

Report: Health Check Testing: Consumers, English and Spanish

Design Thinking & User Research Team | April 2023



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01

Background: Summary, Objectives, & Methodology

Executive Summary

- **What this is:** Our first 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, Mega Menu, Footer, Breadcrumbs (English), and Sidebar (desktop).
 - Patterns with usability issues: Site Search, Filterable List, Content-Heavy Tables, In This Section (mobile), “Explore” Links, Breadcrumbs (Spanish), and Find a Housing Counselor.
- **Mobile:** More pattern discoverability issues than desktop
- **Spanish:** More task failures than English

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 focused in the following areas: 1. Functionality 2. Accessibility 3. Comprehension"
- **Original tests:**
 - Covered Patterns (ex. megamenu), High traffic pages (Housing Counselor), New content (COVID)
 - Almost all tests were unmoderated
- **Issues:**
 - Mobile only used occasionally, very little non-English testing, and scope became muddled
- Rebranded in 2023 as Health Check Testing

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 External Products team and Design & Content Platforms for pattern ideas

Methodology

- Unmoderated tests recruited and completed on UserZoom
 - **English:**
 - 6 desktop, 7 mobile (~20 minutes each)
 - 11 tasks, same for desktop and mobile | Research Plan
 - **Spanish:**
 - 5 desktop, 5 mobile
 - 8 tasks, same for desktop and mobile
 - A vendor provided written translations of tasks and used an unmoderated UserZoom study to provide a live, simultaneous interpretation of participant recordings. | Research Plan | Translation Setup in UserZoom
- **Metrics:** Task Success, Time-on-Task
- Ran pilot test for each group, revised tasks, launched test

Recruitment Criteria

- **English:**

- No recruitment criteria.

- **Spanish:**

- Of Hispanic origin
 - 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

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

Findings: No issues on desktop or mobile.

Observations: Most participants clicked "Start a complaint" in the homepage hero. Most desktop participants explored the mega menu first (Enforcement, Compliance, Consumer Education) or scrolled the entire homepage before clicking a link. The link in the top-right corner was only used once.

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

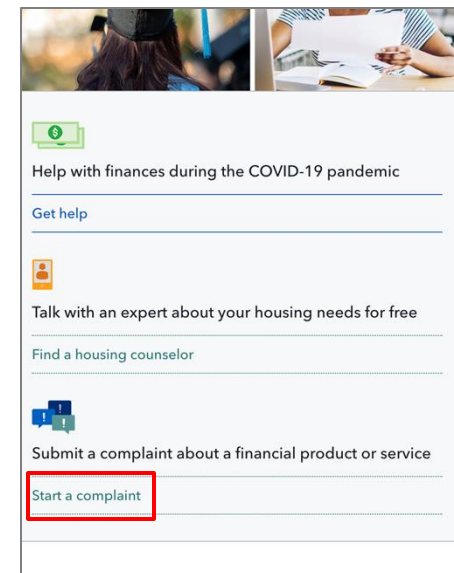
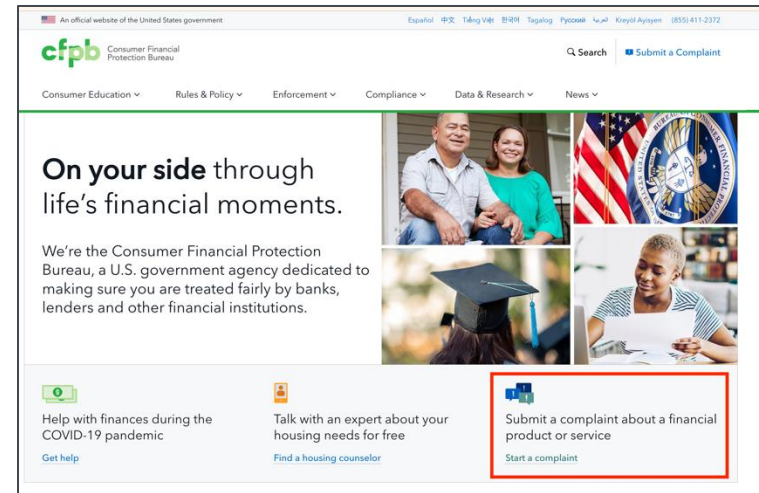
Desktop

- Pass: 6/6 | Fail: None
- Time-on-task: 2:42

Mobile

- Pass: 6/6 | Fail: None
- Time-on-task: 1:06

Recommendations: None.



Spanish

Submit a complaint

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

Findings: No issues on desktop or mobile.

Observations: Most desktop participants immediately clicked the Submit a Complaint link in the top menu. Most mobile participants immediately started scrolling and then clicked the Submit a Complaint link in the body of the homepage.

Sidenote: The links opened the "Learn how to submit a complaint" page, which itself was confusing – 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.

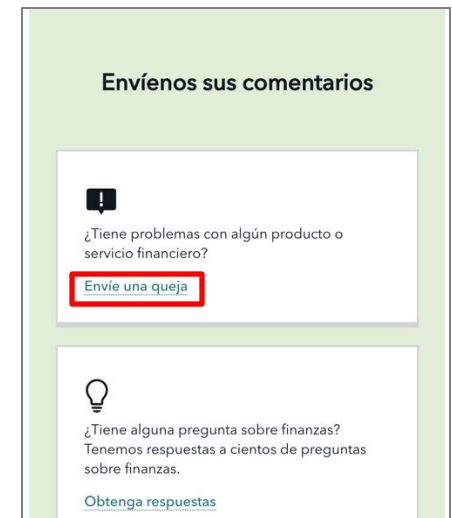
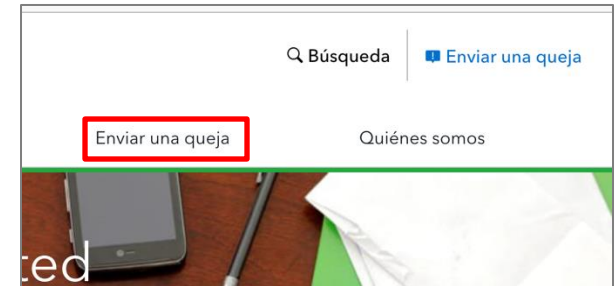
Desktop

- Pass: 5/5 | Fail: None
- Time-on-task: 2:13

Mobile

- Pass: 3/5 | Pass with difficulty: 2/5 | Fail: None
- Time-on-task: 4:05

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



"I have to call or write the complaint in English..."

