

# Digital Profit and Loss Ledger for Self-Employed Applicants

**User Research Findings:** Concept, usability, and content testing across applicant and state experiences

November 2024

# Agenda

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IVaaS Project background

Self-Employment Deep Dive

Digital Ledger Opportunity

User Research

- Phase I: Early concept testing
- Phase II: Concept testing with applicants
- Phase III: Usability and content testing with applicants
- Phase IV: Testing with agency workers

Validations

Current Designs

# Project background

## Income Verification as a Service (IVaaS)

# Income Verification as a Service & State Partnerships

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Income verification is a challenge across federally-funded programs like SNAP and Medicaid. Specific systems, processes, and data that support income verification can vary across States, Territories, & Tribes.

**To develop viable solutions, our team is partnering with States to research, test, and vet income verification interventions.**

**Our team is prototyping and refining ways to reduce the administrative burden of income verification for federally-funded programs(\*) .**

We aim to reduce burden on states, caseworkers and applicants, and ensure income verification is an equitable process overall

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(\*) Starting with Medicaid & SNAP

# Our goal is to create a verification process that is transparent, trustworthy, integrated, and efficient.

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**Applicants** should only have to provide information the state doesn't already have, the information they need to submit should be clear, and it should be quick and easy to provide the information needed.

**Eligibility workers** should feel confident about the verifications they receive and should spend minimal time requesting documentation from clients.

**State agencies** should be able to focus and optimize their budgets on benefits over administration and technology costs.



# We're piloting different approaches to improve income verification across Medicaid and SNAP.

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1

We “automate” income verification where we can using free government data sources first.

2

We create accessible ways applicants can verify their income when it can't be automated

3

We define and share best practices for income reporting customer experience.

4

We advocate for policy changes to improve the process and system as a whole.

# Pilots areas will inform features in a future verification service

## Pilots about data use

### **Understand commercial data sources**

Understand databases that sell income checks for social services organizations (FNS/ On hold)

### **Better leverage government wage data**

Accessing or cascading through gov databases before using costly alternatives (MA)

## Pilots on applicant-facing tools

### **Consent-based verification for payroll platforms**

Helping applicants use their credentials (login and password) to access their recent paystub information on digital platforms

### **Digital ledgers and statements**

Guiding those who struggle to verify their income make a ledger or statement with details and assurances that agencies need

### **Expense reporting**

Helping self-employed applicants report their business-related expenses in a way that works for agencies

### **Smart document uploading with new technologies**

Using the latest technology to ease some applicant burden and improve the quality of documents submitted to agencies

# Different interventions are needed for different verification use cases

Verification use cases: Earned income scenarios

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**W2 (“traditional”) earners**

**Lost job**

**Self-employed (app/gig based)**

**Self-employed**

**Cash income**

**No income**

We think **consent-based verification** can verify income for most earners, including those who recently lost a job

### Verification use cases: Earned income scenarios

**W2 (“traditional”) earners**

**Lost job**

**Self-employed (app-based)**



#### **Consent-based verification for payroll platforms**

Helping applicants use their credentials (login and password) to access their recent paystub information on digital platforms

#### **Expense reporting**

Helping all self-employed applicants report their business-related expenses in a way that works for agencies

**Key**

Piloted in FY 2024/2025

Discovery Sprint in FY 2024

Pilot planned for FY 2025

We think **business digital ledgers** can verify income for some of the hardest-to-document income situations, like self-employment

### Verification use cases: Earned income scenarios

**Self-employed**

**Cash income**

**No income**



#### **Expense reporting**

Helping all self-employed applicants report their business-related expenses in a way that works for agencies

#### **Digital ledgers and statements**

Guiding those who struggle the most in income verification make a ledger or statement with details and assurances that agencies need

**Key**

Piloted in FY 2024/2025

Discovery Sprint in FY 2024

Pilot planned for FY 2025

# Self-employment deep dive

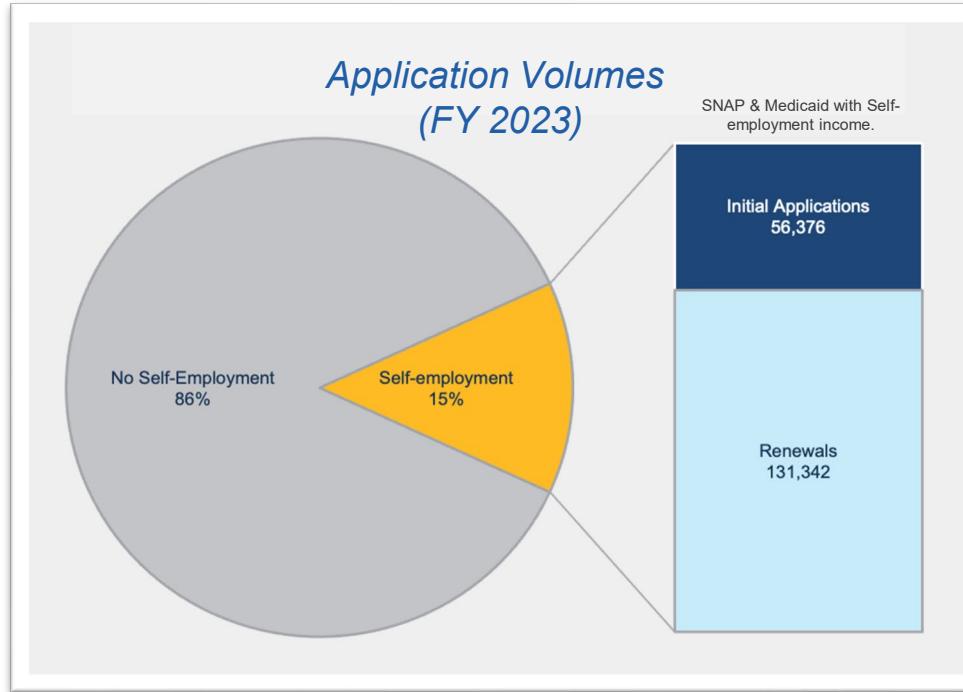
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Baseline understanding from state pilot discovery  
Digital ledger opportunity

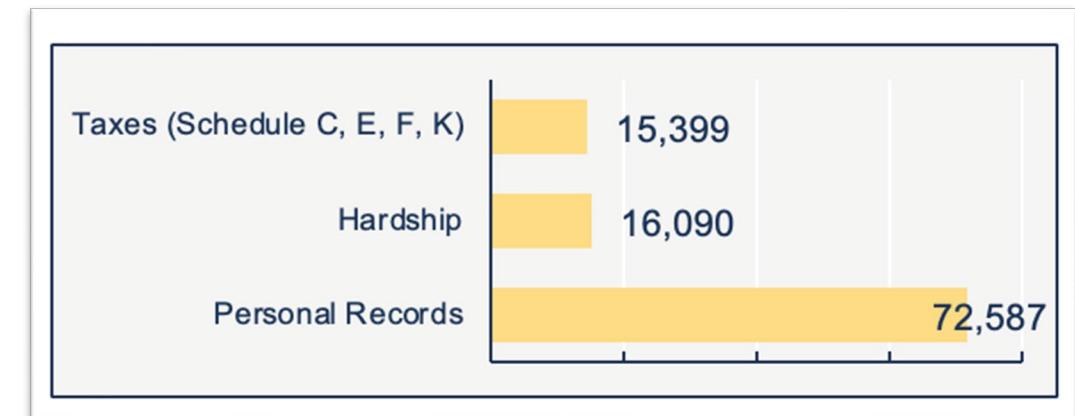
## Self-employment income verification is challenging but we were eager to learn specifics on when, why, how, and how often this challenge shows up.

- ▶ **Record keeping is the responsibility of the applicant.**
  - *Income fluctuations:* income can vary widely from month to month, making consistent verification difficult.
  - *Lack of standard documentation:* no standardized documents like pay stubs or W-2 forms to communicate earnings.
  - *Complicated business expenses:* often business expenses need to be separated from personal expenses.
- ▶ **Creating documentation of profits & losses is not an intuitive process.**
  - Ledgers often fill the gap when representative documentation isn't available or don't reflect the current reality.
  - People tend to be asked for a profit and loss ledger and need support understanding what that is and how to create one.
  - While there are many forms and templates to create a ledger, they are basic and lack guidance on how to complete. Business income and expenses are not intuitive concepts.
- ▶ **SNAP and Medicaid programs have different expectation for what is "representative".**
  - Income: SNAP requires precise, monthly income reporting. Medicaid allows more flexibility in income fluctuations over time.
  - Expenses: SNAP accepts actual expenses or standard deduction. Medicaid requires actual expense reporting.
  - Eligibility Workers are lacking tools to help make judgment calls about the complexities of self-employment income verification.
- ▶ **Finding appropriate documentation or creating it takes time and is not straight forward.**
  - When income and expenses fluctuate month to month, it can be even more difficult to create representative documentation.
  - There are a wide variety of self-employment situations each with different considerations (hrs worked, # of clients, outstanding invoices)
  - People may not identify as self-employed.

## Looking at FY 2023 application volume data from a state aided in understanding the scale of challenges self-employment currently presents.



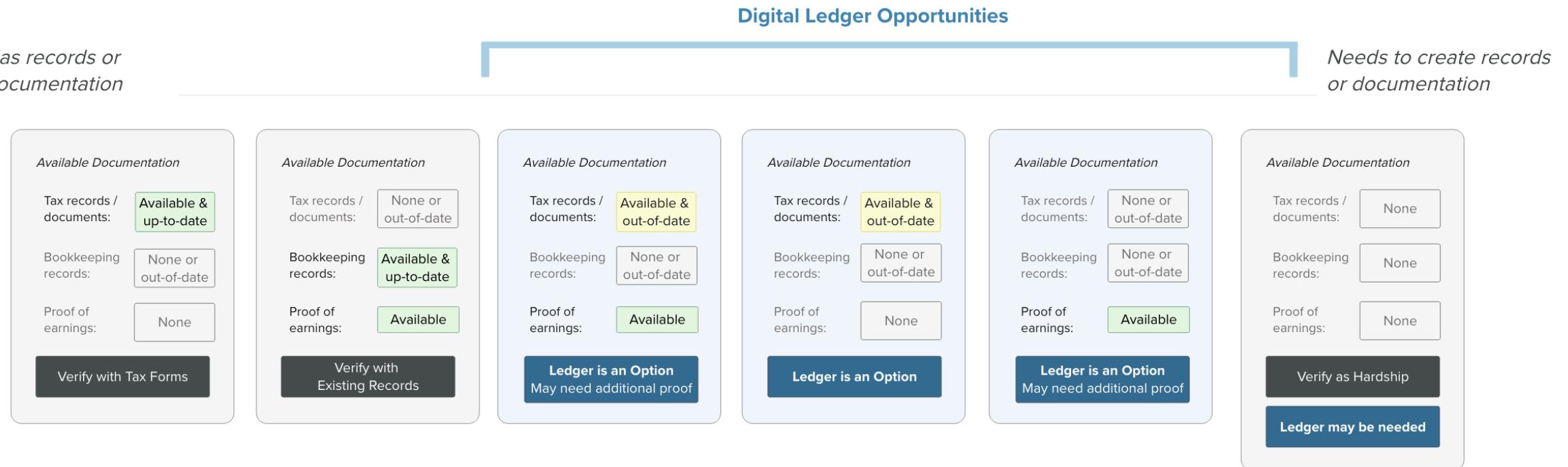
### Self-employment Income Verification by Document Type



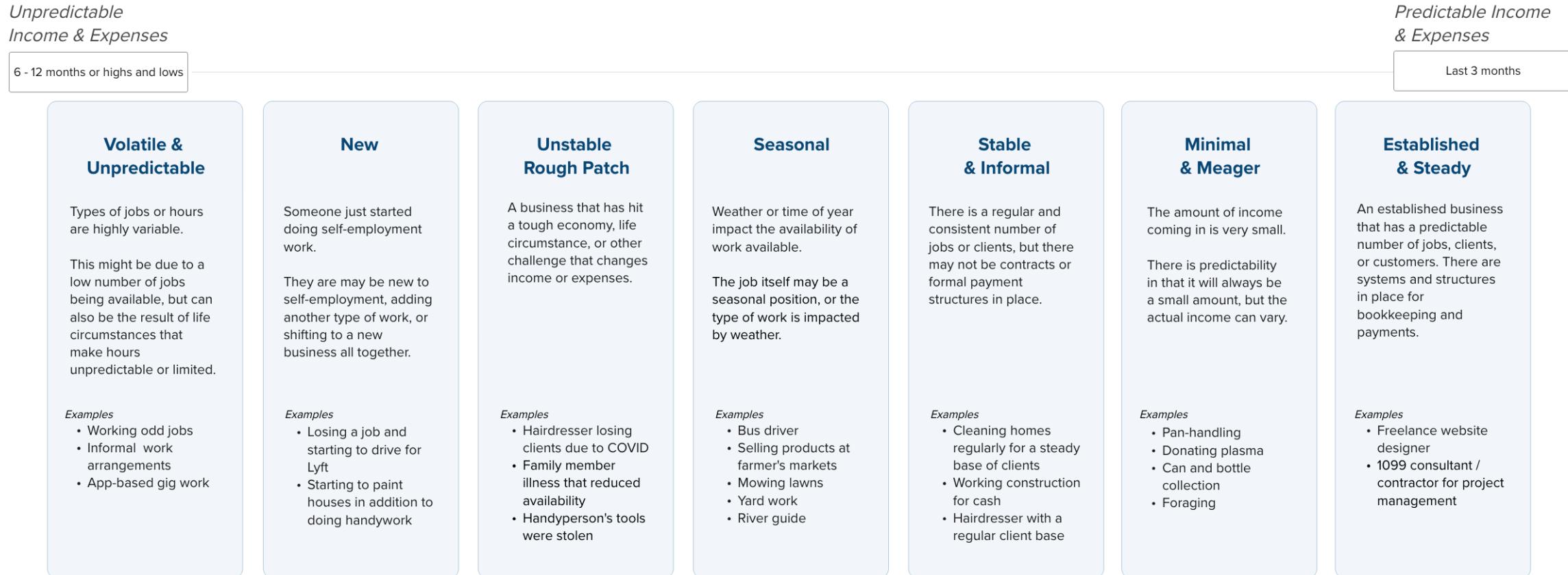
► There were **2.3 x more renewals with self-employed income** than initial applications for SNAP and/or Medicaid applications in FY 2023.

