



Dashboard for Alabamians to Visualize Income Determinations

Focus Group Report Format

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Summary of Project

The Federal Reserve Bank of Atlanta is working with the State of Alabama to develop a tool to help understand the impact of benefits cliffs, or the loss of public assistance, on individuals transitioning into paid employment. The tool is called DAVID—Dashboard for Alabamians to Visualize Income Determinations. As we develop DAVID, we want to make sure the information we share is clear to clients and practitioners and that they understand when they will reach self-sufficiency, based on income, region, occupation, and family dynamics.

In August 2020, the Atlanta Fed collaborated with the Alabama Department of Human Resources, Alabama Department of Labor, Alabama Department of Commerce, Alabama Department of Rehabilitation Services, and the Governor’s Office on Education and Workforce Transformation to identify experts among Alabama’s workforce counseling providers to participate in focus group sessions and give feedback on DAVID. Through these focus group sessions, the developers gathered critical information about how the tool would be used in the counseling process, how much time providers would have to use the tool, and how the clients would interpret the information.

Introduction

DAVID was developed as part of the Atlanta Fed’s high-priority Advancing Careers initiative and Alabama Governor Kay Ivey’s Success Plus initiative. We conducted the focus group to ensure we were meeting the needs of our users.

The Atlanta Fed and the Governor’s Office on Education and Workforce Transformation held a focus group discussion with 28 workforce counselors and practitioners on August 17, 2020, to gather feedback on DAVID. Participants were shown a demonstration of DAVID via Zoom and were asked to respond to questions placed in the chat box. After completing the demonstration, we emailed a link to DAVID so participants could explore it on their own. They were also sent an online survey that they had one week to complete. The deadline for submitting responses was August 24, 2020. After summarizing their responses, we met internally to discuss what we could change and what would need to wait until the next phase tool. We scheduled a follow-up session on

September 1, 2020, to debrief the group and show them the updates from the feedback they provided, as well as ask follow-up questions for clarification.¹

The discussion was designed to gather information from Alabama’s expert workforce practitioners regarding the following questions:

1. Do counselors and clients find the language and tone of the text appropriate?
2. Do counselors find the charts and other visual content easy to understand?
3. When in the customer flow, will counselors use DAVID and how much time will they have to use it?
4. Do counselors perceive any additional information they would need to work with their clients in DAVID?
5. What type of training would be helpful and what concepts should the training focus on?

Participant Demographics

To recruit participants, we reached out to several state agencies in the hope that we would have a diverse group representing the scope of work that is currently underway in Alabama. The final group of 28 participants included:

- 4 representatives from the Alabama Department of Rehabilitation Services
- 5 representatives from the Alabama Department of Human Resources
- 10 representatives from the Alabama Department of Labor
- 3 representatives from the Alabama Department of Commerce
- 6 representatives from SNAP E&T

Counselor Perspectives

1. Does the tone of the language seem appropriate?
 - *Initial language should be more positive and emphasize the increase in income and not the loss of benefits.*
 - *Some of it reads a little too “technical.” The use of cluster (industry or field), benefit (public assistance), family composition ... might not make sense to some people using this tool.*
2. Were the charts and visuals easy to interpret?
 - *The chart needs to be more interactive, if possible, to break down what “self-sufficiency” is.*
 - *Yes, it may take a little more time to explain it to the client, but it is doable.*
 - *It is, but I would make the short term first, then medium, then long term. It makes more sense to me that way.*
3. When in the customer flow, would you use DAVID and how long would you have with them?
 - *Several important touchpoints through the life of service: At intake. Again at any plan development, and during/after training. Updates and reminders at benchmarks.*
 - *I would say closer to the beginning in my counseling workflow; however, this would vary depending on the agency or type of counseling you would provide.*
 - *This is a lot of data, and I personally think it would overwhelm most of the clients we work with. I feel as though many of them would tune out very early in the explanation of these charts.*

- *Length of time responses ranged from 15–30 minutes.*
4. Are there family compositions and benefits that we have overlooked?
- *Benefit package—TANF, food, childcare and RTC. Many clients receiving public assistance in Alabama do not receive housing assistance.*
 - *SSI and SSDI*
 - *I think it should have single and married options with a dropdown of 0 to 10 children.*
5. What type of training would be beneficial before working in DAVID?
- *More specific information on the benefits rules in the state of Alabama; outreach training... how do the practitioners speak to clients about the data—enthusiasm and positivity, not confusion.*
 - *Training would be minimal if the person understands graphs. Otherwise, the practitioner will need training on how to interpret the data. The practitioner might also need a basic understanding of the assistance programs in order to identify what the worker receives.*
 - *A basic overview of the functionality of the tool including a four-hour webinar on different types of public assistance.*
 - *Scenarios would be very important to be able to walk through different situations that a practitioner may face. I think having practitioners walk through the steps with the trainer would be very helpful. Not just watch and learn, but hands-on participation.*

Summary of Findings and Actions Taken

Question 1:

The language and tone were too academic. We ran the text through a website called Readable to determine the reading grade level. We made several changes and all text is now between a 9th and 11th grade reading level. Users have reported this language is more approachable and easier to read.

