



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

By Elise Richer

INTRODUCTION

One of the promises of the electronic age is to make government services more accessible to citizens. In this paper, we examine whether technological improvements allow people to access a variety of publicly funded work supports via the Internet. We looked at access to six work supports: cash assistance, child care, food stamps, health insurance, public or subsidized housing, and child support.¹ These work supports can help parents retain jobs and better provide for their families, thus reducing turnover for businesses and encouraging long-term employment among workers. Unfortunately, families who are eligible for these programs often do not know they are eligible, do not know how to apply, cannot easily apply due to administrative complexity, or are hesitant to apply because of the stigma or sheer difficulty of the processes involved. There is growing agreement that advances in use of the Internet could be one way to improve access to and participation in these programs.

CLASP examined state-sponsored websites to determine how many states provide Internet access to work supports and to what degree such programs were electronically accessible. We found that almost every state at least provides information on the Internet about offered programs. Most states provide something further, such as an eligibility calculator or a downloadable application, particularly for public health insurance programs. But very few sites allow users to apply for a program online. Overall, there is significant potential for states to do much more to use the Internet to improve the accessibility of work supports.

METHODOLOGY

Between August and October 2002, we reviewed the websites of all 50 states and the District of Columbia (which, for the sake of convenience, we will refer to as a state in this paper). We looked for how state-sponsored websites provided information and access about six work supports: cash assistance; subsidized child care; food stamps; low-

¹ We did not include the Earned Income Tax Credit (EITC) in our review. Many states, and the federal government, allow individuals to file their taxes electronically, and many private organizations do extensive outreach about applying for the EITC. This makes the EITC very different from most other work supports.

income health insurance (Medicaid and State Children's Health Insurance Program, or SCHIP); public or subsidized housing; and child support. We did not look at websites maintained by private organizations, although a number of such websites offer information about publicly funded programs. We also did not look at websites that offer information and eligibility advice for nationally administered programs nor at websites maintained by local government agencies.

An important note is that many states are consistently working on their sites, so some of the findings drawn in December 2002 may need updating within even a few months, as the sites change.

THE BENEFITS OF INTERNET ACCESS

Developments in computer technology have the potential to make government services more accessible and available. Some potential benefits of providing access to work supports via the Internet include:

- presenting information about many different programs in one place;
- informing more families about programs for which they may be eligible;
- allowing users to submit applications outside of traditional agency business hours (for example, at night or on weekends);
- allowing users to submit applications without leaving home;
- making program information available 24 hours a day;
- allowing for a quick initial eligibility determination; and
- allowing families to apply for programs with the assistance of their employers or community-based organizations.

Each of these benefits is substantial. Currently, many families do not realize which programs are available to them. If they do know, they may be unsure how to apply, or they may believe they are ineligible, when a quick calculation would inform them otherwise. Families may not have the time or resources to go to local offices to apply for work support programs, particularly if they must apply in different offices for different services. Accessing information and applications on the Internet allows working families to explore resources during a time convenient for them, even if it is not during the normal business hours most government offices are open. This is particularly important for families who may work during the day, and thus would need time off from work in order to apply for a work support. The ability to calculate eligibility in advance allows families to avoid applying for a program for which they are ineligible—or might encourage them to receive services for which they had previously thought they were ineligible. Finally, being able to learn about and apply for programs via the Internet means that families can take advantage of help from their employers or from nonprofit agencies during the application process. The potential beneficiaries of Internet access of work supports programs thus include individuals, families, community-based organizations (CBOs), and employers.

Some work supports are mandated to be accessible via the Internet. For example, the 2002 Farm Bill mandated that within 18 months of enactment (by November 13, 2003),

states that maintain a website for the agency that administers food stamps would have to make the food stamp application available online in every language in which the application is currently available.² For the most part, however, states are free to decide on their own which programs to make accessible, and how to do so. Thus, there is tremendous variety in what states are doing with the Internet and work supports programs.

Access to Internet Must Increase to Make Online Outreach Useful

There is increasing interest in using the Internet to disseminate information about government services and to help residents access them more easily. It seems certain that, as in the private sector, use of the Internet to conduct government business is bound to increase in the future. Work supports programs should be part of this wave of “egovernment” improvements, so that users may take advantage of all the benefits listed above. Of course, using the Internet to increase the use of work supports can only work if the targeted families are able to access the Internet, either at home or with the help of their employers or of local organizations.

In recent years, there has been significant discussion about the “digital divide,” that is, the lack of easy access to computers, and to the Internet in particular, that low-income people face. According to the most recent computer and Internet use report by the National Telecommunications and Information Administration, 54 percent of the population, or 143 million people, are Internet users.³ This represents an annual growth rate of 20 percent since 1998. Despite growth in Internet use across all racial, demographic, and income groups, a technology gap persists: higher-income households and individuals with higher education have greater access to and utilize the Internet more than lower-income households and those without post-secondary education.

