

# **Using Technology to Create a Human-Centered TANF**

# Introduction

## Justin King

Policy Director, Propel

Formerly:

### **2000 – 2006**

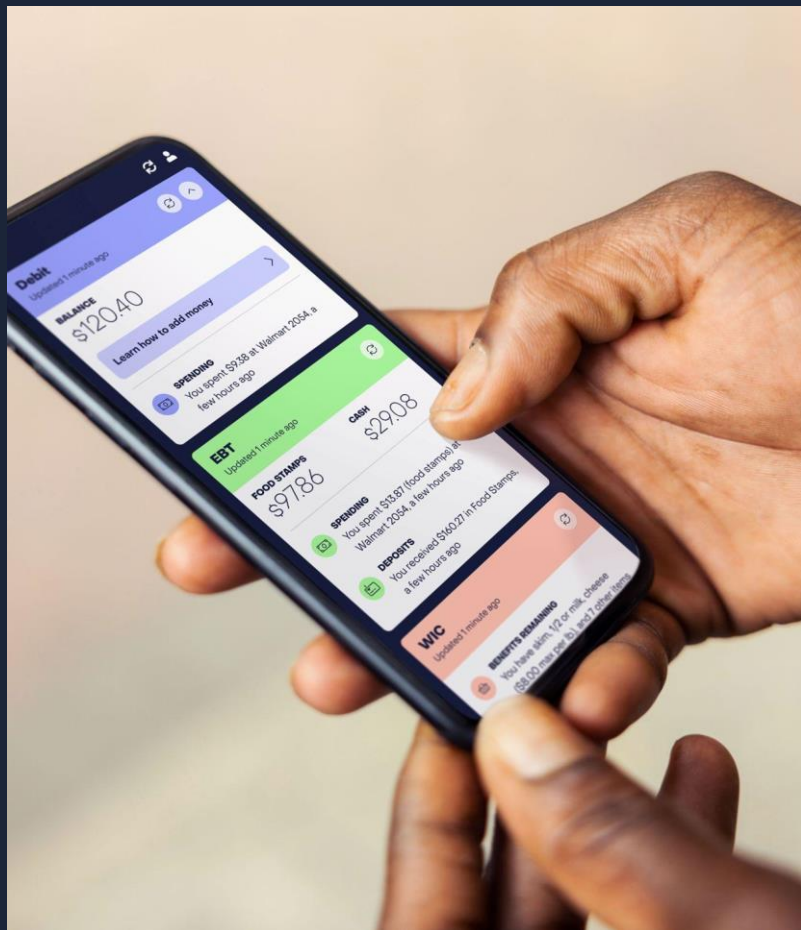
US Senator Jim Jeffords

- HELP & Finance Committees
  - TANF 2005 Reauthorization

### **2006 – 2022**

Financial Security Policy Work

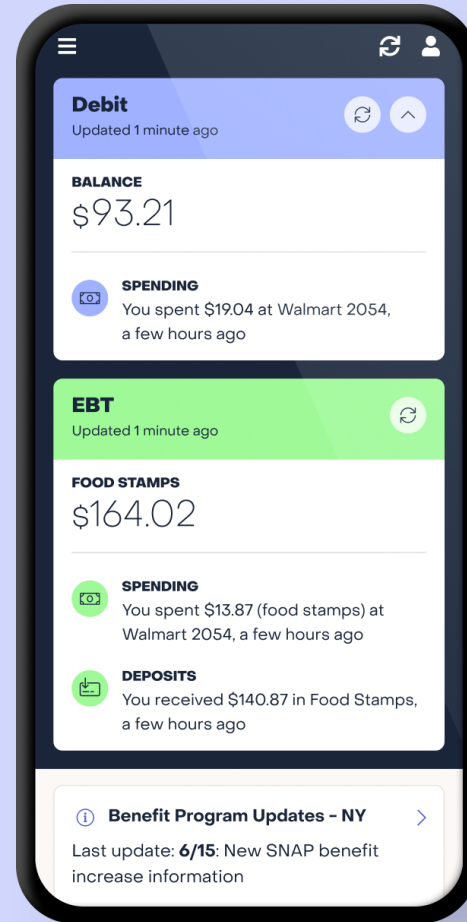
- New America
- The Aspen Institute



Propel builds **modern, respectful, effective technology** that helps Americans with limited income **improve their financial health.**

