

Government Consumer Survey Report

# Understanding Today's Digital Consumer

Take a deep dive into your citizens'  
communication and payment preferences

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## Survey information

### Background

The information in this document contains survey data collected and analyzed by YouGov Plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

### Methodology

This survey has been conducted using an online interview administered to members of the YouGov Plc panel of individuals who have agreed to take part in surveys. Emails are sent to panelists selected at random from the base sample. The email invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link, they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be “U.S. adult population” or a subset such as “U.S. adult females.”) Invitations to surveys don’t expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry-accepted data.

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,411 adults. Fieldwork was undertaken between December 8–12, 2022. The survey was conducted online. The figures have been weighted and are representative of all U.S. adults (aged 18+).

### About Finvi

For more than 40 years, [Finvi](https://finvi.com) has been the premier provider of enterprise technologies that streamline and accelerate revenue recovery for clients across healthcare, government, accounts receivable management, and financial institutions. Our innovative solutions are built on a distinctly human-centric approach to innovation and service. Through process automation and modern, compliance-minded communication and payment tools, Finvi enables thousands of clients to generate more revenue at reduced costs and fulfill their business goals by effectively engaging those who pay.

## Living in today's digital culture

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We live in a digital world — that's not earthshattering news. Most of us are keenly aware that during the past half century, technology has been moving at warp speed. Everything about the way we function today — how we work, shop, socialize — has all changed dramatically.

Citizens and businesses have become increasingly aware of the conveniences and opportunities that digital services can provide. And while the shift in digital technology was fully underway well before 2020, the pandemic certainly accelerated the pace — and necessity — of adopting digital tech.

When it comes to government organizations and courts, some agencies have been shifting to more digital and online solutions in recent years, but many simply aren't tapping into the current technologies required to not only collect payments online, but also to reach their constituents on their terms.

### The intersect of collecting payments and of the U.S. economy

The economic struggles that permeated 2022 are expected to continue into 2023, which affects businesses and individuals alike. According to a recent [report](#), 32% of adults have paid a bill late in the past six months. Among those, 61% paid late because they don't have the money on hand. And 40% of adults are less able to afford their bills compared with one year ago.

Often, that means individuals will turn to their credit cards to help deal with having less available cash. And, according to a [Wall Street Journal article](#), credit card use is on the rise. Total card balances in the U.S. hit \$916 billion in September, nearly identical to December 2019 levels, according to the credit-reporting firm Equifax Inc. Balances are up 9% from January and about 23% higher than their pandemic low in April 2021.

### The state and local government landscape

What does this mean for government organizations? Economic difficulties generally create increased struggles across the board. Individuals are often less able to pay bills, which results in higher delinquency rates and additional penalties being assessed. With debt on the rise, organizations must prepare to handle the likely surge by getting the right solution in place.

Essentially, what once was "nice-to-have" technology, is now "must-have" technology.

## “Survey says...”

If you want to meet your consumers where they're at, you must be equipped with technology that allows you to communicate with them in the way they prefer and allows them to pay in the way they prefer. To better understand consumer preferences — specifically how they want to communicate and how they want to pay — Finvi partnered with YouGov to conduct a survey of over 2,000 U.S. adults. Here's a snapshot of some key results.

Of U.S. adults who receive bills/statements, they shared the following about the types of information they say they are comfortable receiving via text and email:



U.S. adults who receive bills/statements shared the following information:



prefer to receive **payment reminders via email**



prefer to receive **bills/statements via email**



respondents prefer to get **payment reminders via text**

For organizations hesitant to adopt digital communications and payments solutions, the state of the U.S. economy is beginning to make their jobs even more difficult, and their consumers more frustrated. The demand and trust of online payments is real. U.S. adults who receive bills/statements shared the following information:



say they think **paying online is secure**, while only 47% and 34% say mailing a check or paying over the phone is secure, respectively



say they prefer to **pay regular monthly bills online** (car payment, cell phone, mortgage, recurring medical bills, etc.)



say they prefer to **pay infrequent bills online** (one-time medical bills, court fines, insurance payments, etc.)