Still, there has been some progress in access for low-income users. Among households with annual incomes of less than \$15,000, 25 percent used the Internet in September 2001, up from only 9.2 percent in October 1997. Internet use in these low-income households is growing faster than in any other income category. In fact, the type of household experiencing the highest growth in Internet use is that of single mothers with children, estimated to have grown 29 percent annually between 1998 and 2001.⁴ The base number on which higher-income households are building, however, is so much larger than lower-income households that despite a faster growth rate among the lowest income group, the gap between the two is not closing.⁵

² See Title IV (the Food Stamp Reauthorization Act of 2002), Section 4114 of the Farm Security and Reinvestment Act of 2002. Note that while the application must be available, it need not be interactive (i.e., a downloadable application would meet the requirement).

³ National Telecommunications and Information Administration (NTIA), U.S. Department of Commerce. (2002, February). *A nation online: How Americans are expanding their use of the Internet*. Washington, DC: Author.

⁴ NTIA.

⁵ There are also difficulties relating to how to present information to a population with a broad range of literacy levels. We did not examine websites for the reading level required to navigate them successfully, but there are surely some that would prove challenging for users less proficient in reading.

Typically, people access the Internet through home computers. Of households with annual incomes under \$15,000, among those who access the Internet, 61 percent do so at home, and 21 percent do so at another person's home.⁶ (Note that these figures are not mutually exclusive—some people use the Internet at their home *and* someone else's home or at work.) Outside of the home, work is the second most common place of access for the U.S. population as a whole, but among the lowest income group, only 17 percent access the Internet through a computer at work. Given the strong correlation between income level and employment, as well as the relationship between jobs requiring computer access and income level, it is not surprising that among those with the lowest incomes, such a relatively small share access the Internet at work.⁷

The remainder of Internet users—that is, those who do not access the Internet through a home computer or a computer at work—connect from a variety of locations including libraries, community centers, and for children, school. In 2000, 95 percent of the 16,090 public libraries offered public Internet access.⁸ Accessing the Internet from a library is fairly common for people earning under \$15,000 a year, as 21 percent do so. There is little quantitative information available about the role community-based organizations play in helping low-income people access the Internet, but there is substantial anecdotal evidence that such local organizations are very important in helping low-income users learn about the Internet and get online.

Despite the troubling digital divide that persists, growing numbers of low-income workers and families are able to access the Internet. Improving low-income families' access to the Internet presents a technical and financial challenge—but assuring such access presents a great opportunity for increasing knowledge and use of work supports programs. And even if workers are unable to access the Internet from home, having work supports available on the Internet will allow employers to help workers locate and apply for benefits that can stabilize their work situation.

FINDINGS

Information on Work Supports Is Often Split Across Different Websites

The question of how accessible work supports are via the Internet has two components. One is how accessible the websites themselves are—that is, how easy they are to track down amidst everything else available online. How easy is it to find a website that serves as a starting point for information on work supports? From there, is it clear how to move through the site to find the desired information on specific programs? The second part is how useful the site is once it has been located. That is, does the site simply provide general information, or does it answer specific questions and/or allow applications to be downloaded or even submitted?

⁶ Figures are CLASP calculations from unpublished data from the Current Population Survey Supplements, 2001 Internet and Computer Use Data, collected by the Census Bureau.

⁷ National Telecommunications and Information Administration, U.S. Department of Commerce. (2000, October). *Falling through the net: Toward digital inclusion*. Washington, DC: Author, 47.

⁸ U.S. National Commission on Libraries and Information Science. (2000, September). *Public libraries and the Internet 2000: Summary findings and data tables*. Washington, DC: Author.

The first step in assessing how states present information on work supports was finding the websites where such information was posted. Since there are so many different programs available in each state, and since they are often under the jurisdiction of different state agencies, it is not surprising that links are typically posted on a number of different initial websites. For example, in Alabama, information on the Medicaid program can be accessed through the Family Assistance Division website (<http://www.dhr.state.al.us/fad/default.asp>) as well as through a Medicaid-specific website (<http://www.medicaid.state.al.us>). There is also a site specific to S-CHIP, <http://www.adph.org/allkids/>. In our survey, we found that most states had, on average, more than three websites with links to work supports programs. For instance, a typical state might have links to a number of work supports programs listed on the state home page; links to a few specific programs on a human services agency home page; and one or two programs with their own websites, such as a site devoted to S-CHIP or child support. In some cases, state home pages were more likely to link users to program information for applicants or recipients, while agency pages were more policy-oriented, providing links to regulations and program data.

A report on the development of “e-government” published by the consulting firm Accenture found that one of the greatest barriers to providing government services online is a “lack of cross-agency co-operation.”⁹ The best way to present information from the user’s point of view is to set up an “intentions based portal,” which “cluster[s] functions related to customer needs, regardless of the responsible agency or branch of government.”¹⁰ The Finance Project, a policy research organization that has reviewed state human services programs on the Internet, also urges states to “ensure a focus on users and user-centered design practices.”¹¹ In the case of work supports, most states did *not* organize their websites around users’ needs. It was relatively unusual to find a state that presented information on all six work support programs we examined on the same website.

