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Fostering real connection
Refreshing government service delivery
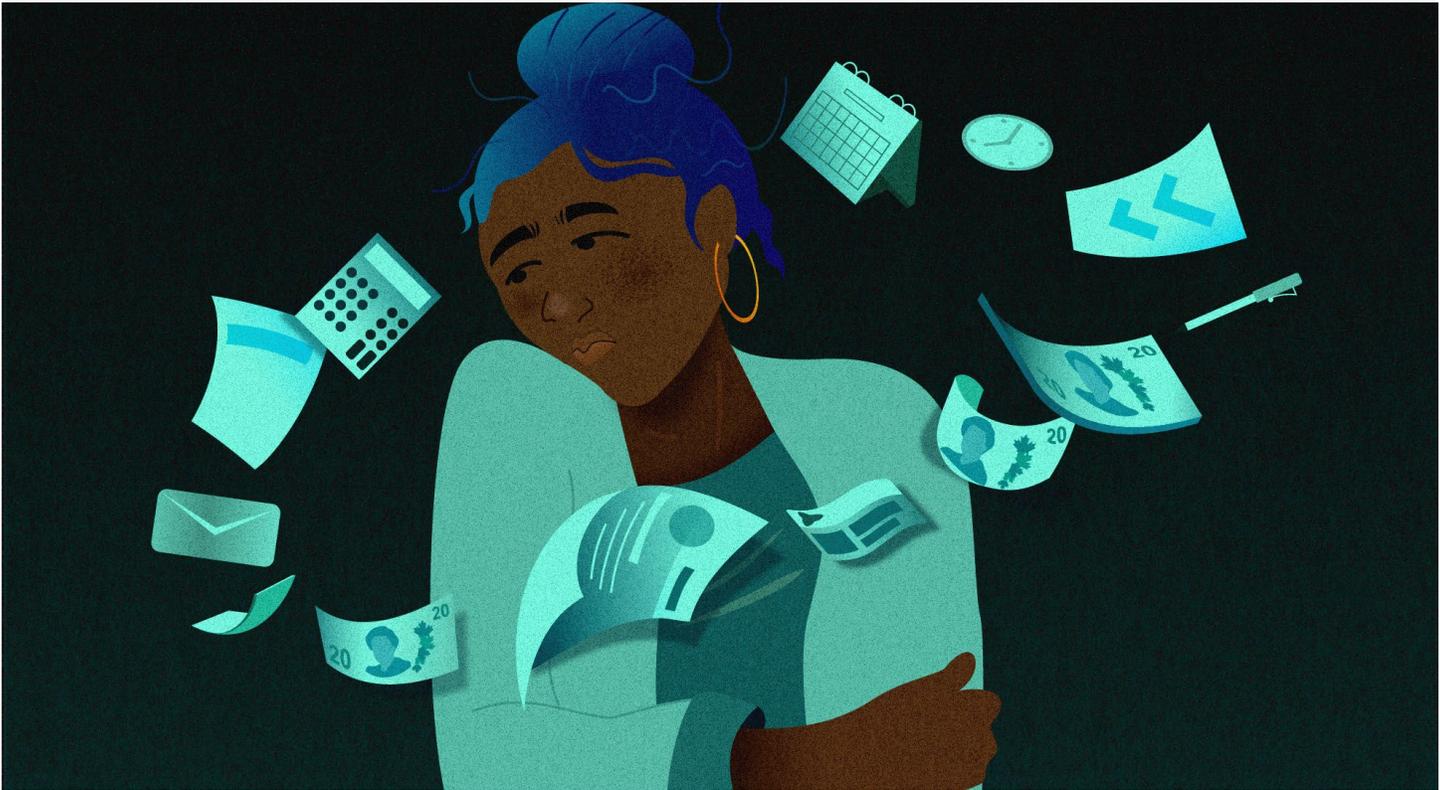
A golden opportunity in the wake of crisis

In mid-2020, Simone lost her job at a sign store in Saskatoon when the owner decided to retire early and close the business. Simone registered for the federal program supporting citizens who were impacted by the economic consequences of the pandemic and looked for work. After months of unsuccessful job-hunting, she had to move out of her apartment and into a cheaper shared rental.

After the move, Simone began updating her new address with relevant organizations. She soon became overwhelmed with the multiple places and different processes she had to navigate—for example, she needed to go in person to update the address on her driver's licence, while the update to the federal pandemic program could be made online. Simone made a list of all the government and service organizations (cable company, internet provider, etc.) she would need to contact in the coming weeks—all for a simple address update.

Our friend Simone may be fictional, but the repercussions of COVID-19 on Canadians were not. The crisis proved to governments around the world that improving how they interact with their citizens* in good times as

well as bad must become a top priority. Here in Canada, governments at all levels went to exceptional lengths to maintain existing services and provide new ones over the course of the pandemic as they addressed the effects of public health guidelines on jobs, well-being, and community.

Their efforts in doing so revealed systemic barriers: legacy technologies with limited functionality and high annual maintenance costs, scattered data, siloed communication channels, and a constrained and overworked workforce. As Canada emerges into a so-called "new normal"—for things will never be quite the same as before—its government bodies have a golden opportunity to consolidate the lessons they've learned from this rare experience to design new systems and processes to deliver an improved standard of service excellence to the people they serve.

