List loop competitive analysis

Readout

September 2021

Background and goals

When Veterans request financial help for their VBA and VHA debts, they need to provide a snapshot of their income and expenses as part of the Financial Status Report (FSR). We learned through discovery research that Veterans may need to list a significant number of expenses, so in order to assist them in quickly listing these items we designed a new list loop component. However, through usability testing we uncovered that Veterans struggled to add their items as the component intended.

This competitive analysis's goal is to look at how similar government forms and financial tools collect this type of information to better inform how we might improve the application experience.

Analysis summary

To find similar patterns for our list loop solution, we looked at several forms and applications that include user input of employment, income, assets, and expenses. These primarily consisted of government aid forms and budgeting software. During the course of our research, we found many examples of online forms that collect For this analysis, we looked at the following:

- **Government forms**
    - FAFSA
    - SNAP (MD, CA)
    - Getcalfresh.com
    - Benefits.gov
    - GOV.UK Debt Relief Orders
    - Minnesota Financial Benefits Form
- **Budgeting apps**
    - EveryDollar
    - You Need A Budget (YNAB)
    - Quicken Budget Calculator

Other notable categories that we investigated were mortgage applications, financial institution forms, and online tax forms, but these did not reveal valuable information and were often locked behind authentications like credit checks.

Government forms

FAFSA
Relevant links: <u>Online form</u>

	Encourages the use of a tax document to fill out the form and includes form section numbers
	Includes an 'Income Estimator' feature that breaks down AGI into individual sections: • Wages/salaries/tips • Interest • Dividends • Other taxable income • IRA-allowable adjustments All employment and income streams are combined in one section.
	Asks for financial information using inputs with **very** long labels AND tooltips; financial questions are chunked together with several questions on the same page.
	Asks a qualifying question to determine if assets need to be itemized. Minimum qualification of assets is set to only $400.00.

Maryland SNAP
Relevant links: <u>Online application</u> | Form PDF

Household Details — Step 3 of 3

Household Costs
Has the household received any energy assistance at the current address within the past 12 months? *
○ Yes ● No

Is anyone in your Household paying for home expenses, such as mortgage, rent or utilities? *
● Yes ○ No

Please provide details on your home expenses below.

Household Member	Expenses Paid	
Riley Orr (HH)	$46	✎ ✕

+ Add

Applicants can add expenses per household member via a modal.

Once added to a modal, they're brought back to this screen with the total amount of all expenses displayed.

Expenses can be edited.

Add Household Expenses

Household Member *
Please Select One ⌄

☐ Heat
☐ Rental Insurance
☐ Air Conditioning
☐ Electricity
☐ Rent
☐ Mortgage
☐ Water
☐ Sewer

☑ Garbage — Amount * $ 0.00 — How Often? * Please Select One ⌄
☑ Property Tax — Amount * $ 0.00 — How Often? * Please Select One ⌄
☑ Co-op/Condo/Assoc. Fees — Amount * $ 0.00 — How Often? * Please Select One ⌄
☑ Home-Owner's Insurance — Amount * $ 0.00 — How Often? * Please Select One ⌄

☐ Telephone
☐ Other

Opens a modal listing common household expenses so applicants can add them all at once. There's also an 'other' option where the applicant can add any additional expenses

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Add Outstanding Medical Expense

Household Member *
Please Select One ⌄

Outstanding Medical Expenses *
☐ Health/Medicare Insurance   ☐ In Home Nurse
☐ Medical/Dental Insurance   ☐ Nursing Facility
☐ Dentures/Glasses/Hearing Aids ☐ Attendant Care/Personal Care
☐ Transportation Costs   ☐ Pharmacy
☐ Hospital   ☐ Doctor Bills
                                Other
                                ☐ [   ]

✕ Cancel **+ Save & Add** **☑ Save & Close**

Medical expenses are split into their own section with common types listed.

Similar list loop as above.

Add Benefits/Unearned Income

Do you receive, have you applied for, or have you been denied any benefit or income in the following list?

