Unemployment Claimant Research Findings Report

Findings and Recommendations for Unemployment Website Improvements based on Research with Pennsylvania Claimants

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Kerrin McLaughlin - UX Designer and Researcher
Unemployment Insurance Modernization
U.S. Digital Response
Who We Are

**U.S. Digital Response helps governments respond as fast as possible to COVID-19**

Founded by former U.S. Deputy CTOs and seasoned tech industry veterans who led federal open data policies and digital government strategy, U.S. Digital Response (USDR) is a nonpartisan effort that connects experienced, pro bono technology teams to public servants responding to the COVID-19 crisis.

Our diverse cohort of volunteers has deep expertise, spanning engineering, data science, content strategy, design, logistics and supply chain, and disaster response. We provide rapid staffing to governments of all sizes, from small cities to large states, in areas ranging from public health to economic recovery, and much in between.
Executive Summary

The following report presents insights learned while conducting user research on the Pennsylvania Unemployment Compensation Website and proposes recommendations for how these insights can be applied to improve the website. Our goal is that these recommendations can have value beyond just the Pennsylvania Unemployment site. USDR’s work with different state partners suggest many local governments may be facing similar problems and could benefit from these insights as well.

The report is based on both quantitative and qualitative research methods conducted from March 13th 2021 through April 2021. A survey of more than 2,600 responses was conducted on uc.pa.gov collecting visitor feedback and questions. From these respondents 10 unemployment claimants were selected for follow up via a 45-minute interview detailing their experience with the Pennsylvania Unemployment Compensation website.¹

Below is a summary of the recommendations from our research. In the report we detail quotes and insights that led to these recommendations as well as suggestions on how to implement them.

Many of the recommendations will refer to the 10 Usability Heuristics for User Interface Design as written by Jakob Nielsen; these heuristics address basic usability factors that need to be considered in all user interface designs, including government websites. We recommend that anyone who wants to update an existing interface or build a new one familiarize themselves with these heuristics and incorporate them into designs. We will also show examples of different user interface elements used across other industries that could be adopted by unemployment agencies, why they are useful, and how to implement them correctly.

¹ Survey and interview questions can be found in the appendix
Recommendations

1. Give visibility into process statuses, as this is crucial to keeping claimants informed.

2. Consider a claimant’s context when they go through the unemployment process - often they are stressed, overwhelmed, and fearful of making mistakes. Find ways to offer guidance and support.

3. Provide a tool to help claimants understand if they’re eligible for unemployment and what they might be eligible for.

4. Look for opportunities to improve consistency, use plain language, and improve comprehension.

5. Make sure automated assistance like chatbots and search accurately address claimant concerns.

6. Consider using a modern customer support management system for email support to reduce redundancy and response times.

7. Embrace iteratively collecting user feedback and data, then track improvements.
1. Give visibility into process statuses, as this is crucial to keeping claimants informed.

In our survey on the Pennsylvania Unemployment website, one of the questions we asked was, “Why did you visit the Pennsylvania Unemployment Compensation website today?” A quarter of participants surveyed said their reason for visiting was to check the status of their claim, and 66% of those respondents said they didn’t find what they needed. When we talked to interview participants, almost everyone expressed the frustrations of not knowing when they would receive their benefits or even where they were in the process. Some participants said they submitted claims without getting a confirmation email or any direction as to what would happen next. Some key updates claimants were looking for were when their payments might arrive, if there were any updates to the program or status of their benefits since the last time they visited, and if they had even been approved for benefits.

“I wish I had gotten something, even a text or an email that said...you have exhausted your regular unemployment, apply for EB [Extended Benefits]”

Showing Progress

The first usability heuristic in Jakob Nielsen’s 10 Usability Heuristics is “Visibility of system status: The design should always keep users informed about what is going on, through appropriate feedback within a reasonable amount of time”. When it comes to unemployment processes, we see a number of ways this heuristic could be applied.

For one, communicate how far along a user is in the process and how much is left to go. This can be done with a common user interface element known as a progress tracker.

