

Modernizing Access to the Safety Net

Lessons from The Rockefeller Foundation's Grantees during the Covid-19 Pandemic

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The
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Executive Summary

The federally-funded social safety net is meant not only to give people in need the means to get by, but also to pave the path to a healthier, happier future. Amid debates over how generous assistance should be, it is easy to lose sight of an important fact: benefits can help people only if they can actually access that help when they most need it. Confusing, frustrating or broken systems all too often turn people away. An estimated **13 million people** living in poverty are not connected to any of the major federally-funded safety net benefits and over **\$60 billion in benefits** are estimated to go unclaimed every year.

The Covid-19 pandemic plunged millions of people into unemployment and food or housing insecurity in 2020. The pandemic exposed not only how important access to the safety net truly is, but also how weak that access can be. Federally-funded aid bolstered by the Coronavirus Aid, Relief, and Economic Security (CARES) Act was so effective that it actually **lowered the poverty rate** through the summer of 2020. Nevertheless, millions of people got help too late or not at all, as offices shut down and websites failed under the weight of unprecedented demand.

Innovators inside and outside of government are working to improve access to the social safety net using data, technology, and design. They are replacing time-consuming, rigid, impersonal, and confusing processes with an active safety net that reaches out to offer help when it is needed, provides multiple ways to seek help, and responds to individual needs.

In this report, we highlight innovations carried out by The Rockefeller Foundation's Data and Technology grantees from 2018 to 2021, including extraordinary efforts to meet the challenges of the pandemic.

Those grantees are: **Benefits Data Trust**, **Code for America**, **Georgetown University's Beeck Center for Social Impact and Innovation**, **U.S. Digital Response**, and the **Digital Innovation and Governance Initiative** at New America.

In 2020, these projects secured more than \$200 million in benefits for close to 100,000 people across at least 36 states, and helped millions more through policy change, training, and guidance.

Nine critical lessons emerge from their work with state, local, and federal government agencies and their social sector allies. The federal government creates the rules, performance measures, informal and formal norms, and expectations that govern the safety net. The Biden Administration has a transformative opportunity to help people and rebuild faith in government by improving access to the safety net. A cross-agency federal task force could be a first step toward implementing these lessons:

- 1 Optimize for access.** Benefits exist to help people. Universal access should be the primary goal and the right indicators should be used to measure progress toward it.
- 2 Policy is primary.** Decisions on administrative requirements (such as whether to require a person to apply in-person) have profound impacts on the effectiveness and efficiency of the safety net.
- 3 Human-centered design should be standard.** Employing user research and feedback to continuously improve processes makes the safety net stronger in good times, and more resilient during crises.
- 4 Good tech empowers, not replaces, social service providers and eligibility workers.** Automating paperwork can free up human professionals and volunteers to do what they do best: solve people's problems.
- 5 The safety net can reach out.** Safety net leaders are using data and machine learning to identify people in need and proactively offer help—sometimes before they are in crisis.
- 6 Coordinating data use offers big returns.** The safety net is a patchwork—but common systems and sharing data securely can allow formerly siloed programs to function as one.
- 7 Use data to create a holistic view of needs and impact.** Better data can show the connections between health, housing, and nutrition, help test what works for which people, and document long-term payoffs, especially when it comes to social risk factors for health.
- 8 Change the way governments buy and build technology.** Better safety net systems start with modern software and system development practices—and they don't cost more than old, failed methods.
- 9 National strategies are needed.** The 56 states and territories face common challenges in administering federal benefits. Common approaches and tools, especially open-source solutions, can speed the pace of innovation while respecting local differences.

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Kevin O’Neil, Director for New Frontiers at The Rockefeller Foundation

Chukwudi Onike, Senior Program Associate for New Frontiers at The Rockefeller Foundation

Introduction: Toward an active, friendly safety net

The social safety net in the United States is an investment in a humane and productive society. Federal social insurance and means-tested benefits reduced the poverty rate in the U.S. by an estimated 53%, even before the pandemic increased both the need and the amount of help available.¹ However, **poverty is still unacceptably common**—as of November 2020, the poverty rate in America stood at 11.7% overall and 16% among children.

The success of the safety net in both reducing misery and enabling people to thrive depends in large part on the answer to four questions: First, what benefits are available? Second, who is eligible for those benefits? Third, how many of those eligible actually receive those benefits? And fourth, what are the impacts of those benefits on them, their families, and their communities?

This report focuses primarily on the third question, of access, which tends to receive the least attention. It draws lessons from leading organizations and projects supported by The Rockefeller Foundation since 2018. Each used data, technology, and good design to ensure that those who need help can get it. Each took

a different approach and targeted a different set of programs, but was driven by a vision of a safety net that is friendly, personalized, and respectful; that reaches out actively to offer help; and that builds value both for people in need and for their communities.

There are no regularly updated, authoritative estimates for the number of eligible people who are unenrolled or the value of unclaimed benefits for most federal safety net programs, let alone for the safety net as a whole—a glaring omission that the federal government can and should correct. However, the available estimates suggest that the number of people not receiving federal benefits for which they are eligible is significant (See Table 1). **More than a quarter** of people living in poverty receive no help from any federally funded program.² A much greater number of people are thought to be served by at least one program, but not by others for which they are eligible. Exact numbers are unknown, but Benefits Data Trust’s rough estimate is that on the order of more than \$60 billion may have gone unclaimed annually in recent years.

Table 1. Estimates of eligible unenrolled population for select federally funded safety net programs³

Program	Year	Eligible unenrolled people (estimated)	Unenrolled, as % of eligible	Mean annual benefit per person
WIC (Nutrition for Women, Infants, Children)	2017	6,888,070	49%	\$495
SNAP (“Food stamps”)	2017	7,327,000	16%	\$1,509
QMB/SLMB (Low-Income Medicare)	2009-10	3,780,000	49%	\$1,626
Medicaid/CHIP: Children	2017	2,047,000	5%	\$2,842
Medicaid: Parents	2017	1,690,000	11%	\$5,149
Earned Income Tax Credit	2014	5,000,000	21%	\$1,460

No single factor prevents people from participating in programs for which they are eligible, but process clearly plays a role. Even if a person knows help is available and where to get it, they often face complex eligibility rules, onerous paperwork and re-certification requirements, sluggish responses, and threats of penalties if they make a mistake. This can make even beginning the process difficult and demeaning. The safety net is fragmented across multiple programs, each of which may have its own requirements and application process, multiplying the burden for people in need of broad support (See Appendix for a summary). One applicant interviewed by an Ideo.org design team stated it well:

“Sometimes it is so inconvenient to reach these services, I ask myself: Do I really need to eat this month?”⁴

Frustrating and hostile processes compound other factors. For people who are in crisis, working multiple jobs, caring for multiple people, or between homes, inconvenience can quickly become insurmountable. If a person feels fearful of authorities or stigmatized by the need to seek help, that feeling will be reinforced by a process that seems designed to frustrate them. Data, technology, and design cannot stabilize lives in crisis or dispel fear and stigma, but they can make it possible to receive help despite these barriers.