Providers helps users  
**get through the month,  
every month.**

It's the only app where users  
can **manage benefits and  
debit/banking side-by-side.**



# Balance Checking Is a Foundation for Financial Health

## Balance Checking

The screenshot shows the EBT balance checking interface. At the top, it says "Providers" and "EBT Updated a minute ago". Below this, there are two sections: "FOOD STAMPS" with a balance of \$158.43 and "CASH" with a balance of \$0.25. A "SPENDING" section indicates that \$2.50 was spent at NEW LEMONTE MINI MARKET almost 6 years ago. Below the balance section, there is a "Benefit info and updates" section with a sub-section for "Benefit Program Updates - CA" listing updates for 6/9 and 5/11. At the bottom, there is a "Just for you" section with offers.

## Benefits Information

The screenshot shows the Benefits Information interface. At the top, it says "Get Help" and "Benefits Hub". Below this, there are three main sections: "Discounts on home internet" from THE WHITE HOUSE with an "Apply today" button; "SNAP Benefit Changes" with a "Last update: 6/9"; and "Pandemic EBT (P-EBT)" with a "Last update: 2/28".

## Job Search

The screenshot shows the Job Search interface. At the top, it says "Job Search" and has a search bar with "Cook", "retail" and a search icon. Below the search bar, there are filters for "90247" and "15 miles". Below the filters, there is a "Most recently posted" section with three job listings: "Cashier" at Safeway in Los Angeles, CA; "Life Insurance Agent - Remote (License Required)" at Progressive Insurance in Long Beach, CA; and "Customer Service Representative Needed or New Office ASAP!" at Progressive Insurance in Los Angeles, CA. At the bottom, there is a "Package Sorter - Immediate Hire" listing at Amazon Workforce Staffing in Los Angeles, CA.

## Save Money

The screenshot shows the Save Money interface. At the top, it says "All Offers". Below this, there are three main sections: "Get cash back anywhere" from COINOUT with a "Learn more" button; "Discounts on home internet" from THE WHITE HOUSE with an "Apply today" button; and "Get free unlimited data on the T-Mobile® network" from Assurance with a "Switch to Assurance" button.

