

2024 Consumer Health Check

External Products Team | September 2024



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01

Background: Summary, Objectives, & Methodology

Executive Summary

- **What this is:** Our second annual sitewide test of major patterns and pages, in Spanish and English, on desktop and mobile.
- **Approach:** Build on top-task work, focus on long-term elements.
- **Results:**
 - Patterns with no usability issues: Submit a Complaint, Expandables (English), Site Search (English), Mega Menu (English), Filterable List (English), Breadcrumbs, Navigate this Section (English), and Find a Housing Counselor (English).
 - Patterns with usability issues: Site Search (Spanish), Menu (Spanish), Content-Heavy Tables, Navigate this Section (Spanish), and “Explore” Links.
- **Spanish:** More task failures than English, as with last year.

How we got here

- This project evolved from Top Task Testing (2017-2022)
- **Original goal:** Validate usability, information architecture, interaction and graphic design decisions made as part of the redesign effort [launched in 2016]. In particular, we will be focused in the following areas: 1. Functionality 2. Accessibility 3. Comprehension.
- **Original tests:** Unmoderated tests covering patterns, high traffic pages, and new content
- **Testing issues:** Limited mobile and non-English testing, muddy scope
- Rebranded in 2023 as Health Check Testing (2023 report)

Overview

- **Strategy:**

- Test how basic functionality that is used most frequently on the site (patterns and top pages) is working
- Focus on top user needs, not just business needs

- **Goals:**

- Annually test mobile, desktop, English and Spanish

- **Partners:**

- Align with Design Thinking and User Research team and Design & Content Platforms for pattern ideas

Methodology

- Unmoderated tests recruited and completed on UserZoom
 - **English:**
 - 9 desktop, 9 mobile (~20 minutes each)
 - 10 tasks, same for desktop and mobile (research plan)
 - **Spanish:**
 - 9 desktop, 8 mobile (~20 minutes each)
 - 7 tasks, same for desktop and mobile (research plan)
 - Vendor provided translations of tasks and used an unmoderated UserZoom study to provide a live, simultaneous interpretation of participant recordings (translation setup in UserZoom)
- **Metrics:** Task success, time-on-task (raw Excel data and charts)

Recruitment Criteria

- **English:**

- No recruitment criteria

- **Spanish:**

- Speaks mostly Spanish at home
- Often uses Spanish-language websites
- Can read and write in Spanish without the use of a translator

02

Tasks, Findings, & Recommendations



Consumer Financial
Protection Bureau

English

Submit a complaint

Findings: Similar to last year, no issues on desktop or mobile.

Observations: Most participants clicked "Start a complaint" in the homepage hero. Most participants explored the mega menu first (Enforcement, Compliance, Consumer Education) or scrolled the entire homepage before clicking a link.

Success criteria: Clicks a Submit a Complaint link on the homepage.

Desktop

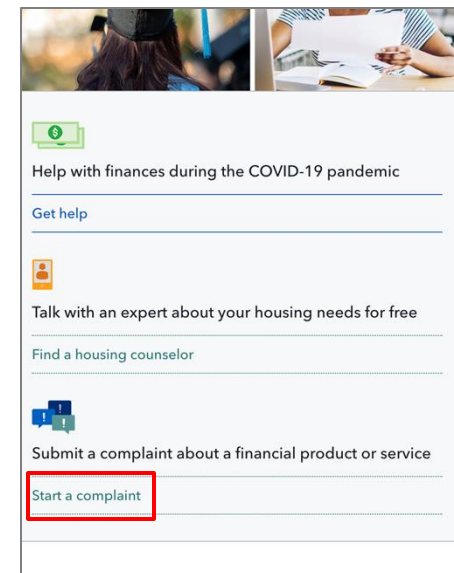
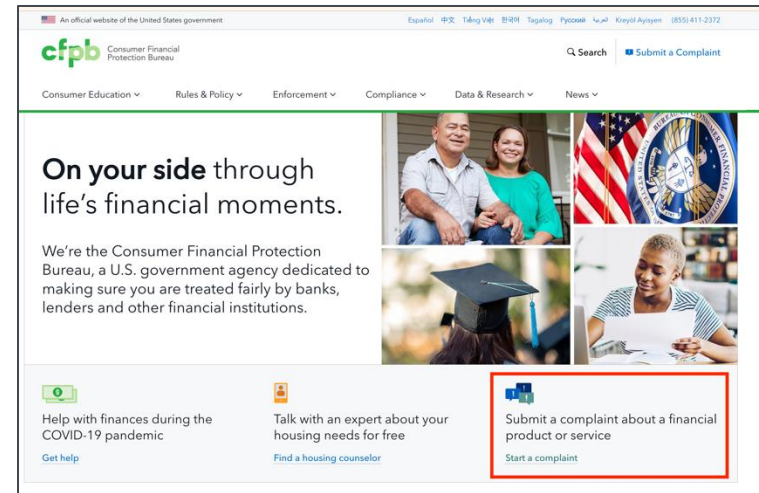
- Pass: 9/9 | Pass with difficulty: 1/9 | Fail: None
- Time-on-task: 2:07

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 1:06

Recommendations: None.

Task 1: Where would you go to report your [bank] issue to this organization?



Spanish

Submit a complaint

Task 1: Where would you go to report your [bank] issue to this organization?

Findings: Similar to last year, no issues on desktop or mobile.

Observations: Similar to last year, most desktop participants immediately clicked the Submit a Complaint link in the top menu and most mobile participants immediately started scrolling and then clicked the Submit a Complaint link in the body of the homepage. Those that failed mentioned they would click it without action.

Sidenote: The links opened the "Learn how to submit a complaint" page, which itself was confusing. Similar to last year, it wasn't clear how to submit a complaint or if it would be in English or Spanish.

Success criteria: Clicks a Submit a Complaint link on the homepage.

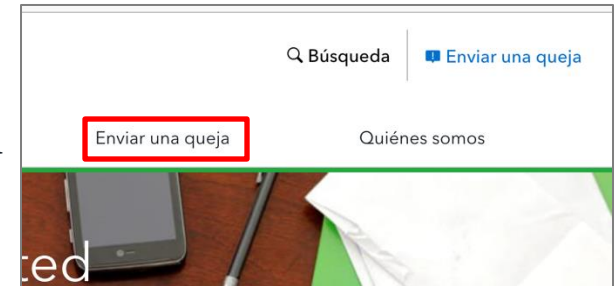
Desktop

- Pass: 6/9 | N/A: 1/9 | Fail: 2/9
- Time-on-task: 2:13

Mobile

- Pass: 8/8 | Fail: None
- Time-on-task: 3:11

Recommendations: None, but consider testing the "Learn how to submit a complaint" page.



