BUILDING THE TECH-ENABLED SAFETY NET

PUBLIC BENEFITS AND INNOVATION AMID COVID-19

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FINANCIAL
SECURITY
PROGRAM
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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.

Executive Summary

The COVID-19 pandemic wreaked havoc on the financial security of American households and the economy at large. Approximately one in three households lost income in 2020 due to the impact of the virus. In doing so, the pandemic crisis has illuminated the essential nature of public benefits as a tool for supporting financial security in modern America. It has also shown both our safety net policies and the technology that underpins them to be insufficient to the needs of our nation. As we emerge from the crisis, we are faced with the urgent task of reimagining our public benefits in order to support financial security. This work requires that we simultaneously address both the policies and the systems that deliver core benefits to meet people's needs. We need a system of benefits that puts people at the center.

The safety net was fragmented and insufficient prior to COVID-19, and the government's response brought those gaps into stark relief. On the fly, Congress rapidly increased the value of benefits for nutrition assistance to help families with suddenly reduced incomes. Red tape that places burdens on households trying to access and maintain benefits was cut. New programs were created to patch over gaps in existing systems, including direct cash infusions and substantial expansions and extensions of Unemployment Insurance (UI). We need a system that is portable and moves with people from job-to-job and from place-to-place.

The massive, temporary expansion of the safety net has had enormous impact, even as cracks are evident. One in four workers nationally has claimed UI in the first year of the pandemic, even as millions spent weeks and months in bureaucratic purgatory. Three rounds of Economic Impact Payments (EIPs) ultimately created a major boost to household balance sheets, combining with expanded UI payments to reduce official poverty measures. However, millions faced delayed payments, or missed out on financial assistance altogether because the disbursement mechanisms were not inclusive enough. We need a system of benefits that is inclusive of all individuals and all types of work arrangements.

Technology plays a central role in delivering the safety net, and in defining what is possible in public benefits policy. Outdated and insufficient technology for supporting benefits delivery has been a longstanding issue that was deeply exacerbated by the pandemic—as federal and state government systems struggled to keep up with exploding demand and to implement new policies and programs. Inflexible benefits technology has even dictated to policymakers what is possible in their pandemic response, ruling out preferred policy options. These struggles have revealed what has always been true—that policy is impotent without a viable infrastructure and delivery component. We need a system of benefits that is tech-enabled and interoperable across funding sources and benefit types.

As the crisis subsides, the task of defining and delivering the safety net for the remainder of the 21st Century is urgently upon us. The temporary patches applied to the safety net have helped mitigate the impact of the pandemic, but also highlight ways in which our public benefits systems fall short in promoting financial security for workers and creating a safety net to protect against economic pitfalls. We are faced with the urgent task of building a coherent system of public and private benefits that supports financial security through policies and delivery mechanisms that are people-centric, portable, inclusive, and interoperable.

Innovators working to build the Tech-Enabled Safety Net (TESN) are showing us what's possible. Multiple efforts are underway across the nation to modernize public benefits in ways that improve access to, experience in, and value of the safety net—both inside and outside of government. In this paper, we analyze this landscape of innovators working and find a common approach—one that pairs technological modernization with new tools and methods of centering the needs of beneficiaries. TESN organizations can distill and leverage a unique and powerful type of evidence—the voice, needs, and expertise of the people who use the safety net most and know its pluses and

pitfalls best. This people-centered, tech-enabled approach paves the way for a comprehensive overhaul of existing public benefits that is designed explicitly to support the vital needs of people working to achieve financial security. Through this lens we can envision a modernized, integrated system that:

- Designs public benefits to boost, not minimize, access and uptake, including through data matching and automatic enrollment;

- Recognizes that workers today rely on public benefits, and designs them accordingly—with limited friction between public benefits and key elements of financial security;

- Supports building inclusive financial systems to smoothly and safely deliver resources, including money, to the most vulnerable people; and

- Encourages and helps workers save for shocks as a complement to benefits, social insurance, and other structural supports.

This paper includes insights for action for:

1. Federal and state policymakers;
2. Public benefits program administrators at the state, county, and municipal level;
3. Philanthropy and investors interested in promoting household financial security; and
4. Social Service organizations and businesses helping people seek access to and receive public benefits.

WHAT'S IN THIS PAPER

The State of the Safety Net

The State of the Safety Net

The COVID-19 pandemic wreaked havoc on the financial security of American households and the economy they bolster. According to one national survey, 32.5 percent of households reported losing income in 2020 due to the pandemic.[1] Income loss was greater in low- and moderate-income households (LMI), where 39.4 percent reported experiencing income loss directly related to the pandemic, compared with 26.6 percent of non-LMI households. The pandemic illuminated the essential nature of public benefits as tools for protecting families from financial insecurity and collapse, and cast a bright light on the insufficiency of the safety net as it existed prior to COVID. One year into the pandemic, it is clear to even casual observers that our safety net policies and the technology that underpins them are insufficient to meet our nation's needs. As we emerge from the crisis, we must reform our public benefits system to ensure everyone has the foundational supports needed to achieve positive cash flow and live financially secure, economically dignified lives. A growing field of actors working inside and outside of government has begun the work of modernizing public benefits systems, showing the possibilities of a people-centered, tech-enabled safety net.

Our current safety net offers a patchwork of supports across household needs—including health care, food and nutrition, housing, and income. Yet programs vary in scope, eligibility, duration, and take-up rates. The result is a system that is fragmented, difficult to access, insufficient for households, in conflict with itself and—too often—in conflict with the goal of promoting household financial security.

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Fragmentation and inaccessibility are defining features of the safety net. Participation rates in major programs vary extremely and typically fall far short of full participation:

- Just **25 percent of eligible families** participated in the Temporary Assistance for Needy Families (TANF, the cash assistance program commonly referred to as "welfare") program in 2016.[2]
- **51 percent of eligible people** participated in WIC (the Special Supplemental Nutrition Program for Women, Infants, and Children) in 2017, though the rate for infants is substantially higher.[3]
- **78 percent of eligible people** receive the Earned Income Tax Credit.[4]
- **84 percent of all eligible people** participate in SNAP, the Supplemental Nutrition Assistance Program (the program formerly known as food stamps) but state level participation rates vary from 52 percent to 100 percent.[5]

Although 56 percent of low-income families with children receive multiple public benefits, the majority of those households receive only food assistance and public health insurance alone, and fewer than 20 percent receive other benefits intended for them, such as housing or energy assistance.[6]

Benefit application and enrollment processes differ by state and by program, typically featuring separate eligibility standards and requiring separate applications, yielding unequal user experiences across the country. Though 70 percent of state benefit applications for core safety net programs are available online, coverage varies, and integration is inconsistent.[7] While all 50 states offer online Medicaid applications, only seven states offer an online application for WIC.[8] Just 26 states combine their online Medicaid application with an application for SNAP and TANF.[9] Enrollment time burden also varies significantly across states—even in those with consolidated forms. Of states with combined online applications for SNAP, Medicaid, and TANF, the form completion time ranges from 25 minutes in Nevada to nearly two hours in Connecticut

and Minnesota.[10] Some groups have historically been excluded from some benefits entirely, such as independent contractors and gig workers who have traditionally been ineligible for Unemployment Insurance (UI). People's options for achieving financial security are complicated and limited by safety net features, including asset limits and benefit cliffs.[11]

