



GuardRails BENEFITS DATA TRUST

A staggering 40 million Americans struggle with hunger and need help putting food on the table.

While many people are eligible for the federal Supplemental Nutritional Assistance Program (SNAP, formerly known as food stamps), **in many states, more than one in five SNAP recipients lose their benefits for procedural reasons, like not submitting a form or completing an interview by a required deadline, requiring them to reapply for SNAP.** This “churn” is bad for people who need SNAP and is costly for the states and localities that administer the program.

In 2017, Benefits Data Trust (BDT) partnered with the New York Department of Social Services (DSS) – the largest social services agency in the country – and Robin Hood – New York City’s largest poverty-fighting organization – to develop the GuardRails Strategy.

GuardRails is an experimental new approach to streamline the annual SNAP “recertification” process leveraging the latest technological advances that DSS has made to bring benefits access for low income individuals and families into the 21st Century.

A 2015 Pew Research Study indicated that nearly 75 percent of low-income families across the United States are now using smart phones, leading DSS to make significant technological upgrades and innovations to their usual business process, such as building an online portal and mobile app – ACCESS HRA – that allows New Yorkers to apply and recertify for SNAP in three simple steps, all from the comfort of their own home.

GuardRails leverages these innovations through targeted text messaging and automated voice messages in multiple languages to “nudge” people at the right time with the right information to help them through the recertification process – all with the clear call to action to go online and use the Access HRA mobile app to submit documents and forms required to maintain their SNAP benefits.

BDT is now using GuardRails to keep thousands of New Yorkers enrolled in SNAP in less time and at a fraction of the normal cost per new enrollment.

During the initial roll-out period, GuardRails helped approximately 132,000 households complete their SNAP recertification by nudging them to take the next step at the right time in the process. The households that receive nudges are those that are approaching their deadline to recertify benefits, and have still failed to complete critical steps in the recertification process. Many of these vulnerable low-income New Yorkers would otherwise be at the greatest risk of losing the benefits they depend upon to feed their families.

BDT plans to compare the recertification rate of over 16,000 English speaking households divided into control (no texting), classic (one-way texting), and dynamic (two-way texting) groups to measure the impact of GuardRails. While a final evaluation is still pending, BDT's preliminary findings suggest that households receiving dynamic texts:

- **Are responding at a significant rate** – 2.1 percent of households responded to a nudge and responders send an average of two texts.
- **Benefit from reminders to submit their recertification forms as early as possible during the recertification period.**
- **Are completing the entire recertification process with the help of a simple nudge.**

These results show how dynamic texting has the potential to provide a critical lifeline for low-income households who receive an average of \$3,000 per year to help them pay for their groceries. GuardRails can also be used to streamline benefits access for other programs such as utility assistance and the WIC nutrition program for women, infants, and children.

The GuardRails dynamic texting strategy incorporates behavioral economic messaging:

- Initial texts contain simple instructions encouraging individuals to select a time to complete a required action in the earliest stages of the recertification process.
- As the recertification deadline approaches, the messages are more urgently worded and emphasize loss aversion (e.g., "to avoid losing your benefits next month...," "time is running out," or "last chance").
- Individuals who need additional assistance are given a toll-free number to connect directly with BDT for help from a trained Benefits Outreach Specialist, who can also submit required forms electronically.
- GuardRails delivers real-time data on client responses making it possible to assess message effectiveness and increase the agility to revise messages quickly.

For more information contact partnerships@bdtrust.org