# Digital Doorways to Public Benefits:

Beneficiary Experiences with Digital Identity

To build digital identity processes that are truly secure and inclusive, we must first understand who is struggling, how, and why.





#### **Executive Summary**

The <u>Digital Doorways</u> research project, led by the <u>Digital Benefits Network</u> (DBN) at the Beeck Center for Social Impact + Innovation at Georgetown University, examines challenges and opportunities in digital identity processes for public benefits recipients — including tasks like account creation, logging in, document submission, and biometric verification—and offers recommendations for improvement.

When designing these processes, policymakers, benefits administrators, technologists, and service designers face the complex challenge of keeping users' data and state systems secure without creating barriers that disempower people seeking help. But there has been limited research documenting firsthand experiences with these processes.

This report fills that gap, highlighting the lived realities of beneficiaries to show how digital identity processes are:

- Influenced by existing perceptions of government and trust in data use
- Shaped by beneficiaries' technology access and digital literacy
- Enabling or hindering access to critical services

The DBN conducted this research in partnership with <u>Public Policy Lab</u>, a nonprofit focused on human-centered design in the public sector. Together, our team interviewed 29 beneficiaries (with a focus on unemployment insurance, Medicaid, and the Supplemental Nutrition Assistance Program (SNAP)) and four subject-matter experts in Massachusetts, Arizona, and New York about their experiences with digital identity.

Key Insights



Our full-length report covers main takeaways from this research, emphasizing:

## **Privacy & Security Challenges**

- → Beneficiaries often prioritize access over privacy and security concerns
- → Tensions exist between security and user convenience

## **Access & Authentication Issues**

- → Changing personal circumstances can make account re-access difficult
- → Unstable access to devices and accounts complicates multi-factor authentication
- Current security measures don't always accommodate diverse life experiences

## **User Experience & Support**

- → Human support remains crucial, even with digital systems
- → Not all friction in the process is negative; sometimes it can be beneficial

# **Technology Access & Literacy Barriers**

- → Digital literacy and access to technology significantly impact experiences
- Biometric and document or photo upload tools can cause discomfort and usability challenges

"There's been times where I didn't have my cellphone service on because I couldn't afford to, and I couldn't recover stuff because it couldn't text me. And you know, that brings you to your knees... You have to go and find somebody to help pay your cellphone bill so that you can recover your email, so that you can recover your state benefits account, so that you can keep your lights on."



#### Recommendations

Based on our findings, we highlight actionable recommendations for state agencies to improve services across the following themes:

### 01.

**Build trust:** Increase transparency and offer human support to help beneficiaries navigate digital identity requirements confidently.

## 02.

#### Improve account creation and authentication:

Use risk-based approaches to deploy accounts where needed, support strong authentication practices, and help users make safe choices without getting locked out.

### 03.

Carefully evaluate identity proofing: Design identity proofing approaches that meet program needs, and the diverse capabilities, access levels, and life experiences of the people using them.

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"Let's say I've waited until the very last day to get something in, and then I go in to upload it and I can't get in because I don't remember my password. And now I've locked myself out, and I can't call to have [them] reset it, because it's after hours. And I'm screwed, because by the time I can get back in to get in the information, it's going to be [the next day] and that can mean the difference between getting food stamps today or two weeks from now."



"Belle," Arizona

# Next Steps



#### Read Full Report

Read the full report on the Digital Government Hub

#### **Video Highlights**

Watch a short video with research highlights

#### Contact Team

Contact the Digital Benefits Network's digital identity team at digID@georgetown.edu.

#### **Join Community**

Join the Digital Identity Community of Practice hosted by the Digital Benefits Network.

# We invite you to read the full report to find more detailed recommendations.

Further research is crucial to understand how factors like age, race, disability, location, and personal history affect experiences with digital identity processes. We invite policymakers, administrators, researchers, and advocates to build upon the foundation of this report, working directly with beneficiaries—particularly those over 65, people with disabilities, identity theft victims, immigrant populations, individuals or groups who have limited English proficiency, lack access to technology or broadband, or live in rural communities—to create more inclusive and efficient processes for all.

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