



## Internet Resources

### Self-Sufficiency Software: Calculating Assistance

When the Internet was first made public on a massive scale, then-Vice President Al Gore and other politicians touted it as a great social equalizer and a boon for participatory democracy. Sadly, a decade later neither of these promises has been fulfilled. But while the government dabbles in providing electronic access to its services, other organizations are pushing these technical tools into the public domain. The Self-Sufficiency Calculator for the City of New York, created by the Women's Center for Education and Career Advancement (WCECA) and the United Way of New York City (UWNYC), is one of these pioneering efforts.

#### Calculating the Variables

The Calculator, using a simple question-and-answer interface, can estimate a working family's eligibility and benefit amount for twelve state and federal work supports and tax burdens:

- Welfare
- Public Housing
- HEAP
- Food Stamps
- WIC
- Child Care Co-payment
- Medicaid
- Family Health Plus
- Child Health Plus
- Earned Income Tax Credit
- Child Tax Credit
- Child Care Tax Credit

Anyone with an Internet connection can use it, from clients to caseworkers. It's so easy and powerful; it makes you wonder why no one thought of it sooner.

#### Making the Calculator Public

Learning about and accessing these work supports has always been difficult for low-wage working families. Second Harvest reports that 55% to 65% of all New York State residents eligible for Food Stamps receive them. Thousands of families are on waiting lists for childcare, and hundreds of thousands are on waiting lists for Section 8 housing. Nationwide 95% of low-income children without insurance were eligible for Medicaid or Child Health Plus but had not been enrolled.

"Developing an Internet tool to help them access these benefits is no small task for a small non-profit," says Merble Reagon, Executive Director of the Women's Center, citing the cost and manpower involved in developing web-based software. "It was only with the UWNYC's help that we were able to develop and distribute it without charging for access, assistance and training."

While the Calculator isn't the only such tool available to the public, it is unique for the breadth of its calculations. Many calculators concentrate on a single benefit in-depth, such as food stamps, and often provide an option to file electronically while others may provide pre-screening on three or four benefits but do not calculate benefit amount.

**Calculating Efficiency** The Self-Sufficiency Calculator generates results on twelve benefits. But its real power lies in the picture it gives of the relationships between these benefits. "Most [calculators] don't show the interplay of resources; ours gives you a snapshot of their inter-relatedness," Melanie Lavelle, Self-Sufficiency Coordinator at WCECA explains. This means that a caseworker can see where help is needed most, and a client can be given several options for finding help.

How does it work? WCECA and local advocates researched eligibility and application procedures for

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the benefits included in the Calculator. It then took one year for these to be combined and translated into an easy-access JavaScript mechanism on WCECA's Web page. The release of the project was delayed by September 11, though the events of that day led to the inclusion of information regarding disaster relief benefits as well.

A visit to the Calculator's home page reveals a very simple interface and only a few basic questions. Its results page is equally simple, direct and easy to manipulate, giving caseworkers a unique versatility in explaining benefit status to their clients.

### "Calculating" Benefit Access

Are these the same benefits requiring reams of application materials and the administration of entire government agencies? Apparently. But these simple equations are only the beginning of a search for benefit entitlement, a search often involving long lines, changing laws and exceptions galore. The Calculator is only a pre-screening tool. Nevertheless, these pre-screening techniques can save on hours of searching through forms, trips to various federal and state offices, and the sanity of typically overworked case managers. In addition, the Calculator provides Information Pages for each benefit that tell workers where offices are, the hours of operation, and briefly describe the application process.

As the WCECA points out, this tool was "designed by non-profits for non-profits." A typical session with a caseworker and the Calculator lasts only ten to fifteen minutes, in comparison to the hours that may be necessary without it. In this short time, the twelve state and federal programs included in the Calculator can be examined.

The Calculator shows results on a monthly basis, further allowing caseworkers to anticipate problems before they happen, and giving clients a visual tool to aid in their financial literacy. The Calculator only takes a snapshot of the clients' financial situation. Any longitudinal tracking has to be performed by the caseworker. Finally, the simple JavaScript design ensures clients that their information cannot be stored, tracked or saved on a database, encouraging them to be more honest in their financial reporting. This same architecture allows clients access to the same Calculator functions on a home or public Internet-ready computer.

As an interesting corollary, the Calculator's equations have a tendency to expose the financial "cliffs" that can occur based on how eligibility for a particular benefit is structured. If a low-wage worker is given a raise, this can affect the benefits to which he or she is entitled, sometimes leaving the worker with less net income than he or she would otherwise receive. The Calculator's functions anticipate such cliffs, informing workers and preparing them for this anomaly. "We are responding to the need [at WCECA] to help women keep the jobs they find," Reagon says. "Anticipating and understanding these cliffs empowers workers to make sound decisions about their financial situation. The Calculator makes this possible."

### Adding WCECA and UWNYC to the Calculator's Equation

Since its unveiling February 28, 2002, WCECA has conducted over 40 training sessions at organizations as diverse as the UWNYC, Women's Housing and Economic Development Organization, and the NYC Coalition Against Hunger - teaching over 600 managers, caseworkers and counselors how to utilize the Calculator. This "train the trainer" technique is key to WCECA's future plans to expand the Calculator to more programs, helping to beta-test its development and sow the seeds of more web-based tools in the future.

What would make the Calculator complete, Lavelle suggests, would be links to the online applications for every benefit examined. Unfortunately, these online applications do not exist for a single one of the dozen benefit programs under the Calculator's gaze. However, Mayor Bloomberg recently released the Quickcheck calculator for senior citizens that allows seniors to examine eligibility on eleven specific benefits and the NYC's Human Resources Administration is currently testing the Calculator to see how it can be used to help their families as they transition from welfare to work.

Several web-based tools in the same vein as the Self-Sufficiency Calculator are in development across the nation, and WCECA's work will stand as an example for each. "The more of these programs that are developed, the more we hope it raises the bar a bit for assistance that is available to help low-wage workers keep their jobs and move on too," says Lavelle.

To visit the Self-Sufficiency Calculator, see <http://www.wceca.org>.

For more information on receiving training for your outreach staff on the Calculator, contact Melanie Lavelle at 212-964-8934, or [mlavelle@wceca.org](mailto:mlavelle@wceca.org).

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