They can also study the examples set by other countries. Catalyzed by the pandemic, some foreign governments were able to shift from a more traditional transaction model—designed for the delivery of programs and funding—toward an interaction model centred on people and characterized by

connection, empathy, and personalization. These governments are now providing more accessible, inclusive, timely, and responsive services.

This shift introduces a productive outside-in view that is inclusive and equitable by design, taking into account as it does both the citizen accessing a service and the employee delivering it. Leading governments are now organizing their services around common life events—birth, reaching the age of majority, entering/leaving the labour market, marrying/divorcing, etc.—and anticipating how their citizens' needs will change as they navigate those life events. (See Figure 1.)

This requires an inclusive design approach that prioritizes the equity of all citizens, which means governments must have the mindset and the capabilities to design products and services in a way that considers the full breadth of human diversity: literacy level, digital skill, age, language, physical or mental ability, ethnicity, and gender, and many other facets.

*Throughout this report, the term *citizens* refers to both citizens and non-citizen residents of Canada (and all nations therein).

Figure 1 | Potential life events from birth to death[1]

Birth
- Obtain a birth certificate
- Parentage acknowledgement
- Create IDs/record across agencies
- Obtain ID card and social security

Start driving
- Obtain learner's permit
- Obtain driver's licence
- Obtain other vehicle-registration needs (plate, title, verification of ID and address, etc.)
- Pay for parking
- Pay for minor infractions (parking tickets, moving violations, etc.)

Start higher education
- Apply for college
- Receive tuition assistance
- Receive scholarships
- Obtain student loan repayment assistance

Get married/divorced
- Get a marriage/divorce certificate
- Update IDs and records with name and address changes

Buy a home
- Find affordable housing
- Apply for homeowner assistance
- Calculate mortgage affordability
- Apply for solar electric rebate
- Save money on energy bills
- Prepare to file property taxes or apply for tax credits

Victim of natural disaster
- Medical care
- Obtain housing assistance
- Find business loans and grants

Manage health and aging
- Find health insurance
- Find elderly housing
- Receive elderly care and health services

Start school
- Find eligible schools
- Apply for school/charter school lottery
- Receive student and parent support
- Provide up-to-date immunization records

Start voting
- Register to vote
- Verify voter status, polling place, and other information to vote
- Vote
- Provide feedback on policies/budget

Get employed/unemployed
- Find a job
- Prepare to file taxes
- Obtain unemployment assistance
- Get unemployment benefits
- Obtain employment support
- Get mental health support
- Food purchasing assistance

Have or adopt children
- Adopt a child
- Search for child care
- Receive child care subsidiaries
- Apply for paid family leave
- Obtain maternal support

Start a business
- Obtain business licence
- Obtain tax number
- Obtain industry permits
- Get certifications for workplace safety and hygiene
- Apply for a solar electric rebate
- Find waste management facilities
- Prepare to file corporate taxes

Retire
- Access social security benefits
- Access pension benefits
- Access other retirement benefits

Death of a loved one
- Obtain death certificate
- Obtain autopsy report
- Update agency records
- Obtain death benefits

Structures to support the future of service

Human-centred service is a new imperative that many public and private sector organizations, in Canada and around the world, are working to attain. Some are planning to do so through major investments in transforming their systems to improve outcomes for citizen users or clients. Others are looking for smaller gains that show immediate, incremental benefits that can create a foundation for more major changes over the long term. An example of these in the public service are improvements to public-facing applications that can be useful in a crisis, like a natural disaster.

As in some other countries, the shift in Canada is being driven from central government agencies and focuses on designing and providing a consistent government-service experience. In other countries, the strategic direction for change is also defined by central government agencies but then filtered through sector-specific departments/ministries or to subnational (e.g., state, county, provincial) or local governments to execute.

To meet this rising standard, the public service needs strong enablers. Leading governments are converging around five critical structures that can support and shape superior service experiences for citizens. These are:

1 | **The experience centre**
Traditional contact centre models are giving way to experience centres in an intentional shift to move away from simply handling transactions and toward solving problems for citizens. Experience centres aim to deliver a consistent and satisfying experience, regardless of the channel used by a citizen or business to seek a public service. Digital self-service options, which are still central to government approaches to engagement, are the first line of service experience in this model.

The second line—for example, contact centre agents and counter service agents—are staffed by empathetic employees who focus on delivering the designed experience (e.g., a government service

for a specific life event, like registering a birth, or a service personalized for unique needs, like helping a disabled refugee find housing) and building trust in situations that are particularly complex or that otherwise need human interaction. This not only improves the experience in the moment, but likely improves the citizen's overall impression of and willingness to engage with the government.

The government employees are enabled with modern service delivery tools to support both their own experience and that of the person they're assisting. For example, an agent can see the interaction history of the citizen via their agent desktop (software program), which gives them fuller context and means the citizen doesn't need to repeat information. Artificial intelligence (AI) is used to listen along, in the case of a phone call, for keywords and initiate actions such as opening a new case, pulling policy support aids from the system knowledge base, or flagging the call to a supervisor for assistance, among other possibilities.

2 | **The human experience**
Considering the full range of events in a person's life, from start to end, in the design process enables governments to create programs and capabilities that, balanced with process efficiency and operational effectiveness, take into account the interconnection of these events to support a seamless experience across individual services, build trust, and reinforce citizens' belief in government competence.

