

## Strengthening Families by Increasing Access to Needed Benefits: The New Technologies

This series of policy briefs produced by the Family Strengthening Policy Center (FSPC) seeks to describe a new way of thinking about how to strengthen families raising children in low-income communities and how this approach can and should influence policy. **The premise of "family strengthening" in this context and as championed by the Annie E. Casey Foundation, is that children do well when cared for by supportive families, which, in turn, do better when they live in vital and supportive communities.** The series describes ways in which enhancing connections within families and between families and the institutions that affect them result in better outcomes for children *and* their families.

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This brief reflects the findings and views of the Family Strengthening Policy Center, which is solely responsible for its content. Additional policy briefs are available at [www.nassembly.org/fspc/index.html](http://www.nassembly.org/fspc/index.html).

### Introduction

Low-income families dealing with a multiplicity of needs are often unable to address the most deep-seated needs if the adults present are struggling with how to make ends meet. Families can access a wide range of economic benefits and other supports to help fill the gaps but knowing of and accessing them is a challenge.

One critical way human service organizations can strengthen families is by helping them access income-support benefit programs. Income supports include federal public benefits programs such as food stamps, Medicaid, the State Children's Health Insurance Program (SCHIP), the Earned Income Tax Credit (EITC), Low-Income Home Energy Assistance Program, Child Care and Development Fund, and the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), to name but a few. Yet millions of eligible families forego these important benefits every year for a variety of reasons – many are completely unaware that they even qualify for benefits.

Technology has been an increasingly powerful tool for overcoming this challenge of improving benefits outreach and access. The nonprofit sector has played a key role in developing and applying automated systems and tools in their work to strengthen families by efficiently connecting them to the services, supports and benefits they need to lift themselves out of poverty and build assets. This brief looks at the impact of automated systems on benefits access, examines effective models and suggests strategies and recommendations for harnessing these tools for public benefit.

**Federal, state and local governments can leverage technology resources to strengthen families on the path to work and self-sufficiency while also minimizing human service agency workloads and costs. Key policy opportunities include:**

- Create standards for automated benefits eligibility and application systems to ensure quality.
- Develop systems to support electronically transferred applications.
- Expand 2-1-1 systems to all US communities for human services referrals and/or assistance.
- Partner with private foundations to bridge the digital divide through training and public access computer-and-internet sites.

The entire policy recommendation section begins on page 6.

## Income Supports and Public Benefits Matter!

Research shows that income supports can serve as a bridge for families making the transition from poverty to work, self-sufficiency and building assets:

- Mothers with employer-provided health insurance and access to child care subsidies are more likely to stay employed than mothers without access to these benefits (Boushey, 2005).
- Full-time year-round minimum-wage earnings supplemented with EITC and food stamps bring the income of a family four to the federal poverty line (O'Connor, 2002).

### Millions of families forego benefits that can lift them out of poverty

The availability of public benefits and social supports for economically vulnerable families is not a guarantee that these resources are being accessed. Consider the following statistics:

- In 1999, 95 percent of low-income uninsured children (approximately 6.8 million children) were eligible for Medicaid or SCHIP but had not been enrolled (Broaddus et al 2002).
- Each year 15-20 percent of those eligible for the Earned Income Tax Credit (EITC) fail to claim their credit because eligible workers are unaware of it or cannot obtain help needed to file their tax return (Center on Budget and Policy Priorities, 2004).
- In 1999, only 57 percent of all families eligible for food stamps actually received them; among families with earnings, only 43 percent participated (U.S. Department of Agriculture, 2001).

## Barriers Faced by Individuals Eligible to Receive Benefits

There are a number of policy barriers facing families trying to access public and private federal benefits, supports and services. A 2001 study by the General Accounting Office (GAO) examining federal means-tested programs that provide assistance to low-income families found that determining financial eligibility for these programs was “too difficult” and “too complicated for families to navigate” (GAO-02-58). This GAO report detailed some of the barriers to enrolling eligible individuals in benefits programs:

- **Despite substantial overlap in the populations that public benefits are intended to serve, programs vary significantly in their financial eligibility rules.** For instance, criteria such as “family,” “income,” and “assets” are defined differently by different programs which are governed by different financial eligibility rules. This creates a system that is difficult and confusing to navigate for individuals and human service staff alike.
- **Families are often confused about how to apply for public benefit programs due to separate entry points for different program delivery systems.** Many low-income families are likely to be eligible for several public benefits such as TANF, Medicaid, food stamps and school meals, yet eligibility for programs tends to be determined separately instead of jointly and by different agencies (e.g., health departments determine eligibility for WIC and SCHIP; school districts administer School Meals; and community-based organizations administer LIHEAP).