## The importance of demographics and socio-economic factors

To truly understand your audience, sometimes you need to dig a little deeper. Consumers have come to expect the same online conveniences from their financial organizations as they experience with other customer service institutions. However, they also expect to be treated as individuals – in a way that is relevant and tailored to them. Because consumer demographics will likely vary among different types of account portfolios, not everyone is going to be comfortable with all channels. So understanding your consumers' preferences becomes crucial.

Using demographic information allows you to improve segmentation strategies and customize your consumer outreach.

Once you have better knowledge of who your consumers are and how they prefer to communicate and pay, you can significantly improve consumer engagement and operational efficiencies and drive revenue growth.

Let's look at some of our survey highlights in three areas of interest:

**age**

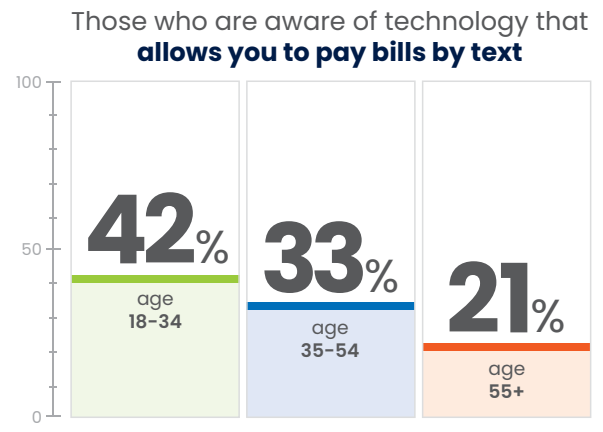
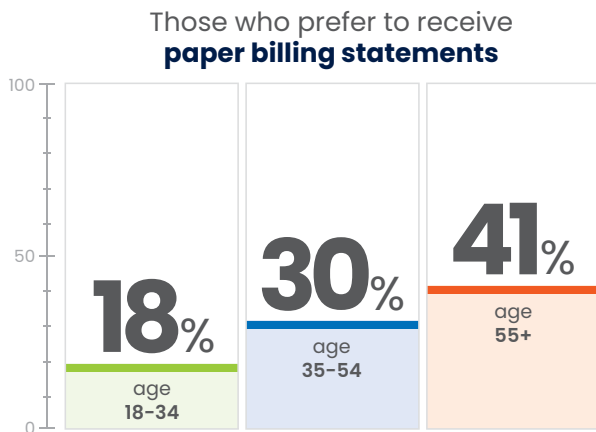
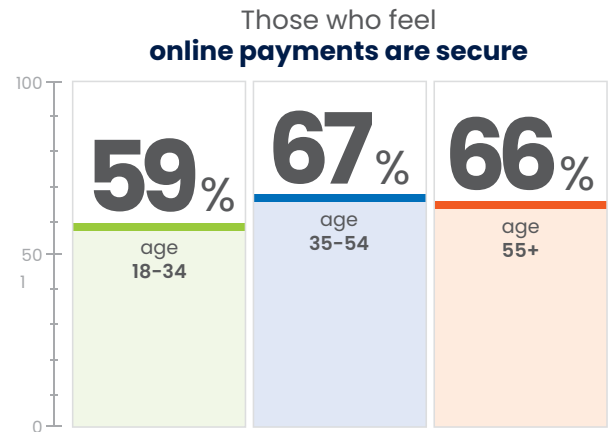
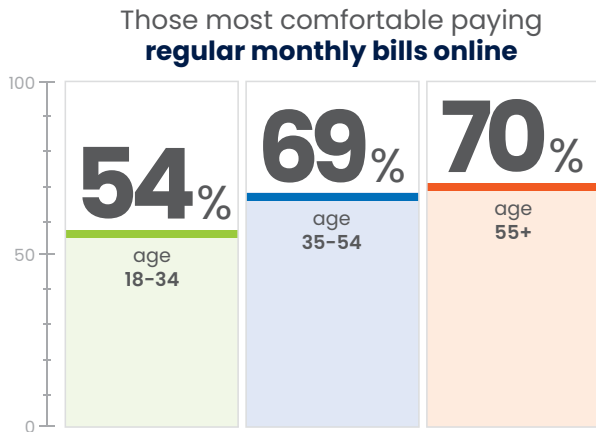
**education**

**income**

# Age

## Survey highlights

In this survey, U.S. adults who receive bills/statements were grouped by age range, including 18-34, 35-54, and 55+. The survey revealed the following results:



### Takeaway: Age is just a number

When developing and implementing digital strategies, organizations often focus on digital natives — those who grew up online, using tablets, smartphones, and other devices practically since they were born. As it turns out, that is a bit short-sighted.