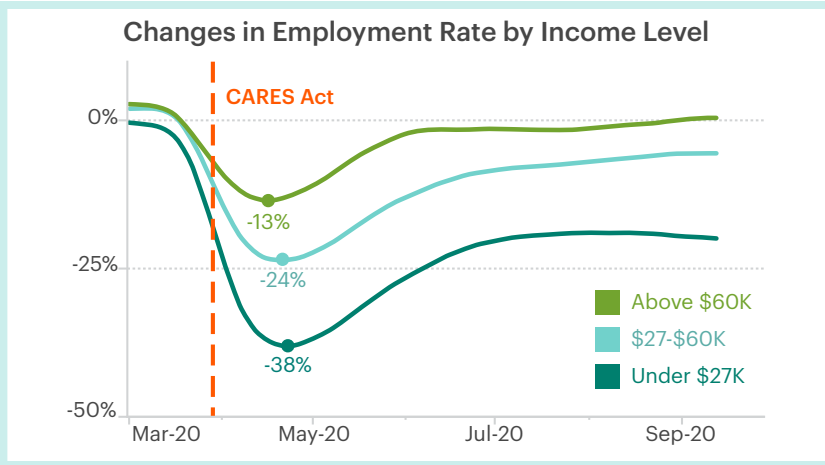
“Sometimes it is so inconvenient to reach these services, I ask myself: Do I really need to eat this month?”

Anonymous

Photo by Joel Muniz on Unsplash

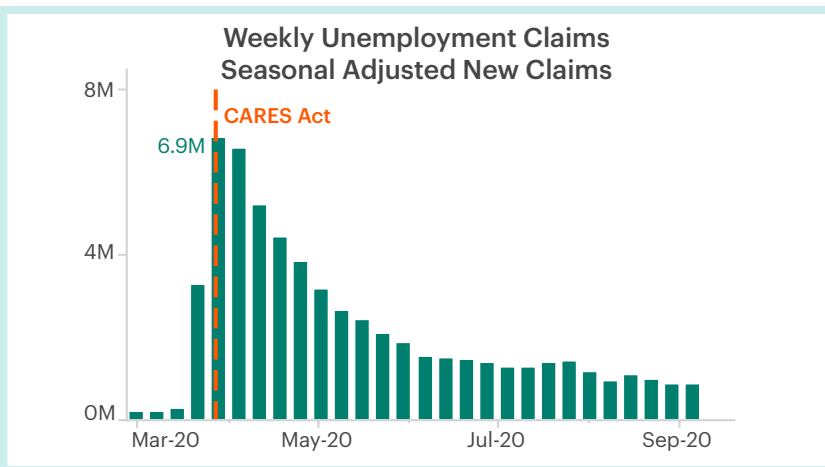
A perfect storm: Access to the safety net during Covid-19

One of the goals of this report is to capture lessons learned during the response to the Covid-19 pandemic and the ensuing economic and social crises. For agencies tasked with administering benefits, the pandemic created a perfect storm of three simultaneous challenges:



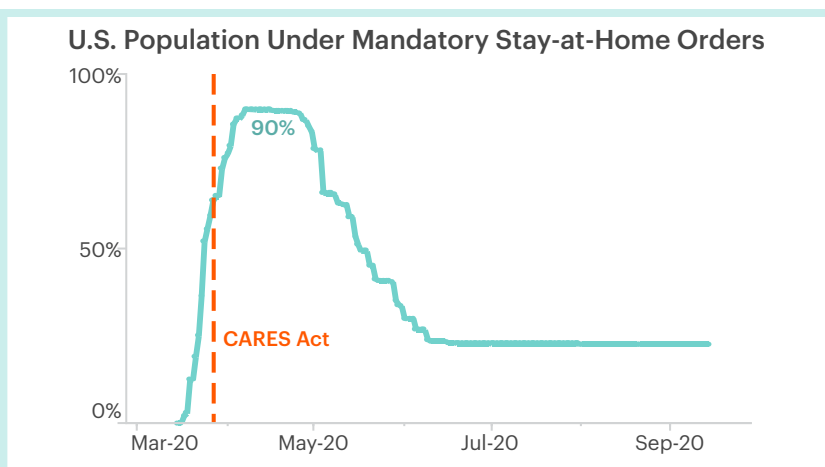
Source: Opportunity Insights

Staggering increases in need. According to the Bureau of Labor Statistics, the unemployment rate increased from 3.8% in February 2020 to 14.4% in April 2020, in a country where **37% of adults** could not cover an unexpected \$400 expense. Food and housing insecurity increased.



Source: Bureau of Labor Statistics

Historic demands on the system. March 2020 saw new unemployment insurance applications reach their highest-ever monthly total. New applications for means-tested programs like the Supplemental Nutrition Assistance Program (SNAP) also reached record levels.⁵ The CARES Act tasked state governments with administering complex new programs like Pandemic-EBT, a cash food benefit replacing school lunches, and to change others, like Unemployment Insurance.



Source: CDC and U.S. Census

Stay-at-home orders. At the pandemic's peak, about 90% of the U.S. population was under stay-at-home orders, forcing agencies to shut down or alter both client-facing social services and back office administration. A greater proportion of the increased demand for help was channeled on-line and via phone, when possible.⁶



"People's Unemployment Line: Demand a Safe & Just Return to Work!" by joepiette2 is licensed under CC BY-NC-SA 2.0

The safety net response to the pandemic brought both success and failure.⁷ The series of federal relief legislation enacted throughout 2020, particularly the CARES Act, expanded what benefits were available and who was eligible (especially for unemployment insurance), resulting in a reduction in the federal poverty rate during the first months of the pandemic. However, it was not enough: by December 2020, 19% of renters were **behind on rent** and 14% of Americans reported that their household sometimes or often didn't have enough to eat in the previous week.

There were successes and failures on access, as well. Government and community organizations across the country adapted to ensure people could get help, as the stories that follow illustrate. However, there were

also unacceptable issues, with the worst of these impacting critical programs, such as Unemployment Insurance (UI). **More than half of states'** UI systems were overwhelmed by surges in demand and multiple states had hundreds of thousands of backlogged applications and disputed claims for months at a time. For example, California, which has the nation's largest unemployment system, had to stop accepting new unemployment claims for two weeks so it could clear a **backlog of 600,000 applications** that were more than three weeks old. A few states couldn't resolve disputed claims remotely, creating long lines of people waiting—in some cases months—to resolve their claims. As of January 2021, **1.2 million workers** were still waiting for their unemployment checks.

The Rockefeller Foundation Benefits Access Grantees, 2018-2021

Amid historic challenges, there were high profile failures in administering the social safety net. However, there were also extraordinary cases of perseverance and innovation by public servants, nonprofit workers, and professional and volunteer technologists. A few case studies from work supported by The Rockefeller Foundation (along with many others) provide lessons that point the way towards a better safety net.

Through the collective efforts of the projects in this portfolio and their partners in government and other community organizations, more than \$200 million in direct benefits was secured for close to 100,000 people across at least 36 states in 2020. Millions more people benefited indirectly from policy changes informed by these organizations, from guidance and education they provided, or from the efforts of the 700 leaders and 120 organizations they engaged with as they worked to build the field of benefits access.⁸ A glimpse into their work shows what is possible, as well as cross-cutting lessons for the field (summarized in the next section).