Creating such a system happens through incremental improvements to back-office functions, such as adopting the technologies that help government workers and allow service providers and users to see immediate improvement and receive new features as they're released. A gradual approach helps build confidence and trust among citizens that their government is moving toward positive change.

This pivot toward a human-experience mindset means government entities—across levels and sectors, from municipal

Trust is fundamentally related to citizens' beliefs about government's competence and intent.[2]

tax services to provincial transportation or health services to federal immigration services—need to collaborate to integrate their resources and data to create service delivery that is as seamless as possible for those both giving and receiving it. Employing human-centred design methods, such as journey-mapping and service-blueprinting, at this scale requires focused upskilling across the government workforce.

Services Australia is an example of a government body shifting its service delivery design and execution to centre on citizen needs. This branch of the Australian government has organized payments and services around life events as well as occasional incidents, such as natural disasters and crises, and deeper-seated issues, such as family and domestic violence. Its vision is "to make government services simple so people can get on with their lives." And its priority to make government "simple, helpful, respectful, and transparent" allows the users of its services to choose through which communication channel to interact. Implementing this vision has launched Australia ahead of many other countries in the effort to transform service delivery for the better.[3]

3 | "No wrong door"

Modern omnichannel engagement platforms give users an experience in which no choice leads to a dead end. For governments, that means citizens can interact with an omnichannel platform that holds a record of their service touchpoints, so regardless of where a person begins or ends an interaction—online, phone, SMS (text), email—they experience consistent service. A centralized platform has the added benefit of simplifying some application processes, reducing effort and cost as it becomes simpler for the system and the service agents to keep track of a person's history and serve their needs in a more tailored way.

In Canada, the flexibility and access offered by an omnichannel platform may help to address digital equality and challenges to access in rural and remote regions. Assuming bandwidth is available—which concentrated government effort and investment in national connectivity is aiming to address—people may be more able to access a service digitally/online, saving them the time and expense of having to travel great distances for otherwise low-touch services.

The technology to support a "no wrong door" approach can be deployed today. A combination of capabilities—including contact centres as a service (CCaaS), customer relationship management (CRM), and AI technologies—can be used for seamless channel transitions, such as click-to-call or click-to-chat options, as well as prompt interactions throughout the process, keeping the person using it informed every step of the way.

Technological capabilities also enable smooth service experience for the provider. They allow governments to get ahead of situations that raise service requests in the first place, deflect routine requests toward digital channels and self-service automation, or assist citizen interactions by making information and interaction history readily available to the service agent and empowering the agent to resolve more complex or sensitive queries.

Figure 2 | Digital spectrum of capabilities[4]

Prevent	Digitize	Self-service	Assisted service	Human touch
Strong internal quality controls prevent inbound contacts	Information or FAQ on digital channels (portals, apps, signage, etc.) is easy to find and simple to understand	Easier resolutions for low-value, high-volume transactions using self-service options enabled by process automation and AI capabilities	Click-to-call/chat functionality reduces citizen effort and brings those who are unable to self-serve through to agents for assistance	Provide human support through digital or non-digital channels

Unifying a patchwork of systems

The Government of Alberta has more than 20 ministries and hundreds of program areas. Requests from program clients and general inquiries from citizens are handled through a network of more than 80 individual contact centres. These centres are managed by local program managers, who for years had been responsible for the procurement and management of technology solutions for their individual program needs, as well as the recruitment, onboarding, and ongoing coaching of front-line staff. The result was a patchwork of systems that required support for individualized technology, did not leverage the government's collective purchasing power, and, most importantly, did not provide consistent client experiences between programs.

Following a competitive procurement action in 2019, the provincial government acquired a comprehensive technological platform that serves as its first enterprise solution for contact centre telephony and contact-logging needs. The solution standardizes the tool suite used by more than 1,200 front-line agents and, perhaps more importantly, the user experience for the nearly eight million clients who interact with the programs each year.

As of October 2022, 46 contact-centre operations had been successfully migrated to the solution. Once they all have, work will begin to build a human resources community of practice for local program managers. Through this community, the Government of Alberta aims to develop enterprise approaches to the recruiting, onboarding, coaching, and evaluation of contact centre staff.

4 | **AI bots for service improvement**

Advances in AI bots can improve the experiences of citizens and government employees as well as improve operational efficiencies by enabling ever-faster and more accurate responses to requests. AI can power the expansion of digital self-service by embedding natural language processing capabilities into interactions in the self-service channels. This improves containment rates because AI bots can detect the user is stuck and prompt them with possible solutions to keep them in their channel of choice. This results in fewer agent-answered interactions, or, when a live agent does have to get involved, a shorter average time to resolve complex queries.

Using AI bots to manage engagement channels can also improve overall accessibility and citizen satisfaction in several ways. They can be employed to:

- Extend a service's opening hours to 24/7

- Bridge language barriers by supporting multiple languages

- Serve as first-line support by answering basic service questions and guiding citizens to the appropriate department/ministry or agency

AI bots can enable a single, central source of information to be used by multiple government departments in multiple languages. They can also help government employees reduce the average time it takes a handle a request. To take an example mentioned earlier, AI bots can listen in on calls for keywords, which prompt them to find relevant articles to supply to agents, load contact notes, or schedule follow-up activities and new cases. And they can inform and guide improvement to operational metrics through interaction analytics, such as by scanning recorded calls or written correspondence (e.g., live chats and emails) to identify trends in the reasons people are seeking government services.