Based on what it says here, it's only in English."

-Spanish Mobile #6

English

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: Mobile participants were more likely to click the "+" icon, instead of the title, than desktop participants.

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

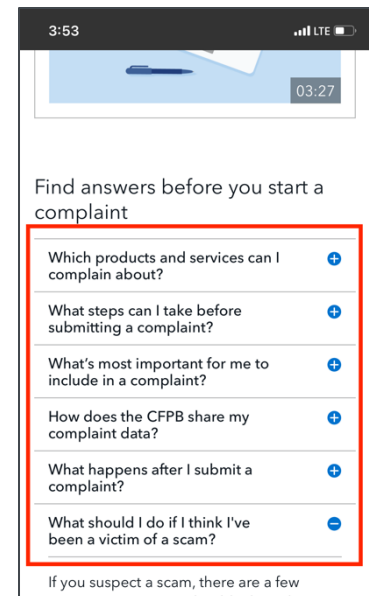
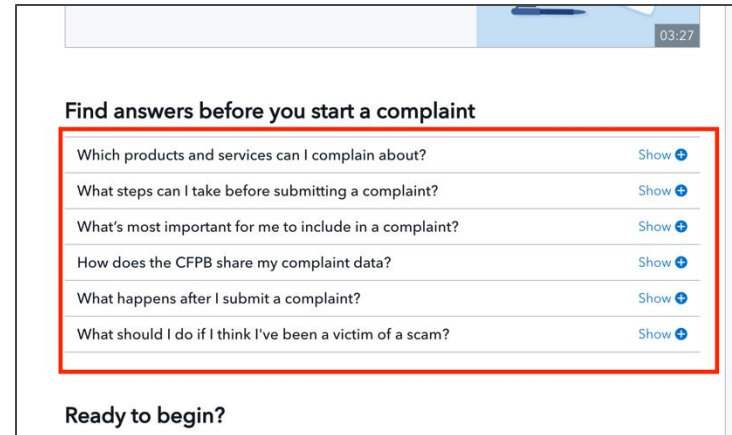
Desktop

- Pass: 6/6 | Fail: None
- Time-on-task: 00:41

Mobile

- Pass: 6/6 | Fail: None
- Time-on-task: 00:44

Recommendations: None.



Spanish Expandables

Task 7: Without leaving this page, find a phone number that someone who served in the military could call if they had questions about this topic.

Findings: No issues on desktop or mobile.

Observations: Many mobile participants opened the expandable on their way down the page. Most desktop participants preferred to skim the entire page, down to the footer, before scrolling back up to open the expandable. Participants clicked the "show" label or "+" icon instead of the title to open the expandable.

Success criteria: Opens a relevant expandable on the "Exit your forbearance" page.

Desktop

- Pass: 2/4
- Partial Pass: 1/ 4 (didn't find phone number)
- Fail: 1/4
- Time-on-task: 2:07

Mobile

- Pass: 4/5 | Pass with difficulty: 1/5 | Fail: None
- Time-on-task: 2:30

Recommendations: None.

OPCIONES PARA HACER LOS PAGOS OMITIDOS

Lea la transcripción del video [Mostrar](#)

Conozca sus opciones cuando salga del aplazamiento

En general, hay varias maneras en que los prestatarios pueden ponerse al día con sus pagos atrasados. Sin embargo, el método de pago varía según el préstamo. No todos los prestatarios serán elegibles para recibir todas las opciones. Consulte con el administrador de su hipoteca para saber cuáles opciones están disponibles para usted.

Si le preocupa que pueda perder su vivienda, contacte a una agencia de asesoría de vivienda aprobada por el HUD en su área. Los asesores de vivienda pueden ayudarle a saber cuáles opciones tiene, y pueden guiarle a través del papeleo y del proceso de trabajar junto al administrador. [Encuentra un asesor de vivienda cerca de usted](#) (en inglés)

Recuerde, la ayuda es gratuita. Usted no tiene que pagarle a nadie para que le ayude a evitar un "foreclosure" o ejecución hipotecaria.

Plan de pagos

Plan de pagos	Mostrar
Diferimiento, o préstamo sin intereses	Mostrar
Modificación	Mostrar
Restitución (pago global)	Mostrar

Las opciones de pago varían entre agencias

De la misma forma en que el aplazamiento podría ser diferente entre las agencias federales, Fannie Mae, o Freddie Mac, también podría ser la forma de hacer los pagos suspendidos durante el mismo. A continuación, mostramos algunas de las opciones de pago, ofrecidas específicamente por cada agencia.

Préstamos de Fannie Mae y Freddie Mac	Mostrar
Préstamos de la FHA/HUD	Mostrar
Préstamos Hipotecarios Garantizados del Servicio para la Vivienda Rural del Departamento de Agricultura (USDA por sus siglas en inglés)	Mostrar
Préstamos del Departamento de Asuntos de los Veteranos (VA por sus siglas en inglés)	Mostrar
Para préstamos no respaldados por el gobierno Federal	Mostrar

Encuentre ayuda especializada

Hable con un asesor de vivienda

Si necesita ayuda para negociar con el administrador o para entender cuáles son sus opciones, contacte a una agencia de asesoría de vivienda aprobada por el HUD (légal en inglés del Departamento de Vivienda y Desarrollo Urbano) en su área. Los asesores de vivienda pueden diseñar un plan de acción específico para usted, y ayudarle a trabajar junto a la compañía de hipotecas, sin costo alguno.

[Hable con un asesor de vivienda \(en inglés\)](#)

Hable con un abogado

Si necesita un abogado, por así podría calificar para recibir legales gratuitos, a través de asistencia legal. Si usted es, debería consultar con la [Asistencia Legal](#) (en inglés) localidad.

[Encuentra un abogado en](#)

RECURSOS FEDERALES CONTRA EL COVID-19

Grupo Especial de Tarea de la Casa Blanca

Información acerca del COVID-19 proveniente del Grupo Especial de

Las opciones de pago varían entre agencias

De la misma forma en que el aplazamiento podría ser diferente entre las agencias federales, Fannie Mae, o Freddie Mac, también podría ser la forma de hacer los pagos suspendidos durante el mismo. A continuación, mostramos algunas de las opciones de pago, ofrecidas específicamente por cada agencia.

