Creating lasting trust and impact

More accurate and transparent social benefits with data and AI

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Introduction: Rising expectations, increasing complexity

Social benefits organizations are under growing pressure to achieve outcomes that can often feel contradictory. They are expected to:

- Improve service access while controlling costs.
- Strengthen program integrity while maintaining trust.
- Increase efficiency while working with aging systems.

While data and AI are creating new opportunities to improve how services are delivered, targeted and governed, many leaders remain cautious. The question is no longer whether AI can deliver value, but how to deploy it so it's transparent, accountable and trusted.

This guide explores how leading organizations are answering these questions. It examines how data, analytics and AI can improve outcomes, strengthen operations and earn public trust, while building the governance, accountability and scalability needed for long-term success.

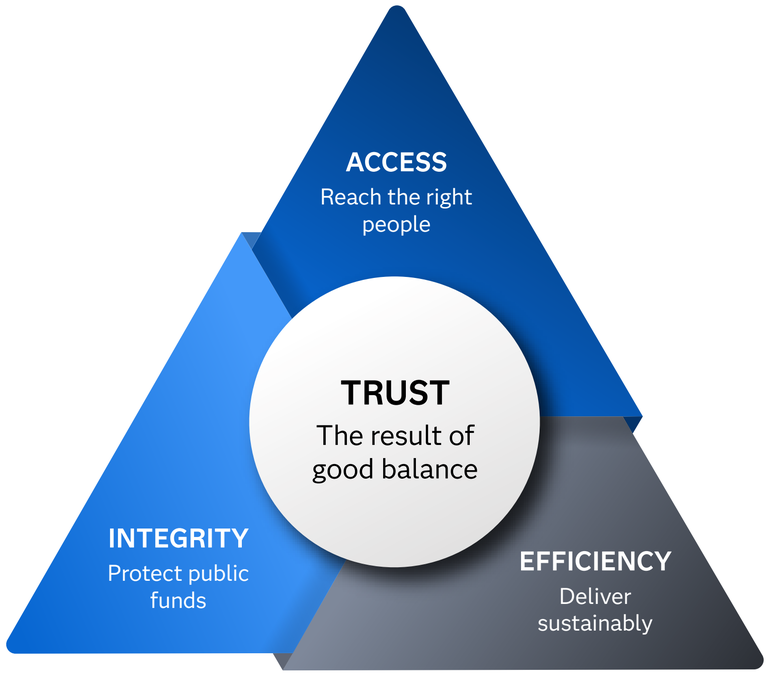
Every decision puts public trust on the line

Every social benefits organization exists to improve outcomes for the people it serves and must balance access, program integrity and operational efficiency. When any one of these priorities is neglected, trust suffers. When they work together, trust grows.

The challenge is not choosing between these priorities but maximizing all of them.

The social benefits triangle

Balancing access, integrity and efficiency to build lasting trust



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The AI trust conundrum

At this stage in its development, AI can be perceived as a “black box” into which the human element of human services can seem to vanish. That can lead to lower trust. And when they feel they’re no longer in control, both organizations and the citizens who depend on them can lose trust even though outcomes may improve.

Government organizations may feel a lack of control over fraud, waste and abuse (FWA), which could land them on the front pages.

Citizens may feel like decisions are being made by machines, and their actual needs are not being considered.

The issues facing social benefits organizations go beyond AI and trust. Emerging pressures come from all sides, internal and external.

