

December 2023

Tips for Creating a Human-Centered Summer EBT Application

Before you create a new, separate statewide Summer EBT application:

- 1. Have you done everything you can to maximize use of streamlined certification in your state?** Applications burden families and can be costly for the state if they are hard to process or verify. Doing so will likely reduce cost and complexity for the state. See our tips for how to maximize use of streamlined certification ([page 39 of the Summer EBT Playbook](#)).
- 2. Are there opportunities to combine a Summer EBT application with existing benefits applications or other school forms in your state?** Finding these may reduce burden on clients (and caseworkers) across all benefits enrollment experiences. This might look like:
 - **Add Summer EBT to an already-existing integrated benefits system.** If there are families that do not qualify for SNAP, Medicaid, or other means-tested programs but would qualify for Summer EBT, configure the logic of the backend system such that Summer EBT is included as a recommended program to apply for. Any relevant information that they have already entered into other applications should be automatically populated in their Summer EBT application.
 - **Use Summer EBT applications for Free and Reduced Price (FRP) meals eligibility,** so that parents/guardians are not submitting two different applications at the beginning of the year
 - ▶ Currently, in most states, applications for free and reduced price meals are collected and processed at the individual school level. The creation of a state-wide Summer EBT application may be an opportunity to centralize and modernize the school meals application process by consolidating eligibility questions for both programs into one singular application. Streamlining the school meals application process by combining it with the Summer EBT application process at the state level could take the administrative burden of administering and processing these applications off of schools and potentially create a simpler and more secure application experience for families.

- ▶ The only significant difference between the two applications is that the FRP application requires the last four digits of the Social Security number of the primary wage earner or other adult household member, if applicable, while Summer EBT does not.
- ▶ FRP determinations made before July 1 carry over for only 30 days of the new school year, so while a Summer EBT application submitted in May 2024 could not be used for SY24-25 FRP eligibility, any Summer EBT applications received on or after July 1, 2024 would count for both FRP and Summer EBT, if the family provided a Social Security number. Note that, according to FNS, if the Summer EBT application contains a Social Security number field, it must clearly be labeled as optional; if the applicant leaves the Social Security number field blank, the application must still be processed for Summer EBT if it is otherwise complete.

Key Considerations for Creating a Summer EBT-Specific Application:

1. Summer EBT applications should be designed so that they collect application information in ways that can be easily matched to school enrollment data.

- **Make sure the data applicants input to the form will be easily matched to other data sources and lists for checking purposes.** This includes using [address validation](#), using plain-language, employing drop-down menus or autocomplete for school selection, and drafting clear and simple income questions. When forms aren't designed thoughtfully, it can cause data-matching problems on the back end.
- **Include key fields that will be needed for data matching.** In addition to the [required fields](#), the form should collect student first and last names, parent/guardian first and last names, student date of birth, and ZIP code. Collection of this information will support easier data matching and deduplication.
- **If possible, use unique identifiers such as student IDs** as a form element in Summer EBT applications to aid in deduplication and enrollment confirmation.
- **Consider using existing data sources to auto-populate information.** If Social Security numbers are provided during the application, use the Federal Data Services Hub and any relevant state services to retrieve personally identifiable data (PII) that can be used to determine program eligibility in real time, then ask the client to validate the correctness of this data as they proceed through the application. Used effectively, this strategy can ease the burden on the client to attest to and re-upload documents about income, employment, citizenship, etc. that have already been verified through another approved application.
- **Minimize or eliminate free-text fields on the form.** If verifying school enrollment at the local education authority, make sure there is no free-text entry field for school name on the application. Instead, use autocomplete with validation or a drop-down menu to prevent parents/guardians from entering school names as free-form text. This will significantly

reduce matching chaos and complexity on the backend, since you will not need to sort through school name misspellings or parents'/guardians' use of different colloquial names for a school. Keep in mind that if there are 200+ school name elements, a drop-down menu is not recommended due to the scrolling burden on the user; auto-complete (drawing from a validated backend database of school names) is preferred.

