# GOVERNMENT MATTERS

October 22, 2013 Vol. 1, No. 20

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# The Government Is Open Again...Now What?

#### by Scott Klinger

Just after midnight on Oct. 17, President Obama signed legislation that avoided a dangerous default and reopened the government after the third-longest government shutdown in history. Under the terms of the deal, the government was funded through Jan. 15, 2014, and the debt limit was extended until Feb. 7, 2014.

A 29-member bipartisan conference committee, heavily weighted toward Senate representatives, was established and charged with developing budget recommendations by Dec. 13. Given the recent failures of such efforts to resolve differences between the House and Senate, the chances of success this time around are slim, suggesting another potential showdown after the holidays. As the committee begins its work, it is clear that the next couple of months will be an intense time full of opportunities to influence both policy and public opinion.

#### **Sequestration: The Deepening Costs**

"This was a hard vote for all of us," California Rep. Karen Bass (D) told MSNBC's Chris Hayes. Bass's comment rejects any sort of celebration of the terms for ending the shutdown. Instead, she reminds us that while sequestration may have largely faded from the national news over the last six months, its painful impacts on families and communities across America will now continue until at least January and perhaps far longer. Children who would greatly benefit will continue to be turned away from Head Start; seniors who are hungry will continue to see their Meals on Wheels deliveries reduced; and states will see their budget woes grow as federal support payments for everything from housing to economic development continue to be curtailed. [Stories of the human and economic impact of the sequester continue to flow in and are being collected on our <u>Sequestration Central</u> page.]

Congressional Democrats fought for a shorter-term continuing resolution because they hoped that the new process would create opportunities for replacing the indiscriminate across-the-board spending cuts imposed by the sequester, with a combination of more targeted budget cuts and focused loophole closures and other revenue raisers.

Many government agencies took care to mitigate the sequester's effects, thus avoiding the worst-case scenarios many, including the White House, said could occur. However, the way agencies often did this was by curtailing activities that mattered less in the short run — such as training and outreach — to bolster activities that had immediate implications, such as Occupational Safety and Health Administration inspections. However, this short-run mitigation has long-term consequences. The longer sequestration lasts, the more the negative effects of this approach will show. The bottom line is that we can pay for effective government now, or we'll pay more to address the negative consequences later.

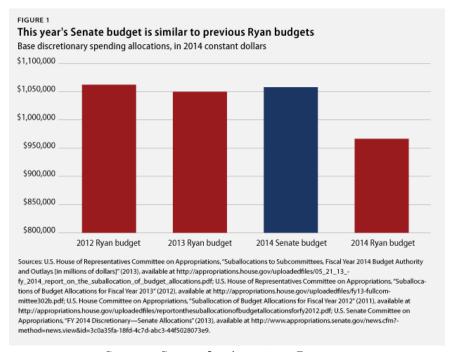
The Minority Staff of the House Appropriations Committee provided this useful look at the harm caused by continued sequestration under House spending levels:

- House funding for Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), a highly effective nutrition program for low-income participants, would deny participation to about 214,000 eligible applicants. Compared to the president's request, 454,000 eligible applicants would go unserved.
- Based on the Ryan budget, the House continues to inadequately fund the Food and Drug
  Administration, preventing the full implementation of vital food safety modernizations that
  protect consumers from foodborne outbreaks like the recent case of tainted pomegranate seeds
  imported from Turkey that infected people with hepatitis A.
- The National Science Foundation (NSF) would be cut \$195.5 million below the FY 2013 level and \$630 million below the president's request at a time when maintaining the United States' competitive edge in science and technology is more important than ever.
  - NSF's Research and Related Activities account would be funded at \$536 million less than the president's request. Nearly 1,800 fewer competitive awards would be funded, impacting nearly 20,000 researchers, teachers, students, and technicians.

