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ABSTRACT

Many government services are provided at the state level such as unemployment insurance, Medicaid, and SNAP. Given the lack of competition, a natural worry is that customer support provided by states for these services is less than adequate. While there are many different measures of how a state can support beneficiaries, we focus on just one in this short and applied report: the ability to get a live representative on the phone to help with an application question. To do this, we take a “mystery shopping” approach and make 2,000 phone calls to state government offices. We find substantial heterogeneity in the availability of live phone representatives across states and types of service (UI, Medicaid, etc.). For example, live representatives in New Jersey and Georgia were reached less than 20% of the time while representatives in New Hampshire and Wisconsin were reached more than 80% of the time. We hope that this report provides a simple example for how academics, investigative reporters, and watch groups can help states be more accountable for their customer support systems.

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1 Introduction

Since the beginning of the COVID-19 lockdowns, more than 68 million people\(^1\) have applied for unemployment benefits for the period ranging from March 15, 2020 to December 26, 2020. Many discussions have suggested that the unemployment insurance (UI) application process is too onerous and lacks customer support.\(^2\)\(^3\)\(^4\) In contrast to businesses, which often face strong competitive pressures to provide quality customer support, states have very little oversight and incentive to make sure that their call systems are efficient. Consequently, already vulnerable populations will face additional hurdles because of the faulty nature of the system.

There are many potential measures for how functional a state is when providing customer support for UI and other government services (Medicaid, SNAP, etc). In this paper, we focus on just one measure: the ability to get a live representative on the phone to help with an application question. We use a mystery shopping approach and make 2,000 phone calls to states around the country and document the probability of reaching a live representative with each call. We find significant variation across states and government programs. For example, in Georgia and New Jersey, less than 20\% of phone calls resulted in reaching a live representative whereas in New Hampshire and Wisconsin over 80\% of calls were answered. On average across all states, live representatives were easier to reach when looking for help with Medicaid or Income tax filing relative to SNAP or UI.

Importantly, we find that states where a live representative was more likely to be reached when looking for help with a UI application were the same states where a live representative was more likely to be reached for other government services. This suggests that the provision of customer support does not randomly vary from agency to agency, but that some states are better or worse across all agencies. We do not find evidence that states compensated for lack of live phone representatives by having better websites or online chat features.

Our hope is that this research can provide more accountability for state governments to improve the customer support that they provide to their residents.

\(^1\) U.S. Department of Labor data <https://oui.doleta.gov/unemploy/claims.asp>
\(^2\) Unemployment Insurance Reform <https://journals.sagepub.com/doi/10.1177/0002716219885339>
\(^3\) How to Improve Unemployment Insurance Administration <https://bipartisanpolicy.org/blog/how-to-improve-unemployment-insurance-administration>
\(^4\) How to Improve the Unemployment Insurance (UI) Application Process <https://www.nelp.org/blog/improve-unemployment-insurance-ui-application-process>
2 Methodology

We hired ten research assistants (RAs) and had each of them independently make and report the results of 200 phone calls (50 states x 4 government offices per state). The exact steps that they were asked to follow included:

- Find the phone number for each of the four government offices (UI, income tax, Medicaid, and SNAP) for each state.
- Call each phone number during local business hours.
- Record the number of steps needed before a live representative could be reached (e.g. if any buttons needed to be pressed to redirect to the relevant office).
- Spend as long as 45 minutes per phone call to try and reach a live representative. For example, a message is provided that indicates, “no representatives are available at this time” then the task is done for that state and “no representative was reached” should be recorded. However, if put on hold, the RAs were asked to stay on hold for 45 minutes before disconnecting and reporting “no representative was reached”.
- Keep track of how long exactly it took until a live representative was reached (where applicable).
- After reaching a live representative, politely disengage and hang up so as not to interfere with real callers and waste representatives’ time.
- Provide a subjective rating of the program website and record whether the program had a live chat feature or not.

The phone calls were made between September 2020 and March 2021. The data for all 2,000 phone calls were then collated and are available upon request. Several checks were conducted to make sure that RAs did not collude with each other to create their data files and that no RA had results that fell too outside of what the other RAs were finding for each state.

3 Results

Figure 1a illustrates the number of RAs who were able to reach a live representative for UI claims by state. As can be seen in the figure below, 8 out of 50 states were able to be reached by at least 8 RAs.
16 states were only able to be reached by 1 or fewer RAs. The results for the other three government programs (income tax, Medicaid, and SNAP) are shown in Figures 1b-d.

**Figure 1a**

![Live representatives reached by RAs for UI](image1)

**Figure 1b**

![Live representatives reached by RAs for Income-Tax](image2)
Figure 1c

![Live representatives reached by RAs for Medicaid](image1c.png)

Figure 1d

![Live representatives reached by RAs for SNAP](image1d.png)

The figures above show that RAs were more likely to reach a live representative for some government services relative to others. To make this more concrete, Figure 2 documents the fraction
of calls that ended with a live representative for the four different government services. Income tax help was the easiest to reach followed by Medicaid, Snap, and then UI.

Figure 2

![Fraction of phone calls leading to a live representative by government office](image)

If it is easier to reach a live representative for one service (e.g. UI) in a given state, a natural question would be if it is easier to reach a live representative for another service (e.g. SNAP) within the state. In Figure 3 below, we show scatter plots for the number of RAs who reached a live representative for all possible combinations of government services. The positive slope of the fitted line in these scatter plots indicates that there does exist a state-specific component. Some states do better than other states across the board rather than it being completely random across agencies within a state.
Aggregating the above results together, Figure 4 shows the total number of live representatives reached for each state across the 40 calls that were made (10 to each of the 4 government services). This graph highlights the variation that exists in the ability to reach live representatives across the states. The highest performing states (New Hampshire and Wisconsin) yielded higher than an 80% call answer rate while the lowest performing states (Georgia and New Jersey) yielded a call answer rate that was less than 20%.
One potential concern with this analysis is that reaching a live help representative is not a good measure for the level of customer support that a state provides to program applicants. This is a legitimate concern that we are unable to completely address. Ideally, we would want to know not only whether a live representative was able to be reached, but how useful are the live representatives when answering questions, how simple the process is to begin with, etc. In fact, a state could argue that instead of having a helpful phone line, perhaps the state instead chooses to invest resources into creating a helpful website or having a live chat feature on their website.

We asked the same 10 RAs who made the phone calls to visit the website for each state-service and report a subjective rating of how useful/professional the website was and whether or not a live chat feature was obviously available and functional. In Figures 5a and 5b below, we show the results of the live chat feature and average subjective ratings of the websites. We report these results with the states in the same order as Figure 4 (going from the states with the most available live representative availability to the least).
Figure 5 shows that there is certainly variability in the availability of a live chat feature and the quality of websites, but that this does not seem to correlate with the ordering of states shown in Figure 4. For example, it is not the case that states with low ability to reach a live representative such as Georgia and New Jersey compensate by having helpful live chats and a professional website.

**Figure 5a**

![Live chat feature available by state](image)

**Figure 5b**

![Average subjective rating by state](image)
4 Conclusion

A significant number of Americans have filed UI claims since the start of the pandemic, struggling with inefficient call systems that place additional obstacles to receiving timely aid. We look at how easy it is to reach a live representative in each state for UI claims, as well as for income tax, Medicaid, and SNAP programs. Our results show that there is significant variation across states in the ability to reach live representatives for UI claims as well as for the other three programs; states that have inefficient UI call systems also struggle with call systems for the other programs. Improving the efficiency of these call systems would be an important first step in reforming the UI claims system.