# Landscape Analysis of Public Benefit Enrollment Approaches in the US

## Phase 1 of an Evaluation of Philadelphia's Zero Fare Program Enrollment Approach

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**Even as poverty levels in the city have steadily decreased, Philadelphia stands out for continuing to have the highest poverty rate among major US cities. One way to improve economic opportunity for residents living in poverty is to expand access to public transportation, which can connect people to a wide range of resources and employment opportunities. Recognizing this, the City of Philadelphia introduced Philadelphia's first income-based transit subsidy program in 2023: Zero Fare. Launched as a two-year pilot, the program provides free, unlimited transit use to low-income residents.**

One of the key design features of Zero Fare is its approach to benefit enrollment: a large majority of Zero Fare participants are enrolled automatically. This enrollment approach aims to lower the barriers to enrollment, as there is widespread evidence that people experiencing poverty face barriers to accessing benefits for which they are eligible.

This publication summarizes the results of a landscape analysis of the different approaches to benefit program enrollment and the strengths and weaknesses of the Zero Fare program's approach compared with other approaches to benefits enrollment used nationally. **We find that Zero Fare's unique enrollment-process design results in comparatively higher participation rates by minimizing barriers to access and encourages administrative efficiencies and cost savings.**

## Introduction

More than one in five Philadelphia residents have incomes below the federal poverty line, with numerous persistent factors limiting economic opportunity.[1] The Federal Reserve Bank of

Philadelphia's 2025 Survey of Economic Mobility found that barriers to work, monthly income swings, and benefit cliffs (drops in government benefits that result from income raises) are among the barriers holding residents back from achieving economic stability (Scavette 2025).

Better access to transportation can drive economic opportunity, particularly with regard to navigating work barriers.[2] In 2020, the City of Philadelphia conducted a community needs assessment survey of people with incomes below the federal poverty threshold; 33 percent of respondents who reported maintaining secure employment as a challenge named transportation as the largest barrier—larger than child care, criminal history, and language proficiency (City of Philadelphia 2021).

To work toward addressing these barriers and to meet other program goals related to supporting accessibility and improving families' finances and overall quality of life, the City of Philadelphia launched the Zero Fare program to provide fully subsidized transit passes to residents living near or below the poverty level. Recipients of transit passes receive free rides on all Southeastern Pennsylvania Transportation Authority transit modes (bus, subway, trolley, commuter rail, and paratransit service). Philadelphia residents between the ages of 18 and 64 enrolled in income-based programs with income thresholds at or below 150 percent of the federal poverty level are eligible to receive the transit passes, called Zero Fare Key cards, which are paid for by the city at negotiated rates.

Once they are deemed eligible, residents receive a Key card through one of two mechanisms. The vast majority (90 percent) are automatically enrolled by random selection from an administrative list of eligible residents, receiving preactivated Key cards in the mail. The other 10 percent of residents, who are ineligible for automatic enrollment, are enrolled through select community-based organizations that have partnered with the city to administer Key cards.

## Research Design Summary

This research seeks to increase understanding of the advantages and challenges associated with auto-enrollment and community-based organization partnership from the perspectives of both the provider and the recipient in the context of subsidized transit. To do this, the research team is examining the City of Philadelphia's Zero Fare pilot program in two phases over the course of 18 months.

**Phase 1, which this publication is the result of, entailed creating a theoretical framework based around different enrollment approaches.** The Zero Fare team requested this work as part of an effort to respond to the Mayor of Philadelphia's executive order to address administrative burdens in applying for government programs.[3] The goal in developing this framework was to understand the ways that enrollment strategies vary and the impact of those variations from the administrator and recipient perspectives. The final product of this framework is an enrollment typology matrix intended to serve as a tool to program administrators in their design efforts (see the Comparative Strengths of Different Enrollment Methods section below).

**Phase 2 will involve hearing directly from program administrators and program participants.** Program administrators include those involved in creating and operating the Zero Fare program at the

City of Philadelphia, Southeastern Pennsylvania Transportation Authority, and partner community-based organizations. We will speak to program participants to understand their experiences with the enrollment process.

