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ABOUT BENEFITS21

Benefits21 is an initiative developed under the Global Inclusive Growth Partnership (GIGP), a collaboration between the Aspen Institute and the Mastercard Center for Inclusive Growth, and in partnership with the Financial Security Program and the Future of Work Initiative. It is a multi-faceted, multi-stakeholder initiative to create an inclusive, portable, people-centric, and interoperable system of benefits that is grounded in what workers need to be financially secure and the critical role that benefits play in ensuring and protecting that security.

ABOUT THE ASPEN INSTITUTE FINANCIAL SECURITY PROGRAM

The Aspen Institute Financial Security Program's (Aspen FSP) mission is to illuminate and solve the most critical financial challenges facing American households and to make financial security for all a top national priority. We aim for nothing less than a more inclusive economy with reduced wealth inequality and shared prosperity. We believe that transformational change requires innovation, trust, leadership, and entrepreneurial thinking. Aspen FSP galvanizes a diverse set of leaders across the public, private, and nonprofit sectors to solve the most critical financial challenges. We do this through deep, deliberate private and public dialogues and by elevating evidence-based research and solutions that will strengthen the financial health and security of financially vulnerable Americans. To learn more, visit AspenFSP.org, follow @AspenFSP on Twitter, or sign up for our newsletter at http://bit.ly/fspnewsletter.

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Executive Summary

America's fragmented public benefits systems too often share the same basic flaws: lack of accessibility and not enough clarity – both resulting from a failure to build systems that prioritize the needs of the people who actually use the safety net. The COVID-19 pandemic and its associated economic devastation have brought these long simmering issues to full boil. As unprecedented numbers of people sought support from the federal safety net through programs like Unemployment Insurance (UI) and the Supplemental Nutrition Assistance Program (SNAP), physical office locations closed, online application systems collapsed and call centers struggled to meet even a fraction of the volume of demand. When those systems became overwhelmed or unresponsive, people in need sought reliable information, guidance, instruction and emotional support from an unexpected source – they turned to social media. During the pandemic, Reddit, Twitter, Facebook and other online platforms have united people in frustration and celebration, and have created a valuable repository of guidance, user complaints and insights, and ideas for policy reform.

Social media has created a roadmap showing policymakers where trouble spots exist within the public benefits infrastructure. As COVID-19 highlights the need for significant policy changes and technological investments to modernize the safety net, social media networks offer policymakers an unprecedented opportunity to reform and rebuild these systems in response to user feedback. Rather than solving for problems that policymakers perceive, the potential exists for policymakers to tap into social networks that center the experience of real people with real problems, and solve for them. If policymakers embrace and prioritize user experience as a unique and valuable form of evidence, then we might emerge from the wreckage of COVID-19 with a set of public benefits that are peoplecentered, tech-enabled, and aligned with private benefits. Listening to the voices, experiences and frustrations of real users can help build better, more accountable systems that promote greater household financial security and a more prosperous republic. In short, our social media platforms could play an unexpected role in leading us to better social policy.

We outline in this brief how beneficiaries are using online platforms to identify breakdowns in public services, celebrate the positive impact of public policy and urge reform. We explore ways in which government can capitalize on widespread social media feedback and begin to build long-term measures to center people's experience as an important component of policy design.

We recommend:

- Policymakers and staff should embrace social media as evidence
- Policymakers should experience public benefit application processes themselves
- The federal government must invest in safety net technology infrastructure, with new principles for impact
- Policymakers should build and expand user feedback infrastructure in policy design and delivery