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As the pandemic unfolded, the government moved swiftly to patch holes in urgently needed benefits. Officials increased the value of food assistance benefits by 40 percent for families with suddenly reduced incomes, and devised an entirely new program, Pandemic-EBT (P-EBT), to supplement food costs for children not receiving meals at school.[12] State agencies cut red tape for households to access and maintain benefits, waiving in-person requirements.[13] Congress authorized new programs to fill coverage gaps, including three rounds of direct cash infusions through Economic Impact Payments (EIPs), and substantial expansions and extensions of UI. Congress approved an additional $600 per week UI benefit payment in the initial months of the crisis and created additional expansions of UI, including the specialized Pandemic Unemployment Assistance (PUA) program, which provided up to 39 weeks of unemployment pay for independent contractors and others typically ineligible for UI.[14] The American Rescue Plan created a historic monthly cash infusion for families with children, expanding the Child Tax Credit (CTC) to $3,600 for children under age 6 and $3,000 for children under age 18.[15] The CTC expansion is currently authorized for just one year.

This massive, temporary safety net expansion has enormously impacted household financial security. One in four workers nationally has claimed UI in the first year of the pandemic, even as millions spent weeks and months in bureaucratic purgatory, with just 11 states paying benefits to a majority of claimants within two to three weeks of approval.[16] EIPs and expanded UI payments boosted household balance sheets and helped reduce official poverty measures. Absent these expansions, it is estimated that 12 million more people would have been thrust below the poverty line.[17] The expansion of the CTC and other measures is projected to reduce child poverty by half.[18] Payments are also shaping household's ability to invest in their futures and weather potential economic shocks, increasing personal savings rates from 7.6 percent in January 2020 to 19.8 percent one year later.[19]

Yet consequential cracks in the system remain. Millions of people, including Social Security recipients, have faced delayed stimulus payments, while some, including college students and adult dependents, were excluded from financial assistance.[20,21] The virus and its economic fallout have especially devastated Black and Latino communities. One year out from the onset of the pandemic, Black and Latino households were more than twice as likely than White households to report experiencing food insecurity, and renters of color, including 25 percent, 21 percent, and 20 percent of Black, Latino, and Asian renters respectively, are most likely to report difficulties meeting monthly rental payments.[22] And while UI systems crumbled under the weight of new applicants in need of supplemental support during the pandemic, their performance prior to the crisis reflects a tool poorly equipped to meet need. In 2019, just 28 percent of unemployed people across the country received UI benefits.[23]

Technology's Critical Role

Technology has been central to defining what is possible in public benefits policy. While the pandemic reinforced the power of anti-poverty tools, it also amplified stark shortcomings in both our safety net policies and the technology that underpins them—longstanding vulnerabilities evident before and exacerbated by the pandemic, either barricading or opening the door to financial support. In Florida, the state UI system had been technologically modernized in the years leading up to the pandemic, but had been designed to not serve the needs of applicants. "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,'" Florida Governor Ron DeSantis said last year.[24] In April 2020, just 6 percent of applicants had received a payment, and the online application portal was so non-functional that for a time the state encouraged people to download paper applications, fill them out, and mail them in.[25]

In California, the state's unemployment system was beset with technical challenges. In September 2020 the state's backlog reached 1.6 million applications.[26] These scenes repeated themselves across the nation—six months into the pandemic, just half of all UI applicants had received a payment, with states scrambling to clear claim backlogs and people left scrambling to meet their needs.[27] The writing was on the wall for these systems well before the 2020 application surge. In 2010, one state workforce collaborative noted that, despite billions of dollars in state consortium investments, state IT systems were not equipped to efficiently meet growing user demand.[28]

These technological limitations don't just affect users, they limit policymakers' policy options. When Congress expanded UI payments in 2020, legislators wanted to cap benefits to 100% of the recipient's prior income. But aging digital infrastructure could not handle the needed calculations for individual applicants, driving Congress to adopt a universal flat $600 per week supplement instead.[29] Outdated systems also delay payments even after Congressional policy adoption. In February 2021, one month after the adoption of federal UI expansions, roughly one quarter of states had not resumed paying out aid as system programming challenges hindered swift delivery—shortchanging recipients $17.6 billion in benefits over four weeks.[30]

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KEY SAFETY NET PROGRAMS

SAFETY NET PROGRAM	DESCRIPTION
Supplemental Nutrition Assistance Program (SNAP)	Provides food assistance benefits to eligible low-income individuals and families via an Electronic Benefits Transfer card. This card can be used like a debit card to buy eligible food at grocery stores and other eligible vendors (formerly known as "Food Stamps").
Medicaid	Provides free or low-cost health benefits to low-income adults, children, seniors, and people with disabilities.
Temporary Assistance for Needy Families (TANF)	Provides cash for a limited time to low-income families. Families may also receive non-cash benefits such as job training.
Women, Infants, and Children (WIC - Special Supplemental Nutrition Program)	Provides federal grants to states for supplemental foods, health care referrals, and nutrition education for low-income pregnant women and new mothers, and to infants and children up to age 5.
Medicare	Provides federal health insurance coverage for elderly people and young people with disabilities.
Children's Health Insurance Program & State Children's Health Insurance Program (CHIP & SCHIP)	A partnership between the federal and state governments that provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid.
Tax Credits	Tax credits, including the Child Tax Credit and Earned Income Tax Credit, reduce tax liability for low-income taxpayers and households with children, and when made refundable can provide increased cash resources.
Low-Income Home Energy Assistance Program (LIHEAP)	Assists low-income households with payments for home heating and cooling bills, and offers low-cost home improvements to reduce energy costs.
Child Care	Provides subsidized assistance to low-income families who need child care due to work or education commitments.
Supplemental Security Income and Social Security Disability Insurance (SSI & SSDI)	SSI provides cash benefits to low-income seniors and low-income adults and children with disabilities. SSDI provides cash benefits to people with disabilities and a demonstrated work history.
Unemployment Insurance (UI)	Provides benefits to eligible unemployed workers. Payment amounts and duration vary by state.
Housing Choice Voucher	Assists low-income households in finding affordable private or government-owned rental housing.
Summer Food Service Program	Provides meals at no cost to children and teenagers when school is not in session.
Lifeline	Provides discounted monthly telephone and broadband internet service, including smartphones, to low-income households.

The Path to a Better Safety Net

To fully assume the task of reforming our social safety net, we must simultaneously refine both public benefits policy and the technology that aids its delivery. Temporary patches to the safety net have mitigated the pandemic's impact while illuminating insufficiencies and making clear that policy is impotent without viable delivery components. As we emerge from the crisis and confront pitfalls in our social policy, there is opportunity to reimagine a social safety net rooted in policies and delivery mechanisms that are:

Inclusive, protecting everyone, irrespective of their work arrangement and employment status;

People-centric, ensuring the voice, life, and experience of impacted people are critical and central to the design and delivery of benefits;

Portable, ensuring continued access and funding as workers experience job loss or transition, enter new work arrangements, and piece together different types of work; and

Interoperable, using technology to effectively integrate benefit systems and platforms to ensure seamless access.[31]

For more information on building a coherent system of public and private benefits that supports financial security, read **"A Modernized System of Benefits is the foundation for an Inclusive Economy."** To learn more about Benefits21, visit aspeninstitute.org/programs/benefits21.