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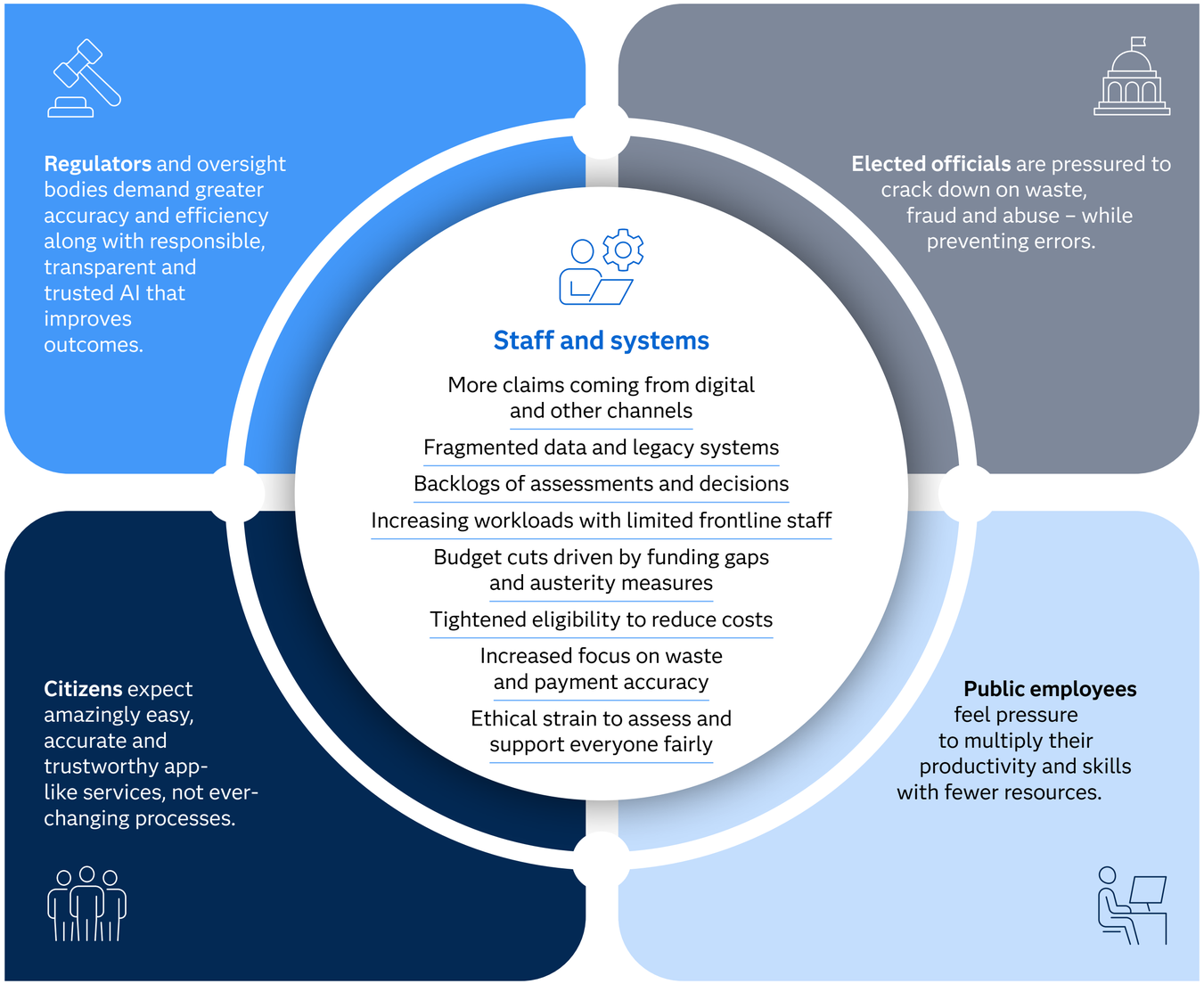
Feeling the heat: The pressure points for social benefits organizations

Social benefits organizations are surrounded by stakeholders – both inside and out – each with evolving needs. They are often caught in the middle of a ring of expectations.



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The foundation for well-governed, leader-led organizations

Of course, AI alone is not the answer. To meet the complex network of public expectations, needs and goals, the future of public benefits must be led by people augmented by AI, not the other way around. That requires humans to be more than “in the loop.” They must be directing the power of AI to serve those needs and expectations through a foundation built on culture, operational design, oversight and compliance.

Oversight

Align governance policies, data and AI systems with ethical standards, regulatory requirements and organizational objectives.

Operations

Design and deliver AI systems that support operational and regulatory needs while following ethical and trustworthy data and AI principles.