English only

Expandables

Task 2: Without leaving this page, determine if this organization accepts reports about checking account issues.

Findings: No issues on desktop or mobile.

Observations: This is the first health check on expandables without the “show/hide” text label, which was removed last year. One user searched the page itself instead of using the expandable and was unsuccessful.

Success criteria: Opens a relevant expandable on the Submit a Complaint page.

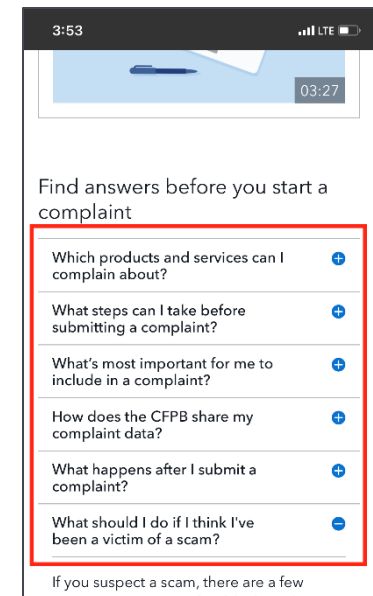
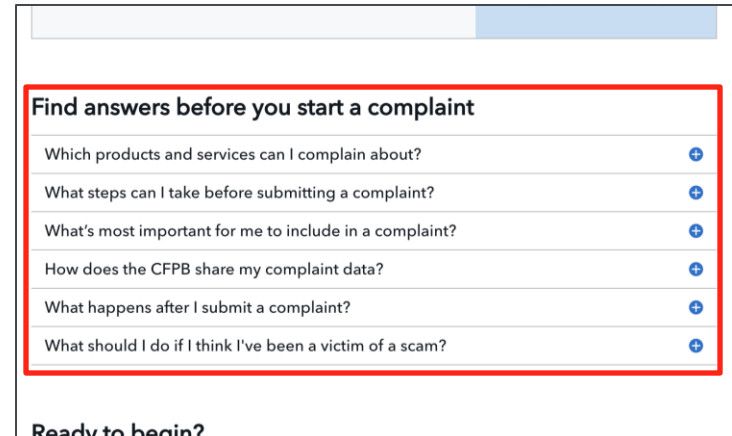
Desktop

- Pass: 8/9 | Fail: 1/9
- Time-on-task: 00:56

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 00:35

Recommendations: None



English

Site search

Task 3: Imagine someone recently stole your identity. Use the search field on this page to find advice on how to handle identity theft.

Findings: Nearly all participants used site search.

Observations: The one participant that did not use search still arrived at a relevant page by clicking “see all money topics.”

Success criteria: Uses the site search field on the homepage.

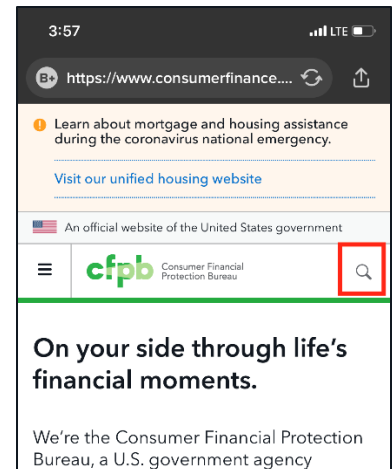
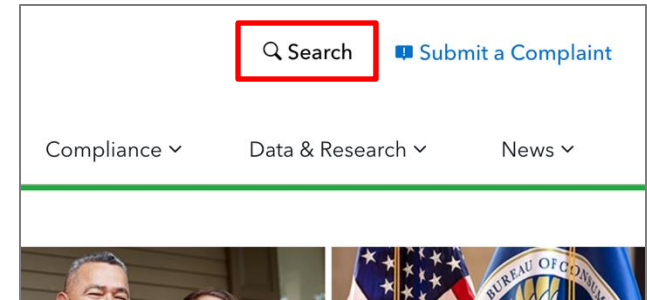
Desktop

- Pass: 8/9 | Fail: 1/9
- Time-on-task: 1:29

Mobile

- Pass: 9/9 | Pass with difficulty: 1/9 | Fail: None
- Time-on-task: 00:57

Recommendations: None



Spanish

Site search

Task 2: Imagine someone recently stole your identity. Use the search field on this page to find advice on how to handle identity theft.

Findings: Some participants didn't use site search and instead used the menu to find the information.

Observations: Similar to last year, most participants immediately clicked the search field/icon without scrolling the homepage and participants who struggled with this task clicked or considered clicking one of menu links. Those who failed didn't use or make any comments about site search.

Success criteria: Uses the site search field on the homepage.

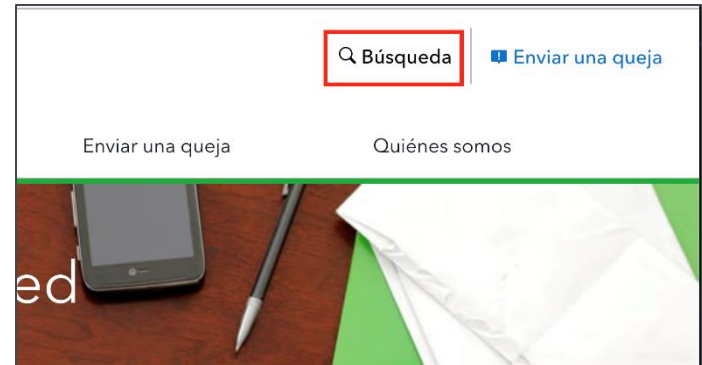
Desktop

- Pass: 6/9 | Fail: 3/9
- Time-on-task: 1:55

Mobile

- Pass: 7/8 | Fail: 1/8
- Time-on-task: 1:17

Recommendations: Consider running a moderated test to better understand why people don't use site search.



English

Mega menu

Task 4: Where would you go to find the latest announcements from this organization?

Findings: No issues on desktop or mobile.

Observations: Many mobile participants scrolled the homepage first looking for news content before going to the mega menu. One participant scrolled to the bottom of the page and clicked “Events” instead of opening the News section.

Success criteria: Opens the News section in the mega menu.