Part of this is undoubtedly hampered by our inclusion of subsidized housing in this review. Since housing programs are run through state and local housing authorities, with (typically) little connection to other social service agencies, almost no state included information or eligibility services related to subsidized housing on websites featuring other social service information. Child support collection is the other work support most likely to be administered by an agency separate from human services agencies. In many states, the Office of the Attorney General (or a similar agency) is responsible for child support enforcement, making connections to other social services less likely.

⁹ Accenture. (2001, April). *eGovernment leadership: Rhetoric vs. reality—Closing the gap*. Retrieved August 23, 2002, from http://www.accenture.com/xd/xd.asp?it=enWeb&xd=industries\government\gove_study.xml, 14.

¹⁰ Accenture, 14.

¹¹ The Finance Project. (2002, December). *Review of state human services practices on the web*. Washington, DC: Author. Retrieved December 17, 2002, from <http://www.financeproject.org/ReviewStatePractices02.pdf>, 7.

Setting aside housing, and sometimes child support, in many states the same state agency administers the remaining work supports we examined. In such cases, it should be relatively easy for a state to have websites address multiple programs. When this is not the case, however, the division of responsibility likely hinders the effort to make websites comprehensive. Although integration into a single site is undoubtedly more complicated in states with separate agencies or divisions responsible for programs, it is not impossible. At least in theory, one of the potential benefits of e-government is that entities can bring together services relevant to consumers, even if they are administered by separate agencies or levels of government. Splitting information across different websites can make it difficult for users to access everything they need.

Websites Can Typically be Found Without Prior Program Knowledge

A key aspect of designing a website is understanding the knowledge base of the intended users. As noted, applicants cannot typically find work supports through a page providing an overview of what's available; rather, typically, one must search on a program-by-program basis. In a few cases, services are accessible on the Internet only if users know the exact name of the program or the administering agency, as opposed to the type of benefit or their specific need. Because program names are not always intuitive or well known, users less familiar with program terminology may be unable to locate the starting point of what they are looking for. Additionally, many people who are looking for services are likely to search for the service, and not for the particular agency that administers the service. It is not necessarily clear that the "Division of County Operations" is the link to cash assistance, for example, as is the case in at least one state. Without knowing that, however, it would be difficult to find all the available online information about cash assistance in that state.

Although work supports may not always be accessible in headings grouped by needs, most states try to make the initial websites easy to find. In Georgia, for example, users can access information on applying for child care subsidies by selecting "Family and Health" from the main state website and then selecting "Parent and Children Services" on the next website. They do not need to know that the program is administered by the Department of Family and Children Services, nor that the program is called CAPS. Nevertheless, they must make some initial judgments as to where child care services would be housed, as the child care program is not referred to directly until the exact link appears.

States Typically Present Information in Broad Categories

Once the proper website has been located, the focus shifts to how states actually present the relevant information. We found that states used a number of different ways to present information on work supports (and other services). Some are easier to follow than others, and some are more direct than others. The two most common methods are sites with many general options ("portals") and "How do I?" formats.

In the portal method, states organize services into broad categories, and allow users to select services appropriate to their categories of interest. For example, Arizona's Department of Economic Security has a portal website providing numerous drop-down

menus, with links to various programs, for six categories of interest: children, families, aging and elderly, people with disabilities, employment, and services and programs.¹² If appropriate, programs are cross-listed in more than one category. As another example, on the website of California's Department of Social Services, users can choose from seven categories, ranging from "For Children" and "For Families" to "Getting Licenses."¹³

Other states help the user navigate through the site by answering questions that begin with "How do I...?" For example, in Massachusetts, the Frequently Asked Questions page allows users to click on questions such as, "How do I apply for public assistance?" and "Will I receive help with quality child care if I find a job?"¹⁴ When selected, each question is shown with a short answer containing links to appropriate sites. Alaska's Division of Public Assistance uses the question, "Where can I get help with...?" allowing users to follow up with topics such as finding a job, child care, and child support.¹⁵

States that develop these kinds of client-friendly sites, however, may present users with an unintended difficulty: requiring numerous "clicks" to get to specific information. By providing such a broad range of topics initially, sometimes users have to go through quite a few steps to find the specific information they need. In many cases, an ideal set-up would allow access to specific information after just one or two "clicks." To take Arizona as an example, after selecting "child care" from the portal site, the user is taken directly to a site which provides downloadable forms, general program information, and a way to find the nearest office. Most states do allow access to services after one to three "clicks" from the portal site. In a few cases, however, the user has to click many more times to locate what she is looking for. Requiring a long trail of links may discourage applicants from pursuing their leads to the end, and users may lose track of the various different programs they were hoping to explore.