Préstamos de Fannie Mae y Freddie Mac	+
Préstamos de la FHA/HUD	+
Préstamos Hipotecarios Garantizados del Servicio para la Vivienda Rural del Departamento de Agricultura (USDA por sus siglas en inglés)	+
Préstamos del Departamento de Asuntos de los Veteranos (VA por sus siglas en inglés)	+
Para préstamos no respaldados por el gobierno Federal	+

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: Some participants didn't use site search.

Observations: Participants who failed this task didn't use or make any comments about site search - they went straight to the mega menu instead. Many participants who used site search said they would click the first search result without realizing it wasn't relevant.

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

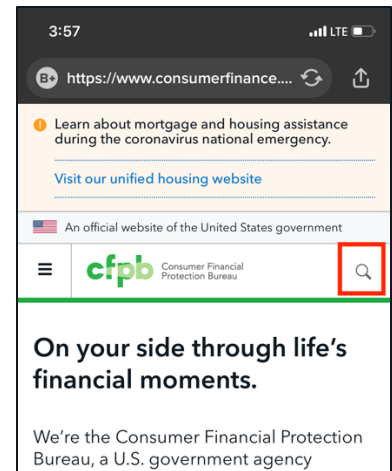
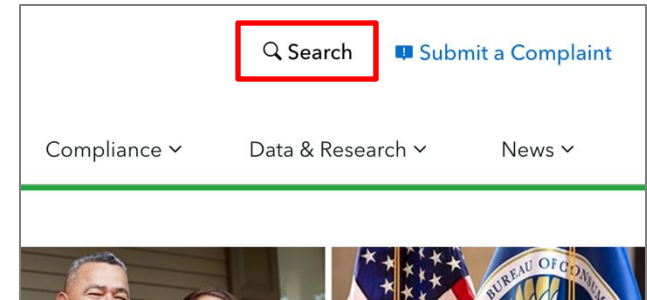
Desktop

- Pass: 5/6 | Fail: 1/6
- Time-on-task: 1:48

Mobile

- Pass: 5/7 | Fail: 2/7
- Time-on-task: 1:49

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



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.

Observations: Most participants immediately clicked the search field/icon without scrolling the homepage. 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.

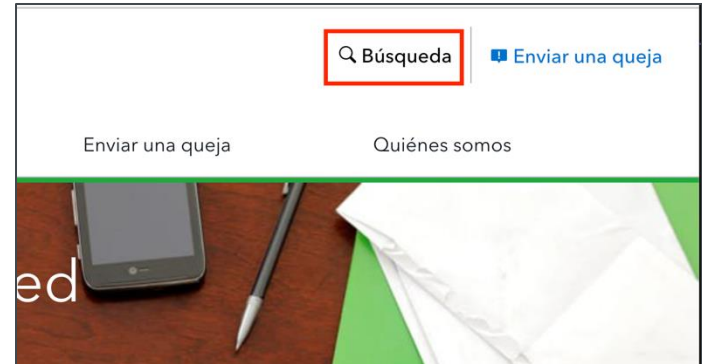
Desktop

- Pass: 2/4 | Pass with difficulty: 1/4
- Fail: 1/4
- Time-on-task: 2:40

Mobile

- Pass: 2/5 | Pass with difficulty: 1/5
- Fail: 2/5
- Time-on-task: 3:13

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.

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

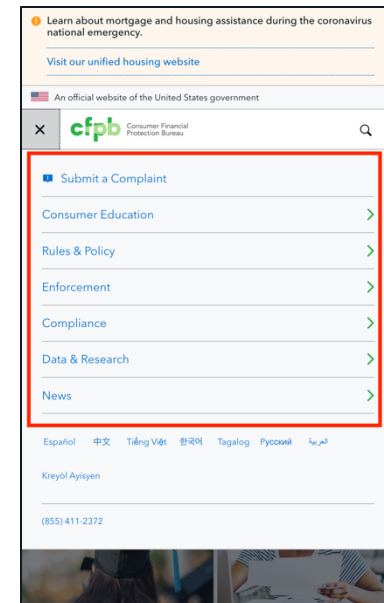
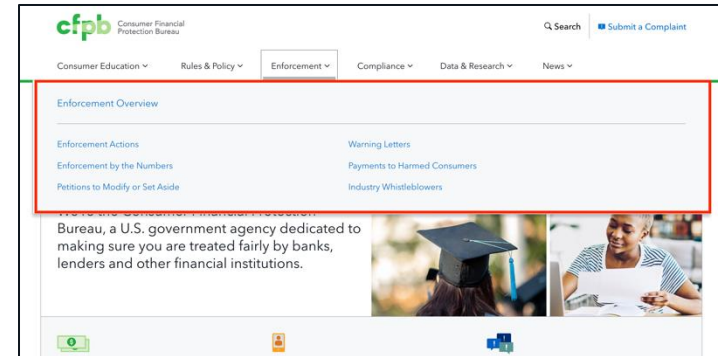
Desktop

- Pass: 6/6 | Fail: None
- Time-on-task: 00:55

Mobile

- Pass: 7/7 | Fail: None
- Time-on-task: 1:08

Recommendations: None.



Spanish Menu

Task 3: Where would you go for a full description of what this organization does?

Findings: No issues on desktop or mobile.

Observations: All passing participants went straight to the top menu and clicked About Us.

Success criteria: Clicks "About Us" in the top menu or the footer.

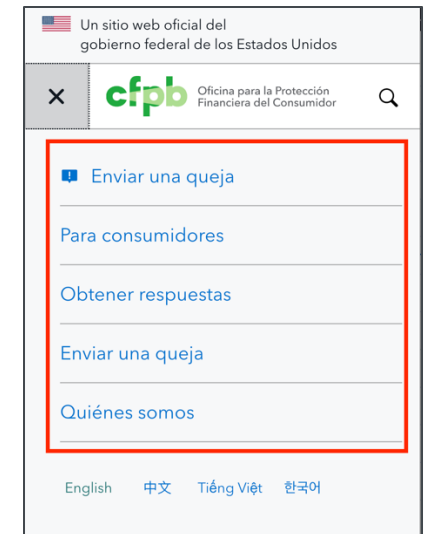
Desktop

- Pass: 4/5 | Fail: 1/5
- Time-on-task: 1:28

Mobile

- Pass: 5/5 | Fail: None
- Time-on-task: 1:24

Recommendations: None.



English only

Footer

Task 5: Find this organization's mailing address.

Findings: No issues on desktop or mobile.