What COVID-19 Revealed About the Social Safety Net

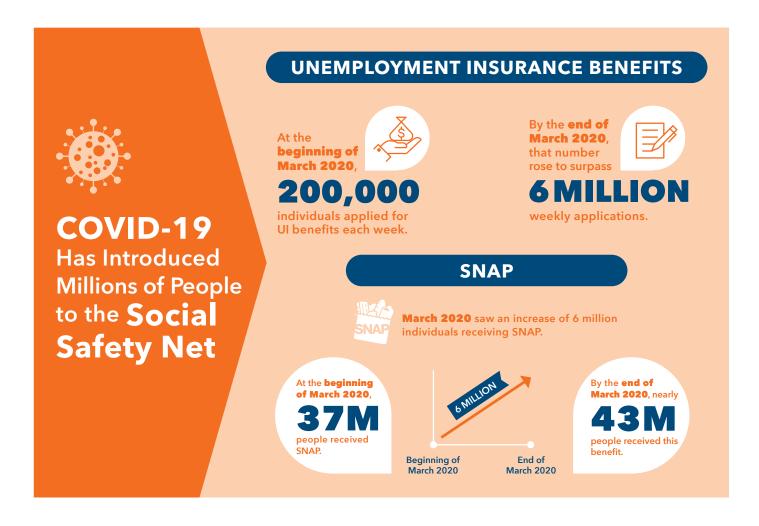
COVID-19 has introduced millions of Americans to the social safety net: at the initial peak of the crisis, more than six million people¹ were applying for UI weekly, and months later, in November 2020 more than 20 million people² were receiving support through all UI programs. The number of people receiving SNAP increased nearly six million³ from March 2020 to April 2020, as the program quickly grew to cover more than 42 million people. In response to the pandemic and in recognition of the insufficiency of the existing safety net, Congress quickly passed the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act, creating new programs like Pandemic-EBT (P-EBT) and Pandemic Unemployment Assistance (PUA), and expanding eligibility for and the value of existing programs. State governments raced to set up the new safety net programs and support the rush of newly unemployed and vulnerable residents. As new users navigated these crucial services, they also experienced the frustrations and dysfunctions of benefits systems that both predate and are amplified by the pandemic: call centers with days-long wait times⁴; ambiguities in benefits eligibility⁵; confusing application questions⁶; and the longstanding stigma⁷ of seeking government assistance.

Some of these inefficiencies are borne of our unprecedented moment—a global public health crisis that has plunged the United States into an economic recession, shuttering businesses and driving families into unemployment and financial precarity. But some challenges are longstanding in public systems which have historically and by design limited access to public benefits and minimized the voices of those people most impacted. In 2011, Florida reduced unemployment benefits8 to minimize employer taxes, and added a now redacted skills test to its online application, narrowing eligibility for people with low computer literacy. Within four years of the new unemployment system launching, 39% of applicants9 received a first payment compared with 68% nationally, in a system the governor described as intentionally deterrent: "...I think the goal was for whoever designed it was, 'Let's put as many kind of pointless roadblocks along the way, so people just say, oh, the hell with it, I'm not going to do that.'"10 North Carolina's unemployment system has been similarly inaccessible since before the pandemic. In 2019, fewer than one in ten jobless North Carolinians received unemployment benefits, the lowest rate in the country, and for a maximum of 12 weeks, less than half of the national 26-week standard¹¹.

In Mississippi, stringent eligibility requirements for Temporary Assistance for Needy Families (TANF), or traditional cash welfare, led to a 94% denial rate for applicants in 2015; just 190 out of 13,452 applications were approved. 12 Intentional or not, inaccessible or inefficient public benefits applications are not strictly a partisan or geographically defined feature. In California, an online public benefits application service called CalWin serves 18 counties with a combined application for Medicaid, TANF and SNAP that can be completed in 30 minutes on mobile and desktop. By comparison, a separate service called YourBenefitsNow, serves Los Angeles county and takes an hour to complete and is only available on desktop. 13 California's UI system has also generated a backlog of unaddressed claims during the pandemic, more than 1.6 million applications as of September 2020 remained in the system waiting to be addressed.14

Traditional Feedback Mechanisms for Public Services

In the course of policymaking, the public makes its preferences and feedback known through conventional modes: voting, writing to or calling elected officials, attending town meetings, signing petitions, writing letters to the editor and voicing opinions on social media platforms like Twitter and Facebook. Deeply engaged individuals and advocates may take the additional step of writing to regulatory agencies to comment on proposed rule changes. But these methods of civic engagement are not universally accessible across constituencies, nor are they targeted toward users of public benefit systems, whose firsthand knowledge would equip them with special insight into the performance of those programs. Nor are those forms of input responded to equally: low-income peoples' interests are less represented and championed



in Congress, and have fewer paths to influence policy through financial donations and lobbying.¹⁵

When beneficiaries of these systems face problems – website glitches, cut-off phone calls, claim errors – what are their paths for recourse? People can call agencies directly or fill out contact forms, some with pre-selected options for lodging complaints or questions. In some cases, a case worker for a public agency or non-governmental organization will assist people through gaps and glitches in the system. But when available, those mechanisms are not often systematically channeled to relevant policymakers.

