



Facing a financial shock

How might we better design access to available supports to meet urgent needs and transition to long-term stability?

As a result of a tangled web of information about services, burdensome application processes, and payment systems, many families miss out on getting critical support to re-establish financial stability. More than a quarter of eligible people facing a financial shock receive no help from any Federally funded program, and Benefits Data Trust estimates that across just five programs, more than \$60 billion/year in benefits are unclaimed. And even for the families that do get access to benefits, millions waste countless hours and miss important days of work getting the help they qualify for and need. Transitioning to better jobs often requires training and gaining new skills, but this can be difficult to manage while still providing for your life and family.

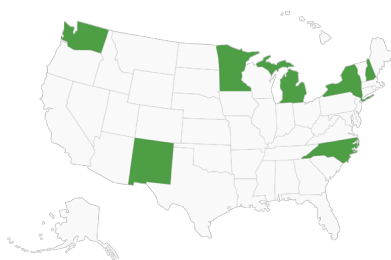
Executive Order 14058 directs the Federal government to identify “life experiences” that require interactions with multiple Federal agencies. Too often, people have to navigate a web of government websites, offices, and phone numbers to access the services they depend on. Government needs to better design and deliver services to meet people’s needs in these moments.

Learn more about this work at: <https://www.performance.gov/cx/projects/>



The team spoke with:

- 61 members of the public
- 12 frontline staff
- 17 state/program administrators
- 33 subject matter experts



The team conducted interviews in-person, virtually, in English, and in Spanish. Participants included people from nine states and territories who represent a variety of life experiences—including those vulnerable to shocks, such as low-wage workers.

To start, we listened to people’s stories.

The team spoke with people nationwide about this moment in their lives and where the government process could have been simpler and more helpful. The listening sessions captured honest conversations about people’s experiences, candid feedback on what could have worked better, and what really made a difference for them.

We learned about some of the biggest pain points we have the opportunity to address:

PAIN POINT

Disjointed, unpredictable application process

People are asked to provide the same information for different benefits, adding to drop-off and confusion. Also, sometimes there is confusion about how much time it can take to receive benefits once they submit applications.

PAIN POINT

Managing essentials while waiting for benefits

Common unexpected shocks like home, car, or health costs can trigger financial instability for many Americans. Between the shock and receiving benefits, people must make hard choices about what living needs to prioritize.

PAIN POINT

Training while working

Navigating education, training, apprenticeship, and credential programs that could provide access to better jobs can be overwhelming in moments of turmoil. Taking time to complete these programs competes with working to cover living expenses.

Learn more about this work at:
<https://www.performance.gov/cx/projects/facing-a-financial-shock/>



Story Excerpts

These story excerpts are composite representations of the actual people the team spoke with. The quotes and stories come directly from these conversations, but names have been changed.