Benefits Data Trust (BDT)

Seeking out need using data



BDT connects people in need to some of the main means-tested, federally-funded benefits, like SNAP and Medicaid,

as well as many state, local, and privately-supported assistance programs. Their model exemplifies the spirit of a modern, active safety net: rather than waiting for you to call, BDT reaches out to offer help.

BDT works closely with state and local government, nonprofit agencies, and healthcare organizations to scour through their data to identify and reach out—and personally assist—people who might be in need of additional support. It does so through letters, text messages, and a state-of-the-art contact center employing trained specialists. Once a person has been contacted, BDT tracks their progress and follows up until eligible individuals and families are enrolled and beyond, even helping when it's time to re-enroll in benefits. BDT is also extending its tools and expertise to increase impact and connect with additional populations through collaborations with community-based organizations with boots on the ground, as well as others.

A second tenet of the active safety net is that benefits are not charity, but a long-term investment in the health and well-being of our neighbors. For example, BDT

launched a pilot with the Greater Philadelphia Health-Share Exchange (HSX) to conduct outreach to older adults who had been discharged from a local hospital system and connect them to benefits. [Past research](#) by BDT and collaborators shows that older adults with low incomes who receive nutrition assistance are less likely to be admitted to nursing homes or require intense medical care. Thus, nutrition assistance isn't just a way to keep elderly people from going hungry—it is also a way to help them stay independent and to reduce Medicare and Medicaid expenditures. It's this type of virtuous circle that explains why major Medicaid managed care plans like Aetna and BlueCross/BlueShield are working with BDT to help enroll their clients in safety net programs—they see potential health and cost benefits from enrolling people in nutrition supports and other benefits.

In recent years, BDT intensified its efforts to expand its data science capacity and dedicate resources to building new modular software. Both efforts are intended to make BDT's people more effective and their operations more scalable. It also invested in policy and research capacity, in order to expand service to more jurisdictions and collaborate more actively with their partners in shaping policy and practice. These efforts were supported in part by The Rockefeller Foundation and the MasterCard Center for Inclusive Growth as part of our support of [data.org](#)—a platform for partnerships to build the field

of data science for social impact—as well as additional support from the Ballmer Group. In 2020, BDT assisted 60,000 enrollments, securing \$153 million in benefits, despite Covid-19. Since BDT’s model involves proactive outreach that does not require face-to-face contact, it was well positioned to demonstrate what a well-managed response supported by technology looks like. BDT decided to close its offices and move to fully remote operations, requiring extensive changes to maintain service, confidentiality, and security.



Photo, taken prior to the Covid-19 pandemic, courtesy of BDT

Despite the shift to remote operations, “time-out-of-office” for contact center staff tripled as they managed school shutdowns and their own health crises. While BDT had the resources to manage this transition, some of its partners who did not ask BDT to assist—leading the organization to open multiple hotlines to take cold

calls from the public. Between a greater rate of need in clients to whom BDT reached out proactively, and the new hotlines, BDT estimated that client demand has been up as high as 145% since the pandemic. BDT hired 60 new outreach specialists in response, but this created the challenge of training and onboarding a large cohort of new workers remotely.

The pandemic validated BDT’s decision to invest in data science and engineering capacity. For example, BDT’s data science team has been well positioned to work with states to identify people likely eligible for benefits, which then serves as the backbone of BDT’s outreach. Efforts to consolidate BDT’s software into common modular elements, replacing old software that was customized to specific states and cities, also had unexpected benefits. The new software made it easier to re-allocate staff across jurisdictions, to shift operations in response to the pandemic, and to set up each new staff member to use the system within 15 minutes.

Policy work also played a crucial role. Relatively small administrative policy changes—such as whether a person can apply over the phone—that had important impacts on the number of people participating even in normal times, took on even greater importance during stay-at-home orders. Having strong relationships with state officials helped BDT encourage and support policy changes that allowed millions of people to more easily access benefits, even those who never were contacted by BDT.⁹

Code for America’s GetYourRefund.org

Scaling up and pivoting to help people file taxes

CODE *for*
AMERICA

Filing a personal income tax return is the gateway to some of the most effective poverty-fighting programs.

The refundable [Earned Income Tax Credit](#) (EITC) can be worth up to \$6,660 per household in 2020, while the [Child Tax Credit](#) can refund up to \$1,400 per child. The CARES Act added another benefit to tax filing amidst the pandemic: an [Economic Impact Payment](#) (EIP) of

up to \$1,200 per adult and an additional \$500 for each dependent child.

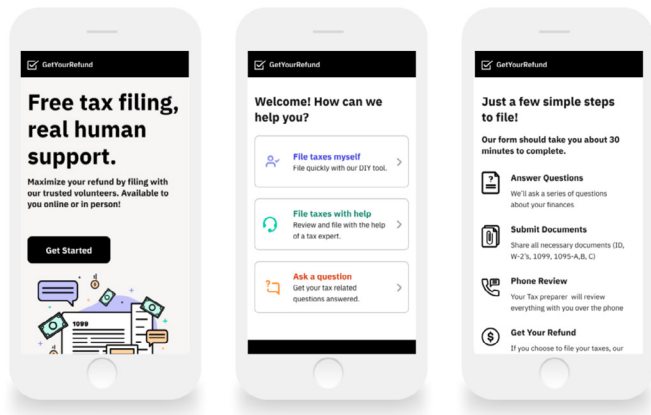
Tax filing can be intimidating and costly, especially for people with low incomes working multiple, unstable jobs. As a result, millions of people don’t file taxes. An estimated [20% of eligible households miss out](#) on the EITC, leaving billions of dollars on the table.

Fortunately, help is available. The best source is the

Volunteer Income Tax Assistance (VITA) program, a collaboration between the Internal Revenue Service (IRS) and community-based organizations across the country that provides extremely high quality, free tax preparation assistance to populations eligible for the EITC. This is the type of intensive support needed to convert non-filers to filers. But while VITA volunteers served about three million tax filers in 2019, a total of over 19 million people needed their help.

In 2019, Code for America (which also has an important leadership role in the field more broadly through its **Integrated Benefits Initiative**) tackled the filing problem with support from The Rockefeller Foundation and the Bill and Melinda Gates Foundation. They started with a simple ambition: Could digital outreach and intake tools allow VITA partners to help more people, and reach people who hadn't previously filed taxes?

Code for America's initial goal, as a proof of concept, was to test a package of digital tools built around the **GetYourRefund.org** website for the spring 2020 tax filing season. The tool would allow users to begin the process on their phone or computer by uploading photos of their identification and paperwork, and then manage the interaction between the user and the VITA volunteer, automating tasks when possible.



The pandemic hit in the middle of the tax season, scrambling the plans of VITA partners across the country. Outreach and assistance that would have been done in person were suspended, and demand for drop-off and fully-remote tax assistance unexpectedly surged. The CARES Act made tax filing one way to qualify for the

EIP, which made people more aware of the advantages of filing but introduced confusion about who needed to fill out what forms and how.