Benefit / Income Type *   From Which State?

✓ Please Select One
Alimony
Annuity
Black Lung Benefits
Business Income
Casino Gambling Winnings
Child Support
Civil Service Annuity
Disability/Sick. Maternity Benefits
Education Grants or Loans
Emergency Assistance
Foster Care Payments
Interest Dividends from Stocks, Bonds, Saving or Other Investments
Lottery Winning
Lump Sum Cash Amounts
Military Allotment
Money from Friends or Relatives
Money from Rental Income
Other
Pension or Retirement
Public Assistance to Adults (PAA)
Railroad Retirement
Social Security
Social Security Disability
SSI
Temporary Cash Assistance (TCA)
Temporary Disability Assistance Program (TDAP)
Unemployment Insurance
Union Benefits
Veteran's Pension/Benefit
Worker's Compensation

Additional income is added as a list loop that opens as a modal.

Benefit/income type examples listed as a dropdown

Add Employment Income

Step 2 of 2

Income Type: *   Hours per Week: *

Please Select One

How Often Paid? *   Gross Pay Per Period * ❓

Please Select One $ $0.00

Dates job held:
From: *   To: *

☐ Present

If the job has ended, what is your last expected pay date? *

❮ Back   + Save & Add   ☑ Save & Close

Only asks for gross income

Add Asset

Name of Owner *
(specify if self employed)

Asset Type *   Please Select One

✓ Please Select One
Accident Settlement
Annuity
Bonds
Cash
Certificate of Deposit
Checking
Credit Union Account
Disaster Payments & Loans
I.R.A.
Inheritance
Keogh Account
Lump Sum
Medicaid Qualifying Trust
Other
Other Real Property
Other Retirement Accounts
Ownership in a Company
Patient Fund
Savings
Stocks
Treasury or Other Notes
Trust

Location *(Name of Bank, at home, etc.)

Number *

s & Add   ☑ Save & Close

List of example assets listed as a dropdown.

Assets are added in a list loop that opens a modal.

Applicants have the option to add an 'Other' asset

Food Supplement Qualification

If you are applying for the Food Supplement Program, you can complete all of the online application form and send it to us now or you may fill in your name and address, sign the application and send it to us. You may get benefits faster if you complete the entire form now. Your Food Supplement benefit is based on the date your signed application is received in the Department of Social Services.

You may get Food Supplements right away if you meet one of the following conditions:

Is your household's monthly rent or mortgage and utilities more than your household's income and resources? *

◉ Yes ○ No

How much is your monthly rent or mortgage and utilities?

$ 1,500.00

Is your household's gross monthly income less than $150 and your resources such as bank accounts $100 or less? *

◉ Yes ○ No

How much is your gross monthly income?

$ 0.00

How much do you have in resources, such as bank accounts?

$ 0.00

Is your household a migrant or seasonal farm worker household? *

○ Yes ◉ No

If you qualify to get Food Supplements right away, we will take action on your application within 7 days from the date the signed application is received in the Department of Social Services. You will not get Food Supplement benefits right away, if eligible, until we interview you and get proof of who you are.

○ I want to sign the application now and complete the rest at a different time. By clicking the Submit Application button, I understand that I may be interviewed and may be required to provide proof of who I am before I can get any benefits.

Beginning of the form asks questions that could result in automatic approval.

Application Progress

🏠 **Household**

▶ Assistance

☐ Head of Household

☐ Members

☐ Authorized Representatives

☐ Assets

☐ Income

☐ Expenses

☐ Household Details

❓ **Program Questions**

✔ **Review & Submit**

☑ Save & Exit Application

Left nav shows applicants what they can expect in each section.

The sections are not clickable.

How much money did your household get in the last 30 days (before taxes)?

Give us your best estimates for the fields below. Make sure to include income from everyone in your household before taxes are taken out. This information is used by the county to determine the amount of benefits you'll receive. Please enter values 0 or greater.