Example of a progress tracker as used on an eCommerce site. Credit: Dribbble

Progress trackers are useful because they let a user know where they are in a process and how much is left to complete. If possible, clicking on the past steps should allow the user to go

2 Participant A. See a list of participants at the end of this report in the appendix.
back to those sections to edit or reference. When possible, aim to split the process into manageable sections rather than include 20+ fields on one section. This helps to break up the process to make it seem more manageable and less overwhelming. It is crucial that each of these sections save the information entered should a user be interrupted when completing the application so that they don’t lose information and have to repeat steps.

“It’s just saying processing. How far in the processing stage does it go? That was my whole thing, to try to figure out where I am in the process. That was my biggest question. Am I going the right way?”

Showing status

Users also need feedback that the process they completed was submitted successfully and what the next steps will be. From our interview participants we got mixed feedback on the confirmations they received — some programs gave a confirmation email while others did not. This also relates to another usability heuristic, consistency and standards, which we will talk about later on. Confirmation and information on what will happen next reassures the user that they are on the right track. Even if the next steps mean that a claimant may not hear back for a few weeks, knowing this information may prevent users from contacting the unemployment team in a panic if they haven’t yet received their benefits.

Updates on status are also very helpful and reassuring. If there is new information on benefits, positive or negative, email the claimant to let them know before they hear about it in the news. If possible, unemployment teams could even share a reassuring email after longer than normal wait times, along the lines of “We know you’re still waiting. We appreciate your patience and we’re working hard to process the large number of claims we’ve received.”

“I know there were a couple of times that we didn't get paid and you didn't hear anything for days. And then all of a sudden, we saw it in the newspaper. Oh, there was an issue. Email people, you have everybody's email address.”

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3 Participant E
4 Participant G
2. Consider a claimant’s context when they go through the unemployment process - often they are stressed, overwhelmed, and fearful of making mistakes. Find ways to offer guidance and support.

**Examples of this technique in other industries**

When designing systems and services, it is always important to consider a user’s context, which could greatly impact how they use your product. For example, the music app Spotify anticipates that a lot of their users will use their app to listen to music in the car, so they have a car mode that simplifies the interface and makes the buttons bigger for ease of use and safety.

TurboTax understands that filing taxes is an unwelcome and frustrating task, so they do everything possible to make it easier and guide users through any potentially confusing questions. This is one of the reasons user research is so important, it allows us to learn the context users are in when they use the products we design and anticipate their needs.

**Communicate the process clearly and with context**

When conducting our research interviews it was clear that claimants were often in a state of stress, fear, frustration, and even despair. This makes it critical to communicate clearly what information a claimant needs to submit, validate that this information was submitted correctly, and provide empathetic feedback. These heightened emotions need to be considered in the unemployment benefits application process, and it presents an opportunity for the unemployment team to offer a helping hand.

“I tried to get on the line with Pennsylvania Unemployment. I probably called about 50 times a day. I just could not get through to anyone.”  

Unemployment teams can apply this recommendation by finding opportunities in the application process to clarify questions that might be confusing with additional information. If there is a particular question that seems to confuse applicants, some help text providing more context can go a long way. For example, one participant said the application asked her to list

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5 Participant F
things like if she received vacation pay, but it was worded in a way that made her have to read it over a few times before understanding. We should not assume that users will do the work to dig for answers to their questions or may already have context from other pages or posts they have read. Instead, it's better to continuously link to content that might be helpful to a user in-context in case they may have missed it elsewhere, or give an example.

Let's start with some info from this W-2

This info helps us pick the easiest way to add your W-2 to your return.

Box b Employer ID Number (EIN) or Federal ID

How do I find my Employer Identification Number?
How does W-2 import work?
What if I have a 1099?

TurboTax anticipates common questions and has the answers linked.