Building the Tech-Enabled Safety Net

Recognizing the shortcomings of the existing safety net, a growing field of organizations has begun building tools that apply modern digital technology to the safety net. These organizations are building the beginnings of what we have called the tech-enabled safety net (TESN).[32] TESN organizations work in a variety of ways—sometimes directly in partnership with government agencies, sometimes creating third-party tools that enhance the value of a safety net program, or at other times creating workarounds to challenging systems. This growing movement is emerging from overlapping fields (Civic Tech, Public Interest Tech, and FinTech) all focused on applying the tools of digital modernization to public life. As data science, design methods, digital tools, and technology for both organizations and individuals have matured, powerful solutions are emerging that are improving access to, experience in, and value of the safety net.

DIGITAL MODERNIZATION IN PUBLIC LIFE

CIVIC TECH: "A loosely integrated movement that brings the strengths of the private-sector tech world to public entities with the aim of making government more responsive, efficient, modern, and more just." Cyd Harrell, A Civic Technologist's Practice Guide[33]

PUBLIC INTEREST TECH: "Public Interest Technology adopts best practices in human-centered design, product development, process re-engineering, and data science to...deliver better outcomes to the public." Public Interest Technology Program, New America[34]

FINTECH: Any technology that is used to augment, streamline, digitize, or disrupt traditional financial services.[35]

TECH-ENABLED SAFETY NET: Organizations across civic tech, public interest tech, and fintech applying the tools of digital modernization to improve the experience and value of public benefits and elevate the experience and insight of people using the safety net for systems reform.

TESN organizations are:

1 Developing models that increase the integration, efficiency, scale, and reach of public benefits.

Alluma, a nonprofit organization based in Oakland, California, builds technological solutions that allow government agencies and community-based organizations to screen people for eligibility and assist them in enrolling in multiple safety net programs, such as Medicaid, SNAP, TANF, and WIC through one interface. Alluma's solutions are used statewide in Arizona, and by more than 45 counties and community-based organizations (CBOs) in three other states.

2 Creating better user experience that promotes access.

Benefit Kitchen, a for-profit company based in Brooklyn, New York, makes a benefit screener that allows people in seven states to answer questions and discover their eligibility for as many as 14 federal programs. The company also builds an application programming interface (API) that can be used by organizational clients to screen people for eligibility for up to 18 safety net programs in all 50 states.

3 Developing and applying innovative tools and methods of centering people who use the safety net, people quite often marginalized by policymakers and public systems.

Deploying methods rooted in Human-Centered Design (HCD), including user research, feedback loops, and iterative development, TESN organizations bring a consumer insights perspective to the safety net. Actors in this area are able to distill and leverage a unique and powerful type of evidence—the voice, needs, and expertise of the people who use the safety net most and know it best.

mRelief, a nonprofit organization based in Chicago, Illinois, offers people screening and enrollment support for SNAP in all 50 states by text messaging 10 questions to the person trying to find nutrition assistance. According to mRelief, the questions take less than three minutes to answer. mRelief's co-founder, Rose

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Afriyie, says that interviews with potential users convinced her that web-based applications were inaccessible for too many people. Subsidized Lifeline phone plans have data caps that can render the internet often inaccessible. However, text messages are more commonly unlimited, creating a consistent connection between client and service.[36] The organization texts follow-up surveys to users to ensure they received the support for which they are eligible and to inform mRelief products and practices.[37]

Code for America, a nonprofit organization based in San Francisco, California, has created a website, GetCalFresh.org, that has evolved from a pilot project to become the official statewide portal for online SNAP applications in California. The website features a live chat feature that allows applicants to have their questions answered in real time, and provides feedback that Code for America uses to improve its product and distill lessons for states and others providing access to SNAP.[38] At a panel event hosted by Aspen FSP, Lou Moore, Chief Technology Officer of Code for America, called this feature, "probably the most important [feedback] channel" for the organization's work providing access to SNAP, and the one most likely to provide value to policymakers.[39]

Propel, a technology company based in Brooklyn, New York, offers a smartphone application (app) called Fresh EBT that allows people who receive public benefits like SNAP via Electronic Benefit Transfer card (EBT) to check the remaining balance on their account on their smartphone. Propel expanded its user research during the pandemic, deploying user surveys. The surveys asked questions about household financial security, income changes

and job loss, and access to public benefits. Survey responses provide a rare look at financial hardship and struggle derived directly from people using public benefits.[40] The company has also used its app to encourage users to engage in public advocacy, facilitating connections to elected officials on important policy issues.[41]

TESN organizations are creating a valuable mix of quantitative and qualitative data that emerges directly from the experience of people using (and attempting to use) the safety net. Policymakers have an extraordinary opportunity to embrace this information as a core component of evidence-based policymaking for program improvement. Directly engaging people who use public benefits about their experiences and needs also opens the door to new forms of participatory policymaking, an approach that centers policy design, implementation, and evaluation on the experiences of impacted individuals. It offers not just the potential for program improvement, but a way to promote inclusion and build the power of traditionally marginalized people.[42]

Modernizing technology to deliver public benefits can promote efficiency, reach, and scale, with reduced hardship for people in need of assistance and reduced strain on the agencies charged with serving them. However, if technological modernization is not people-centric—anchored in a conception of better service to the end user—substantial harms may be inflicted. This is the King Midas problem, new technology can be shiny as gold, but gold doesn't meet essential needs. If modernization is not paired with policy reforms, it will fail to solve the challenges that inhibit financial security, such as insufficiency, asset limits, and benefit cliffs. This is the Princess and the Pea problem, comfortable mattresses may make parts of the experience easier to bear, but if the underlying problem is the policy, all the technology in the world won't solve it. People currently face a world where benefits too often present them not with opportunities to increase their financial security, but instead with difficult choices, red tape, and no-win situations.

The great promise offered by the TESN approach is in simultaneously modernizing public benefits and the technology necessary to deliver it,

with both efforts rooted in centering people, understanding their needs, and building systems that work for them.[43] This approach creates real benefits for governments in the form of greater efficiency and resiliency, along with the economic benefits that accompany having more people experiencing financial security. It offers people the potential of seamless access to services that help support their financial security, processes that meet them where they are and treat them with dignity, and the respect and trust that comes from being listened to.

The Tech-Enabled Safety Net Field Scan

Our research has identified a field of organizations using data science, design methods, digital tools, and technology, and reimagining the social safety net to be more people-centered, tech-enabled, accessible, and effective. In this field scan we identify key organizations and projects, offer a framework for understanding the work that has been done, and create a resource for policymakers, human services administrators, philanthropy, investors, community-based organizations, and businesses—anyone with an interest in seeing the safety net deployed to greater effect.[i]

DIGGING DEEPER

A growing community of organizations is exploring the intersection of the safety net and modern technological approaches, and producing research and guidance to advance the notion of people-centered, tech-enabled reform.

