

Chapter 3

Training for New EBT System Users

The training in EBT system use for new entrants to the FSP may have an important influence on their program participation, including the incidence of problems. This chapter describes the ways in which training is provided in the waiver and nonwaiver States. The chapter highlights the similarities and differences in training among the four States in the study. In addition, it compares the time, lost wages, and out-of-pocket costs for obtaining training in the waiver and nonwaiver States.

The chapter draws on two principal data sources. First, the descriptions of training policies, materials, and procedures are based on interviews with EBT staff in the four study States and on review of materials they provided. Second, the chapter draws on responses to Section C of the Survey of New EBT Users, presented in appendix B. For each topic in this chapter, we first present the descriptive information from the State interviews and documentation and then present the relevant survey results and their implications.

When FNS created the EBT regulations, the agency viewed hands-on training for new EBT users as necessary. The technology was new to many low-income recipients. Those who could not use their cards or keep track of their benefits might overburden customer service resources or, at worst, be unable to buy food. Therefore, the regulations required hands-on training for all new EBT users, including recipients converted from paper coupons and new recipients added after EBT implementation. Key components of the training were expected to include (CFR 274.12(g)(5)(i):

- EBT operating procedures affecting household participation
- Hands-on practice with EBT equipment
- Procedures for online and manual transactions
- PIN use and security
- Reporting of lost, stolen, or damaged EBT cards
- Participant rights and responsibilities
- Locating stores and lanes where EBT cards are accepted
- Adjustment procedures

As States began planning to implement EBT, they realized that issuing cards and providing training to all current recipients would entail significant costs and might strain their resources. In response, FNS developed the policy that permits States to obtain waivers to the regulations that forced them to issue EBT cards in person, including the hands-on training and PIN selection requirement. The waiver to the hands-on requirement allows States to provide training materials by mail, along with the cards. The PIN selection waiver allows them to assign the PIN by mail as well. These waivers, together with the waiver extending the time limit for card replacement, enabled States to eliminate not only the time and space requirements for training, but also deployment of card issuance devices and practice terminals into each local office. States that implemented the waivers were required to provide optional hands-on training on demand, and to provide a mechanism for selecting a new PIN to replace the one assigned.

Highlights

The nonwaiver States of Louisiana and Pennsylvania generally require new food stamp recipients to go to their local food stamp office to receive their EBT cards, select their PINs, and be trained in how to use the card and PIN. As part of the card issuance and PIN selection process, recipients have the opportunity for “hands-on training” with the EBT equipment. About 94 percent of survey respondents in Louisiana and 92 percent in Pennsylvania said they went to their local office to pick up their cards; the rest reported receiving their cards in the mail or by some other card issuance method. In contrast, 98 percent of Alabama recipients and about 54 percent of Minnesota recipients received their cards in the mail. About 46 percent of Minnesota recipients received their EBT card at the local office, apparently because they qualified for expedited issue of food stamp benefits.

Even among recipients who received their EBT cards in the mail, substantial proportions reported that they also participated in some form of in-person training (such as watching a video about EBT or getting instruction at certification). Thus, although the waiver to the hands-on training regulation allows States to mail EBT materials to recipients (which both Alabama and Minnesota do), it is clear that the States are not limiting training to mailed materials. This suggests that some of the hypothesized impacts discussed in chapter 1 may not appear in the data. The distinction in training methods between the waiver and nonwaiver States is not as great as originally expected.

The proportion of new entrants using some type of Food Stamp Program resource—either in-person training, print materials, or both—varied from about 91 percent in Pennsylvania to 97 percent in Louisiana. Vulnerable recipients (those who are elderly or disabled) were somewhat less likely to have learned about EBT through program resources than were nonvulnerable recipients, being more likely to rely on friends, family members, or store clerks to help them with EBT system use. Very few recipients requested extra help on how to use the EBT system.

Recipients who received in-person training had to spend time, and in many cases cash, to travel to the food stamp office or training facility. The survey collected information on travel time, time spent at the office, wages lost while attending training, and out-of-pocket expenses for baby-sitting, bus or taxi fares, parking fees, and tolls. When a trip to the office or training facility included other business as well, we considered one-half of the reported time and expense as being related to training. About 37 percent of recipients receiving in-person training in the waiver States said that they conducted other business during the same trip, compared with about 18 percent in the nonwaiver States.

The average time spent at the training location was greater in the waiver States, at 1.10 hours, than in the nonwaiver States, at 0.85 hours. Average round trip travel time was 0.64 hours for recipients in the waiver States, compared with 0.76 hours in the nonwaiver States. When travel time and training time are combined, waiver-State recipients spent an average of 1.74 hours on training, while nonwaiver-State recipients averaged 1.62 hours. When total time is averaged over the entire sample of new entrants and only one-half of time spent on multipurpose trips is treated as training time, the average total time per new entrant falls to 0.79 hours in the waiver States and 1.30 hours in the nonwaiver States. The waiver-State average changes more for two reasons: compared with recipients in the nonwaiver States, a smaller percentage of waiver-State recipients

made trips for in-person training, and more of their trips included other business, reducing the costs related to training.

Total expenses, including both lost wages and trip-related costs, averaged \$4.91 per trip in the waiver States vs. \$3.97 in the nonwaiver States. When costs are averaged over the entire sample of new entrants and adjusted for multipurpose trips, the averages fall to \$2.36 for the waiver States and \$3.26 for the nonwaiver States.

Thus, by implementing the hands-on training and PIN selection waivers, Alabama and Minnesota reduced the amount of time and out-of-pocket expenses their new food stamp entrants incurred, relative to new entrants in Louisiana and Pennsylvania. The difference in average total time was 0.51 hours (30.6 minutes), and the difference in foregone wages and out-of-pocket expenses was \$0.90.