- NSF's Education and Human Resources account would be cut \$55 million below the president's request. This cut would result in nearly 90 fewer awards, affecting more than 1,600 researchers, teachers, and students. The federal government funds 53 percent of basic research investment in the U.S., compared to just 23 percent funded by industry, according to research cited by Jeff Madrick in <a href="#">Harper's Magazine</a>. These investments pay big dividends, according to Madrick: 77 of the 100 most important innovations of 2011 as identified by <a href="#">R&D Magazine</a> were at least in part funded by the U.S. government.
- The House-reported bill would continue recent cuts to the IRS budget by slashing it by \$2.85 billion below the FY 2013 pre-sequester level, and \$3.85 billion, or 30 percent, below the level requested by the president. This will force the IRS to eliminate 25,000 positions, which in turn will cause both IRS audits and services offered to plummet. Only one in five phone calls from taxpayers will be answered at the IRS. Tax cheats will not be pursued as vigorously. In fact, the IRS projects that the cuts will result in \$12 billion in uncollected revenue, *thereby increasing the deficit*.

#### The Budgetary and Economic Context

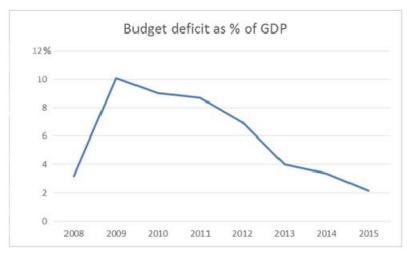
Between now and any new bills to keep the government funded, due on Jan. 15, sequestration levels are continuing under the bipartisan Senate-drafted plan. This is a major step back and a compromise from what Senate Democrats wanted in the budget that they passed in April. However, the Senate Democrats' April budget proscribed <a href="budget levels">budget levels</a> similar to those proposed by House Budget Committee Chairman Paul Ryan (R-WI). Thus Democrats have substantially compromised from their previous, higher budget positions.



Source: Center for American Progress

"Progressives have repeatedly made significant concessions in order to protect the economy from a series of manufactured crises," <u>wrote</u> the Center for American Progress's Michael Linden and Harry Stein. The "legislation to keep the government open sets funding levels that are even lower than previous compromises."

As a result of these lower levels of spending, as well as more tax revenue, the size of the annual U.S. federal deficit has dropped substantially. It is projected to stay at historically low levels for the next several years. Since peaking in 2009 at 10 percent of GDP, the Congressional Budget Office recently estimated that the deficit is currently under four percent of GDP and is expected to decline to about two percent of GDP by Fiscal Year 2015.



Source: The New York Times

The sequester is holding back growth and impeding job creation according to the Congressional Budget Office: "In the absence of sequestration, CBO estimates, GDP growth would be about 0.6 percentage points faster during this calendar year, and the equivalent of about 750,000 more full-time jobs would be created or retained by the fourth quarter." Reflecting on this assessment, Federal Reserve Chairman Ben Bernanke told the Senate Banking Committee last February that it would be best for Congress to "consider replacing the sharp, frontloaded spending cuts required by the sequestration with policies that reduce the federal deficit more gradually in the near term but more substantially in the longer run."

#### Sacking the Sequester and Assuring Adequate Resources to Invest in America

Replacing the sequester is necessary but not sufficient. If we allow the debate to be circumscribed by the sequester, we will be buying into conservative framing that government must get by at some of the lowest funding levels in modern history. Individual and corporate income tax revenue in the United States as a share of GDP was 8.9 percent last year. It was 10.2 percent of GDP in 1987 after two significant tax cuts under Ronald Reagan and 14.1 percent of GDP in 1952 when Dwight Eisenhower sat in the Oval Office.

Rather than putting the deficit first, we should instead put people first and shift the conversation to creating good jobs and understanding government's role in that. We need adequate government

revenue to invest in schools that prepare students for 21st century jobs, including stepping up investments in science, math, and technology. We need adequate revenue to invest in basic research that will reestablish the United States as a leader in innovation, thereby creating jobs in exciting new industries. We need to reclaim compassion as a core American value and assure that those who are vulnerable — whether due to poor health, old age, job loss, poverty, or natural disaster — that they can feel secure in the knowledge that their fellow Americans won't let them down. We need to invest in helping U.S. families and U.S. businesses become more energy efficient. And we need to protect people and the environment with greater transparency and stronger safeguards.

Here are some of our favored ideas for reaching these goals:

**Fix our upside down tax system** (\$500+ billion) — Tax reform will be a significant part of the budget debate. Many in Congress have expressed interest in revenue-neutral tax reform, closing some of the loopholes but using these savings to lower individual and corporate tax rates. This would lock in today's low level of tax collections for decades to come and undo successes earlier this year in restoring top tax rates to pre-Bush tax cut levels.