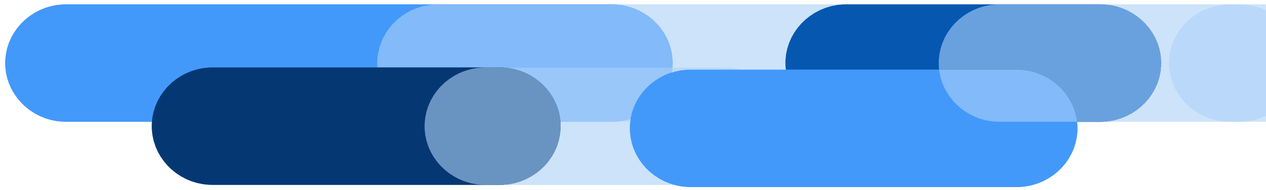
Compliance

Continuously monitor, audit and validate data and AI systems ensuring they adhere to policies and regulations.

Culture

Foster a culture of trustworthy data and AI by enabling collaboration, knowledge sharing and consistent adoption of governance best practices across teams.

Those standards should drive how data and AI are used. Even though they could be programmed into an AI agent, this framework must be founded in strong leadership with clear vision. That means less dependence on solution-led products and more on leader-led strategies that emphasize human trust, effectiveness, governance and accountability.



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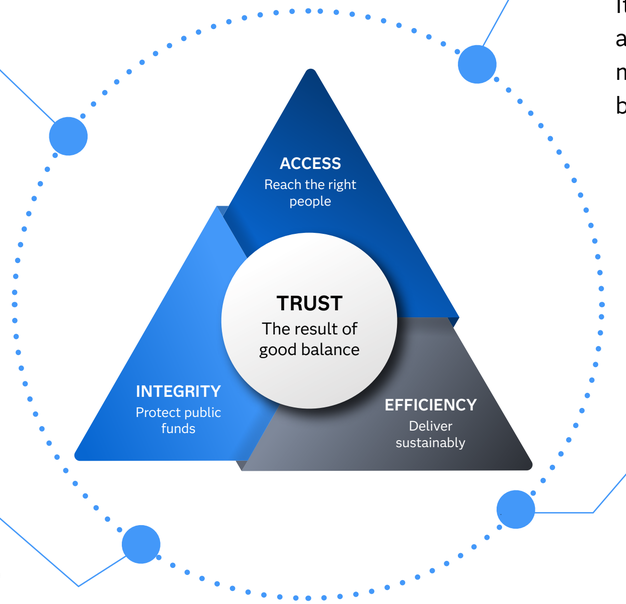
Creating agency focus with a principles-based integrity framework

To gain trust and ensure ethical success, an agency must have a principles-based framework. Without a framework, innovation risks being judged by how many claims it can process at the expense of the quality of citizen outcomes it delivers.

Using a pre-established framework, your organization can reliably assess each new idea, management principle or other innovation to ensure a maximum positive impact. It's how the services triangle becomes not only possible, but essential to measuring success.

See the needs as well as the risks
Every decision – from the day-to-day to the strategic – has upsides and downsides. The best decisions balance them.

No automation without explainability and transparency
It's not just auditability. To develop and maintain trust every choice must have a rationale for both the beneficiary and the auditor.



Continuously and measurably improve impact with every change
As a leader in your organization, it's up to you to assess and steer every choice or suggestion AI makes to ensure it enhances the benefits of those you serve.

Work with reality, not theory, blueprint or hype
Beneficiaries live in the real world. The fact that your systems are cutting edge means nothing until they can feel the difference.

This framework addresses trust, effectiveness and what good looks like in practice: modern program integrity at scale.

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The eight essential capabilities for efficiency, accuracy and trust

1. Linking eligibility, payment accuracy, error reduction and appeals analysis

> “Not only do my teams have to ensure that payments are on-time, to-the-dime and without mistakes, but also appeals, preventing fraud and then – auditing.”

2. Protecting trust by reducing fraud, waste and abuse

> “Every fraudulent claim undermines trust in the system. The challenge is preventing fraud, waste and abuse while ensuring eligible beneficiaries receive support quickly and fairly.”

3. Seamless integration with legacy systems

> “Seamlessly incorporating analytics tools with our older systems would be a game changer for us. Huge time savings!”

4. Balancing fiscal responsibility with AI implementation

> “Cost-benefit balance is a constant challenge. If a system can provide measurable fraud detection while respecting privacy laws at scale, it’s worth the investment.”

5. Comprehensive staff training for AI-enabled work

> “Our staff is eager to experience what AI can deliver for them and for our constituents. But that will take both implementation and training.”