Basic Operating Policies and Procedures for Card Issuance and PIN Designation

Table 17 summarizes the principal features of the card issuance and PIN designation process in the four States, as of the time of the new entrant survey.¹⁴ (We use the term “PIN designation” to refer to the process of assigning or selecting the PIN.) The table shows which organization issues the initial card, how and when the card is issued, how it is activated, how the initial PIN is designated, whether an additional card may be issued to a second adult in the FSP household, and how authorized representatives receive cards and PINs so that they can shop in place of recipients who have difficulty with this activity.¹⁵

¹⁴The interviews on training policies were conducted in December 1998 to February 1999, up to a year before the new entrant survey, but subsequent communications with the States did not indicate any substantial changes in procedures.

¹⁵The PIN change process is discussed in chapter 4; the card replacement process is described in chapter 6.

Table 17—Standard processes for initial card issuance and PIN designation: Waiver and nonwaiver States

Process feature	Waiver States		Nonwaiver States	
	Alabama	Minnesota	Louisiana	Pennsylvania
Organization issuing initial card	Vendor	Vendor or local FSP office	Local FSP office	Local FSP office
How and when initial card is issued	Mailed to FSP payee on day after approval (same day if approved before 11 a.m.)	In-person on day of approval for high-loss areas or emergency issuances; mailed next day elsewhere	In-person after notification of approval (same day if expedited, otherwise one or more days later)	In-person on day of approval
How initial card is activated	Payee calls customer service	Active when issued in office; else payee calls customer service	Active when issued	Activated overnight after issued
How initial PIN is designated	PIN assigned and mailed next day after card mailed	PIN assigned and mailed if card mailed; selected if card issued in office	Recipient selects PIN when card issued	Recipient selects PIN when card issued
Additional card for second FSP adult	No	Yes	No	Yes
Authorized representative (AR) procedure ¹	Additional card and PIN issued to AR via mail to recipient	Additional card and PIN issued directly to AR via mail or in-person	AR goes to office to get card and PIN in place of recipient	Card and PIN issued in person to AR; usually issues card to recipient too

¹All States require written authorization from the recipient before issuing a card to an authorized representative, and all States place the representative's name on the EBT card.

Source: Interviews with State EBT coordinators, December 1998 to February 1999.

Standard Processes for Card Issuance and PIN Designation

In general, there are two basic processes for initial card issuance and PIN designation: the mail-out process used exclusively in Alabama, and the in-person process used exclusively in the nonwaiver States of Louisiana and Pennsylvania. Minnesota, the second waiver State, uses a combination of these two processes.

In the mail-out process used by the waiver States, the vendor produces the initial EBT card and mails it to the payee after receiving instructions to set up a new case (one that does not already exist on the EBT database). The card is usually produced and mailed on the day after the application for benefits has been approved. In Alabama, the card can be mailed on the day of approval, if this is necessary to meet expedited service requirements. Following FNS policy, the vendor assigns and mails the PIN the day after the card is mailed. As an added security measure, the card is inactive until the recipient calls the vendor's customer service center and provides identifying information to verify that the card has been delivered to the authorized user. The entire

process can take up to 9 days from the time that the application for food stamps is approved until the recipient has both the card and the PIN.

The in-person process takes place in the local FSP office. After the application for benefits has been approved and the case has been added to the EBT system, an FSP worker issues an EBT card directly to the recipient and operates the terminal where the recipient selects a PIN. (For security reasons, this worker is not an eligibility worker.) The card is active immediately, although the benefits may not be available until the next day. In Minnesota and Pennsylvania, the in-person card-issuing process usually takes place as soon as the application has been approved, while the recipient is still at the office. Thus, recipients in these States usually do not have to make a separate trip to get the card. In Louisiana, however, the recipient is usually notified of approval by mail (except in expedited cases) and must then go to the office to get the card and select the PIN.

In Minnesota, the mail-out process with PIN assignment is standard procedure, unless one of several conditions apply. The in-person process with PIN selection is used in counties or portions of counties where mail losses were high when food stamp coupons were issued. The in-person process is also used for cases that qualify for “rapid emergency issuances,” including expedited food stamp applicants and other households with emergency needs for food or cash assistance. Finally, if a household identifies an emergency situation after the order for an initial card by mail has been placed, the local office can deactivate the mail-issued card and issue a replacement card in person.

Authorized Representative Procedures

In all four States, a recipient can choose an authorized representative (AR) to shop in his or her place. The procedure for issuing a card and PIN to an AR begins in the certification process, when the applicant chooses an AR. This application may be taken at home if the applicant is homebound. The FSP worker records the AR’s name and, in some States, other information that identifies the AR, and then the worker authorizes a card to be issued to the AR. The card issuance and PIN designation process then follows the State’s usual process. In Alabama, the card and assigned PIN for the AR are mailed to the recipient, who thus has final control over how and when the AR gets the card and PIN. In Louisiana and Pennsylvania the AR must go to the FSP office to get the card and select the PIN. Pennsylvania usually issues a card to the recipient as well as to the AR, who can pick up and deliver the recipient’s card. If the AR picks up the recipient’s card, the card has no PIN and can be used only for balance inquiries or as identification for contacts with the customer service center. In Minnesota, the AR’s card and PIN are mailed directly to the AR, unless the AR is in a high-mail-loss area or the household qualifies for in-person issuance.

In Minnesota and Pennsylvania, a household with two adults can obtain cards for both. The procedures for issuing the second person’s card and PIN are the same as for the first person’s card. Alabama permits only one card per household, except when the recipient has an AR. Louisiana permits only one card per case in all circumstances, so the recipient does not get a card when there is an AR.