Observations: Mobile participants skimmed the mega menu before scrolling to the footer. A few participants explored multiple footer links.

Sidenote: Some participants said there was a lot of content (e.g., multiple addresses) on the Contact Us page.

Success criteria: Clicks Contact Us or About Us links in the footer.

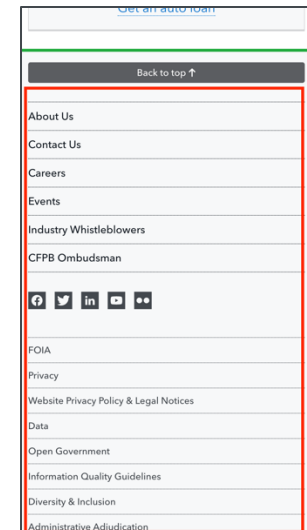
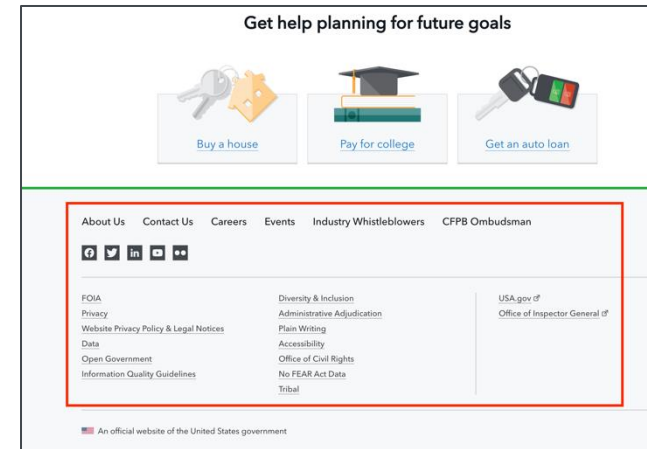
Desktop

- Pass: 6/6 | Fail: None
- Time-on-task: 1:01

Mobile

- Pass: 6/7
- Pass with difficulty: 1/7
- Fail: None
- Time-on-task: 2:04

Recommendations: None, but consider testing the Contact Us page for scannability.



English only

Filterable list (1 of 2)

Task 6: Find and open a Spanish-language blog post about disasters and emergencies posted in September 2022.

Findings: The filter was easily discoverable, but the difference between options was unclear. Using the Keywords field can prevent relevant results from appearing.

Observations:

- Most participants used the filter without issue.
- The Category field caused some confusion – participants weren't sure if they should use it.
- A few participants used the Keywords field, but then second-guessed themselves upon noticing the Topics field.
- The mobile participant who didn't find the correct blog post had only used the Keywords and Language fields.

Continued on next slide...

Filter posts

Search by keyword(s)

Category

Select up to five

- ☐ At the CFPB
- ☐ Director's notebook
- ☐ Policy and compliance
- ☐ Data, research, and reports

Select up to five

Date range

From:

mm/dd/yyyy

To:

mm/dd/yyyy

Apply filters Clear filters

English only

Filterable list (2 of 2)

Task 6: Find and open a Spanish-language blog post about disasters and emergencies posted in September 2022.

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

Desktop

- Pass: 4/5
- Pass with difficulty: 1/5 (no results on first attempt)
- Fail: None
- Time-on-task: 2:06

Mobile

- Pass: 6/7
- Partial success: 1/7 (used filter, but no results)
- Fail: None
- Time-on-task: 1:23

Recommendations: Consider adjusting the filter options and the logic behind them.

The screenshot shows a 'Filter posts' sidebar. At the top is a 'Search by keyword(s)' text input. Below it is the 'Category' section, which is highlighted with a red rectangular box. This section contains a dropdown menu currently showing 'Select up to five' with an upward arrow. Below the dropdown is 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 showing 'Select up to five' with a downward arrow. Further down is the 'Date range' section, which includes 'From:' and 'To:' labels, each followed by a date input field containing the placeholder 'mm/dd/yyyy' and a calendar icon. At the bottom of the sidebar are two buttons: a blue 'Apply filters' button and a red 'Clear filters' button.

"**Search by keyword** 'disasters 2022'. **No results.** 'Disasters and emergencies 2022'. Let's try to further add to it under Category. See if that will do enough. **Okay, not having good luck with that.** Nothing came up under the blog post."

-English Mobile #12

English

Content-heavy tables

Task 7: Determine how much you would receive in the following scenario: Married filing jointly; One 4-year-old child; Earning \$70,000 total.

Findings: On mobile, the relationship between a header cell and other cells in the column was somewhat unclear.

Observations: Desktop participants may have been more successful than mobile participants because cells in a column can be easily skimmed.

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

Desktop

- Pass: 5/5 | Fail: None
- Time-on-task: 2:37

Mobile

- Pass: 3/5
- Partial pass: 1/5 (didn't calculate correct amount)
- Fail: 1/5 (only noticed first row of the table)
- Time-on-task: 3:29

Recommendations: Continue experimenting with content-heavy table designs on mobile.

taxes because you have limited income, even if you have no income, you are still eligible for payment.

You may be eligible based on the criteria below, even if you aren't required to file taxes. If you qualify, your Economic Impact Payment amount will be based on your adjusted gross income, filing status, and the number of qualifying children under age of 17. You will receive either the full payment or a reduced amount at higher incomes.

Single or married but filing separately	Head of a household	Married filing jointly
You are eligible to receive the full payment if your adjusted gross income is below \$75,000 and a reduced payment amount if it is more than \$75,000. The adjusted gross income limit for a reduced payment is \$99,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.	You are eligible to receive the full payment if your adjusted gross income is below \$112,500 and a reduced payment amount if it is more than \$112,500. The adjusted gross income limit for a reduced payment is \$136,500 if you don't have children and increases by \$10,000 for each qualifying child under 17.	You are eligible to receive the full payment if your adjusted gross income is below \$150,00 and a reduced payment amount if it is above \$150,000. The adjusted gross income limit for a reduced payment is \$198,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.
If your adjusted gross income is below \$75,000 , you'll receive the full \$1,200. You will also receive \$500 for each child under the age of 17 you claim on your taxes.	If your adjusted gross income is below \$112,500 , you'll receive the full \$1,200. You will also receive \$500 for each child under the age of 17 you claim on your taxes.	If your adjusted gross income is less than \$150,000 , you'll receive the full \$2,400. You will also receive \$500 for each child under the age of 17 you claim on your taxes.