► When tax documents are representative, they are a fast track to self-employment verification (only **8% of the time in FY 2023**)

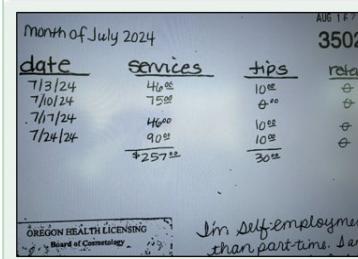
**The availability of existing documentation drives the method of verification for self-employment. When records are out-of-date or inaccessible, a ledger becomes a more relevant option.**



## There are a spectrum of self-employment situations. When records are not available, the situation can help determine how far back a ledger should look to find representative income.



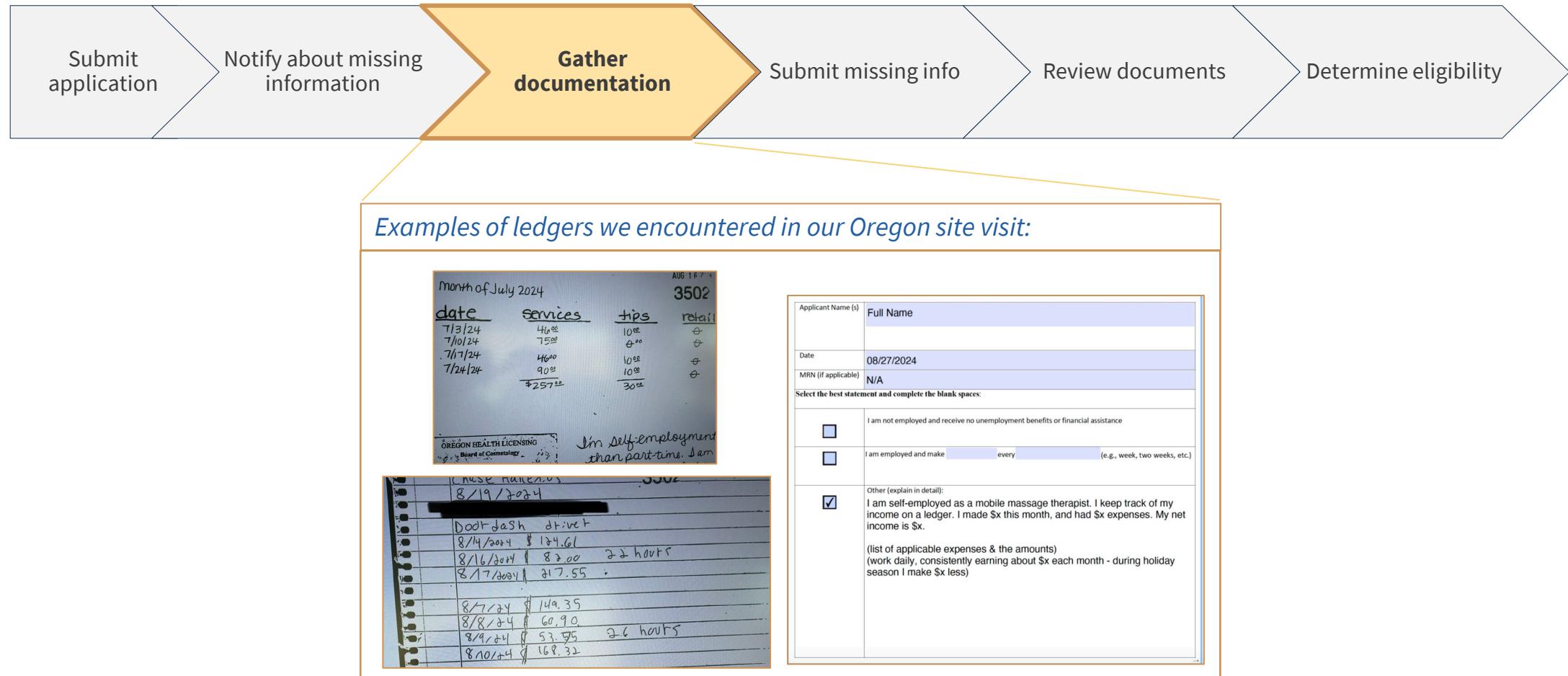
## Stories from the Field: This ledger was one of the more detailed ledgers we saw, but it still took a few touches and back-and-forths with the client.

	<b>Client</b>	<b>ODHS</b>																								
	<p><b>Hairdresser, lives with granddaughter.</b> Enrolled in Medicaid since 2016, SNAP since 2020.</p>																									
Request missing information	Received <b>notice of SNAP renewal</b> in the mail asking for updated self-employment income & expenses.																									
Gather & submit documentation	<p>Created <b>a hand-written ledger</b> including her business card, her case number, and a description of her work.</p> <p>Submitted to ODHS through mail.</p>  <table border="1"> <caption>Month of July 2024</caption> <thead> <tr> <th>date</th> <th>services</th> <th>tips</th> <th>total</th> </tr> </thead> <tbody> <tr> <td>7/3/24</td> <td>44.00</td> <td>10.00</td> <td>54.00</td> </tr> <tr> <td>7/10/24</td> <td>75.00</td> <td>0.00</td> <td>75.00</td> </tr> <tr> <td>7/17/24</td> <td>46.00</td> <td>10.00</td> <td>56.00</td> </tr> <tr> <td>7/24/24</td> <td>90.00</td> <td>10.00</td> <td>100.00</td> </tr> <tr> <td></td> <td>425.72</td> <td>30.00</td> <td>455.72</td> </tr> </tbody> </table> <p>Jim self-employed than part-time. I am</p>	date	services	tips	total	7/3/24	44.00	10.00	54.00	7/10/24	75.00	0.00	75.00	7/17/24	46.00	10.00	56.00	7/24/24	90.00	10.00	100.00		425.72	30.00	455.72	<p>"I'm asking myself <b>does this cover the entire month?</b> This document is dated the 8/31 and only shows July income... This just shows the amount and tips. I would like to have a conversation prior to turning this in.</p> <p><b>Does she have examples of this type of document for 2 or 3 months to try and capture an average?"</b></p>
date	services	tips	total																							
7/3/24	44.00	10.00	54.00																							
7/10/24	75.00	0.00	75.00																							
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7/24/24	90.00	10.00	100.00																							
	425.72	30.00	455.72																							
Review documentation		Reviewed handwritten ledger and noticed it is only for the month of July.																								
Request missing information	(Luckily!) Picked up the call, answered additional questions.	<p>Called the client / hairdresser.</p> <p>Added details to case notes.</p> <p>"Do you <b>anticipate only working 3-4 hrs?</b>"</p> <p>"Are you open every day or just weekends?"</p> <p>"When did you start working part- time?"</p> <p>"What kind of <b>expenses</b> do you have? Scissors, shampoo, conditioner?"</p>																								

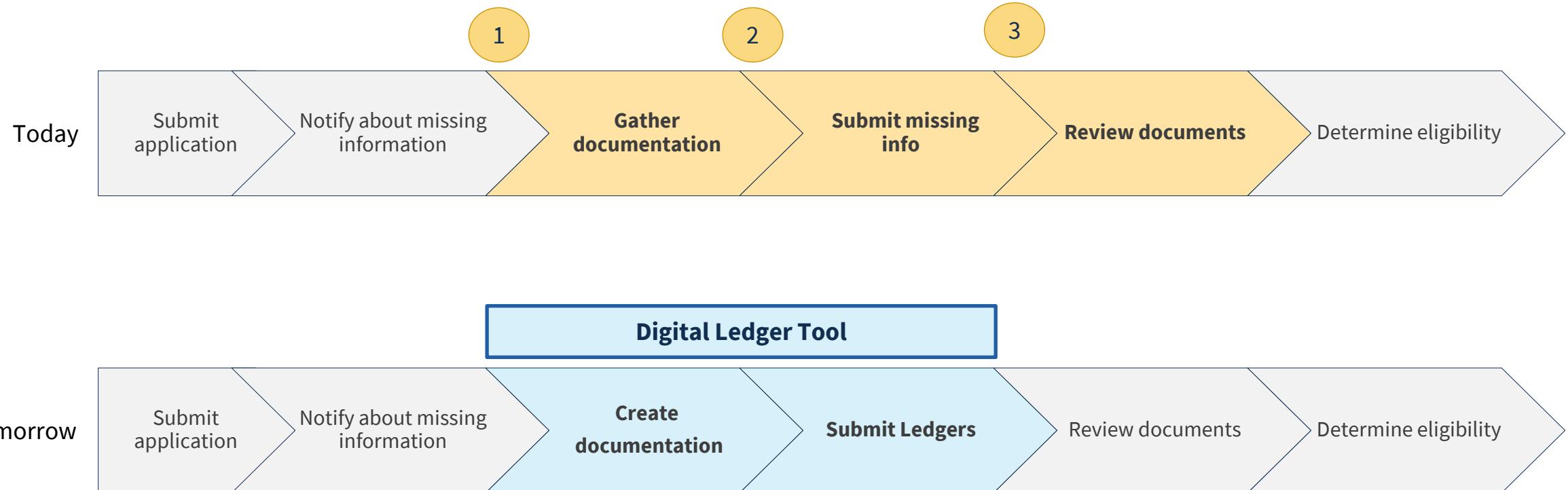
# Digital ledger opportunity

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## Ledgers are commonly supplied for income verification but have a variety of formats and details.



**The Digital Ledger tool can simplify the existing process for applicants in the gather documentation + submit missing information steps. Additionally, it can simplify the review documents step for Workers.**



# A digital ledger could benefit applicants and eligibility workers

## Guided process for applicants

The tool will provide step-by-step, user-friendly, mobile first, interface that guides applicants through the income and expense reporting process, ensuring they understand what information is needed and how to provide it accurately.

The screenshots illustrate the guided process for applicants:

- Step 1: Self-employment job**: A form asking for details about the first self-employed job, including work type, payment amount, date, and payer. It also asks if the applicant claimed self-employment on last year's taxes.
- Job #1: Home cleaning**: A form for adding a payment for home cleaning. It shows a previous payment of \$230.00 on 04/24/2024 by John Doe. The total income for home cleaning in the past 90 days is \$350.00.
- Job #1: Home cleaning**: A summary screen showing the total income for home cleaning (\$350.00) and a button to add another payment.

## Standardized outputs for eligibility workers

Create consistency, reducing the variability and errors that currently complicate the process for inputs entered by the user and outputs generated by the tool and provided to eligibility workers for review.

**Self-employment Sales & Expenses Ledger**  
Page 1 of 2

Application tracking number	Signed on verify MM/DD/YYYY	
<b>Applicant Information</b>		
First Name	Last Name	Self-employment business name
Phone number	Email	
<b>Self employment overview</b>		
Total self-employment	Time period covered (last 90 days)	Hours worked per month
Earnings from self-employment work	Expenses from self-employment work	
<b>Earnings</b>		
Date of payment	Amount of payment	Payment source
Monthly total 1	Monthly total 2	Monthly total 3
<input checked="" type="checkbox"/> Additional earnings detail page attached		

This document is a summary of information provided by an applicant on a verification pilot project.  
Feedback: feedback@email.com

## Our state pilot discovery highlighted 3 challenges that the Digital Ledger tool could help address:

### *Self-employment income verification challenges*

**When tax forms are unavailable or not representative.**

**The difference between business expenses and personal expenses is blurry and not well understood.**

**Determining representative income is critical, but elusive when income fluctuates.**

## **Digital ledgers for self-employed SNAP and Medicaid applicants could help ease verification challenges and be done in a standardized, seamless, and compliant way.**

### **Guided process**

**1**

The tool will provide step-by-step, user-friendly, mobile first, interface that guides applicants through the income and expense reporting process, ensuring they understand what information is needed and how to provide it accurately.