# The State of US Public Benefit Programs

Public benefit programs for people with lower incomes play a vital role in US society. When people struggle to make ends meet, these systems of support—often authorized by the federal government and implemented by tribal, state, and local governments—can help them meet their basic needs for food, housing, health care, child care, transportation, and more. These supports can also help people more easily navigate life transitions such as experiencing unemployment, disability, or old age. Public benefit programs have been found to contribute to poverty reduction (Trisi and Saenz 2021; Romig 2025), improved health outcomes (Shahidi et al. 2019; Wang et al. 2021), and social equity and stability (Headrick et al. 2023). They may also contribute to the reinvestment of funds, time, well-being, and neighborly support into the economy, social activities, employment, and education (Schweitzer 2022).

Public benefit programs take many forms—including direct cash payments, tax credits, service provision, discounted charges, debt forgiveness, and in-kind assistance—and serve a large share of the US population. One Urban Institute study estimated that in any given month in 2019, 59 million people across the US (18 percent of the population) were enrolled in at least one major federally supported benefit program (Minton and Giannarelli 2019).[4]

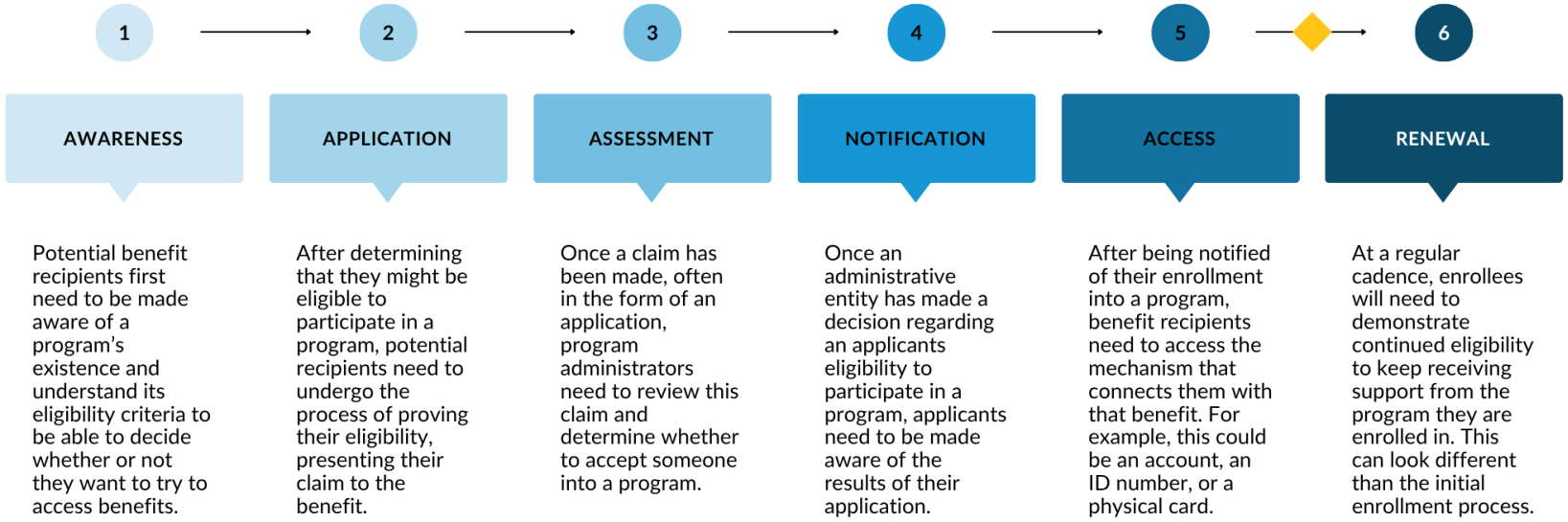
Although US income-based public benefit programs serve a significant share of the population, there are many people eligible for these programs who do not participate (Ko and Moffitt 2024; Primus and Zilkha 2024). For instance, one study found that between 17 and 20 percent of uninsured people (between 5 and 6 million) were eligible for Medicaid or the Children's Health Insurance Program and were not enrolled in 2019 and 2020 (Garrett et al. 2023). Another study found 12 percent of people eligible to receive benefits from the Supplemental Nutrition Assistance Program in each month of fiscal year 2022 (about 4 million people) did not receive benefits.[5]

