

# Expectations and challenges

Informing the future of the  
Federal Front Door

Final report, February 2016



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# Introduction

Recent research has made clear that we as agencies within the federal government need to improve the public's interactions with the government across the board. Overall, Americans' satisfaction with federal services is dropping, and currently ranks below their satisfaction with private-sector and local-government services<sup>1</sup>. Our team believes that by identifying broad trends in people's perceptions of and interactions with the government, we can identify and create cross-agency services and resources to improve how the government interacts with the public.

We're starting to explore projects that would increase people's satisfaction with their interactions with the government. These include efforts to improve transparency in service design (the conscious coordination of people, infrastructure, and materials to improve the user's experience of a service) and promote information sharing among agencies.

As a starting point, we conducted extensive research on different people's views of and interactions with federal agencies. This report details our findings and recommendations.

This research is not intended to be a critique of specific government agencies. Rather, our aim was to better understand the public's overall experience interacting with the federal government and their attitudes about sharing information with government agencies. The examples we've provided illustrate patterns seen across numerous agencies.

1 American Customer Satisfaction Index® "ACSI Federal Government Report 2014" (January 27, 2015)  
<https://www.theacsi.org/news-and-resources/customer-satisfaction-reports/reports-2014/acsi-federal-government-report-2014>

# **Lines of inquiry: our research questions**

We structured our research so we could better understand the following questions:

- What touch points do people *think* they have with the federal government?
- What touch points do people *actually* have with the federal government?
- What are people's pain points in interacting with the federal government?
- Are people taking advantage of the government services they are eligible for? Why or why not?
- How do people feel about sharing their personal information with the government?



**Touch points** are instances where people interact with an agency (for example, visiting websites, calling 1-800 numbers, or stopping by agency offices).



**Pain points** are moments where those interactions become unpleasant, inefficient, or otherwise unsatisfactory.

We wanted to explore the touch points, pain points, and information-sharing attitudes of all the people who interact with the U.S. federal government. This includes U.S. citizens, but also other people who interact with the government as they travel, immigrate, or conduct business with the United States.

During October and November 2015, we conducted 35 scheduled interviews (each of which was roughly 45 minutes) and 29 short intercept interviews in Jacksonville, Kansas City, Minneapolis, Philadelphia, and Sacramento. We also ran a diary study that included seven participants and yielded 52 entries. You can read more about our approach and details of our research in the methodology supplement to this report at [labs.usa.gov](https://labs.usa.gov).

# What we learned

## As a result of our research, we found:



People have **diverse attitudes toward the government** and use varied strategies to get information from it.



People feel **ill equipped to make choices** about government services when the government presents too many options or inadequate information about those options.



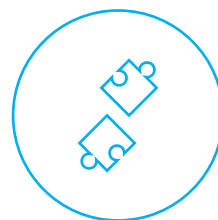
**Digital literacy, access, and language fluency** are challenges for many people who interact with the government's services.



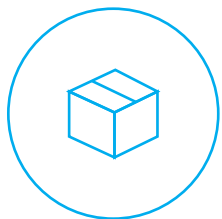
People **trust the government to varying degrees**, based on the context of their interaction. Their experience is shaped not only by their past experience with an agency, but also by the urgency of their request and the life event they're experiencing.



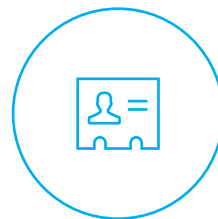
People **depend on others** (for example, family members, friends, and public library staff) for help with government websites, but government services are not set up to support this type of assistance.



People weigh the likelihood of getting a benefit or service with the **effort required to apply** for it before interacting with the government.



The government is a **black box**: People don't understand what goes on inside it.



Most people were comfortable with the prospect of an agency **sharing their personal information with another agency**; they were not comfortable with the prospect of an agency sharing their information with a private company.

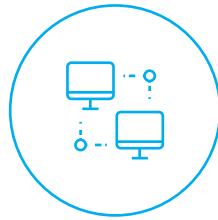


**We also discovered three distinct barriers that prevent many members of the public from having pleasant interactions with the government. These include:**



### **Capacity**

There is a shortage of public servants available to assist the number of people interacting with federal agencies.



