CLASP

CENTER FOR LAW AND SOCIAL POLICY

The Safety "Net": Online Access to Benefits for Working Families
Policy Brief

By Elise Richer

INTRODUCTION

One of the promises of the electronic age is to make government services more accessible to citizens. In this paper, we examine whether technological improvements allow people to access a variety of publicly funded work supports via the Internet. Between August and October 2002, CLASP examined state-sponsored websites in all 50 states and the District of Columbia to determine how many states provide Internet access to work supports and to what degree such programs are electronically accessible. Specifically, we looked at access to cash assistance, child care, food stamps, health insurance, public or subsidized housing, and child support. These work supports can help parents retain jobs and better provide for their families, thus reducing turnover for businesses and encouraging long-term employment among workers. Unfortunately, families who are eligible for these programs often do not know they are eligible, do not know how to apply, or cannot easily apply due to administrative complexity. There is growing agreement that advances in the Internet could be one way to improve access to and participation in these programs.

We found that almost every state at least provides information on the Internet about offered programs. Most states provide something further, such as an eligibility calculator or a downloadable application, particularly for public health insurance programs. But very few sites allow users to apply for a program online. In other words, there is tremendous variety in what states are doing with the Internet and work supports programs. We found during our examination of state websites that most sites focused on the availability of health benefits, and that these sites tended to include some of the most advanced features. Overall, there is significant potential for states to do much more with the Internet to improve the accessibility of work supports.

THE BENEFITS OF INTERNET ACCESS

Developments in computer technology have the potential to make government services more accessible and available. The benefits of providing access via the Internet are substantial. Currently, many families do not realize which programs are available to them, they may be unsure how to apply, or they may believe they are ineligible. Families may not have the time or resources to go to local offices to apply for work support

programs. Accessing information and applications on the Internet allows working families to explore resources during a time convenient for them, which is particularly important for families who work during the day, and thus would need time off in order to apply for a work support. Being able to learn about and apply for programs via the Internet means that families can take advantage of help from their employers or from nonprofit agencies during the application process.

Access to Internet Must Increase to Make Online Outreach Useful
Using the Internet to increase the use of work supports can only work if the targeted families are able to access the Internet, either at home or with the help of their employers or local organizations. Despite growth in Internet use across all racial, demographic, and income groups, a technology gap persists: higher-income households and individuals with higher education have greater access to and utilize the Internet more than lower-income households and those without post-secondary education. Nevertheless, growing numbers of low-income workers and families are able to access the Internet either at home or with the help of their employer, and this must continue to make online outreach useful.

FINDINGS

Information on Work Supports Is Often Split Across Different Websites
The first step in assessing how states present information on work supports was finding the websites where such information was posted. In our survey, we found that most states had at least three websites with links to work supports programs. For instance, a typical state might have links to a number of work supports programs listed on the state home page; links to a few specific programs on a human services agency home page; and one or two programs with their own websites, such as a site devoted to the State Children's Health Insurance Program (S-CHIP) or child support.

Most states organize their websites around the agencies responsible for the programs, which is often not the best way to present information to respond to users' needs. It was relatively unusual to find a state that presented information on most work support programs on the same website, although in many states the same state agency administers the majority of the six work supports we examined.[1]

States' Websites Have Different Levels of Service Provision
To help analyze what we found in our website survey, we focused on the following three levels of service provision:

- Information Posting: Allows no live communication but provides information, such as program descriptions or a list of agency addresses.
- Interactive Tools: Users may do some things electronically, but may not communicate electronically. Such a site might provide application downloads or benefits calculators, for example.

---

[1] Housing and child support are typically administered through different agencies.

- Online Filing: Allows a program application to be completed and filed online, either by the client directly, or with the help of trained staff.

Information Posting Is Common
For all the work supports we examined aside from housing, nearly every state posts information somewhere about the program. States post both general program information as well as answers to more specific questions and important details. While a number of sites are easy to find, detailed program information is not always easily located. This is particularly true for information about subsidized housing, which is only rarely co-located or linked with other work supports. Another issue with posted information is that states often post more detailed information in one site than another, and then fail to link the two. For example, in one state the transitional assistance website provides a brief paragraph of information on subsidized child care and posts a telephone number customers should call for further information. It does not mention that the office of child care services has an entire website devoted to child care, providing much more detailed information (and an eligibility "wizard" to help families determine if they qualify for financial assistance).