Some states organize access to sites not by topic or need, but by geographical location of the user. In such cases, the user enters her location (typically her county of residence) and then is presented with a list of available services. This is a good method for providing a comprehensive list of services, but is less useful for people who are looking for help with a particular need.

There Are Different Levels of Service Provision on States' Websites

In its report, Accenture defined three levels of service maturity among e-government service providers: passive/passive, which involves publishing information online; active/passive, which allows the user to communicate electronically with the government, but does not provide an electronic response; and active/active, in which the user and the agency may communicate back and forth electronically.¹⁶ To help analyze what we

¹² <http://www.de.state.az.us/tp/portal.asp>

¹³ http://www.dss.cahwnet.gov/cdssweb/GettingSer_158.htm

¹⁴ <http://www.state.ma.us/dta/assist/faqs/index.htm>

¹⁵ <http://www.hss.state.ak.us/dpa/>

¹⁶ Accenture, 5.

found in our website survey, we have modified these definitions to the following three levels of service provision:

- Information Posting: Allows no live communication but provides information, such as program descriptions or a list of agency addresses.
- Interactive Tools: Users may do some things electronically, but may not communicate electronically. Such a site might provide application downloads or benefits calculators, for example.
- Online Filing: Allows a program application to be completed and filed online, either by the client directly, or with the help of trained staff.

Another way to think about the sophistication with which states are using the Internet to provide these types of services is to examine how many of the websites use “first-generation practices” versus “newer practices,” as outlined by The Finance Project, a policy research organization that has reviewed state human services programs on the Internet.¹⁷ The Finance Project lists some of the more common features of older websites, including posting program content, providing links to other websites, and access to downloadable forms. Newer practices include preliminary eligibility tools, online enrollment forms that trained intermediaries may assist clients in using, and online applications that state employees may use with applicants.

Information Posting Is Common

The most common way sites engage users is through information posting, clearly a first-generation practice. For all the work supports we examined aside from housing, nearly every state posts information somewhere about the program. Information about subsidized housing was less common, as about one-third of the states do not post anything about such programs. We found that every state provides information about at least four of the work supports we examined—although the information comes with two caveats. First, sometimes, a state posts information about the same work support in several different places. The information is often more detailed in one site than another, but many times a link to the further detail available elsewhere is not provided on the less detailed site. For example, the Massachusetts Department of Transitional Assistance website provides one brief paragraph of information on subsidized child care and posts a telephone number customers should call for further information.¹⁸ The paragraph does not mention that the Massachusetts Office of Child Care Services has an entire website¹⁹ devoted to child care, providing much more detailed information (and an eligibility “wizard” to help families determine if they qualify for financial assistance). Having “too many sites on the same topic,” as The Finance Project has described it, can result in duplication which provides users with incomplete or confusing information.²⁰

The second caveat is that program information is not always easily located. This is particularly true for information about subsidized housing, which is only rarely co-

¹⁷ The Finance Project, 6.

¹⁸ <http://www.state.ma.us/dta/assist/other/index.htm#childcare>

¹⁹ <http://www.qualitychildcare.org/>

²⁰ The Finance Project, 24.

located or linked with other work supports. When states do post information about subsidized housing, it is often within the website of the housing finance agency or development agency, which is more geared toward serving housing developers than low-income renters.

General information is often presented in a user-friendly fashion. In some cases, states seem to have worked hard to provide a welcoming site, with pictures of families and children, readable fonts, colorful graphics, and plain language. This seems to be particularly true of sites offering information about Medicaid and S-CHIP. North Carolina's Adult Medicaid site is like that of many states: it provides short answers to a series of questions, such as "Can I receive Medicaid if I don't have children?" and "What do I need to take to apply for Medicaid?"²¹ Generally, these sites use easily understood terms and are written in an informal style.

Sometimes, however, sites appear geared toward providing a policy overview, as opposed to providing information to eligible families. The Texas Department of Human Services, for example, has a comprehensive website providing detailed information about a number of programs (TANF, food stamps, and Medicaid among them).²² But the type of information provided seems more geared toward professionals than customers, with citations to legislation and information presented in a formal, legalistic style. As noted earlier, this type of policy-oriented site seems to be somewhat more common when information is provided on agency websites as opposed to the main state home page. In fact, Texas has another Internet service called "STARS," which is a quick, user-friendly way to determine eligibility for a number of programs. (STARS is profiled in more detail later in the paper.) While it is important for states to provide information geared to professionals as well as customers, it would be helpful if sites were explicit about how to get from one to the other. As the Finance Project has pointed out, "when sites are designed for [a] sophisticated audience, they tend to use acronyms, organizational contexts, and commentary that are not familiar to most citizens and recipients— weakening their effectiveness for these users."²³

States typically use two methods to provide information about work supports: providing general information about several programs, as well as those focusing more specifically on one particular program. Often, an agency or main state website will provide links to a number of different programs, in the vein of the general portal or the "How do I?" methods described earlier. For example, from the Mississippi Division of Economic Assistance website, users can link to information on TANF, food stamps, and Medicaid and S-CHIP (as well as some other programs not considered work supports).²⁴ The website also posts a directory of all the local Economic Assistance offices in the state, another first-generation service states typically provide on their agency websites.

