

Improving Service and Communication with Open Data

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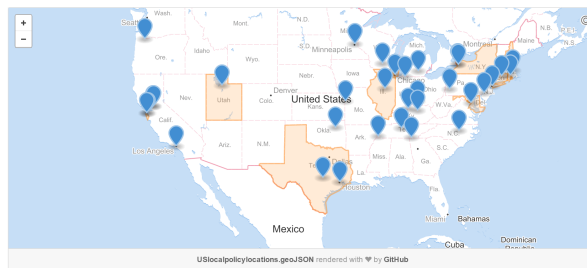


Sunlight Foundation

Sunlight Foundation works to make government more transparent and accountable.

The enactment of state and local open data policies helps achieve that goal.

WHERE & WHEN



Are we missing any? [Email us](#) or [Submit a Pull Request](#)

What is “open data”?

Information that is:

- Available online
- Available in a machine-readable, structured, non-proprietary format
- Available for use and reuse without legal encumbrance

Why are governments adopting it?

To increase governmental capacity.

- State and local government employment down since recession
- Pace of technological change in private sector
- Need to gain additional value from existing work products

Benefiting from non-governmental users



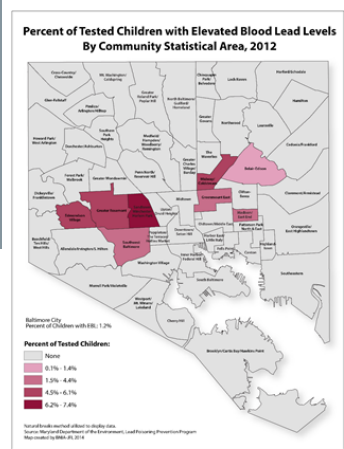
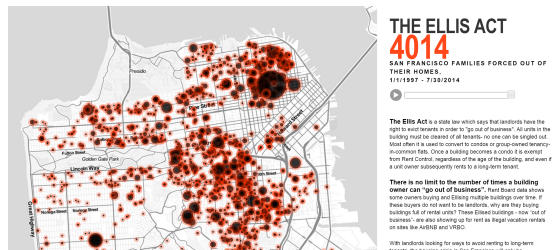
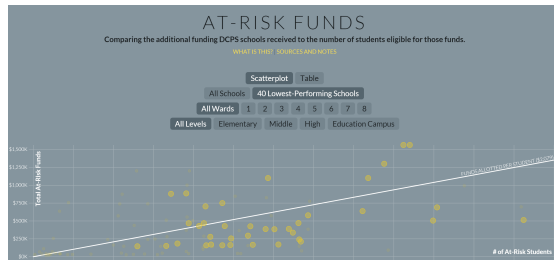
Also benefits internal users

- Better awareness: data inventories reveal extent of data holdings
- Better access: shared data portal makes data-sharing seamless
- Better evaluation: obtain data about wider variety of program outcome measures
- Better data: more eyes on data – additional quality check

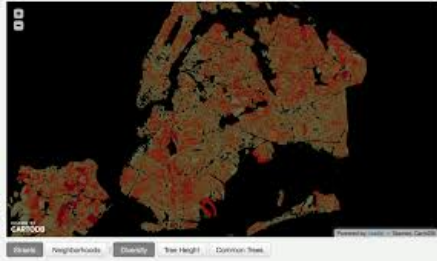
What can we do with open data?

- Improve governmental efficiency
 - Improve service targeting
 - Reduce duplicative work
- Increase innovation through new partnerships
- Improve two-way communication about problems

Publicly explore problems

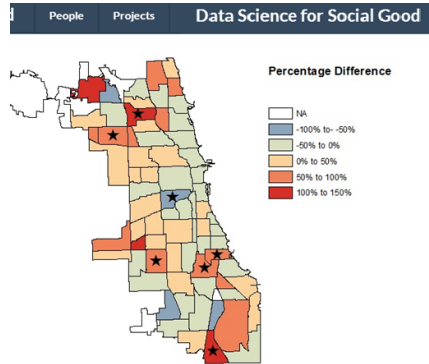


Make better decisions



DataKind: Optimal NY tree pruning

Data Science for Social Good: Relationship between crime and and broken street lights

