Helping Simplify Social Service Verifications

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Helping Simplify Social Service Verifications

The increasing complexity of the modern workforce, characterized by the addition of millions of independent workers over the past few years, has created significant challenges for government agencies in verifying income for social service program eligibility.

In fact, 46% of benefit decision makers noted direct access to applicant income data as their primary need.[1]

The Challenge With Verifications

Social service agencies often struggle with:

Outdated Information:
Relying on pay stubs, tax returns, or public source data like state quarterly wage data may not reflect an applicant's current financial situation.

Data from public sources can be anywhere from **30-120 days old.[2]**

Manual Processes:
Time-consuming manual verification steps, especially for self-employed workers (e.g., gathering and tabulating ledgers, business records, etc.) can increase administrative burden and the potential for human error.

Manual income verification can take weeks, delaying much-needed assistance.

Delays and Errors:
The need for manual verification and the increased likelihood of errors can lead to delayed provision of critical benefits to those in urgent need.

48% of surveyed applicants say **they worry about making errors in the application.[3]**

Need for income data for gig/self employed:
Social Service agencies must now verify the income of applicants from a variety of sources, including traditional W-2 jobs and 1099/gig work.
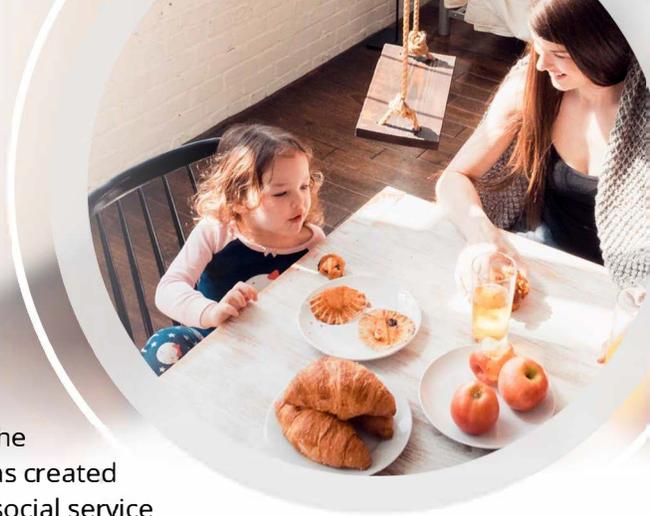
An Equifax study conducted in May **2025, found that: 7 of out of 10 managers in social service agencies** lack **access to records of income earned outside of traditional employment.[4]**

1. Equifax Study, May 2025.
2. "A Guide to the National Directory of New Hires," U.S. DHHS OCSE, April, 2024.
3. Equifax Study, May 2025.
4. Equifax Study, May 2025.

Complete Income™

Income Verified, Simply and Securely.

Our solutions offer a streamlined, automated, and modern approach to eligibility verifications.

Here's how it works:

1 **Data:** By tapping into The Work Number® database - the largest commercial source of consolidated W-2 payroll information in the U.S.*, consumer-credentialed banking data covering U.S. financial institutions, and applicant-provided supplemental income and expenses, social service agencies can receive results instantaneously.

2 **Structured, easy-to-understand outputs:** Through a single workflow, caseworkers can receive automated income verifications providing a more complete financial picture.

3 **Automation:** Automating much of the verification process, our tools can help you reduce the need for manual intervention and help limit the risk of human processing errors.

> **Twice as many gig workers use SNAP benefits as do traditional W-2 workers.[5]**

*Certain features or data elements are available if, and when, such information is reported by the employer and/or payroll provider. Data is current as of the last time payroll was processed by a contributing employer or payroll provider.

Benefits for Social Service Agencies

Implementing automation to access more current applicant data can bring a host of benefits to your agency:

A more comprehensive income verification

FCRA-governed solutions

Improved efficiency and reduced friction

Enhanced data security

Support for growing populations in need

By embracing current data and automation, agencies can improve their processes and applicant experience while effectively determining applicant eligibility and the appropriate payment amount.

Ready to learn more about how access to more current and complete data for your social service verifications can empower your agency?

totalverify.com

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