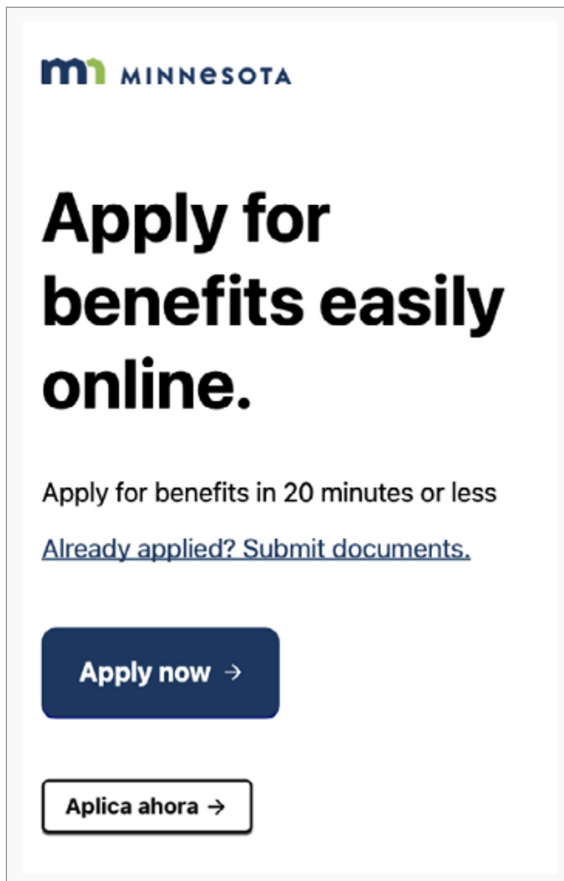
2. Parents/guardians should be able to easily complete the Summer EBT application in their preferred language and for all children in their household at once.

- **Make it easy for parents/guardians to apply for multiple children at once**, rather than submitting separate applications for each child.
- **Avoid over-verification of Summer EBT applicants.** Whenever possible, avoid extraneous verification processes of parents/guardians on application forms (paper or online), beyond what is required by federal or state law. For families that are requesting benefits for their children using exactly the same information as is on record in their schools' enrollment databases, the likelihood of widespread fraud is relatively low and there is little reason to require them to verify their identities. Light-touch verification can be helpful when parents/guardians are requesting changes to information on file, for example, to where the card will be delivered. One option is to use digital techniques to confirm that the parent is who they say they are, such as a robocall, text, or email to the contact information known to the agency. Parents/guardians should also be able to contact their schools to update their information, with that information being integrated at the responsible Summer EBT agency in a timely fashion. We recommend being cautious when considering using a platform like [id.me](#) for Summer EBT, which allows clients to digitally verify their identity against public records. This assumes that the information in the enrollment system is the same as those public records, which may not be the case. In practice, use of identity verification systems such as id.me tends to be an unnecessarily high barrier for clients, given the low likelihood of widespread fraud through Summer EBT applications.

3. The online Summer EBT application should follow user-centered best practices for digital products.

- **Work toward making the Summer EBT application easy to complete on either a mobile device or a desktop computer.** We recognize that creating a mobile-friendly online application may not be feasible for some states in 2024, but we recommend prioritizing it for 2025 and beyond, especially if you anticipate a large volume of Summer EBT applications. Having a mobile-first user experience is no longer a nice-to-have, but rather a necessity. More than 97% of Americans own a cell phone, and as of early 2021, 27% of U.S. adults living in households earning less than \$30,000 a year are smartphone-only internet users – meaning they own a smartphone but do not have broadband internet at home. This means that planning for clients to [access benefits applications through mobile-devices](#) is essential. A lack of mobile options can be a huge barrier to securing benefits for those families who most need support.

- **Allow people to start an application without requiring them to create an account first.** Many benefits applications require people to create an account before starting an application. We've found that account creation is a significant upfront barrier for applicants. For example, before the revamp of the MNBenefits integrated benefits platform, over 60% of people starting a healthcare application in Minnesota didn't make it past the account creation process. Instead, we recommend presenting clients with the option to create an account after an application has been submitted. Or, if a client starts an application without creating an account but then wants to come back later to keep working on it, they are prompted to create an account in order to save their work.



The call to action on the MN Benefits mobile-first homepage is “Apply now” rather than “Create an account.” In addition, note that the button is available on the landing page in both Spanish and English, which reduces the barrier to engagement for Spanish-speaking applicants.