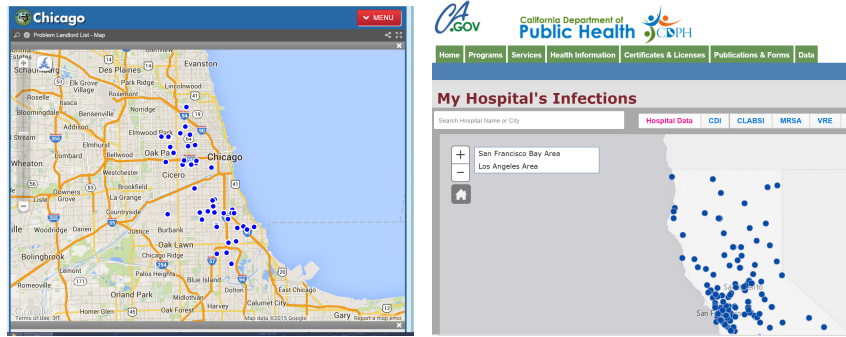


Improving access to public service

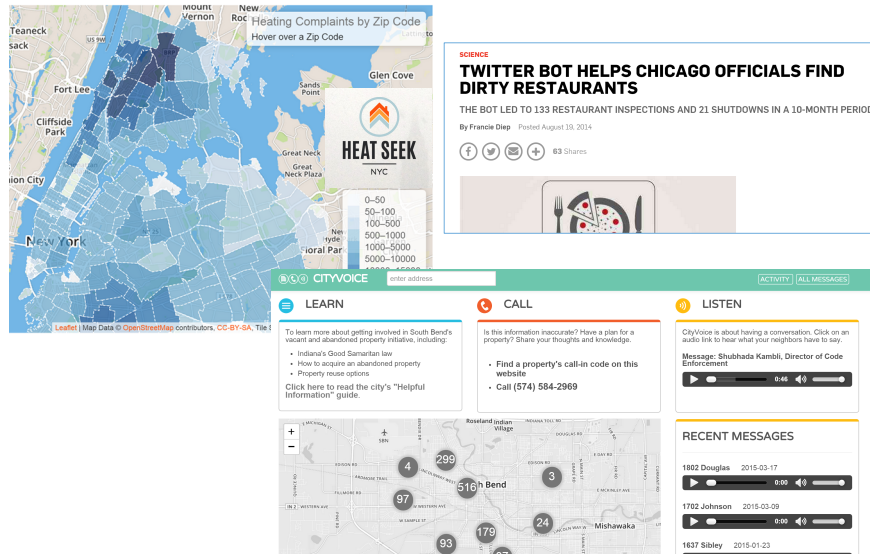
A screenshot of the mRelief website. The top navigation bar includes links for 'Programs', 'How mRelief Works', 'About Us', 'Contact Us', 'Press Release', 'Español', and 'Donate'. Below the navigation is a banner with the text 'Check your eligibility via SMS: Text "hello" to 1-773-377-8946.' The main content area features icons for an apple, a building, a shopping cart, a bus, a baby bottle, and a stack of papers. Below the icons is the heading 'Check your eligibility for benefits in Chicago & Illinois' and a sub-heading 'Eligibility requirements can be difficult to find, we've created a process that makes it easy'.

A screenshot of the expunge.io website. The top navigation bar includes links for 'Home', 'About', 'FAQs', 'Español', and 'LEGAL AID!'. The main content area features the heading 'Erase your Illinois juvenile record!' and a sub-heading 'Juvenile Expungement 1-2-3'. Below the sub-heading are three numbered steps: '1. Find out if you're eligible!', '2. Get your arrest information (rap)', and '3. Apply for expungement'.

Communicating Out



Bringing New Information In



Increasing Opportunities for Participation

The screenshot displays a web interface for public participation. At the top, there is a search bar for document titles and a filter dropdown set to 'Last Updated'. Below this, three legislative items are listed:

- Sidewalk Safety Amendment Act of 2014** (Transportation, Bicycles, Pedestrians, Sidewalks, Snowways, Introduced) - Posted Oct 24, 2014, Updated Oct 24, 2014.
- B20-0825: Youth Offender Accountability and Rehabilitation Act of 2014** (Crime, Youth, Criminal Justice, Family Court, Introduced) - Posted Oct 21, 2014, Updated Oct 21, 2014.
- Mayor's Order 2014-170: Transparency, Open Government and Open Data Directive** (Open Government, DC Government, Transparency, Open Data, Introduced) - Posted Jul 21, 2014, Updated Jul 21, 2014.

To the right of the legislative list is a blue button with the word 'MADISON' and a play icon. Below the legislative list is a map titled 'CENTRAL MARYLAND DEVELOPMENT TRACKER'. The map shows various project locations in Baltimore, MD, with a sidebar on the right indicating '673 Projects Found' and listing specific projects like '208 LLOYD ST' and '3425 KESWICK ROAD'.

How do we apply this to your data?

- Improving utility of insurance product disclosures and policy information
- Improving utility of collected data: rate changes, costs, complaints, claims, closed investigations

General Open Data principle: Make data available for use and reuse

- Take it **OUT** of the pdf - put it out there as tabular data
- Connect with your local data-using communities:
 - Developers
 - Academic researchers
 - Journalists
 - Data-using non-profits
- Do a little marketing! Advertise your data on social media, set up a contest for data-use, make it part of your landing page.

