

# IMPROVING ACCESS TO PUBLIC BENEFITS

Helping Eligible Individuals and Families Get the Income Supports They Need



This issue brief was prepared by three national foundations committed to ensuring that low-income working families receive the benefits and supports they need to succeed: The Ford Foundation, the Open Society Institute, and the Annie E. Casey Foundation. The principal author is Shelley Waters Boots, who can be reached at [watersboots@hotmail.com](mailto:watersboots@hotmail.com). For additional information on the foundations' efforts, contact:

- Chauncy Lennon, The Ford Foundation, at [c.lennon@fordfoundation.org](mailto:c.lennon@fordfoundation.org);
- Mimi Corcoran, Open Society Institute, at [povertyfund@sorosny.org](mailto:povertyfund@sorosny.org); and
- Michael Laracy, AECF, at [mlaracy@aecf.org](mailto:mlaracy@aecf.org).

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## ■ EXECUTIVE SUMMARY

**F**ACING A HISTORICALLY DEEP RECESSION, the federal government took steps in 2009 to significantly expand benefits and supports for the nation's low-income families, with much of the new assistance coming through the American Recovery and Reinvestment Act (ARRA). This legislation increased food stamp benefits, extended and modernized unemployment insurance coverage, expanded the Child Tax Credit and Earned Income Tax Credit (EITC), added a workers' tax credit, allotted an extra \$5 billion for emergency Temporary Assistance for Needy Families (TANF) benefits, and increased child care and housing subsidies. In addition to ARRA-funded expansions, funding increased for the State Child Health Insurance Program (SCHIP), a vital resource for low-income families too poor to afford private health insurance but not poor enough for Medicaid.

These investments will make an enormous difference for America's struggling families, but only if they can gain access to and receive the benefits for which they are eligible. Unfortunately, far too many families miss out on the help they need and are eligible to receive. Billions of dollars in potential supports are going unused or unclaimed. One analysis, from McKinsey & Company, estimated that at least \$65 billion in government services and support remain unclaimed.<sup>1</sup> Along with families, local communities and states miss out as well, as much-needed federal spending goes untapped, even as the need for economic activity mounts.

Improving access to benefits presents a complicated challenge for government systems as well as the nonprofit, for-profit, and service agencies that work with individuals and families in need.

Over the past several years, government agencies and nonprofit organizations have begun to meet that challenge by improving how low-income families gain access to and receive benefits.

Nonprofits are creating and making available online screening and application tools that streamline the application process. Improved outreach—often done in nontraditional venues such as community-based organizations (CBOs), community colleges, elementary schools, child care centers, and shopping malls—is making it easier for low-income families to apply and stay enrolled for benefits they are entitled to receive. And some states are taking important steps by reforming and simplifying application procedures and policies, an approach designed to improve an entire benefits-delivery system.

Early evidence from some of the leading benefit-access efforts shows promising results, with more families gaining and maintaining access to critical benefits. Expanding access to these benefits is helping families achieve greater economic security and creating more economic activity in the communities where they live.

Looking ahead, our scan of the field highlights the need to push forward on all fronts: improving outreach, awareness and screening, implementing online application procedures, and improving state policies to remove barriers to access of benefits. We can build on successful projects now in place to reach far more families and communities.

It is clear that all of us—funders, states, communities, and the federal government—have a compelling interest in making sure that expanded benefits and supports are reaching low-income families. The experience from a range of promising efforts shows that policymakers, government agencies, and funders should give serious attention to replicating and expanding the best of these benefits-access models.