Feedback in the Digital Era

Now, an explosion of online engagement shows clearly what has always been true, that people who use the safety net are not just subjects to be acted upon, they are agents with will and desire. In a very American way, they are customers who want better service. They want their complaints heard and responded to, and they are making it clear standard methods of providing information, guidance, and recourse are insufficient. Rather than accept poor service, they have turned to the internet.

On Reddit, thousands of posts have flooded dedicated comment threads (called subreddits) for key safety net programs like UI and SNAP. People are seeking information and guidance they seem unable to obtain from official systems like governmentally-maintained Frequently Asked Questions (FAQ) pages and call centers. Reddit users have developed state-specific live chats to find answers and advice on how to navigate the guirks and vagaries of state systems. On Twitter, users have inundated state employment and human service agencies' Twitter accounts with frustrated messages regarding missing documents, disconnected phone calls and delayed payments. Newly unemployed people are independently organizing Facebook groups to provide information and mutual support, identifying policy problems and lobbying state lawmakers to rid systems of outdated and cumbersome requirements.

Social media shows safety net beneficiaries not only as rightfully frustrated citizens and customers, but as experts on the strengths and pain points of benefit systems, people so familiar with agency call scripts they can recite



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phone numbers and dial instructions from memory. What these beneficiaries have learned many policymakers may be wholly ignorant to, and that knowledge gap has a critical impact. Research on administrative burden (commonly called "red tape") shows that policymakers who have personal experience receiving public benefits tend to be more attuned to and less tolerant of systems that impose high levels of burden on people seeking assistance.¹⁶ However, policymakers are unlikely to have that kind of firsthand experience. Policymakers should embrace the experiences of current beneficiaries and engage them as essential contributors to safety net design, precisely because they possess the direct knowledge policymakers too often lack. This inattention to the de facto experiences of program receipt has engendered drastic consequences for millions of American families, and subsequently, our broader economy.

Our current inability to rapidly provide appropriate aid without massive policy action, and our inability to target aid to those most in need result from a number of interlocking elements. At the root, we've built a safety net that is unaccountable and unresponsive to the people that use it. Without clear accountability to users, incentives to improve upon malfunctioning systems may be buried under financial constraints and competing government priorities. As Associate Director at the Aspen Institute Sarika Abbi has written, "In short, our systems of benefits are broken." 17

Building on People's Experience

To accelerate the development of a modernized system of benefits that meets the needs of workers in the 21st century, government should adopt user feedback mechanisms as input for

designing, delivering and evaluating policies in the safety net. The framework of humancentered design (HCD) - a practice of integrating human experiences, perspectives, and feedback throughout all stages of product and service design and delivery – offers a potential model for improving policymaking. (Aspen FSP has iterated on this in concept in building a 'personcentered' framework and set of design and evaluation practices built around 'holistic, systemic, and power-building' considerations for creating programs grounded in the knowledge, needs, and experiences of those programs should serve. 18 The non-profit organization Code for America has articulated a vision of user-centered policymaking they call "Delivery-Driven Policy."19) HCD is widely embraced by the technology sector, especially among groups identifying as part of the "civic tech" movement (also called "public-interest tech", "social tech" or "tech for good") and it is emerging as a practice in government, with digital service group 18F housed within the General Services Administration (GSA) and the United States Digital Service (USDS), as important examples.

This user-centric ethos has demonstrated a successful track record of improving service delivery by drawing a clear line between "modernization" for its own sake, and peoplecentered, tech-enabled systems. Automated state systems which are not designed with a focus on user needs can spur disastrous outcomes (see Two Stories From Michigan). There is evidence of a relationship between "modernized" state systems and higher denial rates for unemployment payouts, largely driven by online automation of state work-search mandates.²⁰ In a joint report on the failures of technological systems providing UI access, the Century Foundation, the National Employment Law Project and Philadelphia Legal Assistance

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recommend placing "customers at the center of a modernization project, from start to finish. The biggest mistake states made was failing to involve their customers—workers and employers—at critical junctures in the modernization process."²¹

Adopting this same kind of end-user focus in policymaking remains an untapped opportunity for improving the performance of government programs and building greater financial security among Americans who utilize the safety net. Thousands of Twitter posts, Reddit queries and Facebook comments point to a clear failure in public systems: the lack of direct and responsive public feedback mechanisms for people engaging with the social safety net. But more importantly, these platforms allow a glimpse into user feedback, a critical piece to building a modern feedback loop enabling policymakers to establish more effective and accountable policies.

