

# Skills *for* Tomorrow

## *in* Workforce Investment

### Advisory Area 3 2002-2012



## Table of Contents

<i>Introduction and Methodology</i> . . . . .	1
<i>What will be needed in Region 3</i> . . . . .	2
<b>SKILLS</b> . . . . .	2
Table 1 Current Skill Supply . . . . .	2
Table 2 Selected Skills Overview . . . . .	3
Table 3 Selected Skill Gaps by Occupational Preparation . . . . .	4
Table 4 Suggested Critical Skills . . . . .	5
<b>KNOWLEDGE</b> . . . . .	6
Table 5 Selected Knowledge Requirements Compared to the State . . . . .	6
<b>WORK ACTIVITIES</b> . . . . .	7
Table 6 Selected Work Activities Compared to the State . . . . .	7
<b>Summary</b> . . . . .	8
Table 7 Occupations in Region 3 Matching Critical Skills . . . . .	8

*This report was developed by the Labor Market Information Division of the Alabama Department of Industrial Relations in cooperation with the Projections Managing Partnership, sponsored by the US Department of Labor, Employment and Training Administration.*



## Introduction and Methodology

The 21<sup>st</sup> century has introduced an increased interest into the skills that are attached to occupations. A skill is defined as a developed aptitude or ability and is usually important in many occupations. Likewise, an occupation requires employees to possess a variety of skills. In the late 1990's the Occupational Information Network (O\*NET) was introduced to provide a common language for describing occupations. This database contains occupational information about knowledge aspects, skills, abilities, interests, general work activities, and work context.

Public officials, educators, economic developers and others frequently asked the question: What industries or occupations will be in demand over the next ten years? These entities also want to know *which skills will be in demand* and how these skills rank in importance to various occupations and occupational groups. To assist in answering some of these questions, the Projections Managing Partnership, sponsored by the U.S. Department of Labor (USDOL) Employment and Training Administration (ETA), developed the Skills-Based Projections (SBP) software.

The SBP system uses statewide and regional occupational employment projections in combination with the O\*NET database. The SBP system applies three dimensions of the O\*NET job requirements: skills, knowledge, and generalized work activities. O\*NET provides 35 different types of skills and 33 elements of knowledge, both considered *worker-oriented descriptors*. Generalized work activities are typical activities which are performed across occupational groups and are classified as *job-oriented descriptors*. Each of these three dimensions is measured in terms of its importance and level required to perform the duties in each occupation. If an element is of moderate importance and moderately required to perform the duties of an occupation, the element is assigned to the occupation.

The system matches the occupation in employment projections to the occupation in O\*NET. Using this match, the application distributes current employment and projected employment to the particular skills, knowledge elements, and work activities that are at least moderately important or moderately required for the occupation. As a result of this match, the system can produce skills sets for occupational supply using projections' base year employment data. It can also produce skills sets for occupational demand using the projected year's employment data from the occupational projections. Because the skills are matched up with occupational projections, the application only produces data for employed persons. This system does not include the present or projected supply of training completers or dislocated workers. Analysis is currently underway to provide some base supply data through other methods.

The SBP system also provides for a review of possible critical skills for an area. The main tool in the system to study this subject is the *skills gap index*. The purpose of the skills gap index is to see the potential for gaps between current supply and demand by measuring the difference between the two. *Demand refers to total projected openings; that is openings due to growth plus net replacement openings*. The result produces a ranking on a scale from 1-100, such that the greater the score the higher the possibility of a skills gap. *Skills with high skills gap indices are expected to be critical for the projected period*.

## What will be needed in Region 3?

This will be answered by reviewing the worker and job oriented descriptors as well as reviewing critical skills for the region. The following units of analysis apply to each area of discussion mentioned above.

**Current Supply** is an *employment count* of occupations where the skill, knowledge, or work activity is at least moderately important for the job in which it occurs. An occupation has many of these job requirements and as a result it is very likely that the occupation will be counted multiple times. Just as one occupation has many skills, so too does a single skill, knowledge or work activity exist across multiple occupations.

**Projected Demand** refers to *total projected openings*; calculated as the sum of annualized growth plus net replacement openings. When employment change is negative across the projections horizon, growth is zero and the projected demand equals net replacement openings.