Interactive Tools Are Sometimes Available
In many cases, states provide interactive tools for users, most commonly eligibility calculators and downloadable applications. These interactive tools are most common on health insurance and child support websites. During our survey we found downloadable S-CHIP applications for 39 states, Medicaid applications for 31 states, and child support applications for 31. Cash assistance, child care, and food stamp programs are less likely to offer such tools. Interactive tools were the least available for subsidized housing, as we could only find four states that provide a downloadable application.[2]

Initial eligibility determinations online vary tremendously in their convenience and speed.[3] The State of Texas Assistance and Referral System (STARS) is one of the most comprehensive systems available. By answering a series of quick, fairly simple questions about household make-up and income, users are screened for their eligibility for over 40 programs, including cash assistance, food stamps, and various types of low-income health insurance.[4] This system is an effective approach to providing initial access to work supports programs while taking advantage of the opportunities electronic communication provides. However, it is not easily accessed through the state home page, and it fails to link to the child support application, which is available online through the Texas Attorney General's website.

Online Application Is Relatively Rare
The ability to apply online for a work support is rare. Only a handful of states—California, Georgia, Massachusetts, Michigan, New Mexico, Pennsylvania, South

---

[2] This may be because applications for subsidized housing vary locally in many states. Also, in some states a site noted explicitly that waiting lists for housing were full and thus applications were not being posted at the moment.

[3] Note that we did not have the capacity to test the accuracy of eligibility calculators or similar tools.

[4] http://www.txstars.net/

Dakota, Texas, Vermont, and Washington—allow the electronic submission of application forms. These sites represent a great advance, although they also face limitations. For example, in half of these states, only health insurance or child support may be applied for online. Sometimes eligibility tools ask redundant questions or questions an applicant might have trouble interpreting or answering without assistance. And often, these websites still require in-person contact of some kind in order to finalize an application, resulting in a longer process than hoped for.

None of these problems is inherent to having an electronic application. Some states have very smooth application processes, experience high take-up rates, and have developed methods for customers to use the sites on their own. Some have trained professional intermediaries to assist users in applying successfully. All of these sites represent a great step forward in providing better access to assistance, and the hope is that they will only improve with time, and that other states may build on their experiences.

CONCLUSION

Undoubtedly, states are making efforts to capitalize on the Internet's capacity to improve access to services, and some states have taken some innovative and interesting approaches. Overall, however, we believe there are significant opportunities for states to do more, both across all benefits and for specific benefits. We have found that health care (in particular S-CHIP) is the area where most states have done the most work, by providing easily accessible information and tools to use the program. These achievements are laudable, but should also be regarded as a model for what states could do for all the work supports under consideration.

The two most common challenges we found during our survey, in addition to the challenge of organizing websites according to users' needs, are difficulty in locating information online and inconsistency in information presented. In an effort to help states reach the goal of easy online accessibility of all work supports, we have devised a short "To avoid" list and "To do" list.

Things to avoid:
- ✗ Requiring sophisticated techniques and knowledge of the Internet to find work supports websites.
- ✗ Requiring users to know either the exact name of a program or which agency administers a program to find the website for a particular work support.
- ✗ Placing information and tools at the end of a long chain of "clicks" after the initial link.
- ✗ Overly complex eligibility tools.
- ✗ Multiple, unlinked sites on the same program, with different levels of information and services.

Things to do:
- ✓ Co-locating information and tools about different work supports in one website, regardless of the agency responsible.
- ✓ Creating multiple pathways to the same information and tools.

- ✓ Ensuring consistent information or links to similar information are provided across different websites.
- ✓ Keeping information and applications up-to-date.
- ✓ Providing information in languages used by the state's population.
- ✓ Providing the most sophisticated level of service that is programmatically and financially feasible, while keeping jargon and acronyms to a minimum.
- ✓ Allowing the submission of scanned documents and forms instead of requiring mailed photocopies.
- ✓ Informing employers and community organizations of the availability of the websites as a way for working families to access work supports.

States should take advantage of advancing technology to help improve the participation of working families in work supports programs, which may allow workers to remain on the job longer and allow them and their children to be healthier.

To read the full report of this paper, go to http://www.clasp.org/DMS/Documents/1042058139.16/website_work_supports.htm.