Question 2:

We received fantastic feedback about the charts and how to make them more user friendly. We made changes to the language and reorganized the charts to emphasize the positive. We labeled the dotted line to represent the “Self-Sufficiency Target,” expanded the chart on what expenses are represented in the “Self-Sufficiency Target,” changed the order of the Gains to Career Advancement chart to emphasize the lifetime increase in income, and added blue lines to the Annual Net Financial Resources chart to better illustrate the benefits cliffs impact and determine when and what benefits will be lost.

Question 3:

DAVID would most likely be used during the intake process but could be utilized at multiple points in the process. The length of time to use DAVID during an appointment ranged from 15–30 minutes.

Question 4:

Adding options for larger family sizes is problematic because of data constraints. We are accelerating our rollout of the phase two dashboard and hope to have it online by early 2021. We are adding SSI and SSDI benefits, as well as including an option that does not include housing assistance.

Question 5:

The focus group indicated that they would need additional training to feel comfortable using DAVID with clients. From their feedback, we developed the following training recommendations.

Topic	Session Description
Labor Market Overview and an Introduction to Benefits Cliffs	During this one-hour webinar, we will examine Alabama’s historical labor market information including the unemployment rate, labor force participation rate, and the largest occupations in each region. We will define basic labor market terminology, compare Alabama’s data to other states in the Southeast, define the term economic mobility, and identify the barriers to career advancement. We will introduce benefits cliffs and show the impact on an individual or family as they advance along a career path. This training session will have a multiple-choice testing component at the end. A passing score will be required to continue to the next training session.
Interpreting the Data	During the second one-hour training webinar, we will learn the basics of working with DAVID and interpreting the data. We will provide an overview of how to read the charts and what information we are using to make the determinations. We will look at different high-demand career paths in Alabama and determine how long it will take for someone to reach the “Self-Sufficiency Target.” We will project the increased financial gains over the long term for the client and identify the potential loss of public assistance. Having this advance notice will allow the client to plan for alternative resources until they no longer need the benefits. This training session will have a scenario-based test component at the end that will require hands-on use of the DAVID tool. A passing score will be required to continue to the next training session.
Understanding Tax Credits and the State of Alabama Benefits Rules; Using DAVID to Support Career Advancement: A Review of Best Practices	The third one-hour training webinar will focus on federal tax credits and state-specific public assistance programs. We will model how practitioners should speak to clients about the data (enthusiasm, positivity, and clarity). We will also discuss best practices in

	<p>career/financial counseling and resources to use to help clients who may experience hardship because of loss of public assistance. A passing score will be required to continue to the next training session.</p>
Meet DAVID 2.0	<p>During the final one-hour training session, we will introduce the group to the advanced capabilities of DAVID 2.0. Some of the new features allow counselors to individualize the tool for clients, including family type (e.g., two-parent household, number of children, and children’s ages). This training session will have a required component at the end that will provide feedback on the new DAVID tool. Participants will have one week to complete the usability survey and submit the information into the online survey tool.</p>
DAVID Credential	<p>A credential of value that meets the requirements of a recognized post-secondary credential (see 29 U.S.C. §3101, P.L. 113-128, and TEGL 15-10) will be created for individuals who complete the four training modules associated with DAVID. A competency- and performance-based assessment will be developed to assess mastery of the skills and competencies contained in the training modules. Individuals seeking to become a human services or WIOA case manager, career coach, or career center employee will earn the DAVID credential by completing the training modules and passing the assessment.</p>

The Atlanta Fed, Alabama Department of Human Resources, Alabama Department of Commerce, Alabama Department of Labor, and the Governor’s Office on Education and Workforce Transformation will form a task force to develop the training modules, course content, materials, and assessments between September 15 and December 14, 2020.

Next Steps—Asset Mapping Project

Work has begun across multiple state agencies to develop an asset mapping strategy that will allow workforce practitioners to help clients locate additional support and resources as they

experience the loss of public assistance. The asset mapping project would not be limited to just public assistance support but would include all resources that may create barriers to entering the workforce.

¹ To explore each of these questions in greater depth, we organized three half-hour sessions with individual counselors. In these sessions, we observed (via screen share) counselors as they interacted with each page in DAVID. We recorded their reactions in real time.



Advancing Careers for Low-Income Families

The mission of the Atlanta Fed's Advancing Careers initiative is to conduct research on benefits cliffs and develop tools to support community and state efforts to improve economic security for families and meet the talent needs of businesses for a healthy economy.