**Skills Gap Index** for each job requirement is a standardized measure of the difference (gap) between the current supply and projected demand, calculated in four steps:

1. *Skill Weight*: The proportion of the total current labor supply meeting specific job requirement criteria. It is calculated as the job requirement base-year employment divided by total base-year employment.
2. *Skill Weight Percent Change*: Employment change across the projection horizon, weighted by the percentage of total base-year employment.  $((\text{Projected Employment} - \text{Base Employment}) / \text{Base Employment}) * \text{Skill Weight}$ .
3. *Skill Weight Rank*: A rank score, of Skill Weight Percent Change, within a job requirement set.
4. *Skill Gap Index*: The Skill Weight Rank is standardized from 1 to 100.

**Replacement Index** is the *proportion of total openings due to net replacements* rather than growth; the higher the value, the greater the proportion of openings that are replacements, not new jobs.

## SKILLS

O\*Net skills are broken down into separate domains including basic, complex problem solving, resource management, social, systems, and technical skills. Table 1 displays the top eleven skills relating to current occupational supply in Region 3. Reading comprehension, active listening, speaking, writing, critical thinking, active learning, learning strategies, and monitoring all fall into the basic skills category. The emphasis on basic skills means that workers in 2012 will have to have a flexible view of the work environment as a place of continuous learning. The remaining three, coordination, social perceptiveness and instructing, are social skills. These are the necessary competencies that help employees to successfully work together. These specific social skills in Region 3 suggest that workers can adjust their actions in relation to others' actions, are aware of and understand why coworkers react as they do and finally, are able to coach other coworkers. This underscores current efforts to remain competitive in a

**Table 1 Current Supply**

Skill Job Requirement	Current Supply 2002	
	Alabama	WIA Region 3
Reading Comprehension	881,383	48,046
Active Listening	823,698	43,186
Speaking	703,203	37,192
Writing	620,025	32,520
Critical Thinking	608,553	31,269
Active Learning	549,925	28,616
Coordination	512,260	26,994
Instructing	474,708	26,722
Social Perceptiveness	473,861	26,033
Learning Strategies	468,767	25,999
Monitoring	485,121	25,242

global economy where daily challenges require timely and effective business solutions. This kind of competition requires a workplace that not only facilitates independent learning, but is filled by workers who are able to effectively communicate by focusing on and understanding what is being said, asking appropriate questions and not interrupting the speaker. It will also mean socially literate workers can adjust their actions in relation to others' and be able to use logical reasoning to identify the strengths and weaknesses of alternative solutions, conclusions, or approaches to problems.

By 2012, it is projected that Region 3 will have 1,854 job openings in occupations requiring reading comprehension. This means that reading comprehension is at least moderately important to have in order to do the job, and that this skill is required at least at a moderate level or higher. Active listening, speaking, and writing are skills that will also be needed in Region 3's occupational growth.

**Table 2 Selected Skills Overview**

Geography	Alabama 2012			WIA Region 3		
Projections Horizon	2002-2012					
Skill Job Requirement	Projected Demand	Skills Gap Index	Replacement Index	Projected Demand	Skills Gap Index	Replacement Index
Reading Comprehension	33,159	100	54	1,854	100	55
Active Listening	32,364	97	56	1,711	97	57
Speaking	28,283	94	53	1,512	94	54
Writing	24,630	91	54	1,302	91	55
Critical Thinking	23,926	89	54	1,228	89	55
Active Learning	21,875	86	54	1,152	83	55
Instructing	19,913	83	51	1,120	86	52
Social Perceptiveness	19,810	80	52	1,087	80	54
Learning Strategies	19,310	74	52	1,058	77	54
Monitoring	19,613	77	53	1,024	74	54
Coordination	19,299	71	53	1,018	71	54

The *skills gap* refers to the potential gap between the current supply and projected demand in occupations requiring these skills over a moderate level. A large *skills gap* does not mean that currently employed workers lack a particular skill. It is an index referring to the balance of employment size with projected demand for occupations requiring that skill. The skills gap index identifies the ranked order of anticipated training needs. A skills gap index of 100 indicates a very high likelihood that training in reading comprehension will need to occur in order to meet the demand. Elementary school teacher, except special education is a particular occupation in which reading comprehension, active listening, active learning, critical thinking, writing, speaking, social perceptiveness, and instructing are all important skills. In Region 3 this occupation is expected to grow from 1,420 in the year 2002 to 1,710 in 2012. The skills gap indices for skills comprising this occupation, and others, are *anticipated* gaps since qualified workers will be required to fill the vacancies.