- "**Technology, Data, and Design-Enabled Approaches for a More Responsive, Effective Social Safety Net**."[44] This "living report" from the Beeck Center for Social Impact and Innovation engages organizations working at the intersection of technology and the safety net and distills recommendations such as:
  - » Invest in government technology made of modular, linked software components rather than monolithic systems
  - » Value user research throughout the work
  - » Use text and voice enrollment and recertification options

- "**Modernizing Access to the Safety Net: Lessons from The Rockefeller Foundation's Grantees during the Covid-19 Pandemic**."[45] This report distills lessons from Rockefeller Foundation grantees including Code for America, Benefits Data Trust, and U.S. Digital Response. Recommendations include:
  - » Human-centered design should be standard
  - » Coordinating data use offers big returns
  - » National strategies are needed
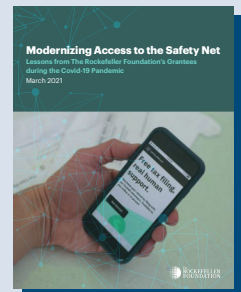
A Growing Ecosystem

Increasingly, government is deploying the same methods of data science, human-centered design methods, digital tools, and technology to try to improve the way government serves people and conducts its work. Among others, two flagship government initiatives showcase this approach at the federal level: 18F, housed within the General Services Administration (GSA), and the US Digital Service (USDS) within the Executive Office of the President (EOP). Both link technologists, data scientists, and design specialists to government program delivery, centering modernized, user-driven tools to improve how people and government interact. These efforts, both founded in 2014, signal a shift in federal approaches to design and technology, adding intentionality and commitment to human-centered design in public service. These initiatives are important, as is the critical work done by caseworkers and staff at state and federal agencies that deliver the safety net and who have borne extraordinary burdens during the pandemic. For the purposes of this exploration, we are focused on non-governmental organizations alone.

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i Our complete research findings are available **in a separate document**. We are certain that this scan is incomplete, that more organizations are engaged in this work and more projects are happening than have been captured here. We are excited to correct errors and learn about organizations and projects that we have missed. Please contact Justin King, justin.king@aspeninstitute.org if you have an addition, question, correction, or critique.

Types of TESN Tools

Our research has identified 21 distinct tools impacting the safety net experience. The TESN projects we've identified differ in scope, scale, and geography. They also vary in which safety net programs they impact, and which points within the benefits lifecycle they occur. We identify five distinct types of tools being built through TESN initiatives. These tools apply technology to existing safety net challenges like inaccessibility and fragmentation, and they improve the experience of people applying for and receiving public benefits as well as government's ability to manage the processes associated with running benefits programs.

Connectors provide information on public (and in some cases, private) benefits availability in a geographic area, and can also serve as a database of social assistance information, such as application portals. **Aunt Bertha**, a public benefit corporation based in Austin, Texas, offers a website that allows users to search any zip code in the US and find information about public and private assistance to meet a wide range of needs, including food and housing assistance.

Screeners allow users to quickly determine or estimate eligibility for public assistance programs. Screeners may be client facing–empowering people to determine whether or not they should apply for a public benefit–or be used by governments, non-profits, and businesses. **Single Stop**, a nonprofit organization based in New York City screens clients for multiple benefits at locations in 10 states. In response to COVID-19, the organization launched its first publicly facing eligibility tool, "**Single Stop Connects**," a website that allows individuals in New York and New Jersey to self-screen for benefits eligibility in five languages.

Enrollers support individuals through the process of applying for and receiving benefits. TESN enrollers may be a state's designated partner for receiving benefit applications, as is the case with **Code for America's Get CalFresh** project–which is the official portal for online SNAP applications in California–or they may operate independently, submitting information on behalf of clients and navigating elements of the application process. Enrollers can also help individuals receiving public benefits maintain their enrollment by supporting them through the re-certification process, such as in LA'Message, a text-based notification project launched by Code for America in Louisiana.

Advisors provide information and tools to help people better manage their resources by providing additional information and tools separate from the direct context of public benefits programs. An advisory tool may provide financial education, budgeting resources, or information on improving nutrition. **Benefit Kitchen**'s screener determines likely eligibility for public benefits and offers a budgeting tool to help people better manage their expenses. **Propel's Fresh EBT** provides access to job listings as an additional resource to help workers find better employment situations.

Benefit Managers improve user interactions with their benefits through technology platforms. For instance, the **FreshEBT** app allows users to check their SNAP EBT balance in real time, eliminating the need for recipients to call their benefits agency and navigate a telephone menu to access account information.

Our research shows that Enrollers (17) are the most common tool type, reinforcing the notion that access is a primary challenge in the safety net and a large market exists for tools that improve the often fragmented and difficult process of accessing benefits. Screeners (11) are the second most common tool type, empowering users with greater knowledge about which programs they should apply for. Connectors (3), Advisors (3), and Benefit Managers (2) are less common, but display the potential for technology to offer innovative tools beyond the scope of eligibility and access.

Intended Users

TESN tools target five primary intended users, with some tools engaging multiple users and audiences.

Individuals
Individual users may utilize TESN tools to find information about social services, determine eligibility for public assistance, or enroll for benefits. These users are not yet embedded in the social safety net, but can use tools, such as One Degree's search tool, to identify programs that can provide needed assistance. One Degree's tool also offers a combined application for multiple public benefits in California, and provides a referral link to resources not covered by the combined application.

Benefit Recipients
Once individuals have enrolled in a public assistance program, they can use tools specifically designed for benefit recipients. These tools connect people to information and services about their benefits in real time. Code for America's pilot projects in the Integrated Benefits Initiative offer support in maintaining benefit receipt to people receiving public benefits in Louisiana and Colorado.

Governments
As administrators of public assistance and social programs, federal, state, and local governments are crucial end users of TESN tools. As part of the Integrated Benefits Initiative, Nava Public Benefits Corporation worked with the state of Vermont to provide alternatives to physical, mailed-in documents verification, building a digital tool for document uploads that allowed state service providers to more efficiently process client information.

Social Service Organizations
Some TESN tools are designed for social service organizations to assist individuals navigating the social safety net. While Benefit Kitchen's web-based app allows individuals to screen themselves for eligibility, the company also offers an API that can be embedded in the computer systems of front-line service providers that allows them to screen clients for benefits eligibility.

Businesses
Similar to social service organizations, businesses can support the financial security of their clients by screening them for benefits eligibility. Aunt Bertha's search tool is available as an enterprise platform for businesses, including health care providers, to screen customers and make direct referrals to service providers.

Our research shows tools targeted to individuals (16), benefit recipients (15), and governments to be the most common types of TESN tools, with tools for social service organizations (8) and businesses (3) lagging in overall frequency. The development of tools for a broad audience reflects the many intersection points for people and public benefits in the United States, and a tradition of benefits provision that relies on non-governmental actors.

TESN Developers

We identify 12 organizations leading the development of tools and processes and advancing the notion of a social safety net that is more people-centered and tech-enabled.

Alluma*

www.alluma.org

Tagline: "Connecting People to Help Through Policy & Technology"

Signature Project: One-X-Connection, "a cloud-based solution for determining eligibility and for enrolling individuals and families in a wide array of health and social services."