Two Stories from Michigan

In 2013, Michigan launched the Michigan Integrated Data Automated System (MiDAS) in an effort to automate fraud detection in the state's UI system. For two years the system ran without human oversight and improperly denied benefits to eligible individuals and falsely accused approximately 20,000 residents of fraud, driving some families into bankruptcy.²² This modern system was found to have a 93% error rate.²³ The state has backed away from the unsupervised use of MiDAS, a law passed in 2017 by the state legislature required that fraud determinations be made manually.

In 2015, Michigan's Department of Health and Human Services (MDHHS) partnered with design firm Civilla to use HCD methods to revamp the state's combined application for SNAP, TANF, health coverage, and other benefits – ultimately transforming a 40-page application into a user-friendly enrollment process that takes an average of 20 minutes to complete.²⁴

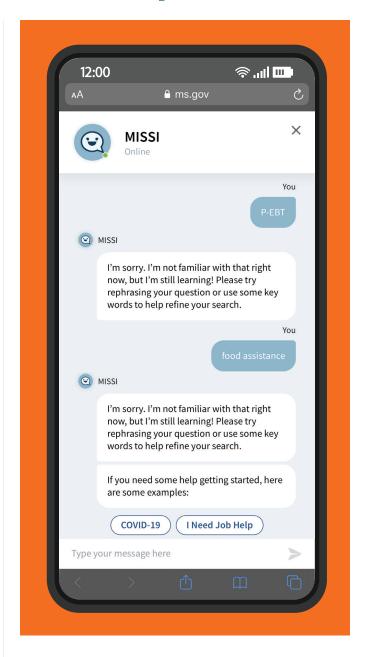
In 2020, Michigan's Unemployment Insurance Agency (UIA) struggled with a substantial backlog of UI claims and indicated a desire to reform the UI program to emulate MDHHS' approach. The agency's director claims to be, "working to make the certification process as easy as tax prep software".²⁵

System Overload and State Responses

COVID-19 unleashed a surge of requests for UI, SNAP and other safety net programs that effectively drowned public benefit systems in applications, calls and emails. A recent audit found the state of Wisconsin answered less than one percent of calls made by residents seeking help with UI between March 15th and June 30th.²⁶ Colorado's unemployment call center saw 40,000 calls going unanswered weekly in June 2020.²⁷ Although California, in April, expanded its Employment Development Department (EDD) call center hours to twelve hours a day and seven days a week, in June, the department was only able to respond to 27% of the 11 million calls it received from 500,000 unique callers.²⁸ Unemployment offices were managing workloads twenty times their typical size with fewer staff on-site due to remote work.²⁹ The flood of applications has receded somewhat since the spring, though applications for UI have remained historically high throughout the remainder of 2020 and into 2021.

States have not sat idle as residents have struggled to obtain needed public benefits; as of June 2020, 75% of states implemented online COVID-19 chatbots, attempting to automate customer service systems to direct people to information ranging from health services to financial assistance resources.³⁰ States deserve credit for their extraordinary efforts to serve people in need, but as might be expected, these hastily implemented systems are imperfect and in need of improvement. For example, a search for "food stamps" on Mississippi's chatbot, Missi, appropriately directs users to the state's online application for SNAP, but even as late as January 2021 searching for "SNAP" generates a link to the state Medicaid website.31 The chatbot does not recognize closely related search terms, like "food assistance" or "P-EBT."

States have attempted to fix safety net systems on the fly. In July, California deployed a "strike team" of technologists to diagnose its overburdened unemployment system.³² New York launched a "COVID-19 Technology SWAT TEAM," part of a burgeoning set of blueprints for public-private



partnerships and pro bono collaborations aimed at improving core governmental functions with an emphasis on improving the user experience.³³ California's "strike team" issued their report in September and identified a number of "Gaps in End User Experience" that echo the complaints users have posted on social media, including "Claimants do not understand their status" and "Claimants do not understand the form questions and make mistakes."³⁴

How Social Media Supplements the Safety Net

If policymakers want to take the pulse of citizens reeling from economic instability, and gain from their insights into program performance, their best bet may not be traditional channels like constituent mail. Instead, they should spend more time on social media.