Skill gap information should be tempered by the size of the *projected demand* and the *replacement index* which shows the percentage of job openings expected to occur due to turnover or people leaving the labor force. For example, 57% of jobs openings in occupations with at least a moderate requirement for active listening are projected to occur because of replacement. In other words, just over 975 openings should result as turnover. The remaining 43% or about 735 job openings should be due to growth. The skills gap index is 97, indicating a very high likelihood that skill training in active listening will need to occur in order to meet the demand.

Table 3 shows the top 10 projected skills by education level in Region 3. In general the data indicates the greatest skills gaps will occur in the basic skills group across all education levels. In a similar manner, some form of social skill is expected to be in high demand in occupations across all education levels.

**Table 3 Selected Skill Gaps by Occupational Preparation in Region 3**

Short-term OJT	Reading Comprehension	Active Listening	Speaking	Critical Thinking	Social Perceptiveness	Instructing	Monitoring	Learning Strategies	Writing	Coordination
	100	97	94	91	89	86	83	80	77	74
Moderate-term OJT	Active Listening	Writing	Reading Comprehension	Speaking	Critical Thinking	Active Learning	Instructing	Social Perceptiveness	Time Mgmt	Learning Strategies
	100	97	94	91	89	86	83	80	77	74
Long-term OJT	Reading Comprehension	Installation	Troubleshooting	Critical Thinking	Active Listening	Writing	Speaking	Coordination	Active Learning	Equipment Selection
	100	97	94	91	89	86	83	80	77	74
Work Experience in Related	Speaking	Reading Comprehension	Monitoring	Active Listening	Mgmt of Personnel Resources	Time Mgmt	Writing	Coordination	Social Perceptiveness	Critical Thinking
	100	97	94	91	89	86	83	80	77	74
Postsecondary Vocational Training	Learning Strategies	Speaking	Active Listening	Active Learning	Troubleshooting	Monitoring	Social Perceptiveness	Reading Comprehension	Critical Thinking	Time Mgmt
	100	97	94	91	89	86	83	80	77	74
AA/AS	Reading Comprehension	Active Listening	Active Learning	Instructing	Critical Thinking	Learning Strategies	Writing	Speaking	Coordination	Social Perceptiveness
	100	97	94	91	89	86	83	80	77	74
BA/BS	Reading Comprehension	Speaking	Active Listening	Learning Strategies	Instructing	Active Learning	Writing	Critical Thinking	Monitoring	Coordination
	100	97	94	91	89	86	83	80	77	74
BA/BS + Work Experience	Reading Comprehension	Coordination	Speaking	Writing	Active Learning	Monitoring	Critical Thinking	Judgment and Decision Making	Active Listening	Time Mgmt
	100	97	94	91	89	86	83	80	77	74
MA/MS	Reading Comprehension	Writing	Active Learning	Speaking	Active Listening	Critical Thinking	Monitoring	Learning Strategies	Complex Problem Identification	Instructing
	100	97	94	91	89	86	83	80	77	74
Doctoral	Writing	Reading Comprehension	Critical Thinking	Active Learning	Speaking	Monitoring	Learning Strategies	Active Listening	Complex Problem Identification	Instructing
	100	97	94	91	89	86	83	80	77	74
1st Professional Degree	Reading Comprehension	Active Listening	Speaking	Social Perceptiveness	Writing	Critical Thinking	Active Learning	Judgment and Decision Making	Monitoring	Coordination
	100	97	94	91	89	86	83	80	77	74
Skills Gap Ranking = '100' Very High Likelihood of Training Need-----'1' Need for Training is Not Likely										
Basic Skill		Complex Problem Solving		Social Skill		Technical Skill		Resource Management Skill		System Skill

Some noticeable differences do occur when looking at the remaining skills groups by education level. For example, technical skills, such as installation, troubleshooting, and equipment selection, are expected to be in high demand in occupations requiring long-term on-the-job training. Machinists, millwrights, and heating, air conditioning and refrigeration mechanics and installers require all three of the above technical skills at least at a moderate level. Furthermore these occupations are expected to experience higher annual average growth in the region than in the state as a whole. Complex problem identification skills are expected to experience gaps in occupations requiring a Master’s or Doctoral Degree. Most of these occupations fall in the categories of postsecondary teachers; life physical or social scientists; or counseling occupations. The system skill of judgment and decision making logically appear as high demand in occupations requiring a bachelor’s degree

plus work experience or first professional degree, for these usually occur in upper management positions or highly skilled and experienced jobs.