We support changes that would make the tax code fairer and more progressive. Specifically, we favor closing the following tax loopholes and using the additional revenue to invest in jobs, infrastructure, education, and strengthened regulatory enforcement:

- **End offshore tax abuse** (would raise \$220 billion over 10 years) Multinational corporations have intensified their use of aggressive accounting practices to shift their U.S. profits to offshore tax havens. By some accounts, corporate tax haven abuse alone costs the U.S. Treasury \$90 billion a year. Nearly \$2 trillion of U.S. corporate assets are currently held offshore all of it untaxed in the United States.
- Adopt Buffett Rule (\$171 billion over 10 years) The Buffett Rule would require that
  taxpayers earning \$1 million or more to pay an effective tax rate at least as high as middle-class
  taxpayers.
- **End subsidies for CEO pay** (\$75 billion over 10 years) Current tax law allows corporations to deduct limitless amounts of executive pay so long as the pay is based on achieving measurable performance targets. Pending legislation would eliminate the performance pay loophole and cap this deduction at \$1 million per executive per year; current law also allows corporations to report one cost for stock-based compensation and to deduct a higher amount from their taxes.
- **Abolish Carried Interest Exception** (\$21 billion over 10 years) The carried interest exception allows hedge fund managers to pay taxes on their earnings at the 20 percent capital gains rate, rather than the individual income tax rates. The nine top hedge fund managers each made more than \$500 million in 2012.
- Eliminate "corporate tax extenders" that reward offshore tax dodging (one-year cost in 2013: \$10 billion) The corporate tax extenders bill is a package of 30 corporate tax

subsidies renewed as a package every year or two by Congress. The cost of the total package when last renewed in January was nearly <u>\$41 billion</u>. Of these, two subsidies have little economic value and exist simply to reward companies that have successfully shifted U.S. profits offshore. These <u>two provisions</u> are referred to as the "active financing exception" and "the controlled-foreign corporation look-through."

**Targeted user fee increases** – User fees accounted for nearly \$300 billion in government revenue in fiscal year 2012. The president's budget for 2014 proposes an additional \$221 million in user fees pertaining to heightened inspections of U.S. food production facilities and imports of foreign-produced foods. Additional user fee opportunities are possible to fund enhanced enforcement of worker health and safety laws.

**Give Medicare Part D** the power to negotiate drug prices (\$123 billion over 10 years) — Medicare Part D is a program that subsidizes prescription drug purchases. For those whose income is less than 150 percent of the poverty line, a low-income subsidy helps pay for monthly premiums, annual deductibles, and drug co-payments. Low-income subsidy beneficiaries make up approximately 40 percent of Part D beneficiaries, but they account for three-quarters of the government's spending on the program. The White House proposes to allow those who qualify for Part D subsidies to receive the same government-negotiated rebates available to Medicaid recipients.

**Reforming crop insurance subsidies** (\$4-\$80 billion over 10 years) – <u>Crop insurance subsidies</u> were originally intended to make insurance against crop losses more affordable to family farmers. However, crop insurance programs have morphed into corporate welfare. The government props up the business side of crop insurance companies – paying for their operations and guaranteeing their profits – and also subsidizes farmers' purchases of crop insurance. The White House has proposed new rules that would limit the rate of return crop insurers could earn and curtail government reimbursement of the insurer's operating costs. These changes would save \$4 billion over 10 years. A bolder package of reforms proposed by the Environmental Working Group would save \$80 billion over the next decade.

**Cancel F-35 aircraft and invest instead in extending life of existing fleet** (\$78 billion over 10 years) — The controversial F-35 Joint Strike Fighter has strong critics in both political parties and is an inferior weapon, especially given its price tag. Development of the aircraft is horrifically over-budget, and the Pentagon forecasts it will cost more than \$1 trillion to operate and maintain the aircraft over its serviceable life. A <u>Congressional Budget Office</u> analysis found that investing in new systems for existing F-16 and F/A-18 aircraft could extend their lives and allow them to address the same threats that the F-35 aims to protect against. Doing so would save \$78 billion, according to CBO.