Reddit, a news aggregator and discussion forum that engages an average of 11 million active users daily, has become a vital information and

advice-seeking resource for people attempting to navigate the safety net. Reddit features dedicated topic pages, called subreddits, for user discussion, and anyone can view posts and comment threads without creating an account. Even before COVID-19 introduced new users to the safety net, subreddits have acted as resource hubs for people seeking to ask and answer questions on eligibility, decipher confusing application instructions, and seek state-specific resources. One subreddit, r/FoodStamps, is a dedicated discussion forum for issues surrounding SNAP. Another subreddit, r/Unemployment, is dedicated to issues surrounding UI. The subreddit r/PovertyFinance serves as a hub for sharing tips about living with limited financial resources and navigating a wide array of safety net programs. A live chat is available for each state in the policyspecific subreddits, and these live chats serve as de facto customer service lines for state systems. allowing users to bypass hundreds of posts on the general thread to get information on their area's specific benefits policies. Throughout the threads, verified eligibility experts – users who have proven their affiliation with administering agencies to page moderators – are identified with a tag next to their username, building in a measure of quality control to otherwise informal advice forums. It's a striking measure of the importance of Reddit and the inadequacy of state information systems to find that state employees are volunteering their time and expertise on a private media platform.

Facebook has become another forum for digital support, at times serving as not only an information-sharing tool, but also as an advocacy hub.

The New York-based page "HELP US - NYS Unemployment Issues" has garnered over 47,000 members since launching in March.³⁵ A similar page for Florida features 23,000 members and in August averaged 360 posts per day, 36 while a 42,000-member Michigan group page nods to the irritation of call center delays with the name, "Due To Heavy Call Volume (Michigan Unemployment Frustrations and Info)."37 A UI support group organized on Facebook was profiled in a report by the news site Vox.³⁸ These groups serve as both mutual advice platforms and organizing spaces making it easy for unemployed state residents to contact their state representatives, sign petitions, and advocate for policy changes.



Twitter, perhaps more than other social media platform, is established as a channel for political communication and advocacy. While former President

Trump used Twitter infamously, Members of Congress use it habitually: In 2019, 99% of Representatives and 100% of Senators posted on the platform.³⁹ As government officials and public agencies have created a social media presence on the site, Twitter enables users to directly call out unresponsive state employment or human service agencies, or to flood politicians' news feeds with complaints, placing public pressure on government officials to respond.

It is critical to note that social media platforms are self-selecting and not necessarily representative of the population at large or of the population receiving or attempting to access public benefits. These platforms necessarily exclude the many vulnerable Americans who lack online access. An estimated 44% of U.S. adults with household incomes under \$30,000 lack internet at home. Only 22% of Americans use Twitter, and participation is skewed heavily toward a minority of users; 97% of political activity on Twitter comes from the most active 10% of users. In 2016, 64% of Reddit's users were between the ages of 18



Social media offers a window into the experience of ordinary Americans struggling to use what the government has built, and can perhaps help build a bridge to the future.



and 29.43 Reddit's user base is also overwhelmingly male, an estimated 69%, while social safety net beneficiaries are more likely to be women.44 Online platforms and digital engagement are not a wholesale fix for inaccessible advocacy processes. Ideally, policymakers would have tools and products available to them that would allow them to directly receive data, feedback and input on safety net program performance from users of the policies in question. In this instance, government can perhaps take a page from business practices. In recent years the field of "social media measurement" or "social listening" has emerged as a mechanism for companies to ascertain user feedback by extracting information from social media channels. In the absence of dedicated, user-specific tools, social media offers a window into the experience of ordinary Americans struggling to use what the government has built, and can perhaps help build a bridge to the future.

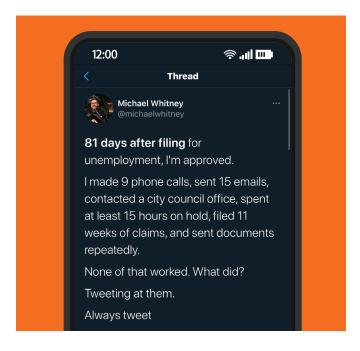
During the summer and fall of 2020, we monitored and examined social media channels to attempt to ascertain common usages of those platforms by people in relation to safety net programs. Policymakers themselves would benefit from immersing themselves in these social media channels and ascertain what information they perceive to be actionable. It is our belief social media can supplement other sources of information with useful nuances and remarkable intimacy. While we do not claim scientific rigor, several recurring themes appeared that we believe to be worth noting.