### Digital Divide

**While computer and Internet use have increased nation-wide, there is still a significant “digital divide” between those who do and do not have access based on race, income, and other demographic characteristics. Here’s a snapshot of what the divide looks like:**

- A 2003 study by the Pew Research Center found that around 44 percent of households with incomes below \$30,000 per year are internet users (Schott and Parrott, CBPP). By contrast, in 1998 households earning more than \$75,000 in urban areas had the highest PC-ownership rates (76%) and on-line access rates of (50.3%) (NTIA, 1998).
- A Kaiser Family Foundation national survey (2005) of older Americans found that more than 70 percent of people age 50-65 have gone online and 31 percent of seniors over age 65 have gone online.
- On average, 30.8 percent of African American households and 32 percent of Hispanic households have internet access, compared to 55.4 percent of White Americans (U.S. Department of Commerce, Bureau of Census data).

## Barriers for Service Providers

“Case management” and “one-stop shopping” are frequently used terms in policy circles and among service providers. Typically, these approaches to improving access to services and coordinating service delivery are used in the context of a given service system, e.g., employment and training services, public assistance, mental health. Although these “one-stops” and case management approaches represent tremendous advances, service delivery continues to be fragmented by policy and bureaucracy. As Leonard Schneiderman, former dean of the UCLA School of Social Work once noted, “There aren’t multi-problem families; there are multi-agency families.” The catch is, many families do not get connected with the range of agencies and benefits that would help them gain proper footing. Once they are connected, service providers must be knowledgeable about a diverse range of programs, each with complex standards.

In a very real sense, it is no one’s job to help an individual or family presenting itself to a public or private agency to access the full range of benefits and supports it may need. Each agency has its specialty and is held accountable for providing specific services, no more no less. Veering off to help a client or family learn about the broader range of supports available to it has historically been time-consuming, labor-intensive, and an unreimbursed activity.

## Automated Systems: Changing the Way People Get Access to Public Benefits

While there is no silver bullet for making benefits eligibility screening and application procedures less cumbersome and difficult to navigate for families and service-providers alike, the application of automated systems shows great promise for expanding benefits outreach, improving access, and promoting inter-agency coordination while reducing administrative burdens and other barriers.

Public, private and community-based agencies involved in outreach campaigns have already been leveraging automated systems to educate eligible families about the benefits available to them. Automated systems for improving access to benefits utilize technology (e.g. telephone, internet, databases) to facilitate the process of accessing information about benefits, social supports and services available in local communities and states. Examples of automated systems include:

- **Community resource directories** and information and referral services that locate needed services and supports according to client needs and geographic location
- **Client-operated online screening tools** that can be accessed from home, work or public computers
- **Online benefits application forms** can be completed online or printed off and sent to the appropriate agency
- **“Interactive interview” software** to strengthen client intake and eligibility processes in agency settings

### Benefits of online eligibility tools and applications:

- Automated systems give clients greater flexibility over how and when they apply for benefits. Clients can screen for benefits or services at work or from home at a time that is convenient for them, instead of making multiple visits to various agencies and taking time off from work.
- Automated systems enable users to access information about benefits privately and confidentially, which can ease the stigma individuals face when considering applying for benefits or supports.
- Eligibility and benefit calculators give users an idea of the amount of benefits they qualify for, which can be a strong incentive for users to take the next step and apply for benefits.
- Some automated systems offer information about multiple services and benefits, giving users information about a range of programs they and their families may be eligible for

instead of having to determine eligibility for individual programs administered by separate agencies.

- *Automated systems ease the administrative burdens and workloads of human service providers.* By putting clients into the driver's seat of the eligibility screening and application process, intake workers have to deal with less data entry and cross-referencing of different program eligibility requirements.

## Effective Models

States, cities, counties and the federal government have been major players in the development of automated systems to facilitate connecting individuals to public benefits; however, the nonprofit sector has played an equally important role in the advancement of technology solutions for accessing benefits. The following overview of automated systems provides a sample of effective models developed and used by national and community-based nonprofits to help families navigate the complicated web of accessing benefits and supports.

### **2-1-1: Community Resources & Services Just a Phone Call Away**

[www.211.org](http://www.211.org)

First launched by the United Way of Metropolitan Atlanta, 2-1-1 is a one-stop automated system that now serves approximately 119 million people in 31 states and the District of Columbia. 2-1-1 is an easy to remember toll-free number staffed by trained workers that can refer individuals to human services in their communities, including basic and human needs resources; physical and mental health resources; employment support; support for older Americans and persons with disabilities; support for children, youth and families; and volunteer opportunities and donations. United Way of America commissioned a study to assess the expected costs and anticipated benefits of a nationwide 2-1-1 system. It found that a national service of this type is estimated to provide \$1.1 billion in net value to society over the next 10 years.