Survey Data on Card Issuance Method

The new entrant survey data largely confirm the description of card issuance procedures provided by the States, as indicated by the data in table 18. Among the waiver States, 98.0 percent of new recipients in Alabama received their EBT cards by mail,¹⁶ but only 53.6 percent did so in Minnesota. This difference is presumably due to Minnesota’s practice of issuing cards and PINs at the office for those receiving expedited benefits, because recipients in high-loss ZIP codes were excluded from the survey. Among the nonwaiver States, 93.9 percent of new food stamp recipients in Louisiana and 92.4 percent in Pennsylvania received their cards at the food stamp office.

Table 18—New entrants by card issuance method

Method	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
			<i>Percent</i>			
Received EBT card by mail	75.8	6.2	98.0	53.6	4.9	7.5
Received EBT card at FSP or other office	23.8	93.2	1.8	5.8	93.9	92.4
Other card issuance method	.4	.7	.2	.6	1.3	.1
			<i>Number</i>			
Sample size	779	689	494	285	360	329

Notes: Table entries are based on response to Question A13 of the Survey of New EBT Users. Recipients using a replacement card at the time of the survey are not included in the table. Chi-squared tests of significance indicate that the distributions of responses in Alabama and Minnesota are significantly different from one another at the 0.01 level; the Louisiana and Pennsylvania distributions are not significantly different from one another. The distribution for the combined waiver States is significantly different from the distribution for the combined nonwaiver States at the 0.01 level.

In the survey data, a small number of recipients in the nonwaiver States indicated that they received their cards by mail: 4.9 percent in Louisiana and 7.5 percent in Pennsylvania. There are two possible explanations for these responses: the recipients may have had difficulty getting to the office to pick up their cards, or they may have planned to have an AR do most, but not all, of the shopping.¹⁷

New Recipient Training Process and Content

Basic Approach to Training

Among the four States, there are three types of training for new recipients on how to use the EBT system: orientation during the certification process, primary training by mail or in person, and supplementary training for recipients who want or need it. Table 19 summarizes the standard procedures for each of these types of training in the four States, including the location and media used. The content of the training is discussed later in this section. As discussed below, it appears that the local offices have some latitude to deviate from the standard procedures.

¹⁶ After review of a draft version of this report, program staff in Alabama reiterated their State’s policy of mailing all EBT cards. For recipients who are homeless, the cards are mailed to the local food stamp office and must be picked up there. We cannot resolve this discrepancy between State policy and survey results, although it is possible that a small number of survey respondents were homeless when their cards were issued. All recipients sampled for the survey, however, had address information listed in the State’s food stamp eligibility file.

¹⁷ In Louisiana, 0.4 percent of the survey respondents did not do their own shopping. The corresponding figure was 1.2 percent in Pennsylvania. Nearly all of the alternative shoppers were the recipients’ designated ARs.

Table 19—New recipient training process: Waiver and nonwaiver States

Features	Waiver States		Nonwaiver States	
	Alabama	Minnesota	Louisiana	Pennsylvania
Orientation during certification	Video and live training (discussion and questions)	One-on-one review of EBT handbook and flip chart ¹	One-on-one explanation of procedures, rights responsibilities ²	One-on-one explanation of procedures, rights, responsibilities ²
Primary training mode and timing	Mail materials with card and PIN	At office in high-loss areas, else mail materials with card and PIN	Video, live, or both at office	Video at office, live follow up at local option
Types of handouts	Handbook (13 pages), fact card, and card mailer	Handbook (22 pages), card mailer, PIN mailer	Handbook (18 pages) given at training	Handbook (10 pages), fact card, given at training
Video (when used)	During group orientation in application process	Waiting areas	Optional for local office to use in training	Usually used in training
Live instruction (when used)	During group orientation; for supplementary training	One-on-one training during card issuance in high-loss areas; supplementary training ¹	Mandatory, at local office before card issued	County option during training
Hands-on training (when used)	None	Use PIN pad to select PIN, check balance when card issued in person	Use PIN pad to select PIN, check balance	Use PIN pad to select PIN, check balance; other POS practice (optional)
Supplementary training approach	Live in office with handouts, video, or both	As needed, show video, review flip chart, or go with recipient to store	Call recipient in to office if evidence of abuse or problems	(see note) ³
Authorized representative training	Use handouts in home interview with recipient; AR watches video in office, gets handouts with card	Go through same training as recipients (by mail or in person, depending on how card is issued)	Go through in-person training in place of recipient	Go through same in-person training as recipients; recipient orientation may take place in home

¹One-on-one orientation is done during card issuance in Minnesota offices where all cards are issued in person.

²Rights and responsibilities topics may include liability for unauthorized use of card and PIN, abuse of benefits, nondiscrimination Statement, dormant account policy, and prohibition of fees for FSP transactions.

³Pennsylvania did not indicate its supplemental training policies during the interview.

Source: Interviews with State EBT coordinators, December 1998 to February 1999.

Orientation During Certification Process

The four States vary substantially in their standard approaches to initial orientation during certification; there is as much variation among the waiver States as between the waiver and nonwaiver States. In the past, the certification process was the time when recipients would learn about their rights and responsibilities and the procedures for getting and using their food stamp coupons. This discussion was usually a brief conversation between the FSP worker and the applicant. Louisiana and Pennsylvania follow essentially the same approach to the initial orientation to the EBT system. In Alabama, part of the application process is in a group setting. EBT orientation is provided during this group session, typically with a combination of the standard EBT training video and supplemental live training. This includes a discussion of important points, followed by a question-and-answer period. In Minnesota, the intake worker usually provides one-on-one orientation, using the EBT handbook and a training flip-chart; in counties where all cards are issued at the office, however, this orientation may take place during card issuance. Some local offices in Minnesota show the training video in their waiting rooms. In all four States, the orientation process is subject to local discretion and varies from office to office.

Primary Training

As with initial card issue, the two primary training methods are by mail, as in the waiver States, and in person in the nonwaiver States. Minnesota uses the mail training approach when recipients get their cards by mail and the hands-on approach when they get their cards at the local office.