Translate confusing questions and statements

Two of our interview participants actually mentioned TurboTax as a product that they thought PA Unemployment Compensation should try to emulate. What TurboTax does right is that they spend enormous effort making the complicated, confusing process of filing taxes simple. TurboTax does the work to translate complex form fields from tax documents into easy to answer questions. When a question has the potential to be ambiguous, TurboTax jumps in to provide links to additional information. TurboTax’s overall tone is also lighthearted and encouraging.
TurboTax translates the fields of a 1040 form into easy to understand and simple questions. They use friendly language.

The unemployment process should not adopt the same light hearted tone that TurboTax does as the circumstances are much different, but should strive to use plain language and simplify questions whenever possible.

Help to Prevent Errors

Consider also the heuristic of error prevention. Claimants are fearful when applying that they may make a mistake that delays or denies their benefits. Provide reassuring copy to let applicants know they’re on the right track. Allow applicants to check over their information before submitting. If an error is made, explain the reason for the error and offer suggestions if possible.
USPS gives additional context to explain what each option means, as well as reassure users what the most “common” option is.

“I didn't want to do anything that would create an issue for me legally or any kind of fines or what have you. I literally went on to the site and I read information, but...it wasn't clear, it was very much legal type jargon” ⁶

⁶ Participant B
3. Provide a tool to help claimants understand if they’re eligible for unemployment and what they might be eligible for.

12% of respondents surveyed on the Pennsylvania Unemployment site were confused about what exactly they were eligible for when asked what questions they still had. Those interviewed also expressed anxiety about not being totally sure if they were in the right benefits program.

When claimants are stressed and overwhelmed the last thing they want to do is read multiple pages of complex documentation to determine if unemployment benefits are even an option for them and what to apply for if there are multiple options. As we’ve seen with TurboTax, simple questions written with plain language can translate a complex process to something easier to complete.

An eligibility calculating tool helps to aid comprehension by breaking up instructional text into understandable chunks of information that output a response. Even if there is only one unemployment program available, helping someone determine if they meet the requirements and how much they might expect to receive can go a long way in offering guidance.

“At one point I ran out of my regular unemployment. So then there were different programs. I had no idea which one I should do, which one I was going to do. And when I tried to read what I should do, I didn’t qualify for any. But I did, it was really confusing.”

USDR has already built tools to help unemployment claimants determine benefit eligibility, such as the New Jersey Benefits Screener Tool and the Pennsylvania Benefit Year End Tool.

Holly Low, Manager of Strategic Outreach, New Jersey Department of Labor said of the eligibility tool, “Over and over again we have heard from people that they are so grateful this tool exists. It is truly serving folks in their time of need.”

It’s also important to make sure that claimants actually use a tool like this by making sure it’s accessible in navigation and advertised on the appropriate pages so it can be found when needed.

7 Participant G
Within the first six weeks of the tool being available on the Pennsylvania Department of Labor Industry website, it was seen 1.1 million times and used more than 60,000 times.
Check your eligibility for different benefits by filling out this questionnaire.

Are you currently employed in New Jersey?
- Yes
- No, I was laid off, furloughed, or am otherwise not receiving pay for a job in New Jersey.
- No, but I've been recalled to my work or received an offer of work.
- No, I work in another state.
- No, I was laid off, furloughed, or am otherwise not receiving pay for a job in another state.

What is your relationship to your employer?
- I am/was paid hourly or salaried by an employer. (Hint: you receive(d) a W-2 form for tax purposes.)
- I am receiving partial unemployment and I am partially employed.
- I am/was self employed or an independent contractor. (Hint: you receive(d) a 1099 form for tax purposes.)
- I have been receiving unemployment and I am not otherwise employed.

The New Jersey Benefits Screener Tool helps claimants figure out if they are eligible for unemployment and which programs to apply for with simple questions.

You may be eligible for...

Based on the information you've provided, you may be eligible for protection or financial aid from these program(s):

Benefits

Note: We have listed these programs in suggested priority order for your convenience.

- Federal Emergency Paid Sick Leave (EPSL)
- New Jersey Earned Sick Leave (ESL)
- Federal Emergency Childcare FMLA
- Pandemic Unemployment Assistance (PUA)
4. Look for opportunities to improve consistency, use plain language, and improve comprehension.

