



Life Experience Designation Charter

Facing a financial shock and becoming newly eligible for critical supports

On December 13th, 2021, President Biden signed E.O. 14058, *Transforming Federal Customer Experience and Service Delivery to Rebuild Trust in Government*, which charges members of the President’s Management Council (PMC) to form interagency teams, coordinated by OMB, to designate and assess cross-agency customer life experiences, work to develop measurable improvements for such customer life experiences that involve multiple agencies, develop prospective plans to rigorously test what works, and share lessons learned across the Federal Government.

This charter establishes the PMC’s cross-government effort and interagency team, as envisioned in E.O. 14058, to tackle the designated life experience of **facing a financial shock and becoming newly eligible for critical supports**.

Where we are now

Financial shocks are common in the United States, even before the pandemic and especially among low- and moderate-income (LMI) households (Pew Charitable Trusts, 2015; Acs, Loprest, Nichols, 2009; Chase et al., 2011). Because of a tangled web of information about services, complex and burdensome application and payment systems, millions of American families miss out on help getting food, health insurance, and other supports to build better lives for themselves and their children when facing a financial shock like an unexpected medical bill, the loss of income, raise in rent or loans coming out of deferment.

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. Nationally, almost 1 out of 5 people eligible for SNAP food assistance do not receive it.](#) 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. The Brookings Institute estimates that slower payment systems alone have cost low- and middle-income Americans at least [\\$100 billion over ten years.](#)

Where we want to be

Ultimately, the goal is that Americans seeking crucial services be able to:

- Apply in 20 minutes
- Enroll in 24 hours
- Only have to share their information once
- Receive services within a week
- Have equitable, high quality service experiences including wraparound supports like re-employment services to get these Americans back to work

Through efficiency gains, we can improve program integrity and improper payments rates, reduce program administration costs due to “churn,” and shift the work of Local, State, Tribal, Territorial, and Federal governments from low-to-high value work, in particular in the context of reductions in force with increasing administrative tasks.

Where we will start

[The state of Michigan provides a benchmark](#) to deliver at the speed of need: Michigan went from a +40-page paper-based application process that took months for final determinations to today – families can now enroll in health, food, cash, housing and child care assistance within 24 hours using streamlined, secure, automated and data-driven determinations and renewals. The state also saved hundreds of thousands of staff administrative hours, enabling the state workforce to focus on more critical tasks rather than cutting jobs. This team will validate the Michigan case study for adaptations needed to work in a variety of states, and develop a playbook for updating forms, guidance, rules, and other policy levers of the Federal government in order to increase adoption of this model.

Through Summer 2022, the project team will seek to engage with Americans who have and are facing the most common triggers of financial shock, with a specific focus on underserved and low- and moderate- income (LMI) including unbanked and underbanked people.

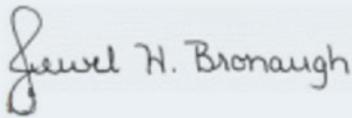
For the purpose of this initiative, we will explore a financial-shock journey that runs from the initial financial event (e.g., loss of a job, rent increase) to the point of receiving and maintaining a service/benefit that addresses that loss.

We will also explore issues related to “churn” – where members of the public fall in and out of eligibility for services due to ongoing financial instability – as well as drop-offs between application to adjudication of benefits, either after initial enrollment or during renewals. This will be particularly important in the context of the public health emergency unwinding.

Collaborating Agencies

Unlike near-term improvements from agency-specific actions, the work and output from the cross-agency life experiences will take months and years to achieve. This work is a transformation in how the Federal Government delivers services. To succeed will require a combination of ongoing leadership from the Executive Office of the President and President's Management Council members, as well as dedicated project teams to drive the work forward.

We, the undersigned, commit to providing talent, expertise, and relevant supports from our agencies, as allowable, to better serve the American public through this integrated, human-centered approach. We will remain oriented around the lived experience of members of the public irrespective of governmental structural silos, involve representatives from organizations across the delivery system (including Federal agencies, State, local, Tribal, and Territorial governments, social and private sector entities), and will engage members of the public (particularly those from underserved communities), to shape our path forward.



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