In this changed landscape, GetYourRefund.org became a lifeline. Code for America and its VITA community partners rapidly adapted the pilot, in collaboration with the IRS and Prosperity Now's Taxpayer Opportunity Network. They used a variety of remote outreach methods to reach people at home, including paid targeted advertising on platforms like Facebook, United Way's 211 hotline, the **Propel app** (which serves SNAP recipients), and targeted SMS campaigns, then used videos, live chats, and phone calls to answer questions.

They created a new **interactive site** that explained the confusing EIP process and routed users to the right application. The consortium of partners also vastly scaled up the original pilot, with additional support from The Rockefeller Foundation and other funders. This required them to remotely onboard 978 VITA volunteers—few of whom had expected to be using an online tool to provide tax assistance.

As a result, a pilot originally intended to serve at least 5,000 filers in 10 states with a handful of VITA partner agencies ended up serving 481,000 people, involving 55 community partners in 22 states. In total, 2.1 million people visited the GetYourRefund.org site, directly resulting in 28,500 filed returns and an estimated \$62.5 million in tax credits and EIP payments. More detailed metrics showed that a significant portion of users were first-time filers and/or new to VITA, suggesting that these were people who might not otherwise have filed.

Code for America, Prosperity Now, and their VITA partners are preparing to scale up further for the next tax season. The pandemic-impacted 2020 filing season has given them a crucial base of credibility with the IRS and state government partners. Priorities for 2021 include more aggressive marketing to non-filers who might be eligible for a credit, expanding Spanish language outreach and service, providing stronger, more tailored tax guidance, and reducing paperwork burdens for all filers by simplifying identity verification processes and pre-filing forms using other data sources.

Digital Service Collaborative (DSC) at Georgetown University Beeck Center

Networks and knowledge to launch action



The DSC was launched by the Beeck Center for Social Impact and Innovation

at Georgetown University and The Rockefeller Foundation in 2018. DSC's mission is to equip civil servants, aspiring civil servants, and their allies with the knowledge and human networks needed to use data and digital services effectively and responsibly in the public interest. The DSC was created in response to an unfilled need for formal research, guidance, and knowledge on government digital services in the United States. While the DSC's mandate extends to all areas of government work and it engages with hundreds of government leaders each year, several of its fifteen major initiatives efforts had special relevance to the social safety net:

- **The Social Safety Net Benefits Research Project**, guided by a working group composed of 14 leading government agencies, nonprofits, and businesses, published a highly recommended guide to using technology, data, and design to improve the safety net. The group, which was also supported by the Bill and Melinda Gates Foundation and Blue Meridian Partners, carried out other research projects that became especially important during the pandemic—such as a case study of the implications of remote identity verification on racial equity. In 2021, the project team will directly partner with working group members to document their practices, creating road-tested blueprints to guide others in using technology to make benefits easier to access.

- **The State Software Collaborative (SSC)** is a bold effort to disrupt how states procure and develop software. The initiative was founded by two leaders from 18F, the federal digital services agency, in response to studies showing that **only 13%** of major government software projects succeed, and that successful and failed ones alike cost up to 10 times more than they should. The blame falls on the dominant model for developing government software, which favors rigid specifications, large contracts, and outside vendors over flexibility, agility, and

the insight of those closest to the problem. In addition, each state tends to fund its own custom solution—even for functions like the administration of public benefits, where **80% or more** of the functionality is common across states.

The SSC brings states together to develop shared open-source software, creating a common core that can be customized to each state's own needs, and supporting the dozens of interagency cooperatives that have quietly produced software vital to government operations for many years. "Instead of 50 states buying 50 versions of near-identical, overpriced software, they can procure high-quality, fair-priced software just once, and share it among themselves," says co-founder Robin Carnahan. "At a time when states are on the front lines of the government's Covid-19 response, they must take back control of systems they rely on to fulfill their mission."

"Instead of 50 states buying 50 versions of near-identical, overpriced software, they can procure high-quality, fair-priced software just once, and share it among themselves."

Robin Carnahan
Co-founder, Digital Service Collaborative

The SSC isn't exclusively focused on the social safety net, but these functions have a high degree of commonality across states, making them natural places for it to start. The SSC team spent much of the pandemic helping states reinforce their unemployment insurance systems. Building a common, modern platform for unemployment insurance administration is a top priority. Another is building and administering software for new

parental and medical leave programs being adopted by states, a need the pandemic has made abundantly clear.

- [The State Chief Data Officers Network](#) brings together the chief data officers of 25 states to share knowledge, coordinate, and collaborate. The group, which is also supported by Schmidt Futures, the Bill and Melinda Gates Foundation, and the Annie E. Casey Foundation, published a comprehensive report on [Leveraging Data for Economic Recovery](#) during the pandemic. The recommendations include targeting benefits outreach to individuals with increased healthcare costs, combining eligibility assessments across benefits, and developing

U.S. Digital Response (USDR)

Rapid response in a multidimensional crisis



USDR is a nonprofit organization founded in March 2020 in direct response to the Covid-19 outbreak. USDR recruits highly-skilled volunteer technologists and deploys them to pro bono projects at the request of states, counties, city governments, and NGOs. USDR was incubated with direct support from the DSC and launched by leaders at DSC, Code for America, and other groups.

Within three months of the first recognized coronavirus cases in the U.S., USDR had a roster of thousands of digital technology volunteers, including specialists with niche expertise like the rare COBOL programming skills that were needed to repair state unemployment insurance systems. The team members aren't just coders and engineers—they include product and project managers, user researchers, designers, data scientists, former public servants, and others.

Many of USDR's projects have supported the health response to the pandemic (supported in part by a grant from The Rockefeller Foundation). USDR teams have helped governments model and monitor disease spread and hospital resource use (e.g. PPE, hospital beds, etc.), set up contact tracing, improve scheduling and tracking for testing sites, and make matches between health care personnel and critical vacancies. More recently, they have been

family-level views of benefits and services enrollment.

- [The Foster Care Working Group](#) applied user-centered design, improved business processes, and leveraged digital technology to streamline this critical but oft-overlooked safety net function. The group of leaders from nine states as well as civil society organizations showed how an emphasis on licensing adults who children already know could drastically increase placement stability and reduce time in foster care for children across the United States. They also developed recommendations for how the use of technology can help save governments over \$100 million.

supporting government partners scale up vaccine rollout.

However, governments have also asked USDR for help with addressing the social and secondary impacts created by the pandemic. The group built a benefits screener to help people assess their eligibility for new benefits, help small businesses obtain loans from the CARES Act, and support election officials. In particular, they reinforced and improved stressed UI systems. For example, Kansas requested help when its application website saw a [5,000% increase](#) in traffic overnight, at the same time that systems needed to be modified to accommodate new eligibility and benefit rules.

As the most intense phase of the crisis recedes, USDR is building on its experience by capturing [six recommendations](#) to prepare governments to implement the next stimulus package while investigating ways that states can fight the organized UI fraud that cost them millions in 2020.

A few other lessons emerge from the USDR experience:

- Every USDR engagement starts with a request from a government team or organization. While USDR taps the full range of expertise and tools found in the public sector, it trusts government leaders to know their challenges and clients. As USDR Cofounder and Projects Team Lead Janette Fong states, "It's in our principles

to meet our government and nonprofit partners where they are and that means we are there to help them further their agenda in how they serve the public...working hand in hand to craft their plans.”