Employment income (including self-employment)	$ 0
Unemployment income	$ 0
Child Support Received	$ 0
Other	$ 0
Total	$ 0

< Back   Continue →

Income is collected at a household level, and applicants must do the math themselves for all income sources.

Form specifically looks for information for the past 30 days.

Income sources are totaled into an uneditable total.

How much money do you have saved (including checking, savings, and cash)?

This includes any money you may have in checking or savings accounts or as cash. Please include money for everyone in your household. Please enter a value 0 or greater.

How much money do you have saved?

$ Enter 0 or greater

< Back   Continue →

Only assets collected are cash assets.

Applicants do math themselves.

Tell us about your monthly expenses.

This information influences the amount of benefits you may qualify for. Please enter values 0 or greater.

How much do you spend on RENT OR MORTGAGE payments in a month?

$ Enter 0 or greater

How much do you spend on UTILITIES in a month?

$ Enter 0 or greater

< Back   Continue →

Monthly expenses are limited to fixed costs of housing and utilities.

Tell us about your income.

Tell us about your current jobs and how you get money.

Do you have job(s) where you get a paycheck from an employer?
- ◉ Yes
- ○ No

Job 1   Remove this job?

How often do you get paid?
- ○ Hourly
- ○ Daily
- ○ Weekly
- ○ Every two weeks
- ○ Twice a month
- ○ Monthly
- ○ Quarterly
- ○ Every 6 months
- ○ Yearly
- ○ One-time payment

How much do you get paid per paycheck (before taxes)?

| $ | Enter 0 or greater |

+ Add Job

You can add up to 4 jobs on this application. If you have more than 4 jobs, contact us - help@1degree.org

‹ Back   Continue →

Tell us about your self-employed income.

Tell us about your current jobs and how you get money.

Do you have job(s) where you are self-employed?
- ◉ Yes
- ○ No

Job 1   Remove this job?

Total income from self-employment this month

| $ | Enter 0 or greater |

Expenses from self-employment this month See examples

| $ | Enter 0 or greater |

Net income from self-employment this month

| $ | Enter 0 or greater |

+ Add Job

You can add up to 4 self-employed jobs on this application. If you have more than 4 jobs, contact us - help@1degree.org

‹ Back   Continue →

Conditionally displayed list loops for each:
- Employment income
- Self-employment income
- Other income

Other income examples:
- Unemployment benefits
- Social Security benefits
- Retirement or pension income
- Rent or royalty income
- Alimony received
- Investment income
- Capital gains
- Farming or fishing income
- Canceled debts
- Court awards
- Jury duty pay
- Miscellaneous

Additional entries can be added or removed and ask for much less information

Payment frequency is included for employment and other incomes.

Do you have other income?

"Other income" is money you get from something other than your jobs. See examples of other income.

Do you have other sources of income?
- ● Yes
- ○ No

Other Income 1   Remove this income?

How much other income do you get per paycheck?

$ | Enter 0 or greater

How often do you get paid?
- ○ Hourly
- ○ Daily
- ○ Weekly
- ○ Every two weeks
- ○ Twice a month
- ○ Monthly
- ○ Quarterly
- ○ Every 6 months
- ○ Yearly
- ○ One-time payment

+ Add Income

You can add up to 4 types of other income on this application. If you have more than 4 types of other income, contact us - help@1degree.org.

‹ Back   Continue →

GetCalFresh
Relevant links: Online form

Who else do you regularly purchase and prepare food with?

If you live with them, you must include children under 22, spouses, and parents. Don't include roommates unless you buy and prepare more than half of your meals together.

[Learn more about who you should add ⌄]

- **Family you live with**: If you live with them, you must include children under 22, spouses, and parents.
- **Roommates**: Do not include roommates unless you buy and prepare more than half of your meals together.
- **60+/disabled**: People who are 60+/disabled and live with others can choose to apply separately.
- **Immigrants**: Any immigrant can choose to opt-out and will not be asked about their immigration status. They still need to be included on this application.
- **Separation/divorce**: In cases of separation or divorce, only include the other person if they live with you. Include your children if they eat most of their meals with you. Children cannot be on multiple cases at once.
- **Pregnant mothers**: Do not include unborn children on this application.