In general, the data indicates the greatest gaps in occupations will be in basic skills *and* will occur across all preparation levels. Lower preparation levels have greater technical and social skill gaps than do the upper job preparation levels. In contrast, those at the upper levels need training in systems and complex problem solving skills.

**Table 4 Suggested Critical Skills**

Projection Horizon	2002-2012				
Critical Skills	Projected Demand	Skills Gap Index	Replacement Index	Replacement Openings	Growth Openings
Reading Comprehension	1,854	100	55	1,020	834
Active Listening	1,711	97	57	975	736
Speaking	1,512	94	54	816	696
Writing	1,302	91	55	716	586
Critical Thinking	1,228	89	55	675	553
Active Learning	1,152	83	55	634	518
Instructing	1,120	86	52	582	538
Social Perceptiveness	1,087	80	54	587	500
Learning Strategies	1,058	77	54	571	487
Monitoring	1,024	74	54	553	471
Coordination	1,018	71	54	550	468
Time Mgmt	875	69	54	473	403

As mentioned previously, skills which display an especially high skills gap index are expected to be critical skills for the projected period. The skills gap incorporates anticipated changes over the ten-year projection period, *to include* hiring activity due to growth and turnover. Each type of hiring activity will have its own implications for training and will depend on regional infrastructure and resources to implement action based on these indices. As shown in Table 4, there are 11 skills in

Region 3 with a skills gap rank scores of 70 or more, each with a large number of expected job openings for that skill. The Replacement Index shows the percentage of job openings that should occur as turnover/lateral movement or people leaving the labor force. The inverse value shows demand due to growth. This allows us to calculate replacement and growth openings. These are included in Table 4 to show the potential impact of each skill on job openings associated with that single skill through 2012. It is up to the reader to determine if the skills listed in Table 4 are *critical* skills.

For example, occupations with a skill requirement in instructing are expected to provide 1,120 openings in the region. Approximately 582 of these openings (52%) should result as turnover and the balance of 48%, or about 538 openings are expected to be due to growth. These results in a skill gap index of 86, indicating a very high likelihood that skill training in instructing should be addressed for this area. It is crucial to remember that labor turnover is grounded in cause and effect relationships within the larger economy, and as such the *type* of turnover can be an excellent indicator of economic health. Growth openings confirm a vibrant labor market with an increased need for trained workers, while a large number replacement openings may indicate a mix of jobs that do not have a clear-cut career path, are low skilled or low paying or have less than favorable working conditions.

## KNOWLEDGE

Most work situations require a specific set of learned facts and standard requirements. Knowledge job requirements, like skills are found in occupations as a ‘set’ that help to define an occupation, or occupational group. This section describes knowledge job requirements using the same units of analysis as the skills and later on in this report, the work activities sections; projected demand, skills gap index, and replacement index.

Table 5 describes the projected 2012 demand for Region 3 across all educational levels in which the top 9 knowledge job requirements occur in occupations. Occupations that require two or more of these knowledge elements are: Customer Service Representatives; Elementary School Teachers, Except Special Education; Pharmacists; and Secondary School Teachers, Except Special Education. Each of these occupations is projected to be either high-demand or fast-growing in Region 3.

**Table 5 Selected Knowledge Requirements Compared to the State**

Geography	Alabama			WIA Region 3		
Projections Horizon	2002-2012					
Knowledge Job Requirements	Projected Demand	Skills Gap Index	Replacement Index	Projected Demand	Skills Gap Index	Replacement Index
Customer and Personal Service	30,619	100	59	1,613	100	60
English Language	13,119	97	56	774	97	56
Education and Training	9,632	94	51	600	94	52
Clerical	9,511	88	64	517	88	62
Mathematics	9,350	91	58	466	91	57
Sales and Marketing	8,663	85	65	427	82	63
Mechanical	5,874	76	61	408	85	54
Administration and Management	6,330	79	57	350	76	54
Psychology	5,940	82	51	331	79	53

Skills gap values are similar in comparing Region 3 to the state, with one exception. Mechanical knowledge produces an 85 skills gap index, while the state shows only 76. In examining this knowledge area further, the replacement indices are lower for the region than the state, with 54 and 61 respectively. This means more openings will occur due to growth in mechanical knowledge in the region than in the state as a whole; therefore it is likely that training will be needed in this area to meet future demand.