Aunt Bertha

www.auntbertha.com

Tagline: "A Social Care Network That Connects People and Programs"

Signature Project: Findhelp.org, a free search tool that has connected more than 5.8 million people to free and reduced-cost programs and social services in their area.

Benefit Kitchen

www.benefitkitchen.com

Tagline: "Data Analytics for a Better Life"

Signature Project: Benefit Screener, which screens user eligibility across 18 federal, state, and local benefits in eight states.

Benefits Data Trust

www.bdtrust.org

Tagline: "Transforming Benefits Access"

Signature Project: The use of data-matching to identify and conduct outreach to eligible but unenrolled applicants and provide phone-based benefits enrollment assistance in six states.

Civilla

www.civilla.org

Tagline: "A non-profit design studio dedicated to changing the way public-serving institutions work"

Signature Project: Project Re:Form, which streamlined applications for the five largest assistance programs for 2.5 million Michigan residents into one form—producing an application that is 80 percent shorter and processed in nearly half the time of the original.

Code for America

www.codeforamerica.org

Tagline: "What if all government services were this good?"

Signature Project: GetCalFresh, a web-based "digital assister" for SNAP enrollment. GetCalFresh has reduced the average application time to 10 minutes and has become the official online application for California's SNAP program.

mRelief

www.mrelief.com

Tagline: "To restore dignity by transforming access to social services"

Signature Project: mRelief Screener, an easy-to-use platform on web, text messaging, and voice for families to find out if they qualify for and enroll in food stamps in all 50 states.

Nava

www.navapbc.com

Tagline: "We believe that government services can be simple, effective, and accessible to all"

Signature Project: The Vermont Integrated Benefits Initiative, which integrates enrollment and eligibility processes for all of the state's health care and financial benefit programs, including Medicaid and SNAP.

One Degree*

www.1degree.org

Tagline: "Find free, life-improving resources"

Signature Project: The One Degree search tool, which connects people to free services across different categories of need, including housing, food, health, and education, in cities across five states—California, Florida, Michigan, New Mexico, and New York.

Propel

www.joinpropel.com

Tagline: "We're making America's safety net more user-friendly"

Signature Project: FreshEBT, a mobile app with over 10 million downloads that allows SNAP, WIC, and TANF recipients to check their EBT balance and transaction history in real time.

Single Stop

www.singlestop.org

Tagline: "A one-stop off-ramp out of poverty"

Signature Project: Single Stop Connects, a benefits screener and referral database to connect people to community service providers and case management in New York and New Jersey.

U.S. Digital Response

www.usdigitalresponse.org

Tagline: "Support for Crisis Response"

Signature Project: Supporting unemployment insurance systems in Kansas, helping the state Department of Labor manage a 5,000 percent increase in traffic to its UI application website and implement Pandemic Unemployment Assistance payments.

*Alluma and One Degree announced a merger in October 2020.[46]
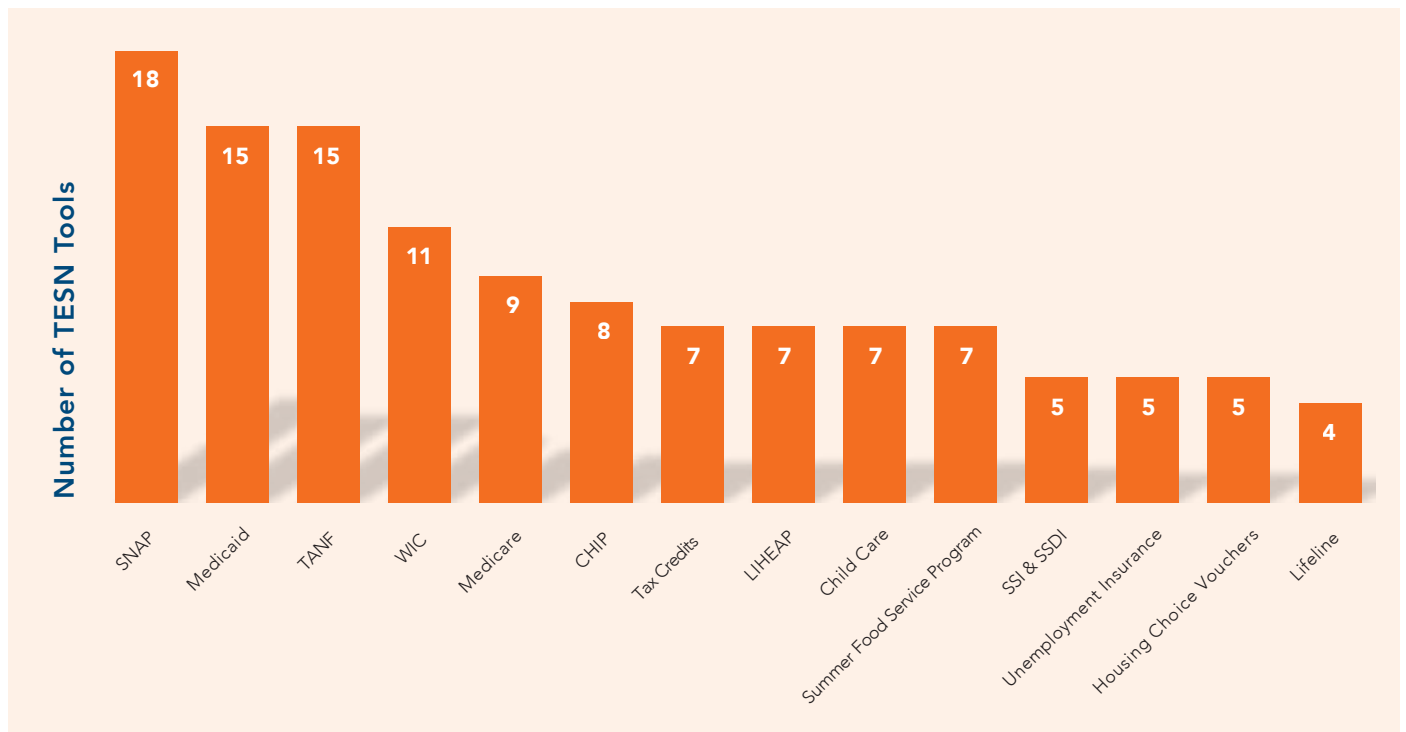
Safety Net Program Involvement

Our snapshot of the field finds 14 safety net programs touched by TESN tools. SNAP is the program most commonly involved (18), with Medicaid (15), TANF (15), and WIC (11) also commonly featured. The frequency of SNAP and Medicaid in particular reflects the prominence and importance of these programs in the safety net landscape and builds on the existing state infrastructure where these programs are more frequently linked than others. Our observations also reflect a growing field, reacting to the extraordinary disruption of the COVID-19 pandemic. The first phase of our scan, conducted in early 2020, failed to detect any TESN organizations building tools to support UI. Since that time, Benefits Data Trust expanded screening for clients statewide in Pennsylvania for UI eligibility, and as appropriate connecting them to official application points. U.S. Digital Response (USDR) as an organization was formed as a response to the pandemic and the need to apply modern technology and associated approaches to improving the function of government, including the safety net. After its creation, the organization began working on UI systems in several states, including Kansas.[47]

"Many Welcoming Doors": Widening Access to the Social Safety Net

TESN organizations use a variety of tools to enhance, not replace, traditional public benefits and social service delivery. Via mobile-friendly websites, apps, APIs, SMS-based services, telephonic hotlines, and in-person office visits—regardless of how people seek out public assistance—their experience should be equally accessible, functional, and dignified. These processes should also be welcoming and efficient regardless of where individuals are in their journey with the safety net, from seeking information to enrolling and recertifying for benefits.