We heard from a lot of interviewees that all of the acronyms used on the Pennsylvania employment website were confusing.

**Consistently Define Acronyms**

Even though the Pennsylvania Unemployment team does a good job of defining these acronyms on some pages, when people are skimming for information they may miss these definitions. Unemployment teams can try to lessen this confusion by defining the acronym every time it’s used or just stop using the acronym and spelling out the whole name each time. Acronyms should be spelled out at the top of a page introducing it, and preferably continue to be defined at least a few more times on the page for readers who might be skimming and miss the first reference. Always spell out the acronym for headers, links, and buttons, as these are the page elements readers often pay most attention to when skimming.

“When I go online [to PA unemployment compensation], I’m confronted with initials, and I have no idea what those initials stand for.”

More than just spelling out an acronym, it can be helpful to continually provide the definition of the acronym as well. Options that can provide more than just what an acronym stands for could be to either use a tooltip that expands to show the definition, or a glossary of terms accessible from every page. What’s great about these options is that they can explain more about what the acronym means or link to more relevant information, providing help in context, without taking away from the page’s purpose.

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8 Participant I
Wikipedia does tooltips very well - providing context on linked words without having to leave the page you’re reading. An unemployment website wouldn’t have to go quite as in depth, but a definition plus a link to read more could be very helpful for readers.

Provide a glossary of terms

A glossary of terms could be a very helpful addition for someone trying to comprehend the unemployment system. Wyoming Department of Workforce Services has a good glossary of terms. Make sure the link to the glossary of terms is visible and easy to access. It could be in the footer navigation or as a utility link in the top navigation. Utility links are links separate from the main list of navigation items and normally include pages like “log in”, “account”, “contact us” or language options. On the actual glossary page, it is most helpful if in addition to acronym definitions there are relevant links with each term. For example, the definition for Pandemic Unemployment Assistance (PUA) might include links to apply or read more about eligibility.

Use Plain Language

Using plain language in website text is also important to consider. Plainlanguage.gov is a great resource for how governments can use plain language, or “communication your audience can understand the first time they read or hear it”. As their website states, “Plain language means readers understand your documents more quickly. Readers call less often for explanations. They make fewer errors filling out forms. They comply more accurately and quickly with requirements.” These benefits would certainly help unemployment teams, as often complex language can frustrate and confuse claimants. As part of our work with the PA Unemployment team, Casey Malcolm developed plain language guidelines with recommendations and examples relevant to all government websites (see included document “Plain Language Guidelines”).
Use Consistent Language

The last part of this recommendation is consistency. Several interviewees mentioned that the inconsistencies between language and page design disoriented and confused them. This is one of Jakob Nielsen’s usability heuristics, “Maintain Consistency and Adhere to Standards”. This heuristic states that the system you design should match the conventions set by the majority of sites on the internet. The unemployment process is not the place to get innovative when it comes to user interface design. It’s much more user friendly to use patterns users are used to so that they can get things done quickly. This also means making sure language is consistent from page to page. For example, using “Benefit Year End” in some places and “End of Benefits” in others. Lastly, keep styling consistent. Use the same fonts, colors, and interface styling throughout pages and portals, and try to match official style guides if they exist. This helps the user recognize that they are on the same trusted website and not accidentally giving away their information to an unsafe source.

“So I go under EB, same set of questions, slightly different order. And I think there might be like one or two extra questions, which I think could be confusing...If you're used to [questions being in a certain order] and they change them, that's going to trip somebody up and they're going to make a mistake and it could hold up their claim. So you had to read them very carefully.”