The hands-on training approach typically consists of two components. We call the first “in-person” training; the second includes the hands-on use of EBT equipment. In-person training may include a video, live instruction, or both; it can be used in conjunction with either the mail approach or hands-on training. In States using the mail approach, in-person training usually occurs before EBT cards are mailed to recipients. In States with hands-on training, the in-person training may take place either before or during card issuance, individually or in a group setting.

With the mail approach, the recipient gets a handbook and a brief insert or fact card in the mail along with the EBT card. Training materials may also be included in the separate mailing for the assigned PIN. These materials are supplemented by the orientation during certification and by supplementary training options, discussed below. As noted above, the mail approach can also be supplemented with in-person training that does not involve hands-on use of EBT equipment.

Hands-on training usually occurs when the recipient selects the PIN in person. The person issuing the card shows the recipient how to swipe it in a point-of-sales (POS) terminal, and the recipient enters the PIN on the keypad attached to the terminal. In addition, the recipient usually checks that the just-issued card works by doing a balance inquiry at a live POS terminal. In Pennsylvania, some local offices have a practice POS terminal for additional hands-on training.

An important point is that the waiver for hands-on training did not eliminate in-person training in the waiver States of Alabama and Minnesota; as the survey shows, recipients in both States received some in-person training during orientation.

Supplementary Training

In all States, supplementary training of some kind is provided, but the waiver States put more emphasis on this than the nonwaiver States, where hands-on EBT training is mandatory. Supplementary training is generally adapted to the needs of the individual recipient. In Alabama, live supplementary training is available in all offices for recipients who encounter difficulties or desire more training. The FSP worker may use the handbook and other printed materials, the video, or both. For Minnesota recipients, supplementary training options include one-on-one discussion, watching the video, or (if necessary) having an FSP worker accompany the recipient to the store. Louisiana FSP offices call in recipients for supplementary training who have excessive rates of card replacement or other signs of possible abuse of the EBT card and account.

Procedures for Training Authorized Representatives

The training process for ARs generally mirrors that for recipients: the waiver States train ARs by mail, and the nonwaiver States train them at the local office. If the AR gets the card and PIN by mail, he or she gets the handbook and other materials the same way. In Alabama, the AR usually goes to the office to watch the video. In both Louisiana and Pennsylvania, the AR goes through the same in-person training as the recipient, as part of the process of getting the card and PIN. Homebound recipients in Alabama and Pennsylvania who use ARs receive a basic orientation to EBT during their certification interviews.

Survey Data on Training Approach

In the new entrant survey, respondents were asked which of a series of potential sources they used for learning how to use the EBT system. In the discussion that follows, we present and interpret the responses to this question. Respondents were allowed to identify more than one resource, and most did. Over 90 percent of new recipients in both waiver and nonwaiver States learned how to use the EBT system through materials or training provided by the FSP. There was much variation, however, in the type of resources used.

In-person training via video or live instruction was not universal in the nonwaiver States, but it was used much more frequently than in the waiver States, as table 20 shows. In the waiver States, 53.9 percent of new entrants utilized in-person training, versus 87.4 percent in the nonwaiver States. The gap in percentages is statistically different from zero at the 0.01 level. Statistically significant differences also exist between the waiver and nonwaiver States within the vulnerable and nonvulnerable groups of recipients.

Table 20—New entrants who learned to use the EBT system through video or in-person instruction

Entrant category	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
All new entrants (percent)	53.9	87.4**	65.5	42.3**	94.1	80.6**
Sample size (number)	882	750	545	337	387	363
Vulnerable new entrants (percent)	50.3	76.4**	57.9	42.6*	79.6	73.1
Sample size (number)	255	271	188	67	133	138
Nonvulnerable new entrants (percent)	54.8	89.5**	67.4	42.2**	96.5	82.4**
Sample size (number)	627	479	357	270	254	225

Note: Table entries are based on response to Question C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

For both the vulnerable and nonvulnerable groups and the overall group of new entrants in the two waiver States, Alabama had the higher proportion of recipients utilizing in-person training. In the nonwaiver States, In-person training was nearly universal in Louisiana, at least among nonvulnerable recipients, whereas significantly smaller percentages of Pennsylvania entrants learned in this fashion.

In Alabama and Louisiana, vulnerable recipients were significantly less likely (at the 0.10 level) than nonvulnerable recipients to utilize in-person training. For the combined nonwaiver States, the difference in utilization rates for the vulnerable and nonvulnerable groups (76.4 percent and 89.5 percent, respectively) is significant at the 0.05 level.

It is somewhat surprising that the percentages in table 20 are not all close to 100 percent. From table 19, we know that the policy in each State specified some form of in-person training (such as a video or one-on-one instruction) during the food stamp certification process. There are two possible explanations for the discrepancy between policy and survey results. The first is that some local offices did not provide the training indicated in table 19, at least not on a consistent basis. The second possibility is that training was provided but that recipients did not find it very memorable. From table 21, we see that recipients who said they received their EBT card at the food stamp office were more likely to say they received in-person training than recipients who received their cards in the mail. The only exception is Alabama, where the discrepant statistic (56.4 percent) is based on a sample of only 10 recipients.

Table 21—New entrants who learned to use the EBT system through video or in-person instruction, by card issuance method

Method	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
Entrants who received their EBT cards by mail (percent)	46.0	73.2*	65.8	26.2**	76.2	70.2
Sample size (number)	634	166	481	153	13	153
Entrants who received their EBT cards at the office (percent)	55.0	88.0**	56.4	53.7	95.8	80.2**
Sample size (number)	140	474	10	130	344	130

Note: Table entries are based on responses to Questions A13 and C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

From these statistics, it appears that Alabama’s training approach, providing EBT orientation in a group setting, is more consistently implemented (or at least provides more memorable training) than Minnesota’s individual orientation during the certification process. It is also possible that the wording of the survey question confused some recipients. The question (C1) asked whether recipients went to the local welfare office for training. If recipients received training during the certification interview, as in Minnesota, they may have answered “no” to this question, thinking that the trip’s main purpose was to apply for food stamps rather than to receive EBT training.