- USDR both deeply customizes each project for each government and repurposes existing tools so that they don't have to reinvent the wheel each time.
- A key part of USDR's process is setting clear objectives and metrics for success. In a pandemic, it's been easy to understand that the top priority should be making sure people can get help.

“It's in our principles to meet our government and nonprofit partners where they are and that means we are there to help them further their agenda in how they serve the public...working hand in hand to craft their plans.”

Janette Fong
Co-Founder and Projects Team Lead, USDR

As of this writing, more than 550 volunteer technologists have been placed on more than 250 projects with more than 180 government partners, impacting 13 million people across 36 states and territories. USDR has been lauded as **one of the most inspiring stories** of the pandemic response, including awards from the New York Times and the Project Management Institute.

Digital Impact and Governance Initiative (DIGI) at New America

Guiding governments in the use of digital public goods



DIGI plays a unique role in the public interest technology ecosystem. The nonprofit team partners with governments to find or develop the best open source technology tools to solve thorny public problems, managing the project from user research to deployment. DIGI then offers those “digital public good” solutions and the resulting knowledge to other governments at no cost, so that they can adapt and replicate them. This places them in the role of an honest broker and guide to the best solution, helping government teams that are determined to innovate but that may not have sufficient capacity internally.

DIGI also ensures that the solutions deployed are interoperable, modular, and future-proof. It works globally and across all government functions, and serves as an advocate and organizer for the movement to build digital public goods, including systems for voting, tracking public expenditure, and collecting taxes. Their work is in some respects less about building technical capacity, and more about building confidence in government. As Tomica Tillmann, Executive Director at DIGI points

out, “The digital technology that can underpin new 21st century public administration exists. It's time to put the country's technology expertise to work providing the services and systems that Americans deserve.”

Some of DIGI's recent safety net projects include:

- A digital document locker that allows users to store certified digital copies of key documents and easily share them with social workers and others. For the time being, establishing eligibility for social safety net requires a person to collect and submit extensive paperwork—which can be challenging for anyone, but especially those experiencing homelessness and other disruptions. This tool gives people a safe way to store and share these papers, by phone or desktop, while making it easier for social workers to access and organize the paperwork. The tool is flexible for governments to deploy. While it was originally developed with the New York City Mayor's Office for Economic Opportunity and the Department for Homeless Services for deployment on a proprietary server, Baltimore is considering deploying it as an external web service.

● **The New Jersey Career Network** is an artificial-intelligence-driven job search assistant and coach, developed by DIGI, the New Jersey Office of Innovation and Department of Labor and Workforce Development, and the Heldrich Center for Workforce Development at Rutgers University. The tool provides customized resources, advice and nudges to job-seekers, and is built using open-source software that other states are free to reuse.

● **The Pandemic Response Repository** is an international compendium of open-source software for government that is relevant to pandemic response and includes tools oriented toward both public health and social responses.

● Launching the **Digital Benefits Coalition**, a group that includes most of the other organizations included here and others, to advocate together for better benefit access practices and policies.

“The digital technology that can underpin new 21st century public administration exists. It’s time to put the country’s technology expertise to work providing the services and systems that Americans deserve.”

Tomicah Tillemann
Executive Director, DIGI

Lessons Learned

Each of the five organizations and projects we’ve highlighted has deployed different strategies to overcome different benefits access challenges, but common themes emerge that point the way to the safety net of the future. More detailed guidance can be found in the excellent resources highlighted in the sidebars.

1 Optimize for access first. The point of a social safety net program is to help people, and the number of people enrolled and the ease and speed with which they can get help are critical factors in determining impact. The organizations profiled here all make estimates of the potentially eligible population and optimize for their performance in serving those people. They actively measure performance on indicators, such as average time to get help, percentage of people starting an application but not completing it, and client willingness to recommend the service. They then use these measures as a lodestar, actively analyzing their processes to understand who isn’t being helped and why.

Sadly, not all agencies work this way. Performance measurement in safety net administration traditionally focuses on preventing errors and fraud, and sometimes access isn’t measured in a meaningful way. This promotes choices that substantially impair ease of access in exchange for minimal gains in program integrity, reducing the overall impact and efficiency of the program. These choices are often motivated by the

erroneous preconception that fraud from individual applications, due to honest errors or sometimes intentional lying, is a substantial source of loss to the public purse. In fact, organized, large scale fraud is a **far bigger threat** today. However, it can be effectively minimized through better design and modern risk management approaches that don’t impair access—not through more paperwork. “We put systems in place for one person who isn’t supposed to get benefits and blocked thousands of folks who needed them as a result...We can have accuracy in enrollment and make sure it is efficient and works better for people through data and tech,” said Trooper Sanders, CEO of BDT.

The Digital Benefits Coalition has laid out a **powerful call for changing** the priorities and measures that guide the safety net. This is an area where clear federal guidance is crucial. Setting clear performance measures for access; generating timely, consistent estimates of the number and characteristics of people who are eligible but unenrolled; and encouraging modern approaches to error and fraud control would be powerful tools for governments and their social sector allies.¹⁰

2 Policy is primary. In some cases, small changes in policy can accomplish what technology and design can't. For example, allowing states to extend the period required before they recertify their eligibility—as the United States Department of Agriculture did for SNAP during the pandemic—kept vulnerable people enrolled and allowed governments and their partners (including BDT) to focus on enrolling people newly in need. In other cases, policy changes can make it possible to do great things with technology. For example, both BDT and Code for America have worked with government partners to promote rules that would allow documents to be remotely uploaded and validated, with the goal of making it possible to enroll in benefits entirely online. This is another place where the federal government can have a big impact by providing not just formal guidance, but informal encouragement that makes it clear that states have room to optimize and innovate.

3 Human-centered design should be standard. These examples of modern benefits administration were all sparked by active inquiry into the challenges, needs and preferences of the people and families accessing them. For example, BDT developed a chatbot to help guide prospective college students through federal financial aid applications after determining that young people wanted a personalized, text-based, all-hours way of getting help. DIGI developed a document locker in response to the insight that hanging on to paper documents was a challenge for people living in shelters or on the street. The need to understand the user experience continues once a tool is up and running. A team running a modern tool like GetYourRefund.org continually monitors the experience and progress of users through the “funnel,” from first engagement to successfully obtaining a needed benefit, while finding and eliminating points where clients are lost or discouraged.