**Other Defense Savings** (\$82 billion over 10 years) — Several weapons program could be replaced with cheaper effective alternatives that would create <u>substantial savings</u>. Also, some activities that are not necessary to national security, such as military bands, could be cut back.

Nick Schwellenbach contributed to this article.

# **States Taking the Lead to Curb Toxic Chemical Exposure**

#### by Katie Greenhaw

A new state law addressing toxic flame retardants recently <u>enacted</u> in California is the latest in a string of successful state efforts to improve chemical safety. In response to insufficient federal controls on toxic chemicals, many states have passed or proposed their own policies to protect residents from the risks posed by hazardous chemicals. In the absence of comprehensive national protections, it is imperative that states take the lead in addressing risks to health and safety.

#### The Need for State Action

The <u>Toxic Substances Control Act of 1976 (TSCA)</u>, the nation's primary and outdated chemical safety law, has proved inadequate for regulating chemicals and ensuring that products are safe for the public. The U.S. Environmental Protection Agency (EPA) currently does not have sufficient authority to test and regulate the more than <u>80,000 chemicals</u> now in use. Despite widespread acknowledgement of TSCA's shortcomings, efforts to improve the federal toxics law have failed thus far. Another federal law, the Consumer Product Safety Improvement Act, limits the amount of lead and bans certain chemicals known as phthalates in children's products, but it does not restrict the use of other toxic substances in consumer goods.

Dozens of states have initiated their own policies to address these gaps in chemical safety. Safer States, part of the <u>Safer Chemicals</u>, <u>Healthy Families</u> coalition, has kept track of the state policies proposed this year. According to their <u>2013 Toxic Chemicals Legislation Tracker</u>, over 100 bills addressing chemicals were introduced across 29 different states as of September 2013. The group <u>reported</u> that over 34 states have enacted policies to protect residents from toxic chemicals.

Another database, the <u>State Chemicals Policy Database</u> run by the Chemicals Policy and Science Initiative, includes historical information on chemicals policies introduced and passed in the states. The State Chemicals Policy Database indicates that between 2000 and 2011, 379 policies were enacted in states, some through state legislation and others through local ordinances.

State and local actions vary. Many ban or restrict specific chemicals or limit the use of chemicals in certain products. Others set chemical reporting and disclosure requirements. Some states have also initiated comprehensive policies to identify and require the phase-out of the most dangerous toxic chemicals for safer alternatives.

#### **Comprehensive Chemical Safety Policies**

California is taking a national leadership role in developing a regulatory system to reduce public exposure to toxic chemicals in consumer products. As part of its Safer Consumer Products Program, California recently <u>issued new rules</u> designed to create safer substitutes for hazardous ingredients in products sold in the state. The regulations were required by California's Green Chemistry Law, <u>Assembly Bill 1879</u>, and represent a leading-edge, comprehensive effort to make consumer products safer.

Other states have also adopted California's more comprehensive approach to reducing chemical risks. Friends of the Earth President Erich Pica recently <u>wrote</u> that Maine, Minnesota, and Washington have all "launched programs designed to replace chemical-by-chemical regulation with across-the-board policies that address the big picture." Washington's more precautionary and protective <u>approach</u> has resulted in important actions, such as <u>requirements</u> that product manufacturers reveal the toxic chemicals in children's products. <u>Reports indicate</u> that more than 5,000 products contain high-priority chemicals of concern.

A <u>bill</u> proposed in Minnesota would address children's exposure to harmful chemicals by requiring product manufacturers to disclose chemical information and authorizing the state agency to prohibit sales of children's products that contain harmful chemicals. Similarly, a legislative <u>proposal</u> in Maine would require the disclosure of certain chemicals in consumer products, require the assessment of safer alternatives to priority chemicals in children's products, and allow the state to consider phasing out BPA in all food packaging.

#### **Prioritizing Significant Threats**

Many states have targeted specific chemical threats by enacting bans or restrictions tailored to certain chemicals and products. Safer States noted a few recent highlights including Minnesota's ban on formaldehyde in children's personal care products and Nevada's ban on BPA in baby food and infant formula containers. Maine also passed a ban on BPA in baby food containers after identifying safer alternatives to the hormone disrupter. States are also starting to address flame retardants, another serious toxic chemical threat that is found in countless home materials and products.