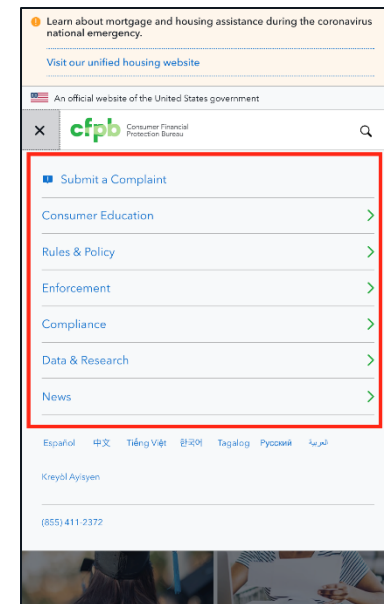
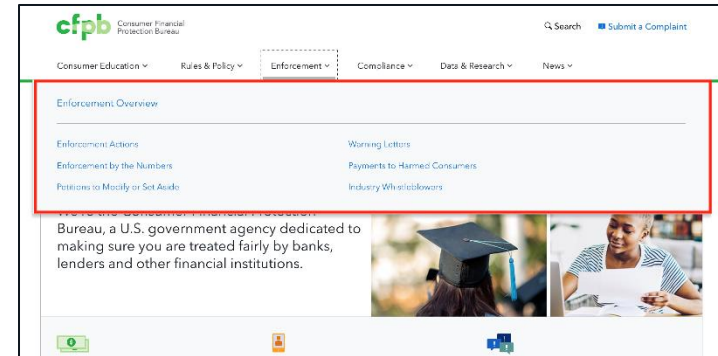
Desktop

- Pass: 9/9 | Fail: None
- Time-on-task: 1:25

Mobile

- Pass: 8/9 | Fail: 1/9
- Time-on-task: 00:55

Recommendations: None.



Spanish Menu

Task 3: Where would you go to find the latest announcements from this organization?

Findings: Most participants easily found the menu at the top but some used search and struggled to find recent posts.

Observations: All passing participants went straight to the top menu and clicked About Us and scrolled to see the latest blog posts.

Success criteria: Clicks "About Us" in the top menu or the footer, sees latest blog posts.

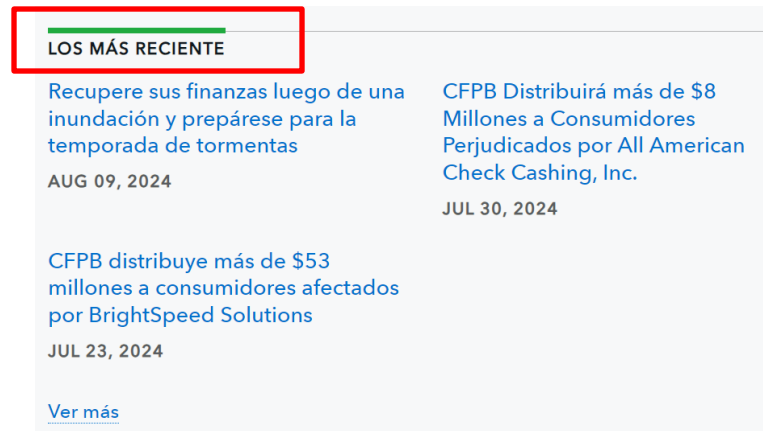
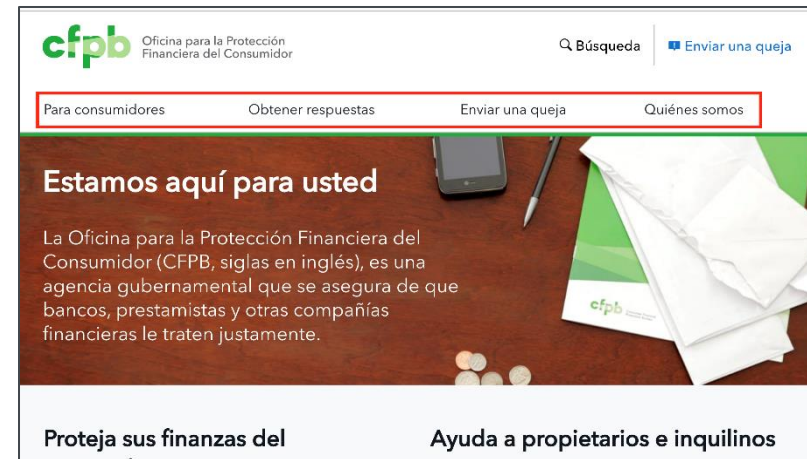
Desktop

- Pass: 6/9 | Fail: 3/9
- Time-on-task: 1:42

Mobile

- Pass: 6/8 | N/A: 1/8 | Fail: 1/8
- Time-on-task: 1:21

Recommendations: Make a News tab similar to the English version.



English only

Filterable list

Task 5: Find and open a Spanish-language blog post about older Americans and identity theft posted in January 2024.

Findings: The filter was easily discoverable, an improvement from last year. Using the Keywords field can prevent relevant results from appearing.

Observations: Most participants used the filter without issue.

Success criteria: Uses the filter to find a relevant blog post.

Desktop

- Pass: 9/9 | Pass with difficulty: 1/9 | Fail: None
- Time-on-task: 3:00

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 1:41

Recommendations: None

The screenshot shows a 'Filter posts' sidebar on a desktop interface. At the top is a 'Search by keyword(s)' text input. Below it is the 'Category' section, which is highlighted with a red rectangle. This section contains a dropdown menu labeled 'Select up to five' and a list of four categories, each with an unchecked checkbox: 'At the CFPB', 'Director's notebook', 'Policy and compliance', and 'Data, research, and reports'. Below the list is another dropdown menu labeled 'Select up to five'. The 'Date range' section follows, with 'From:' and 'To:' labels and corresponding date pickers showing 'mm/dd/yyyy'. At the bottom are two buttons: 'Apply filters' (blue) and 'Clear filters' (red text).

English

Content-heavy tables

Task 6: Determine the median student loan balance for borrowers with Fresh Start loans.

Findings: Most participants easily navigated the table.

Observations: Some participants read through the article first to find the information before noticing the table.

Success criteria: Used the table to find the median student loan balance for borrowers with Fresh Start loans.

Desktop

- Pass: 8/9 | Fail: 1/9
- Time-on-task: 1:44

Mobile

- Pass: 8/9 | Fail: 1/9
- Time-on-task: 1:35

Recommendations: None

Table: Characteristics of student loan borrowers with payment difficulties, September 2022

Characteristic	All student loan borrowers	Borrowers with Fresh Start loans	Borrowers with defaulted non-Fresh Start loans	Borrowers with pre-pandemic delinquencies
Median age	35	36	34	37
Median credit score	691	530	589	610
Median total credit limit (\$)	10,500	400	2,700	2,500
Median percent available credit (%)	65	25	34	32
Median student loan balances (\$)	20,372	15,055	26,532	21,125

Spanish

Content-heavy tables

Task 4: Determine how much you would receive in the following scenario: Married filing jointly; One 4-year-old child; Earning \$70,000 total.