### **Digital infrastructure**

Systems do not cross agency boundaries, and they provide the public little assistance with completing forms and navigating complex processes.



### **One-size-fits-all approach**

Because complex and simple applications are given equal resources, the current process for managing applications suffers from many bottlenecks and delays.

# Interaction strategies and attitudes toward government

People have varied attitudes toward different agencies, and they employ varied strategies to interact with them. Sometimes people believe an agency is working for them, while other times they believe it's working against them.

## Information-seeking strategies

People employ various tactics to learn more about government systems. We observed that people either actively seek out information or passively receive it.

People sometimes actively seek information from agencies by searching websites, calling agencies, and otherwise directly asking for help. Those who actively seek out information can usually find what they need by navigating government websites or contacting call centers. Alvaro S.<sup>1</sup> in Minneapolis, for example, described how he found out about a home rehabilitation loan program by exploring the links on his city's website. He called the city to see if he was qualified, and after finding out he was, promptly submitted his application. He received the loan and was able to make improvements on his house.

Other times, people passively receive information — in the form of advice from friends, for example, or instructions given to them directly. For example, many folks we spoke to have seen signs for TSA PreCheck at the airport, yet they didn't know what it was or how to get it, and they haven't researched it further.

Instead of acting on the belief that all customers will research programs or services they're unfamiliar with, agencies might instead explore ways to “push” information to those people through social media, text messages, direct mail, or other means.

## Beliefs about the government

People who already believe an agency is working for them don't need to be convinced that the government will follow through on its promises. They mainly want an efficient transaction. To reach these people, an agency should focus on ways of making interactions and processes as smooth as possible.

Alternatively, those who believe an agency is working against them will require more trust-building efforts. To reach this group, an agency should focus on transparency — for example, explaining why they need certain pieces of information, how long a process might take, and whom a person can contact if they have questions or concerns.

The federal government currently does a better job of serving people who actively seek information and who trust that the government is working for them. To improve its reach, it should consider finding ways to serve people with other attitudes and information-seeking strategies.

1 All names have been changed.

#### WHAT WE HEARD

A person's information-seeking style can have a major impact on services they access, benefits they receive, and the outcome of certain life events.

One woman in Minneapolis — a passive information seeker — purchased her home at the first viewing based solely on her friend's recommendation. Her friend also happened to be the realtor for that house. To finance this purchase, the woman took out an FHA loan (without first researching other lenders) because her friend encouraged her to. Though the woman was satisfied with her purchase, she may have missed out on a better mortgage rate because of her decision to skip doing research.

Aisha R., a childcare provider in Kansas City, complained about not having health insurance, though she hadn't checked out any of the health exchanges because she assumed they were all too expensive. Her friends told her that she'd likely have problems signing up, so she decided not to bother.

In both scenarios, it is unclear whether the people we talked to would have found better options had they actively sought information.

## Learning how to navigate government services

Whether they're passively or actively seeking information, people rely on multiple sources to learn how to navigate government services or acquire benefits. A person's primary source of information undoubtedly shapes their attitude about those interactions.

Among people we interviewed, getting information from a family member or friend was the most common means of learning about government services. We observed that interviewees tended to trust the opinions of people they know who'd had similar experiences. For example, Danica R. in Minneapolis, after being injured in a car accident, learned from her mother and sister that she could apply for Social Security disability benefits. Her mother had previously applied, and her sister was then in the process of applying.

After the advice of friends and family members, people rely heavily on search engines for the information they seek. When we asked interviewees how they found out about a particular service, many of them said they simply "Googled it." This strategy works well when the search engine pulls up official sources, but can backfire when third-party sites or scammers appear near the top of the results.

People also seek information from third-party sources when government information is unclear. For example, a person might rely on a funeral director to tell them how many death certificates to order for a deceased loved one, or they may rely

on a private health insurance provider to educate them about Medicare.

In other cases, people find out about services and benefits while interacting with the government for other unrelated reasons. One man we spoke to was at the DMV for a routine appointment, and while he was there, he asked about the passport application process.