## Enrollment in Public Benefit Programs

What is contributing to the pervasive gaps between eligibility and participation in public benefit programs? Though not the sole culprit, the process of enrolling in and accessing benefits can pose a formidable barrier to participation . For many of the nation's public benefit programs, the process of accessing a benefit requires six steps (figure 1).

FIGURE 1

## Traditional Process of Accessing Public Benefits in the US




◆ ***Maintenance:*** *In some cases, between steps 5 and 6, benefit recipients may be required to participate in activities in order to stay enrolled. For example, this could entail meeting with caseworkers or meeting work requirements.*

**Source:** Authors' analysis of public benefit and assistance programs and associated literature.

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# Major Impediments to Public Benefit Program Take-Up

To dig deeper into the six-step process detailed in figure 1, we turn to both research literature and industry evaluations, which offer further nuance in understanding the eligibility-to-participation gap puzzle. Below, we summarize specific challenges that recipients and administrators face in trying to access or provide benefits.

## Recipient Challenges with the Traditional Enrollment Process

Applicants completing the steps in the traditional enrollment process often need to provide extensive documentation, navigate cumbersome bureaucratic processes, decipher confusing instructions and eligibility criteria, and take time off work or away from care responsibilities to physically travel to a particular location and wait in long lines to submit an application or collect a benefit ID card. Once enrolled, applicants often need to repeat these steps at a regular cadence to prove their continued eligibility. Some groups, including immigrant communities, undocumented residents, individuals facing language barriers, and people with histories of incarceration, experience additional levels of social, physical, and financial burden throughout this process, which contributes to distinctly poor take-up rates among society's most marginalized groups (Falk 2017; Moffitt et al. 2023).

We break down the major recipient challenges into learning costs, compliance costs, and psychological costs:

- **Learning costs** are defined as the mental energy required to understand the application process, eligibility requirements, and necessary documentation to attempt to access benefits. In other words, these costs refer to the cognitive strain associated with learning of a program's existence and the details about the program and determining if one is eligible for it (Alvira-Hammond and Gennetian 2015; Bhargava and Manoli 2013).
- **Compliance costs** refer to the effort-based expenses individuals incur when gathering documentation, completing complex forms, attending interviews, and navigating bureaucratic processes to apply for, access, participate in, and maintain their enrolled status in a program. Simply put, these costs entail the time, money, and physical demands associated with applying for, accessing, and/or maintaining access to one's benefits (Barnes 2021; Herd and Moynihan 2019; Herd and Moynihan 2025).
- **Psychological costs** refer to the toll on emotional well-being associated with accessing and maintaining access to a public benefit. These can include fear, stress, anxiety, or loss of sense of autonomy. They can also include discomfort and sadness associated with stigmatization or ill treatment while applying for or receiving benefits. Inflictions of these harms, or their perceived infliction, can come from administrators or peers within a recipient's community (Barnes et al. 2023; Savin et al. 2021).

Taken collectively, these challenges are referred to as administrative burden—not to be confused with the burdens experienced by those administering a program. In addition to administrative burden,

mistrust of government (Giordono et al. 2022) and stringent work requirements to maintain program eligibility (Albiston and Fisk 2021) contribute to low participation rates.