9 Participant A
5. **Make sure automated assistance like chatbots and search accurately address claimant concerns.**

Automated technology can be useful in helping to answer commonly asked questions, but if set up incorrectly it can be more of a hindrance and time waster. You may have dealt with situations in the past with unhelpful robot assistants that don’t seem to understand you or give vague answers and seen for yourself how frustrating they can be. “Chatbots” have been a very trendy technology recently, but they are only as useful as they are programmed to be. Pennsylvania Unemployment Compensation uses a chatbot to help answer common questions about the process, but we heard from several interviewees that it did not help to answer their questions.

“I even tried using the AI chat that they have to try to get answers. That wasn't super helpful, either. It just gave you these kinds of generic answers, which is expected from AI. But yeah, it was definitely just like this isn't helpful.”

**Test search assistants with real users**

In order to mitigate issues and make sure that a service like this is helping users and answering questions with the correct information, it’s crucial to test the technology with real users. Recruit claimants that are currently going through the unemployment process and have them use the chatbot to answer their real questions while you watch what happens. Identify where issues occur and make a prioritized list of things to fix. Alternatively you can download the data for chatbot submissions and test out the queries yourself. Are the most commonly asked questions returning useful information? It’s always best to go directly to end users and watch them use a system rather than try to mimic their behavior, but any amount of data you can use to improve is better than none.

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*This chatbot wasn’t able to answer my simple question.*
Try a similar test with searching for content on the site. Unemployment teams should make sure that their website analytics are set up to track search queries done on the site’s internal search. If your website doesn’t have a search box, make sure to add one! For information dense sites, it’s important for users to be able to find content in different ways including navigation and search. Compare the most common search queries with the pages that appear in the search results. Do they succinctly address the user’s query?

We went through this exercise with Pennsylvania and updated a number of pages to better reflect search queries. Based on an assessment of what users’ underlying questions were, we suggested changes to better reflect user intentions, such as:

- Updating the first result page for the query ‘1099g’ to include a download of the 1099G tax form for easy access.
- Updating the “PUA” search query top result to have more scannable headlines that answer the questions “What is PUA?” and “How do I apply for PUA?”
- Moving up links to commonly searched for tasks so that users don’t have to scroll far down a page to find what they’re looking for.

Going through these exercises will ensure that you are making your process user-centered and information easier to find. Pay attention to common search queries and use this data to continuously update content and adjust hierarchy based on what users are looking for.

6. Consider using a modern customer support management system for email support to reduce redundancy and response times.

Many of the interviewees talked about feeling left in the dark when their attempts to contact the unemployment team went unanswered. We discussed previously the importance of the principle ‘visibility of system status’ and this should be carried over to email support as well. We recognize that answering hundreds or thousands of emails daily is no small feat, but the process can be less taxing on both sides by implementing a customer support management system that gives the user updates on the status of their support ticket.

“I can't tell [the support team] ‘Hey guys we worked it out just the other day. Things are good’ which I think would be helpful to them. Or if they sent
you a code where it said, ‘please let us know if you resolve this matter before you receive a reply or through another resource’” 11

Interviewees told us that often due to wait times, some ended up eventually finding a solution to their problem in a different way, but they had no way to “cancel” their request or give an update on their situation. There could very well be hundreds of emails in a queue that no longer need to be addressed and are wasting support staff time. Updates on the status of a support request can reassure claimants that they have been heard and will get help soon instead of leaving them in the dark.

Example of a Zendesk support email with the ability to reply to the thread to update the ticket.

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11 Participant D
7. Embrace iteratively collecting user feedback and data, then track improvements

This recommendation is the most important to follow for creating a user-friendly and pain-free unemployment process. There are several feedback collecting techniques unemployment teams can incorporate into their process without taking up too much time.