What of the concerns about AI and privacy? With the introduction of Bill C-27 at the federal level and the passage of Bill 64 in Quebec,[5] Canadian jurisdictions are joining European Union nations in taking a lead global role in legislating and regulating the

AI bots can detect when a user is stuck and prompt them with solutions.

development and use of AI systems in the private sector, which has implications for government use as well. Requirements include conducting risk assessments to determine when an AI system is "high-impact,"[6] with its associated requirements around risk mitigation, monitoring, and record keeping, or, as in Quebec's legislation that comes into effect in 2023, for public bodies and private enterprises to notify users when decisions are being made only by AI. Processes should be designed to make their users aware of their choices in how they interact with the service—whether through AI bots or with humans—and on which topics.

Figure 3 | **User/chatbot engagement journey**

Citizen journeys should be designed with the omnichannel experience in mind—they should define how and where channels can be traversed to promote self-service and reduce agent-assisted fallout.

Digital interaction

Interactive voice response interaction

Chatbot

Agent-assisted interaction

COMPLETE
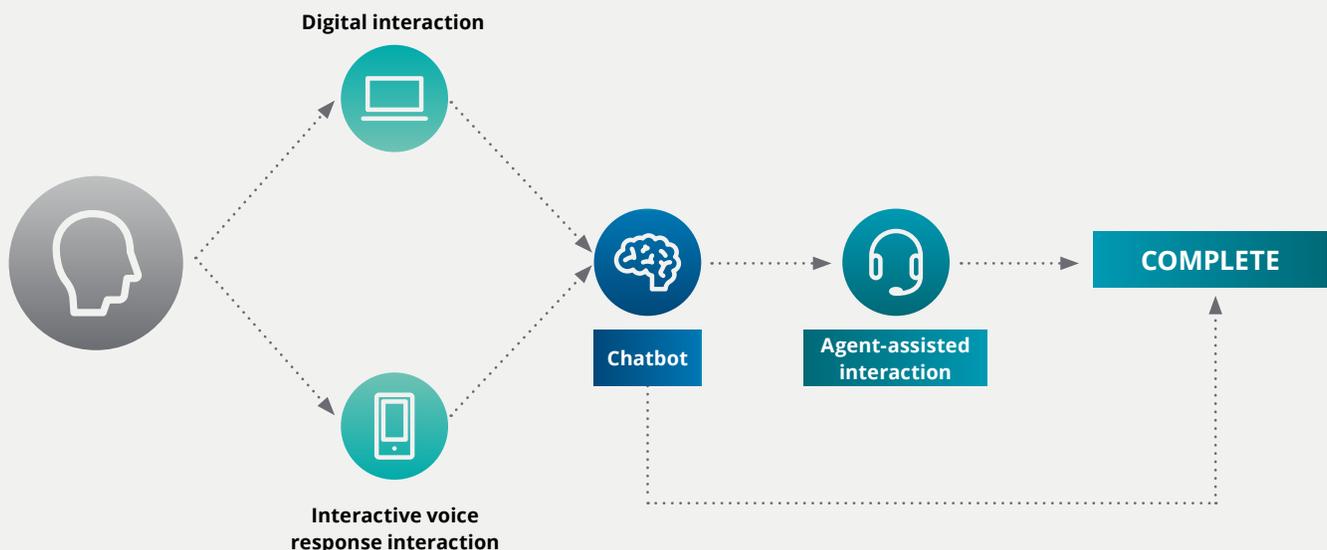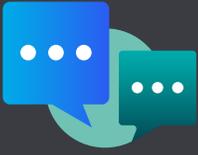
IRENA: a resource for newcomers and refugees

The AI bot capability is of particular use to agencies responsible for accepting and settling refugees and newcomers, where language barriers contribute to frustration and sometimes lead people to abandon their request for support. To address this challenge, Deloitte Central Europe created an app called IRENA, a chatbot that enables non-governmental organizations (NGOs) and governments to provide information to refugees at scale. Since the invasion of Ukraine, the IRENA app has been used to help refugees from that country connect with NGOs in Slovenia, Poland, and the Czech Republic and to better understand the services available to them. Currently operating in more than 10 European Union countries, IRENA is completing 80% of the requests made through the **10,000-plus calls it fields every day**. As a result of this efficiency, NGOs have been able to increase how quickly they share information and better manage incoming demand from users of the service.

5 | "Tell us once"

The development of data exchanges and common citizen data elements (to support typical life events) enable the creation of an integrated view of a citizen's interaction history across a series of government programs and services. This also helps bridge the gap between in-person and digital processes, through the use of digital authentication or other credentials that protect individuals' privacy.[7]

For citizens, this means that instead of having to provide the same information for every program or agency they want to access, they only have to share it once—known in some industries, including the Government of Canada, as a "tell us once" approach. A citizen renewing their driver's licence, for example, changes the residential address field. This set of user data could be flagged as an overarching data field which, when updated, sets off an internal process to synch updates to other government service providers. The citizen only has to initiate and approve the address change once, and it's updated throughout the system on their behalf—with no interruption to other services or supports

Implementing such a service is no easy feat in a decentralized federation like Canada. But there are opportunities within government levels and around particular programs with intergovernmental service-delivery relationships to improve the experience for a common population of citizens or to serve a common function. This is already being done with driver information: data is shared between justice and social services ministries when there's a need to locate a particular individual. It could also be done between social services and community safety ministries for community well-being programming.

