



## How Low-Income People React to Online Applications for Welfare Benefits

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Across America, a growing number of state welfare agencies are using the Internet to communicate with current clients and people who need to apply for benefits. Some websites simply offer information, but others include complex tools meant to tell applicants if they are eligible for various kinds of benefits and let people submit applications.

Welfare administrators like the movement toward online applications, but what do low-income people think? My research takes a close look at the perspectives of clients and potential clients for today's version of welfare, Temporary Assistance for Needy Families.

### The Pros and Cons of Online Applications

Online applications enable welfare clients to complete an application through a secure website. Such applications were first used for Food Stamps, but many states now use the same website for multiple programs, including cash benefits through Temporary Assistance for Needy Families. Officials in welfare agencies see online systems as a way to reduce administrative costs, improve caseload management, and speed up processing with fewer errors.

But what about the perspective of the needy people themselves? So far, little is known about client perspectives – and online functions can obviously have pros and cons from their perspective. On one hand, online systems can potentially reach a wider range of current and prospective clients and allow them to apply without traveling to offices to talk with case workers. If systems work well – a big if – people can get quick answers about their eligibility or the status of their application. But there can also be real downsides, when applicants experience the online process as impersonal, difficult to use, or insecure. Even if things work reasonably well for all concerned, welfare program administrators and policymakers still need to understand client perspectives to ensure that Internet processes really meet people's needs.

### How Potential Users See Online Approach

I conducted five research sessions with 37 low-income clients of the Adult Learning Center of New Brunswick, New Jersey. Individuals completed a mock application, filled out a survey, and then discussed their reactions in a focus group.

Focus group participants often expressed positive opinions. Many felt that the online application method was fast and easy to use, provided accessibility and convenience, and could help applicants avoid negative interactions with caseworkers or social services officials. Indeed, some focus group participants pointed to reduction in stigma or embarrassment as a real benefit. And some also felt that online applications make public workers more accountable for processing paperwork, because each application has a documented date of submission.

Nevertheless, a number of focus group participants were reluctant to accept the idea of online applications as an overall improvement. They pointed to the impersonality of this approach, which could leave welfare recipients without a caseworker who personally advocates for their needs. Critics also expressed generalized distrust of computerized approaches or specific complaints about lack of security and unclear or repetitive questions in online applications. Pointed comments raised questions about the negative impact for people in very difficult situations. In most of the focus group sessions, participants avowed that online applications would not work well for individuals in dire need or those experiencing an unanticipated emergency. An actual person to contact would be better in such situations. A few participants also brought up the issue of reduction in jobs for welfare caseworkers. Sympathy with public workers who could lose their jobs was enough of a reason for a few to register reservations.

### Constructive Suggestions

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Study participants offered detailed suggestions for welfare offices. The general consensus was that building a secure website, offering online and phone support, providing reference codes for submitted online applications, and opening computer centers to assist those with special needs would alleviate many of the possible downsides. People had clear ideas about the best ways to integrate the Internet into applications and ongoing case management. A common preference was to have the online application be the beginning of a longer process. Applicants would first apply online to determine eligibility and get their names in the system. Then they would be called for a follow-up appointment to present their documentation in person. According to some focus group participants, this two-stage approach would lead to less time spent at the welfare office, while boosting efficiency and holding caseworkers accountable. In rebuttal, others asked why bother with two phases; why not start with in-person sessions?

Overall, most people liked the idea of online submissions leading to an appointment time and applicant number issued automatically when the online information was successfully submitted. Almost unanimously, though, focus group participants favored giving applicants a choice between going into the office for a traditional in-person interview or launching their application online. This approach, they felt, would allow people to choose what works best in their particular circumstances. One respondent also urged government to “phase it in slow,” because an abrupt move online could leave some people in need without the ability to reach out for help.

Like my research participants, I conclude that caution is in order. Successful online systems for public assistance applications depend greatly on accessibility and ease of use, security and reliability, appropriate customization to varied human circumstances, and personal service. These considerations must be central as systems are designed, phased in, and regularly evaluated.

As the U.S. states move steadily to online systems for managing public benefits, including welfare assistance to the neediest people, some clients will do well but others will be hampered by lack of access to computers or feelings that their particular circumstances don't fit the automated process. Based on what I heard from our study participants, I see the critical importance of maintaining multiple pathways of access. Online and in-person approaches are best deployed together to ensure the best outcomes for clients and caseworkers alike.

**Read more in Andrea Hetling, Stevie Watson, and Meghan Horgan, “We Live in a Technological Era, Whether You Like It or Not’: Client Perspectives and Online Welfare Applications.” *Administration & Society* (online first article, November 2012).**