You may be eligible based on the criteria below, even if you aren't required to file taxes. If you qualify, your Economic Impact Payment amount will be based on your adjusted gross income, filing status, and the number of qualifying children under age of 17. You will receive either the full payment or a reduced amount at higher incomes.

SINGLE OR MARRIED BUT FILING SEPARATELY

You are eligible to receive the full payment if your adjusted gross income is below \$75,000 and a reduced payment amount if it is more than \$75,000. The adjusted gross income limit for a reduced payment is \$99,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.

HEAD OF A HOUSEHOLD

You are eligible to receive the full payment if your adjusted gross income is below \$112,500 and a reduced payment amount if it is more than \$112,500. The adjusted gross income limit for a reduced payment is \$136,500 if you don't have children and increases by \$10,000 for each qualifying child under 17.

MARRIED FILING JOINTLY

You are eligible to receive the full payment if your adjusted gross income is below \$150,000 and a reduced payment amount if it is above \$150,000. The adjusted gross income limit for a reduced payment is \$198,000 if you don't have children and increases by \$10,000 for each qualifying child under 17.

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: People were able to find the content easily, but sometimes became overwhelmed by the amount of content.

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

Desktop

- Pass: 3/5 | Pass with difficulty: 2/5
- Time-on-task: 4:07

Mobile

- Pass: 4/5 | Fail: 1/5
- Time-on-task: 4:15

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 por encima de \$75,000.	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 por encima de \$112,500.

English

Breadcrumbs

Task 8: 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: Participants noticed the breadcrumbs without issue. However, two mobile participants scrolled the page first, and one of them opened In This Section.

Success criteria: Notices the breadcrumbs.

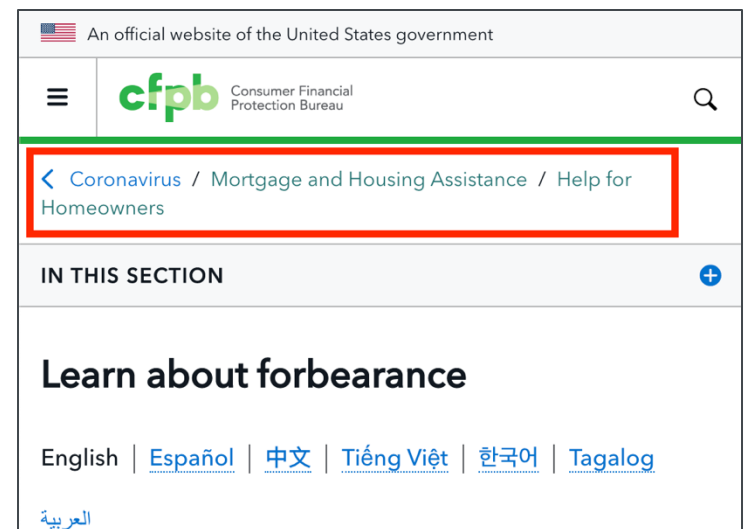
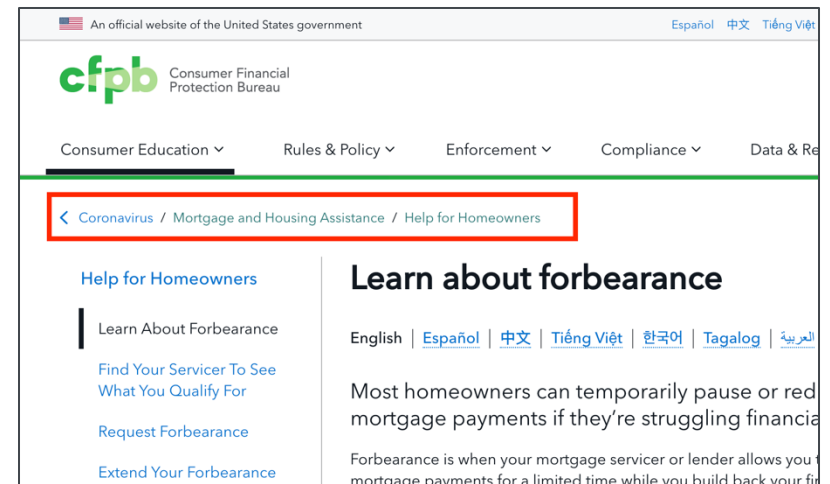
Desktop

- Pass: 5/5 | Fail: None
- Time-on-task: 00:51

Mobile

- Pass: 7/7 | Fail: None
- Time-on-task: 00:38

Recommendations: None.



Spanish

Breadcrumbs

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

Findings: As a secondary navigation item, Breadcrumbs are minimally effective on mobile.

Observations: Breadcrumbs easily findable on desktop but harder on mobile. Breadcrumb text is longer in Spanish.

Success criteria: Notices the breadcrumbs.

Desktop

- Pass: 3/3 | Fail: None
- Time-on-task: 1:20

Mobile

- Pass: 3/5 | Fail: 2/5
- Time-on-task: 1:51

Recommendations:

- Consider additional testing on mobile.



English

Sidebar / In This Section

Task 9: How would you get to information specifically for service members or veterans on this topic?

Findings: On mobile, In This Section had low discoverability.

Observations: Many desktop participants started scrolling the page before noticing the sidebar. Mobile participants who failed the task didn't notice any part of the In This Section element, while those who passed clicked the plus icon to open it.

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

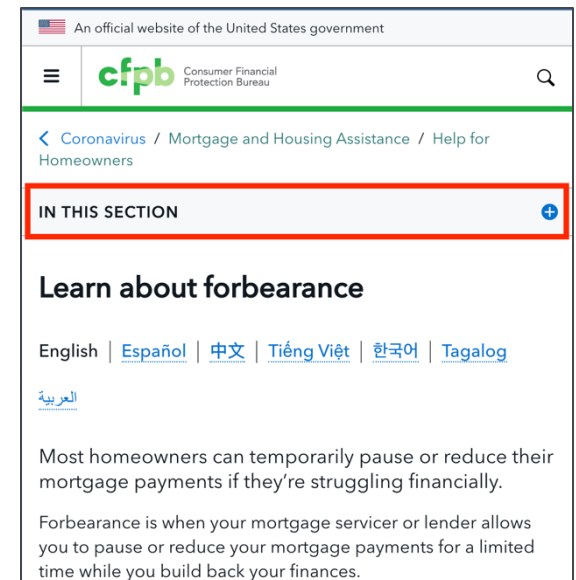
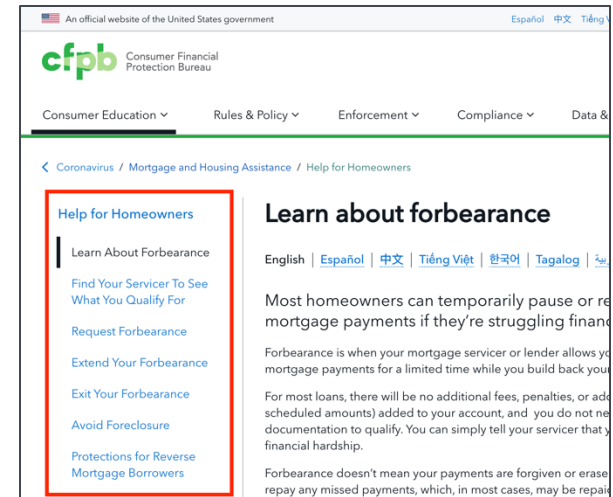
Desktop

