CX Discovery: Facing a Financial Shock

Research Plan — DRAFT

V1: March 23, 2022

PRE-DECISIONAL/DELIBERATIVE — NOT FOR DISTRIBUTION

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This plan outlines the research activities that will be undertaken for CX Discovery: Facing a Financial Shock. Contents are as follows:

OVERVIEW

Core Team

The core team conducting this research will consist of staff from the Office of Management and Budget (OMB). Other Federal agencies and nonprofit organizations may support the execution of the research, as well as guiding the research process.

Deliverables of Release 3: Research

Under OMB's project model, projects consist of a set of standard releases, comprised of two-week sprints. This plan covers activities to be conducted as part of Release 3: Research. During this release, the core team will conduct human-centered design research— interviews and observational research with people—in addition to desk research dedicated to multiple topics.

The deliverable at the end of this release will be preliminary research findings— a compilation of research data that has been selected, anonymized, and sorted, but is otherwise unmediated. Meaning-making and artifact creation based on this data is the task of Release 4: Synthesize. For overall CX Discovery outcomes, see Appendix A.

Timeline

Activities for Release 3: Research will be conducted over the course of three two-week sprints of work. Activities and dates for those sprints are provided below.

SPRINT #	SPRINT ACTIVITIES	START DATE	END DATE
S1	• Conduct interviews with subject matter experts • Conduct desk research including: Existing system precedent research, Legal and policy research, and Procurement research • Conduct quantitative analysis of administrative data to inform research findings	**5/2/22**	**6/15/22**
S2	• Continue desk research • Continue quantitative administrative data analysis • Conduct interviews and observational research with frontline staff and members of the public	**5/20/22**	**6/30/22**
S3	• Analyze research • Share research findings	**5/20/22**	**7/15/22**

INQUIRY AREAS

Research activities for CX Discovery: Facing a Financial Shock are intended to collect information related to three primary areas of inquiry:

1. What are the key needs and wants of people facing a financial shock?
2. What services and programs best address people's needs and wants when facing a financial shock, while also addressing system requirements?
3. What technical, data, and payment models best respond to both people's needs and system requirements?

Further components of these inquiry areas are described below. These top-level inquiry areas and sub-elements will guide the direction of desk research activities and the substance of the discussion guides (see Appendix B) for human research.

Inquiry Area 1: People's Wants & Needs

To understand *What are the key needs and wants of people facing a financial shock?*, we will explore:

- What are the key drivers of/barriers to awareness of benefits?
- What are the key drivers of/barriers to accessing and receiving benefits?
- What are the key triggers for people to enroll and maintain their benefits, and successfully transition off benefits in the future?

Inquiry Area 2: Best Services & Programs

To understand *What services and programs best address people's needs and wants when facing a financial shock?* — while also addressing the acute state administrative challenges during the unwinding of the public health emergency, and facilitating ongoing administrative improvements for states — we will explore:

- What are people's preferred mechanisms for enrolling in, checking, and updating information for their benefits, and what user experience best meets their wants and needs?

- What are frontline staff's preferred mechanisms for helping people enroll, maintain and successfully transition off benefits in the long-term?
    - What staffing and financial coaching models do frontline staff currently use, and which are most helpful for families?
- What non-government models do people rely on? (including predatory models)
- What state-level programs and policies support/block these services? (e.g. pay for performance, fast track authorities)

Inquiry Area 3: System, Policy, and Financial Models

To understand *What technical, data, and payment models best support stakeholder needs?*, we will explore:

- What federal government actions best support/block these services? (looking for specific policy, budget and enforcement actions)
- What are the most effective interactions between states, providers, vendors, and the federal government?
    - What are the ideal reporting requirements, guidance, and legal interpretations?
- What are the business processes for cross-benefit integration?
    - What's the experience of state administrators in these processes?
    - In states where cross-benefit integration is not a feature, how might one achieve it?
- What are the core functionality and data requirements?
    - What are the current/ideal capabilities, tools, services and infrastructure?
- What is the current/ideal procurement model for tech, data, and payment services?
    - What is the current spend by the federal government on these services?
    - What is the current/ideal category management of vendors?
    - What are the current/ideal procurement vehicles?
- What service-level performance indicators are the most meaningful?

METHODOLOGY

Selected Methods

Research for CX Discovery: Facing a Financial Shock will be conducted using a mixed-method approach, outlined below.

Human research will consist of 30- to 60-minute semi-structured interviews, which may be conducted in person or via remote video calls, as well as in-person contextual observation. The purpose of these forms of qualitative human research is to understand the experiences of people currently using, providing, and administering services and systems.