# Providers users today

5,000,000+  
Americans use  
Providers each  
month across  
the country

50 states

We have users in  
all U.S. states  
and territories

1 in 4

Households on  
**SNAP** use our  
platform

83%

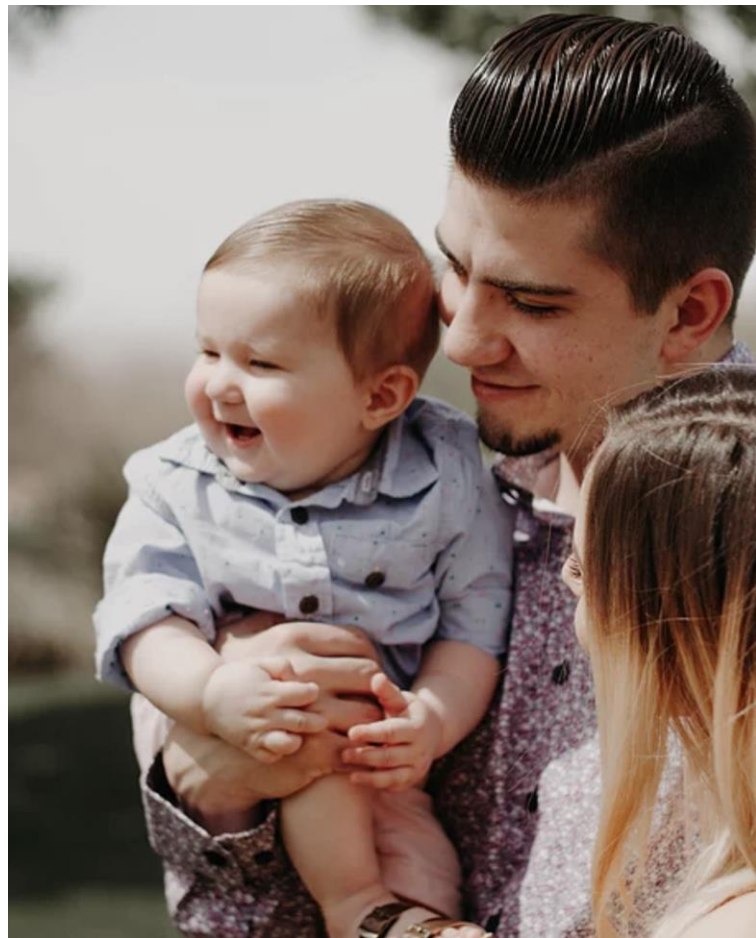
Of our users are  
women

~20%

Of our users also  
receive **SSI or  
SSDI**

5-7%

Of our users also  
receive **TANF**



If state EBT portals support **balance checking** and **transaction history** for TANF, we deliver that information alongside SNAP information.

We help TANF recipients **manage their money** and **feel in control**.

← Spending History		
< MAY	JUN 2022	JUL >
6/13		FS Purchase
Save-a-Lot #24982		-\$3.43
6/10		FS Purchase
Sunoco 0214365900		-\$32.54
6/10		FS Purchase
Dg 08364		-\$23.90
6/8		FS Purchase
Chmng Cnl		-\$400.00
6/7		ATM Cash Withdrawal
<b>Benefit Deposit</b>		<b>+\$156.00</b>
6/7		Load Authorization
7 Eleven		-\$7.00
6/5		FS Purchase
Dollar Tree		-\$5.10
6/3		FS Purchase
7 Eleven		-\$30.73
6/3		FS Purchase

# Providers Impact

## Greater Control

Providers users with access to their balance **made their benefits last** several days longer into the month, **increasing the number of meals** supported by SNAP without reducing the intake of healthy food.

## Dignity & Satisfaction



4.8 out of 5 - App Store



4.7 out of 5 - Play Store

# notify-5-star - Jun 19th



app APP 7:34 PM

Fresh EBT - Food Stamp Balance has a new Google Play review



Love getting my **cash** and food stamp balance in one place.  
Great idea.

June 19, 2022 | for v4.3.0 | Locale: English | Propel Inc | Jun 19th

# notify-5-star - May 30th



app APP 10:36 PM

Fresh EBT - Food Stamp Balance has a new Google Play review



Love the fact that I have an option to combine cards and  
stop fumbling at the **cash** register

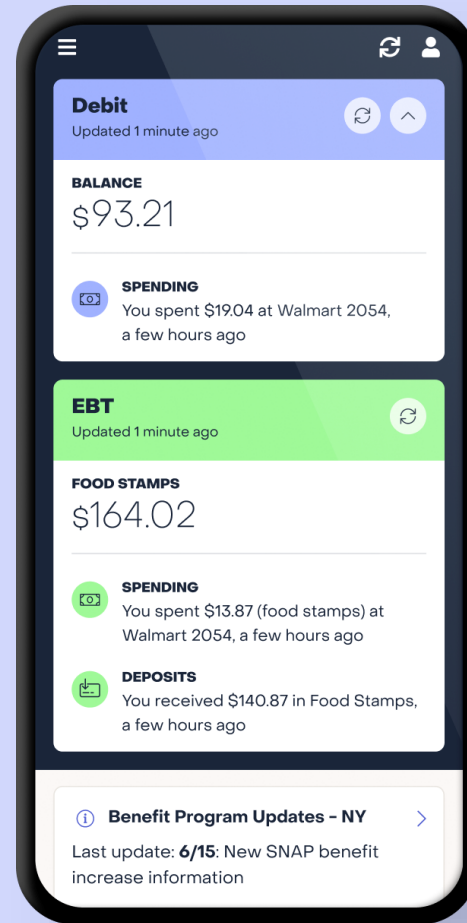
May 31, 2022 | for v4.3.0 | Locale: English | Propel Inc | May 30th