According to the survey, older generations have adapted to the digital era and continue to take advantage of the convenience of conducting business and paying bills online. Organizations must shift their thinking to avoid missing out on a group of consumers who, quite often, have greater spending power than their younger counterparts.

## The baby boomer myth debunked

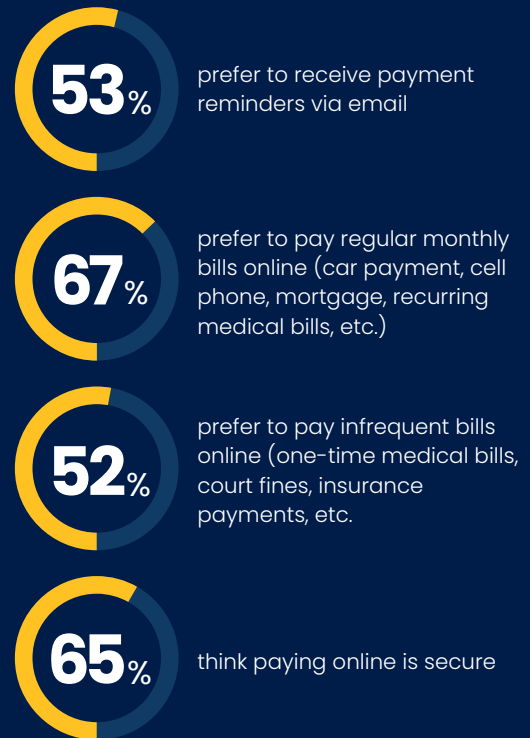
We all know age plays a part in communication and payment preferences. The Gen X, Millennial, and Gen Z age groups are typically perceived as the earliest and savviest adopters of tech. But relying solely on instinct can lead us astray.

Though our preconceived mindset has led us to believe that younger generations more quickly and easily adapt to digital communications and payments, the results of this survey have debunked the idea that baby boomers are uncomfortable or unwilling to use technology.

Of U.S. adults 65+ who receive bills/statements, they shared the following about the types of information they say they are comfortable receiving via text and email:



U.S. adults 65+ who receive bills/statements shared the following information:

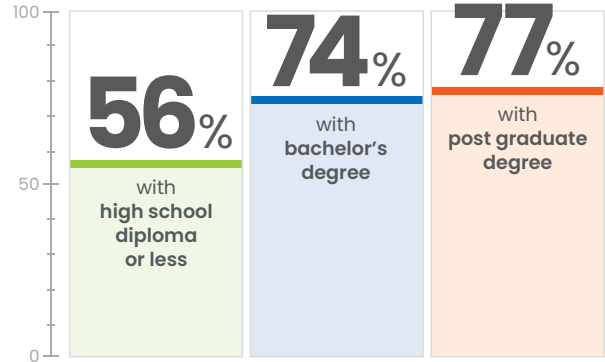


# Education

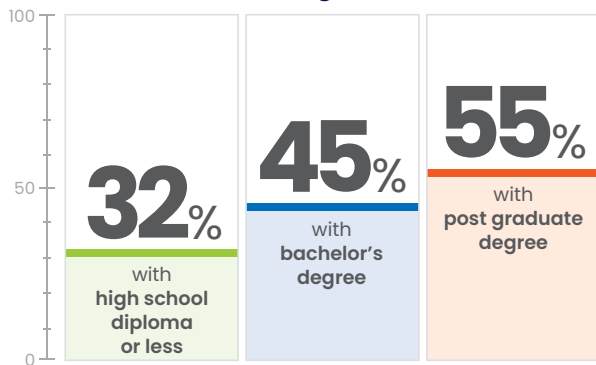
## Survey highlights

In this survey, U.S. adults who receive bills/statements were divided by several tiers of education level, including those with no high school/high school diploma, those with a 4-year bachelor's degree, and those with a post graduate degree. The survey revealed the following results:

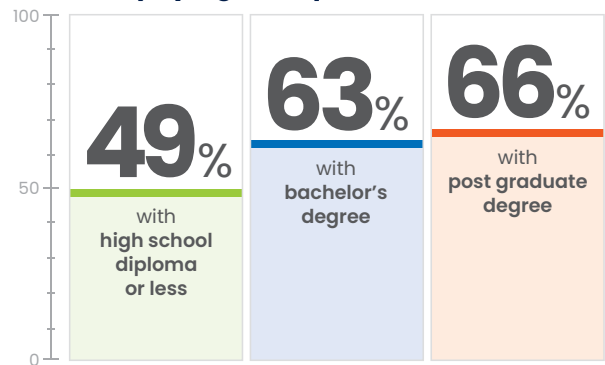
Those most comfortable paying regular monthly bills online



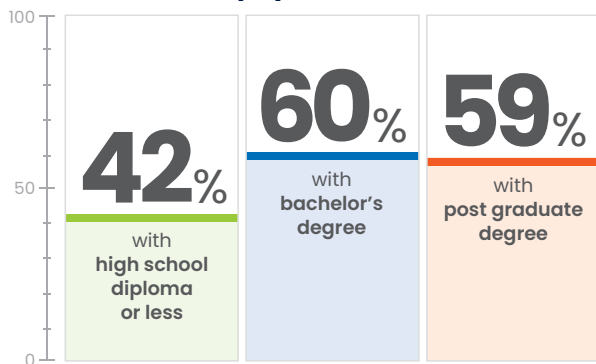
Those who prefer to receive email billing statements



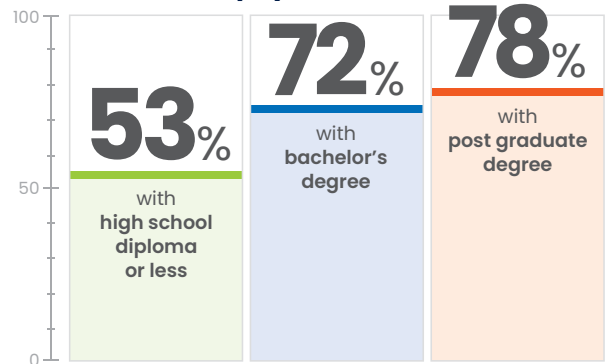
Those most comfortable paying infrequent bills online



Those who prefer to receive email payment reminders



Those who feel online payments are secure



## Takeaway: The “degree” of digital adoption

This study confirms that education level impacts communication and payment preferences. The results indicate the higher the level of education of the U.S. adults who receive bills/statements, the more comfortable they are with both communicating and making payments through digital channels, making those with post-graduate degrees prime targets for email or text communication. These results also support the importance of having an omnichannel communication strategy and providing a variety of payment options, including payment plans.

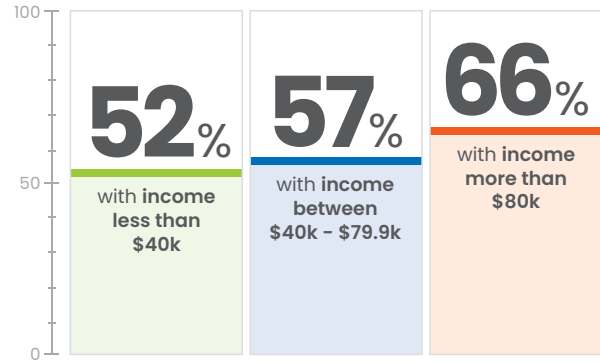


# Income

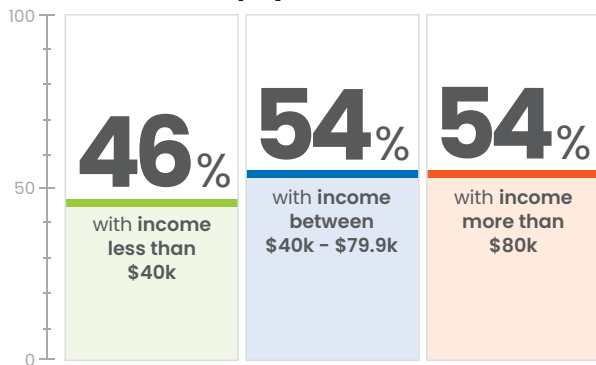
## Survey highlights

In this survey, U.S. adults who receive bills/statements were divided into three annual income categories, including those with income less than \$40k, those with income between \$40k and \$79.9k, and those with income more than \$80k. The survey revealed the following results:

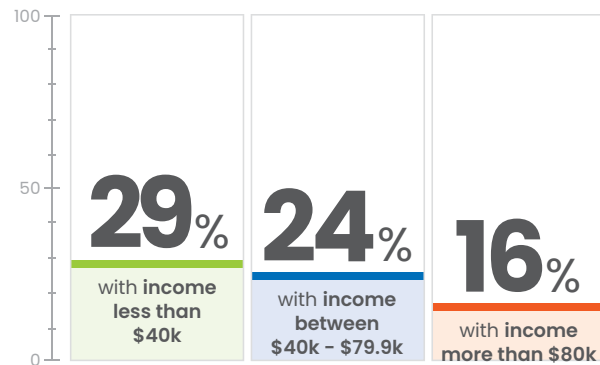
Those most comfortable paying infrequent bills online



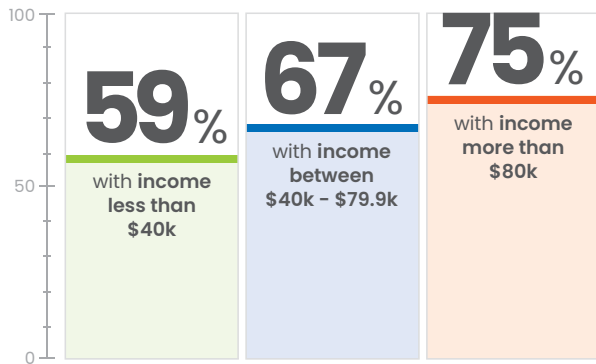
Those who prefer to receive email payment reminders



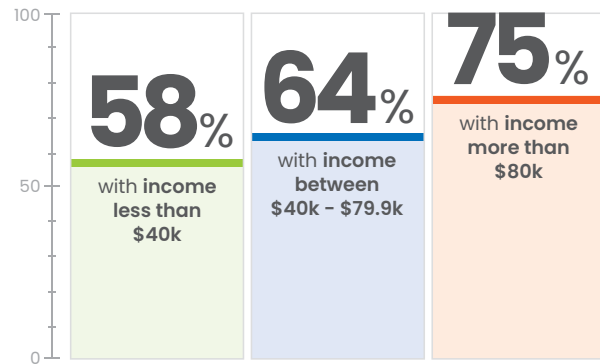
Those who setup payment plans for bills between \$100-\$500



Those most comfortable paying regularly monthly bills online



Those who feel online payments are secure



## Takeaway: Financing your digital future

Similar to the results with education level, this survey illustrates that the higher level of income, the more likely individuals are to prefer digital communication and the more comfortable they are making online payments. These results also show that the lower the income level, the more likely consumers are to need a payment plan. So, providing easy-to-set payment plans and secure recurring payment options can help you increase revenue recovery and ease financial burdens for your consumers.

# Digital technology adoption is the key to success

The economic and financial hardships facing today's citizens will certainly pose some challenges for state and local government organizations. But government agencies that embrace the digital technology allowing them to better understand and connect with their constituents will quickly set themselves apart from the competition.

## Omnichannel communications

To get payments, you must first reach your constituents. Adopting an omnichannel communication strategy empowers citizens to choose where, when, and how they want to engage. Incorporating digital channels, such as text and email, will become increasingly critical as agencies strive to improve constituent outreach.

## Online payments

In response to citizens' financial struggles, government organizations must explore additional ways to make it as easy, safe and convenient as possible for people to pay. This means providing more electronic payment options, as well as the flexibility of payment plans and recurring payments.

## Actionable insights

By gaining access to near-real-time data, government agencies will have the information they need to create the most effective communication strategy – including the best communication channels and payment options.

State and local government agencies that adopt this technology are positioned to better serve their constituents because they understand their citizens' behaviors, communication preferences, and payment needs.

Interested in learning more about the tech you need to succeed in today's digital world? Click to get started!

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