## Administrator Challenges with the Traditional Enrollment Process

It is important to note that difficulties are not only felt by individuals trying to enroll in public benefit programs; those administering the benefit programs experience challenges, which can also contribute to low take-up (Van Slyke 2002). Staff administering programs can experience substantial obstacles to supporting program enrollment. We classify these challenges as staffing and institutional knowledge, partnerships and contracts, data management, program labor costs, and paperwork and product inventory:

- **Staffing and institutional knowledge:** Many public benefit programs experience high staff turnover and frequent burnout because of stressful roles. One contributing factor is the punitive, antagonistic, and compliance-focused relationships between clients and administrators that programs with high recipient administrative burden often necessitate. Another factor is small staff size, and staff who are expected to keep up with labor-intensive application, assessment, and renewal processes. Empathy exhaustion can also arise among staff who regularly have to inform applicants in person that they will not be enrolled into a benefit program. The high turnover of staff driven by these conditions can lead to loss of expertise and institutional knowledge, resulting in lower-quality client interactions.
- **Partnerships and contracts:** One challenge for programs involves the time and social capital required to build trust and establish partnerships among program coadministrators. This includes the legal work and costs required to formally set up coadministrative partnerships. These can be a heavy initial burden, especially for programs with more automated and integrated enrollment structures, though that burden diminishes sharply with time (once the relationships and contracts are solidified).
- **Data management:** Staff may have capacity or other challenges keeping up-to-date client data for notifications (e.g., current addresses and phone numbers) or to disburse the physical infrastructure components of a benefit program (e.g., cards or checks). Data deemed sensitive may have stringent use and storage protocols, sometimes requiring specific data-handling training or education for staff. Additionally, as program details like eligibility criteria change, certain data may no longer be applicable to the program, calling for specific data disposal practices. These too may require unique expertise or training and oversight.
- **Program labor costs:** Agencies may need to hire or pay for a sizable workforce of translators or other communication specialists who can provide services in multiple languages to meet community needs. These needs are most extensive for in-person-only enrollment structures. Additionally, staff can spend significant time reaching out to clients to ensure they are submitting all required documents and responding adequately to questions that arise during benefit application, access, or maintenance processes. These costs increase with program complexity and with the degree to which a program depends on recipients to self-navigate.

- **Paperwork and product inventory:** These burdens exist when programs have extensive paperwork requirements for applicants, which staff then have to handle and review. This could be exacerbated by frequent eligibility reassessment (short renewal cadences) or forms that are not user friendly. This burden increases for programs that are more independent (e.g., programs that do not share information or applications with other programs.) Product inventory burden refers to the storage and quality-control lift associated with the physical infrastructure that programs may have, such as EBT cards or transit fare cards.

## Case Studies

This section details the programs we reviewed to inform the above list of administrator challenges with traditional enrollment processes. We explored evaluations and reviews of 17 currently operating benefit programs to learn more about the hurdles that administrators face (box 1).

BOX 1

### Public Benefit Programs Reviewed

**City- and county-level programs**

- Tiered Assistance Program | Philadelphia, PA
- Homestead Exemption | Philadelphia, PA
- Board of Education Retirement System, Chapter 721 | New York, NY
- Home Energy Assistance Program | New York, NY
- THRIVE East of the River | Washington, DC
- Family Stabilization Grant Payments program | Austin, TX
- Hardship Grant Program | Pittsburgh, PA
- Home Repair Program | Chicago, IL
- Homeownership Preservation Program | Miami, FL
- Economic Mobility Pilot | Fairfax County, VA
- Housing Rehabilitation Program | Fulton County, GA

**State-level programs**

- Child and Dependent Care Enhancement Tax Credit | Pennsylvania
- Tax forgiveness | Pennsylvania
- Covered California | California
- Pacific Gas and Electric Company energy bill payment assistance | California
- Child Care Services program | Texas
- IBM—Indiana Project Portfolio Management | Indiana

We selected these programs for their geographic and programmatic variety, as we sought a sample covering a wide range of benefits. We looked at programs that centered utilities support, tax credits and relief, health care coverage, retirement support, home repair, child care services, and direct financial assistance. This list included state-level programs from Texas, Pennsylvania, California, and Indiana, and city- and county-level programs from New York City, Pittsburgh, Miami, Philadelphia, Chicago, Fairfax County (Virginia), Atlanta, Austin, and Washington, DC.