- **Limit the number of questions per screen and remove any unnecessary questions.**

Interaction cost is the mental and physical effort required to interact with a digital product. When an application has high interaction cost, people feel frustrated and fatigued more easily and are less likely to provide accurate information or finish the application. Each page should have no more than five questions. Make sure to take a close look at all the questions in the application; combine similar questions and remove unnecessary or optional questions. People should also be able to skip questions that don't apply to them. This reduces time to completion and increases application completion rates. In addition, avoid asking people to convert numbers they know (like their paycheck) into other formats (like their annual income).

The image displays three screenshots of a web-based application form, likely for Minnesota's EBT system, demonstrating effective user interface design.

- Left Screenshot:** A question "Do you own a vehicle?" is presented with two clear, button-like options: "Yes" (marked with a green checkmark) and "No" (marked with a red X). A "Go Back" link is visible at the top left.
- Middle Screenshot:** A section titled "Where are you currently living?" features a location pin icon. It includes a checkbox for "I don't have a permanent address" and a text input field for "What is the street address?". An "Apartment #" label is positioned below the street address field.
- Right Screenshot:** A section titled "Tell us how much money is received." provides instructions for users who lack current information. It contains two input fields: one for "Unemployment Monthly amount" and another for "Retirement Monthly amount", both preceded by a dollar sign. A "Continue" button is located at the bottom.

- **Arrange the questions in a way that feels like a normal conversation.** Group questions by theme and ask the simplest questions first. People shouldn't have to repeat themselves or remember things from other pages. At Code for America, we've found success in grouping benefits application questions into six sections: Basic Information, Household, Income and Employment, Expenses and Deductions, Submitting Your Application, and Adding Verifications.

C. Unearned income
Complete this section for each type of **unearned income** you or someone in your family receives.
• Include proof of all unearned income, such as a check stub, an award letter, a financial aid form, or a written statement from the source of the income for the most current 30 days.

Type	Yes	No	Name of person receiving income	How often received	Amount
Public assistance (MPP, DWP, GA, Tribal TANF)	☐	☐			
Child support/Spousal support	☐	☐			
Unemployment insurance	☐	☐			
Insurance payments (settlements, short- or long-term disability, etc.)	☐	☐			
RSDR (Retirement, Survivors, Disability Insurance)	☐	☐			
Supplemental Security Income (SSI)	☐	☐			
Veteran benefits (VA)	☐	☐			
Contract for deed	☐	☐			
Trust income	☐	☐			
Interest/dividends	☐	☐			
Tribal payments	☐	☐			
Cost-effective health care reimbursement	☐	☐			
Other (lottery or gambling winnings, inheritance, capital gains, etc.) - list below:	☐	☐			

Does anyone in the household get income from any of these sources?

Check all that apply. You do not need to report income you haven't received yet.

☐ Social Security or Disability (RSDI)

☐ Supplemental Security Income (SSI)

☐ Veterans Benefits

☒ Unemployment

Example of translating a paper question format into an online question format. In the paper format, there is little differentiation in font hierarchy within the form. In the online format, a clarifying context statement is added in smaller, distinct font underneath the primary question.

- **Use skip logic.** Skip logic allows the platform to automatically skip over questions that do not apply to the current applicant; e.g., skipping questions about marital status for a child who is added to the household. Making use of this simple technology when building online applications reduces both time and cognitive load burdens for applicants.

tribe@nationMember

MNbenefits.org English

< Go Back

Are you a member of a Tribal Nation?

☒ Yes ☐ No

YES

NO

Which Tribal Nation do you belong to?

Select a Tribal Nation

Continue

nations@boundary

MNbenefits.org English

< Go Back

Are you living in or near the Tribal Nation's boundaries?

☒ Yes ☐ No

The combined benefits application is a service built by Code for America in partnership with Minnesota counties and tribal nations, on behalf of the people of Minnesota.

FAQ Privacy Policy

CODE for AMERICA

Example: MNbenefits asks clients a yes/no question about their Tribal Nation membership status before following up with further questions.

- **Use concrete, familiar, simple words.** When you're making word choices, pick the familiar or commonly used word that meets a 6th grade reading level. In particular, replace government jargon with familiar words. There is strong incentive and pressure to have government applications include regulations and policy language. Most people have a difficult time understanding this kind of language. Also, avoid using acronyms whenever possible. Learn more at plainlanguage.gov. Using plain language and simple terms is especially important in the sections about income, which tend to have confusing language that may confuse clients. For tricky questions, provide helpful information before the input field for their response. This could be instructions about formatting an answer or answering the question accurately.