Recipients in the waiver States were more likely to use print materials to learn to use the EBT system—86.0 percent in the waiver vs. 63.0 percent in the nonwaiver States, as shown in table 22. Print materials were most widely used in Minnesota (by 88.5 percent of new entrants) and least used in Pennsylvania (by 62.6 percent of new entrants). In all States, vulnerable recipients were less likely to use print materials than nonvulnerable recipients. This difference, however, is statistically significant only in Alabama (at the 0.01 level). The difference in Alabama is large enough to create a significant difference when the two waiver States are considered together. There, the difference between 77.9 and 88.0 percent is significant at the 0.01 level.

Table 22—New entrants who learned to use the EBT System through print materials

Entrant category	Total Waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
All new entrants (percent)	86.0	63.0**	83.6	88.5*	63.5	62.6
Sample size (number)	882	750	545	337	387	363
Vulnerable new entrants (percent)	77.9	58.7**	71.7	84.2*	61.7	55.7
Sample size (number)	255	271	188	67	133	138
Nonvulnerable new entrants (percent)	88.0	64.0**	86.5	89.5	63.8	64.2
Sample size (number)	627	479	357	270	254	225

Note: Table entries are based on response to Question C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

The proportion of new entrants using some type of FSP resource—either in-person training, print materials or both—was about 94 percent in both groups of States and ranged from 90.7 percent in Pennsylvania to 97.0 percent in Louisiana, as shown in table 23. The Pennsylvania figures were consistently and significantly lower than the percentages in Louisiana. Furthermore, vulnerable recipients in Alabama (and in the waiver States combined) were significantly less likely (at the 0.05 level) to have learned about EBT through program materials than nonvulnerable recipients. Notwithstanding these few differences, table 23 indicates that the vast majority of those who did not receive (or remember) in-person training got help from print materials, and vice versa.

Table 23—New entrants who learned to use the EBT system through print materials or in-person training

Entrant category	Total Waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
All new entrants (percent)	94.3	93.9	94.8	93.7	97.0	90.7**
Sample size (number)	882	750	545	337	387	363
Vulnerable new entrants (percent)	89.5	91.7	90.2	88.8	97.2	86.3*
Sample size (number)	255	271	188	67	133	138
Nonvulnerable new entrants (percent)	95.4	94.4	96.0	94.8	97.0	91.8*
Sample size (number)	627	479	357	270	254	225

Note: Table entries are based on response to Question C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

The data on the use of FSP training resources confirm the basic outlines of the standard procedures described by the States, but they indicate that local agencies had some autonomy to shape the training approach. The data also suggest that the conventional program resources of in-person training and print materials were less widely used by vulnerable recipients.

Table 24 indicates that substantial percentages of new entrants in each State rely, at least in part, on non-FSP sources to learn how to use the EBT system. These non-FSP sources include their own prior experience with bank cards and friends, relatives, and store clerks who know the system. (The non-FSP category also includes recipients who said they taught themselves.) A majority of new entrants in the waiver States—60.1 percent—relied in part on non-FSP sources to learn how to use the EBT system, whereas 44.7 percent of new entrants in the nonwaiver States indicated that they used non-FSP sources. The difference between these percentages is significant at the 0.01 level, as are the comparable differences for the vulnerable and nonvulnerable new entrants. Recipients in Alabama were also more likely to use nonprogram resources than their Minnesota counterparts.

Table 24—New entrants who learned to use the EBT system through non-FSP sources

Entrant category	Total Waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
All new entrants (percent)	60.1	44.7**	68.9	51.3**	44.4	45.0
Sample size (number)	882	750	545	337	387	363
Vulnerable new entrants (percent)	71.5	51.4**	73.9	69.2	45.0	57.7
Sample size (number)	255	271	188	67	133	138
Nonvulnerable new entrants (percent)	57.5	43.1**	67.7	47.2**	44.3	41.8
Sample size (number)	627	479	357	270	254	225

Note: Table entries are based on response to Question C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

Vulnerable recipients in all States relied more on non-FSP sources than did nonvulnerable recipients, compensating for lower rates of use of in-person training and print materials. This difference was most dramatic in Minnesota, where 69.2 percent of vulnerable recipients used non-FSP sources but only 47.2 percent of nonvulnerable recipients did so. The difference in Pennsylvania was also substantial: 57.7 percent of vulnerable recipients vs. 41.8 percent of nonvulnerable recipients. These differences in Minnesota and Pennsylvania are statistically significant at the 0.01 and 0.05 levels, respectively. For the two waiver States as a group, the difference between 71.5 and 57.5 percent is statistically significant at the 0.01 level.

The results presented so far pertain to the original training that new food stamp recipients in the four States received. The survey also asked about extra, or supplementary, training. Very few recipients availed themselves of supplementary training; only 24 of the 1,632 survey respondents said that they ever went to the food stamp office or to another location to receive extra help or training on how to use the EBT system. The State-by-State averages were 1.2 percent in Alabama, 1.2 percent in Minnesota, 3.4 percent in Louisiana, and 1.1 percent in Pennsylvania. Across the four States, 0.8 percent of vulnerable recipients went for extra training, compared with 2.0 percent of nonvulnerable recipients. Almost without exception, those who went for extra training had also received some form of in-person training when they were certified for program benefits or when they received their EBT card.