6. Embedded analytics working with existing case management and payment platforms

> “Moving from mainframe to cloud systems, you have to make sure everything is backwards and forwards compatible among many systems running simultaneously.”

7. Audit trails, bias testing and human oversight built in design

> “We don’t have the time or resources to manually ensure that biases don’t crop up in either our legacy or AI-driven systems. We have people to help, but who’s helping us?”

8. Proven systems that work at national scale (and survive the pilot)

> “Proof of concepts and pilots for data and AI are great. But I always ask ‘Okay, show it to me with 35 million individuals across four agencies.’ That’s when the room goes quiet.”

Let’s cover these needs one at a time...

CAPABILITY 1:

Linking eligibility, payment accuracy, error reduction and appeals analysis

Making connections

Effective services and beneficiary trust are built on delivering the right benefits fairly and accurately to the right person at the right time. But when workers face rising caseloads, staffing shortages, fragmented systems and constant public scrutiny, the result can be slower services and less accurate benefit delivery.

New approaches to data and AI are helping organizations move beyond disconnected processes toward a more connected, intelligence-driven approach to service delivery by:

Connecting fragmented data
A unified solution can bring together information across programs and systems for a more complete view of a beneficiary's circumstances.

Improving payment accuracy
Identifying missing information, inconsistencies or likely errors before eligibility decisions are finalized or payments are made – reducing overpayments, underpayments and costly corrections.

Reducing avoidable errors
Using predictive analytics to surface higher-risk cases, prioritize workloads and help staff focus attention where human expertise matters most.

Learning from appeals
Analyzing patterns in reversals and disputes to identify policy friction points, improve consistency and strengthen fairness over time.

Making more explainable decisions
Providing clearer reasoning and transparent audit trails so decisions can stand up to ministers, auditors, courts and public scrutiny.

These form a baseline of trust on which to build better services, improved relations, more accurate budgeting and greater satisfaction for both the beneficiary and the administrator.

CAPABILITY 2:

Protecting trust through fraud, waste and abuse prevention

In the AI-powered world, fraud is faster, more organized and increasingly difficult to detect. What once may have been isolated misuse can now be coordinated attacks involving:

- Interstate or cross-jurisdictional schemes
- Duplicate claims across multiple programs
- Stolen or synthetic identities
- Payment diversion
- Organized criminal rings exploiting gaps between agencies and outdated systems

Driven by AI, these attacks can become self-teaching barrages of crime. Increasingly, organizations are moving from a reactive “pay and recover” model toward a more preventive, intelligence-driven approach to program integrity.

Using AI and advanced data analytics, governments are strengthening integrity and trust by:

Detecting patterns humans can’t easily see
Finding unusual relationships, conflicting data points, hidden connections and suspicious behaviors across programs, geographies and identities.

Identifying organized fraud earlier
Using network analysis to surface coordinated activity between individuals, providers or criminal groups before improper payments escalate.

Improving payment integrity in real time
Continuously monitoring eligibility, claims and payment activity to flag anomalies before funds leave the system.

Focusing scarce staff resources
Applying risk-based prioritization so investigators and caseworkers spend more time on higher-risk cases and less on manual reviews.

More than preventing improper payments, the goal is to protect the long-term integrity of public services. If they can’t trust their services, citizens are less likely to use them. That lower uptake can result in funding cuts, program reductions and endless rounds of reorganization.

CAPABILITY 2 (CONTINUED):