Barriers that protect the status quo

What is the government service experience in Canada today? And what's blocking improvement?

Service delivery is segmented across levels of government and their departments or ministries, divisions, and agencies. Service centres are often managed through a central agency or entity in a way that captures economies of scale from shared back-office functions and tools, although the mandate and scope of these service centres varies. Service functions also exist across other, sector-specific entities (for example, social care and family services, transportation, and infrastructure), with varying degrees of involvement with other government service functions. The mix of entities involved and interactions between them are complex and, in many instances, unique.

Not surprisingly, the experience for those accessing government services is also disconnected and relies heavily on their own efforts to navigate multiple websites, apps, emails, contact numbers, and service offices to get what they need. While digital strategy implementations and transformation efforts have resulted in some improvements in recent years—better websites, apps, and other front-end user interfaces among them—there is still segmentation on the back end that gets in the way of a seamless service experience.

This fragmentation is a direct reflection of the way government policy and funding frameworks in Canada are structured: with vertical, program-based, or ministerial/departmental/divisional lines of accountability. These frameworks get in the way of improving digital services and building digital capabilities, and result in an inconsistent service experience.

Furthermore, common barriers—including legacy technology systems, distributed decision-making, budget constraints, policy constraints, and lack of time to devote to modernize policy frameworks—get in the way of governments embracing the technologies and tools that would improve the experience of citizens, businesses, and others who seek to access government for typical life events.

These obstacles are most obvious when it comes to sharing or integrating citizen data. Currently, such data is collected and stored locally with each department, ministry, or agency and it is not shared across, or with, other relevant entities with which the citizen is engaged. There are several reasons for this. One is that technology and data systems—and, often, the funding that

Figure 4 | **Barriers to improving the service delivery experience[8]**

- Insufficient focus on user centricity
- Siloed technology and data systems
- Misaligned governance processes
- Siloed funding
- Privacy and data security concerns
- Lack of trust
- Limited coordination across levels of government

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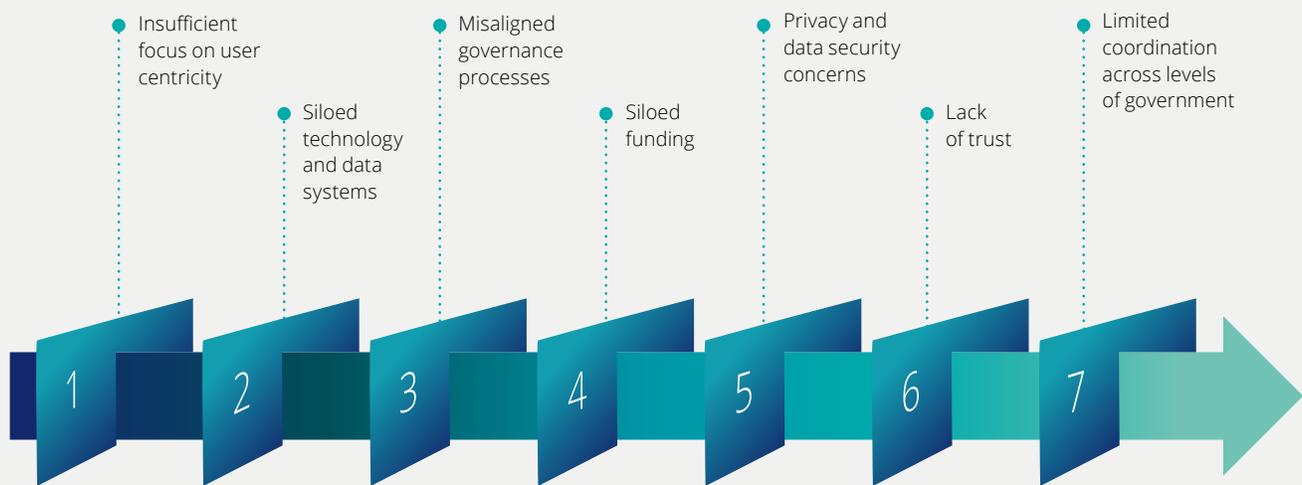
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supports them and the decision-making and incentives that inform their design—are siloed or misaligned. Another reason is that legislative, regulatory, and policy measures prevent data from being shared. These are often for legitimate reasons of public safety and protection; for instance, controlling information to protect a chain of evidence in a prosecution, or protecting information in line with privacy legislation, or sharing intelligence selectively.

The federated model of government, in which responsibility is spread across several levels of government and multiple programs, with stewardship organized according to departmental/ministerial/divisional/agency lines makes enterprise thinking complex. Such thinking is crucial for designing for the human experience, however, because a citizen's needs don't fall neatly along bureaucratic lines. While every major government in Canada, at all three levels, has announced a digital or data strategy, many are struggling to implement their strategy or to keep their capabilities current without thinking differently about how decisions are made, funding is distributed, and services are delivered.