The replacement indices are fairly close in all knowledge elements when comparing Region 3 to the state; furthermore, notice that with the exception of the top three, replacement indices for the region are lower than the state. This indicates that Region 3 will likely experience more growth than the state as a whole. Knowledge of the English language is identical in comparison with the state, with a replacement index of 56. In Region 3,

postsecondary business teachers utilize this knowledge at moderate level or higher, and should experience a 2.92 average annual growth rate compared to the state rate of 1.95.

Of the selected knowledge items in Table 5, education and training will account for the greatest amount of hiring due to growth. The demand for knowledge in education and training is expected to grow 48% over the period. In those same jobs, the remaining 52% will be due to turnover.

## WORK ACTIVITIES

Work activities are job behaviors in the work environment. Establishing and maintaining interpersonal relationships, which is developing constructive and cooperative working relationships with others and maintaining them over time, is the top work activity projected through 2012 in Region 3. Table 6 compares this information for the area to the state. Getting information needed to do the job along with handling and moving objects round the list of the top 3 work activities.

**Table 6 Selected Work Activities Compared to the State**

Geography	Alabama 2012			WIA Region 3		
Projections Horizon	2002-2012					
Work Activity Job Requirement	Projected Demand	Skills Gap Index	Replacement Index	Projected Demand	Skills Gap Index	Replacement Index
Establishing and maintaining interpersonal relationships	39,448	100	58	2,174	100	58
Getting information needed to do the job	24,528	98	55	1,348	98	56
Handling and moving objects	22,513	85	62	1,346	88	58
Communicating with supervisors, peers or subordinates	24,401	95	56	1,276	93	56
Organizing, planning and prioritizing work.	22,618	93	55	1,226	95	54
Updating and using job-relevant knowledge	22,010	90	55	1,190	90	55
Performing general physical activities	16,109	73	62	979	83	58
Working directly with the public	18,863	78	61	976	76	62
Making decisions and solving problems	18,324	88	52	918	85	53
Monitoring processes, materials or surroundings	15,797	80	50	822	80	51

Establishing and maintaining interpersonal relationships has the highest demand with 2,174 additional job openings by 2012. This work activity is found in the fast-growing occupations, management analyst as well as coaches and scouts. Getting information needed to do the job and handling and moving objects are expected to produce a demand of over 2,690 openings, although both of these requirements may occur in the same occupations. For example, dentists, fire fighters, veterinarians, and radiologic technologists and technicians are some of the occupations which require both of the above work activities. According to their respective skill gaps, training for all these activities will be necessary not only for workers replacing those lost due to attrition,

but also for new entrants due to employment growth in occupations using these work activities. The top three work activities in Table 6 are each expected to provide from 42% to 44% of employment growth opportunities.

Data for the work activity performing general physical activities shows that this work activity is expected to have a greater need for training in Region 3 than in the state as a whole. Region 3 has a lower replacement index than the state, with 58 and 62 respectively; therefore, the region is projected to have a larger number of openings due to growth than the state. As a result, the skills gap index for Region 3 is 83, whereas for the state it is only 73. The following occupations require this work activity, and are projected to be fast growing in Region 3 through 2012: Electricians; heating, air conditioning and refrigeration mechanics and installers; packaging and filling machine operators and tenders; and telecommunications line installers and repairers.

Of the selected work activity elements in Table 6, monitoring processes, materials, or surroundings will account for the greatest amount of hiring due to growth, with 49%. This means occupations requiring this work activity are likely to experience growth in Region 3. In those same jobs, the remaining 51% will be due to turnover. High-demand and fast-growing jobs in which monitoring processes, materials, or surroundings is at least moderately important are dental assistants; inspectors, testers, sorters, samplers, and weighers; and welders, cutters, solderers, and brazers.