Protecting trust through fraud, waste and abuse prevention

When identity becomes the problem

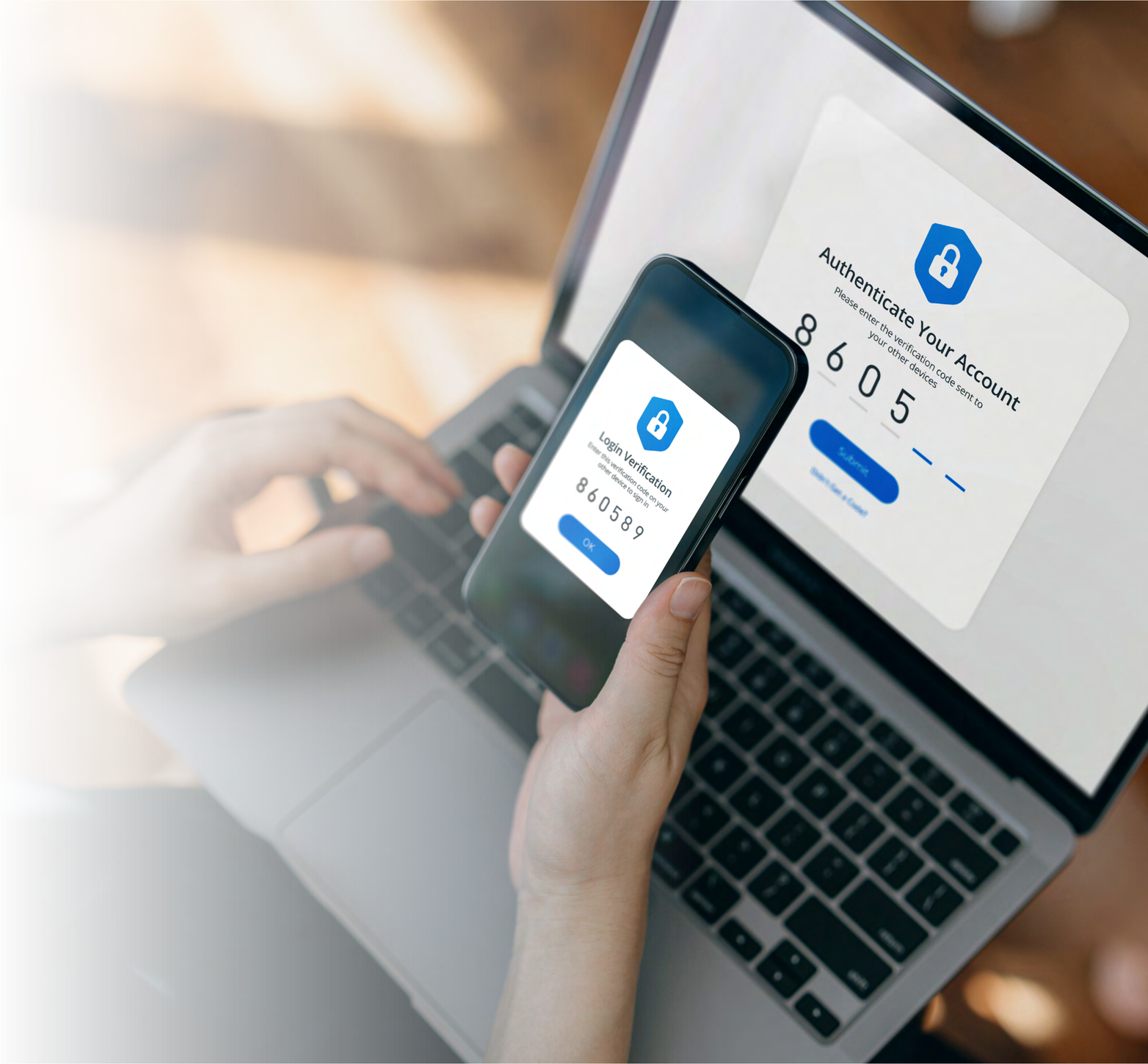
A major government agency in Brazil faced a familiar challenge: multiple social programs, fragmented data and growing fraud risk.

By linking data across programs and using identity resolution techniques developed by SAS, analysts could determine when separate records actually referred to the same person. This helped uncover duplicate claims, conflicting identities and suspicious patterns that had previously gone undetected.

The result: Fraud detection accelerated by 80%, saving them US$9 billion overall – all while protecting access for legitimate recipients.[1]

US$9 billion savings

80% faster fraud detection



CAPABILITY 3:

Seamless integration with legacy systems

Across public sector organizations, departments and teams, different systems have evolved separately over decades. That leaves agencies to patch together disconnected eligibility, case files, benefits and other systems that were never designed to work together. That can result in a confusing and frustrating beneficiary experience.