A consistent challenge for these programs was **data management**. Staff working on THRIVE—a program in Washington, DC, that offered direct cash payments to households in Ward 8 facing financial hardship during the first year of the COVID-19 pandemic—noted frustration with maintaining current mailing addresses for participants during a time of significant fluctuation in living conditions and locations for many people (Bogle et al. 2022). High, and occasionally unpredictable, labor costs also rose to the fore as a challenge for program-administering agencies.

We also identified difficulties related to **managing partnerships**. In 2019, to reduce the risk of residents experiencing a gap in medical coverage, the state of California started to automatically transition those falling out of eligibility for the state's Medicaid program into the subsidized marketplace alternative, Covered California. Although the program has been generally touted as a success, evaluators have stressed that much of that success has hinged on committed leadership, extensive cross-agency coordination, and partner agreements that promote flexibility in information sharing (Volk et al. 2024).

Finally, we found that **burdensome paperwork and/or product-inventory demands**, such as lengthy applications, can greatly hinder program success. For instance, Texas's Child Care Services program features a 16-page application. This is likely a significant burden on applicants and is a sizable burden for caseworkers and administrators who need to process application information. With paperwork volumes of these magnitudes, research has found that clerical demands in the public benefit workforce contribute to burnout, reduced morale, fostered feelings of disconnection from the work's purpose, and ultimately spur high employee turnover rates (Hallett et al. 2024; Wu and Meyer 2023; Meier and Hicklin 2008; Schweitzer 2022).

# Improvement Strategies via Enrollment Structures

Research has demonstrated that **changes to enrollment processes can significantly increase participation in income-based benefit programs** (Hahn et al. 2023; Remler and Glied 2003; Hammond et al. 2020; Ambegaokar et al. 2017; Hemmeter et al. 2020). Policymakers, scholars, advocates, and program administrators have proposed and attempted numerous approaches to overcome the challenges and lessen the burdens associated with the process of accessing benefits, all with the objective of increasing program take-up. Below, we summarize variations and alternatives to the traditional enrollment process and provide detailed descriptions of select approaches.

## Process Variations and Augmentations

The following approaches offer variations and augmentations to the traditional enrollment process:

- **Auto-referrals:** A process that automatically directs applicants to one public benefit program to the applications of other programs they might be eligible for based on their application to the initial program. Potential participants still need to apply.
- **Linked eligibility:** A process that allows eligibility-determination information for a single program applicant to be shared across multiple programs, namely those with similar or identical program inclusion criteria. Potential participants still need to apply.
- **Recruited application:** A process that seeks out likely eligible people and encourages them to apply for a given benefit program. This "recruitment" can be done by program administrators or organizations partnered with administrators (e.g., community-based organizations). Potential participants still need to apply.
- **Opt-in joint application:** A single application that allows individuals to demonstrate eligibility and apply for multiple benefit programs at once, instead of needing to submit separate applications for each program individually. Under "opt-in" conditions, an individual would need to actively select which programs they would like their application to be considered for.
- **Opt-out joint application:** A single application that allows individuals to demonstrate eligibility and apply for multiple benefit programs at once, instead of needing to submit separate applications for each program. Under "opt-out" conditions, by default, an individual's application would be considered for any and all programs associated with the joint application. Participants would later be given the choice to opt out of programs for which they were deemed eligible.

## Process Alternatives

The following approaches offer alternatives to the traditional enrollment process:

- **Facilitated enrollment:** The process by which applying for, and in some cases even accessing, a public benefit is done in partnership with a support entity. This can involve a community-based organization partnering with a program to directly administer the benefit to recipients, or it can involve elements of recruited application where community-based organizations recommend a potential participant apply based on the organization's knowledge of that individuals circumstances. Though potential participants still need to submit an application, this can be done on their behalf by someone else entirely or by the recipient with assistance from someone else.
- **Auto-enrollment:** The process by which a designated administrative agency identifies and enrolls individuals in a program after confirming their eligibility using available, potentially third-party data. This process features no application. Recipients are notified of their

enrollment, and in some cases directly connected to their benefit without an additional accessing or benefit acquisition process.