#### Flame Retardants

For decades, flame retardant chemicals have been widely used to reduce the flammability of furniture, clothes, carpets, building insulation, and a host of other products. However, studies have linked some of these chemicals to cancer, developmental problems, neurological deficits, and impaired fertility. A 2012 <a href="Duke University study">Duke University study</a> linked early exposure to one flame retardant, called polybrominated diphenyl ethers (PBDEs), to low birth weight, lower IQs, and impaired motor and behavioral development. PBDEs were voluntarily phased out in 2004, but little is known about the health effects of the flame retardant chemicals and mixtures that have replaced them. A 2012 <a href="study">study</a> published by the American Chemical Society concluded that other flame retardants "with considerable evidence of toxicity appear to remain at high or increasing levels of use," and some "appear to be replaced by less-studied chemicals whose health implications are unknown."

Growing concern about the serious health risks associated with toxic flame retardants has <a href="mailto:built">built</a> momentum for state legislation to reduce or ban their use. This year, states have proposed at least 16 bills that address toxic flame retardants. One of those proposals was recently enacted into law. On Oct. 5, California Governor Jerry Brown signed a new law, <a href="mailto:AB127">AB127</a>, directing the State Fire Marshal to determine whether builders can meet fire safety standards without adding flame retardants to insulation. Currently, outdated insulation flammability standards can only be met using chemical flame retardants. After reviewing the old standards, the Fire Marshal may propose updated standards that would let manufacturers and consumers choose insulation that meets flammability standards

without the addition of toxic chemicals. The new insulation flammability law follows a California Department of Consumer Affairs <a href="mailto:proposal">proposal</a> earlier this year to update flammability standards for furniture that will "reduce[] or eliminate[] manufacturers' reliance on materials treated with flame retardant chemicals."

#### **Preserving State Protections**

The state chemical safety policies adopted across the country highlight the need to protect the public from unaddressed risks when federal law does not provide sufficient safeguards and leaves many vulnerable to harm. However, health and safety advocates are raising concerns about current initiatives that threaten to undermine the progress made in California and in other states.

Proposed federal legislation to reform TSCA is currently pending in the Senate. But while modernizing TSCA to improve the law's outdated and unworkable provisions is long overdue, the proposed legislation, as currently written, fails to address several key deficiencies in the existing law and threatens to undermine state chemical safety laws and protections intended to fill the gaping holes in the federal law. Many environmental and public health advocates worry that the bill could preempt state chemical regulations like those in California and other states. In addition, the outcome of current trade negotiations between the U.S. and Europe could include provisions that preempt state laws and regulations.

Any federal legislation or trade agreement that overrides state chemical regulations would represent a major step backward in protecting the public's health and the environment. The significant improvements to toxic chemical safety that have succeeded in states can only continue if lawmakers protect the authority of states to adopt and enforce stronger chemical protections.

# Americans Want Safer Chemical Facilities, but the Shutdown Stalled Reform Efforts

#### by Sofia Plagakis

A new poll released Oct. 11 found that a majority of Americans want the federal government to require facilities to use safer chemicals and processes to prevent chemical disasters like the explosion in West, TX in April. However, an effort to better coordinate the work of three federal agencies was stalled thanks to the government shutdown. Now that the agencies are all functioning again, we hope they will meet their target deadlines for recommending new policies to improve the safety of facilities handling or storing large quantities of hazardous chemicals.

#### A Majority of Americans Support Federal Requirements to Use Safer Chemicals

Fifty-five percent of likely voters believe that "the federal government should require chemical facilities to use safer chemicals and processes," according to a new survey released by a coalition of more than 100 labor, community, environmental, and public interest organizations. Only seven percent of likely voters opposed the idea.

The survey of a set of nationally representative voters found support for federal safety requirements increases with more information. When respondents were told that over 100 million Americans live near high-risk chemical plants and that hundreds of plants have already switched to safer alternatives, support for new federal requirements increased to almost two-thirds across all groups, including a majority of Republicans. Support stayed strong even when the language was posed against industry messaging arguing that new requirements could cost jobs or increase prices of consumer products. Almost 60 percent of likely voters agreed that more needed to be done to protect the public by switching to safer process when available and reasonable; only 22 percent supported the idea that requiring such changes is unnecessary government bureaucracy and too expensive.