### **Standardized outputs**

**2**

Create consistency, reducing the variability and errors that currently complicate the process for inputs entered by the user and outputs generated by the tool and provided to eligibility workers for review.

### **Consistency across users**

**3**

Ensure a more consistent and fair experience for all users, regardless of their familiarity with income reporting processes.

# User research

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## We conducted 4 phases of user research across CBOs, applicants and workers

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We tested the digital ledger user interface and Income report output in both low and high fidelity versions with self-employed participants or recent benefits recipients as well as state worker teams

<b>Phase I: Early validations</b>	<b>Phase II: Applicants</b>	<b>Phase III: Applicants</b>	<b>Phase IV: State validations</b>	
August 2024	September 2024	September/October 2024	October/ November 2024	
User Interface Income report output	User Interface	User Interface	Income report output	Income report output
Early concept testing	Concept testing	Content and Usability testing	Eligibility Worker usability testing	Quality Control/ Quality Assurance Validations
Process research and early concept testing with CBOs and EWs while on-site in the state	Validating concept direction using low fidelity screens	Testing high fidelity screen interactions and content	Testing the report output of the digital ledger for processing	Understanding payment integrity needs from the report output
CBOs and state Eligibility Workers	3 self-employed beneficiaries	7 self employed individuals, 1 self-employed person with benefits experience	8 Eligibility Workers across the state	MAGI and non MAGI Medicaid and SNAP Quality Control and Quality Assurance group

## Recruitment approach

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Participation was largely enabled by the Agency through; CBO contacts, program, operations, and policy contacts. Additionally, email outreach campaigns to prior beneficiaries who met certain self-employment criteria. Social media was also used.

State workers	Applicants
Eligibility workers <ul style="list-style-type: none"><li>• Connected via the states workgroup program (8 participants)</li></ul>	Self-employed state residents with recent benefits experience <ul style="list-style-type: none"><li>• CBO outreach (4 organization)</li><li>• Social media post (3 posts)</li><li>• State system accountholder email campaign (4 waves)</li></ul>
Quality Control, Quality Assurance, Policy Liaisons <ul style="list-style-type: none"><li>• Agency coordination and referral -- 1 QA, 1 QC, 1 policy liaison for SNAP and Medicaid (6 participants)</li></ul>	Self-employed people with disabilities <ul style="list-style-type: none"><li>• "Disability Usability" pilot project via <b>Perigean</b> (6 participants)</li></ul>

User Research

# Phase I: Early concept validation

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What we did  
Hypotheses

# What we did | Early concept testing

**In-person conversations  
with eligibility workers and  
community benefit  
organization assisters**

**CBO/ Assisters**

**Eligibility workers**

## Research methods

- Semi-structured interview
- Earned income scenario activity in Mural and on paper
- Concept review using static images of user interface in Mural and on paper

# A critical early question: Would self-employed applicants find enough value in a digital ledger?

Early analysis of self-employment income situations, how valuable the ledger would be

## Digital ledger value for self-employed scenarios

Below is an analysis of the value of a digital ledger for different self employment scenarios. These scenarios inform the hypothesis: "2b Self-employed individuals will HAVE to use/ will CHOOSE to use a digital ledger to verify their income when XYZ". [See ledger hypotheses here.](#)

Each self employment scenario considered the following two main conditions.

1. Whether up-to-date and accurate summaries/ documentation is likely to exist of recent income (if non-existent, applicants likely must use digital ledger)
  - a. Ex: an applicant might be newly self employed and not keeping track, they may work for cash and do odd jobs with no paper trail
2. Whether up-to-date and accurate summaries/ documentation are readily available to an applicant and can be supplied to a program (if not available or cannot be supplied, applicant will likely prefer to use a digital ledger)
  - a. Ex: an applicant may work across multiple platforms or companies with only a few payments from each, or their bookkeeping records may be out of date and collecting any documentation would be laborious

Additionally, self employed workers who filed taxes but the prior year's earnings don't represent their current income and who do not have up-to-date or available records may also prefer to use a digital ledger, though we don't know enough about these behaviors to have confidence in this.

Self employed scenario	Ledger value & rationale	Hypothesis
Works "odd jobs", informal work arrangements	<span style="background-color: #d9e1f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">HIGH</span> Non-existent bookkeeping records, disorganized ----- <i>May be low value if applicant keeps a ledger or earnings records up-to-date</i>	Applicant will be required to use ledger
Does gig or app based work infrequently across 1+ company or in combination with other self employed work	<span style="background-color: #d9e1f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">HIGH</span> Records not up-to-date, not in 1 accessible place ----- <i>May be low value if applicant keeps a ledger or earnings records up-to-date</i>	Applicant will prefer ledger
Newly self employed and unaware of documentation's importance	<span style="background-color: #d9e1f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">HIGH</span> Non-existent bookkeeping records or summaries	Applicant will be required to use ledger and will prefer ledger
Newly self employed, disorganized	<span style="background-color: #d9e1f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">HIGH</span> Has records but they are not up-to-date, not in 1 organized and accessible place	Applicant will prefer ledger
Works for cash	<span style="background-color: #d9e1f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">HIGH</span> Non-existent bookkeeping records, disorganized <i>May be low value if applicant keeps a ledger or earnings records up-to-date</i>	Applicant will be required to use ledger
Has invoices for clients for all payments received	<span style="background-color: #f2f2f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">LOW</span> Applicant may have bookkeeping records that match the invoices and can therefore supply them via doc upload ----- <i>May be high value if the applicant has invoices, but hasn't tallied them or does not have up-to-date bookkeeping records</i>	Applicant will probably not use ledger

Does file taxes, but they are not representative of current earnings	<span style="background-color: #f2f2f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">LOW</span> Applicant may have a bookkeeping system and prefers to use that to supply a summary via doc upload ----- <i>May be high value if the applicant does not have up-to-date bookkeeping records</i>	Applicant will probably not use ledger
Uses bookkeeping software or tooling (turbotax s.e. app, quickbooks, microsoft 360...)	<span style="background-color: #f2f2f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">LOW</span> Applicant probably has bookkeeping records and can probably supply them via doc upload	Applicant will probably not use ledger
Full time or part time app-based/ gig worker	<span style="background-color: #f2f2f2; border: 1px solid #337ab7; padding: 2px 5px; border-radius: 5px;">LOW</span> Applicant can probably pull multiple pay summaries from app and supply them via doc upload (or use CBV tool)	Applicant will probably not use ledger

## Related documents/ related views:

[Income Reporting tools mural](#)

[Characteristics of self employed benefits applicants that determine if they will use a digital ledger](#)



[Characteristics of self employed applicants that will probably not be a factor for using a digital ledger](#)

Invoices clients	Inviting clients implies there is some kind of ledger, but it may already exist and this person may prefer to upload them.
Has a business license	Implies that someone might have a physical bookkeeping record already and may prefer to upload them.
Seasonal self employment	A seasonal self-employed person may be a contractor, subcontractor, or temporary employee. They may not necessarily reply about tax status or documentation practices.
Uses non digital bookkeeping tools	If someone's records are paper based, they may not be able to upload them, or may still have some kind of summary they could upload.
Small scale operation	A small scale operation may file taxes, may have a physical ledger, and may use a digital bookkeeping tool that isn't set up to accept document uploads.
Complex income structures multiple SEs/businesses	Multiple self employment businesses or partnerships may have reporting requirements that demand bookkeeping practices.
Tax Evasion/ Avoidance	People who avoid paying taxes, may not use a digital ledger or use accounting software. They will, however, not have tax records.

# Early concept testing hypotheses

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Hypotheses	Result	Notes
<p><b>Self-employed individuals are likely to use a digital ledger to verify their income by CHOICE when their records are not up to date or not in an accessible place, for example:</b></p> <ul style="list-style-type: none"> <li>• Do infrequent gig or app based work across 1+ company or in combination with other self-employed work</li> <li>• Are newly self-employed</li> </ul>	Partial	We found broad alignment that the digital ledger would be a good tool in this situation, but since we weren't able to speak to applicants, this was a proxy measure
<p><b>Self-employed individuals will HAVE to use a digital ledger to verify their income when they have non-existent, not up to date, or non-digital bookkeeping records, for example:</b></p> <ul style="list-style-type: none"> <li>• Work odd jobs, informal work arrangements</li> <li>• Paid in cash</li> </ul>	Partial	The state agency we partnered with was very customer-centered and made it very clear that it was never a requirement to use a particular method to verify any income, that eligibility workers must work with applicants to find the method that works for them, but that these types of scenarios could use a digital ledger.
<p><b>A digital ledger tool will help self-employed applicants provide COMPLETE information to their benefit programs.</b></p> <ul style="list-style-type: none"> <li>• Self-employed applicants can recall and enter information into the tool</li> <li>• Entering that information is not prohibitively burdensome.</li> </ul>	Partial	<p>EW and CBOs partially validated by proxy, that the sequence of screens in our concept matches the mental model they use when they guide applicants to create a ledger with pen and paper.</p> <p>Validated applicants need the ability to show multiple self-employment income sources in the ledger.</p>
<p><b>A digital ledger tool can be accepted by SNAP and Medicaid programs without additional RFIs</b></p> <ul style="list-style-type: none"> <li>• Applications will not pend</li> <li>• The information provided in the output will provide complete information necessary to process a case</li> </ul>	✓	<p>Eligibility Workers and CBOs validated the Digital Ledger Output (PDF) can be used for both programs with modifications.</p> <p>Validated numbers alone are not enough, context about business operations is needed to make the judgment call.</p>

User Research

## Phase II: Applicant concept testing

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What we did

Hypotheses

Sample protocol

Screen by screen results

# What we did | Applicant concept testing

**1 hour interview via Zoom with 4 participants**

## Participant Characteristics

- Self-employed
- Currently or recently received SNAP and/or Medicaid in the state

## Research methods

- Semi-structured interview
- Concept review using static images of user interface in Mural
  - *To make the interaction more realistic the researcher typed in answers to form questions as answers were provided by the participant*
- Brief generative (form-filling) activity asking how participants would explain their income

## Recruitment process

Social media post > PRA Approved Survey responses >  
Phone screening > Scheduling

The image displays a research design for applicant concept testing. At the top, a title slide reads "User research - Phase II - Applicant concept testing". Below it, a section titled "What we did | Applicant concept testing" is shown. Under "Participant Characteristics", a list includes being self-employed and currently/recently receiving SNAP/Medicaid. Under "Research methods", it lists semi-structured interviews, concept reviews using static images, and brief generative activities. The "Imagine..." section shows a participant applying for SNAP/EBT food assistance. The "Imagine you use the online tool" section shows a researcher interacting with a self-employed earnings reporting interface in Mural, including screens for sending proof of earnings and adding payments.

# Applicant concept testing hypothesis

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Using images of screens on Mural boards and scenarios, we tested the following hypotheses

Hypotheses	Result	Notes
Self-employed individuals are likely to use a digital ledger to verify their income by CHOICE when their records are not up to date or not in 1 accessible place, for example; do gig or app based work infrequently across 1+ company or in combination with other self-employed work, ; are newly self-employed; Work "odd jobs", informal work arrangements; Work for cash. see " <a href="#">"Ledger value for self-employed scenarios"</a> (next slide)	✓	
The digital ledger will be intuitive for self-employed earners and align with the natural order and logic they use when thinking about income and expense	Partial	The general mental model matches: job → income - expenses. But, iteration is needed to make sure applicants will enter the right time range and increment of income. The expense flow, however, seems intuitive as participants seem to have been 'trained' by the payment builder.
A digital ledger for self-employment is quantifiably easier (and helps them feel more confident about representing their income) for applicants than other methods of verification	✓	By comparing participants previous experience submitting income verification against their thoughts on the DL concept and using two measures; one for easiness and another for confidence that what they submitted would suffice, all 3 participants judged the DL to be easier and would make them feel more confident
A digital ledger will help self-employed applicants provide COMPLETE income information to their benefit programs <ul style="list-style-type: none"> <li>• Self-employed applicants can recall and enter individual payment information and entering that information does not burden them in a prohibitive way ie: applicants can recall and enter individual payment information without getting blocked (burden).</li> </ul>	Partial	

# Applicant concept testing | Sample protocol

## Self-employment warm up and previous experience

- Can you share with us a bit about the kind of work that you do (to make money) / How are you paid for that work? (method/ frequency)
- What things (materials, supplies, other items) do you have to spend money on that enable you to do your work? / What do you currently spend money on to make that money, also called 'expenses'?
- *Grounding:* When did you apply or renew benefits last? / Were you doing the same type of self-employed work then, if not, how was it different?
- Thinking back to your application or conversations you may have had with the Medicaid/ SNAP/EBT workers, how did you explain your earnings and costs (expenses) to the program? / If they had a SNAP interview, how did they go over it with the worker?
  - How were you asked to prove your earnings or supply documents or other forms of proof for your self-employed pay? / Walk me through how you gathered that proof of payment
  - Did you report expenses? / Walk me through how you figured out what expenses to include
  - How long did this process take? Did the program or worker need to follow up?
- On a scale of 1 to 5, where one is very easy and 5 is very hard, how easy or difficult was it to gather and supply proof of self-employment earnings to the Medicaid or SNAP/EBT program?
- Remembering back to when you sent in the proof, on a scale of 1 to 5, where 1 is not confident, and 5 is confident, how confident were you that you had supplied the right proof of your income or that what you submitted was a good example of your income?