Findings: Putting a large amount of text data in tabular format may increase cognitive load.

Observations: Similar to last year, participants were able to find the content easily, but sometimes became overwhelmed by the amount of content and did not state the amount they would receive.

Success criteria: Used the table to calculate an amount of financial relief.

Desktop

- Pass: 5/9 | Fail: 4/9
- Time-on-task: 2:51

Mobile

- Pass: 7/8 | Fail: 1/8
- Time-on-task: 3:24

Recommendations:

- Consider additional testing to address potential issues with scannability and comprehension.

Soltero, o casado, pero declarando separadamente	Cabeza de familia
Usted es elegible para recibir el monto completo si sus ingresos ajustados antes de impuestos son menos que \$75,000, y uno reducido, si son más que esta cifra. El límite de ingresos ajustados antes de impuestos para recibir un pago reducido es de \$99,000 si no tiene hijos, y se incrementa en \$10,000, con cada hijo calificado, menor de 17.	Usted es elegible para recibir el monto completo si sus ingresos ajustados antes de impuestos son menos que \$112,500, y uno reducido, si son más que esta cifra. El límite de ingresos ajustados antes de impuestos para recibir un pago reducido es de \$136,500 si no tiene hijos, y se incrementa en \$10,000, con cada hijo calificado, menor de 17.
Si sus ingresos ajustados antes de impuestos son menores que \$75,000 , recibirá el monto completo de \$1,200. También recibirá \$500 por cada hijo calificado, menor de 17, que usted incluya en su declaración de impuestos.	Si sus ingresos ajustados antes de impuestos son menores que \$112,500 , recibirá el monto completo de \$1,200. También recibirá \$500 por cada hijo calificado, menor de 17, que usted incluya en su declaración de impuestos.
Si sus ingresos ajustados antes de impuestos son mayores que \$75,000 , recibirá un monto que será reducido \$5, por cada \$100, que sus ingresos estén	Si sus ingresos ajustados antes de impuestos son mayores que \$112,500 , recibirá un monto que será reducido \$5, por cada \$100, que sus ingresos estén

English

Breadcrumbs

Task 7: Having just landed on this page, can you describe where this page is located within the website structure?

Findings: No issues on desktop or mobile.

Observations: Most participants noticed the breadcrumbs without issue. However, two participants tried to use the mega menu instead to find the page.

Success criteria: Notices the breadcrumbs.

Desktop

- Pass: 7/9 | Fail: 2/9
- Time-on-task: 2:19

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 00:35

Recommendations: None.

/ [Housing Insecurity](#) / [Help for Homeowners](#)

[Navigate this section](#)



How to work with your mortgage servicer

English | [Español](#)

Call your mortgage servicer as soon as you know you can't make your monthly payment. Or, if they have tried to reach you, make sure to accept calls from your mortgage servicer. The phone number is on your monthly bill.



Consumer Financial
Protection Bureau

Spanish

Breadcrumbs

Task 5: Having just landed on this page, can you describe where this page is located within the website structure?

Findings: Breadcrumbs are easily findable for most users.

Observations: Some participants tried to find the page from the homepage instead of noticing breadcrumbs. Breadcrumb text is longer in Spanish.

Success criteria: Notices the breadcrumbs.

Desktop

- Pass: 6/9 | Fail: 3/9
- Time-on-task: 1:11

Mobile

- Pass: 7/8 | Fail: 1/8
- Time-on-task: 1:02

Recommendations:

- None



English

Navigate This Section

Findings: All participants easily found the correct information and clicked on “protections for reverse mortgage borrowers.”

Observations: This element was changed on mobile since last year’s health check (it used to read “in this section” in black and use a “+” icon instead of the carrot).

Success criteria: Finds relevant links in the sidebar (desktop) or In This Section (mobile).

Desktop

- Pass: 9/9 | Fail: None
- Time-on-task: 1:02

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 00:49

Recommendations: None

Task 8: How would you get to information on this topic that's specifically for people with reverse mortgages?

[Help for Renters](#)

[Help if You've Lost Housing](#)

[Help for Homeowners](#)

[How to Work with Your Mortgage Servicer](#)

[Get Homeowner Assistance Fund Help](#)

[Manage Your Money During Forbearance](#)

[Exit Your Forbearance](#)

[Avoid Foreclosure](#)

[Protections for Reverse Mortgage Borrowers](#)

How to work with your mortgage servicer

[English](#) | [Español](#)

Call your mortgage servicer as soon as you know you can't make your monthly payment. Or, if they have tried to reach you, make sure to accept calls from your mortgage servicer. The phone number is on your monthly bill.

SHARE & PRINT



Look up who services your mortgage

Your mortgage servicer is the company that you send your mortgage payments to each month. This is the company you need to contact about your mortgage assistance options.

[/ Housing Insecurity](#) / [Help for Homeowners](#)

[Navigate this section](#)



How to work with your mortgage servicer

[English](#) | [Español](#)

Call your mortgage servicer as soon as you know you can't make your monthly payment. Or, if they have tried to reach you, make sure to accept calls from your mortgage servicer. The phone number is on your monthly bill.

SHARE & PRINT



Spanish

Navigate This Section

Task 6: How would you get to information on this topic that's specifically for people with reverse mortgages?

Findings: The mobile “In This Section” element is not effective as a secondary navigation.

Observations: Similar to last year, participants frequently missed the section entirely, either on the left-hand sidebar (desktop) or above (mobile). The sidebar does benefit by providing on-screen text, which the mobile version lacks. Many participants used the search function instead.

Success criteria: Finds relevant links in the sidebar (desktop) or In This Section (mobile).

Desktop

- Pass: 1/9 | Fail: 8/9
- Time-on-task: 1:44

Mobile

- Pass: 1/8 | Fail: 7/8
- Time-on-task: 1:03

Recommendations: Consider a more noticeable design for Navigate This Section.

Cómo trabajar con su administrador hipotecario

Ayuda del Fondo de Asistencia a los Propietarios de Viviendas

Administre su dinero durante un aplazamiento de pagos por un tiempo determinado

Salga con cuidado de su aplazamiento de pagos por un tiempo determinado

Evite la ejecución hipotecaria

Protecciones para prestatarios de hipotecas inversas

contacto con usted, asegure administrador hipotecario. E factura mensual.