2-1-1 was designed to help individuals navigate the complicated web of over 900,000 non-profit organizations and scores of government agencies that provide services to communities nationwide. 2-1-1 is also an important planning tool as it generates aggregate data on the types of incoming calls made and enables communities and human service agencies to better anticipate demand for services and mobilize resources to meet changing needs. Funding for 2-1-1 is achieved through public-private partnerships that include local United Ways and other nonprofits, foundations, businesses and state and local governments.

### **BenefitsCheckUp: Connecting Older Americans to Multiple Benefits**

[www.benefitscheckup.org](http://www.benefitscheckup.org)

[www.ncoa.org](http://www.ncoa.org)

Launched in 2001 by the National Council on the Aging (NCOA), BenefitsCheckUp is a comprehensive web-based service designed to help individuals, families, caregivers, and community organizations determine what benefits older Americans qualify for and how to claim them. Developed as a people-centered rather than a problem-centered tool, BenefitsCheckUp screens for multiple programs that an individual and family in their care may qualify to receive, including health care programs, prescription drug assistance, in-home services, financial assistance, legal services, housing assistance, property tax programs, nutrition programs, home energy assistance, volunteer and training opportunities and education programs.

In 2002, NCOA launched the BenefitsCheckUp Organizational Edition that enables community service organizations to provide the screening services of the web-based tool onsite for hundreds of agencies. In February 2003, the program added BenefitsCheckUpRx, an added

feature to screen for savings programs related to medications<sup>1</sup>. Since its launch, BenefitsCheckUp has generated more than 1.4 million eligibility reports, and in the fourth quarter of 2004 alone, more than 70,000 people used the website and nearly 35 percent of them found that they were eligible for and not receiving major federal and state benefits. NCOA has worked with over 2,000 agencies throughout the country to promote this tool and its use in local communities. Outreach efforts target senior centers, community health centers, community action agencies, hospitals, faith-based organizations and businesses. Contributing to the success of BenefitsCheckUp are the public and private partners working with NCOA, which include the U.S. National Institute on Aging, Lucent Technologies, AARP (BenefitCheckUp's National Outreach Partner), the U.S. Department of Commerce's National Telecommunications and Information Administration, the Commonwealth Fund, FJC: A Foundation of Donor Advised Funds and Verizon.

### **RealBenefits: Changing the Way Human Service Providers do Business**

[www.realbenefits.org](http://www.realbenefits.org)

Created by Community Catalyst, a nonprofit organization that encourages and supports community participation in shaping the health care system to ensure quality and affordable health care for all, RealBenefits is a web-based application that was launched in 2000. It is designed to change the way low-income households gain access to public benefits such as food stamps, Medicaid, SCHIP, fuel assistance programs, EITC, SSI, child care assistance and others. The strategic purpose for RealBenefits is to "accelerate change towards the democratization of benefits accessibility" by distilling an inherently complex and cumbersome system of benefits eligibility rules and procedures into simple to use online eligibility screening tools and applications which applicants can complete together with community-based service providers that they trust.

RealBenefits is being administered in partnership with hundreds of state, county, local and private agencies, health and human service agencies, schools, senior centers and health organizations in Florida, Illinois, Maine and Massachusetts, with plans to expand to new states. Approximately \$70 million in benefits have been claimed as a result of the RealBenefits technology. The technology behind RealBenefits was used in developing USDA's Food and Nutrition Service's food stamp calculator and is setting the standard for states on how to efficiently leverage technology to help individuals and families access benefits.

In addition to providing agencies with the web-based technology of RealBenefits, Community Catalyst also offers training to ensure that agencies have the capacity to help clients access multiple benefits. Through this work, Community Catalyst has been creating a shift in how human service providers do benefits outreach. Organizations are being encouraged to go beyond their specific focus of outreach around a single benefit (e.g. food stamps) to connecting clients to multiple programs that increase the value of their overall benefits package and have a real impact on lifting families out of poverty.

### **Gettingfoodstamps.org**

[www.gettingfoodstamps.org](http://www.gettingfoodstamps.org)

Gettingfoodstamps.org is an initiative of Project Bread, a Boston-based organization dedicated to alleviating, preventing, and ultimately ending hunger in Massachusetts.

Gettingfoodstamps.org is a web-based tool that enables individuals to determine their eligibility for receiving food stamps, calculate the approximate value of their benefit and apply online for the program.

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<sup>1</sup> Members of the Access to Benefits Coalition and the National Human Services Assembly are eligible to receive the BenefitsCheckUpRx edition free of charge. For more information, please contact the Access to Benefits coalition at [support@accesstobenefits.org](mailto:support@accesstobenefits.org).

The web site was created in 2001 with initial grant funding from the U.S. Department of Agriculture's Food & Nutrition Service to create an internet outreach strategy to increase enrollment in the food stamps program. At the time, Massachusetts had one of the lowest rates of enrollment in the program.