Topics Covered in Training

In general, all of the States cover the topics listed in table 25 in one or more of the training media; most topics are covered in two or more media in each State. The topics given the most emphasis (as indicated by the number of media used) are: how to use the EBT card, check the balance, and replace a lost EBT card; when usage fees apply; and how to change the PIN. In the waiver States, card activation is also explained in all training media. Most States do not emphasize the option to use an authorized representative in standard training materials, but this topic is always discussed when appropriate during the certification interview.

Table 25—New recipient training content and media used: Waiver and nonwaiver States

Subject	Waiver States		Nonwaiver States	
	Alabama ¹	Minnesota	Louisiana	Pennsylvania ²
How to get EBT card	Live, video	Video	Live, video	Live
How to activate the EBT card	Handbook, live, mailer, video	Handbook, mailer, video	Not applicable	Not applicable
How to use the EBT card	Fact card, handbook, live, mailer, video	Handbook, mailer, video	Handbook, live, video	Fact card, handbook, live, video
Where to use the EBT card	Fact card, handbook, mailer, video	Handbook, video	Handbook, live, video	Fact card, handbook, live, video
How to check the EBT balance	Handbook, live, mailer, video	Handbook, mailer, video	Handbook, live, video	Fact card, handbook, live, video
How to take care of the EBT card	Handbook, mailer, video	Handbook, video	Handbook, video	Handbook, video
How to replace a lost EBT card	Fact card, handbook, live, mailer, video	Handbook, mailer, video	Handbook, live, video	Fact card, handbook, live, video
How to get other help	Fact card, handbook, live, mailer, video	Handbook, mailer, video	Handbook, video	Fact card, handbook, live, video
Rights and responsibilities ³	Handbook, mailer, video	Handbook	Handbook, live	Handbook, video
Usage fees	Handbook, live, mailer	Handbook, mailer, video	Live, video	Fact card, handbook, live, video
How to keep the PIN safe	Handbook, live, mailer, video	Handbook, mailer, video	Handbook, video	Handbook, live, video
ATM security	Handbook, live, video	Handbook, video	Handbook, video	Handbook, video
How to change the PIN	Handbook, live, mailer, video	Handbook, mailer, video	Handbook, video	Fact card, handbook, live, video
Authorized representatives	Live	Handbook, video	Video	(not covered)
When benefits are available	Live	Handbook, mailer	Handbook	(not covered)

¹Live script for Alabama is for conversion training; available as a model for ongoing training.

²Video content information for Pennsylvania obtained from video script.

³Rights and responsibilities topics may include liability for unauthorized use of card and PIN, abuse of benefits, nondiscrimination Statement, dormant account policy, and prohibition of fees for FSP transactions.

Source: Interviews with State EBT coordinators, December 1998 to February 1999, and training materials provided by States.

Accommodating Recipients with Special Needs

The States use a variety of means to accommodate recipients with limited English. These recipients may have more difficulty learning to use the EBT system, particularly when the hands-on training requirement has been waived. All States have interpreters available for the application process, either on-staff or through community resources. The interpreters sometimes help train recipients to use the EBT system. Where many recipients have a first language other than English, the States generally provide training materials in these languages. Pennsylvania has a video and handbook in Spanish and a fact card in Korean. These materials were produced specifically for conversion, and the State EBT office no longer distributes additional copies to local offices. Nevertheless, the videos may still be in use, and local offices can presumably duplicate printed materials. Minnesota has printed materials in several languages. Alabama and Louisiana do not have alternate-language training materials, relying instead on interpreters or recipients' own resources (friends or family) to overcome any language barriers.¹⁸

For persons with disabilities who need or want training, the States make a variety of accommodations in training approaches. All States have closed or open captions on their videos for the hearing-impaired. Minnesota and Pennsylvania have Braille materials for the visually impaired, and Pennsylvania has large print and audio versions of its handbook. Supplemental training methods are also used to meet the needs of persons with disabilities, although we have already noted that only 0.8 percent of vulnerable recipients requested extra training.

Time and Costs to Obtain Cards and Training

The waivers entail a tradeoff for participants: they do not automatically get hands-on training as part of card issuance, but they can avoid making a special trip to the food stamp office for their cards and training. To assess the costs, the new entrant survey included the following questions:

- How many new entrants made trips to get cards or training, with or without conducting other business at the food stamp office?
- How many new entrants took someone else along to training to learn how to use the card?
- How much time did the new entrants spend on these trips, including travel time and time at the office?
- What was the cost of this time in foregone wages?
- What was the out-of-pocket cost of these trips for transportation, childcare, or other expenses?

This information was used to estimate both the average cost per trip for card issuance or training and the overall average cost of trips per new participant, taking into account those who did not make trips for cards or training.

¹⁸The Survey of New EBT Users was administered in both English and Spanish; recipients who could not speak either of these languages were not interviewed. Thus, if recipients fluent only in other languages have particular difficulties with the EBT system, this survey would not have captured information about the prevalence or type of difficulties encountered. C-3 in Appendix C provides detail on the percentage of recipients who could not be interviewed because of language barriers. The largest problem occurred among vulnerable recipients in Minnesota, where 9.2 percent were not interviewed because of a language barrier.

Trips to Get Training and Conduct Other Business

When supplementary training was included, 54.1 percent of respondents in the waiver and 87.4 percent in the nonwaiver States said they received some form of in-person training, either at certification, after having benefits approved, or later when they needed help. These figures are shown in table 26, along with the State detail, to provide context for the discussion that follows.