- Pass: 5/5 | Fail: None
- Time-on-task: 1:03

Mobile

- Pass: 2/6 | Fail: 4/6 (looked in body of page)
- Time-on-task: 1:16

Recommendations: Consider a more noticeable design for In This Section on mobile.



Spanish

Sidebar / In This Section

Task 6: How would you get to information specifically for service members or veterans on this topic?

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

Observations: 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.

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

Desktop

- Pass: 4/5 | Fail: 1/5
- Time-on-task: 1:24

Mobile

- Pass: None | Fail: 4/5
- Pass with difficulty: 1/5
- Time-on-task: 2:24

Recommendations: Consider a more noticeable design for In This Section on mobile.



English

"Explore" links

Task 10: 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.

Observations: Some desktop participants skimmed other sections of the page first. Of the mobile participants who failed, two went straight to site search and never saw the Key Terms section, and two others briefly paused at the Key Terms section but didn’t seem to notice the "Explore" link and used site search instead.

Success criteria: Clicks the Explore Key Terms link.

Desktop

- Pass: 3/4 | Fail: 1/4
- Time-on-task: 1:34

Mobile

- Pass: 1/6 | Fail: 5/6 (used site search instead)
- Time-on-task: 1:07

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
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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: This section is not findable or effective, and lacks information scent. On mobile it is practically invisible.

Observations: Most participants are searching for key words, not a “see more” type of section. Those who did find the “Explore” section were often overwhelmed by info.

Success criteria: Clicks the Explore Key Terms link.

Desktop

- Pass: 1/5 | Fail: 4/5
- Time-on-task: 2:58

Mobile

- Pass: None | Pass with difficulty: 2/4
- Fail: 2/4
- Time-on-task: 5:44

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

Findings: The table had low discoverability. The counselor's "distance" was important to users.

Observations: Only one mobile participant scrolled and saw the table. One participant wondered why it was asking for a zip code.

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

Desktop

- Pass: 5/5 | Fail: None
- Time-on-task: 1:36

Mobile

- Pass: 1/7 | Partial pass: 1/7 (didn't acknowledge the results)
- Fail/Did not attempt: 5/7 (said they would enter their zip code but didn't)
- Time-on-task: 00:40

Recommendations: Make the table more visible on desktop and mobile without having to scroll. Consider adding language near zip field about its purpose, e.g, zip is used to find nearby counselors.

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, defaults, foreclosures, 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 of 2300 9th St South, Suite 300B Arlington, VA 22204-2345 WEBSITE: http://www.ledcmetro.org PHONE: 703-527-3854 EMAIL ADDRESS: kserfis@ledcmetro.org LANGUAGES: English, Spanish
SERVICES <ul style="list-style-type: none">• Mortgage Delinquency and Default Resolution Course• 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, Mega Menu, Footer, Breadcrumbs (English), and Sidebar (desktop).
- **Patterns with usability issues:**
 - **Site Search** – Run a moderated test to understand why people don't use site search.
 - **Filterable List** – Adjust the filter options and their logic for clarity and effectiveness.
 - **Content-Heavy Tables** – Improve scannability and comprehension on mobile.
 - **Breadcrumbs** – Run more Spanish mobile tests to understand its low discoverability.
 - **Sidebar / In this Section** – Improve discoverability on mobile.
 - **“Explore” Links** – Improve discoverability on mobile.
 - **Find a Housing Counselor** – Improve discoverability of the results table.
- **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.
 - Consider if pages on stressful topics, like identity theft, match the emotional state of users. "I would call the phone number. For me, fraud is something really urgent. I would need immediate help - this is too much information." -Spanish Desktop #2

03 Metrics



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English Task Success

	Desktop						Mobile						
	12	14	15	16	18	20	9	12	13	14	16	18	21
1. Submit a complaint	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	n/a	pass
2. Expandables	pass	pass	pass	pass	pass	pass	pass	pass	n/a	pass	pass	pass	pass
3. Site search	pass	pass	fail	pass	pass	pass	fail	pass	fail	pass	pass	pass	pass
4. Mega menu	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass
5. Footer	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass with difficulty	pass	pass	pass
6. Filterable list	pass	n/a	pass with difficulty	pass	pass	pass	pass	fail	pass	pass	pass	pass	pass
7. Content-heavy tables	pass	n/a	pass	pass	pass	pass	partial pass	fail	n/a	n/a	pass	pass	pass
8. Breadcrumbs	pass	n/a	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass	pass
9. Sidebar / In this section	pass	n/a	pass	pass	pass	pass	pass	fail	fail	n/a	pass	fail	fail
10. "Explore" links	pass	n/a	n/a	pass	fail	pass	fail	fail	fail	n/a	pass	fail	fail
11. Find a housing counselor	pass	n/a	pass	pass	pass	pass	partial pass	n/a	n/a	n/a	n/a	pass	n/a



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n/a = participant skipped or did not complete task
pass with difficulty = participant completed task but noticeably struggled
partial pass = participant only completed part of the task