From the perspective of the people who need to use government services, this means they must share their personal data whenever they engage with municipal, provincial/territorial,

or federal government service providers. This can result in fatigue, errors, service interruption, and an increased risk of data inconsistencies.

Next to the legislative and policy barriers, cultural workplace resistance to change has slowed improvements in service delivery. Departments or ministries have often focused on the digitalization of existing, often back-end processes within their control as opposed to rethinking how data is managed from a user's perspective, across various departments. It may be because this approach results in change that is smaller but quicker, or because the regulatory impacts, policy gaps, risks, and burden of change are better known.

Either way, legislation and regulation are human-made constructs that can shift government culture toward experimentation and innovation, putting effort and investment into creating risk-informed, reasonable data exchanges for more positive citizen outcomes. Canada is known worldwide for its public service professionalism and policy; less so for its digital services. Our governments can be great at both.

Digital ID: swift and secure

Governments around the world, including Canada, are exploring the use of digital credentials. The state of Karnataka in southwestern India stands as an example in practice. The state government's ability to share data based on digital credentials made it possible for low-income families there to receive pension benefits without much effort. The digital ID enables the linking of additional information on income, tax due, tax credits, and bank accounts so that when citizens must pay their taxes, they can access their data and file a tax return quickly and easily. With a taxpayer's consent, tax authorities can securely share such data across departments to, for example, ascertain program eligibility for the unemployed. The ability to share personal data swiftly, securely, and with users' consent is vital to delivering services tailored to people's life events.[9]
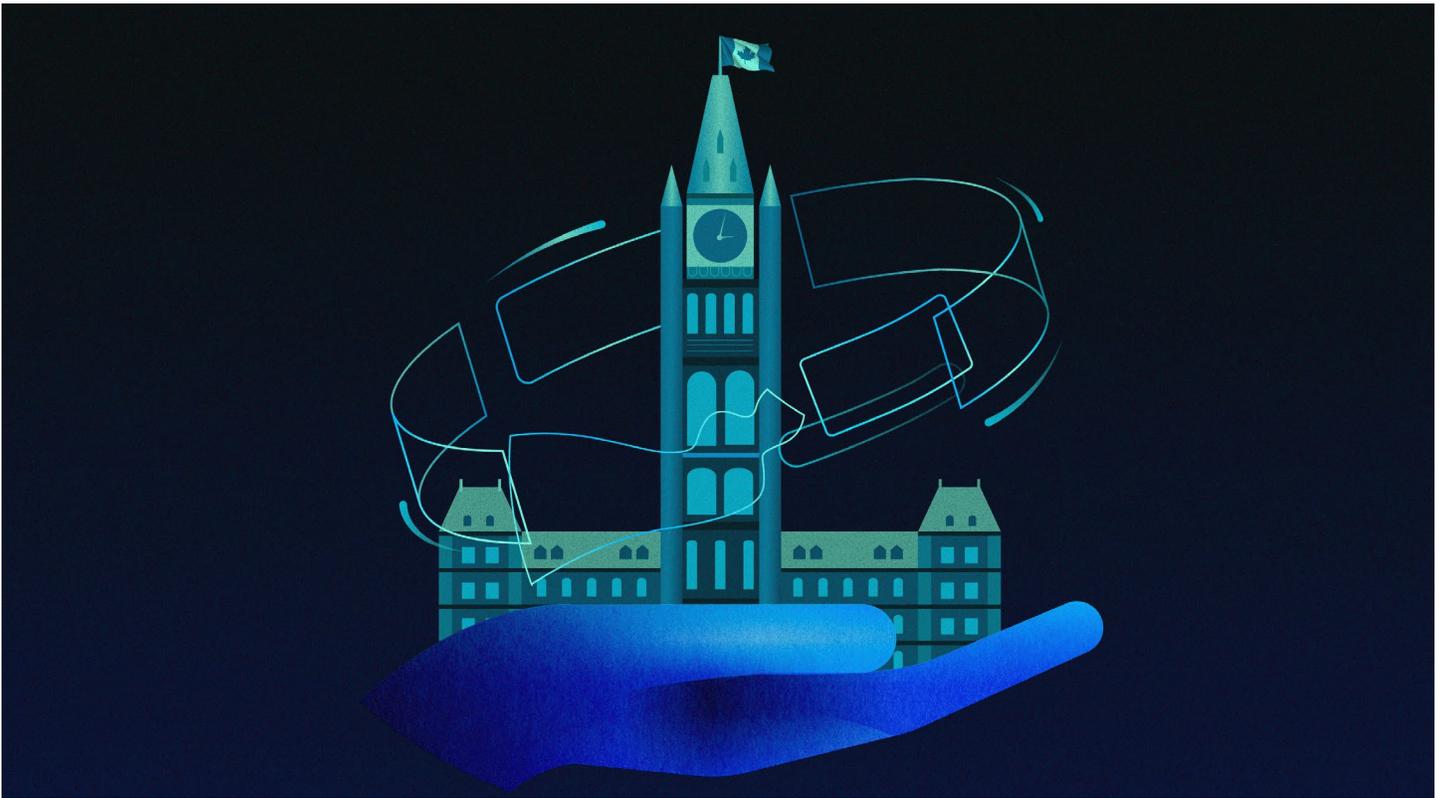
Positioning for the future of government services

To effect real change, Canadian governments must invest in new service capabilities and systems over the next three to five years. Moving toward a better future of service requires taking an end-to-end view of how services are designed, delivered, enabled, and experienced. There are two cornerstone actions that federal, provincial/territorial, and municipal governments should take to guide them as they define their own future of service:

1. **Establish individual services and processes to the life events of citizens.**
   Develop a set of citizen and employee personas to inform and guide the design process and develop targeted experiences for each persona for each event. Develop a governance body that crosses departmental/ministerial/divisional/agency lines to monitor and guide changes to move incrementally toward the desired target end-state for each life event.