"We need to have some action on a federal level," said former Environmental Protection Agency Administrator and former New Jersey Governor Christine Todd Whitman in a press call organized by the Coalition to Prevent Chemical Disasters. Chemical safety has been an "obvious issue" since the terrorist attacks on Sept. 11, 2001, she said. Ten years ago, Whitman, who served as President Bush's EPA administrator, proposed new rules under Clean Air Act authority to require safer processes wherever feasible. But the Bush White House stopped Whitman's plan under lobbying pressure from the chemical industry. "It's time to take action," Whitman said.

In fact, since that time, over 600 facilities have shifted to safer alternatives. In 2009, the Clorox Company announced its replacement of bulk quantities of chlorine gas with safer chemicals. The Dow Chemical Company and K2 Pure Solutions also opened <u>bleach manufacturing plants</u> that don't use chlorine gas. In addition, over 550 water and wastewater treatment facilities have <u>switched</u> to safer and more secure chemicals and processes since 2001.

"Over 10 years ago, we treated the wastewater at our plant [the Bergen County Utilities Authority] with chlorine gas, and we kept between 30-40 tons of it onsite," said John Birkner, President of the Utility Workers Union of America (UWUA) Local 534 and the mayor of Westwood, NJ during the press call. "Chlorine gas is deadly if it escapes, and in the one of the most densely populated areas of the most densely populated state in the country, that means tens of thousands of people's lives were at risk if a chemical leak or explosion occurred. The move to an inherently safer substance was essential."

"Speaking as a mayor, obviously what we spend taxpayer dollars on as a public entity, anything that goes to provide a safer environment for our constituents is money well-spent," Birkner said.

But the facilities that have made such changes still represent a miniscule number of the plants that report high volumes of risky chemicals on site.

#### **Federal Initiative Delayed**

In the wake of the West, TX explosion, President Obama issued an executive order on Aug. 1, entitled *Improving Chemical Facility Safety and Security*. The order originally gave the U.S. Environmental Protection Agency, Department of Labor, and the Department of Homeland Security until Nov. 1 to identify policy changes that will significantly enhance the safety and security of chemical facilities; they have until May 1, 2014 to report their recommendations to the president.

As part of this process, the agencies are to host listening sessions with the public and key stakeholders, including chemical facility workers, first responders, environmental justice and surrounding communities, and local officials. The first stakeholder meetings were scheduled for Oct. 1 in Washington, DC, but were cancelled because of the federal government shutdown, as was a regional meeting on a related pilot project for the New Jersey/New York region. At least three additional meetings have been scheduled, but no details are currently available because of the shutdown.

Though the working group has not issued any statements on its activities since the government reopened, it is unlikely that it will be able to meet the Nov. 1 deadline. Sen. Barbara Boxer (D-CA) <u>predicted</u> the deadlines will "definitely be delayed."

Environmental activists believe the working group could establish new policies to require safer alternatives as part of its charge to improve chemical safety and security. The <u>National Environmental</u> <u>Justice Advisory Council</u> argues that EPA has untapped authority under Section 112(r) of the Clean Air Act (General Duty Clause) to require plants to shift to less toxic chemical alternatives.

During his first presidential campaign, President Barack Obama <u>promised</u> to "secure our chemical plants by setting a clear set of federal regulations that all plants must follow, including improving barriers, containment, mitigation and safety training, and where possible, using safer technology, such as less toxic chemicals." The working group provides the administration a great opportunity to keep this commitment. Let's hope they take it.

## **Benefits Finder: A Path through the Government Benefits Maze**

### by Sean Moulton

E-Gov Spotlights: Given the importance of websites and online tools to inform the public about major issues and government activities, the Center for Effective Government is publishing an ongoing series of articles to evaluate government's use of online technology. Each article explores the purpose of an agency's site or tool, its strengths and weaknesses, and offers recommendations on how their efforts might be enhanced.

The recent government shutdown shuttered some websites and left others frozen without up-to-date information. <u>Benefits.gov</u>, a one-stop-shop for government benefits assistance, was among the government websites that remained online, but without ongoing updates. The site, which helps citizens assess their eligibility for more than 1,000 governmental assistance programs across 17 different agencies, is a critical service for the public.