## Concept review in Mural board

Thinking back to your most recent experience applying or renewing Medicaid or SNAP (repeat details the applicant told you). Let's say you submitted your application, however you did it last time online, paper, in person, and later, the program sends you a link to provide more details about your recent self-employed income. You click on the link and you see this

Please take a moment to look at this and share with me:

- What you think the tool is asking you to do?
- What questions would you have about this?

Let's say you want to try it out, so you click, "Get started"

***Participant then proceeded through screens with researcher asking specific prompts such as***

- Thinking back to when you applied/ renewed before, would you have this information? / How would you get this information?

# Introduction page

**Version a**

**Send proof for your self-employed earnings for Oregon benefits**

We'll help you document and submit proof for your self-employed income information to get you your benefit faster.

Your information is secure. You will be able to preview and approve everything that is shared with ODHS.

**Get started**

**You might be self-employed if:**

- You have business expenses that paid back by anyone you do work for.
- You receive tax form 1099-MISC person or company at the end of the year.
- You own or run your own business.
- You do not get employment benefits or tax contributions from the person or company you do work for.

**Version b**

**Create and send a self-employment payment & expense record**

We'll help you **document** and **submit** your income information to get to your benefits faster.

Your Information is secure. You will be able to preview and approve everything that is shared with ODHS.

**Get started**

**You might be self-employed if:**

- You have business expenses that aren't paid back by anyone you do work for.
- You receive tax form 1099-MISC from a person or company at the end of the year.
- You own or run your own business.
- You do not get employment benefits or tax contributions from the person or company you do work for.

## Finding

The header on the first screen (a) showed to P1 and P2, "send proof of your self-employed earning for state Benefits" led people to believe the tool was an uploader.

The header on the second screen (b), "Create and send a self-employment payment & expense record" seems to contribute to better understanding of what the tool actually does.

Additionally a participant used this phrase (b) to describe what the tool does without seeing the screen to begin with.

## Implication

The h1/ title of the intro screen needs to be clear that the tool is going to create an actual record in place of uploading to avoid people assuming this is an upload tool.

The screenshot shows a mobile application interface for Verify.gov. At the top, there's a header bar with icons for signal strength, battery level (60%), and time (3:41PM). Below the header, the URL <https://www.verify.gov> is displayed. The main content area has a green header bar with the text "Verify.gov". Below this, a section titled "Tell us about your first self-employed job" contains the following text: "We'll ask you for payments and expenses for each self-employed job you have". A question "What type of self-employed work do you do? Ex: 'Housecleaning,' 'Lawn care,' 'Odd jobs'" is followed by a text input field containing "Advocacy work". Another section asks "What is the name of your business? (optional)" with the note "If you don't have a business name, leave it blank". A text input field contains "Medical empowerment project". A question "Did you claim self-employment on last year taxes?" has two radio button options: "No, I did not claim self-employment income on last year's taxes" (unchecked) and "Yes, I claimed self-employment income on last year's taxes" (checked). At the bottom is a large green "Continue" button.

# Job information screen

## Finding

Most participants seem to know if they filed taxes and if those taxes are representative of their current income

## Implication

As long as the question is not required, we should be ok with a question asking about last years taxes and the representativeness of those taxes to their current situation.

# Generative activity

Tell us about the money you made from Advocacy work

Money made to date YTD

expenses

what i would be expecting for the rest of the year

## Finding

Participants mental model roughly follows the categories of source of income, dates of income, amount of income and expenses. However, the manner in which they think about reporting time periods (YTD, specific dates, or totals from one source) and the amount of earnings (varies).

Mental models of participants:

Source of income:

- job descriptions (types of work)

Dates of income:

- Dates you worked
- How much of the year you worked
- The period the income is for (last year, last 6 months)
- year to date

How much

- Annual income estimate (+1)
- Money earned from different jobs
- before taxes

Expenses

- if you want to claim expenses
- expenses or taxes

## Implication

Clear guidance will need to be provided for time periods and amounts to steer the applicant into reporting the right format.

Also, we should understand alternate ways of data entry and make sure EWs will be able to use it.

# Add a payment

The screenshots show the 'Add a payment' feature on the Verify.gov website. The left screenshot displays the initial input form with fields for the total amount (\$ total amount in last 3 months), date of payment (most recent payment date), and who paid you (clients). It includes two main buttons at the bottom: 'Add Payment' and 'Continue to Expenses'. The right screenshot shows a summary page where participants can view their recent payments (e.g., 'Last 3 month total', 'most recent payment date', 'clients') and add another payment. It also includes a button to 'Add another self employment job'.

## Finding

Need to have participants enter their data into this tool to really understand how they would use it and how the builder pattern would help them form a accurate picture. Overall, each participant seemed like they would enter their payments in a way that would be acceptable but more testing is needed with an interactive flow

## Implication

No implications yet - usability test  
It seems that data entered here would be able to processed by EWs, but we need to usability test the builder interaction with as close to real interaction as possible

# Add an expense

The first screenshot shows the initial 'Add an expense' screen with a dropdown menu for expense type, a note about reporting business-related expenses, and buttons for 'What expenses count?' and 'Do I need to submit receipts?'. The second screenshot shows the expense summary screen displaying three entries: \$50.00 for Advertising on 09/2/2024, \$75.00 for Supplies on 09/6/2024, and \$30.00 for mileage on 09/6/2024. It also shows a total of \$155.00 for home cleaning in the past 90 days, a 'Review' button, and a 'Continue' button at the bottom.

## Finding

P01) expense explanation seems clear  
Some expenses can be complicated for people especially if they are reimbursed by clients

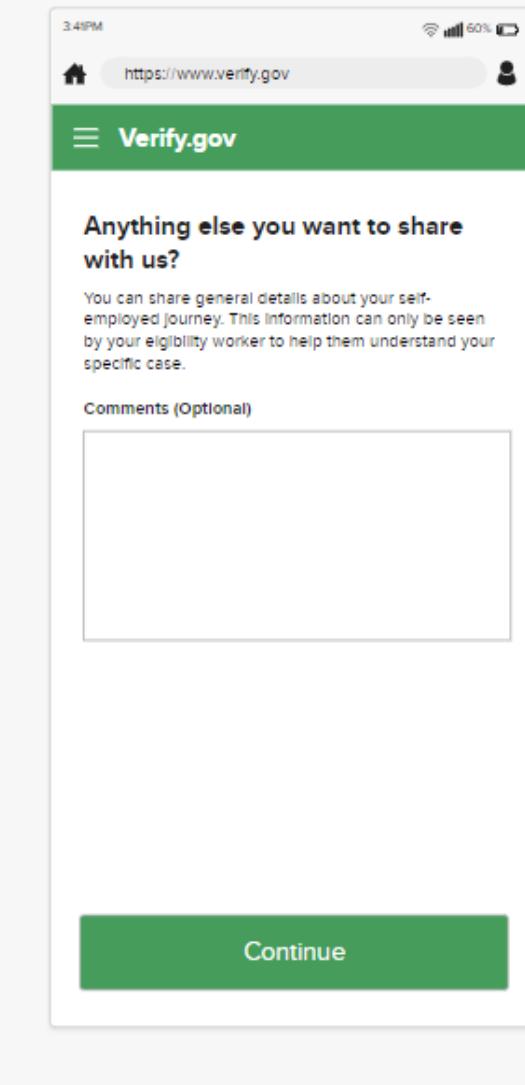
Generally the expense information and categories feels beneficial because it might help people think of other expenses dates on expenses might be hard to remember people may need to hunt down some records of expenses to get exactness

## Implication

Can we add an 'other" category in expenses?

Consider adding help text about expenses are not paid back by anyone you work for.  
Since date might be hard to remember, consider help text that says that a best guess is ok.

refine the category list and provide examples of expenses per category



# Additional information screen

## Finding

Participants may not have all understood this was optional one participant could be at risk of entering too much information (tell about myself) or information that would be confusing (request to be called)

## Implication

Consider making it clearer this is optional

Consider making is clearer that the response should be brief.

Consider providing some examples of things people can say. For example:  
clarifying information you entered  
things you want the program to know  
about your self employment income  
frequency of the work you do

# Sign and submit and confirmation

**Read & Sign**  
Read the information below and sign this legal statement to submit this proof of self employed Income  
  
You must check the box below and type your name. This is a legally binding statement.

**Legal Statement**  
I understand that only business-related expenses will be allowed and that information I provided may effect my benefits.  
  
Furthermore I declare under penalty of perjury that the information I provided is true and complete to the best of my knowledge.

I understand and agree to the statement above

Type your full name  
This is your legal signature

**Sign & Submit**

**Success!**  
We added your self employment income information to your ODHS benefit application.  
  
Your confirmation number is: AAU765

**What happens next**

- The benefit program will review your document and make sure they have enough information.
- The income information you submitted will appear on your ONE portal home page.

**Self Employment Monthly Sales & Expenses Ledger**  
Page 1 of 1  
Signature \_\_\_\_\_ Signature \_\_\_\_\_  
Employer information \_\_\_\_\_ \_\_\_\_\_ Self employment status \_\_\_\_\_  
First name \_\_\_\_\_ Middle initial \_\_\_\_\_ Last name \_\_\_\_\_  
Phone number \_\_\_\_\_ Address \_\_\_\_\_  
Type of employment \_\_\_\_\_  
Total self employment income \_\_\_\_\_  
Business and employment info \_\_\_\_\_  
Business address \_\_\_\_\_  
Income details \_\_\_\_\_  
Date income received \_\_\_\_\_ Date income used \_\_\_\_\_  
\_\_\_\_\_ \_\_\_\_\_  
  
 I understand this document is a legally binding statement.  
The information I provided is true and complete to the best of my knowledge.

[Download a copy of your self employment proof of income](#)

## Finding

Participants had general service related questions on this screen. For instance: timing/ how long things will take

**What happens next**  
Any touchpoint can elicit further status questions about someone's application  
A hard copy is appreciated

## Implication

Consider providing accurate information about what is happening now and what will come next

Considering directing people to system of record or applicant portal for updates

# Likert scale activity

## Finding

**The digital ledger concept is slightly easier and improves feeling of confidence**

## Difficulty

Semi-structured interview response "when you applied before how difficult was it to get proof of earnings and expenses to the program you applied for (average): **3.33 - Neutral to Hard**

Concept testing (average): **2 - Easy**

## Confidence

Semi-structured interview response to "when you applied before how confident were you that your verification would work (average): **2 - Slightly confident**

Concept testing (average): **3.66 - Somewhat to Fairly Confident**

Reflection

On a scale of 1 to 5, where 1 is very easy and 5 is very hard, how hard do you think it would be to use this tool to get proof of your self employment earnings and expenses to the program you applied for?

A horizontal Likert scale consisting of five green square buttons labeled 1 through 5. Below each button is a descriptive word: 'Very easy', 'Easy', 'Neutral', 'Hard', and 'Very hard'. The button labeled 'Easy' is highlighted with a green circle.

On a scale of 1 to 5, where 1 is not confident, and 5 is confident, how confident would you be that using this tool would provide a good example of your income situation?

A horizontal Likert scale consisting of five green square buttons labeled 1 through 5. Below each button is a descriptive word: 'Not confident', 'Slightly confident', 'Somewhat confident', 'Fairly confident', and 'Confident'. The button labeled 'Somewhat confident' is highlighted with a green circle. A callout bubble points to this button with the text: "Tool would provide a good example of my income situation". Another callout bubble points to the same button with the text: "This tool would supply the proof of income the program wants".

User Research

## Phase III: Applicant content & usability testing

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What we did

Hypotheses

Screen by screen results

# What we did | Applicant content & usability testing

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In 7 virtual sessions, we used an interactive, clickable prototype of key screens of the digital ledger to respond to content prompts and usability test.