COMPARTIR E IMPRIMIR



Averigüe quién es el ad

El administrador de su hipoteca es la empresa con la que del opciones de ayuda sobre hipotecas.

Si no sabe o no recuerda quién se encarga de varias formas de averiguarlo, entre ellas cuenta hipotecario.



English

"Explore" links

Task 9: Imagine you heard the phrase ‘certificate of deposit’ while talking with a friend, but you don’t know what it means. Using this page, how would you find out more?

Findings: The "Explore Key Terms" link had low discoverability, much like last year.

Observations: The participants who failed used site search instead of got to it from “Basics.” One participant noted it would be clearer if it said “Explore *more* or *other* key terms.”

Success criteria: Clicks the Explore Key Terms link.

Desktop

- Pass: 3/9 | Pass with difficulty: 1/9 | Fail: 6/9
- Time-on-task: 1:39

Mobile

- Pass: 6/9 | Fail: 3/9 (used site search instead)
- Time-on-task: 1:02

Recommendations: Improve discoverability of the Explore Key Terms link.

Get started

Basics

[Checklist for opening a new bank or credit union account](#)

You may decide that a checking or savings account is right for you. Use this checklist to help you gather the information you'll need to open an account and understand your choices. [Read more](#)

[Learn when your funds from a deposited check will be available](#)

Each bank or credit union has its own rules as to when it will let you access money after you deposit a check, but federal law establishes the maximum length of time a bank or credit union can make you wait. [Read more](#)

[Understand what it means to "opt-in" to overdraft coverage](#)

Key terms

[Automated Clearing House \(ACH\)](#)

[Automatic debit payment](#)

[Deposit hold](#)

[Fiduciary](#)

[Individual taxpayer identification number \(ITIN\)](#)

[Joint account](#)

[Non-sufficient funds \(NSF\) fee](#)

[Overdraft](#)

[Personal line of credit](#)

[Power of attorney](#)

[Representative payee](#)

[Explore key terms](#)

[Joint account](#)

[Non-sufficient funds \(NSF\) fee](#)

[Overdraft](#)

[Personal line of credit](#)

[Power of attorney](#)

[Representative payee](#)

[Explore key terms](#)

Spanish

"Explore" links

Task 8: Imagine you heard the phrase ‘certificate of deposit’ while talking with a friend, but you don’t know what it means. Using this page, how would you find out more?

Findings: Similar to last year, this section is not findable or effective, and lacks information scent.

Observations: Most participants are searching for key words, not a “see more” type of section. Many participants used the search function instead and did not notice the Explore Key Terms link.

Success criteria: Clicks the Explore Key Terms link.

Desktop

- Pass: 3/9 | Fail: 6/9
- Time-on-task: 1:47

Mobile

- Pass: 3/8 | Fail: 5/8
- Time-on-task: 1:48

Recommendations: Improve discoverability of the Explore Key Terms link.

Lo básico	Palabras claves
Lista de pasos para abrir una nueva cuenta en un banco o cooperativa de crédito	Cámara de compensación automática
Usted podría pensar que una cuenta corriente o de ahorros es lo que necesita. Esta lista le ayudará a reunir la información que va a necesitar para abrir una cuenta y para entender mejor cuáles opciones tiene. Lea más	Cuenta conjunta
Sepa cuándo estarán disponibles los fondos de un cheque que haya depositado	Fiduciario
Cada banco o cooperativa de crédito tiene sus propias reglas, acerca de cuándo podrá usted acceder al dinero después de depositar un cheque, sin embargo, las	Línea de crédito personal
	Número individual de identificación del contribuyente
	Pago con débito automático
	Penalidad por fondos insuficientes
	Poder legal
	Representante del beneficiario
	Retención de depósito
	Sobregiro
	Explorar palabras claves

Pago con débito automático
Penalidad por fondos insuficientes
Poder legal
Representante del beneficiario
Retención de depósito
Sobregiro
Explorar palabras claves

English only

Find a housing counselor

Task 10: Imagine you're having trouble with your housing situation. Using this page, find someone who could help.

Findings: All participants easily knew to enter their zip code to find counselors near them.

Success criteria: Enters zip code and acknowledges the map/table results.

Desktop

- Pass: 9/9 | Fail: None
- Time-on-task: 00:44

Mobile

- Pass: 9/9 | Fail: None
- Time-on-task: 00:35

Recommendations: None

Map and search results require much scrolling on mobile

An official website of the United States government

cfpb Consumer Financial Protection Bureau

Find a housing counselor

Housing counselors throughout the country can provide advice on buying a home, renting, foreclosures, evictions, and credit issues. This list will show you several approved agencies in your area. The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD) and they can offer independent advice, often at little or no cost to you. There is also a list of nationwide HUD-approved counseling agencies.

Using the search box below, you can find one near you. **Not every housing counselor offers all services, so please look at the list of services offered by each agency.**

CORONAVIRUS AFFECTING YOUR MORTGAGE OR HOUSING?

We have resources from multiple federal agencies to help homeowners and renters understand options for relief and protection in light of the coronavirus emergency.

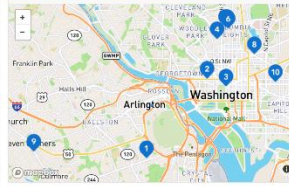
[See mortgage and housing assistance resources](#)

Search by ZIP code:

22209

[Find a counselor](#)

This tool is powered by HUD's official list of housing counselors. If you notice errors in the housing counselor data, contact housing.counseling@hud.gov.



[Print list](#) [Save list as PDF](#)

Displaying the 10 locations closest to ZIP code 22209

AGENCY
1. Latino Economic Development Corporation - Branch 2 2300 9th St South, Suite 3000 Arlington, VA 22204-2345 WEBSITE: http://www.ladecmetro.org PHONE: 703-527-3854 EMAIL ADDRESS: kserif@ladecmetro.org LANGUAGES: English, Spanish

SERVICES

- Mortgage Delinquency and Default Resolution Courses
- Non-Delinquency Post-Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

DISTANCE

1.8 miles

Summary of Recommendations

- **Patterns with no usability issues:** Submit a Complaint, Expandables (English), Site Search (English), Mega Menu (English), Filterable List (English), Breadcrumbs, Navigate this Section (English), and Find a Housing Counselor (English).
- **Patterns with usability issues:**
 - **Site Search** – Run a moderated test to understand why people don't use site search in Spanish.
 - **Menu** – Consider a Spanish News tab similar to the English version.
 - **Content-Heavy Tables** – Improve scannability and comprehension.
 - **Navigate this Section** – Improve Spanish discoverability.
 - **“Explore” Links** – Improve discoverability.
- **Other areas to explore:**
 - Consider testing clarity of the Spanish "Learn how to submit a complaint" page.
 - Consider testing the Contact Us page for scannability.