²¹ <http://www.dhhs.state.nc.us/dma/adultmafaqs.htm>

²² <http://www.dhs.state.tx.us>

²³ The Finance Project, 12.

²⁴ <http://www.mdhs.state.ms.us/ea.html>

It is also common for states to set up websites that focus specifically on one particular program. Usually these websites do more than just provide information, often including eligibility calculators and downloadable applications. In Mississippi's case, the state's Division of Medicaid has its own website, with more extensive information about low-income health insurance, plus an eligibility guide, application forms, a provider-locator service, and a host of other services geared toward both consumers and providers.²⁵

Having both multi-program and single program websites would seem to work well, because different users have different needs. Users exploring all their service options may be overwhelmed by too much specific information about any one program, while users who need to know more about health insurance will not want to spend too much time browsing through other programs. As noted earlier, however, states unfortunately do not always link the two types of websites together. In Mississippi, clicking any of the Medicaid or S-CHIP links on the Division of Economic Assistance website only gets the user to information about those programs within the Division of Economic Assistance's own website. There is no link to the comprehensive Division of Medicaid site. Presumably, users would have to find their own way to the Medicaid-specific site.

Interactive Tools Are Sometimes Available

In many cases, states provide some interactive tools for users, most commonly eligibility calculators and downloadable applications. These interactive tools are most common on health insurance and child support websites. During our survey we found downloadable S-CHIP applications for 39 states, Medicaid applications for 31 states, and child support applications for 31. Cash assistance, child care, and food stamp programs were less likely to offer such tools. And just as in the case of information posting, interactive tools were the least available for subsidized housing, as we could only find four states that provided a downloadable application.²⁶

Eligibility determinations online vary tremendously in their convenience and speed.²⁷ The STARS program in Texas (referred to earlier), which stands for the State of Texas Assistance and Referral System, is one of the most comprehensive systems available. By answering a series of quick, fairly simple questions about household make-up and income, users are screened for their eligibility for over 40 programs, including cash assistance, food stamps, and various forms of low-income health insurance.²⁸ This system is an effective approach to providing initial access to work supports programs while taking advantage of the opportunities electronic communication provides.

Even STARS is not perfect, however. It shares some of the problems outlined earlier concerning accessibility and links to other sites. The only link to the STARS self-screener we found is on a drop-down menu at the Department of Human Services (DHS) website. There is no link directly from the state main page, and there is no clickable link

²⁵ <http://www.dom.state.ms.us/>

²⁶ This may be because applications for subsidized housing vary locally in many states. Also, in some states a site noted explicitly that waiting lists for housing were full and thus applications were not being posted at the moment.

²⁷ Note that we did not have the capacity to test the accuracy of eligibility calculators or similar tools.

²⁸ <http://www.txstars.net/>

aside from the drop-down menu on the DHS site. Furthermore, the program is referred to on that menu only as the STARS self-screener, so if users are unfamiliar with the exact terminology, they are likely to have considerable difficulty finding the service. Also, while STARS does provide access to a common application for food stamps, cash assistance, and low-income health insurance, it provides no link to the child support application which is available online through the Texas Attorney General's website.

Online Application Is Relatively Rare

Being able to apply online for a work support is much less common. Only a handful of states—California, Georgia, Massachusetts, Michigan, New Mexico, Pennsylvania, South Dakota, Texas, Vermont, and Washington—allow the electronic submission of application forms. The capacity for electronic submission is limited even in these states, since in half of these states, only health insurance or child support may be applied for online. Furthermore, several of the 10 states profiled require in-person follow-up to the electronic application. Nevertheless, these states represent a great advancement. In the other 41 states, applications (if available online) must be downloaded and mailed or brought into a local office.

Because so few states carry out this level of service, and because they do so differently and for different programs, we profile states that are providing individualized responses to users.²⁹

- California: The state has partnered with the California HealthCare Foundation to develop <http://www.healthapp.org>, which allows for the electronic submission of applications for Medicaid and S-CHIP (called Healthy Families). The application is available in both English and Spanish. Users need to complete the electronic application with a Certified Application Assistant. The site then provides a preliminary eligibility determination, and (if preliminarily approved), allows the user to choose appropriate providers. The electronic application is sent to the county office for final determination, and the applicant is notified by mail about whether or not she was approved for coverage. An assessment of the initial pilot phase of the program, done by the Lewin Group, found overwhelmingly positive results for the clients and eligibility workers.³⁰ Of particular note were the lowered error rates and faster processing time. Users particularly appreciated both the professionalism of the application and the preliminary eligibility determination. Arizona is currently piloting the Healthapp system.
- Georgia: PeachCare for Kids, Georgia's S-CHIP program, (<http://www.peachcare.org>) provides families with access to PeachCare benefits information, eligibility requirements, and a real-time application in both English and Spanish. (This site also screens children for Medicaid.) When completing

²⁹ Many of these sites are also profiled in Krause, B. (2002, May). *Enrollment hits the web: States maximize Internet technology in S-CHIP and Medicaid*. Retrieved September 13, 2002, from <http://www.nga.org/cda/files/S-CHIPTECH053002.pdf>.