Increasingly, organizations are using data integration and AI to create a more connected, coordinated approach to service delivery by:

- **Creating a more complete view of the individual,** unifying information across agencies, programs and systems to better understand needs, eligibility and service interactions.
- **Breaking down data silos** to connect structured and unstructured data sources to improve consistency, reduce duplication and strengthen decision-making.
- **Improving speed and responsiveness** by making information easier to access. This way staff spends less time searching and reconciling data – and more time helping people.
- **Building a stronger foundation for AI** with improved data quality, continuity and interoperability. This makes analytics and automation work more effectively.

When integration changes outcomes

One large US state benefits agency faced a critical problem when school meal programs and food assistance systems could not reliably identify millions of eligible children because the data lived in different systems. Using SAS AI-driven identity resolution, agencies connected fragmented records and identified nearly 2 million children in days[2] – helping ensure benefits reached families faster when they needed them most.

Internationally, the Abu Dhabi Early Childhood Authority has used SAS solutions to bring together over 1,000 data attributes from multiple government agencies on more than 350,000 children while ensuring the highest level of data privacy. Using this new level of access, they are now addressing more than 20 new use cases ranging from childhood obesity to child protection and more

Because in public services, integration is not just a technology challenge, it's often the difference between someone receiving help, missing it entirely or just giving up.

CAPABILITY 4:

Balancing fiscal responsibility with AI implementation

Build a case for AI investment

The strongest AI strategies often begin with focused, high-value use cases rather than sweeping transformation programs. Successful programs identify where better data, analytics and AI can reduce the most friction, prevent the most loss or free the most staff time – then build from there.

In social benefits programs, targeted automation has helped reduce overpayment recalculation from days to hours. That's cut time-intensive audit data exchanges from weeks to minutes and reduced manual audit staffing needs from 42 people to 8 while allowing staff to be reassigned to higher-value work.[3]

In another case, AI-assisted document processing for disability determination has allowed a large US agency to analyze 4 million records every night, creating the productivity equivalent of 80 full-time clinical reviewers while improving accuracy by 20%.[4]

Three steps to identify and scale AI

Fiscal responsibility doesn't have to mean delaying AI until every system is modernized. Focus your AI efforts on areas where the return is clear, the risks are governed and the benefits can be proven in better services, stronger integrity and more productive staff.

Start where the burden is measurable.

Manual reviews, repetitive data entry, backlogs, appeals, improper payments and avoidable rework all create visible cost.

Measure before and after.

Processing time, recovery rates, error rates, staff hours, appeal rates and citizen outcomes can show whether AI is improving performance.

Scale what proves value.

Successful use cases can become building blocks for broader modernization without requiring agencies to implement everything at once.

CAPABILITY 5:

Comprehensive staff training for AI-enabled work

Make complexity a driver of better decisions

It's not just that skillsets are changing with AI; every month it seems like public services agencies are being asked to do more with fewer people. Caseloads are rising, experienced staff are retiring; new employees face increasingly complex rules, and programs are trying to evolve with growing public expectations. And training is only part of the equation in the AI age.

The question – and the opportunity – is how do we make complex work easier to do well?

Let's look at some quick AI use cases that keep the essential human connections but use AI and analytics to reduce friction in everyday work.

Three starter use cases for AI-driven improvements

Use case 1: Prioritize the cases that matter most.
Help teams triage higher-risk or higher-need cases in real time using AI analysis rather than working strictly first-in, first-out.

Use case 2: Reduce repetitive administrative work.
Automate manual calculations, document processing and repetitive reviews that consume valuable staff time.

Use case 3: Put insights into the hands of frontline teams.
When frontline workers have instant access to intuitive dashboards, self-service reporting and clearer visibility, they can act without waiting weeks for analysis.

Keep the humanity without overwhelming the people.

One social benefits program faced growing backlogs, so rather than processing cases strictly first-in, first-out, they employed predictive analytics to identify higher-risk cases and prioritize work. At the same time, self-service dashboards gave frontline staff direct visibility into case patterns and performance.

The result: Less time spent searching for problems. More time spent solving them.

CAPABILITY 6:

Embedded analytics working with existing case management and payment platforms

Modernize. Don’t start over.

When you modernize and integrate AI into your benefit systems, you don’t have to simply replace one system with another that uses AI.

For seamless transformation, consider adding analytics into existing workflows rather than attempting a risky wholesale replacement of critical systems. That way, your staff is still working with familiar environments while gaining new visibility, automation and decision support.