2. **Modernize to adopt service-delivery technologies that improve both the experience of both employees and citizens.**

- Support the adoption of digital services with authentication services backed by a trusted and proven digital ID. Look to jurisdictions further along the journey to understand where they first made progress and how they overcame legislative or regulatory barriers.

- Establish an approach to facilitating the scalable, interoperable exchange of data, with due diligence surrounding confidentiality, integrity, and interoperability. Focus first on applications within a single government or service delivery partnership agreement.

- Deploy AI capabilities to mainstream engagement channels, such as voice recognition for inbound calls and chatbots to the public portal, secure portal, and mobile apps.

- Deploy omnichannel capabilities to support citizens transitioning channels by offering click-to-call and click-to-chat options in the portal and mobile apps in sections where complex questions are more likely to be raised.

- Implement enhanced workforce management capabilities to improve forecasting and scheduling capabilities to better manage the government workforce as capacity changes due to self-service adoption.

The jobs of government employees who interact with citizens must evolve to support this future.

Public-facing roles and responsibilities will change as employees will need to perform a greater variety of tasks, supported by futuristic technologies and AI. Today, for example, a government contact-centre employee spends between five to eight hours directly supporting citizens and businesses through traditional channels such as phone and email. In the future, as self-service adoption grows, this time will decrease as the number of agent-supported interactions decreases. This will free up capacity and allow the employee to spend time investing in improvements to the citizen experience.

Figure 5 outlines what the role of the contact centre agent—let's call her Marie—may look like in the future.

Figure 5 | **A day in the life of contact centre agent Marie, circa 2028**

9:00 AM
Workday begins
Marie's day starts with accompanying a colleague to a local community centre to meet with a focus group of citizens to collect direct feedback on their service delivery experiences.

11:00 AM
Marie logs in to her integrated 360 dashboard to review new notifications and the chatbot activity log. She works on resolving the tasks that the bot escalated for her personal attention.

12:00 PM
The system identifies and authenticates an inbound caller via voice recognition before presenting the call to Marie. The caller's case information automatically displays on Marie's agent desktop, enabling her to direct the call to the single point of contact designated for the caller's case.

1:00 PM
After lunch, Marie dives into the knowledge base to read more about the recent policy changes announced in this morning's notifications. She then completes a gamification activity to confirm her understanding of the changes and how they may impact the citizens she supports.

3:00 PM
Marie reviews the workload assigned to her for the coming week. She confirms an open request from the workforce management team about an additional three hours of scheduled call time to help cover a vacation gap in the schedule and then submits her schedule preferences for the following month.

5:00 PM
Workday ends
At 4:30, Marie checks her dashboard again and, as there are no urgent issues pending and she is not on active call duty, decides to start her commute home, using the last 30 minutes of the workday to complete some of her assigned learning modules through the mobile learning app while on the bus. Tomorrow she'll be working from home, so she can pop out for her dentist appointment at a nearby clinic in late morning.

Figure 5 shows the diverse tasks Marie performs in a day; she interacts with the public to answer questions and help resolve issues, but also helps identify and carry out improvements to the government service experience. Roles like this evolve over time as more citizens and other users adopt AI-powered self-service options.

To sustain the culture shift away from processes and toward citizen experiences, the following capabilities can be built into government operating models. Each should be implemented with an equity-by-design lens to make sure that both the service and those providing it are inclusive and accessible.

In the next two years:

- **Provide open access to citizen insights across operational teams.** Ensure all impacted teams have direct access to user insights data and factor it into everyday decisions.

- **Facilitate citizen interactions.** Create space for government teams to have direct interactions with users through focus groups or other engagement tools to gain a deeper understanding of their service needs and pain points.

- **Empower employees.** Break existing organizational silos and empower employees to take calculated risks without needing to escalate decision-making. Reward entrepreneurial behaviours and openly share successes and failures.

In two to five years:

- **Embody citizen-centricity.** Continue to focus on enabling personalization and data-driven decision-making and to advance omnichannel engagement across the organization.

- **Employ citizen-centricity metrics.** Track metrics as part of executive reviews, and employee performance and compensation updates.