Adapted from Code for America, "Blueprint for a Human-Centered Safety Net"

MANY SAFETY NET PROGRAMS HAVE TESN TOOLS, BUT REACH IS UNEVEN

Bar chart — Number of TESN Tools by program:
- SNAP: 18
- Medicaid: 15
- TANF: 15
- WIC: 11
- Medicare: 9
- CHIP: 8
- Tax Credits: 7
- LIHEAP: 7
- Child Care: 7
- Summer Food Service Program: 7
- SSI & SSDI: 5
- Unemployment Insurance: 5
- Housing Choice Vouchers: 5
- Lifeline: 4

Gaps in TESN tool coverage reflect a nascent field and the reality that some public benefits are not ready partners for external efforts. SSI and SSDI are comparatively less represented among TESN tools, and more commonly appear as Connectors and Screeners--tools built to advance awareness of public benefits and their access points, but that do not provide assistance in enrolling or increasing the utility of the benefit. Except in rare circumstances,

SSI applications cannot be completed online, and must be filled out in-person with an agency representative. This internal policy has not been adjusted even as COVID-19 has shuttered Social Security offices, leading to a 30 percent reduction in monthly new benefit awards.[48] Investing in technology that supports benefits access and user engagement remains an area with substantial growth potential.

TECH-ENABLED SAFETY NET TOOLS HAVE UNEVEN REACH ACROSS PROGRAMS

PROGRAM (TOTAL # OF TOOLS)	CONNECTORS (3)	SCREENERS (11)	ENROLLERS (17)	ADVISORS (3)	BENEFIT MANAGERS (2)
SNAP (18)	2	9	15	3	2
Medicaid (15)	2	8	12	2	1
TANF (15)	2	8	12	2	2
WIC (11)	2	6	9	3	2
Medicare (9)	2	8	8	2	1
CHIP (8)	2	5	6	2	1
Tax Credits (7)	3	6	5	2	1
LIHEAP (7)	2	5	5	2	1
Child Care (7)	2	4	6	2	1
SSI & SSDI (5)	3	2	0	1	1
Unemployment Insurance (5)	2	3	1	1	1
Housing Choice Vouchers (5)	2	4	4	1	1
Summer Food Service Program (7)	2	6	5	2	1
Lifeline (4)	2	3	3	2	1

Generating Insights for Systems Reform

One defining characteristic of TESN organizations is a desire and willingness to apply lessons learned through practice, informed by quantitative and qualitative data derived through service provision, user research, feedback, success, and failure. We see a field broadly working to learn and offer those lessons to others in an effort to inform policy design and improve access to and delivery of public benefits. Below is a snapshot of TESN organizations and selected efforts to share information and insight to advance systems reform.

Alluma

https://www.alluma.org/insights/whitepapers

In 2017, Alluma partnered with the Center on Budget and Policy Priorities to produce a paper and interactive online tool exploring ways government agencies can leverage data-sharing to enroll low-income people in additional programs for which they qualify and boost overall enrollment rates. This research considers cross-enrollment best practices, data-sharing capacity, and general practices to streamline enrollment while protecting beneficiary privacy.

Alluma has also done research on applying technology to improving customer service in health and human services once eligibility enrollment has been largely integrated. Research points to ways to improve client-facing processes, such as submitting forms or requesting information about their case, and methods of using user information to improve performance and outcomes.

Benefit Kitchen

www.benefitkitchen.com

Benefit Kitchen launched BING, the Basic-Income Needs Generator, with the United Way of California in 2015. BING allows users to generate a basic needs budget for families of varying size and shape in every county in California. The project is intended to raise awareness about the tradeoffs and hardships faced by low-income families in the state.

Benefits Data Trust

https://bdtrust.org/system-change/

Benefits Data Trust partnered with the Center on Budget and Policy Priorities to conduct research on using data matching and text outreach to increase WIC enrollment for families with young children. The partnership launched pilots in Colorado, Massachusetts, Montana, and Virginia, using SNAP and Medicaid data to measure how many WIC-eligible participants were not enrolled in the program, and then texting eligible households to initiate enrollment. The research produced critical findings for policymakers seeking to boost program enrollment, finding that data matching across safety net programs could lead to double-digit percentage increases in WIC enrollment across the four states. In Virginia, these strategies could lead to increasing WIC caseloads by as much as 98 percent.

Civilla

https://civilla.org/insights

When Civilla embarked on transforming one of the longest benefits application forms in the country into a streamlined, 80 percent shorter enrollment process, staff discovered that many form requirements were rooted in asset tests. Michigan requires that public benefit applicants verify that they do not possess assets exceeding $5,000 in value—a process requiring several verification forms. As Civilla staff worked to redesign the state's application, they also advocated with the state health and human services agency to simplify asset policies to alleviate applicant burdens. In 2019, the state announced a revamped policy that harmonizes asset limits across several benefit programs.

Code for America

https://www.codeforamerica.org/how/practices

Code for America produces guidebooks and blogs on best practices for data-driven decision making, open government, and delivery-driven policy, seeking to transform how government delivers user-centered policies and programs. In April 2020, the organization released a memo on SNAP policy and enrollment reforms, advocating for a range of federal actions. These varied from waiving interviews and offering flexibility for people unable to provide verifying documents due to employer shutdowns, to easing enrollment requirements for low-income college students. The organization also called for rapid funding and technical support for states to expand digital and text-based client communication services.

mRelief

https://www.mrelief.com/blog

mRelief conducts text and online surveys to gather user input on policy changes and economic shocks. In March 2020, mRelief conducted Instagram and Facebook surveys to learn about users' food security, yielding findings which reinforced internal changes to enrollment tools, such as providing users with increased in-app information on Congressional actions impacting SNAP benefits. In August 2019, following the Trump Administration announcement of new income limits for SNAP eligibility, mRelief contacted 362 California families to seek their thoughts on the proposed policy change.

Nava

https://www.navapbc.com/services/
case-studies/

Nava contributes its expertise to structural reforms that enable governments to operate streamlined, modernized systems. Products range from a comprehensive best practices and risk management guide on government use of cloud infrastructure, to a suite of toolkits on form design, user research templates, and crisis response service design. These resources offer actionable guidance for governments to embed human-centered practices in their service delivery.

Nava also has conducted tests on the maximum capacity of digital tools, demonstrating the feasibility of building systems to handle high-volume user periods—and allaying fears of website collapse. Nava's Billion User Load Test simulated a user load of 1 billion people on HealthCare.gov, successfully processing thousands of requests per second with zero errors. These tests can instill confidence in government and nonprofit agencies that modernized systems can accommodate dramatic increases in usage.