- **Warm up**
  - Brief conversations about participants self-employed work and experience with benefits or applying to other government programs
- **Content review**
  - Participants slowly reviewed the content on the homepage and were asked for their interpretation at each section, along with some follow up questions
- **Usability test**
  - Participants clicked through the prototype while we observed their use of the form fields and interactive components
  - Participants were asked follow up questions about their interpretation of each screen
  - Participants were asked to describe their expectations for subsequent screens

# Content findings

Hypothesis	Findings
1.The intro page and how this works page will correctly inform a self-employed person <b>what the tool is, how it works</b> including <b>what information they will need to gather</b>	<p><b>Validated:</b> Most participants were correctly informed by the introduction and how this works page, how the tool works including the information they would need to gather.</p> <p><b>Not validated:</b> Some participants did not fully understand <b>what the tool is</b> and expected to upload documents</p>
3 Key terms used in the digital ledger match the mental model of self-employed and are plain language enough and/or provide enough help to be understood by self employed (especially those with disabilities)	<p><b>Partially validated:</b> We found some terms that match mental models of self-employed people and/or did not cause confusion in testing and others that need rephrasing and or additional help content</p>
3. The intro page will correctly convey to the appropriate type of self-employed person that they should use the digital ledger	<p><b>Validated:</b> The information about NOT using the tool if last year's taxes were representative was understood by most participants</p> <p><b>Not validated:</b> Many of the participants in our study would not be the target users of the tool either because they are not on benefits or have existing organized bookkeeping practices. As a result we were unable to understand if the 'right' self employed benefits applicant would correctly use the tool. This is better tested in a pilot.</p>

# Usability findings

Hypothesis	Findings
1. The flow and interactions across the intro, how this works, job and payment builder screens <b>match a self-employed person's expectations</b> when using the tool	<p><b>Validated:</b> Participants largely used the intro, how this works, and job builder screens as intended, though minor improvements can be made. Additionally, most participant's stated expectations of the next screens in the flow matched our designs.</p> <p><i>Participants interactions with the payment builder were improved by a design iteration that reordered the questions. Further iteration (including adding time-saving features) is recommended on these screens.</i></p>
2. The interface including, headers and text, UI components, and graphical elements <b>do not confuse self employed participants nor harm ability to use the tool.</b>	<p><b>Partially validated:</b> Improvements have been identified to specific screens and use of components and graphical elements</p>
3 A self-employed <b>person can complete several rounds of adding payments without becoming disoriented</b> or lost in the tool.	<p><b>Not validated:</b> Because our prototype wasn't fully functional, we could not test if repeated adding of payment or expenses causes confusion at some point. However, the builder interaction was clear to participants and several pointed out that they appreciated being able to edit or delete</p>

# Design implications

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## Screens with implications

- Homepage/ Introduction page
- Empty state job builder pattern
- Self-employment job information
- Payment builder
  - Empty state
  - Information entry (Add a payment)
- Add an expense
- Anticipated income

This is a test application

**Verify.gov**

**Create and send a self-employment payment & expense record**

We'll help you document and submit your income information to get your benefits faster.

**Get started**

 Your information is secure.  
You will be able to preview and approve everything that is shared with the program.

**Who can use this tool?**  
People who are self employed can use this tool to create and send income verification especially when last year's taxes are not representative of their current income.

**You might be self employed if:**

- You have business expenses that are not paid back by anyone you work for
- You have informal work arrangements

*Introduction screen of interactive prototype*

# Without scrolling, what do you think this is?

## Interpretations about what the tool was ranged from a ledger...

“In the bold letters it says that this will help me create sort of a ledger?” (P06)

## ...to a government form of some kind

“This is a government form to tell them how I get paid. This will allow me to prove my income more efficiently, I guess.”(P07)

## ...to a document uploader

“I'm a little confused when it says send a self-employment payment and expense records. They want your income status or records? Not 100% sure. I would say (they want) previous tax info or previous amount of money you made each month for your self-employment. Like your paystubs “(P02)

“It looks like it's asking for the spreadsheets that I keep of my income and expenses.”(P08)

This is a test application

## Verify.gov

Create and send a self-employment payment & expense record

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**You might be self employed if:**

- You have business expenses that are not paid back by anyone you work for
- You have informal work arrangements

*Introduction screen of interactive prototype*

## Finding

**Some participants did not fully understand what the tool is and expected to upload documents**

This could be due to a limited ability to set a realistic context in a research session, participants lacked the real-life context in which they might receive a link to this tool.

## Implication

**Make further improvements to help applicants understand the output of the tool, like a visual example.**

Additionally, given the design of a pilot, where some context can be set for an applicant, we should seek to measure and understand where terminology and placement of information will impact conversion and use of the tool

### You might be self employed if:

- You have business expenses that are not paid back by anyone you work for
- You have informal work arrangements
- You own or run your own business
- You work for cash and don't get employment benefits or tax contributions from the company you work for
- You do app-based work, gig work, or side jobs

What are examples of self employed jobs? ×

Common examples of self employed jobs are:

- Dog walking
- Selling things online
- Handyman or handyperson work
- Cleaning houses
- Gardening or landscaping work
- Driving for Uber, Lyft or doing deliveries for Instacart, Doordash, etc.

## Some content and terminology is reasonably clear, while other terms and copy need rephrasing

*Terms and areas of the page that tested well*

- record
- payment
- business related expense
- Phrases, "we'll help you" and "get benefits faster" stood out to participants that this would be an easy-to-use tool
- Self-employed job examples were widely understood

---

"I think it's very clear. I'm getting that I will be taken step by step on this process. "(P07)

"Sounds like they will help you do it"(P02)

*Self-employment definitions and examples on the introduction page*

Verify.gov

## Create and send a self-employment payment & expense record

We'll help you document and submit your income information to get your benefits faster.

Get started



Your information is secure.  
You will be able to preview and approve everything that is shared with the program.

### Who can use this tool?

People who are self-employed can use this tool to create and send income verification especially when last year's taxes are not representative of their current income.

## Terminology that needs rephrasing

- *submit* may infer some kind of technological process, if someone has the mental model of a document upload, the term submit will support that
- *representative* too long of a word
- *taxes* when the prototype brought up the subject of taxes, self-employed participants anchored on their tax experience and that colored their interpretations, "oh it'll ask me to upload tax documents"
- 3rd bullet under "You might be self-employed if" is a compound sentence "*You work for cash and don't get employment benefits or tax contributions from the company you work for*" (needs simplification)

"Sounds like they will help you do it and where you can upload documents to" (P02)

"This tool is going to allow me to verify my taxes even if i didn't have last years taxes." (P05)

*Self-employment definitions and examples on the introduction page*



## Empty container pattern

### Testing results

- Generally, the empty container was well understood.
- Some participants tried to click on it, especially when they didn't see the button at the end of the screen

---

### Implication:

- The CTA/ button should be visible without scrolling when the empty state box is shown , and whenever possible.
- Refine text within the empty state to not be action oriented, unless that area is clickable

*Homepage introduction screen*

This is a test application

## Verify.gov

Tell us about your first self-employed job.

What type of self-employed work do you do?  
Ex: "Housecleaning," "Lawn care," "Odd jobs"

housecleaning

What is the name of your business? (optional)  
If you don't have a business name, leave it blank

none

When did you start this type of self-employed work?  
If you don't remember, you can guess.

January

2023

Continue

## Finding

**Most participants thought ‘what is the name of your business’ was asking for the name of the business they do self employment jobs for**

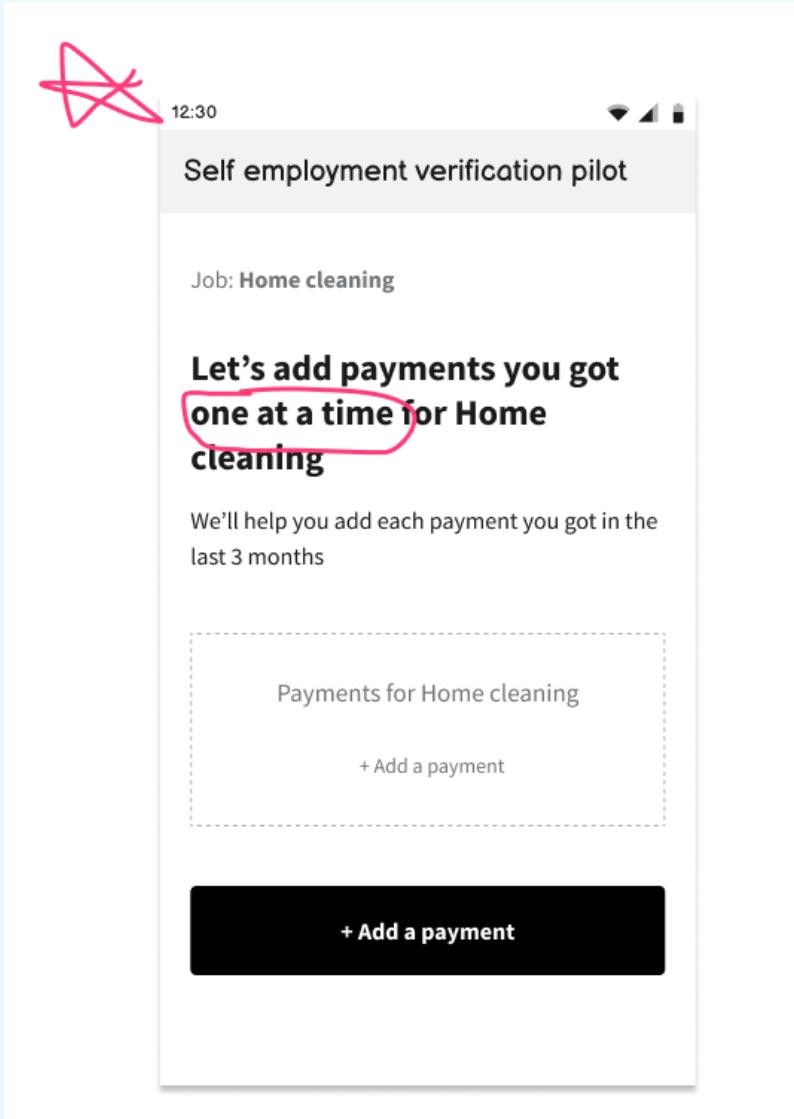
Questions seemed to set context for participants; what they were thinking in the first question can inform their interpretation of the next question in surprising ways:

- “What type of self-employed work do you do?” was easily understood
- “What is the name of your business” was not

---

## Implication

**Consider asking for the business name only if someone tells us they file taxes with a business name**



## Payment builder: Empty state

Added a new screen: payment builder empty state and "one at a time" text helped better prepare applicants to enter payments one at a time

**Verify.gov**

Job #1: Landscaping

Add a payment for Landscaping

One at a time, let's add money you got from Home cleaning in the last 3 months

Last 3 months: July, August, and September

**Who paid you?**  
This could be the name of your client or a business you do self employed work for

**How much did you get paid?**  
Enter only the amount you received per month

**Date of payment (MM/DD/YR)**  
If you don't remember, you can guess

**Add Pay**

**Alternative input label questions and styling for clarity:**

**Who paid you?**  
This could be the name of your client or a business you do self employed work for

**When did they pay you?**  
If you don't remember, you can guess

**How much did they pay you?**  
Enter a payment you got in the last 3 months

*Initial screen tested and iteration that tested better*

## Adding individual payments from a self-employed job

### Testing results

The initial version of this page confused participants about if they should enter lump sum per month or individual payments.

The new version (with empty state intro page + newly ordered questions) tested better and both participants understood they should enter individual payments

- Reordering the questions may have helped clarify the request for individual payments. (who/how much/date -> who/when/how much)

Additionally, participants requested time saving measures like entering multiple payments per client/company

### Implication:

- Consider adding time-saving features for multiple payments from a single source
- In a pilot, consider running an experiment where a participant can choose to enter payments individually or as a lump sum total for each month requested.

This is a test application

## Verify.gov

Let's add payments you got for

We'll help you add each payment you got in the last 3 months

\$	Paid on	Paid by

[Edit | Delete](#)

Total income for in the past 90 days: **\$0.00**

[+ Add another payment](#)

[Done Adding Payments](#)

Payment list (summary)

## Adding another payment/ expense

**The “builder” pattern; where payments and expenses are added and summarized met expectations and may improve clarity about what is being asked or happening**

- Participants had no trouble adding another payment
- Participants appreciated the ability to edit or delete individual payments or expenses

---

“Its good, it's got the option to edit or delete that's good and the option to add another payment... yeah it's running a tab” (P05)

“Ok so here's the summary, now I would add another one if needed. Oh and I like that I can edit.” (P08)

“Oh look it's giving the totals there that's great... seeing everything on paper there all together, that's valuable.” (P07)

This is a test application

**Verify.gov**

Job #1: Test job

**Now let's add business related expenses you had one at a time for Test job**

Business related expenses are money you spent in order to do self-employed work.

What expenses count?

No expenses added yet

This is a test application

**Verify.gov**

Job #1:

**Add a business related expenses you had for**

Add the first expense you had doing this work in the last 3 months

What if I have a yearly or annual expense? +

Type of expense

Select the type of expense

When did you pay the expense?  
If you don't remember, you can guess

11/05/2024

How much was the expense?