Determines household members by asking it as 'who else do you regularly purchase and prepare food with?' to exclude non-dependent house-share situations.

👤 **Becca Derp (that's you!)**

[+ Add another person]

[Just me →]

List loop pattern:

- Add another person directs to new page
- Continue returns to the summary
- Edit takes you back to the new page
- Remove prompts you to confirm

What is this person's name?

What is their first name?

What is their last name?

Continue →

👤 Becca Derp (that's you!)

👤 Skylar Derp
Edit   Remove

＋ Add another person

Does anyone on the application get Supplemental Security Income (SSI/SSP)?

This is different from social security retirement benefits (SSA), Social Security Disability Insurance (SSDI), and State Disability Insurance (SDI).

✔ Yes   ✘ No

1 question per page progressive disclosure pattern

In total, how many jobs do the people on your application have?

Include any freelance, self-employed, or independent contractor jobs.

✓ 1 job
2 jobs
3 jobs
4 jobs
5 jobs
6 jobs
7 jobs
8 jobs
9 jobs
10 jobs
11 jobs
12 jobs

ou still have a job but aren't currently
that job.

Asks for numeric responses to questions, but does not follow up on them.

In the last 30 days, how much money did the people on your application get from working (before taxes)?

$

Continue →

Collects income information by asking how much the people on the application got from working, before taxes.

Does anyone on the application get any money from other sources?

Students: Do not include financial aid.

Do not include money from SSI/SSP.

For example:

- Social Security retirement (SSA)
- Social Security Disability Insurance (SSDI)
- State Disability Insurance (SDI)
- Child support
- Alimony
- Military Basic Allowance for Housing (BAH)
- Veteran's Administration (VA) benefits
- Worker's compensation
- Pensions or other retirement
- Monthly cash from family or friends
- Other

✔ Yes   ✗ No

Qualifies entire household, then collects entire household detail

Let's review what you told us about income on your application.

$500 per month
Income from 2 jobs before taxes

Someone on the application lost a job in the last 30 days

$200 per week
Money from Unemployment

$900 per month
Money from other sources

$1000 per month
Money from Supplemental Security Income (SSI/SSP)

–$200 per month
Child support payments

–$200 per month
Calculated 40% deduction from self-employment

$1000
Money on hand (does not count towards your income)

This looks correct

Change my answers

Reviews at the end of each section, which then kicks you back to the beginning of the 'Chapter' when you choose to 'Change my answers'

Do you pay for any utilities?

Select all that you are billed for, even if you haven't paid it this month.

- ☐ Cell phone or landline
- ☐ Heating
- ☐ Cooling
- ☐ Water
- ☐ Sewage
- ☐ Garbage
- ☐ None of the above

Continue →

Asks for utilities that are paid for, but do not follow up on the amounts. Presumably these are determined via averages.

No 'other' option is supplied.

Benefits.gov
Relevant links: <u>Online form</u>

Benefits.gov had an interesting pattern where nothing was strictly required, including entire sections. A user can flip between the different tabs at will.

Each tab presented one question at a time, but had jarring progressive disclosure.

They begin by asking what the user would characterize their income as, which is an interesting pattern, but the answer had no immediate outcome in the form.

GOV.uk (Debt Relief Orders)
Relevant links: <u>Online form</u>

Explicit eligibility requirements are stated ahead of time, and include clear (and markedly low) requirements:
- Less than **£**75 per month in spare income
- Less than **£**2,000 worth of assets
- Vehicles worth less than **£**2,000

Minnesota Financial Benefits Form
Relevant links: Online form

What do you need help with today?

Check all that apply.