Only one person interviewed reported that they learned about a new program by browsing a government website.

**Getting information from a family member or friend was the most common means of learning about government services.**

## Barriers to government services

### Digital literacy

Digital literacy exists on a spectrum.

At the high end of the spectrum are people who are technologically savvy. They have few barriers to online services, and the barriers they do face tend to be trust-based — that is, centered around whether an online channel will yield them the best results.

In the middle, you have folks who are familiar with basic online interactions but struggle with complex ones. These people may more frequently opt for offline channels, but could be converted to online channels if those were made easier to use and helped the user feel confident that they will achieve their goals, freeing up offline resources for those who truly need them.

At the low end of the spectrum are people who are unable to tell that the www in a link indicates a web address and the @ indicates an email address. These folks will always need offline channels, such as call centers or physical offices, to access government services. Seniors and people with low income are more likely to fall at this end of the spectrum.



### Digital access

A correlation exists between digital literacy and digital access. People who are able to afford good internet access at home and own multiple devices are also more likely to be digitally literate. These people have no technical issues connecting to online resources.

Others may have a smartphone but no internet or computer at home. For these folks, responsive web design and intuitive interaction patterns are crucial; otherwise, they will avail themselves of offline channels, which are often more resource intensive for agencies. Often, people in this group rely on public computers (at libraries or senior centers, for instance) where they often cannot get assistance, so it's especially important that online services be easy to use.

People without access to any devices or the internet are also the least likely to be digitally literate, and vice versa. They may use public resources to go online, but if they do use the internet, they are more likely to do so recreationally. This group is the most likely to seek government services through offline channels such as call centers, mail, or visits to an agency office.



## English fluency

English fluency also exists on a scale, and low fluency presents its own barriers to interacting with the government. In general, bilingual speakers find that non-English translations of government sites are inaccurate or incomplete. They complained that when government sites are available in their native languages, those sites are direct translations from English, and as such are unintelligible.

Non-native English speakers who have used English at school and work for years may feel more comfortable speaking English than their native language. They almost always prefer the English version of a government site or service.

People with limited English proficiency often still prefer the English version of a site, even if they struggle with complicated or technical language. Sometimes, they will switch back and forth between the English version of a site and the one in their native language to make sense of content. These folks may be better served by content written in plain language in English if human-created translations are not available.

Those with no English skills depend on friends or family to help them navigate government sites when no translations are available, or they may forgo a government service altogether.



## WHAT WE HEARD

Maria K. from Jacksonville described how she struggled with the complicated terminology on an unemployment application but had no problems with the application for food stamps, which used simpler language.

“I didn’t feel it was that complicated of language for me to use the Spanish [version],” she said. “I’ve been in the states for 13 years now, so my English is not that bad. The questions for the food stamps were, like, a little easier and more basic type of thing than the unemployment [questions] were.”

Alvaro S. shared how he helped his mother out with a question she had about Social Security. Because she only speaks Spanish and does not regularly use the internet, he looked up her question online, found the answer in Spanish, printed out the web page, and snail mailed it to her across the country.

## Interacting with the government using proxies

It's common to rely on social networks for help during major life events or difficult experiences.

As mentioned before, people from certain populations are more likely to ask friends and family for help accessing government services during major life events. Those who are most likely to rely on others include seniors, non-native English speakers, and people with disabilities. People from these groups often rely on outside support when navigating complex processes.

This guidance-focused relationship extends to getting help with difficult government interactions. For example, Alvaro S. helps his Spanish-speaking parents file their taxes every year, collecting their income information and filling out the online tax forms himself.

When social networks break down, at-risk people can slip through the cracks and lose their ability to effectively seek government support. Low-income seniors and people with disabilities may have limited social networks, and consequently have no one to help them access government services.