³⁰ Atlas, B., Chimento, L., & Shukla, P. (2001, June). *Business case analysis of healthapp, a web-based enrollment application for public health insurance programs*. Retrieved September 10, 2002, from <http://www.healthapp.org/HealthAppBCA.pdf>.

- the web-based application, parents can choose a primary care provider for their child from a listing of participating doctors located nearby. Once an application is submitted, parents are notified immediately of their potential eligibility. No face-to-face interview is required for the final eligibility determination.
- Massachusetts: The Child Support Enforcement Division of the Department of Revenue has a Child Support Interactive website, which, among other things, allows custodial parents to submit an application for child support (<http://www.cse.state.ma.us/>). Follow-up with required documents may be necessary.
 - Michigan: The MICHild program, at http://www.michigan.gov/mdch/0,1607,7-132-2943_4845_4931-37347--,00.html, allows families to submit a preliminary application online for Medicaid and S-CHIP (called MICHild). Based on the information submitted, initial approval may be granted electronically, but users must print out the signature page application, sign it, and mail it in for the application to be officially processed. Users who are approved for MICHild will also need to print out the payment coupons and submit \$10 with the signature page to receive up to two months of coverage based on the electronic application, before their official determination is made. Medicaid coverage for those who qualify begins after the signed signature page is received and processed by the state.
 - New Mexico: The Child Support Enforcement website (<http://childsupport.hsd.state.nm.us>) allows custodial and non-custodial parents to apply for services. Users may also check on the status of their case and review their case history.
 - Pennsylvania: The COMPASS (COMMonwealth of Pennsylvania Application for Social Services), at <http://www.compass.state.pa.us> website is currently evolving into a single point of access for social services in Pennsylvania. COMPASS allows residents, medical providers, and community partners to screen for potential eligibility and apply for healthcare coverage (Medicaid, S-CHIP, and adultBasic), food stamps, and cash assistance over the Internet. Future releases of COMPASS will allow applicants to apply and be screened for even more programs, including subsidized child care. The screening tool is available in both English and Spanish. Depending on the requirements of the particular program, applicants may be required to visit the program office to finalize the application.
 - South Dakota: The Department of Social Services' website has an online application for child care (<https://www.state.sd.us/social/CCS/Child%20Care%20Asst/Forms/ChildCareAssistance.asp>) for parents. Supporting documentation is required and may be mailed in.

- Texas: The Office of the Attorney General has a Child Support Interactive website similar to Massachusetts' site. Custodial parents may submit an application for child support (<http://childsupport.oag.state.tx.us/index.htm>), as well as check on previously filed applications. The application is available in both English and Spanish. The website tells users to expect a response within 15 days of submitting the applications.
- Vermont: Vermont has a common application available online, which replaces the four separate paper applications for subsidized child care, low-income health insurance, TANF, and food stamps (<http://www.ahs.state.vt.us/CommonApp/>). Currently, applicants may access the program with the help of a trained worker in one of three locations across the state. If a program so requires, applicants may have to appear in-person in the appropriate office to follow-up with their application.
- Washington: The Community Services Division of the Department of Social and Health Services (at <https://wvs2.wa.gov/dshs/onlinecso/cover.asp>) allows users to submit applications for cash assistance, food stamps, Medicaid, S-CHIP, and child care, among other programs. Online applications for cash or food assistance are electronically signed when transmitted, but applications for medical assistance must be mailed back to the applicant for signature. (The date of application for medical assistance is still the date the electronic application is received.) The state reports receiving over 16,000 applications electronically between June 2001 and October 2002.

Several of the sites described above (California's, Vermont's, and the pilot program in Arizona) require that applications be submitted with the help of a trained intermediary. One disadvantage of this method is that applicants are not able to apply from home, but must go to a location staffed by trained assistants. In other words, the application method becomes more like the traditional method—the hours and locations of the application are more circumscribed. On the other hand, there are advantages to this set-up. There may be more flexibility in the information and proof required from the applicant, because the state agency may be willing to rely on the trained intermediary to ensure the documentation is correct. Trained assistants may also cut down on error rates within applications, thus increasing the speed with which applicants receive their benefits. And since trained assistants do not have to be housed in the agency administering the program, the applicant may benefit from being able to apply from a local community organization.

While the sites listed above are the most advanced ones we found during our survey, their implementation is sometimes rocky. At least one site is reported to contain technical glitches, causing mistakes when calculating eligibility and/or benefit levels.³¹ In some cases, local advocates have reported that take-up rates are low, and they fear that states may be disinclined to maintain the site, thinking that there is little demand for the website, when in truth there may just be a lack of knowledge of the site's existence.