- ☐ 🍎 **Food (SNAP)**
  Money to buy food for you and your family

- ☐ 💲 **Cash programs**
  Programs like GA and MFIP that help families and single adults meet basic needs

- ☐ 🚼 **Child Care Assistance**
  Helps pay for childcare while you pursue work or school

- ☐ 🏠 **Emergency Assistance**
  Helps with rent and utility payments to stop eviction

- ☐ 🏢 **Group Housing**
  Housing Support (GRH) helps adults, seniors, and people with disabilities pay for group housing

- ☐ 👥 **None of the above because I am only applying for others in my household**

Continue

Form allows you to apply for several benefits at the same time:
- Food (SNAP)
- Cash programs
- Child Care Assistance
- Emergency Assistance
- Group Housing
- None of the above because I am only applying for others in my household

Is this everyone that lives with you?

Include children and everyone who lives with you, even if they aren't there all the time.

Your household

- Becca Welsh (that's you!)
- Sky Welsh   delete

+ Add a person

Yes, that's everyone

List loop pattern
- Click **+ Add a person**
- Opens a new page with person details
- Returns to summary screen
- Remove opens a new screen to confirm deletion

What is your current living situation?

○ Living in housing with rent, lease, or mortgage payments

○ Living outside, in a vehicle, or another place not meant for housing

○ Temporarily staying with friends or family because I lost my housing or can no longer afford my own housing

○ Temporarily staying with friends or family for other reasons

○ Staying in a hotel or motel

○ Staying in an emergency shelter

○ Living in foster care or a group home

○ Staying in a hospital, treatment facility, detox center or nursing home

○ In jail, prison, or juvenile detention

○ None of these

○ I prefer not to say

Continue

Living situation options are robust and inclusive

Is anyone in your household making money from a job?

[✓ Yes] [✗ No]

Let's add all the jobs in your household.

Include self-employment, contract, full and part-time work.

[Add a job]

I'd rather give an estimate of my total income over the last 30 days.

Who would you like to add a job for?

○ Me

○ Sky Welsh

○ Tina Welsh

[Continue]

Add jobs all at once rather than separately

Add a job.

What is the employer's name?

[   ]

[Continue]

Acme Inc

Do you get paid by the hour?

[✓ Yes] [✗ No]

I don't know these details.

Job details go through name, hourly pay, and hours/week. They provide a way to input an estimate from the last 30 days instead if that isn't a clear option.

That's okay! How much money have you made at this job in the last 30 days?

If you don't know the exact amount, you can estimate or leave it blank.

$

Continue

What is your hourly wage?

$ /hr

Continue

How many hours a week do you work?

We know this can be hard to answer, so just estimate based on your work over the last 30 days.

24

Continue

Does anyone in your household get income from these sources?

Check all that apply. You do not need to report income you haven't received yet.

- [ ] **Social Security or Disability (RSDI)**
- [ ] **Supplemental Security Income (SSI)**
- [ ] **Veterans Benefits**
- [ ] **Unemployment**
- [ ] **Worker's Compensation**
- [ ] **Retirement**
- [ ] **Child or Spousal Support**
- [ ] **Tribal Payments**
- [ ] **None of the above**

[Continue]

Tell us how much money is received.

If you don't have all this information on hand, skip this question for now. A caseworker will ask you about it later.

Child or Spousal Support
Monthly amount

$

[Continue]

Income sources are listed out, with follow-up inputs for selected sources on the following page.

Long lists appear to be chunked out across multiple pages to prevent overload of options.

Does anyone in your household get income from these other sources?

Check all that apply. You do not need to report income you haven't received yet.

- [ ] **Benefits programs like MFIP, DWP, GA, or Tribal TANF**
- [ ] **Insurance Payments**
- [ ] **Contract for Deed**
- [ ] **Money from a Trust**
- [ ] **Health Care Reimbursement**
- [ ] **Interest/Dividends**
- [ ] **Income from Other Sources**
- [ ] **None of the above**

Continue

Does anyone in your household pay for health insurance or other medical expenses?

Let us know if you are paying out-of-pocket for any of these medical expenses.