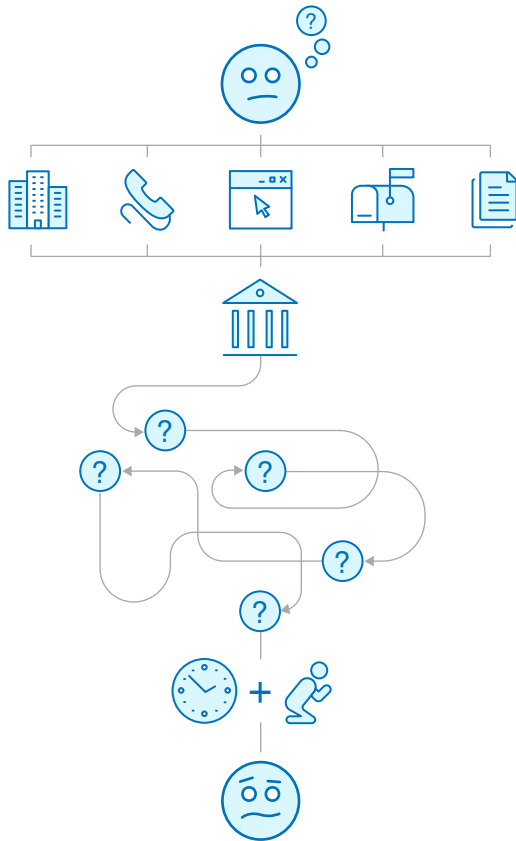
Some people will seek assistance elsewhere, asking librarians, senior center staff, and other agency staff to help them with online applications. In many cases, these “helpers” are forbidden by their employers to provide such assistance. When Maria K. visited a career center to file for unemployment benefits,

a staff member showed her to a computer and pulled up the online application, but was unable to help her further when she had questions about the application itself.

When government officials refuse to talk to a proxy about a person's case, that person is often stymied in their efforts to access government services. One woman in Kansas City lives with her parents and helps them with their finances, taxes, benefits — “Everything, everything, everything goes through me right now,” she said. She doesn't have — nor does she want — power of attorney, but sometimes agencies won't speak to her because of that. “My mom is, is ...still well enough to handle any situations,” she said. “She's still kicking and in good health, so I don't want to do anything she wouldn't want me to do. So I'd rather her still make the decisions.”

**When social networks break down, at-risk people can slip through the cracks.**

# The black box of government



## The need for transparency: understanding a process

Members of the public want to be able to “see” the process they’re undergoing when they’re interacting with federal agencies and programs. This includes knowing when their information has been received and reviewed, understanding all steps in the process from start to finish, and having greater overall clarity into why the process takes as long as it does. People expect to wait, but the reasons why and the causes for delay continue to be a mystery — and continue to erode people’s trust in the government.

People are more comfortable providing their personal information or undergoing difficult processes if they understand why these things are necessary. Interviewees complained of forms asking for personal or sensitive information when it didn’t seem relevant. For example, Danica R. complained about having to provide her son’s new address to HUD (the U.S. Department of Housing and Urban Development) when he moved out before age 18. Her relationship with her son was strained, and

she didn’t know where he was living at the time. She said, “I was already struggling to maintain the relationship, why do you have to make it harder?” She wondered why telling HUD that he had moved out wasn’t enough.

Alternatively, when the reason for an inconvenience was apparent, people generally had no problem participating. Most people we talked to don’t like the wait and inconvenience at TSA checkpoints, but are willing to make that tradeoff to feel safer when flying.

Generally speaking, people want insight into the process they’re preparing to undertake. They want to know how long a process will take, whether there’s variability in that timeframe, what factors might impact approval or denial, and whom to contact with questions or concerns. Agencies that don’t provide this information — or that provide only some of this information — may unwittingly be eroding their users’ trust.