A few things to keep in mind as you strategize your path forward:

Add intelligence to familiar systems.

Look for a solution to embed analytics into case management, payment and eligibility platforms so staff can access insights without changing how they work.

Connect vertical and horizontal systems.

Make sure you support reliable data movement between legacy and cloud environments while enabling coordination across multiple programs operating simultaneously.

Improve decisions without disrupting operations.

Find a way to introduce predictive insights, alerts and recommendations into workflows while maintaining continuity for staff and beneficiaries.

Build for what comes next.

Look for solutions that give you the interoperable foundations that make future AI capabilities easier to adopt as policies, demands and technologies evolve. Because they will.

CAPABILITY 7:

Audit trails, bias testing and human oversight built in design

Four questions to ask AI-powered vendors

Public services systems must stand up to scrutiny from auditors, regulators, ministers, courts – and be transparent to the public. That makes vendor selection about more than features. Here are four key questions that spark deeper discussions to help find the right vendor:

1. **How are decisions explained?**

   Look for systems that provide transparent reasoning, plain-language explanations and visible decision logic – not black-box outputs that staff cannot justify.

2. **Does the system test bias continuously?**

   Ask how fairness is monitored across populations, demographics and outcomes. Trustworthy systems should help agencies identify unintended bias before it affects services.

3. **Are humans kept in the loop?**

   AI should strengthen human judgment – not replace it. High-impact decisions should include clear review paths, escalation points and human accountability.

4. **How can I be sure every decision stands up to oversight?**

   Look for built-in audit trails, governance controls and decision monitoring so agencies can explain what happened, why it happened and how risks are managed.

CAPABILITY 8:

Proven systems that work at scale (and survive the pilot)

How to survive success

Many public-sector AI initiatives look great in proof of concept or pilot, then fail when put to the test of scale. It's difficult to predict performance at scale because simulating millions of users, usage spikes or unexpected resource needs is hard.

The only reliable proof is past real-world performance under fast-changing conditions, changing policies and intense public scrutiny. Scalability isn't just size; it's the ability to handle huge changes in usage. To predict that, here are...

Five signs a system is built for scalability

1. **It solves one problem well – then expands.**
   The strongest programs begin with focused use cases that prove value quickly, then extend into adjacent challenges rather than attempting wholesale transformation all at once.

2. **It handles surges without breaking.**
   Population-scale programs can experience sudden spikes in claims, payments or service demand. Truly scalable systems can flex without sacrificing performance or trust.

3. **It works across multiple systems and programs.**
   Government-wide services depend on interoperability – connecting agencies, payment systems, eligibility platforms and external data without creating new silos.

4. **Governance scales with performance.**
   As AI expands, auditability, human oversight, bias monitoring and compliance must grow with it – not become afterthoughts.

5. **It adapts to change.**
   When policies evolve, programs shift or citizen expectations change, scalable systems allow agencies to quickly adapt without constant re-engineering.

07

Scale on a partnership of everyday trust

SAS and Microsoft for public benefits

In public services, trust is built on individual moments when complex systems result in the right decisions at the right time that are explainable to the right audience. That means:

- Benefits arrive on time.
- Vulnerable people are supported fairly.
- FWA is prevented without creating unnecessary barriers.
- Leaders confidently explain the decisions their systems help make.

In the age of AI, those moments depend on data, analytics and intelligence deployed to improve outcomes. For decades, SAS and Microsoft have been the trusted partners agencies around the world rely on to make those moments meaningful, measurable and dependable.

Together, SAS and Microsoft help social benefits agencies and organizations use trustworthy Microsoft Azure AI to improve program access, delivery and effectiveness. The result is stronger performance and deeper trust.

Making a difference together

Find out more ways SAS and Microsoft can help you turn AI innovation into meaningful public impact.

Explore SAS social benefits solutions

To contact your local SAS office, please visit: **sas.com/offices**

[1] "Data and AI in Social Benefits," Video Interview, Jennifer Robinson and John Maynard, SAS, 2025
[2] Ibid.
[3] "AI-driven social services & welfare programs improve productivity for citizens," John Maynard, SAS Blog, April 11, 2024
[4] "Data and AI Present Significant Opportunities for Social Benefits Systems," International Institute for Analytics Research Brief, January 2025

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