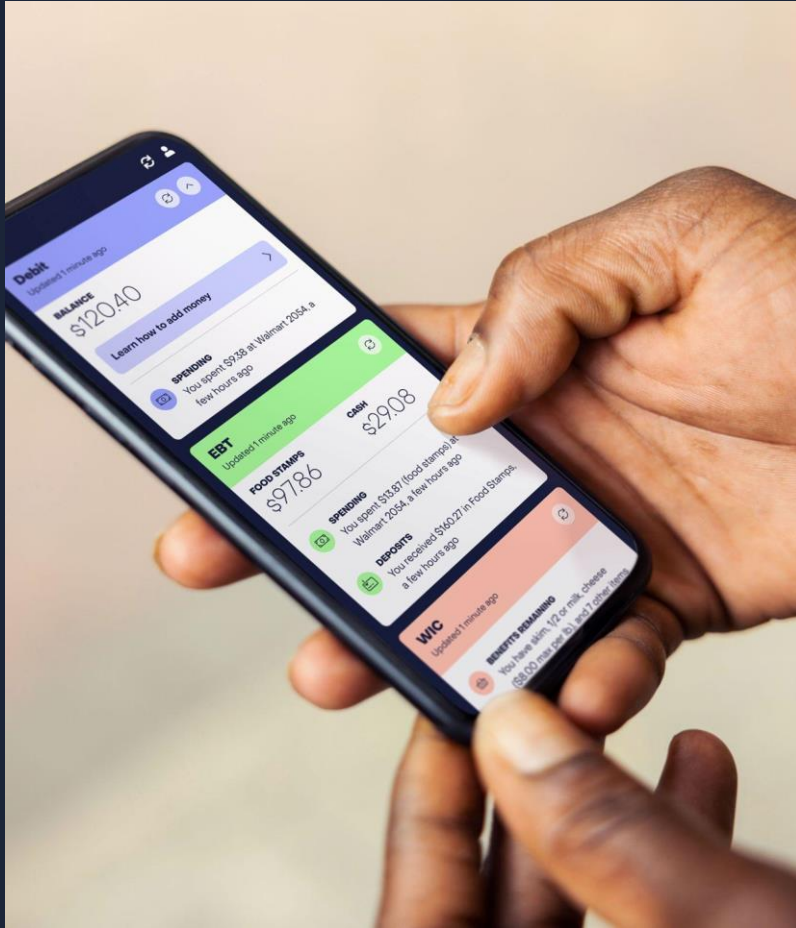


The Providers App is **free to download and use** for anyone with an EBT card. free to use

It is an example of one new trend reshaping the safety net:

- Market-based consumer technology





The smartphone & digital technology are at the center of trends **reshaping the safety net.**

More fundamentally though, what's reshaping technology is the act of **listening.**

# Customer Feedback (Good and Bad) Informs Every Step

## Convenience is a core value

“It’s very convenient!!! Gives EBT/SNAP/Cash balances and tells you where you’re purchasing items and when to expect your next deposit.”

## Extra information can help

“This is a wonderful app...not only does it show balances and deposits, there is a lot more information & resources!”

## Ideas for improvement

It would be nice to transfer cash benefits to their debit card...[!]instead of having to go to a atm and then paying cash at stores that dont accept EBT cards at all.”

## Outlet for frustration

“I want to know why I didn’t receive my TANF benefits this month?”

## Five TESN Tools Improving the Safety Net



**Connectors** provide information on benefit availability in a geographic area



**Screeners** allow users to quickly determine or estimate eligibility for public assistance programs



**Enrollers** support individuals through the process of applying for and receiving benefits



**Advisors** provide information and tools to help people better manage their resources



**Benefit Managers** improve user interactions with their benefits through technology platforms

# BUILDING THE TECH-ENABLED SAFETY NET

# 3 Examples of Technological Innovation



## MNBenefits

(In partnership with Code for America)

- 13-minute application
- 9 Benefits



## Steady

“Income Passport”  
Automated income verification in  
UI claims for gig and mixed  
income workers

- Processing reduced from ~60 minutes/claim to 5 minutes
- 35% of applications automatically verified



## Benefits Data Trust

- Data Matching
- Pro-active SMS-based Outreach
- 90%+ WIC enrollment outreach

# Advancing a Human-Centered Safety Net

## Learning



## Partnership



## Money On the Table



American  
Rescue Plan



Philanthropy

# Thank You

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