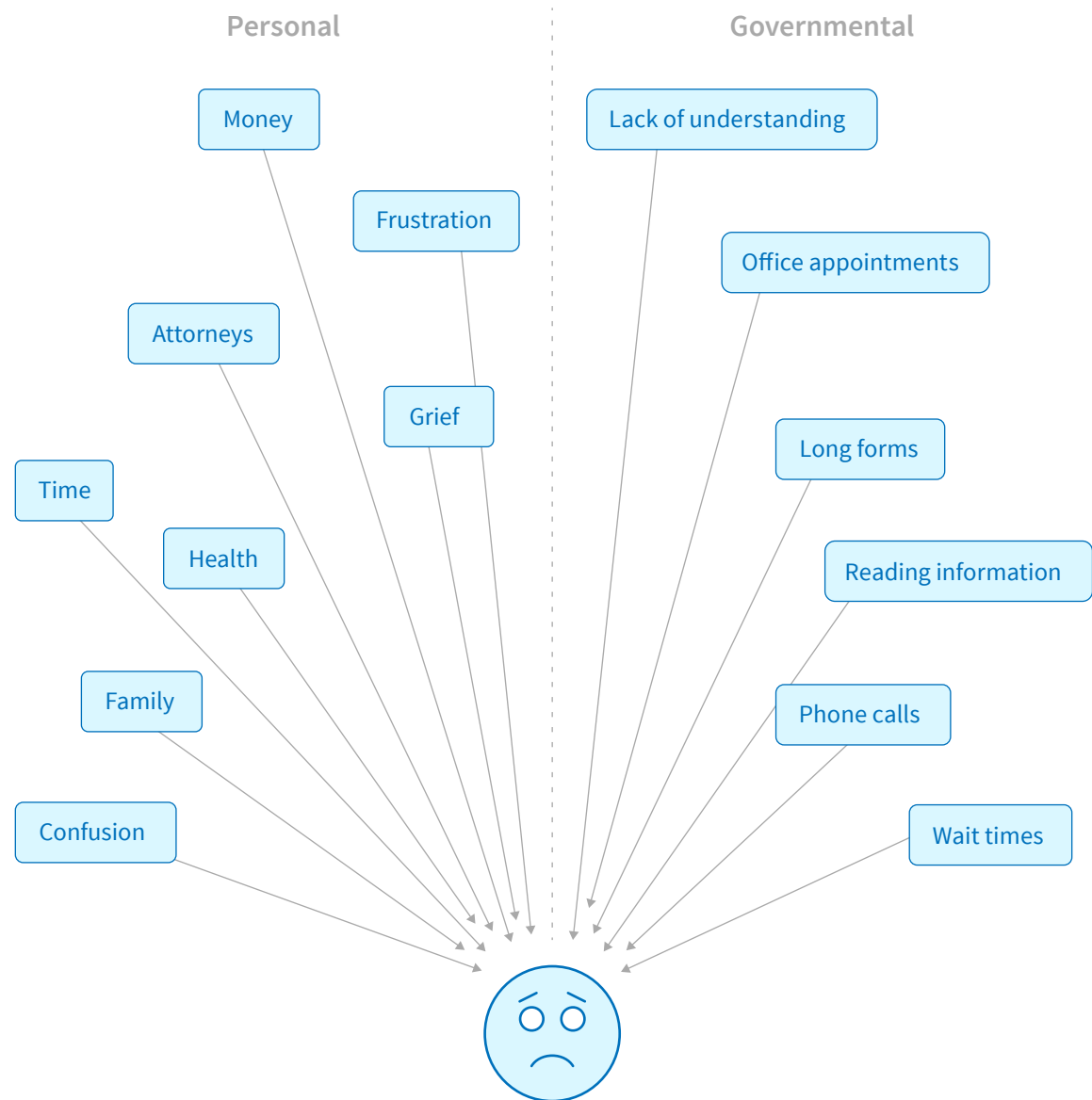


## Personal and governmental pressures

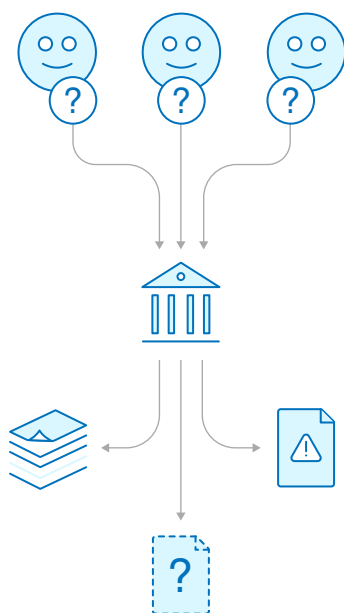
When interacting with the federal government, a person may be under considerable pressure. One source of this pressure could be the life event that is triggering the interaction, such as the loss of a job. That said, pressure also results from the government process itself. People worry that they only get one shot to get their paperwork right and that there may be negative consequences for doing something wrong. They also worry when long periods of time pass without updates, and when interactions are difficult. Some may worry that their request might be viewed as fraudulent rather than coming from a place of real need.