The fact that the safety net is split across multiple agencies, programs, and application processes is one of the biggest policy-created barriers to a user-centered safety net. There are ways—such as a common

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Trooper Sanders
Chief Executive Officer, BDT

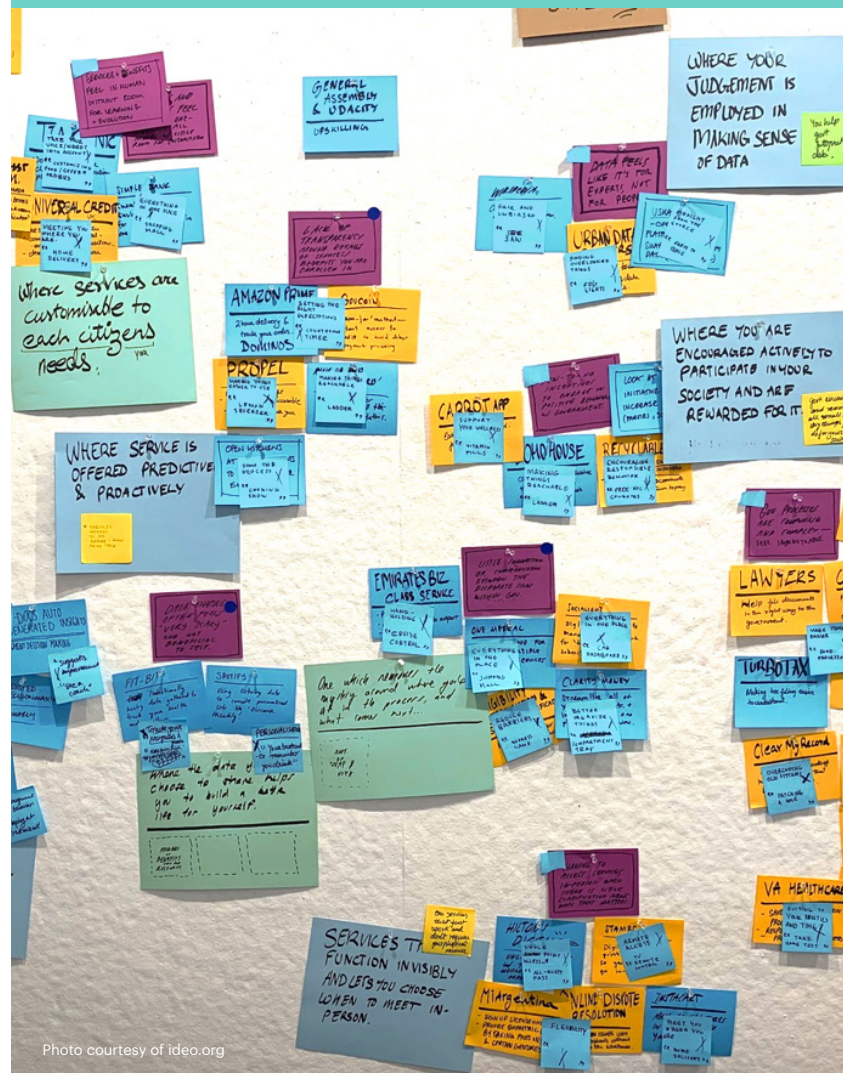


Photo courtesy of ideo.org

application portal and data sharing across agencies—to give users a unified experience to better address their needs. A federal inter-agency task force on safety net access could accelerate progress toward this unified approach.

4 Tech should empower, not replace, social service providers and eligibility workers. All of these organizations design first and foremost for their clients—but they also create systems that work for the professionals and volunteers trying to help. In most cases, this means using technology to automate and simplify time-consuming, rote tasks, freeing them up for more meaningful work. In other words, good technology allows computers to do what they do best, and people to do what they do best. You can see this in the way GetYourRefund.org reduces the need for VITA volunteers to complete menial tasks, the way BDT’s new software empowers outreach specialists and nonprofit partners to focus on problem solving, and the way DIGI’s document locker keeps social workers from having to track down paperwork.

5 The safety net should reach out. When a person seeks help, the systems delivering it should be easy to navigate and supportive—at a minimum. For many of the leading innovators in benefits administration, this isn’t enough. They are working to identify people who need help and offer it to them before they ask for it. They’re also using this data to offer the right types of benefits and customize support to the individual and family.

BDT’s entire business model is based on this premise. An example is BDT’s collaboration with state agencies during the Great Recession to conduct outreach to individuals receiving UI to connect them to SNAP and other benefits, a strategy that is currently being explored with the same partners in response to Covid-19. Other examples of this active,

Recommended Reading

[Technology, Data, and Design-Enabled Approaches for a More Responsive, Effective Social Safety Net](#)

A living report by the Georgetown Beeck Center for Social Impact and Innovation’s fellows Chad Smith and Sara Soka that examines data, design, technology, and innovation-enabled approaches that make it easier for eligible people to enroll in, and receive, federally-funded social safety net benefits.

[Leveraging Data for Economic Recovery: A Roadmap for States](#)

This report was compiled by Beeck Center fellows Katya Abazajian and Tyler Kleykamp, who lead the State Chief Data Officers Network. The report presents a roadmap that state leaders working with Chief Data Officers can follow to improve foundational services for residents on the path toward economic recovery.

[Blueprint for a Human-Centered Safety Net](#)

The blueprint developed under Code for America’s Social Safety Net Project outlines a framework for the public sector to transform the delivery of benefits in the digital age, centered around five key design and implementation principles that make it possible to serve all safety net clients with empathy and dignity.

[Streamlining Access to Public Benefits in Michigan](#)

This report documents the findings and outcomes of two technology pilots led by Civilla and Code for America in partnership with the Michigan Department of Health and Human Services. The work in Michigan was focused on prototyping a faster, simpler, and more user-centered enrollment experience for food and healthcare benefits. The learnings and recommendations are intended to be used by other states to inform their own respective modernization journeys.

[Covid-19 Exposes Need for Federal Investments in Technology](#)

A transcript of the testimony of Jennifer Pahlka, Founder of Code for America and Co-Founder of the U.S. Digital Response before the Committee on the Budget, U.S. House of Representatives on the need for federal investments in technology to address the adverse effects of Covid-19, especially related to unemployment insurance benefits.

[Centering Workers—How to Modernize Unemployment Insurance Technology](#)

This report, by The Century Foundation, the National Employment Law Project, and Philadelphia Legal Assistance, presents the findings of a study of state efforts to modernize their unemployment insurance benefit systems. It includes specific recommendations that can inform the federal and state response to the unprecedented volume of unemployment claims during the pandemic, as well as ideas for longer-term reforms.

customized approach to the safety net can be found in Code for America’s targeted advertising of GetYourRefund.org via social media or DIGI’s artificial-intelligence-driven job search tool in New Jersey.

Proactively offering assistance is a way to alleviate suffering, make the safety net vastly more effective by helping prevent people from becoming more vulnerable, and save resources in the long run. Data and machine learning are the building blocks for this active, need-seeking safety net. In order to identify people in need and match them with the right forms of assistance, organizations must be able to access and analyze data about potentially eligible people. In each case, the organizations involved have drawn on expertise in data policy and privacy, data engineering, and machine learning to build these active safety net systems.

6 Coordinating data use across programs and agencies offers big returns. Another common thread is that all of these organizations make extensive use of data already collected for other purposes or by other agencies. BDT securely uses data from government and health plans to identify people who receive Medicaid and Medicare and other types of assistance, then reaches out to offer them other assistance for which they’re likely eligible. Code for America uses data from state agencies to identify people who are eligible for a tax credit and encourages them to submit their federal income taxes. DIGI’s data locker is designed to help individuals gather documents in one place, and then share the information to validate eligibility for a range of programs and benefits. All of them, wherever possible, avoid having people provide the same information repeatedly if it has already been collected elsewhere, eliminating one of the most frustrating aspects of the client experience.