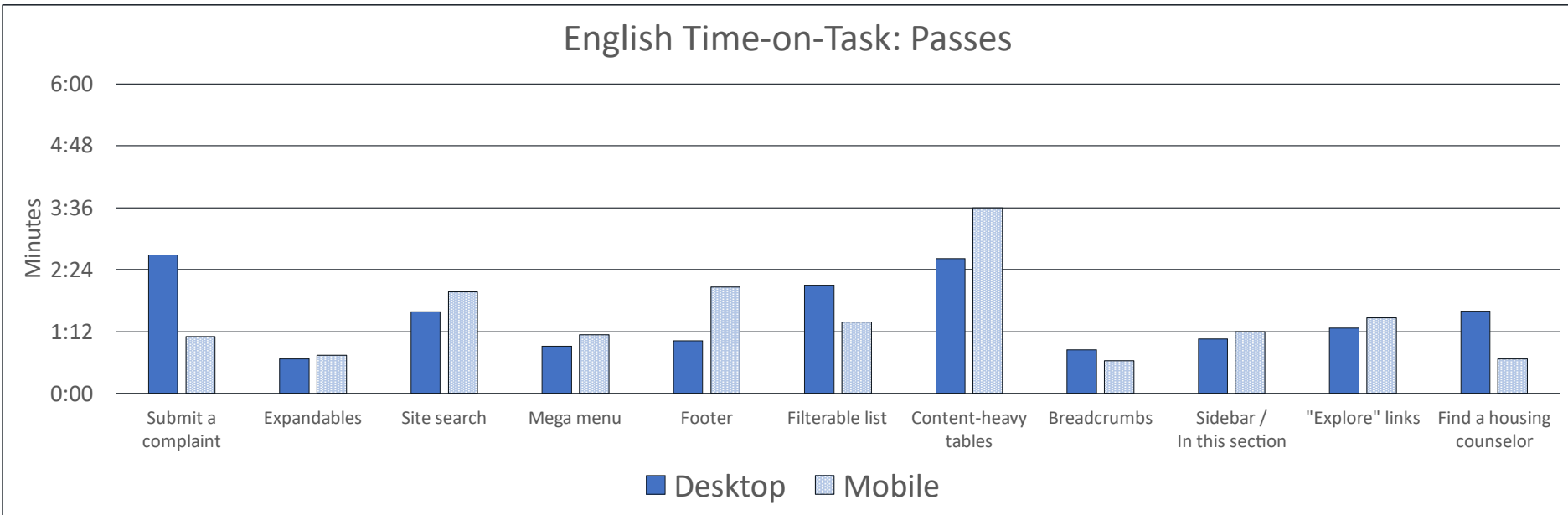
English Time-on-Task

Task	Desktop	Mobile
Submit a complaint	2:42	1:06
Expandables	0:41	0:44
Site search	1:48	1:49
Mega menu	0:55	1:08
Footer	1:01	2:04
Filterable list	2:06	1:23
Content-heavy tables	2:37	3:29
Breadcrumbs	0:51	0:38
Sidebar / In this section	1:03	1:16
"Explore" links	1:34	1:07
Find a housing counselor	1:36	0:40

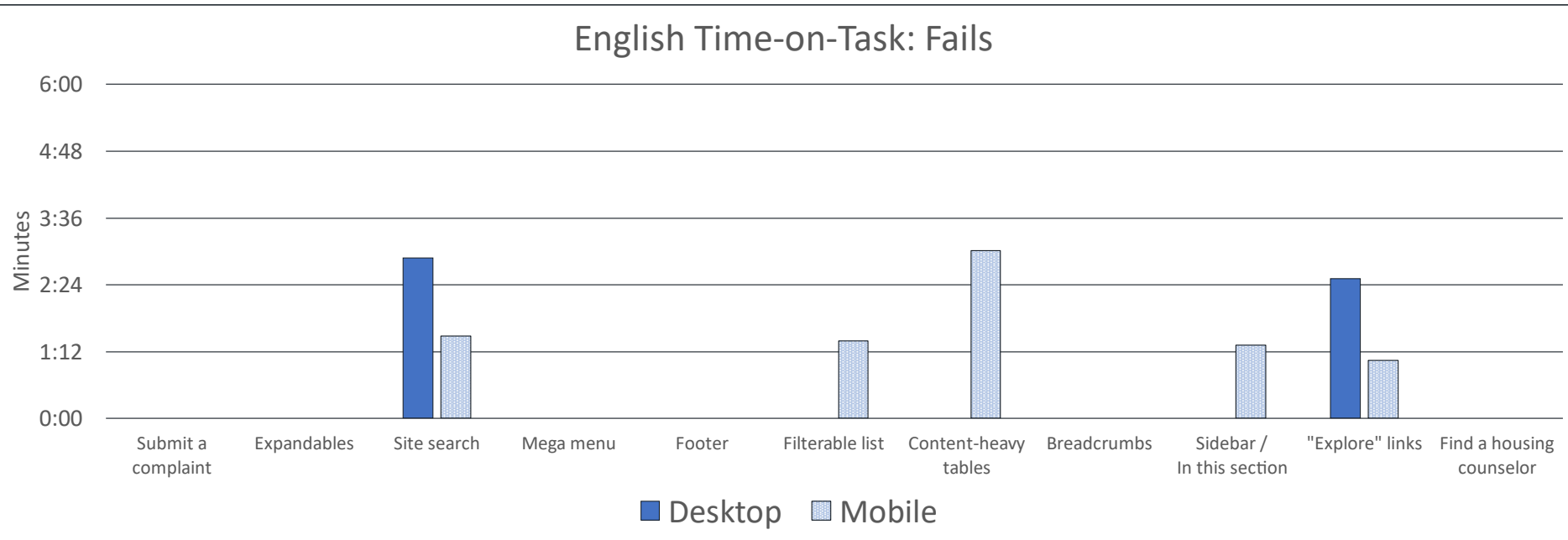


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English Time-on-Task: Passes



English Time-on-Task: Fails



Spanish Task Success

	Desktop					Mobile				
	27	2	18	28	17	3	14	15	6	10
1. Submit a complaint	pass	pass	pass	pass	pass	pass with difficulty	pass with difficulty	pass	pass	pass
2. Site search	pass	n/a	pass with difficulty	pass	fail	pass with difficulty	pass	fail	pass	fail
3. Menu	pass	fail	pass	pass	pass	pass	pass	pass	pass	pass
4. Content-heavy tables	pass with difficulty	pass	pass	pass with difficulty	pass	fail	pass	pass	pass	pass
5. Breadcrumbs	pass	n/a	pass	n/a	pass	fail	pass	pass	pass	fail
6. Sidebar / In this section	fail	pass	pass	pass	pass	fail	pass with difficulty	fail	fail	fail
7. Expandables	pass	partial pass	pass	fail	n/a	pass with difficulty	pass	pass	pass	pass
8. "Explore" links	fail	fail	fail	fail	pass	pass with difficulty	fail	fail	pass with difficulty	n/a