³¹ Personal communication.

Sometimes eligibility tools ask redundant questions or questions an applicant might have trouble interpreting or answering without assistance. And often, these websites still require in-person contact of some kind in order to finalize an application, resulting in a longer process than hoped for.

None of the problems delineated above is inherent to having an electronic application. Some states have very smooth application processes, experience high take-up rates, and have developed methods for customers to use the sites on their own. Other states may replicate these successes in the future. All of these examples are a big advance in terms of providing better access to assistance, and the hope is that they will only improve with time.

States Are Using Other Promising Practices to Expand Outreach and Access

The states whose websites are outlined in the previous section represent the current cutting edge of Internet access to work supports. Most states have not yet reached this level of accessibility, but states have been using the Internet in other ways to make benefits more readily available. For example:

Streamlined applications. Many states are able to accept one application to determine eligibility for a number of programs, making these applications particularly helpful when they are available online. We found that 22 states have at least one online application that covers a minimum of two work supports (not counting the joint application for S-CHIP and Medicaid, which is widespread and thus not shown here).³² Many states use applications that cover more than two work supports, as well as other programs such as fuel assistance or nutrition for pregnant women and nursing mothers. Table 1 presents the states and the type of common applications available through their websites.

Table 1. States Providing Online Work Supports Applications Covering More than One Program (Application May Also Include Other Programs Not Listed Here)

State	Food Stamps and Cash Assistance	Food Stamps, Cash Assistance, and Low-Income Health Insurance	Food Stamps, Cash Assistance, Low-Income Health Insurance, and Child Care	Agency Determines Eligibility for Variety of Programs, Based on Single Application
Alabama				X
Florida		X		X
Idaho			X	
Indiana		X		
Kansas			X	
Kentucky		X		

³² Massachusetts is not included here; a common application for food stamps and cash assistance is available for download, but only through a non-government agency (Project Bread) at www.gettingfoodstamps.org. The Department for Transitional Assistance provides a link to this site, but does not post the application itself.

State	Food Stamps and Cash Assistance	Food Stamps, Cash Assistance, and Low-Income Health Insurance	Food Stamps, Cash Assistance, Low-Income Health Insurance, and Child Care	Agency Determines Eligibility for Variety of Programs, Based on Single Application
Louisiana	X			
Maryland		X		
Michigan				X
Minnesota		X		
Montana		X		
Nevada		X		
New Mexico		X		
Oklahoma			X	
Pennsylvania		X		X
South Carolina	X			
Tennessee		X		
Texas				X
Utah			X	
Vermont			X	
Virginia		X		
Washington			X	

User-friendly outreach. Many states have agency or state websites that appear to have been specifically designed to help those who may be unfamiliar with navigating the Internet. Virginia’s Department of Social Services provides an example of a welcoming website.³³ The home page prominently posts a “How do I?” box, a search engine, and toll-free numbers to help those who need to use the phone to sort out questions. The site groups links according to both population (with headings for children or adults) and need (for example, the broad heading “financial assistance”). The site also some quick questions whose answers are immediately accessible, such as, “What is welfare to work?”

Multiple pathways. Given the complexities of the Internet and the torturous routes that can be taken to arrive at what one is actually looking for, a number of states allow the same information to be accessed through several different channels. This presumably ensures that more people are likely to find the program’s services. Utah provides a good example of providing different routes to the same information. Information and applications for Medicaid in Utah are available at the home page of the Utah Medicaid program.³⁴ The site is a sub-page from the Department of Health home page. But the site is also directly linked to the page of the Department of Workforce Services, which is the main page for the provision of work supports benefits.

³³ <http://www.dss.state.va.us>

³⁴ http://health.utah.gov/medicaid/html/general_info.html

The Utah Medicaid home page is further linked to at least two places on the main state web page—as an item in a list of available online services, and as a feature of health and social services listed under “Living in Utah.” In addition, typing “Medicaid” into the state’s search engine immediately brings up the Utah Medicaid home page.

Providing information and applications online in multiple languages. About half the states provide at least some information or tools online in a language other than English (typically Spanish).³⁵ About a dozen offer program applications in languages other than English. Most commonly, the information and applications relate to S-CHIP. Less frequently, information and applications are available for child support. Availability of information and applications in languages other than English for other services is infrequent.

Iowa’s S-CHIP program, called HAWK-I, provides an example of the type of site typically available in Spanish.³⁶ The website focuses on health insurance for children. From the home page, a user may select “español” to then see the entire site translated into Spanish. The program application is also available in Spanish. Minnesota’s Child Support Enforcement website demonstrates another model.³⁷ In this case, the site itself is available only in English, but the application form for assistance is available in Hmong, Somali, and Spanish. Minnesota appears to be a leader in providing translated forms; its medical assistance forms are available in downloadable format in 10 languages other than English.³⁸ So far its websites remain only in English, however.