Doing the work yourself is an option...

- If so, use a focus-group led design process to put your data where people need it.
 - **Focus groups** can help clarify what information your users want for their purposes.
- Data integrated with other processes is most useful. Data shouldn't live primarily on your site, it should be available at the point of decision.
- For maximum integration, consider creating shared data standards

The screenshot shows a Yelp page for Balompe Cafe. The page displays a 'Health Score' of 92 (out of 100) and a table of 'Previous Inspections'.

Date	Inspection Type	Violations	Score
August 1, 2013	Routine	3	89
January 23, 2013	Routine	6	81
August 22, 2012	Routine	0	100
August 14, 2012	Routine	5	78

Making Model Disclosures: Pew example

BASIC TERMS AND CONDITIONS		
Account Opening and Usage	Minimum Deposit Needed to Open Account	\$
	Monthly Fee	\$
	Requirements to Waive Monthly Fee	\$
	Interest-Bearing	yes/no
	ATM Fees	\$
	Non-Sufficient Funds (NSF) Fee	\$
	Deposited Item Returned Fee	\$
	Stop Payment Fee	\$
	Account Closing Fee	\$
	Other Service Fees	
Overdraft Options for Consumers with Debit Cards	Option A: (Default) No Overdraft Service	
	Option B: Overdraft Transfer Plan	
	Option C: Overdraft Penalty Plan	
	Maximum Number of Overdraft Penalties per Day	
Processing Policies	Posting Order	
	Deposit Hold Policy	
	When funds deposited by your account are available	
	Dispute Resolution	

Getting other people to use your data is an option!



Contact us (855) 411-2372

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- GET ASSISTANCE
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- LAW & REGULATION
- SUBMIT A COMPLAINT

Consumer Complaint Database

We share complaints about financial products and services to improve the financial marketplace.

GET THE DATA

Use our API or download the full dataset.

[View all data](#)

What happens when I submit a complaint?

When you submit a complaint, we forward your complaint to the company and work to get a response about your issue.

What information do you publish?


We publish information about the subject and date of the complaint and the company's response. We do not share any personal information with the public.

U.S. PIRG THE FEDERATION OF STATE PIRGS

ABOUT ISSUES ACT NOW DONATE JOBS

HOME >

BLOG

 **HOW TO: USING THE CFPB'S CONSUMER COMPLAINT DATABASE**


WEDNESDAY, SEPTEMBER 25, 2013
By [Laura Murray](#)
Consumer Associate

Since June 2011, the Consumer Financial Protection Bureau has helped thousands of consumers by allowing them to file complaints about a variety of financial products. The complaint process has helped thousands of consumers obtain tangible relief from lenders. Many of these consumers obtain tangible relief from lenders.

In addition to the complaint process itself, the CFPB helps consumers by allowing them to file complaints about a variety of financial products. The complaint process has helped thousands of consumers obtain tangible relief from lenders. Many of these consumers obtain tangible relief from lenders.

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CFPB Consumer Complaint Database: A Snapshot of Complaints from Illinois

 **WOODSTOCK INSTITUTE**
Advancing Economic Security and Community Prosperity

Policy Brief: The CFPB Consumer Complaint Database
A Snapshot of Complaints from Illinois

Executive Summary


This policy brief looks at the Consumer Financial Protection Bureau's (CFPB) online consumer complaint database and compares Illinois complaints by issue and product with the national complaint data. Using data from the CFPB's July 2013 report and Illinois complaint data from June of 2011 through August 15, 2013, this brief looks at how consumers submitted complaints to the CFPB, which financial products received the most complaints, what the biggest issues were under each broad category of complaint, and which financial institutions received the most complaints.

- Illinois residents submitted 48 percent of credit card complaints as the two biggest issues were credit cards (29 percent).
- Complaints related to bar withdrawals (29 percent).
- The CFPB sent Illinois consumers roughly half of those who were Citi (366), Wells Fargo (366), Wells Fargo (366), Wells Fargo (366).

How Lenders Can Use CFPB Complaint Data to Improve Performance

BY STEVEN RAMIREZ
SEP 22, 2014 1:42pm ET

For more than two years now, the Consumer Financial Protection Bureau has been collecting complaint data across several different product areas in financial services including credit cards, mortgages, consumer and student loans, and banking and account servicing. The stated mission of the CFPB is to use this data to educate consumers about their financial providers.



RELATED

- [Empty Nest Avoidance Tour](#)
- [Pushing Past the Biggest Barrier of All](#)
- [Five Reasons Why Lenders Should Make Non-QM Loans](#)

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First steps

- Figuring out what data you have
- Figuring out what goals you have for its use

Looking forward to the conversation!