## Review of Select Enrollment Strategies

This section presents more detailed descriptions of select enrollment strategies.

### *Integrated Access Systems and Linked Eligibility*

There have been calls made for the adoption of integrated access ("under one roof") systems to support expedited multiprogram enrollment. Providers seeking to create integrated access systems can reduce program application silos by facilitating joint applications and linked eligibility (Hahn et al. 2023). Joint applications allow people to apply for multiple programs at the same time, ideally saving them time and effort. Auto-referral is an alternative to joint applications that can automatically direct people to apply for other programs they might be eligible for based on the application they just completed, even though they may need to complete a separate application for that program. Linked eligibility and enrollment can allow people to efficiently access multiple programs by bypassing part of the application process for one program based on being eligible or enrolled in another program and using existing data to determine eligibility for other programs. For example, states could use information from the Temporary Assistance for Needy Families program, Supplemental Nutrition Assistance Program, National School Lunch Program, and other programs to determine children's eligibility for Medicaid or the Children's Health Insurance Program (Ambegaokar et al. 2017).

### *Streamlined Application Renewals*

Public benefit and assistance programs have also succeeded at increasing take-up by streamlining renewal processes (step 6 in the traditional model). Strategies include prepopulating information in renewal forms, automatically renewing program eligibility using information in (typically state-level) administrative systems, lengthening recertification periods, allowing continuous eligibility, sending renewal reminders to enrollees, and aligning renewal dates across multiple benefit and assistance programs (Wagner 2021; Baudoin et al. 2014).

### *Facilitated Enrollment*

Facilitated enrollment, a process through which public agencies or their community-based private contractors or organizations proactively reach out to potentially eligible individuals and help them enroll, has been championed by many in the benefits provision space (Robert Wood Johnson Foundation 2007). Facilitated enrollment has been studied as an intervention to increase participation, with favorable results over the traditional enrollment model depicted in figure 1 (Moffitt et al. 2023; McDaniel et al. 2023).

### *Automatic Enrollment*

Among the many improvement strategies explored in research and in practice, **automatic enrollment is widely touted as the most promising intervention for maximizing participation rates in public benefit and assistance programs** (Clark and Pelletier 2019; Dorn et al. 2012; Moffitt et al. 2023). In an auto-

enrollment process, as opposed to a "raise your hand" enrollment process, a designated administrative agency would identify and enroll individuals in a program after confirming their eligibility using available, potentially third-party, data (Holahan et al. 2024). This type of enrollment practice offers several benefits: it minimizes administrative burdens for benefit recipients (Herd and Moynihan 2019; Chalmers et al. 2021), and it has been found to drastically lessen administration costs for program providers and associated support providers, such as social workers and legal aid organizations (Shepard and Wagner 2022).

Auto-enrollment also results in a more equitable distribution of program resources. Lack of documentation, fear of or unfamiliarity with providers, language barriers, and prior convictions are some of the factors that can cause eligible people to not participate in programs intended to support them (Hahn et al. 2023). Auto-enrollment can mitigate many of these challenges, and research has found that this program design feature is associated with greater take-up among the most socially vulnerable groups (Ben-Ishai et al. 2019).

Despite these benefits, auto-enrollment is relatively rare. Organizations may be reluctant to adopt this strategy because of concerns related to privacy and perceived invasiveness.[6] They may also be deterred by the approach relying on high-quality, reliable administrative records to determine eligibility) and having to tackle the issue of regular eligibility changes (Ambegaokar et al. 2017; Lee and Young 2019). This method also necessitates data sharing across programs and agencies, which can be difficult to implement for legal and data management capacity reasons, among others (Goerge 2018; DeSantis and Hiatt 2012).

# Comparative Strengths of Enrollment Methods

The next section of this brief introduces an enrollment typology matrix (figure 2). This matrix serves as a tool to compare the capabilities of each previously mentioned enrollment approach to overcome both recipient- and provider-side challenges. This matrix is informed by our landscape analysis of both active programs and the policy literature.

We first provide guidance for interpreting the matrix, introduce the matrix, and then provide additional notes on how enrollment approaches were scored.