One Degree

https://medium.com/one-degree/
latest

One Degree uses search data to inform understanding of community needs, and to advocate for the use of big data in social policy and tech delivery. The organization has examined search data to assess changing needs in neighborhoods, such as noting higher search rates for emergency shelters, and to identify resource gaps, such as a scarcity of free or reduced-price diaper resources despite frequent search rates indicating high need among new parents. By anonymizing data to protect user privacy, tech organizations can assess trends in community needs, and communicate to policymakers where targeted interventions are needed.

Propel

https://medium.com/@JoinPropel

Propel regularly gathers user input on experiences with food insecurity and other household financial challenges and applies these insights to policy advocacy. Since the onset of the pandemic, the organization has conducted monthly household pulse surveys—publicizing findings from FreshEBT user responses on food access, receipt of stimulus payments, employment, and housing instability—with particular focus on racial disparities. The organization shares these findings with state, federal, and nonprofit partners.

U.S. Digital Response

https://www.usdigitalresponse.org/
resources/

USDR launched in response to COVID-19, connecting pro bono technical assistance to governments and organizations to help meet the critical needs of the public. After extensive work with state UI systems, USDR produced a report on technical findings and implementation steps for state agencies. The report identified root causes of dysfunctional systems, including cumbersome eligibility determination systems, complex and aging mainframes, and the need for regular human intervention in online systems that are meant to operate without frequent manual processing.

Social Tech Collaborative

https://socialtech.us/playbook/

The Social Tech Collaborative, an umbrella group of seven nonprofit TESN organizations (Alluma, Benefits Data Trust, Code for America, Civilla, mRelief, One Degree, and Single Stop) launched in response to the COVID-19 pandemic. The Collaborative has developed a series of "plays"—actionable responses governments and nonprofits can institute to enhance digital service delivery, from benefit form design and targeted community outreach to developing Requests for Proposals for human-centered design work.
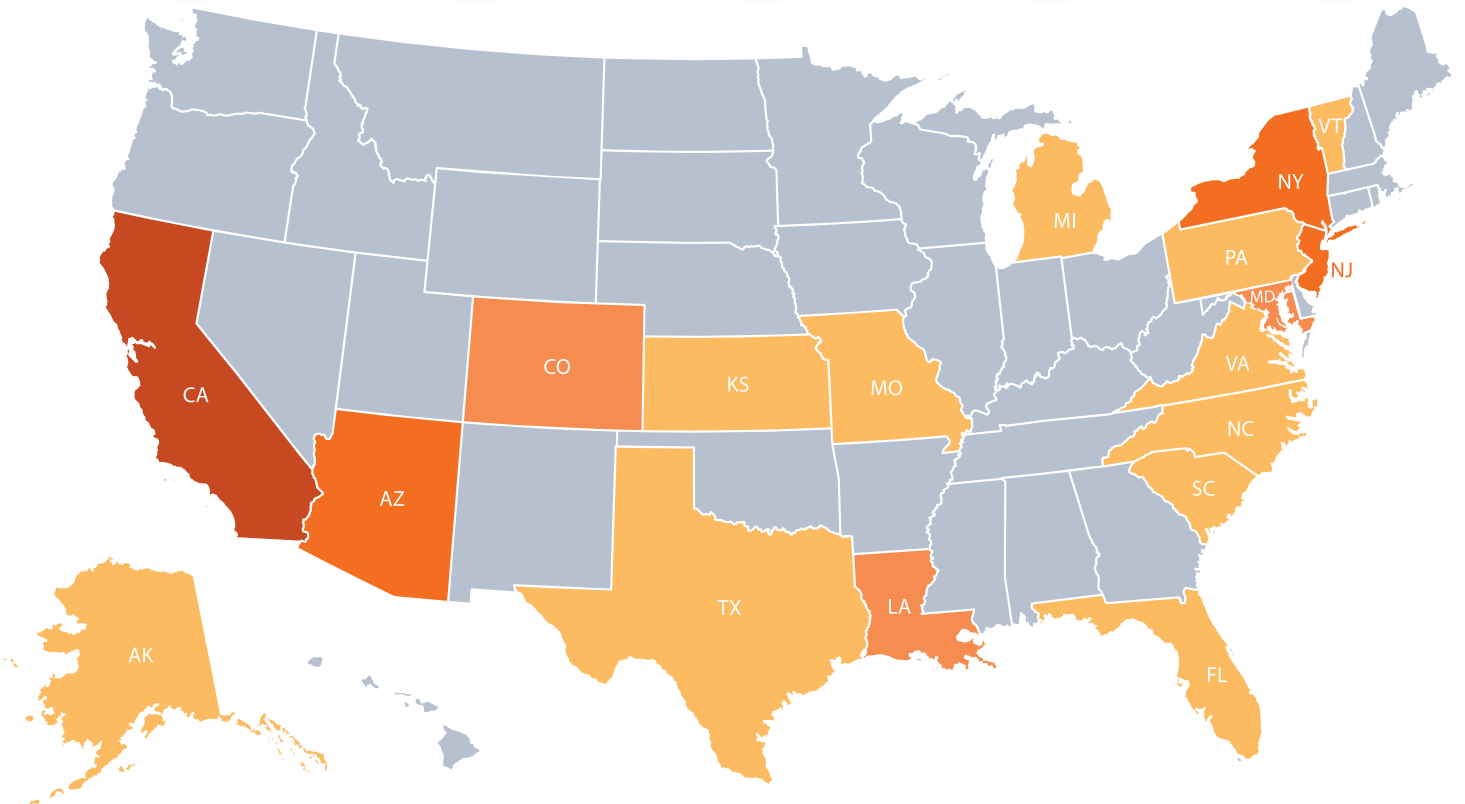
Geographic Impact: The Unequal Reach of TESN Tools

TESN tools are currently limited in their geographic reach: five tools are available in all US states, with the majority of services operating at the state level (14), and still others targeted to county and city-level agencies, reflecting the fragmented approach to benefits delivery common in the United States. The geography of TESN tools reveals an emerging patchwork and displays clear opportunities for innovators across sectors to launch new efforts to improve the experience and value of the safety net through technology and people-centered methods, especially in underserved and high-poverty regions of the country.

TESN organizations are similarly regionally concentrated—of the 12 organizations identified in the TESN database, just one is headquartered in the South—Aunt Bertha in Austin, Texas. By comparison, California and New York are each home to three organizational headquarters.

FIVE TESN TOOLS ARE AVAILABLE NATIONWIDE, AND A PATCHWORK OF TOOLS IS EMERGING IN CERTAIN STATES

AUNT BERTHA
Social Care Network

BENEFIT KITCHEN
Benefit Kitchen API

CODE FOR AMERICA
Get Your Refund

mRELIEF
mRelief Screener

PROPEL
Fresh EBT

The five TESN tools listed above the map are available nationwide, but some states have access to additional TESN tools.

- States with one additional TESN tool
- States with two additional TESN tools
- States with three additional TESN tools
- States with four additional TESN tools

To see a full list of TESN tools by state, please view the appendix at the end of this paper

Recommendations for Reform

TESN organizations are showing what's possible when modern technology is married to a consumer insights perspective. Policymakers, public benefits program administrators, philanthropy and investors, and social service organizations all have an opportunity to enhance the impact of their role in supporting household financial security by engaging with, learning from, and building on the growing work of organizations employing this approach. The potential exists through these methods to reimagine public benefits and create a safety net that is inclusive, people-centric, portable, and interoperable.