Ex. \$50.00

Add expenses

Add Expense

Caption

# Add an expense

## Testing results

- Participants appreciate the ‘what expenses count’ reveal on the empty state screen
- The type of expense drop down helped participants think of expenses
- Time-saving measures were suggested if there were multiple dates for a certain category of expenses
- Some categories were suggested like Other and separating out business utilities from property

## Implication:

Improvements can be made by

- including time-saving features for multiple expenses per category, and
- adding key additional categories that may require conditional input options (Mileage > enter miles > mileage expense calculation and Other > enter description text input)

## Verify.gov

You told us you got \$0.00 from self employed work in the last 3 months.

Do you think you will get paid about the same in the next 3 months?

Select one:

Yes

No

I don't know

Can you give us more details on your selection?

Ex. "November is typically a slow month for me"

Continue

*The anticipated income screen, with conditional text input area if participant answers “No” or “I don’t know”*

# Anticipated income

## Testing results

No participants answered yes

For those that entered I don't know, the most common additional details were:

- Work varies/ work not consistent
- Can't predict sales,
- Depending on the time of year,

User Research

## Phase IV: Testing with agency staff

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What we did

Hypotheses

Value of a digital ledger report

Research findings

Design iterations

# What we did with agency staff

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To ensure the Digital Ledger Report would be a verifiable document that was easy to review and enter data from, we set up a series of sessions with:

- 8 Eligibility Workers who process cases across benefit programs
- 3 SNAP experts representing Policy, Quality Control, and Quality Assurance
- 4 Medicaid experts representing MAGI Policy, Non-MAGI Policy, Quality Control, and Quality Assurance

	October 2024			November 2024	
Eligibility Workers	Evaluative Testing of Ledger Report		Self-employment case retrospectives	Review of updated Ledger Report	
QA, QC, & Policy Staff		Evaluative Testing of Ledger Report			Review of self-employment cases with QC errors

# Research Findings: Hypothesis Validation

Hypothesis	Findings
<p>A digital ledger will help self-employed applicants provide complete income information to their benefit programs.</p> <p>We want to know if the information we are planning to provide in a ledge (and how it's displayed) is complete so we are getting as close to one touch verification as possible.</p>	<p><b>Partially Validated</b></p> <p>When payments and expenses are consistent, a digital ledger is more likely to support the collection of <i>complete</i> income information. When payments and/or expenses vary or fluctuate, the ledger can provide a snapshot that may be complete for some programs (and worker) but not others.</p>

# Research Findings: The Value of a Digital Ledger Report

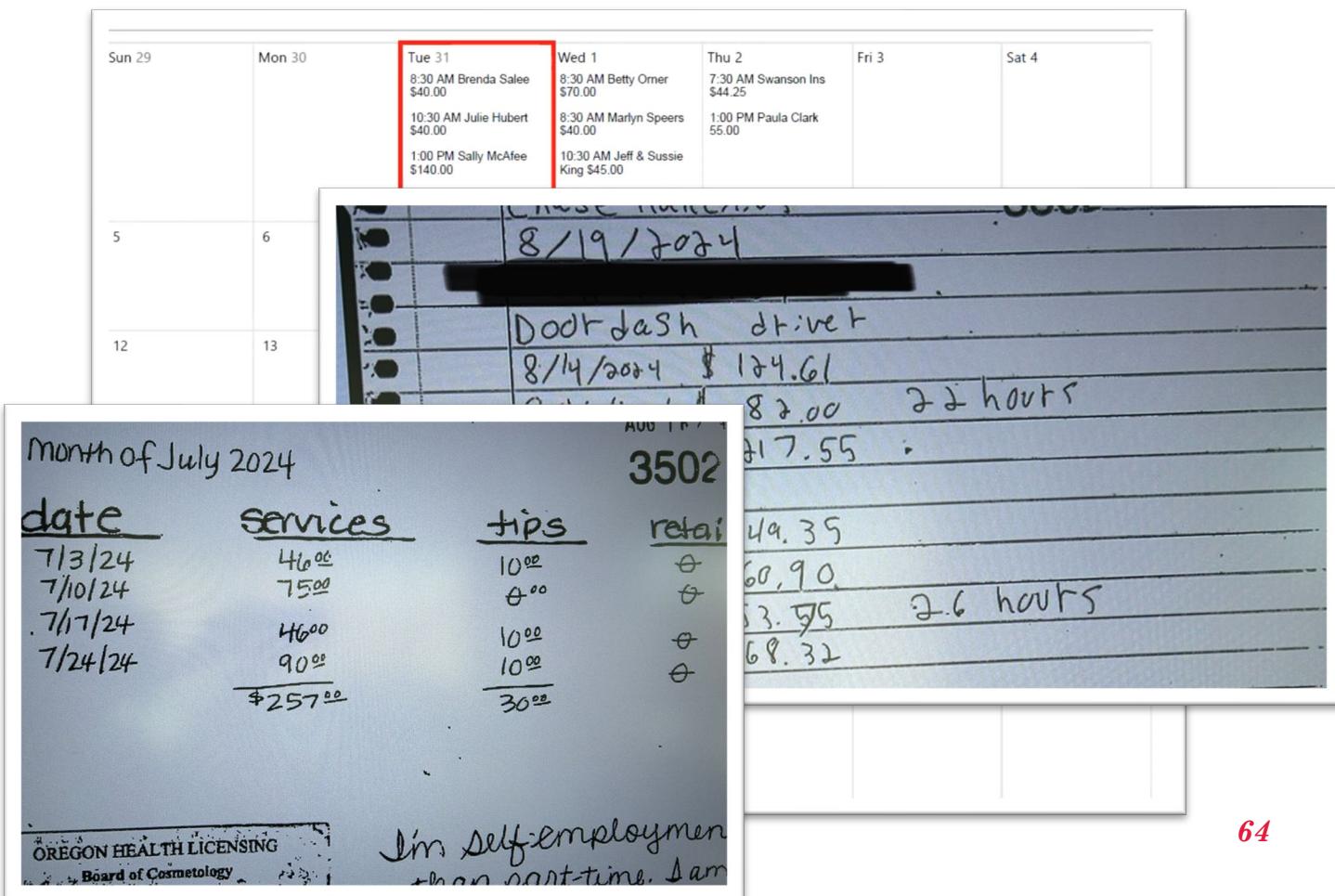
Current Challenges	Value Digital Ledger Report Provides
Self-employment documents submitted come in a <b>variety of formats</b> .	The Digital Ledger Report provides <b>a consistent layout and organization of information</b> .
Documents are <b>missing critical information or clarifying details</b> .	The Digital Ledger Report <b>collects essential information about self -employment</b> and adds opportunities for additional clarity through <b>comments</b> .
<b>Business expenses are missing</b>	The Report <b>collects business expenses and displays them by category</b> .
<b>Data entry</b> errors are common in self-employment cases.	Manual data entry errors could be <b>reduced by having more information in one place</b> (the report).

# Research Findings

Self-employment documents submitted come in a variety of formats.

Submitted documents include:

- Hand-written attempts at a profit & loss ledger
- Agency-provided forms (for Medicaid)
- Calendars with payments listed by date
- Screenshots of gig apps



# Research Findings

The Digital Ledger Report provides consistent layout and organization of information .

The consistency across self-employment situations allows a worker to either quickly and easily enter the information into Eligibility & Enrollment systems or identify more targeted questions for applicants when they reach out, ideally making those calls more productive.

**Self-Employment Ledger Report**

Page 1 of 6

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**Client Information**

**Shona Davis**

SNAP, Medicaid

4321 Center Street  
Apt 111  
Salem, Oregon 97302

---

**Self-Employment Summary**

---

**Tax Records**

Files Taxes: Yes  
Representative of current income: No  
Client explanation: I am newly self-employed this year

---

**Income by job**

Job #1	Name of the business: Shona Davis Business start date: October 2019 - present			
Consulting	Month	Payments	Expenses	Total Income
	July 2024	\$575.00 from 2 sources	\$125	\$450
	August 2024	\$575.00 from 2 sources	\$50	\$525
	September 2024	\$550.00 from 1 sources	\$35	\$515

---

**Job #2**

**Advocacy**

Name of the business: Caring Hearts  
Business start date: March 2024 - present

Month	Payments	Expenses	Total Income
July 2024	\$375.00 from 3 sources	\$300	\$45
August 2024	\$200.00 from 3 sources	\$125	\$75
September 2024	\$150.00 from 2 sources	\$75	\$75

**Shona Davis**

Page 2 of 6

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**Anticipated Income**

Expects payments in next 3 months to be similar to past 3 months: I don't know  
Client explanation: Seasonal variability in income

---

**Digitally Signed**

By: Shona Davis  
Date: 10/1/2024 at 14:54:37 PT

*Shona Davis*

# Research Findings

Documents are missing critical information or clarifying details .

Common missing information includes:

- Missing business expenses
- providing only one month of information
- providing a partial or incomplete month (for example, if it's November 18th and the applicant provided November's payments, the month isn't complete)
- date the business started is not clear or provided

		<b>Baseline</b> <i>How often is it possible to verify income using the first document an applicant provides?</i>							
		Group 1 (Wed)		Group 2 (Th)				Group 3 (Fri)	
<		Average	EW01	EW03	EW04	EW05	EW06	EW07	EW08 >
1 - 5 Frequency Score	1.9	(spoke more about his approach using an email template)	2	2	2.5	1.5	3	2	
1 = never 5 = always									

## Research Findings

The Digital Ledger Report **collects essential information about self -employment** and **adds opportunities for additional clarity through comments**.

"I like the comments - that can clarify a lot instead of calling to ask all those questions."

- Eligibility Worker

"Anytime we allow clients to provide comments is fantastic."

- Medicaid QC

### Tax Records

Files Taxes: **Yes**

Representative of current income: **No**

Client explanation: **I am newly self-employed this year**

### Anticipated Income

Expects payments in next 3 months to be similar to past 3 months: **I don't know**

Client explanation: **Seasonal variability in income**

# Research Findings

The Report collects business expenses and displays them by category

The Digital Ledger Report not only collects business expenses, but also clearly displays them by expense category. This can help reduce manual data entry errors because the worker does not have to review expenses listed, add them up by category, and then enter them into the Eligibility & Enrollment system.

Expense Details	
Category	Amount
Advertising	\$50
Supplies	\$75

## Research Findings

**Data entry errors** are common in selfemployment cases.

As they read through the document, a worker will need to sort out questions like:

- How long have they been in business? How many businesses do they have?
- What do the highs and lows of a year look like?
- What months are provided? Are they complete months?
- Are there business expenses? Are they allowable?
- What kind of business is this?
- Why are taxes not available?

"There is a lot of confusion when I'm reviewing a case. It all comes down to narration and case notes, if they explain the conversation they had with the client."

-Medicaid QA

"A lot of the issues we have are failing to enter it on the right screen ."

- Medicaid QC

# Research Findings

Manual data entry errors could be reduced by having more information in one place.

"That would make my day. Everything that you need right is there. I can punch this into [our Eligibility & Enrollment System...]

It sure beats them scratching it out on a notebook piece of paper."

- Eligibility Worker

Self-Employment Ledger Report			
Page 1 of 6			
<b>Client Information</b>			
<b>Shona Davis</b>			4321 Center Street Apt 111 Salem, Oregon 97302
SNAP, Medicaid			
<b>Self-Employment Summary</b>			
<b>Tax Records</b>			
Files Taxes: Yes Representative of current income: No Client explanation: I am newly self-employed this year			
<b>Income by job</b>			
Job #1 <b>Consulting</b>		Name of the business: Shona Davis Business start date: October 2019 - present	
Month	Payments	Expenses	Total Income
July 2024	\$575.00 from 2 sources	\$125	\$450
August 2024	\$575.00 from 2 sources	\$50	\$525
September 2024	\$550.00 from 1 sources	\$35	\$515
Job #2 <b>Advocacy</b>		Name of the business: Caring Hearts Business start date: March 2024 - present	
Month	Payments	Expenses	Total Income
July 2024	\$375.00 from 3 sources	\$300	\$45
August 2024	\$200.00 from 3 sources	\$125	\$75
September 2024	\$150.00 from 2 sources	\$75	\$75
<b>Shona Davis</b> Page 2 of 6			
<b>Anticipated Income</b>			
Expects payments in next 3 months to be similar to past 3 months: I don't know Client explanation: Seasonal variability in income			
<b>Digitally Signed</b>			
By: Shona Davis Date: 10/1/2024 at 14:54:37 PT			Shona Davis

# *Design iterations*

Digital Ledger Report iterations based on agency staff feedback

# Feedback: The summary page

## Self-Employment Ledger Report

Page 1 of 1

### Client Information

Shona Davis

SNAP, Medicaid

4321 Center Street  
Apt 111  
Salem, Oregon 97302

### Self-Employment Overview

#### Current Income

Time period covered: July, 2024 - September, 2024

Month	Total Payments	Total Business Expenses	Total Income
July	\$1,075	\$300	\$775
August	\$1,100	\$350	\$750
September	\$1,050	\$300	\$750

### Jobs and Businesses

Type of work: **Consulting**

Business name: Shona Davis

Type of work: **Advocacy**

Business name: Caring Hearts

### Client Signature

I understand that only business-related expenses will be allowed and that information I provided may affect my benefits.