Trend One: Finding Reliable Information and Advice

Miscommunications and non-communication between applicants, beneficiaries and agency staff are common topics of social media activity. We noted applicants using social media to get advice and information that they are not receiving, or were having difficulty understanding, through official sources like state handbooks. We noted applicants often found themselves in a sort of limbo, making progress toward receiving benefits, encountering some challenge or breakdown, and spending days or weeks calling agencies, emailing them, and seeking advice from others. We noted beneficiaries who were caught off guard by policy changes and came to Reddit seeking clarity from the community of experts. For example, the FFCRA gave states the authority to request an increase in the size of SNAP award amounts to the maximum legal amount for all recipients. A flood of gueries from users flowed to Reddit, asking for clarity about the source and legality of the unexpected funds. As policy changes are implemented and related waivers expire, a wave of concern and confusion in relevant state lists flows across the platform. We also noted users working to understand the interaction between various programs, such as the impact of temporarily increased UI funding on SNAP eligibility.

Trend Two: Using Social Media for Self-Advocacy

We noted Twitter users directly engaging with the social media feeds of the public agencies from which they were attempting to receive support. In one viral posting, a Twitter user shared his experience of an 81-day wait to be approved for UI in the District of Columbia (DC), chronicling a series of nine phone calls, 15 emails and



direct contact with a city council office that led to no resolution of his claim.⁴⁵ This user claimed to ultimately see his case resolved after he sent a direct message (DM) to the unemployment agency on Twitter. His advice to others in a similar situation? "Always tweet." Stories like this are a tribute to individual perseverance and the power of good fortune, and a credit to the dedication of agency staff, yet at the same time a clear example of a broken system. Applicants for assistance should not have to resort to such measures to receive support for which they are eligible.

Trend Three: Finding Dignity in Virtual Community

Amidst the forced isolation of COVID-19, Reddit can serve as a space for communal gathering and emotional support. Since March, hundreds of users have shared stories of demoralization, sharing fears of housing instability, sadness, and at times desperation over deteriorating financial conditions. We noted frequent expressions of mutual suffering and emotional support, an expression of exhaustion and frustration might receive hundreds of "upvotes" of agreement, and spark a thread of scores of comments.

But when systems work as intended, the platform becomes a hub of celebration and support. We noted numerous examples of users posting about applying for UI support, waiting months for approval and ultimately receiving the attending arrival of several thousand dollars in backpay. These instances often spark an outpouring of congratulatory messages from users across the country. This aspect of social media should not be lightly dismissed merely a "feel good story." We can surmise that happy people do not call or write their representatives as often as people with complaints. Nor, perhaps, do happy people post as often to r/unemployment. Policymakers should hear honest feedback, positive and

Policymakers should hear honest feedback, positive and negative, about the programs they design and implement, and social media is offering a full range of experiences.



negative, about the programs they design and implement, and social media is offering a full range of experiences.

Trend Four: Insider Perspectives

In addition to providing Reddit users with valuable advice outside of their official capacities, human services employees provide perspective on the challenges faced inside of their agencies. We noted numerous instances of agency employees helping frustrated applicants and beneficiaries by contextualizing the conditions under which they were working, with a tidal wave of applications, staff shortages, and altered working conditions due to office closures. Frontline caseworkers are end users of public benefits systems as well, their work deserves respect, and their insights should similarly be valued by policymakers as important evidence of best practices to reform and implement systems.

Trend Five: Organizing and Advocating

Social media platforms are not only aggregators of individual narratives and stories showcasing the personal impact of policies, they are also platforms for people to organize, generate policy reforms and advocate for those reforms in concrete terms. In the New York-based unemployment issues Facebook group, participants advocated that the state Department of Labor allow people to fulfill incomplete unemployment applications online, rather than requiring verification over the phone. The ensuing #WaiveTheCall campaign reached the attention of the New York state Senate Deputy Leader, who called on the labor department to eliminate the phone call requirement to certify applications. 46 This spontaneous self-organization stands apart from efforts by existing policy and advocacy organizations to leverage social media as a tool to support their efforts to boost reform.



Recommendations

Four Techniques for Capturing People's **Experiences and Reforming** the Safety Net

Policymakers can learn about program gaps from program participants' expert advice.