Table 26—New entrants trained in person, with and without other business

Training variables	Total Waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
Share trained in person (percent)	54.1	87.4**	65.5	42.6**	94.1	80.6**
Sample size (number)	882	750	545	337	387	363
Of those trained in person, share With other business (percent)	36.8	17.9**	28.0	45.6**	8.5	27.2**
Sample size (number)	479	638	342	137	363	275
Share of all new entrants (percent):						
Trained in person, with no Other business	34.8	72.2**	47.0	22.6**	86.0	58.3**
Trained in person, with Other business	18.6	14.9†	18.2	18.9	8.0	21.8**
Sample size (number)	872	736	542	330	382	354

Note: Table entries are based on response to Question C1 of the Survey of New EBT Users.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

The burden entailed by a trip to get in-person training depends on whether the recipient would have made the trip anyway or whether it was expressly for training. The best measure of this was the survey question that asked whether the recipient conducted other business while visiting the food stamp office for training.¹⁹ (Getting the EBT card during this visit was not considered “other business.”) This question only applied to recipients who received in-person training.

As the third row of table 26 shows, less than half of recipients who received in-person training in each State conducted other business during the trips for training. Recipients in the waiver States were twice as likely as nonwaiver recipients to conduct other business during trips when they received training: 36.8 percent vs. 17.9 percent. Minnesota recipients had the highest proportion of trainees conducting other business (45.6 percent), and Louisiana had the lowest (8.5 percent).

The net result was that 34.8 percent of recipients in waiver States and 72.2 percent in nonwaiver States made trips solely for training; this ranged from 22.6 percent in Minnesota to 86.0 percent in Louisiana. Significant differences in this figure appear between the waiver and nonwaiver States.

These results are rather surprising in light of the standard practices described by the States. As discussed earlier in this chapter, both waiver States said their main in-person training occurs during certification. Pennsylvania indicated that recipients normally get cards and training during visits to complete their applications. Thus, we expected more recipients to say they conducted

¹⁹“Other business” included both other activities at the food stamp office or non-FSP business conducted elsewhere during the same trip. See Question C9 in the survey.

other business (for instance, the application) when they went to the office for training. If recipients misinterpreted the question (C9) about other business during the training trip, then the figures in table 26 overestimate the percentage of trips made solely for training and underestimate the percentage involving other business.²⁰

Time Spent for Training

The time spent to get EBT training has two parts: time at the office and time getting to and from the office. Survey respondents who said they got in-person training were asked about both amounts of time. As table 27 shows, recipients in waiver States who received in-person training spent an average of 1.74 hours on the process and their counterparts in nonwaiver States an average of 1.62 hours.

Table 27—Average time for training

Recipient group	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
<i>Hours</i>						
All recipients with in-person training:						
Time at location of training	1.10	.85**	1.48	.71**	.94	.76*
Time traveling to training	.64	.76**	.69	.58*	.77	.75
Total time for training	1.74	1.62	2.19	1.29**	1.74	1.51*
Sample size (number)	419	604	291	128	340	264
Recipients with no other business during training visit:						
Time at location of training	1.12	.85**	1.45	.78**	.95	.75*
Time traveling to training	.67	.76†	.68	.65	.75	.76
Total time for training	1.80	1.61*	2.16	1.44**	1.71	1.52†
Sample size (number)	276	490	209	67	298	192
Recipients with other business during training visit:						
Time at location of training	1.09	.86	1.55	.62**	.93	.79
Time traveling to training	.61	.89*	.71	.50**	1.08	.70
Total time for training	1.71	1.82	2.29	1.12**	2.16	1.49†
Sample size (number)	141	106	81	60	38	68

Note: Means for components of total time may not sum to mean for total time because of observations missing one component, which are included in component means but not in the total mean.

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

Rather surprisingly, total time to get training was not consistently higher for recipients conducting other business. There was a modest difference in the expected direction in the nonwaiver States (1.82 hours with other business vs. 1.61 without), but there was a small difference the other way in the waiver States (1.71 hours with other business vs. 1.80 without).

²⁰ Responses to another survey question also indicate some possible confusion about when and under what circumstances the in-person training occurred. Recipients in the waiver States were much less likely than expected to indicate that this training occurred when they went for certification. The recipients who indicated that they did receive training at certification did not consistently indicate that they took care of other business during the trip when they received training—a clear contradiction. In light of these problems, we chose to rely on the question about conducting other business, which was asked in the context of other questions about the time and cost to obtain training.

The average time spent at the training location was significantly greater in the waiver States, at 1.10 hours, than in the nonwaiver States, where it was 0.85 hours. This pattern was true for recipients both with and without other business, although the difference (1.12 vs. 0.85 hours) was significant only for recipients with no other business.

The greater training time for the waiver States, compared with the nonwaiver States, was unexpected. One would think that hands-on training would add time to the training sessions in the nonwaiver States. When interpreting this result, however, it is important to recognize that the survey asked for the **total** time spent at the location where training occurred, which would include wait time and time conducting other business. Thus, both the length of the training session and the amount of waiting time contribute to the total, as does the presence of other business. Alabama had the highest average time spent at training (1.48 hours overall), and Louisiana had the second-highest (0.94 hours). The time at training was 0.76 hours in Pennsylvania, and slightly less, 0.71 hours, in Minnesota. The content and process of the training do not appear to drive these differences, because Pennsylvania's approach is more similar to Louisiana's than to Minnesota's. Other factors, such as waiting time or individual variation among trainers, may have contributed to the observed results.²¹

Round trip travel time for training was significantly lower in the waiver States than in the nonwaiver States (0.64 vs. 0.76 hours), somewhat offsetting the difference in time at training. Alabama again had higher averages for travel time than Minnesota, but both nonwaiver States had even higher averages. The differences between those with and without other business during the training trip were not consistent. In Louisiana, recipients with other business spent 1.08 hours traveling, and those without other business spent 0.75 hours. On the other hand, Pennsylvania recipients with other business spent 0.70 hours traveling, and those without other business spent 0.76 hours. This apparently random variation is understandable, because travel time is less likely to be influenced by local office procedures than time spent at the office.