Recommended Reading

[Building and Reusing Open Source Tools for Government](#)

A report by Mark Lerner, Allison Price, Hana Schank, and Ben Gregori of New America’s Digital Impact and Governance Initiative touches on the need for public benefit software to be open source by default to help improve government services while also improving public transparency, responsiveness, and accountability.

[Changes Big and Small: What’s Needed in the Fight Against Poverty](#)

The report by Director Robert Gordon, HHS Director of the State of Michigan, introduces a three-part framework for how government can improve systems to better deliver public benefits to constituents.

[Six Recommendations for Implementing the Next Stimulus Package](#)

US Digital Response helped states and localities implement the CARES Act in 2020. They use the lessons from that experience to offer guidance for future stimulus packages—and social and economic programs in general.

[Bringing Social Safety Net Benefits Online: Examining online platforms for all 50 states](#)

This report by Code for America provides a baseline assessment of social safety net online platforms, evaluating how they stack up against each other and what it would take to make them more human-centered and agile.

[De-risking Government Technology](#)

A two-part report from the U.S. General Service Administration’s 18F, documenting the best practices around budgeting for, procuring, and overseeing major custom software development projects, at state and federal levels.

[Using Data Matching and Targeted Outreach to Enroll Families With Young Children in WIC](#)

A recently-released report from BDT and Center on Budget and Policy Priorities shows that evidence from randomized control trials indicates that using data from other programs to identify families eligible for WIC but not participating, and following up with text-based outreach to overcome WIC’s certification obstacles, can boost participation in this essential program.

All of the organizations are careful to preserve privacy and to respect the responsibilities of the specific agency that originally collected the data. In fact, good coordination on data use across agencies can actually reduce risks to privacy by reducing the number of times data is collected and stored. For example, when Code for America worked with the Virginia Department of Social Services to do targeted outreach to their clients, no data was divulged by the state and the state performed the outreach, meaning Code for America didn't need to collect data unless a person actually wanted to file taxes.

Working with data across administrative boundaries is also perceived to be more risky and complicated than it is. New resources, such as the DSC's [Data Sharing Guide](#), are changing this. For many governments, the pandemic brought new focus on the need to use data across healthcare, public health, and social service agencies, prompting the [State Chief Digital Officers Network to note](#) that "data should be treated as critical infrastructure in a crisis." There's an opportunity to build on that momentum as we emerge from the pandemic and look to attack longstanding problems of poverty and ill health.

7 Use data to create a holistic view of needs and impact. One of the weaknesses of our current safety net is that it tends to view people's needs—health, food, housing, income—as separate, short-term needs. In fact, they are interrelated. Helping someone now can have long-term impacts on their future health, happiness, and productivity. The pandemic has driven this home, especially by demonstrating the tragic power of the "social determinants of health." People of color and people in low-wage, insecure work have been [more likely](#) to get sick or die of Covid-19, and more likely to lose a job as a result of the response to the pandemic.

An active safety net that responds to the linkages between income, food and housing insecurity, physical and mental health, and other factors like structural racism will function much more effectively.

[BDT's pilot program](#) to reach out to seniors discharged from the hospital and offer them food and other assistance is a great example of this integrated, active

approach. DIGI's job search coaching platform, which gathers and analyzes data on what works for whom, is an example of figuring out what works by following individuals and learning from results. All of these measures judiciously collect data that can help add to the already [substantial evidence](#) that safety net programs have long-term positive economic and social returns for the families that receive them and for the country as a whole.¹¹

8 Change the way governments buy and build technology. As the U.S. emerges from the pandemic, there will be new resources directed to upgrading the systems that administer the safety net. More money is sorely needed, but as former U.S. Deputy Chief Technology Officer and Code for America founder Jennifer Pahlka [told Congress](#) in 2020: "We must also change how we make these investments. Now more than ever, we cannot afford to pour time, attention and enormous sums of money into a process for building and buying software that has not worked for decades."

"To reduce risk, budget for and procure Agile software development teams that deliver value in six months or less."

SSC's Waldo Jaquith
Fellow at Georgetown Beek Center

Today's procurement practices tend to use risk mitigation tactics better suited for highway construction: detailed up-front requirements, customized solutions, large budgets, and long timelines that deliver a final working product. The resulting systems are expensive, indifferent to the real needs of users, and difficult to upgrade and modify as needs change. "To reduce risk, budget for and procure Agile software development teams that deliver value in six months or less," explains the SSC's Waldo Jaquith, one of the authors of 18F's ["De-risking custom technology projects: A handbook for state budgeting and oversight."](#)

In contrast, modern software developers would rather rapidly get a solution in front of users, then improve, update and customize it in short, cheap development cycles, continuously learning and improving. As they do so, they look to reuse and create tools, especially open source solutions, that are adaptable and useful beyond that specific project. You can see these modern methods at work in each of the organizations highlighted in this report, but they are especially central to the SSC, New America's DIGI, and USDR.

9 National strategies are needed. A significant amount of safety net benefits are federally funded, but administered by states. Each state has its own systems and policies, but core processes are more alike than different. And yet, progress is too often happening slowly, on a state-by-state basis as each state reinvents the wheel. A federal interagency task force on safety net access could promote nationwide efforts such as:

- States can band together to develop open source software that each can modify for their own purposes, as the SSC and DIGI propose.
- The federal government can create and promote

state use of common software and data tools, such as the login.gov account management tool that provides authentication and identity verification.

- Clear guidance from federal agencies on data sharing across benefit programs could encourage states to coordinate use of data across agencies while still protecting privacy and security.
- Federal agencies can work more intensively with states and their partners to co-design streamlined program requirements and test new policies for their impact on clients, building on many existing successful examples.
- Common data standards for things like eligibility criteria, client histories and outcomes, private resources and provider types could allow agencies to work together for greater coordination and follow-up, and better research.
- States can more consistently adopt, and the federal government can promote, better technology procurement and development practices, such as those encouraged by the federal agencies 18F and the US Digital Service, as well as DIGI, SSC, and USDR.

Looking Forward

The Rockefeller Foundation's Data and Technology team is proud to have supported and learned from the work of these leading organizations and, indirectly, those of their dedicated and innovative government partners. The field of benefits access is at an inflection point, where a critical mass of early adopters of human-centered design and technology is at work across the country, but their efforts have not yet reached every program and agency. The challenge now is to scale up and spread their efforts nationwide. We are excited to see these leaders pulling together in groups, such as the Social Safety Net Benefits Research Group and the Digital Benefits Coalition, in order to share insights, coordinate efforts, and advocate for better policies.

We hope they will find strong and growing support in doing so. Changing what benefits are available, how they are structured, and who is eligible are all important ways to make the safety net more effective at reducing misery, insecurity, and inequality, while promoting opportunity. In addition, making access to the safety net more universal and more dignified also has substantial impact, unlocking billions of dollars and impacting millions of lives.

Contributors

Kevin O’Neil is Director for New Frontiers at The Rockefeller Foundation.

Chukwudi Onike is Senior Program Associate for New Frontiers at The Rockefeller Foundation.