Furthermore I declare under penalty of perjury that the information I provided is true and complete to the best of my knowledge.

Digital Signature: Shona Davis  
Date: 10/1/2024 at 14:54:37 PT

### Results

- A summary section with a details section seems to work well although
- Headers might not be noticed.
- Didn't understand that the summary and details sections were different.
- Expense categories are important for entry and may be better included in summary section
- Workers were sometimes unclear about what was client entered data, what was form data (SNAP, Medicaid)

### Implication:

- Consider moving expense categories to self-employment job summary section
- Iterate on heading and hierarchy to better communicate the summary section vs details section
- Consider iterating on table component to make more appropriate

# Feedback: Business expenses

## Consulting Payment and Business Expense Details (continued)

Business name: Shona Davis

### Business Expenses

	Category	Expense Amount
July 2024	Supplies	\$75
	Advertising	\$50
August 2024	Supplies	\$25
	Advertising	\$25
September 2024	Supplies	\$10
	Advertising	\$25

### Results

- Expense categories are important for entry and may be better included in summary section
- The exact dates of expenses were not necessary

---

### Implication:

- Use a month dropdown instead of a date picker for expense date

## Self-Employment Ledger Report

Page 1 of 6

### Client Information

Shona Davis

SNAP, Medicaid

4321 Center Street  
Apt 111  
Salem, Oregon 97302

### Self-Employment Income Summary

#### Tax Records

Files Taxes: Yes

Representative of current income: No



#### Client Explanation

*Can you give us more details on your selection?*

I have a new business this year and have reduced the number of clients I take on for consulting.

### Income by Job

Job #1

#### Consulting

Name of Business  
**Shona Davis**

Business Start Date  
**October 2019 - present**

Month	Payments	Business Expenses	Total Income
July 2024	Total: \$575 <i>from 2 sources</i>	Total: \$125	\$450
August 2024	Total: \$575 <i>from 2 sources</i>	Total: \$50	\$525
September 2024	Total: \$550 <i>from 1 sources</i>	Total: \$35	\$515

# Feedback: Tax Records

## Results

- QC Reviewers and eligibility workers felt that when taxes are not representative it would helpful to understand why.
- They offered several reasons why taxes might not be representative.

## Implication:

- Consider a drop down for or multiselect for reasons that taxes might not be representative

# Feedback: Client explanations

## Client Explanation

*Is there anything you want to share about your self-employment work?*

I entered the payments by client and the last date I was paid by that client. I did not share their names for privacy.

## Results

- Not all comments are valuable or clear; it may be more valuable to find ways of standardizing responses.
- More information on when a client has more than 1 job, or major fluctuations in income (though that might fit into anticipated income) is helpful.

---

## Implication:

- Consider helpful textual examples
- Consider aligning content across screens and pdf especially with terms like “client explanation” and “anticipated income”

Month 1	Total Income (Payments - Business Expenses)
<b>July</b>	<b>\$450</b>
Payment Details	Business Expense Details
Total Payments: <b>\$575</b>	Total Expenses: <b>\$125</b>
<i>Client 1</i>	<i>Advertising</i> \$50
\$125 on 07/12/2024	
\$100 on 07/26/2024	<i>Supplies</i> \$75
<i>Client 2</i>	
\$50 on 07/31/2024	—

# Feedback: Income details

## Results

- If the summary section is right, the details section is not going to be as important
  - Improved text hierarchy
  - Monthly breakdowns/ details, the payment details and business expense details were hard to read.
  - Some workers were trying to look at the dates summarized into weeks (this may be to satisfy ABAWD requirements)
  - Colors may not be accessible or necessary if data is formatted into a table
- 

## Implication:

- Textual hierarchy
- Iterate on table formatting
- Iterate on colors

# Validation

When the Digital Ledger should be used

## When would a Digital Profit & Loss Ledger be appropriate?

### Good fit for the Digital Ledger

Self-employed individuals receiving a Request for Information who:

- Do not file taxes
- Filed taxes, but they do not reflect current income situation

### Would not use a Digital Ledger

Self-employed individuals receiving a Request for Information who:

- File taxes that are representative of current income
- Keep business records up-to-date

## When would a Digital Profit & Loss Ledger be appropriate?



The Digital Ledger Tool interface consists of three sequential screens:

- Add your first self-employed job**: A form asking for the type of self-employed work (e.g., Housecleaning, Lawn care, Consulting) and the name of the business (optional). It includes dropdown menus for Month and Year, and a checkbox for active work. Buttons include "Add self-employed work", "Back", and "Continue".
- Tell us about your first self-employed job**: A form asking for the type of self-employed work (e.g., Housecleaning, Lawn care, Consulting) and the name of the business (optional). It includes dropdown menus for Month and Year, and a checkbox for active work. Buttons include "+Add a new self-employed job" and "Done with self-employed jobs".
- Your self employed jobs**: A summary page showing two entries:
  - 1. Home Cleaning**: Total payments (Last 3 months): <amount>, Total expenses (Last 3 months): <amount>. Buttons: "Edit | Delete".
  - 2. Amazon Delivery Driver**: Total payments (Last 3 months): <amount>, Total expenses (Last 3 months): <amount>. Buttons: "Edit | Delete".A "Done with self-employed jobs" button is at the bottom.

**Self-Employment Ledger Report**  
Page 1 of 6

Client Information			
<b>Shona Davis</b> SNAP, Medicaid 4321 Center Street Apt 111 Salem, Oregon 97302			
Self-Employment Summary			
Tax Records Files Taxes: Yes Representative of current income: No Client explanation: I am newly self-employed this year			
Income by job			
Job #1 <b>Consulting</b>	Name of the business: Shona Davis Business start date: October 2023 - present		
Month	Payments	Expenses	Total Income
July 2024	\$175.00 from 2 sources	\$125	\$400
August 2024	\$175.00 from 2 sources	\$50	\$225
September 2024	\$150.00 from 1 sources	\$35	\$185
Job #2 <b>Advocacy</b>	Name of the business: Caring Hearts Business start date: March 2024 - present		
Month	Payments	Expenses	Total Income
July 2024	\$175.00 from 3 sources	\$100	\$400
August 2024	\$200.00 from 3 sources	\$125	\$75
September 2024	\$150.00 from 2 sources	\$75	\$75

## When proof of income is needed from a self-employed applicant, a Digital Profit & Loss Ledger could:

- Support applicants in sharing the information a program needs on the first try.
- Create more standardized outputs for Eligibility Workers, Quality Assurance staff, and Quality Control staff.
- Ease data entry into Eligibility & Enrollment Systems



# Current designs

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Digital ledger screens  
Income report

# *Current Digital Ledger design*

The most up-to-date Digital Ledger screens

## Verify.gov

### Create and send a self-employment payment & expense record

We will help you document and submit your income information to get your benefits faster

[Get started](#)

#### Who can use this tool

You can use this tool if:

- you are self-employed
- what you reported on last year's taxes was different than your current income

#### What you will need

Before you begin, have your:

- Pay information from the last 3 months, including:
  - Who paid you
  - The date you were paid
  - How much you were paid
- Business-related expense information from the last 3 months, including:
  - How much money you spent
  - The date you spent money

#### You might be self-employed

- You own or run your own business
- You don't get employment benefit contributions from the company you work for
- You do app-based work, gig work
- You have informal work arrangements
- You have business expenses that are paid by anyone you work for

[What if I filed taxes last year?](#)

 Your information is secure.  
You will be able to preview and approve everything that is shared with the program.

[Get started](#)

## Verify.gov

### How it works

We will help you add self-employment work one job at a time

#### 1 Add self-employment job information

Tell us about the type of self-employed work you do. Common examples might be "driving for Uber," "Gardening," "Cleaning houses".

#### 2 Add payments you got

Add money you earned from your self-employment job.

- Who paid you: This could be people or businesses that pay you for self-employed work
- The date you were paid
- How much you were paid

#### 3 Add business-related expenses

Add money you spent in order to do self-employed work. Common expenses are things like:

- Materials
- Supplies
- Equipment you had to buy
- Money you spent traveling to a job

#### 4 Sign and submit your proof of income

Review and submit your proof of income. You will be able to preview your payment and expense ledger before submitting it to the program.

We will send the ledger to Oregon Department of Human Services to help you get benefits faster.

Check this box to agree to let us share the information entered into this application with Oregon Department of Human Services. We will not use the information for any other purpose or share it with anyone else.

[Continue](#)

# Grounding and context pages

# Personal details

Tax screening  
Case matching

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## Verify.gov

**Did you say you were self-employed on last year's taxes?**

Select one:

Yes

No

**Are last year's taxes representative of your current self-employment situation?**

Answer yes if things have changed from last year like the kind of self employment work you do or how much you are making.

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## Verify.gov

**We recommend you send tax documents instead**

You told us:

- you filed taxes as self-employed last year and
- last year's taxes are representative of your current self-employment situation

Instead of using this tool, we recommend you upload tax documents.

**Upload tax documents**

[I want to use this tool anyway](#)

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## Verify.gov

**Did you claim self-employment on last year's taxes?**

Select one:

Yes

No

**Are last year's taxes representative of your current self-employment situation?**

Answer yes if things have changed from last year like the kind of self employment work you do or how much you are making.

Select one:

Yes

No

Can you give us more details on your selection? Select all that apply:

I am newly self-employed this year

I've lost major clients or work

Seasonal variability in income

Business expenses have increased

Other reason

Ex. "November is typically a slow month for me"

**Continue**

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## Verify.gov

**What benefits did you apply for?**

Benefit programs count self-employment income differently. We will help you send the right information.

**Select all that apply:**

I applied for Medicare (healthcare)

I applied for SNAP (food assistance)

**Continue**

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## Verify.gov

**Tell us about you**

We will use this information to match to your application

**First name (required)**

**Last name (required)**

**What is the mailing address on the application you submitted?**

**Mailing street address on your application (required)**

**City (required)**

**Continue**

# Add a job

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Verify.gov

## Add your first self-employed job

We will ask you about the self employed work you do and help you add payments and business-related expenses

[+ Add self-employed work](#)

[+ Add self-employment job](#)

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Verify.gov

## Tell us about your first self-employed job

What type of self-employed work do you do?  
Example: Housecleaning", "Lawn care", "Consulting"

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Verify.gov

## Tell us about another self-employed job

What type of self-employed work do you do?  
Example: Housecleaning", "Lawn care", "Consulting"

When did you start this type of self-employment?  
If you don't remember, you can guess.

<Month>

<Year>

I have stopped doing this type of self-employed work

[Continue](#)

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Verify.gov

## Self-employed job summary

Here are the self-employed jobs you told us about from the last 3 months.

You can add another self employment job or click "Done with self-employed jobs"

**1. Home Cleaning**  
Total payments: <amount>  
Total business expenses: <amount>  
[Edit](#) | [Delete](#)

**2. Amazon Delivery Driver**  
Total payments: <amount>  
Total business expenses: <amount>  
[Edit](#) | [Delete](#)

[+Add another self-employed job](#)

[Done with self-employed jobs](#)

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[Here's how you know](#)

Verify.gov

## You are editing: <type-of-job>

What type of self-employed work do you do?  
Example: Housecleaning", "Lawn care", "Consulting"

<type-of-job>

What is your business name? (optional)  
If you don't remember, you can guess.  
<business-name>

When did you start this type of self-employment?  
If you don't remember, you can guess.

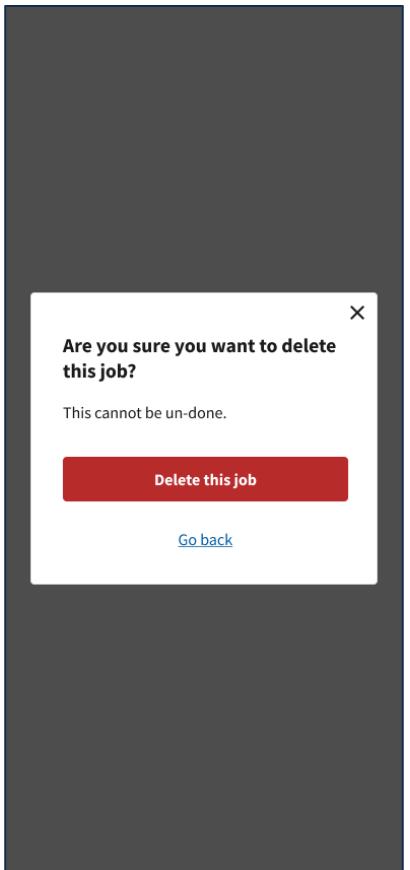
<select month>

<select year>

I have stopped doing this type of self-employed work

[Cancel](#)

[Update](#)



# Add a payment

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## Verify.gov

**Let's add payments you got one at a time for <type of job>**

We will help you add each payment you got in the last 3 months.