03 Metrics

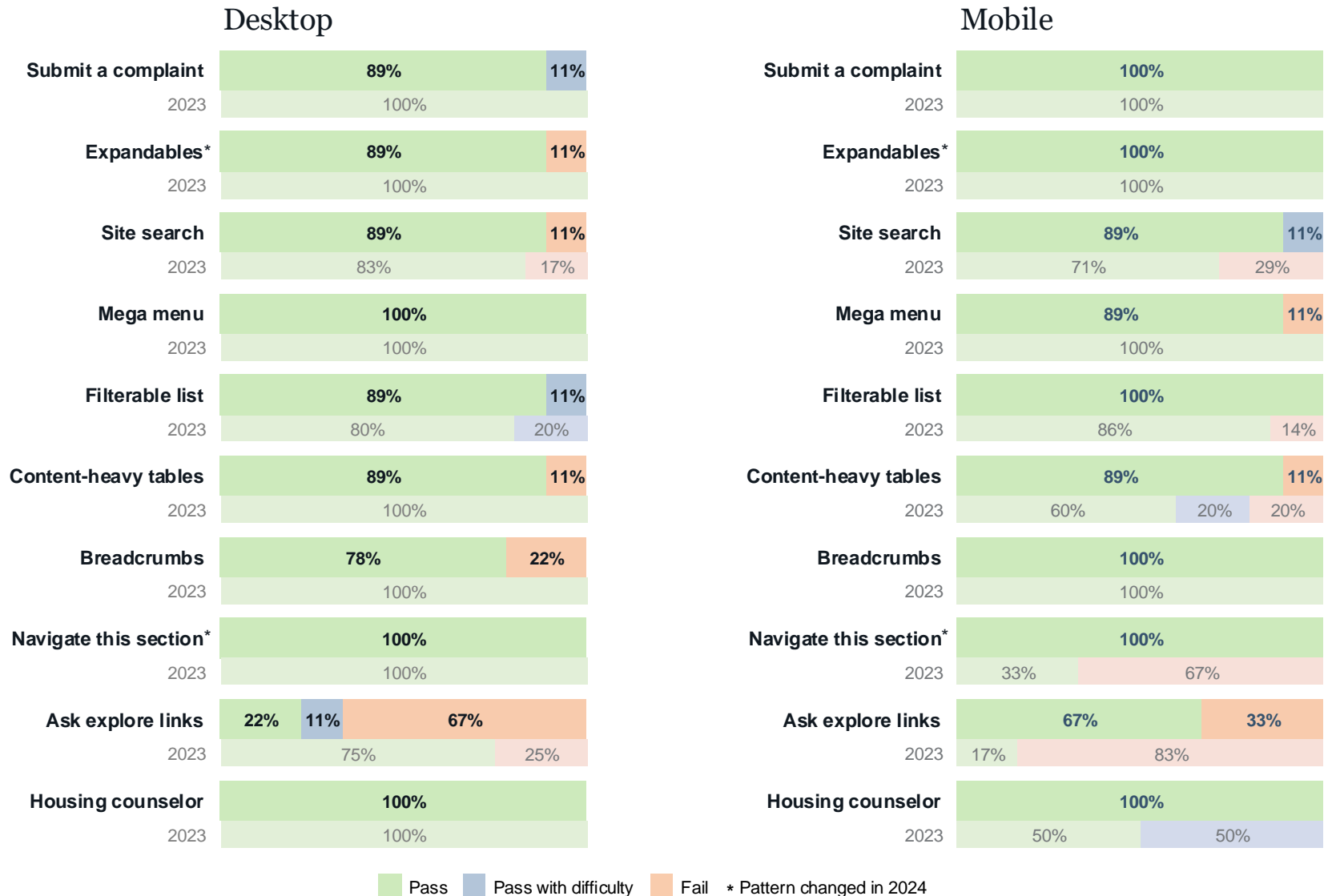


Consumer Financial
Protection Bureau

English Task Success

Desktop										Mobile								
	5	8	9	10	11	15	16	18	19	5	6	10	11	12	13	14	18	19
1. Submit a complaint	Pass	Pass	Pass	Pass with difficulty	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
2. Expandables	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
3. Site search	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass with difficulty	Pass	Pass	Pass	Pass	Pass
4. Mega menu	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass
5. Filterable list	Pass	Pass	Pass	Pass	Pass with difficulty	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
6. Content-heavy tables	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass
7. Breadcrumbs	Pass	Fail	Pass	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
8. Navigate this section	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
9. Ask CFPB – explore + links	Fail	Fail	Fail	Pass with difficulty	Fail	Fail	Fail	Pass	Pass	Fail	Pass	Fail	Pass	Pass	Pass	Pass	Pass	Fail
10. Find a housing counselor	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass

English Task Success vs. 2023



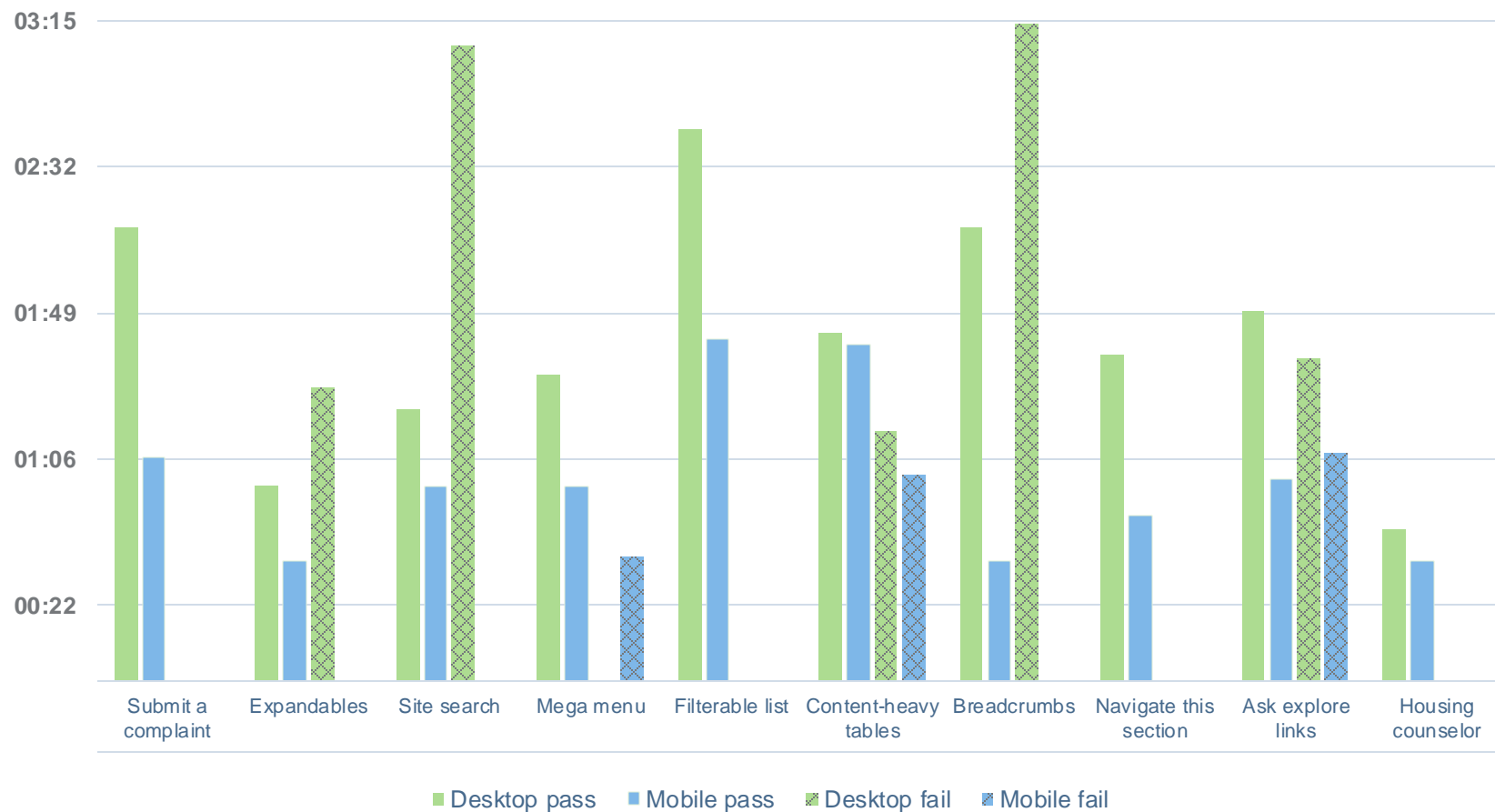
English Average Time-on-Task

Task	Desktop	Mobile
Submit a complaint	2:07	1:06
Expandables	0:56	0:35
Site search	1:29	0:57
Mega menu	1:25	0:55
Filterable list	3:00	1:41
Content-heavy tables	1:44	1:35
Breadcrumbs	2:19	0:35
Navigate this section	1:02	0:49
"Explore" links	1:39	1:02
Find a housing counselor	0:44	0:35



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English Average Time-on-Task Breakdown



Spanish Task Success

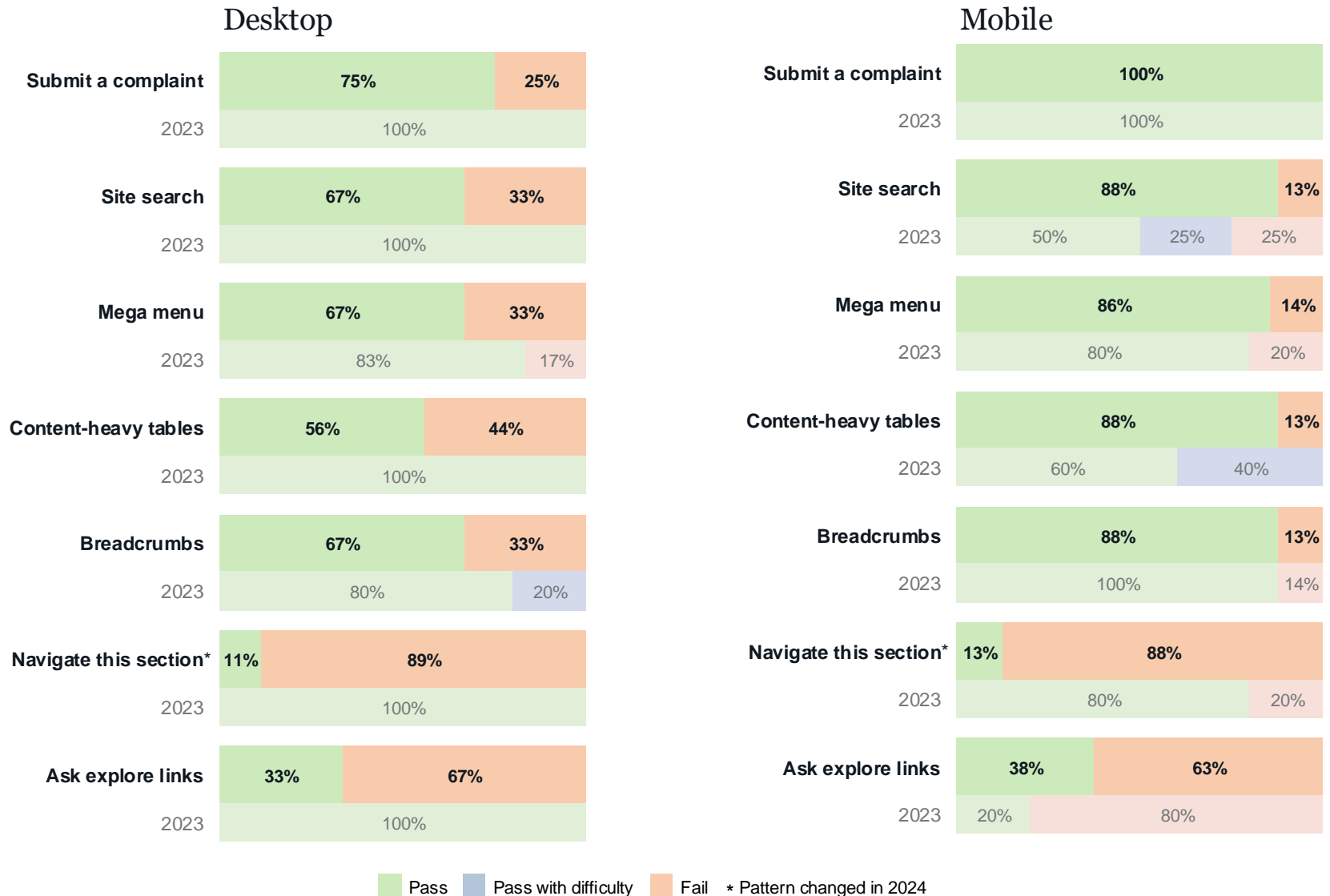
Desktop										Mobile							
	73	149	175	187	235	239	278	284	290	22	69	75	131	152	298	370	427
1. Submit a complaint	Pass	N/A	Pass	Pass	Pass	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass
2. Site search	Pass	Pass	Pass	Pass	Pass	Fail	Fail	Fail	Pass	Pass	Pass	Fail	Pass	Pass	Pass	Pass	Pass
3. Mega menu	Fail	Pass	Pass	Pass	Pass	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	N/A	Pass	Fail
4. Content-heavy tables	Pass	Fail	Pass	Pass	Pass	Fail	Pass	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail
5. Breadcrumbs	Pass	Fail	Pass	Pass	Pass	Pass	Fail	Fail	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Pass	Fail
6. Navigate this section	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Fail	Pass	Fail	Fail	Fail	Fail	Pass	Fail	Fail	Fail
7. Ask CFPB – explore + links	Fail	Fail	Pass	Fail	Fail	Pass	Fail	Pass	Fail	Pass	Fail	Fail	Pass	Fail	Fail	Fail	Pass