## Summary

**Table 7 Occupations in Region 3 Matching Critical Skills**

Region 3	2002-2012 Occupational Projections	
Occupations	Avg. Annual Growth Rate	Avg. Annual Job Openings
Accountants and Auditors	1.55	25
Administrative Services Managers	2.66	5
Child, Family, and School Social Workers	2.10	5
Civil Engineers	0.51	5
Coaches and Scouts	2.54	10
Computer and Information Systems Managers	2.26	5
Computer Support Specialists	2.10	10
Computer Systems Analysts	2.54	10
Cost Estimators	2.10	10
Dental Hygienists	3.82	5
Education Administrators, Elementary and Secondary School	1.55	10
Education Administrators, Postsecondary	1.76	10
Educational, Vocational, and School Counselors	1.73	10
Emergency Medical Technicians and Paramedics	2.14	5
Engineering Managers	1.34	5
Fire Fighters	1.06	15
First-Line Supervisors/Managers of Mechanics, Installers, and Repairers	1.37	25
First-Line Supervisors/Managers of Police and Detectives	0.96	5
First-Line Supervisors/Managers of Retail Sales Workers	1.16	50
Food Service Managers	1.12	10
General and Operations Managers	1.72	80
Health Specialties Teachers, Postsecondary	1.74	20
Heating, Air Conditioning, and Refrigeration Mechanics and Installers	3.21	20

Region 3	2002-2012 Occupational Projections	
Occupations	Avg. Annual Growth Rate	Avg. Annual Job Openings
<b>Industrial Engineers</b>	3.82	10
Industrial Production Managers	1.76	10
Instructional Coordinators	2.66	5
Insurance Sales Agents	0.71	15
Lawyers	1.48	10
Librarians	1.18	10
<b>Licensed Practical and Licensed Vocational Nurses</b>	1.94	45
Loan Officers	1.55	10
<b>Management Analysts</b>	2.66	10
<b>Medical and Health Services Managers</b>	2.36	10
<b>Personal and Home Care Aides</b>	3.28	15
Physical Therapists	2.03	5
Public Relations Managers	3.42	5
Purchasing Agents, Except Wholesale, Retail, and Farm Products	0.65	5
<b>Radiologic Technologists and Technicians</b>	3.87	10
Real Estate Sales Agents	0.51	5
Recreation Workers	1.64	5
<b>Registered Nurses</b>	1.87	80
Sales Managers	1.73	10
Training and Development Specialists	2.54	5

Each of the selected occupations in Table 7 matched at least 80% of the 12 critical skills alone, and can be found in the Alabama Occupational Projections 2012 for Workforce Investment Areas by the Alabama Department of Industrial Relations, Labor Market Information Division. These occupations were selected due to anticipated occupational growth and job openings in the region. Information that is in bold identifies occupations that not only have critical skills, but are also fast-growing and/or high demand.

*Region 3 is expected to maintain an average annual occupational growth rate of 1.41% per year from 2002 to 2012, which is higher than the state average of 1.32%. This growth depends on the economic health of the industries in the area as well as the consistent supply of qualified workers needed to fill job openings. Many of the occupations listed in Table 7 require at least an associate's degree or higher. A comprehensive list of occupational estimates and the associated preparation levels are provided in the above-referenced occupational projections for this region. Because these preparation levels tend to entail additional training in order to sustain labor market growth and compete with other areas, Region 3 should prepare workers to fill growth occupations beyond entry level positions.*

The largest industry growth in Region 3 should occur within administrative and waste remediation services industries, with 3.51% growth followed by arts, entertainment, and recreation at 2.80%. Both of these industries are expected to produce a higher growth rate than the state average, adding over 1,300 new jobs to the region by 2012. The third largest growth sector is projected to be in professional, scientific, and technical services reporting a projected annual average growth rate of 2.40%, which translates into 690 new jobs over the ten-year period. These figures point out the need for preparing workers to meet the occupational demands brought on by this industry growth, as well as to communicate and train local industry to successfully compete with and maintain impetus for *ongoing and diversified* growth in related industry fields.









ALABAMA DEPARTMENT OF INDUSTRIAL RELATIONS  
***Labor Market Information Division***

649 Monroe #4427  
Montgomery, AL 36131  
Phone 334/242-8855  
Fax 334/242-2543  
[lmi@dir.alabama.gov](mailto:lmi@dir.alabama.gov)

***<http://dir.alabama.gov/lmi>***