[+ Add payments](#)

[+ Add payments](#)

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[Here's how you know](#) ▾

## Verify.gov

**Add a payment you got for <type-of-job>**

One at a time, let's add payments you got in the last 3 months.

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\[Here's how you know\]\(#\) ▾](#)

### Verify.gov

**Add another payment you got for <type-of-job>**

One at a time, let's add payments you got in the last 3 months.

**Who paid you?**  
This could be the name of your client or a business you do self-employed work for.

**When did you get paid?**  
If you don't remember, you can guess.

**How much did you get paid?**

**Who paid you?**  
This could be the name of your client or a business you do self-employed work for.

**How much did you get paid?**

**When did you get paid?**  
If you don't remember, you can guess.

[Continue](#)

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## Verify.gov

**Payment summary for <type-of-job>**

You can add another payment or click "Done adding payments"

**\$100.00**  
Paid on <date of payment>  
Paid by <pay-by>  
[Edit | Delete](#)

**\$200.00**  
Paid on <date of payment>  
Paid by <pay-by>  
[Edit | Delete](#)

[Load more payments](#)

Payments: <number of payments>

Total payments for <type-of-job> in the last 3 months:  
**\$500.00**

[+Add another payment](#)

[Done adding payments](#)

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## Verify.gov

**Edit payment:**

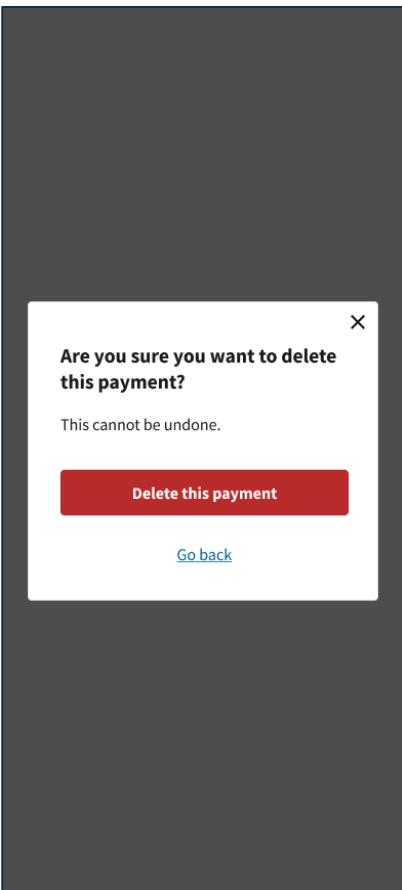
**Who paid you?**  
This could be the name of your client or a business you do self-employed work for.

**When did you get paid?**  
If you don't remember, you can guess.

**How much did you get paid?**  
Enter a payment you got in the last 3 months.

[Update](#)

[Cancel](#)



# Add expenses

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[Here's how you know](#)

## Verify.gov

**Let's add business-related expenses you had one at a time for <type-of-job>**

Business-related expenses are money you spent in order to do self-employed work.

**What expenses count?** +

[+ Add expenses](#)

[+ Add expenses](#)

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## Verify.gov

**Add a business related expense you had for <type-of-job>**

Add the first expense you had doing this work in the last 3 months

**What expenses count?** —

You can usually count business expenses that the Internal Revenue Service (IRS) allows.

Some examples of business-related expenses are:

- Equipment (repair and rentals of business equipment)
- Materials and supplies (stationary, postage, cleaning supplies)
- Business property (rent for business space, utilities, insurance premiums)
- Travel costs (car mileage and parking fees)
- Advertising for your business (signs, flyers, printing)
- Costs of materials bought to resell or used to make a product

**Type of expense**

Select one

I pay this expense each month

**When did you pay the expense?**  
If you don't remember, you can guess.

**How much was the expense?**

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## Verify.gov

**Add a business related expense you had for <type-of-job>**

Add the first expense you had doing this work in the last 3 months

**What if I have a yearly or annual expense?** +

**Type of expense**

Other

I pay this expense each month

**What was the expense?**

**When did you pay the expense?**  
If you don't remember, you can guess.

**How much was the expense?**

**What if I have a yearly or annual expense?** +

**Type of expense**

Transportation

I pay this expense each month

**How much was the expense for <month1>?**

**How much was the expense for <month2>?**

**How much was the expense for <month3>?**

**Continue**

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## Verify.gov

**Expense summary for <type-of-job>**

You can add more expenses you had on for <type-of-job> or tap on continue.

**\$100.00**  
Paid on November 13, 2024  
Paid by <pay-by>  
[Edit](#) | [Delete](#)

**\$200.00**  
Paid on November 13, 2024  
Paid by <pay-by>  
[Edit](#) | [Delete](#)

[Load more payments](#)

Expenses: 4

Total expenses for <type-of-job> in the past 90 days:

**\$300.00**

[+Add more expenses](#)

**Continue**

## Final review

Missing income

Anticipated income

Additional information

Summary

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Verify.gov

**Looks like you did not enter payments for <month>.**

The benefit program that you applied to will ask for your income from the past 3 months.

I did not get paid for self-employed work in <month>.

Why didn't you get paid in <month>?

Select the reason that best fits your situation

- Select -

Other reason

Continue

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Verify.gov

**You told us you got <value> from self employed work in the last 3 months.**

Do you think you will get paid about the same in the next 3 months?

Select one:

Yes

No

I don't know

Can you give us more details on your selection?

Select one

- Select -

Continue

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Verify.gov

**Anything else you want to share?**

You can share additional details here to help an eligibility worker understand your self employed situation.

Comment (optional)

Continue

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Verify.gov

**Review the information you entered**

Your payments:

\$<value>

Paid on <payment-date>  
Paid by <pay-by>

[Edit](#) | [Delete](#)

\$<value>

Paid on <payment-date>  
Paid by <pay-by>

[Edit](#) | [Delete](#)

[Load more payments](#)

Your expenses:

\$<value>

<expense-date>  
<expense-type>

[Edit](#) | [Delete](#)

\$<value>

<expense-date>  
<expense-type>

[Edit](#) | [Delete](#)

[Load more expenses](#)

Comment

<comment>

Continue

# **Submit**

and submit  
confirmation

 An official website of the United States government  
Here's how you know [▼](#)

## Verify.gov

---

### Sign and submit your payment and expense record

You can send yourself a copy on the next screen.

**Legal statement**

I understand that only business related expenses will be allowed and that information I provided may affect my benefits.

Furthermore I declare under penalty of perjury that the information I provided is true and complete to the best of my knowledge

I understand and agree to the statement above

**Type your full name**  
This is your legal signature

**Sign and submit**

 An official website of the United States government  
Here's how you know 

## Verify.gov

# Success! We sent you a copy of your self-employment payment and expense records

## What's next?

- The benefit program will review your document.
- They will follow-up if there are questions.
- The income information you submitted will appear in the Applicant Portal soon.

**Self Employment Monthly Sales & Expenses Ledger**  
Page 1 of 3

Application tracking number	Signed on verify		
FREQUENCY: WEEKLY			
Applicant information			
First name	Last name	Self employment business name <input type="checkbox"/> Not in use	
Phone number	Email	Additional applicant information	
Total self employment income			
Total self employment income	Income from self employment work	Expenses from self employment work	
\$1000.00	\$1000.00	-\$1000.00	
Income total covered			
<input type="checkbox"/> Monday thru Friday			
Income details			
Date income received	Amount of income	Date income received	Amount of income
<input checked="" type="checkbox"/> Additional income detail page attached			
This document is a summary of information provided by an applicant or a self-employed individual.			Feedback: feedback@federal.com

Email sent successfully.

# *Current Report Design*

The most up-to-date Digital Ledger Report

# Visual Design of the Report

The report needs to be **easy to scan, create a clear picture of income, and ease data entry.**

Below is the (rough) order of actions Eligibility Workers, QA reviewers, and QC reviewers will need to take upon receiving or reviewing the Digital Ledger Report.

1. Associate the document with the appropriate case
2. Know if taxes are filed or not, and why they may not be useful
3. Understand number of jobs and how earnings are made
4. Clarify when jobs began and what months of income have been shared
5. Look for variances in income (fluctuations in payments and expenses)
6. Ensure business expenses are accounted for and appropriate to claim
7. Identify any open questions that may require a call to the applicant
8. Decide next action
9. Enter data into Eligibility & Enrollment System

<b>Self-Employment Ledger Report</b>			
Page 1 of 6			
Client Information			
<b>Shona Davis</b>			4321 Center Street Apt 111 Salem, Oregon 97302
SNAP, Medicaid			
<b>Self-Employment Summary</b>			
<b>Tax Records</b>			
Files Taxes: Yes Representative of current income: No Client explanation: I am newly self-employed this year			
<b>Income by job</b>			
Job #1			Name of the business: Shona Davis Business start date: October 2019 - present
<b>Consulting</b>			
Month	Payments	Expenses	Total Income
July 2024	\$575.00 from 2 sources	\$125	\$450
August 2024	\$575.00 from 2 sources	\$50	\$525
September 2024	\$550.00 from 1 sources	\$35	\$515
Job #2			Name of the business: Caring Hearts Business start date: March 2024 - present
<b>Advocacy</b>			
Month	Payments	Expenses	Total Income
July 2024	\$375.00 from 3 sources	\$300	\$45
August 2024	\$200.00 from 3 sources	\$125	\$75
September 2024	\$150.00 from 2 sources	\$75	\$75

## **Associate the document with the appropriate case**

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### **Self-Employment Ledger Report**

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#### Client Information

**Shona Davis**

SNAP, Medicaid

4321 Center Street  
Apt 111  
Salem, Oregon 97302

**Shona Davis**

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4321 Center Street  
Apt 111  
Salem, Oregon 97302

- The first page of the report provides indexing information (client name and address) to support workers in associating the document with the appropriate case.
- The subsequent pages of the report keep this information at the top of the page.

#### Tax Records

Files Taxes: **Yes**

Representative of current income: **No**

Client explanation: **I am newly self-employed this year**

## Know if taxes are filed or not, and why they may not be useful

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- When taxes are filed but not representative, a drop-down list (with an "other" fill in option) can help a worker quickly understand why taxes may not be relevant.

## Income by job

Job #1

### Consulting

Name of the business: **Shona Davis**  
Business start date: **October 2019 - present**

Month	Payments	Expenses	Total Income
July 2024	\$575.00 from 2 sources	\$125	\$450
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Job #2

### Advocacy

Name of the business: **Caring Hearts**  
Business start date: **March 2024 - present**

Month	Payments	Expenses	Total Income
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## Self-Employment Details

Job #1  
**Consulting**

Name of the business: **Shona Davis**  
Business start date: **October 2019 - present**

### July 2024

Payments: **\$575**  
Expenses: **\$125**  
Income: **\$450**

#### Payment Details

Client 1

Date	Amount
July 12, 2024	\$125
July 26, 2024	\$100

Client 2

Date	Amount
July 31, 2024	\$50

#### Expense Details

Category	Amount
Advertising	\$50
Supplies	\$75

## Understand number of jobs and how earnings are made

- Within the Self-Employment Summary section, "Job #" above the type of work an applicant does helps signal to the worker that this applicant has multiple types of work or jobs.
- For more information on where earnings came from, the worker can look at a monthly breakdown of payments by job in the Self-Employment Details section of the report.

Job #1

**Consulting**

Name of the business: **Shona Davis**  
Business start date: **October 2019 - present**

## **Clarify when jobs began and what months of income have been shared**

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- Each job provides a start date of the income and shows if it is still an active job (or when the end-date was).

## Self-Employment Ledger Report

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### Client Information

#### Shona Davis

SNAP, Medicaid

4321 Center Street  
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### Self-Employment Summary

#### Tax Records

Files Taxes: Yes

Representative of current income: No

Client explanation: I am newly self-employed this year

#### Income by job

Job #1

#### Consulting

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### Anticipated Income

Expects payments in next 3 months to be similar to past 3 months: I don't know

Client explanation: Seasonal variability in income

## Looking for variances in income (fluctuations in payments and expenses)

- The summary table of payments, expenses, and the total income from each month can help a worker gather a sense of how much an applicant's income fluctuates.
- While the ledger doesn't collect more than 3 months of income, the anticipated income section can help clarify if fluctuations are expected.

## Ensuring business expenses are accounted for and appropriate to claim

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Job #1 <b>Consulting</b>	Name of the business: <b>Shona Davis</b> Business start date: <b>October 2019 - present</b>
<b>July 2024</b>	
Payments: <b>\$575</b> Expenses: <b>\$125</b> Income: <b>\$450</b>	
<b>Payment Details</b>	
Client 1	
Date	Amount
July 12, 2024	\$125
July 26, 2024	\$100
Client 2	
Date	Amount
July 31, 2024	\$50
<b>Expense Details</b>	
Category	Amount
Advertising	\$50
Supplies	\$75

- Within the Self-Employment Details section, the worker will find a monthly breakdown of expenses by job that are already categorized by expense type. The ledger has done the work of helping the applicant identify business expenses.