Since the program was launched, Project Bread has received additional funding from USDA to create an online application that is used by approximately 50 organizations in Massachusetts, including health centers, food pantries, immigrant organizations and multi-service agencies. Other outreach partners have included housing authorities, libraries and community centers. In the last quarter of 2004 alone, the website had almost 40,000 visitors. Gettingfoodstamps.org has served as a model for other states looking to develop similar automated screening and online application tools.

### Policy Recommendations for Federal, State, and Local Governments

- **Develop systems to support electronically transferred applications**, which can be completed and submitted online to reduce paperwork, encourage more applications and reduce the burden to eligible applicants and human service providers. Electronic applications should be compatible with existing online screening and application tools.
- **Support technical assistance and training opportunities to advance the use of automated systems in the human services sector.** This may include technology training and funding for organizational infrastructure development.
- **Expand 2-1-1 systems to all US communities for human services referrals and/or assistance.**
- **Increase the use of 2-1-1 data from communities that have such resources.** The data analyses can help policy makers and human service agencies anticipate demand for services and mobilize resources to meet changing needs.
- **Create standards for automated systems that govern the development of private screening tools; this would address the issue of quality control.**
- **Partner with private foundations to bridge the digital divide** by supporting internet and computer training in low-income communities and establishing public access computer sites.

### Recommendations for Service Providers

- **Partner with public and private agencies that connect with low-income individuals and families every day.** By working together with the institutions (i.e. schools, child care centers, libraries) that also touch people's lives, organizations can add value to their outreach efforts.
- **Widely publicize the availability of information and referral tools such as 2-1-1** to families served by your agency in meetings, websites, newsletters, flyers and media releases.
- **Utilize automated systems and tools in your organization.** Provide links to existing online screening tools prominently on your organization's website. Consider purchasing a site license for organization edition tools that would enable staff to do screenings and online applications together with clients.
- **Work with other human services agencies** to integrate online and paper application processes.
- **Consider the holistic needs of your client.** Move to an individual or family-centered approach that recognizes the comprehensive supports individuals and families need to succeed. If your organization is already screening clients for one or more benefits, consider doing a comprehensive screening for other benefits they may qualify to receive.
- **Provide access and training in computers and Internet technology in low-income communities.** Partner with agencies to deliver internet training workshops for community members. Link these workshops to outreach and education about accessing benefits, financial planning and asset building.

- **Target immigrant communities and non-English speakers.** Non-English speakers may not be aware of benefits they are eligible to receive or do not trust public agencies with personal information. Some immigrants incorrectly assume that they are not eligible for any benefits. Conduct outreach activities and make tools available in languages spoken in local communities.
- **Coordinate with state officials.** State agencies that administer public benefits may provide outreach ideas, resources, and funding to support community-based outreach efforts. For instance, states can receive federal matching for informational outreach activities targeting low-income households that may qualify for food stamp benefits.
- **Rally support for federal and state legislative proposals such as S. 211, which has been introduced in Congress.** The 2-1-1 Act would authorize federal funding to assist in implementing and sustaining 2-1-1 nationwide.

## Resources

### **Children's Defense Fund: Tax and Benefits Outreach**

[www.childrensdefense.org/benefits/sampling.aspx](http://www.childrensdefense.org/benefits/sampling.aspx)

The Children's Defense Fund website offers a comprehensive list of tax and benefits outreach resources including national, state and local resources. Resources featured include multi-benefit outreach tools and information on food stamps, tax credits and health coverage programs.

### **CompuMentor.org**

[www.compumentor.org](http://www.compumentor.org)

CompuMentor is a nonprofit technology assistance organization, dedicated to helping nonprofit organizations and schools use technology more effectively to achieve their missions. CompuMentor's focus is on working with small to medium-sized nonprofit organizations and schools serving low-income and underserved populations.

### **Digital Divide Network**

[www.digitaldivide.net](http://www.digitaldivide.net)

The Digital Divide Network is an online community for activists, policymakers and concerned citizens working to bridge the digital divide. At DDN, you can build your own online community, publish a blog, share documents and discussions with more than 7,000 DDN members, announce news and events, submit articles, form partnerships and develop new strategies for bringing technology and educational resources to underserved communities.

### **TechSoup**

[www.techsoup.org](http://www.techsoup.org)

TechSoup.org offers nonprofits a one-stop resource for technology needs by providing free information, resources, and support. TechSoup provides instructional articles and worksheets for nonprofit staff members who utilize information technologies, as well as technology planning information for executives and other decision makers.

**Also see:** [www.211.org](http://www.211.org) ; [www.benefitscheckup.org](http://www.benefitscheckup.org) ; [www.ncoa.org](http://www.ncoa.org) ; [www.realbenefits.org](http://www.realbenefits.org) ; [www.gettingfoodstamps.org](http://www.gettingfoodstamps.org)

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