- [x] **Medical insurance premiums**
- [ ] **Dental insurance premiums**
- [ ] **Vision insurance premiums**
- [x] **Medical bills or copays**
- [ ] **None of the above**

Continue

Tell us how much money is paid.

If you don't have all this information on hand, skip this question for now. A county worker will ask you about it later.

Medical Insurance Premium
Monthly amount

$ |

Continue

Medical expenses are requested, with followup inputs

Does anyone in your household pay for utilities?

Select all that your house is billed for, even if they haven't been paid this month.

☑ Heating

☑ Cooling

☑ Electricity

☑ Phone/Cell Phone

☐ Water

☐ Sewer

☐ Garbage Removal
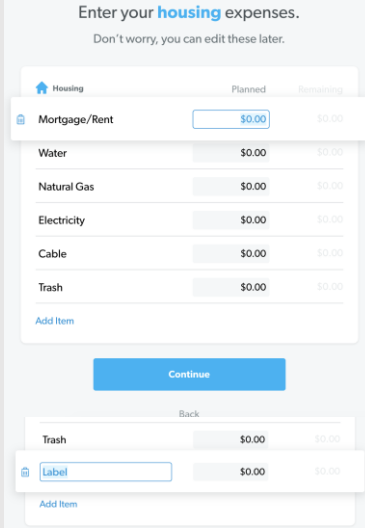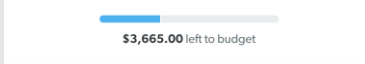
☐ Cooking Fuel

☐ None of the above

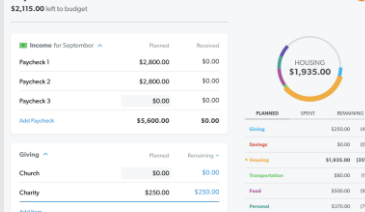Continue

Some categories like utilities ask *which* utilities are paid, but not all follow up with questions for an amount. Presumably, the form takes averages for the applicant household size and location.

Does your family have more than $1 million in assets?

Do not include your home value.

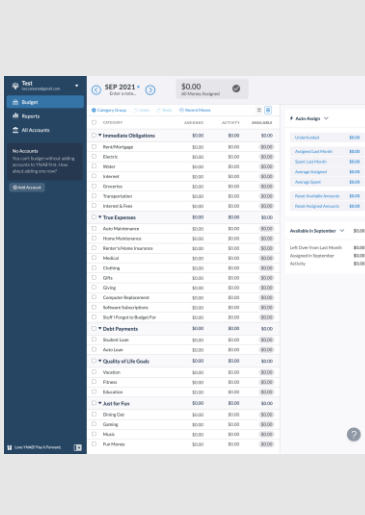✔ Yes   ✖ No

Assets over $1MM

Budgeting software

EveryDollar
Relevant links: Tool website

Table-style list loop
To add and remove expenses, the user can augment the table in-place by adding label and amount. Once a data pair is added, it collapses down into a standard entry upon changing focus.

Cycles through 'basics' categories:
- Housing
- Transportation
- Food
- Personal
- Debt

However, once in the tool, there are additional categories like 'Giving'

A running tally is kept at the side to show income vs expense progress

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Entries are then editable in the dashboard version of the tool

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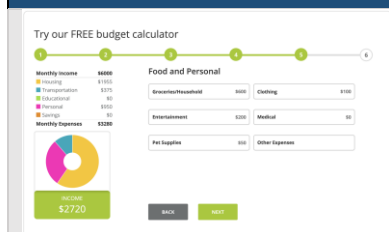
You Need A Budget (YNAB)
Relevant links: Tool website

YNAB lacks a 'budget setup' feature like the one seen with EveryDollar, however, they provide a set of common expense types that is fully customizable.

One notable thing about YNAB is that the expenses are sectioned out a bit differently, namely:
- Immediate Obligations (rent, utilities, food, transportation)
- True Expenses (medical, maintenance, insurance, subscriptions)
- Debt payments
- Quality of life goals
- Just for fun

These are placed in order of most to least important

Quicken Budget Calculator

Relevant links: Calculator link

Quicken's calculator is relatively rudimentary, but it does keep totals at the forefront to support an idea of income vs. Expenses.