- **Set up a citizen experience team.** Dedicated to understanding the needs of the governments' stakeholder groups— such as citizens, businesses, communities, and government employees—, this team can use insights to design citizen- and employee-centric solutions and to drive continuous improvement.
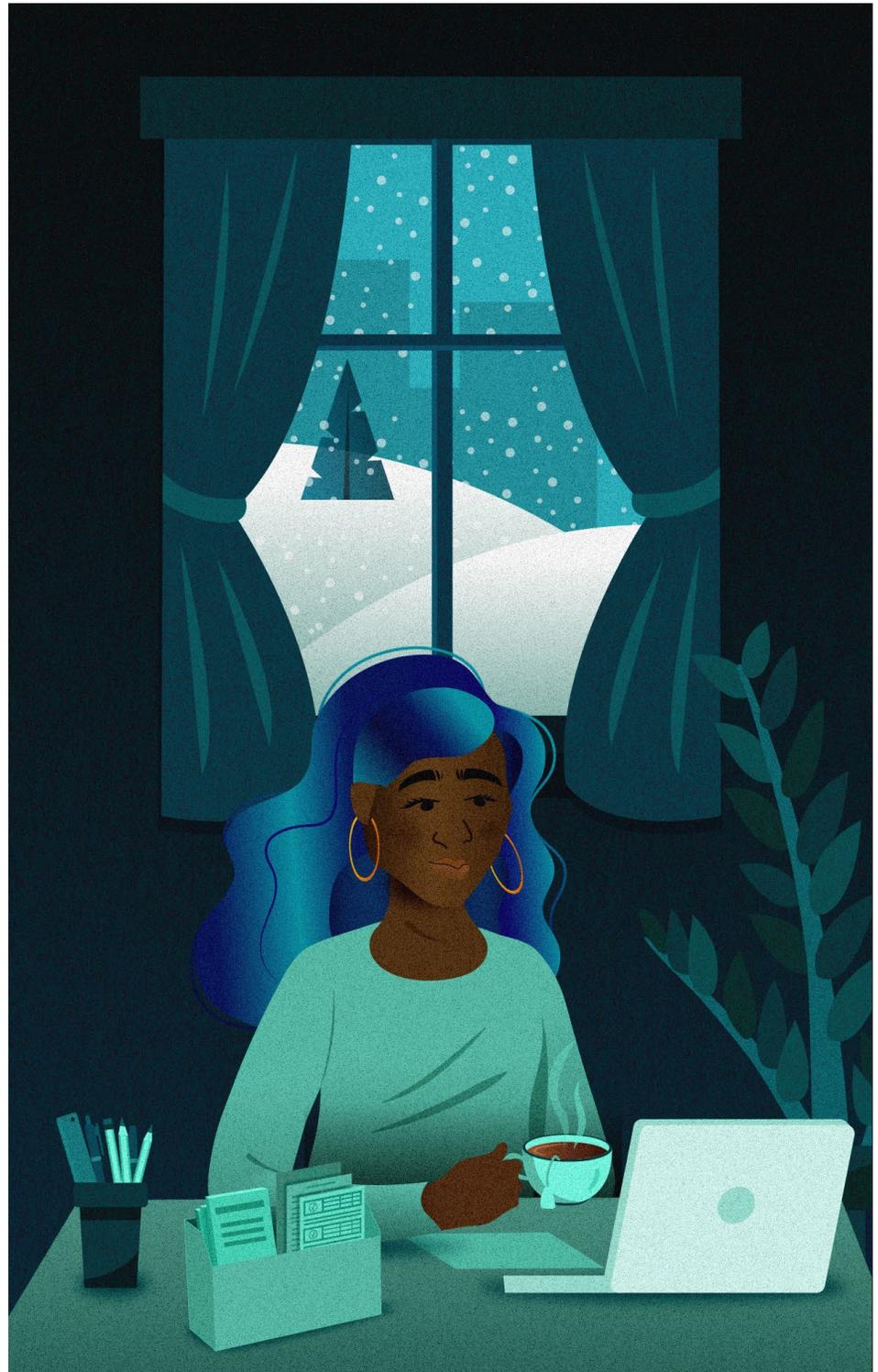
The foundation of a citizen-focused future

The global COVID-19 pandemic reinforced the need for governments to meet citizens where they are. Providing services that are personalized, ready when needed, and easily accessible no matter where or how a person is reaching them requires new capabilities, mindsets, and tools. Learning from private sector practices, building on existing digital strategies and lessons learned during the pandemic, and taking a radically citizen-focused view to how services are designed, planned, and delivered will set up Canadian governments to collaborate and lead the way to the future of service.

Endnotes

1. Deloitte, "How government can deliver streamlined life event experiences," July 12, 2022.

2. Deloitte, "Government customer experience could hold the key to citizen trust," July 13, 2022.

3. Services Australia, *Corporate Plan 2021–22*, 2021.

4. Deloitte, *From Service to Relationship Center*, January 2022.

5. Bill 64, an Act to modernize legislative provisions as regards the protection of personal information, was passed in 2021 and comes into force next year. Bill C-27 is the Digital Charter Implementation Act, which passed first reading in the House of Commons in June 2022.

6. While Bill C-27 states that the criteria for a "high-impact" system will be determined at a later date, the European Union's proposed Artificial Intelligence Regulation imposes a similar level of requirement on "high-risk" AI systems, which include systems to be used as safety components of products or products that need to meet specific standards or technical specifications (e.g., medical devices, critical infrastructure, toys) and systems that pose a risk to health, safety, or fundamental rights (e.g., hiring decisions, credit scoring, education).

7. Deloitte, "*The future of government rests on the future of identity,*" October 2022.

8. Deloitte, "How government can deliver streamlined life event experiences,"

9. Ibid.

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