One woman in Philadelphia who applied for Medicaid described feeling several of these pressures. She told us, “It’s not embarrassing to tell these people I only make \$2,000 a year; it’s humiliating because it feels like someone else is evaluating me and judging me and deciding whether I’m really... [undecipherable] getting affordable healthcare, which I think is really gross.”

Though we can’t eliminate the emotional impact of major life events, we can design services that reduce the stress caused by government processes. This will help rebuild people’s trust in the federal government and encourage them to view the government as an ally rather than an adversary.



## The burden of choice overload



Sometimes, the government presents situations with so many options, it's hard to know which is the best. To share just one example we heard, one of our interviewees described receiving hundreds of advertisements for Medicare Part C insurance plans. As she leafed through them, she quickly became overwhelmed. She ended up choosing the plan that had the most attractive brochure.

Choice overload comes in another form, too: situations where it's hard to determine the consequences of picking a particular option. In these situations, people may be selecting from a small number of options, but they're unable to figure out which will benefit them the most. One interviewee described gathering a group of his closest friends to help him figure out when, given his earnings and health, he

should start drawing on Social Security benefits. Despite their collective knowledge, they had trouble coming to a definitive conclusion. In the end, this person ended up drawing his Social Security benefits when he turned 62. His reasoning was that the program might become insolvent, so he had better take advantage of it while it still existed.

Our interviewees appreciated having tools that made complicated choices easier. Several people mentioned employer-provided Social Security calculators as vital for making decisions about when to draw retirement benefits. Others appreciated when senior center staff broke down the differences between Medicare plan options for them. Participants enjoyed choice, but they wanted help determining which choice was the best for them.

# Trust

**Trust was a theme that figured into most of our conversations. Agencies tend to focus on building public trust in government, but we found that the public views trust as a two-way street: Not only does the public need to trust the government, but the government needs to trust the public.**

## Lack of reciprocal trust

Many people feel that government employees and agencies assume they have negative intentions or that they're lying, lazy, or a criminal. One person reported feeling like they were guilty until proven innocent.

Consider the experience of one of our interviewees. Velma A., a resident of Jacksonville, applied for Social Security disability benefits twice. Her first application was denied, and so she applied again. She expressed concern that her second application would also be denied — she admitted that she hadn't fully understood how to answer all of the questions on the application, but she also felt she couldn't leave any fields blank. "Leaving blanks is like you not really telling the whole story," she said, "so I filled it in best I could." She knew her description of her disability wouldn't be as accurate as that written by a medical professional, and she worried the person reviewing her application would

think she was lazy instead of legitimately disabled. The stress of wondering how her application would be perceived compounded Velma's already stressful situation.

How an agency physically represents itself also plays a huge role in building trust. Jim F., a senior citizen in Minneapolis, said that visiting a local agency office "feels like you're visiting someone in prison." He was put off by the security measures, including the metal detectors, the glass pane separating him from the government employee, and the metal tray used to send documents back and forth.

These two stories illustrate the government's presumed lack of trust in the public. If the government were to more explicitly communicate its assumption of the public's needs and positive intent (and design services around both), it could drastically improve public perception.

## Deciding to trust government services

Our interviewees employed a variety of strategies before deciding to trust a government service.

Many people mentioned that they look for one or more of the following to evaluate the trustworthiness of a digital service:

- https
- .gov domains
- Official government logos
- Trust-building language, such as “this is an official government website”

One of our interviewees, for example, mentioned that he always looks for the .gov URL and assumes a site is OK if he sees that. “As far as I know,” he said, “government websites can’t be spoofed yet.”

Other people need more than just the .gov to trust a site. Karen S. of Kansas City relies on several different clues to assess a government site’s trustworthiness. She told us that she looks at the logos a site uses to determine its validity, and she also looks for an affiliation to departments or agencies she’s aware of. Finally, she said, she bases her trust on whether a site “looks legit.”