Many of the categories and inputs are relatively generic.

Takeaways

- Most of the government forms we assessed don't require the level of detail that the FSR does
- All of the government forms we looked into collected information on the user and their household members, if they had any.
- **INCOME:** All forms sought to determine household income, with varying levels of specificity.
  - To determine employment income, there were a few different methods:
    - Asked for monthly or yearly income for the entire household at once
    - Asked for the past 30 days of earnings for the household
    - Asked for paycheck amounts
    - Asked for rate and hours worked for each job
  - To determine "unearned" income, or income received through methods other than working, some forms collected those sources individually, as category totals, or as complete totals.
  - One form had an income qualifier of less than $150.00/mo.
  - Two forms asked if the household's income is expected to decrease.
- **EXPENSES:** Most (5/6) government forms asked for some level of expenses.
  - Most forms only required high level expenses, primarily housing and utility expenses
  - Several forms asked after medical and child care expenses
  - Only one form gave the ability to enter in non-defined expenses as 'other' (MD SNAP)
- **ASSETS:**
  - 4/6 government forms asked for information related to assets
    - 2 forms wanted to know how much cash was available on hand and in cash accounts
    - 1 form wanted to know if assets exceeded a value of $1MM
    - 1 form asked for very detailed information about assets, including type, owner, value, and location.
  - Two forms asked about asset specifics:
    - 1 form asked for vehicle, real estate, and stock/bonds/401k amounts
    - 1 form asked after the ownership status of vehicles, real estate, and stock/bonds/401k amounts
- Most government forms use a variation of a list loop:
  - Page-based (2)
  - In-line (1)

- o   Modal-based (1)
- Budgeting tools did only one thing notably: balancing income and expenses in a visible way

Comparison table

Topic	FAFSA	MD SNAP	CA SNAP	GetCalFresh	Benefits.gov	MN Ben
Applicant info	Y	Y	Y	Y	Y	Y
Household info	Y (Optional)	Y (Optional)	Y (Optional)	Y	Y	Y
AGI	Y	Y	N (Auto)	N (Total from past 30 days)	Y (calculated monthly)	N
Itemized job income	Y (Optional)	Y (Optional)	Y	N (Total from 30 days)	N	Y
Benefits income	Y	Y	Y	Y	Y	Y
Asset qualifier	Y ($400.00)	Y ($100.00)	N	N	N	Y ($1MM)
Income qualifier	N	Y (<$150.00 per month gross)	N	N	N	N
Income will go down Q	N	N	N	Y	N	Y
List loop pattern	N	Y (Modal)	Y (In-line cards)	Y (Page-based, only household)	N	Y (page-based)
Progressive Disclosure	N	Y (Reveals amount inputs)	Y (reveals list loop cards)	M (conditional pages)	Y (reveals questions)	M (cond. pages)
Multi-benefit app?	N	Y	N	N	Y	Y
Expenses	Y (Child support	Y (For each household member)	Y (Housing and utilities only)	Y (Child support, housing, utilities, etc)	N	Y
Housing	N	Rent (+ Landlord info), mortgage, Prop taxes, HOA together	Y (All combined)	Y (Amount)	N	Y (Amount for rent / mortgage, insurance/tax/hoa not followed up on)
Utilities	N	Type, amount, frequency	Y (Amount all combined)	Y (Type only, no amounts)	N	Y (Type only, no amounts)

Child care expenses				Y	N	Y
Medical expenses	N	Type	N	Y	N	Y (Type, some amounts)
Assets	N	Y (Type, Owner, Value, Owner, Location)	Y (Amount)	Y (Amount)	N	Y (Only if <$1MM)
Vehicles	N	Y	N	N	N	Y (No details)
Real Estate	N	Y	N	N	N	Y (No details)
Stocks/Bonds/401k	N	Y	N	N	N	Y (No details)