The image displays two versions of a web application interface for MNbenefits.org. The left version is a desktop layout with three main sections. The first section, 'Current or Future Employment', asks if anyone has income or will start a job in the next 30 days, with radio buttons for 'Yes' and 'No', and a list of names. The second section, 'Is anyone in your household making money from a job?', has 'Yes' and 'No' buttons. The third section, 'Who in your household is looking for a job?', has a list of names and a 'Continue' button. The right version is a mobile layout showing the 'How much money has this job paid in the last 30 days?' question, with a text input field and a 'Continue' button.

Especially for questions related to income, using tax- or policy-specific language can be tricky. Remember to prioritize helping clients by using language they'd understand. Note that critical information about how they should give their income ("income before taxes") is put upfront for the user to read before the number entry field. It is not hidden behind a "more info" icon that the user would need to click on or hover over.

- **Use a trauma-informed approach.** Acknowledge sensitive subjects and explain hard questions. People are wary of answering questions that seem to put them at risk, invade their privacy, or are just difficult to answer simply. Questions about immigration, Social Security numbers, sex, and race and ethnicity are examples that warrant a trauma-informed explanation for why the question is being asked. Make it easy to skip sensitive questions if they aren't essential for the application.

Can we ask about your race and ethnicity?

Providing your race and ethnicity is optional and will not affect your individual application.

We will use this information to evaluate the fairness of MNbenefits, and we ask you to provide it to ensure that you are accurately represented.

Yes, continue

No, skip this question

What's their sex?
Legally as it appears on their ID. We regret that this question is limited.

☐ Female

☐ Male

☐ Rather not say

What's their social security number?
If they have one, we strongly recommend including it here. Your caseworker will use this to make sure their application isn't confused with anyone else. If they don't have one, leave this blank.

123-45-6789

Example from MN Benefits:
Adding reasoning about why we are asking for personal phone numbers can help lighten concerns about spam or infringement on their privacy, and convince clients of the benefits of providing their number.

- **Set clear expectations about what happens next.** Clearly outline any actions needed from clients, process next steps, and anticipated timeline of events. It's important that this information appears before an applicant hits submit. Clients that have just spent 20+ minutes filling out the application will be eager to move on with their lives after crossing the finish line. We've found that sharing next steps after someone submits their application leads to a higher chance that clients won't submit verification documents or know to expect a phone call.

Notice: Counties are receiving more applications than usual. Application processing may be delayed.

Your next steps

Within 24 hours, **expect a call** from your county about your food assistance application.

In the next 7-10 days, **expect to get a letter in the mail** from your county about your [name of program] application. The letter will explain your next steps.

Call your county if you don't hear from them in the time period we've noted.

Continue

✔ Your next steps have been emailed to [client's email address].

Done! Your application has been submitted.

Your application was submitted to Olmsted County on January 5, 2021.

You were recommended for expedited food assistance (SNAP).

Helpful resources

Save a copy of your application for your records:
[Download your application](#)

Return to [MNbenefits.org](#) to submit any documents requested by your county.

Apply for healthcare coverage!

Health insurance is not included on our application yet, but we can help you get started.

- **Design for accessibility.** Make sure that your technology vendor is using industry-standard accessibility best practices, in order to ensure that the application is accessible to people with visual impairment or other physical disabilities. For example, the application should be designed such that people can use only their keyboard to move around and fill out the form. This means they can only use the tab key, shift and tab keys, the spacebar, the enter key, and the arrow keys.
- **Test applications with applicants before releasing them to the public.** User testing is an essential activity in creating a human-centered application. Your users can tell you what works and where they get stuck, so you can fix things before release.

See these resources for more information on best practices for designing benefit applications:

- [Blueprint for a Human-Centered Safety Net](#)
- [Designing mobile-first applications](#)
- Code for America has designed a number of client-facing forms that are easy for clients to understand and to complete, are accessible on any device, and are easy to process on the back end. As an example, you can explore the [demo site for the Pandemic EBT application](#) that Code for America built in partnership with the State of California. (The site is currently password protected—username: codeforamerica; password: publicbenefits).
- The examples given with these tips are from MNBenefits, an integrated benefits application which Code for America built in partnership with the State of Minnesota. Explore the full demo site to see the user experience of an applicant for yourself: demo.mn.benefits.org