Velma A. expressed a sentiment common to several of our interviewees. She feels it’s hard

to rely on a fixed set of traits to determine a service’s trustworthiness. This uncertainty, she said, “ [is] why a lot of older people, like my parents are older, don’t trust the internet for nothing.”

People also look for certain trust signifiers in non-digital transactions. Velma A. also mentioned that when she calls a government phone number, she specifically listens for language like, “Thank you for calling the U.S. Department of...”

## Government agencies versus private companies

Other folks aren’t able to differentiate government services from private companies. A man in Minneapolis with three sons told a story about how he paid a fee to fill out the FAFSA for one of his sons. He said, “You have to take the FAFSA test so, I’ll be a little critical, you pay money to be told you don’t qualify. Why don’t they tell you right upfront. If your income is above x, don’t bother paying the fee just to be told you don’t qualify. I found that to be very frustrating and my wife, in the second year, says you need to do that again because you must not have filled it out right. I said I can’t not fill it out right. It’s pretty simple. So I filled it out again, paid the fee — you don’t qualify. I said I’m not filling this out anymore. You pay a fee to be told you don’t qualify doesn’t make any sense whatsoever.”

Since the FAFSA, the Free Application for Federal Student Aid, is free to submit, we suspect this man may have been interacting with a private company, or he may have fallen victim to one of the many scams that charge a fee to access (free) government benefits and services.

**Not only does the public need to trust the government, but the government needs to trust the public.**

# Cost-benefit tradeoff

Most people, before applying for government benefits or using a government service, assess the predicted return on their investment.



In most cases, people anticipate that the interaction will be frustrating, and they want to have a sense of whether the benefit they receive will be worth the time and effort. People base these calculations on their past experiences with the government and their level of confidence in navigating government bureaucracy.

Our interviewees reported frustration at filling out complex forms, only to find out they weren't eligible for the benefit or service in question. Often, disqualifying factors — making too much money the previous year, for example — aren't clearly communicated up front. When people realize they're ineligible only after filling out a long application, this lack of clear communication exacerbates their frustration.

We observed a strong relationship between people's confidence that they'll get the service they need and their likelihood of applying for it. The less confident a person feels about their prospect of getting a service, the less likely they are to apply.

In some cases, people feel so strongly that they won't get a service that they won't even consider applying. Aisha R., for example, feels she can't adequately prove her income to get a home loan — so she has stopped trying. "I've already called the loan people and said this is how much I've made for the past couple of years and ... [the loan officer is] like, 'Nope.' He already knows before I submit it, so

I don't want to submit all of my paperwork and have them say, 'Oh, you're denied.' I don't want to spin my wheels on that."

Other people are more resilient and are willing to persevere until they achieve their goal. A few of our interviewees talked about appealing after being denied benefits; several people we talked to mentioned applying multiple times for unemployment benefits. Danica R. had lost her job three times in the past, but described notable resilience. She filed complaints for two of those three terminations, and went to small claims court for the third. "I'm a fighter," she said.

“[The process of applying for food stamps in California is] very redundant. It just felt like I was filling out the same information over and over and over again. It would be easier if they just streamlined it. Put your answers in and whoever needs it just takes the information from it.”

# Sharing personal information

## The desire for privacy exists on a spectrum

Generally speaking, our interviewees understand that applying for a service or benefit requires them to share personal information. This includes general, identifying information, such as name and date of birth, along with interaction-specific information.

How they feel about providing that information is a bit of a mixed bag. Most of the people we spoke to are willing to share their information when it provides a clear benefit to them, though not everyone holds this view. Based on our interviews, we identified three primary attitudes people hold on sharing their information with the government.

A small group of people we spoke to trust the government implicitly with their data and have no problem sharing their personal information. More than one person we interviewed said, “I have nothing to hide.” In general, this group trusts that the government is working in their favor and wants it to have the information it needs to perform its job

well, even if requested information isn’t directly related to the process at hand.

Most of the people we interviewed generally trust the government with their data but only want to provide the information necessary to apply for a service or benefit. They don’t want to give the government information it doesn’t need, but have no problem providing information if doing so will benefit them.

