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## Computer Program to Help Determine Aid to the Poor

By STEPHANIE STROM

**T**he Human Resources Administration will announce a pilot project today to use a new software program intended to help low-income families develop budgets and financial plans that will set them on the road to self-sufficiency.

The software, developed by the Women's Center for Education and Career Advancement with the financial backing of the United Way of New York City, lets caseworkers and counselors plug in information about family size, income and expenses, click a computer mouse and determine what sources of public support a client may qualify for.

In doing so, it seeks to streamline the welfare process and allow easier navigation of the welter of agencies that provide aid and services. "This is a way of calculating the goods and services available to you to get you down the road to complete independence," said Verna Eggleston, the human resources commissioner.

She called the software, which will be available online and on disks, an example of the Bloomberg administration's efforts to work with the private sector to achieve public good.

Chicago has a similar calculator program, but it alerts users only to their eligibility for food stamps and child care subsidies. The Urban Institute, in Washington, also has a calculator, but it does not assess eligibility for child care or housing support. The New York calculator lets someone create a budget taking account of food stamps, housing assistance, tax credits and the like.

"It's a great tool," said Helen Brown, a retention specialist at the Women's Housing and Economic Development Corporation. "Before, you had to kind of guess about what people were eligible for, wait for them to find out and then recalculate everything. With this, you can tell them they're probably eligible for Medicaid, for transitional assistance, for child care support."

But it can also tell them if a \$2-an-hour raise, for instance, will result in lower benefits. "If an employer understands that giving a raise from \$7.50 an hour to \$9.50 an hour costs the worker her child care subsidy or food stamps, then instead of offering a raise, it might offer to pay for six months of computer training," said Merble Reagon, president of the Women's Center. "That training in turn may make the worker eligible for a promotion to a job that pays \$13.50 an hour."

Nicole Skinner, a 32-year-old woman who has been on and off public assistance for several years, panicked when she took a part-time job recently and then received a letter from the Human Resources Administration, telling her it had cut off her welfare benefits.

She makes \$8 an hour, 12 hours a week as a clerical worker while looking for a full-time job, but suddenly, she was cut off from all public support. "I was at the end of my wits," said Ms. Skinner. "We were hungry sometimes."

She figured out that her case worker had mistakenly doubled the amount of income she received, and appealed for the administration to reopen her case. Using the software during a trial period, the Women's Center determined that she was eligible for food stamps and Medicaid, which freed up money for other expenses. "I always had a budget, but the calculator gave me a better look at things," she said. "Because I got help through these subsidies, I was able to budget a little differently, and this month, I'm looking to make ends meet for the first time."

Ms. Eggleston predicted that critics would say that the software will increase the costs of public support

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while government budgets are contracting. The calculator has the potential to increase demand for assistance — the Women's Center estimates that some 800,000 people are unaware they are eligible for food stamps — and it may also make a dent in tax revenues, because it highlights various tax credits that are underused.

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