## Assessment Interpretation

On the recipient side, enrollment variations are scored on the extent to which they address recipient burdens. Meanwhile, the burdens felt by administrators are given a propensity score from low (better) to high (worse). These are assessed comparatively, meaning the low-to-high rating is based on one enrollment approach compared with the others, as opposed to the recipient burdens, which are assessed not against each other but against an absolute benchmark.

The scoring structures for recipient burden and administrator burden can be interpreted as follows:

- **Recipient burden assessment:** How much are the challenges of learning costs mitigated by each enrollment type? Not at all (uncovered), somewhat (partial), or fully (covered)
- **Administrator burden assessment:** How predisposed is one enrollment type to propagating data management challenges for program administrators compared with other enrollment types? Notably less so (low), no more or less so (medium), or notably more so (high)

Ultimately, the greater the share of "covered" and "low" labeled squares, the less burdensome the program overall. In other words, the more dark colored squares the better, assuming the objectives of lessening program burden for recipients and administrators and increasing program take-up likelihood. Note that Philadelphia's Zero Fare program, given the enrollment process it has deployed, would be positioned in the right-most "auto-enrollment" column of the matrix in figure 2.

FIGURE 2

## Enrollment Typology Performance Matrix

| | | Auto-referrals | Linked eligibility | Recruited application | Opt-in joint application | Opt-out joint application | Facilitated enrollment | Auto-enrollment |
|---|---|---|---|---|---|---|---|---|
| **Recipient burdens** | Learning costs | Partial | Uncovered | Covered | Partial | Covered | Partial | Covered |
| | Compliance costs | Uncovered | Partial | Uncovered | Partial | Partial | Partial | Covered |
| | Psychological costs | Uncovered | Uncovered | Partial | Partial | Partial | Partial | Covered* |
| **Administrator burdens** | Staffing and institutional knowledge | High | High | Medium | Low | Low | Medium | Low |
| | Partnerships and contract agreements | Low | Medium | Low | Medium | Medium | High** | High** |
| | Data management | Medium | Medium | Medium | Medium | Medium | Medium | Medium |
| | Program labor costs | High | High | High | Medium | Medium | Medium | Low |
| | Paperwork and product inventory | High | Medium | High | Medium | Medium | High | Low |

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**Source:** Authors' analysis of public benefit and assistance programs and associated literature.

**Notes:** * The extent to which auto-enrollment covers the psychological costs of a potential benefit recipient largely depends on the specifics of the enrollment/eligibility renewal process.

** This "high" burden propensity exists in the initial establishment of the program only. Once established, these categories change to a "low" score, as they exhibit diminishing administrative burden over time.

## Scoring Notes

### *Staffing and Institutional Knowledge*

Enrollment structures with the highest administrative costs to recipients were assessed as having the highest propensity for staff burnout and frequent turnover. That propensity was then tiered down for structures that covered more recipient burdens. The sole exception to this straightforward tiering was facilitated enrollment. Based on its coverage of recipient burdens, it would have rendered a "low" propensity score. However, our review of public benefit programs found that the empathy exhaustion element of this burden category is felt most acutely by administrators in this enrollment structure. As a result, it earned a "medium" score.

### *Partnerships and Contracting*

Enrollment structures that involve no cross-agency partnerships or agreements returned a "low" burden propensity score. Structures that involve some sharing of information with the active consent of program applicants, such as eligibility determination documentation, received "medium" burden propensity scores. A "high" burden propensity score was given to enrollment structures that are heavily reliant on things like data-sharing agreements or payments between program coadministrators. It is important to note, however, that this undesirable "high" score only exists in the initial establishment of a facilitated or auto-enrollment structure. Once established, programs with these structures flip to a "low" score.

### *Data Management*

Every enrollment structure features significant administrative burdens. The data use, storage, updating, maintenance, and disposal needs are likely similar across each of the seven enrollment type conditions.

