

## **Affinity Sort – Taunton Mother and Toddler Group 3/3/16**

I saw:

- 4 Single Parents
- All users were on either Income Support or JSA

I spoke to:

1. Female aged 31. Two children aged 4 and 12. Had never heard of BL but wouldn't want to apply for one as she was in debt just after her divorce and doesn't want to be in that position again. She does not even have a credit card. Has smartphone that she uses for everything and is a confident user on that. Aware of Gov.uk and uses it to access her UJ account.
2. Female aged 22. 1 child aged 3. Has heard of BL but never applied for one. Has a Bright House loan for a TV but says she does struggle some months to make the repayment. Also making repayments to her mum for clothing from a catalogue. Was not aware that may be covered by an BL. Uses her smartphone for calls, text and social media. Did computer studies at college so is confident on other type of devices. Never heard of Gov.uk
3. Female aged 27. 3 children aged 2, 5 and 9. English is not her first language and while she is able to converse confidently, she has difficulty sometimes with written text. She lives with her family and her brother usually helps her out with any paperwork. She has a basic phone for emergency use only and has never used a pc or laptop. She would ask her brother for help if she needed to go online. Not aware of Gov.uk
4. Female aged 39. Expecting first child in 3 weeks time. Never heard of BL. Has only been on IS for 5 weeks. Has mortgage, credit card and store card for M&S. Was working in an office and is confident IT user but only goes on line to do weekly food shop and banking. Has used Gov.uk before to tax car.

### **Regular Debt Repayment**

- User 1 would record her mortgage and store card as regular debt repayments but not her credit card as she sees that as another available source of income rather than debt.
- Most users would include debts to loan companies or banks.
- No users thought that arrears for utilities or rent could be included as a regular debt repayment.
- User 4 thought that normal weekly bills should be included as regular debt repayments.

### **Insights**

- Most users in this working age client group were unclear what they should include as a debt repayment

### **Challenge**

- Design and Content – How can we help users to understand what can be included?