TRACK SOCIAL MEDIA



MEASURE USER EXPERIENCE



HIRE "SECRET SHOPPERS"



DEVELOP A SAFETY NET COMPLAINT DATABASE



In order to deliver programs that truly work, policymakers have a responsibility to seek out data on program performance. A law with good intentions that fails to reach intended users should not be regarded as a success. The experience of the people who actually use the programs in question is a unique form of evidence that should inform policymakers as they implement, evaluate, and reform programs. In the long run, we need to build robust public feedback systems that center impacted people and use their expertise as a guide for on-going reform. In the meantime, social media can provide policymakers perspectives on program performance that they currently lack. The best time to build a robust and effective safety net predates the public health and economic emergency of COVID-19, but the urgency of this moment should spur political will for reform now and in the future. These recommendations can guide policymakers on that path.

Policymakers and Staff Should Embrace Social Media as Evidence

Reddit, Facebook and Twitter can and should be viewed as important resources for gaining insights into the lives of vulnerable Americans. Policymakers at all levels of government can pulse check the effectiveness of their institution's work through these mechanisms, better understand the urgency of situations facing their constituents and supplement official statistics with real stories of users that drive home the impact, positive and negative, of their actions.

Legislators

Legislators can use these tools in all their official capacities, growing their understanding of the impact of policies on which they work. Legislators can:

- spend dedicated time touring the social media sites dedicated to programs they oversee;
- direct casework staff to use social media as a supplement to existing forms of engagement, including by pro-actively monitoring social media for trouble spots, and by assisting social media users who are experiencing challenges in benefit application and maintenance;
- use Reddit threads and Twitter posts as forms of evidence to persuade colleagues and inform the public; and
- combine this evidence with other forms of data in order to identify challenges and prioritize problems to solve in the policy process.

Committee Chairs

Committee Chairs in the United States Congress play a critical role. These members control the design and presentation of hearings and markups on legislation relevant to the safety net. Chairs could publicly pledge to create a role dedicated to user-experience as evidence in all formal proceedings. As part of this effort, Chairs could highlight user experience by presenting information from social media in legislative hearings and markups.

Policymakers Should Experience Public Benefit Application Processes Themselves

Policymakers, especially federal legislators and staff, working on safety net programs should understand the experience of applying for and maintaining those benefits. Choices made by legislators about eligibility requirements and other elements of program design translate ultimately into an application experienced by people seeking assistance. America's federalist approach to most of the safety net has created a wide array of application experiences. ⁴⁷ Before making choices about reforming the existing safety net, policymakers should experience the application process firsthand.

The Federal Government Must Invest in Safety Net Technology Infrastructure, with New Principles for Impact

The safety net is composed of the policy that defines it and the systems that deliver it. COVID-19 has made clear the need for substantial modernization of both elements. In fact, policymakers seeking to rapidly update the UI system in response to the pandemic found their policy options were limited by the "bronze age" technology that states commonly use to calculate eligibility and deliver payments. ⁴⁸ A 2019 analysis of five key safety net program

NEWS MEDIA HAS ALREADY EMBRACED SOCIAL MEDIA AS AN INFORMATION SOURCE

Reporters and media already embrace this practice; when a VICE News' report asked the Poverty Finance subreddit for stories of people facing eviction due to COVID-19, the post yielded over 600 comments as people shared their fears about affording rent after layoffs, reduced working hours and recent moves to new cities. ⁵² Reporters like the Washington Post's Jeff Stein have lifted up Reddit threads as an important information source on Twitter. ⁵³ The subreddit r/unemployment has been profiled in outlets like The Cut, ⁵⁴ and Facebook support groups have been featured in stories like this one from Vox. ⁵⁵

applications (SNAP, Medicaid, TANF, WIC, and LIHEAP) across all 50 states found that just seven of ten benefit applications are online, while only three of then are mobile-friendly, and that no state offered an application form that covered all five programs.⁴⁹