Others want to avoid providing their information to the government as much as possible, and may avoid applying for services or benefits if it means providing a lot of personal information to an agency. When they do provide their information, they’d like to know why it’s being requested and how it’s going to be used. They worry that the government will use their own information against them in the future.

Although many people accept that they need to share information — sometimes very personal information — with the government, their acceptance shouldn’t be mistaken for eagerness. Most people would prefer forms collect less information and do so more judiciously.



Yeah,  
just do it



Sure, if it  
benefits me



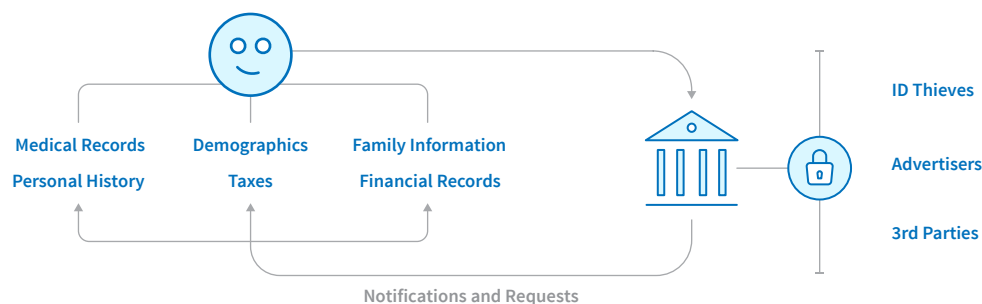
Share it?  
Do I have a choice?



Never share  
my information

Engaged and Open

Suspicious and Private



## Information sharing between agencies

The majority of our interviewees reported frustration at having to provide the same information over and over. In most cases, people don't understand (or aren't interested in) the technological or policy restrictions that prevent agencies from sharing data — they are simply annoyed at repeated requests for the same information. When a person has to interact with multiple agencies at once — for example, applying for unemployment and food stamps at the same time — and those agencies can't pass basic information to each other, that person will have to answer the same questions many times over.

Those who are suspicious and private would prefer that agencies never share their information, even if it means they have to provide the same information repeatedly to different agencies. Some assume that government agencies already share their information and are resigned to the prospect that their information might be passed from one agency to another.

When we presented hypothetical scenarios that would allow for more and easier information sharing among agencies, participants voiced broad and often enthusiastic support. Interviewees who had imported their income information from the IRS when filling out the FAFSA appreciated the ease of the flow and the reduced risk of error.

That said, participants expressed their desire to limit cross-agency information sharing. People want some amount of control over when and how their information is used. They're especially wary of the government sharing information with private-sector organizations, and they generally want the ability to opt into or out of how their information is shared.

Interestingly, people had fewer concerns about information security and privacy controls *within* the government. Our interviewees seemed to have more trust in government rather than in the private sector.

**Alvaro S., who fills out the same government form every six months to receive benefits, doesn't understand why the government asks for information it already has — or should have — in its system. Likewise, a college student in Jacksonville said the government's financial aid forms are very repetitive.**

**What's next?**



Our research confirmed what many of us have observed in less formal settings: People want the government to treat them with respect. As they interact with various agencies, they want clear communication, insight into the processes they're entering into, and the ability to quickly and easily access the information they need.

In the next phase of our project, we'll focus on finding innovative answers to these questions:

- How might we make digital channels more desirable for people who can use them, thereby reserving non-digital channels for those who most need them?
- How can we open the black box of government and give people better transparency into their status with an agency or process?
- How can we rebuild public trust in government services and tools?
- How can we create ways for agencies to safely and quickly share people's information (when people so authorize)?
- How can we provide enough choices to the public without overwhelming them?
- How can we better inform the public about what services are available to them?
- What could we do to better meet people where they are, instead of expecting them to come to us?

Recognizing the interplay between life events, digital access and literacy, and attitudes toward the government is just our first step in offering the public better resources. Informed by the knowledge that complex or opaque interactions with agencies can worsen the stress of life events, we can move forward in designing services that are accessible, transparent, and easy for all to use.

## Contact

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