Try a monthly feedback survey

A good place to start is a monthly or bi-monthly intercept survey, which is a survey that appears in context on the website. The survey should be brief and aim to understand why visitors are coming to the site and what is confusing. Here is the survey we used for Pennsylvania:

1. Why did you visit the Pennsylvania Unemployment Compensation website today? (Open Ended)
2. Did you find what you were looking for? (Yes/No)
3. What questions do you still have about the Pennsylvania Unemployment Compensation process? What is confusing? (Open Ended)
4. Please provide any additional feedback about the information on our website. (Open Ended)
5. Would you be interested in speaking with a researcher about your experience with our website and the Unemployment Compensation process? You will be compensated for your time. Please leave your email address if interested. (Email)

From these questions we were able to determine the top reasons visitors were coming to the site and what was most confusing. The last question’s purpose was to recruit interviewees for this report. In addition to the quantitative data you get from a survey, qualitative data is useful for diving deep into the “why” behind behaviors. A survey like this will start to give your team ideas on ways to improve the site, such as what information to prioritize or what might be confusing.

The next step is to make updates, and then in a month or so, run the survey again with the same questions. This way you’ll be able to see if your edits had any effect or if it’s possible the source of the issue is coming from another place. For PA, we plan to run our survey again soon.
after changes have been made. We set up a spreadsheet that can track question responses month over month and then calculate the percent improvement in satisfaction or decrease in confusion on different topics.

**Continuously improve and iterate**

As you improve your site and make updates, continue to pull data from surveys, interviews, analytics, support calls, and emails to create a rich understanding of how your users are using your site and then catalogue and prioritize issues. Taking an iterative approach ensures that you can test what works and continuously improve the process. For Pennsylvania, user data analysis formed the baseline for recommendations on an improved homepage and site navigation. After these changes are live, there will still be continuous data analysis work to do to make sure the updates improve the user experience and look for opportunities to advance further.
Conclusion

We hope that this report can be a good starting point for beginning to think of the unemployment process in a user-centered, usability mindful way. All of these principles have value across industries and disciplines, but the greatest way to learn about how to improve your unique product is to talk directly to your unique users and understand their context, needs, goals, and pain points. If you need help starting that journey, consider hiring a User Experience professional to help guide your team, or reach out to USDR.

Appendix

Participants Overview

A. Male, White, 55-65. Worked as a restaurant manager in Philadelphia before being laid off due to the pandemic. He saw his situation as a blessing in disguise, giving him more time to work on personal projects, and was overall doing well. When he needed to switch to extended benefits he found the process to be stressful and confusing.

B. Female, Black, 45-54. She was doing contract work when COVID happened and decided to apply for PUA. She had an issue where her payments went directly to a debit card she had used years earlier when unemployed, but that she had since misplaced. The process to get a new debit card took two months.

C. Male, White 45-54. He tried to apply for unemployment after his severance payments ended but was denied and could not figure out the appeals process. He was not sure of the correct terminology to use when applying for unemployment in his situation. He eventually found a new job.

D. Female, White, 65-74. A technical writer, she claimed that her benefits changed without her knowledge and she stopped receiving payments.

E. Male, Black, 25-34. He was not sure what he was eligible for and found the terminology used on the site confusing. He became frustrated with the process and spent his time looking for work instead.

F. Male, White, 25-34. He was living in Philadelphia but working in New Jersey, so he was confused about which state to apply for benefits in. His initial application for benefits was denied and he had trouble determining what was needed to move forward. He found the process and lack of answers very stressful.
G. Female, Hispanic/Middle Eastern, 45-54. Laid off from retail job during the start of the pandemic. She filed for unemployment but was not sure which program to apply for. She had trouble getting in touch with Pennsylvania Unemployment staff via phone and the chat feature.

H. Male, Black, 25-34. He was a server who was laid off at the start of the pandemic. He was getting his Unemployment Benefits until December but then had to apply for Extended Benefits and needed assistance. He had a hard time getting a response on why he was no longer receiving payments.

I. Male, White, 65-74. He had to close his insurance business in December 2020 due to COVID and had not received unemployment benefits. He had difficulty navigating the application interface and the acronyms used.

J. Male, Black, 35-44. He was a personal trainer who lost his job due to COVID. He was confused by the inconsistent design of the website and encountered errors during the application process. He was confused about what he was eligible for.

Supporting Documents

User Interview Guide (attached)
Survey Questions (attached)
Survey Data (attached)
Full list of interview quotes (also attached)