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About The Rockefeller Foundation

The Rockefeller Foundation advances new frontiers of science, data, and innovation to solve global challenges related to health, food, power, and economic mobility. As a science-driven philanthropy focused on building collaborative relationships with partners and grantees, The Rockefeller Foundation seeks to inspire and foster large-scale human impact that promotes the well-being of humanity throughout the world by identifying and accelerating breakthrough solutions, ideas, and conversations. For more information, sign up for our newsletter at rockefellerfoundation.org and follow us on Twitter [@RockefellerFdn](https://twitter.com/RockefellerFdn).

Appendix: The Federally-Funded Social Safety Net¹²

EDUCATION	Federal Pell Grant Program	Assistance paying for undergraduate tuition and other higher education expenses for students with low incomes
	Head Start	Pre-school education for children in low-income families
ENERGY	Low Income Home Energy Assistance Program (LIHEAP)	Energy assistance for people with low incomes
FOOD	Pandemic EBT (P-EBT) (Temporary)	Grocery electronic benefit transfer (EBT) cards for families with school-aged children eligible for free or reduced-price school meals
	Supplemental Nutrition Assistance Program (SNAP)	Grocery EBT cards for people with low income to buy food at stores, farmers markets, and (where accessible) online
	The Emergency Food Assistance Program (TEFAP)	USDA commodity foods made available to people with low incomes at participating food pantries in their area
	Women, Infants and Children (WIC)	Food, nutrition education and counseling for women with low incomes who are also pregnant or have children under the age of five
HEALTHCARE	Affordable Care Act (ACA)	Subsidies to help pay for individual health insurance
	Children's Health Insurance Program (CHIP)	Assistance paying for children's health insurance for low-income families who do not qualify for Medicaid
	Medicaid	Health insurance for low-income families and individuals; also Medicare premium and long term care support for low-income seniors and people with disabilities
	Medicare	Health insurance for people 65 or older, and some younger people who have specific disabilities or diseases
HOUSING	Housing Choice Vouchers, Section 8 Tenant Rental Assistance, and Public Housing	Rental assistance and housing provisions for people with low incomes
INTERNET	Lifeline	Internet and phone bill assistance for people with low incomes
INCOME	Earned Income Tax Credit (EITC)	Tax credit benefitting working people who have low to moderate income, especially families
	Economic Impact Payment (Temporary)	Due to Covid-19, a cash payment of \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child
	Pandemic Unemployment Assistance (Temporary)	Cash assistance to eligible workers who have income negatively impacted by Covid-19
	Social Security (SS)	Cash payments to retirees who have made SS contributions
	Social Security Disability Insurance (SSDI)	Cash payments to disabled people who have made contributions to Social Security
	Supplemental Security Income Program (SSI)	Cash assistance for elderly, blind, or disabled people with limited incomes who have made contributions to Social Security
	Temporary Assistance for Needy Families (TANF)	Cash and noncash (child care, transportation, etc.) assistance for low-income families
	Unemployment Insurance	Cash assistance to eligible workers who become unemployed through no fault of their own

Endnotes

- 1 Read more here: Bruce D. Meyer and Derek Wu. "The Poverty Reduction of Social Security and Means-Tested Transfers." National Bureau of Economic Research. May 2018. https://www.nber.org/system/files/working_papers/w24567/w24567.pdf
- 2 The Urban Institute estimates that between 2012-14, about 28% of people living in poverty (13 million) were not connected to the US social safety net, as defined in their study. Some of the 13 million poor Americans not receiving any safety net benefits may not be eligible. The Urban Institute study referenced included six major safety net programs: Supplemental Nutrition Assistance Program (SNAP); Supplemental Security Income (SSI); cash assistance from the Temporary Assistance for Needy Families (TANF) program; public or subsidized housing; Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); and child care subsidies through the Child Care and Development Fund (CCDF) program. However, it did not include other important programs such as Medicaid and Children's Health Insurance Program (CHIP).
- 3 Data pulled from multiple sources: USDA Food and Nutrition Service "National- and State-Level Estimates of WIC Eligibility and WIC Program Reach in 2017," September 2019; USDA Food and Nutrition Service. "Trends in Supplemental Nutrition Assistance Program Participation Rates: Fiscal Year 2010 to Fiscal Year 2017," September 2019; Urban Institute. "Medicare Savings Program Enrollees and Eligible Non-Enrollees," June 2017; Urban Institute. "Improvements in Uninsurance and Medicaid/CHIP Participation among Children and Parents Stalled in 2017," May 2019; TIGTA. "The Internal Revenue Service Should Consider Modifying the Form 1040 to Increase EITC Participation by Eligible Tax Filers," April 2018; TIGTA. "The Internal Revenue Service Should Consider Modifying the Form 1040 to Increase EITC Participation by Eligible Tax Filers," April 2018.
- 4 The Rockefeller Foundation supported a research and visioning effort by Ideo.org that explored what more effective and humane public service agencies could deliver for people. Quote is from benefit participant interviews captured in New York City.
- 5 Relative to February, SNAP participation increased by 12% in April, and by 17% by May 2020. For comparison, it took nine months to see the same SNAP participation increase during the Great Recession. Read more here: Marianne Bitler et al. "The Social Safety Net in the Wake of COVID-19," National Bureau of Economic Research. September 2020. https://www.nber.org/system/files/working_papers/w27796/w27796.pdf
- 6 In numerous cases, on-line options weren't available to applicants which accounted for millions of backlogged applications and long wait times for applicants.
- 7 Exhaustive summaries include: Jeehoon Han, et al. "Safety Net Programs and Poverty during the COVID-19 Crisis." The Brookings Institute, June 25, 2020. <https://www.brookings.edu/bpea-articles/safety-net-programs-and-poverty-during-the-covid-19-crisis>; GAO. "COVID-19: Urgent Actions Needed to Better Ensure an Effective Federal Response." Report to Congressional Committees, Nov 30, 2020. <https://www.gao.gov/reports/GAO-21-191>.
- 8 Figures are probably an underestimate given the broad reach of these organizations and projects.
- 9 2020 policy changes in jurisdictions BDT serves include: Connecticut streamlined SNAP access for up to 70,000 older adults and adults with disabilities. Michigan expanded SNAP eligibility rules, benefiting up to 70,000 students; Philadelphia expanded a tax refund program, benefiting up to 100,000 people. Massachusetts and Montana adopted WIC outreach changes, which will benefit up to 45,000 people. New York City plans to adopt text nudges for SNAP recertifications in 2021, benefiting more than 900,000 people. North Carolina received federal approval to streamline SNAP for up to 300,000 North Carolinians in 2021.
- 10 For example, see Dan Lohrmann. "Widespread Unemployment Fraud Is Overwhelming State Systems." Government Technology Magazine, October 11, 2020. <https://www.govtech.com/blogs/lohmann-on-cybersecurity/widespread-unemployment-fraud-is-overwhelming-state-systems.html>
- 11 The National Bureau of Economic Research study estimates that Food Stamps' transfer of resources to families has a 56 times return on the dollar.
- 12 Table developed by the Social Safety Net Benefit Research Working Group at the Georgetown Beeck Center, used with permission. To read more: Chad Smith and Sara Soka. "Technology, Data, and Design-Enabled Approaches for a More Responsive, Effective Social Safety Net," Georgetown University Beeck Center for Social Impact and Innovation, October 2020. <https://beeckcenter.georgetown.edu/report/social-safety-net-report/>