card off in full each month.
- ☐ 1 user said they would know how much they paid each month and how much was outstanding.
- ☐ 1 user said they wouldn't know that off the top of their head and would have to check.

### **Do you or your partner have any outstanding loans?**

- ☐ No issues on this page

### **Do you or your partner have any rental purchase (also known as rent-to-own)**

- ☐ Only 1 user said that they didn't understand this question, but said as they didn't know what it was, they assumed they didn't and answered no.

### **Do you or your partner owe any outstanding money to your landlord?**

- ☐ No issues on this page

### **Do you or your partner have combined savings of more than £1,000 (£2,000 if either of you are 63 or over)?**

- ☐ All users said they thought we were asking this question as people would be expected to use their savings rather than have a loan.
- ☐ 1 user said that if people had savings, they shouldn't be able to apply

### **You can apply for between £xxx and £xxx – how much do you need?**

- ☐ 4 users said they would probably ask for more than they needed as it was likely they would be offered less anyway.
- ☐ 2 users said that they would only ask for what they knew they needed.

### **About you**

- ☐ No issues on this page

### **Your contact address**

- ☐ 1 person missed out the county
- ☐ 1 person recorded 'England' in the country field.

## **How do you want to receive your Budgeting Loan offer?**

- ☐ people wanted email as it was quicker
- ☐ 2 users said they would be able to pick an email up on their phone
- ☐ 1 users said he preferred email as some companies charge for letters
- ☐ 2 people put email and then changed their minds and recorded both email and letter – the email address had to be entered again
- ☐ Most people who selected both letter and email said they would also want a letter that they could keep for their records.

## **Receive text message updates about your application**

- ☐ All users entered their mobile number
- ☐ 1 user said he would expect to get text messages quarterly throughout the repayment period to let him know how much he had paid back

## **Summary of your application/Declaration**

- ☐ All users said the information on this page was clear
- ☐ 1 user would like to be able to calculate how much they would be offered, before sending the application
- ☐ 1 person said they would want to see how they would pay it back if they got a job
- ☐ 1 person wanted to know when the repayments would start

## **Application received**

- ☐ All users liked knowing the timescale for a decision
- ☐ 1 users mentioned that he hadn't input his National Insurance Number. He said he would normally expect to put that on a DWP form, otherwise how would they know it was him

## **Help function**

- ☐ None of the users noticed the help function until they were asked to specifically look for it.
- ☐ All users would expect to see phone numbers
- ☐ 3 users thought there would be FAQs in the link
- ☐ 1 person thought there would be a web chat option

## **General Comments**

- ☐ All users thought the service was quick and easy to use.
- ☐ Those who had claimed Budgeting Loans in the past said it was better than the paper application
- ☐ When told calls from DWP normally showed as withheld, most users said they would probably answer those type of calls.
- ☐ 1 users said he thought we were showing him a simpler version of the service and that if he was completing it for real, it wouldn't be as easy

## Insights / Challenges

- 1) Some users are confused about how much they may be asked to repay each week. They cannot equate the repayment limits with loan amounts
- 1) BA – Do more investigating to understand upper repayment limits  
Content/Design – make it easier for the user to understand what the minimum and maximum rates are.
- 2) Some customers changed their minds about how they wanted to receive their offer, after entering their email address. When they selected letter/email, they had to re-enter the information.
- 2) Design – Allow email address to be maintained once input.
- 3) Users have different expectations on what the Help link should contain.
- 3) Content/Design – Investigate what other services do with their help function  
Customer Insight – carry out further research
- 4) Users do not understand why travelling costs in the UK have to be related to the other items a loan is payable for.
- 4) BA – Check what definition of Travelling costs in the UK is.  
Design – Can this be removed?
- 5) Some users wanted to know when their repayments would start
- 5) BA – Can we check how easy it would be to provide this information (with a view to including it when we look at putting the rest of the process on line)

### Note:

1 user felt the wording on the Not eligible page was too strong. During the affinity sort, we discussed whether we should be providing this mini decision or whether the wording should be amended. The PO and SM made the decision during Alpha, to have this as part of the customer journey so as only 1 person has mentioned this in all the sessions we've run, I don't believe there is a challenge around this point.

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23/8/16