Desk research will consist of the review of existing materials or information (documents, reports, memos, design artifacts, data sets, etc.) related to project inquiry areas. The purpose of desk research is to parse best practices and operational details from existing services, systems, and policies, and to analyze constraints and opportunities for future improvement.

Method Teams & Timing

RESEARCH METHOD	INTENTION	TEAM	TIMING
Human Research			
30- to 60-minute semi-structured interviews Contextual observation	Understand the experiences of people currently using, providing, and administering services and systems.	OMB, NPL, Allison Abbott	Apr 11–May 6 (R3, S1-2)
Desk Research			
Existing system precedent research Data analysis	Review/analyze reports, memos, data sets, and other materials on **existing models and systems to** parse best practices and operational details from existing: • Government models (global, state, local) • Social-sector models • Private-sector models • Predatory models/dark patterns	OMB, NPL, Data analyst TBD [MITRE quant team?]	Apr 11–May 6 (R3, S1-2)

Legal and policy research	Analyze constraints and opportunities provided by current legal regulations, guidance, and policies including gaps/needs and best practices	Mike W., Maya M. State law support TBD	Before May 6
Procurement research	Analyze constraints and opportunities provided by current procurement policies, including spend, vendors, and contracts.	USDS procurement team TBD	Before May 6

PARTICIPANTS

Participant Types

Participants in this research will include subject matter experts, frontline staff, and members of the public.

Subject Matter Experts (SME)

SME participants have insights on policy and program operations, implementation, and service management, but usually do not have direct contact with members of the public. Examples of SMEs include policy experts, advocates, government agency senior staff, and NGO/CBO administrators.

The core project team and agency partners will collectively submit names of potential SMEs to interview. The project team will then reach out to the individuals to schedule a time to speak. These conversations will likely be conducted via video call.

Frontline Staff (FLS)

FLS participants directly engage with members of the public to whom they provide services. They can speak to both their own day-to-day work experiences, as well as to their observations of common public experiences. Examples of FLS include nurses, workers at benefits offices or call centers, and public-facing NGO/CBO staff.

The core project team and agency partners will collectively submit names of potential FLS to interview. Additionally, state/CBO partners in the research locations listed below will be asked to provide further referrals to FLS networks. The project team will then reach out to the individual FLS participants to schedule a time to speak. These conversations may be conducted in person or via video call.

Members of the Public (MOP)

MOP participants directly experience the life events being researched and can speak to their personal experience of the systems and services they encounter.

Through engagements with FLS, nonprofit organizations, and community stakeholders in key locations (see Location Selection), the core project team will identify members of the public interested in participating in interviews. The project team will then reach out to the individuals to schedule a time to speak. These conversations may be conducted in person or via video call.

Participant Sample

The core project team will identify research participants that meet the following sampling criteria. Note that this sample size will be split across all four locations identified. While we expect to speak with ~65 people for each CX Discovery life experience, given the overlap between the Facing a Financial Shock and Zero to Five experiences, the total sample for both experiences is not expected to exceed 110. Of the total sample for both experiences, approximately 70 will be engaged in-person, while 40 will be engaged via remote means.

PARTICIPANT TYPE	SAMPLE BREAKDOWN	# OF PARTICIPANTS (n=)
SME	● State program administrators, including Idaho Cross-Benefit SMEs	3
	● State delivery + implementation SMEs	2
	● State legal + procurement experts	2
	● State operational vendors + partners	2
	● Data integration experts	2
	● CBO/ National advocacy org leadership	2
	● Tribal nation leaders	2
		n=15
FLS	● State Benefit support coordinators, including Idaho Cross-Benefit workers	3
	● Financial coaches	3
	● Community health workers	3
	● Social workers	3
	● [other]	3
		n=15

MOP	People experiencing/who are: ● homelessness/housing insecurity ● food insecurity ● limited banking access ● domestic abuse ● loan deferment ● underinsured ● gig workers, sole proprietors and independent contractors ● members of tribal nations or live on reservations	n=35
		Total: n=65

LOCATIONS

Selected Locations

Based on four selection criteria—previous exemplary and innovative models of benefit delivery; diverse low-income populations; a mix of urban, suburban and rural populations; and the potential capacity to run future pilot programs based on research outcomes— the project team selected the following four locations for in-person research:

- Louisiana: New Orleans/Baton Rouge
- Michigan: Detroit
- Minnesota: Minneapolis/St. Paul
- North Carolina: Raleigh

Selected Sites (for confirmation in the next Sprint)

Location	Site Name	Sites Address	Description
Louisiana	Site 1		
	Site 2		
	Site 3		
Michigan	Etc		
Minnesota			
North Carolina			