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n/a = participant skipped or did not complete task
pass with difficulty = participant completed task but noticeably struggled
partial pass = participant only completed part of the task

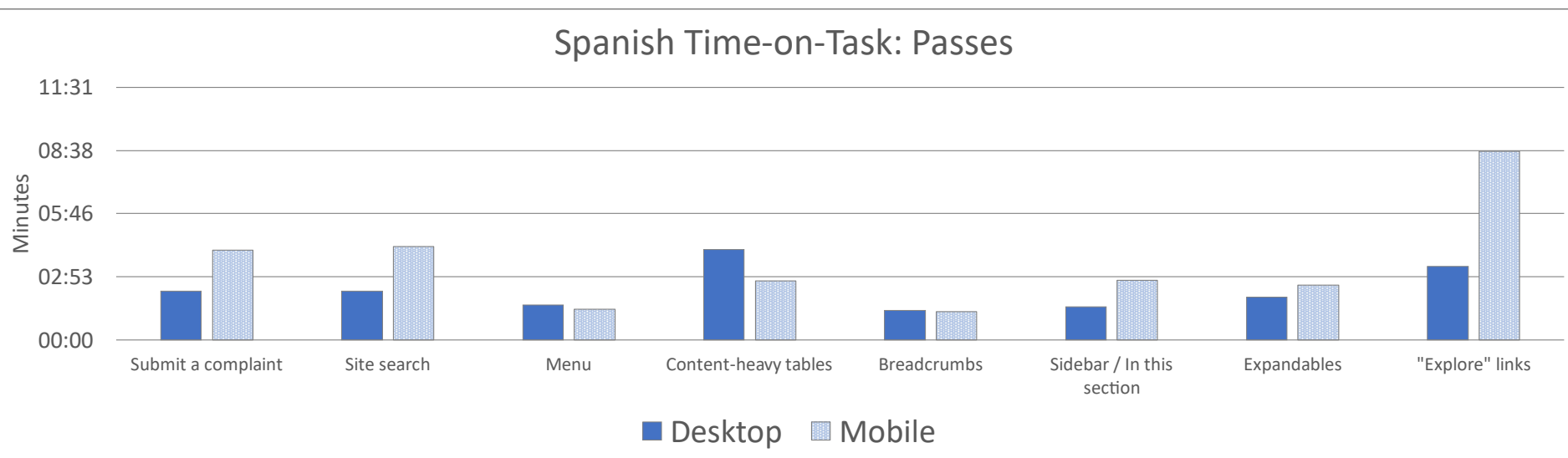
Spanish Time-on-Task

Task	Desktop	Mobile
Submit a complaint	2:13	4:05
Site search	2:40	3:13
Menu	1:28	1:24
Content-heavy tables	4:07	4:15
Breadcrumbs	1:20	1:51
Sidebar / In this section	1:24	2:24
Expandables	2:07	2:30
"Explore" links	2:58	5:44

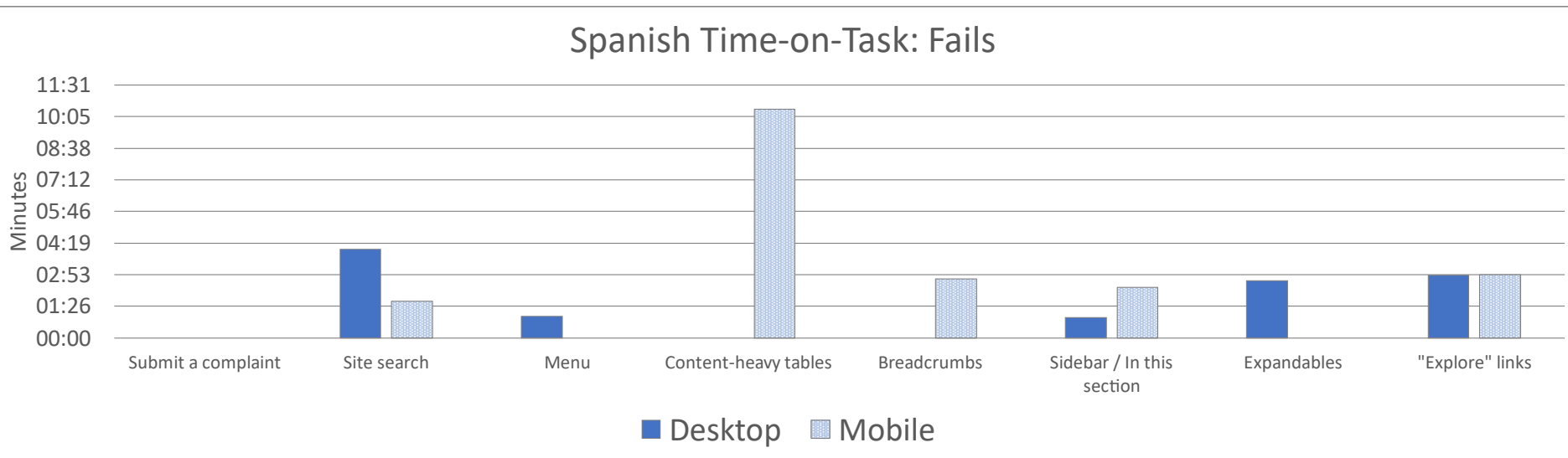


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Spanish Time-on-Task: Passes



Spanish Time-on-Task: Fails



04

Lessons Learned & Next Steps



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Lessons Learned

- Task Refinement

- Rework the "Find a housing counselor" task so that participants don't rush through or skip over it.
- To ensure participants complete certain tasks, instead of just saying what they'd do, have them find specific pieces of information. (Site Search, Find a Housing Counselor tasks)
- Add language to Complaints task reminding participants not to actually submit a complaint.
- Rework the "Submit a complaint" task so that Spanish participants do not see the English version of the page.
- Rephrasing "search field" in the Site Search task so that participants can clearly associate the search icon.
- Adding context to the "Sidebar" 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
 - Engage D&D teams before each round to get pattern ideas.

Next steps

- Brief Design & Content Platforms team
- Give readout at D&D meeting
- Set date for next year's test – Ask [redacted] how to do this
 - Decide on next date so it can be added to DTUR backlog (don't need to go through intake)

Thank you!