Challenges in Using the Internet to Increase Access to Work Supports

Clearly, states are making considerable, if varying, efforts to make work supports programs accessible through the Internet. In this paper, we have focused on the positive steps states have taken: the widespread posting of information, the use of interactive tools, and the more sophisticated approaches allowing users to apply for assistance online. We have also noted some of the most common challenges, especially the challenge of organizing websites according to customers’ needs as opposed to agencies responsible for the programs. In the course of our survey, we came across two more specific and unfortunately common challenges, namely:

- ***Difficulty in locating information:*** Our appendix, which lists websites found during this survey, is 23 pages long and contains hundreds of websites. In no way should this exhaustive list imply that these websites are easy to locate. Some are (as mentioned above), but many are quite difficult to track down. The links are not always intuitive, nor are they often described specifically enough to encourage a first-time user to click through to them. CLASP staff spent a long time seeking these sites out; it is our belief that for many working families, short on time and perhaps on Internet experience, finding the relevant sites might prove very time-

³⁵ Although we were able to observe which languages websites and applications were offered in, we lacked the capacity to determine whether the information was translated correctly.

³⁶ <http://www.hawk-i.org/>

³⁷ <http://www.dhs.state.mn.us/ECS/ChildSupport/Default.htm>

³⁸ <http://www.dhs.state.mn.us/HlthCare/default.htm>

consuming. The Finance Group, the National Governors Association, and the Association of Public Human Services Association through their Information Technology Work Group, have highlighted the need for states to “define the relationship between state ‘portals’ and program-oriented Web sites.”³⁹ Improving this relationship could go a long way to alleviating the difficulty in making program websites easier to find.

- **Inconsistency:** The division of responsibility for various programs often leads to inconsistency within a state regarding program information and tools posted. Often, two different agencies (or one agency and one division within the agency) may tackle the same work support, but provide very different levels of information or service relating to the program. By itself, this is not necessarily a problem, as it may be appropriate and efficient for one site to have more information than another. The situation becomes problematic when the less detailed site does not provide a link to the more detailed one. Here we use Tennessee as an example, although the problem is common throughout the sites we reviewed. Tennessee’s Department of Human Services website provides some basic information about TennCare, the state’s Medicaid program, and also provides a downloadable application (which is also an application for cash assistance and food stamps).⁴⁰ The TennCare home page, meanwhile, provides more detailed information, including detailed financial eligibility information, but does not include an application.⁴¹ Instead, customers are instructed to call and request that an application be mailed to them.

CONCLUSION

There are a number of reasons why increasing the accessibility of work supports through the Internet is difficult for states. One of the main issues is the difficulty in determining eligibility for means-tested programs.⁴² Eligibility for most programs depends on a complex calculation involving income, assets, expenses, household size, disability status, marital status, and age of beneficiaries, and often many of these variables must be documented. States will need to develop ways of addressing these issues, including reducing the complexity of the application process for most programs to establish systems in which applications can routinely be filed online. Nonetheless, it remains irrefutable that, as the Brookings Institution has written, “web-enabled information technology (IT) holds out tremendous potential to improve access to the work supports available to low wage working families.”⁴³

³⁹ The Finance Project, 11.

⁴⁰ <http://www.state.tn.us/humanserv/medi.htm>

⁴¹ <http://www.state.tn.us/tenncare/>

⁴² See, for example, United States General Accounting Office. (2001, November). *Means-tested programs: Determining financial eligibility is cumbersome and can be simplified*. Washington, DC: Author.

⁴³ O’Connor, M. (2002, May). *Using the Internet to make work pay for low-income families*. Retrieved September 13, 2002, from <http://www.brookings.edu/dybdocroot/es/urban/innovations/welfessay2UseInternet.pdf>.

Most states have already begun using the Internet to conduct outreach and publicize programs. A number of others are using web-based tools to facilitate eligibility calculations. And a handful are allowing the submission of applications over the Internet, even though they often require the participation of a trained assistant or the follow-up submission of hard copies of required documents. States are clearly making efforts to capitalize on the Internet's capacity to improve access and services, and some states have taken some innovative and interesting approaches. Overall, however, we believe there are significant opportunities for states to do more, both across all benefits and for specific benefits. We have found that health care (in particular S-CHIP) is the area where most states have done the most work, by providing easily accessible information and tools to use the program. These achievements are laudable, but should also be regarded as a model for what states could do for all the work supports under consideration.

In an effort to help states reach the goal of easy online accessibility of all work supports, we have devised a short "To avoid" list and "To do" list. This list is based on what we found difficult and useful when searching state work support sites.

Things to avoid:

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

Things to do:

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

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

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Any errors or omissions are solely the responsibility of the author. If you wish to provide more current information on any of the websites listed or described in the paper, please email Elise Richer at ericher@clasp.org. We hope to update the included list of state websites periodically.