#### Benefits.gov

The Benefits.gov site, <u>established in 2002</u>, was developed to make it easier for citizens to learn about government assistance programs that may be available to them, including program summaries, eligibility, and application processes. Citizens can access information on programs from food stamps to

energy efficiency home upgrade loans. The Department of Labor manages the site, though a total of 17 agencies collaborate to achieve the large scope of the site's coverage.

The site boasts more than 50 million unique visitors since its launch and has received numerous awards. In 2012, Benefits.gov released a mobile access format in response to a significant increase in visits from mobile phone users. Today, its resources are available on any computer or mobile device in both English and Spanish.

#### **Using the Site**

Citizens can simply browse Benefits.gov to learn about available benefits based on the type of benefit (such as tax credits), the agency that administers the program, or the state where they live. Periodic news articles highlight higher-profile assistance programs such as <u>a recent article</u> explaining the new health insurance marketplaces being established under the Affordable Care Act. The site also offers materials to help community advocates educate and assist those in need.

The real strength of Benefits.gov is <u>Benefit Finder</u>, a tool that identifies programs the user may qualify for based on information the user provides relating to his or her circumstances, e.g., income level, health status, or work experience. Benefit Finder, which is essentially a simple survey, allows users to quickly identify and explore a range of programs, from Emergency Farm Loans that help family farms hurt by natural disasters to federal student aid.

After responding to a series of questions about one's household, education, health, income, and work experience, users can click on the "View Results" tab to obtain further details on potential assistance programs such as specific qualifications and application processes. For instance, a low-income user might see the Supplemental Nutrition Assistance Program (SNAP, commonly referred to as Food Stamps) on the list of possible assistance programs.

The BenefitsFinder prompts users to specify what types of benefits programs visitors are looking for information on, though you can select multiple categories. For example, parents with a child about to go to college might search for Grants/Scholarships/Fellowships benefits, which easily yields over 30 resources ranging from payments for school tuition to accessing block grants for mental health.

#### **Strengths and Weaknesses**

Overall, the site is easy to navigate. Its accessibility from mobile devices is a significant plus, especially as lower-income residents often use mobile devices rather than computers. The site's availability in both English and Spanish also significantly expands the scope of those who can use it. However, expanding to more languages would improve the site even more and make this information accessible to large new segments of users.

The Benefit Finder tool deserves particular praise as it utilizes a simple and easy-to-use method to find benefits. By starting with the characteristics of the user, the site offers the possibility of identifying available assistance that the user may have been completely unaware of. On the other hand, the site may provide too many results and programs that may not be relevant to the user because the search

terms are imprecise. This is a difficult problem to address without risking overly narrowing search results or making the survey more complicated.

The site also allows users to add programs from the search results into a set of favorites. However, it does not let users remove individual programs from the results or otherwise indicate that they aren't interested in certain programs, which would be helpful for users who want to filter out results that aren't relevant to them. The site could also prompt users to answer pertinent additional questions to refine the search results based on eligibility.

Another weakness is that the site cannot be used to apply directly for benefits once a user sees that he or she is potentially eligible. The site does provide users with information about how to apply and/or where to go to learn more about each program, which is useful, but users have to leave the site and go onto other government websites to apply for the programs. It would be a significant improvement if the site could integrate the websites so that an individual could apply directly from the Benefit Finder results.

Another strength is the fact that the survey is anonymous, so users can explore resources with privacy. Users can save information about a certain program to the site's Favorites tab in order to retrieve it later during the same online session or send a copy to an e-mail account. However, since the site does not collect users' personal information, the Benefit Finder results are discarded once a user leaves the site. Given the amount of information the site provides, it could take users more than one session to review the data and apply for programs. The site might consider giving users the option to establish a login account to save their results and favorites between sessions. This would preserve the ability to search anonymously but allow users to save found information to be used more easily over an extended period.

#### **Conclusion**

Benefits.gov provides an easily accessible and private tool for citizens to identify the benefits that may be available to them without needing to consult with multiple agencies or navigate complex government websites. Though the platform has weaknesses, it performs well in light of its goal of improving citizen access to benefits information. The site is a responsive, high-utility e-government service that is innovative and expands public access to critically important government eligibility information in a very user-friendly format.

Becky Rubenstrunk conducted the research for this article.



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