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n/a = participant skipped or did not complete task
pass with difficulty = participant completed task but noticeably struggled

Spanish Task Success vs. 2023



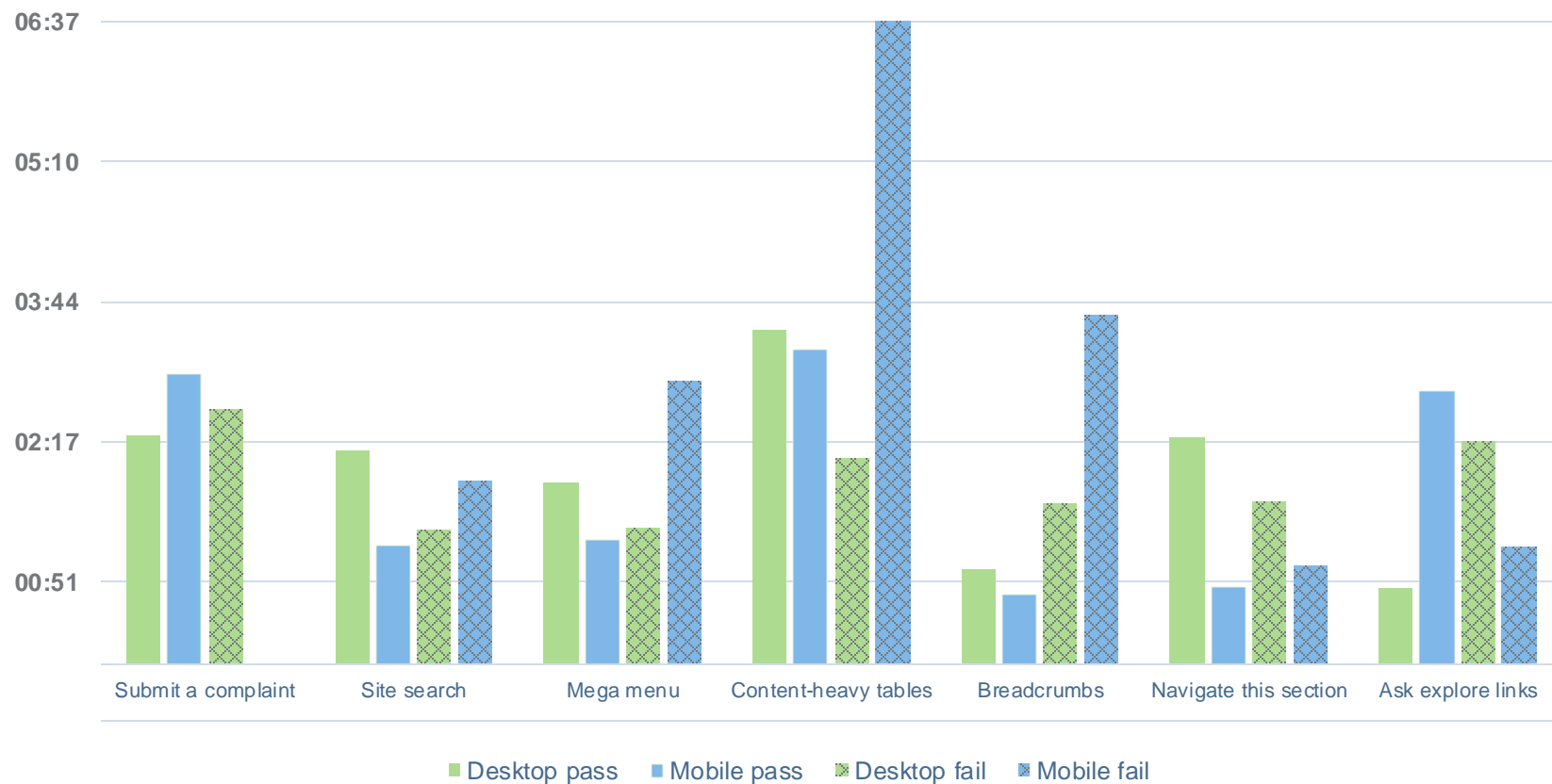
Spanish Average Time-on-Task

Task	Desktop	Mobile
Submit a complaint	2:13	3:11
Site search	1:55	1:17
Menu	1:42	1:21
Content-heavy tables	2:51	3:24
Breadcrumbs	1:11	1:02
Navigate this section	1:44	1:03
"Explore" links	1:47	1:48



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Spanish Average Time-on-Task Breakdown



04

Lessons Learned & Next Steps



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Lessons Learned

■ Task Refinement

- To ensure participants complete certain tasks, instead of just saying what they'd do, have them find specific pieces of information (e.g., Site Search, Find a Housing Counselor tasks).
- Rework the "Submit a complaint" task so that Spanish participants do not see the English version of the page.
- Adding context to the "Navigate this Section" task for Spanish participants to provide clarity on the topic of reverse mortgages.
- Consider changing "website structure" in breadcrumb task.
- Ensure Spanish and English tasks are the same.

Lessons Learned

- Tool Changes
 - Explore options for randomizing task order.
- Process Improvement
 - Update pages based on findings before conducting another round of testing.
 - Use a native Spanish speaker to review translations and test study.
 - Engage D&D teams before each round to get pattern ideas.

Next steps

- Set date for next year's test
 - Decide on next date so it can be added to XP backlog (don't need to go through intake)

Thank you!



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