The need for technological modernization could not be clearer. However, the government needs to reform the way it funds modernization efforts. Modern technology delivering "intentionally deterrent" systems should be unacceptable to a government of, by and for the people. Fortunately, experience in successfully pursuing people-centered, tech-enabled projects is beginning to accrue in both the government and the social sector and should be deployed to inform the path forward. 18F has produced a handbook intended to allow governments to provide residents with "the same worldclass technology they get from the commercial marketplace."50 The handbook urges state procurement be guided by key principles like "User-Centered Design" and "Modular Contracting." Similar principles are found in a procurement reform handbook created by the Social Tech Collaborative, an umbrella organization of "a group of nonprofit, social impact organizations working to transform the way technology powers social services."51 A consensus is emerging among practitioners that technological services are a core function of government, and not a static thing needing one-time investment. Congress can jumpstart the necessary process of procurement reform by attaching these and similar principles to their appropriations. Where it supports the implementation of safety net programs, the Executive Branch similarly can implement reforms to their processes to ensure that public systems serve the needs of the public. In this way, our government can ensure the American people are getting value for their tax dollars, and that vulnerable Americans are met with the support and dignity they deserve.



Modern technology delivering "intentionally deterrent" systems should be unacceptable to a government of, by and for the people.



Policymakers Should Build and Expand User Feedback Infrastructure in Policy Design and Delivery

The informal, two-way line of communication between administrators and beneficiaries seen on Reddit and Twitter shows the need for real-time guidance, delivered online, directly from public sources, and exposes the limited availability of such systems to date. While social media platforms can be a useful resource, in the long run building systems that leverage data generated through normal processes as a tool for policy and delivery reform must be the goal.



Build New Tools to Track Social Media

Technologists working with or for Congress should build tools to perform the same "social listening" function used by the business community. Capturing, compiling, and sorting information from social media to create heat maps of problems, complaints, and successes would be a useful new service for policymakers. This kind of functionality could greatly increase confidence in the validity and impact of social media comments and form a meaningful step toward having dedicated "listening tools" that inform program design.



Measure User Experience

Social safety net programs must report critical performance data to state administrators, state legislatures and to Congress and relevant Executive Branch agencies on key data metrics that help define the user experience, such as:

- average time to complete an application;
- average number of attempts per user;
- which elements of an application are most likely to yield a mistaken entry;
- which elements of an application are most likely to disqualify an applicant or trigger a review; and
- frequency of outages for websites, virtual applications and call centers.



Hire Secret Shoppers

Modernization funds should additionally be accompanied by requirements for user testing in social safety net programs. Federal funds should be used to compensate groups of "secret shoppers" who provide feedback on implementation and policy to state and federal policymakers. The state of Louisiana may have pioneered this practice by hiring a panel of SNAP clients to provide feedback "at the drop of a hat."



Develop a Safety Net Complaint Database

Beyond this increased focus on data related to user experience, public benefit systems should develop feedback mechanisms, including prominent "complaint boxes", that allow users to share their experiences and insights with policymakers. A public complaint database could catalog system problems, giving policymakers a roadmap to solutions for more user-centric systems, and holding officials to account for timely responses. A system that allowed state databases to ladder up to a national database would allow for knowledge sharing and state-by-state comparisons, and filter up best practices and lessons learned to federal lawmakers.

The Consumer Financial Protection Bureau (CFPB) Consumer Complaint Database is perhaps the most robust and transparent consumer-centered federal database, featuring thousands of complaints against financial institutions organized by category and state in an interactive map. This data reflects CFPB's consumer protection mandate, and focuses largely on private sector, rather than public sector, accountability-factors which influence the organization's capacity to collect and distribute this information, and political will to seek out consumer feedback. A similar system aimed at public benefit systems could yield important gains in promoting greater access to and increased streamlining of the safety net.

Conclusion

Long before COVID-19 propelled millions of families into financial insecurity, social safety net systems failed to incorporate the needs of the very people they serve. In too many states, confusing application forms and crashing online systems are not anomalies; they are fixtures of the benefits enrollment experience. But these benefits are crucial lifelines for people to attain financial security and household stability, mid-pandemic or not, and become more effective when they are designed with the experiences of end users at their core.

Policymakers Must Empower and Fund People-centered, Tech-enabled Systems

There is no one uniform technology tool or feedback system that will bridge the gap between people and policymakers. Yet technology still democratizes policy engagement, providing avenues for typically disenfranchised groups to share personal narratives that can and should inform policy design and benefits delivery. We need tools which iterate over time and take in new insights as people use them. The most modern system will not meet public need unless it actively engages people from the earliest stages of development through final launch and beyond, and this means meeting people where they are – from town halls, to community centers, to Reddit threads, and Twitter replies – to hear and embrace user voices.

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