Expenses for Training

The survey measured two costs incurred by participants who obtained in-person training to use the EBT system: lost wages and out-of-pocket costs. The latter include transportation expenses (bus, taxi, parking, gas, and tolls) and childcare costs. As with training time, we analyzed these costs separately for those recipients with and without other business during the trip for training. Only a minority of recipients reported either type of cost. The figures presented in this section represent averages for all recipients with in-person training. Later, we average the costs over the entire sample of new entrants in each State.

As table 28 shows, recipients in waiver States had higher costs for lost wages but lower out-of-pocket costs, with total costs averaging \$4.84, vs. \$3.93 for nonwaiver States. The total costs were not significantly different. Alabama recipients had the highest costs in all categories, with total costs averaging \$6.56. Pennsylvania recipients averaged the lowest lost wages (\$0.28), but Minnesota recipients averaged the lowest out-of-pocket costs (\$2.09) and total expenses (\$3.12).

²¹There was a 5.3 percent rate of nonresponse on the question of time spent at the training facility; the nonresponse rate for travel time was 3.6 percent.

Table 28—Average cost for training

Recipient group	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
<i>Dollars</i>						
All recipients with in-person training:						
Wages lost while in training	2.38	1.12†	3.72	1.03*	1.95	0.28**
Out-of-pocket costs to attend training	2.46	2.82	2.84	2.09	2.72	2.91
Total training-related expenses	4.84	3.93	6.56	3.12*	4.66	3.20
Sample size (number)	489	652	345	144	368	284
Recipients with no other business during training visit:						
Wages lost while in training	2.06	1.10	3.67	.45**	1.80	.40
Out-of-pocket costs to attend training	2.64	2.85	3.36	1.92	2.97	2.74
Total training-related expenses	4.70	3.96	7.04	2.37**	4.77	3.14
Sample size (number)	322	526	247	75	324	202
Recipients with other business during training visit:						
Wages lost while in training	2.92	1.91	4.01	1.83	3.83	0**
Out-of-pocket costs to attend training	1.83	2.06	1.19	2.47	.40	3.71**
Total training-related expenses	4.75	3.97	5.20	4.30	4.23	3.71
Sample size (number)	157	112	95	62	39	73

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

When recipients who conducted other business during the training visit are compared with those who did not, the former group had more lost wages in both waiver and nonwaiver States, but the latter had more out-of-pocket costs. These differences offset each other, so that the total cost averages were essentially identical. Within States, there was no consistent pattern of differences between those with and without other business besides the training.

Time and Expenses Averaged Over All Recipients

As table 26 showed, not everyone made a trip to receive in-person training. Further, of those who did, many conducted other business during the same trip. To determine the overall impact of the training waiver on recipients' time and expenses, we made the following calculations:

- For recipients who said they had no in-person training, we assigned zero time and expenses.
- For those recipients who conducted other business during the training trip, we discounted their reported time and expenses by 50 percent.²²

Table 29 displays the results of these calculations. Average total time for training in the waiver States is 0.79 hours, significantly less than the nonwaiver-State average of 1.30 hours. Average total expenses per recipient are also lower in the waiver than the nonwaiver States (\$2.36 vs. \$3.26), but the two estimates are not significantly different. There were, however, significant State-to-State variations in expenses: the Alabama average of \$3.78 per recipient was 4 times the \$0.94 average in Minnesota and the Louisiana average of \$4.28 was nearly double the average of

²²One might argue that the travel time and costs should be assigned entirely to the primary purpose of the trip, with the rest of the time and costs shared equally (absent information about the relative amounts of time spent at the office on training and other business). The problem is that for some recipients, training may have been the primary purpose of the trip, whereas for others, certification or another activity may have been the primary purpose. Lacking clear information, we chose simply to divide all training-related time and costs equally between training and other business where the latter was present.

\$2.24 per recipient in Pennsylvania. These comparisons reflect the cumulative impact of all of the differences in cost factors relating to training: time and cost incurred by those who received in-person training, the percentage of recipients receiving in-person training, and the percentage of recipients conducting other business during the training trip.

Table 29—Summary of time and expenses for all new recipients

Type of cost	Total waiver	Total non-waiver	Waiver States		Nonwaiver States	
			Alabama	Minnesota	Louisiana	Pennsylvania
Average total time for training (hours)	0.79	1.30	1.17	0.41**	1.55	1.04
Sample size (number)	810	694	490	320	355	339
Average total expenses for training (dollars)	2.36	3.26	3.78	.94**	4.28	2.24*
Sample size (number)	872	736	542	330	382	354

†Difference between this and the entry immediately to the left is significant at the 0.10 level.

*Difference between this and the entry immediately to the left is significant at the 0.05 level.

**Difference between this and the entry immediately to the left is significant at the 0.01 level.

If, as mentioned in the previous section, we have underestimated the percentage of recipients conducting other business during their training trip due to recipients' misinterpretation of the survey question, then the average total time and expense estimates in table 29 are too high. Nevertheless, the pattern of the results indicates that the method of implementing the hands-on training waiver is critical to its impact on recipients' time and expenses. Compared with Minnesota, Alabama's approach provided a larger proportion of recipients with in-person training, but at a higher cost to them in time and expense. It appears the key difference is that Alabama uses a more structured, group-style orientation to EBT, whereas Minnesota uses a less structured, one-on-one process. This finding must be interpreted with caution, because Alabama recipients may be more likely to recall their training and, therefore, to identify related time and expenses. Thus, differences in recall rates may magnify the actual differences between these States in recipients' time and expenses.

Differences in approach also underlie the differences in recipients' time and expenses in Louisiana and Pennsylvania. Louisiana's process assured nearly universal in-person training, but this took more time at the office and required more trips exclusively for training and card issuance. The data do not indicate whether the training and card issuance took longer, or whether wait times contributed to the difference. Nevertheless, although the reason for these differences may not be clear, they highlight the impact that State requirements can have on recipients' time and expense for getting EBT cards and training.