

## BILL

## USER BIO

## BILL, 70

*Alone and on the 'breadline', but proud*

Pensioner  
(household income 8k)

LIVES rented flat



## DIGITAL KNOWLEDGE

## Digital Inclusion scale

2 - Was online but no longer  
 "I had to set up an email at the library for something, but whatever it was, I don't use it now"

## FINANCIAL BEHAVIOUR

## Financial- incoming

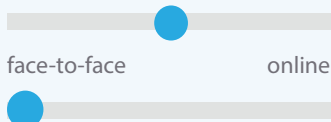
- State pension
- Small occupational pension

## Financial- outgoing

- Rent
- Council Tax
- Household Bills
- Funeral pre-payment plan

## Decision making

self-research      seeks advice



1 Friend's advice

## Money management

spender      saver



## ABOUT ME

I live on my own in Newcastle. I don't have any immediate family.

I have a state pension and a small work pension which barely cover my rent and council tax.

I find it hard to pay for dental treatment and glasses.

I was told about the Low income Scheme by someone at the Age UK day Centre and I would like to apply to see if I can get help.



## USER REQUIREMENTS AND EXPECTATIONS

## NEEDS

**I need to get the healthcare treatment I need without feeling embarrassed talking about my circumstances.**

**I need to know that help won't be taken away from me.**

**I need to know exactly how much things are going to cost me, I can't afford unexpected expense.**

## WANTS

**I want to talk to a human about my health.**

**I don't want to have to learn to use a computer.**

## CONSUMER BEHAVIOUR

## MY DIGITAL USAGE

## Socialising

Facebook, Whatsapp

## Researching

Google, MoneySavingExpert, Mumsnet

## Shopping

Argos, M&S, Wilkinson

## Banking

Lloyds

## Leisure

YouTube, Open University, Apps

## Gaming

## PREFERRED INTERACTION WITH NHS SERVICES

## SERVICE CHANNELS

Preferred



Phone

Never



Online



Face-to-Face  
Only if he really needs help



Paper

Reluctantly

## BARRIERS AND OPPORTUNITIES

## BARRIERS TO SERVICE

**My financial situation is no-one's business but my own.**

**I don't trust 'strangers' with my information.**

**I don't own any technology to go online, nor do I want to.**

## FUTURE OPPORTUNITIES

**Automatic renewal based on stability of circumstances.**

**Assisted digital phone channel.**

**Use datasets with pension information.**