### *Labor Costs*

Structures that are heavily reliant on recipients to navigate the application, access, maintenance, and renewal processes by themselves were given a "high" burden propensity score because the likelihood of an applicant incorrectly submitting materials under these conditions—demanding a closer review by staff and more belabored back-and-forth exchanges between the recipient and administrator—is higher. Additionally, enrollment structures that better facilitate shared costs across multiple programs (i.e., less-siloed structures) were given lower scores. Finally, while the amount of hands-on staff time associated with facilitated enrollment might have earned that structure a "high" burden propensity score, the selection bias associated with this enrollment type gives it a high likelihood of successful first-attempt benefit access, cutting down on the labor costs of multiple rounds of application. This improved its score to a "medium" ranking.

### *Paperwork and Product Inventory*

Product inventory is indeed an administrative burden but is more a facet of program-specific details than of enrollment type. In that sense, all enrollment types would render a "medium" propensity score. Paperwork burden, however, is influenced by enrollment structure. Higher burden propensity scores for this category were given to more distinctly individualized enrollment types, such as those that do

not facilitate sharing of applications across multiple programs. The lowest scores were given to enrollment structures that feature no application at all.

# Conclusion

In this brief, we have stressed that eligibility-to-participation gaps are a significant issue facing many US public benefit programs. We have also detailed the challenges that recipients and administrators face in accessing and delivering benefits, which contribute to the pervasiveness of these gaps. Finally, we have developed a framework through which program administrators can think through the design of the enrollment processes they deploy with the aim of maximizing participation.

Based on a review of 17 programs across the country and other scholarly sources, this framework evaluates how well different enrollment methods address the administrative burdens felt by the recipients of these benefits and the burdens felt by the administrators of benefit programs. The framework, which is presented in the Enrollment Typology Performance Matrix, provides a road map to guide policymakers as they consider the design of public benefit programs.

**Ultimately, this landscape analysis finds that Philadelphia Zero Fare's enrollment process design is well poised to result in comparatively high participation rates. It has minimized barriers to take-up for eligible people and is structured to present diminishing administrative costs and burdens to the program's administrating departments over time.**

The second and final phase of this enrollment evaluation entails interviews with program administrators and focus groups with both active program participants and inactive program enrollees. This qualitative research will highlight the experiences of administrators and recipients and will supplement the theoretical framework we have presented here with the lived experience of the individuals who have engaged with the inputs and outputs of the Zero Fare program. We anticipate publishing results in April 2026. Results may offer lessons worth emulating for any public benefit program, transportation-based or otherwise, striving to best serve eligible constituents.

# Notes

[1] Mike D'Onofrio, "Philadelphia's Poverty Rate Drops to Decade Low," Axios, September 30, 2024, https://www.axios.com/local/philadelphia/2024/09/30/poverty-rate-philly-declines

[2] Kyle Funk and Patrick Hain, "How Transportation Can Drive Economic Mobility of Residents," National League of Cities, June 29, 2023, https://www.nlc.org/article/2023/06/29/how-transportation-can-drive-economic-mobility/

[3] City of Philadelphia, "Executive Order No. 2-24: Local Government that is Visible, Responsive, and Effective," https://www.phila.gov/media/20240103134301/Executive-Order-2024-02.pdf.

[4] The following programs were included in the analysis: the Supplemental Nutrition Assistance Program, Special Supplemental Nutrition Program for Women, Infants and Children, Supplemental Security Income program, Temporary Assistance for Needy Families, public or subsidized housing, and the Child Care and Development Fund.

[5] "Trends in USDA Supplemental Nutrition Assistance Program (SNAP) Participation Rates: Fiscal Year 2020 and Fiscal Year 2022 (Summary)," US Department of Agriculture, October 2024, https://fns-prod.azureedge.us/sites/default/files/resource-files/ops-snap-trends-fy20fy22-summary.pdf.

[6] David M. Anderson, "Auto-Enrollment Is a Good Idea, Here's How to Make It Even Better," Health Affairs Blog, May 17, 2018, https://www.healthaffairs.org/content/forefront/auto-enrollment-good-idea-here-s-make-even-better.

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