Policymakers at the Federal and State Levels

- As the crisis of the pandemic eases, policymakers have a once-in-a-generation opportunity to reinvent public benefits to better support financial security. Insufficient digital infrastructure limits the options available to policymakers, prevents needed support from reaching eligible people, and damages trust in government and policymakers themselves. It is essential that policy reforms are paired with sustained investments in IT systems and teams to move from patchwork responses to a reformed system of benefits designed to meet 21st century needs.

- Both policy and technology investments need to be based on the real experience of people using those systems in order to meet real world needs and perform as intended. Modernized systems absent continuous user feedback and human oversight can yield worse outcomes for program participants and costly lessons for governments. To design the most effective policies, policymakers need to invest in the development of tools and systems that provide input and feedback from applicants, beneficiaries, and front-line staff.

TESN Tools and Approaches Are Advancing

Developments in 2021 show the growing reach of TESN tools and approaches, and the promise of increasing impact. In early 2021, Wisconsin's Department of Workforce Development announced a partnership to begin a people-centered, tech-enabled modernization of the state's UI system with support from the non-profit USDR, and the federal government's 18F.[49] 18F also announced the creation of software "making benefits eligibility rules more visible, transparent, and reusable." The non-profit Virginia Poverty Law Center (VPLC) has used these tools to create a screener for SNAP eligibility that is available to anyone in Virginia.[50] With active participation from the federal government, and more blueprints for partnership between the federal government, states, and social service organizations, we expect to see continued rapid growth in this area.

- A growing field of organizations is working to complement and advance governmental efforts to deliver public benefits, and showing what's possible through:

  - Building tools to make the safety net easier to find, easier to access, and more valuable in pursuit of financial security. These innovations are showing what could be standard practice across the safety net.

  - Building tools and processes that collect and distill user experience as critical evidence for policymaking and program improvement. User surveys, text outreach, and live chat create channels for client feedback and the adoption of a consumer insights perspective, pointing the way toward service delivery improvement and policy innovation.

  - Generating policy and process reform innovations to tackle critical safety net challenges and building a safety net that is inclusive, people-centric, portable, and interoperable.

Public Benefits Program Administrators at the State, County, and Municipal Levels

- TESN tools deliver mutual benefit for users and administrators alike. Streamlined digital tools can save time for case managers and human service agency staff, minimizing the need for error corrections, and maximizing time for direct assistance.

- States are already leading the way on TESN partnerships that improve people's experiences applying for and engaging with public benefits, demonstrating feasibility and offering blueprints for states and localities eager to reform and improve their own systems.

- The development and usage of innovative tools—especially Connectors, Screeners, Advisors, and Benefit Managers—beyond the core function of benefits enrollment and maintenance, show the potential to increase the reach, impact, and value of public benefits programs.

- TESN organizations are building tools and processes that collect and distill user experience as critical evidence for improved program delivery. User surveys, text outreach, and live chat create channels for client feedback and the adoption of a consumer insights perspective, pointing the way toward service delivery improvement and policy innovation.

Philanthropy and Investors Interested in Promoting Financial Security

- The pandemic has exposed the insufficiency and inaccessibility of the existing safety net and exposed the need to rebuild benefits for the 21st century to be inclusive, people-centric, portable, and interoperable. This is an important time to invest in high-quality, innovative tech tools that respond to the growing and changing needs of financially insecure people.

- TESN organizations are building innovative tools and processes to make the safety net easier to access, more valuable, and more responsive to people's needs. However, the geographic impact of this promising approach is currently scattered and concentrated in a few safety net programs, presenting an opportunity for increased investments to spur growth and impact in underserved areas.

- Massive digital engagement rates demonstrate a clear value and need for well-designed, user-friendly, dignified apps and websites that help people access and navigate their benefits. This is a growing sector that can also link a wide user base to other financial tools, services, and supports that can lead to more sustained financial stability.

Social Service Organizations and Businesses Providing Benefits Access

- TESN organizations are building tools and processes that are available to be incorporated into existing systems—allowing for streamlined benefits enrollment processes and increasing the capacity of front-line workers to engage clients and help meet their needs.

- TESN organizations are building tools and processes that collect and distill user experience as critical evidence for improved program delivery. User surveys, text outreach, and live chat create channels for client feedback and the adoption of a consumer insights perspective, pointing the way toward service delivery improvement and policy innovation.

For more information on a holistic exploration of work and public and workplace benefit arrangements, read **"The Complete Financial Lives of Workers."**

Conclusion

The pandemic forced a reckoning with the insufficient, fragmented, and inaccessible nature of the safety net. The temporary patches applied to the safety net have helped mitigate the impact of the pandemic, but also highlighted ways in which our public benefits systems fall short in creating a safety net that protects against economic pitfalls and promotes financial security. We are faced with the urgent task of building a coherent system of public and private benefits that supports household financial security.

Innovators working to build the Tech-Enabled Safety Net (TESN) offer a path forward. Projects to bring modern technological tools and methods to public benefits in ways that improve access to, experience in, and value of the safety net are happening all across the nation—both inside and outside of government. This approach pairs technological modernization with new tools and methods of centering end users, quite often people marginalized by policymakers and public systems. TESN organizations can distill and leverage a unique and powerful type of evidence—the voice, needs, and expertise of the people who use the safety net most and know it best.

Rather than a framework of fragmented benefits, cumbersome enrollment systems, and aging digital infrastructure, we can deliver a modernized system that is people-centric, portable, inclusive, and interoperable. We can make a system that:

- Designs public benefits to boost—not minimize—access and uptake, creating consistency across state public benefit systems, with streamlined application processes and the potential for automatic benefit enrollment where appropriate;

- Recognizes that workers today rely on public benefits, and designs them accordingly—with limited conflicts between public benefits and key elements of financial security, such as personal savings and consistently positive cash flow;

- Creates inclusive public benefits and financial systems to smoothly and safely deliver resources, including money, to the most vulnerable people; and

- Encourages and helps people save for shocks as a complement to benefits, social insurance, and other structural supports.

To learn more about this work, reach out to Aspen FSP Associate Director Justin King at justin.king@aspeninstitute.org, visit AspenFSP.org, follow @AspenFSP on Twitter, and sign up for the newsletter at http://bit.ly/fspnewsletter.

Appendix

STATE	ORGANIZATION								
	Alluma	Benefits Data Trust	Benefit Kitchen	Civilla	Code for America	Nava	One Degree	Single Stop	US Digital Response
Alaska					✓				
Arizona	✓		✓						
California	✓		✓		✓		✓		
Colorado		✓			✓				
Florida							✓		
Kansas									✓
Louisiana			✓		✓				
Maryland	✓	✓							
Michigan				✓	✓				
Missouri				✓					
New Jersey			✓					✓	✓
New York[ii]			✓				✓	✓	
North Carolina		✓							
Pennsylvania		✓							
South Carolina		✓							
Texas			✓						
Virginia			✓						
Vermont						✓			

ii Benefits Data Trust operates a Benefits Center in New York City that is not reflected in the table and map, but is a large scale and long-running project.

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