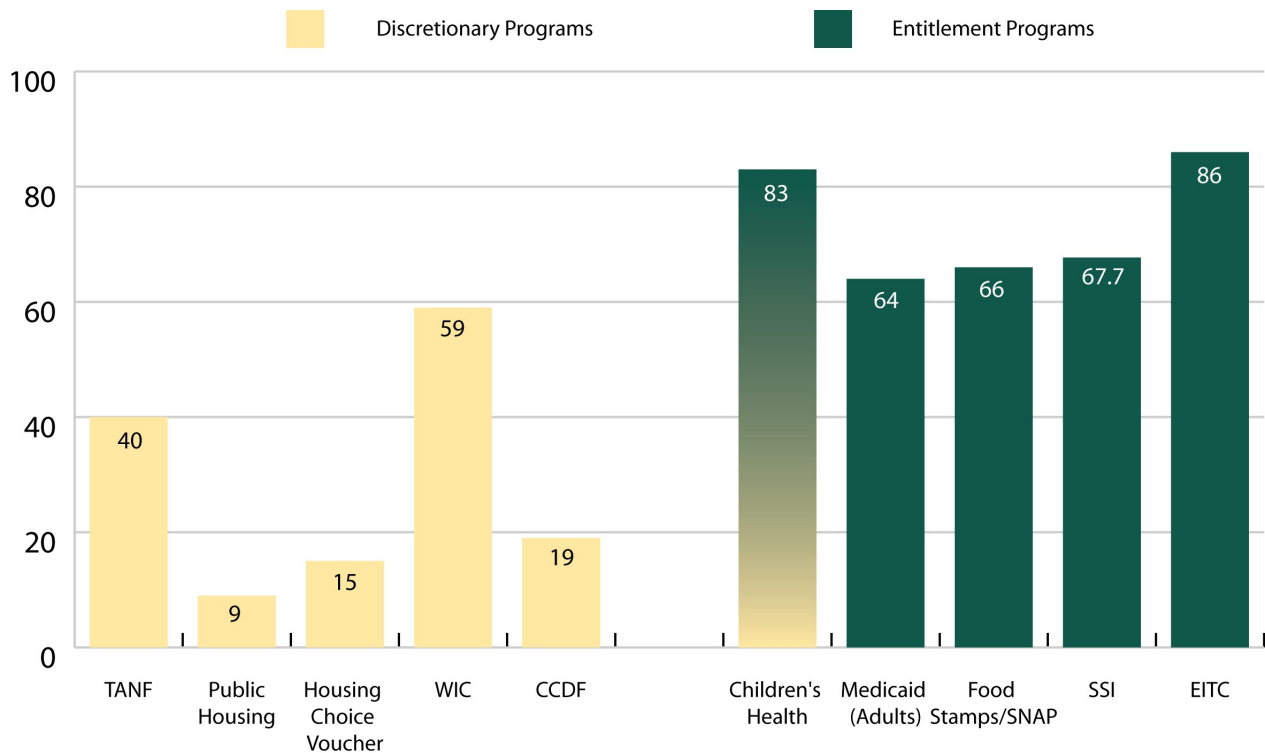
## THE PROBLEM

**E** DUCATION AND EMPLOYMENT ARE THE CLEAR-EST PATHWAYS out of poverty, but millions of Americans who work do not earn enough to cover basic necessities. Nor do many Americans have access to educational opportunities that will qualify them for jobs that pay wages that will support a family. Indeed, almost one out of every four jobs—29.4 million—fails to keep a family of four above poverty.<sup>2</sup> Further, 28 percent of working families have earnings that fall below 200 percent of the federal poverty level (roughly \$44,000 for a family of four). In many cases, these families, despite

having at least one working parent, need help making ends meet. Government leaders and the non-profit and philanthropic sectors have increasingly recognized this challenge and focused on improving access to work- and income-support programs. These include programs that help low-wage workers by subsidizing basics such as food, health care, housing and child care, and those that provide added income, such as the EITC, to compensate for low wages and sporadic employment.

Although these programs play a crucial role in helping low-income families move out of poverty,

Figure 1. **Federal Work and Income Supports: Participation Rates**



Notes: When a range was given for a participation rate estimate, the highest rate was used.

**TANF:** Temporary Assistance for Needy Families. Source: 2005 data from DHHS, 2008. **SSI:** Supplemental Security Income. Source: 2005 data from DHHS, 2008. **EITC:** Earned Income Tax Credit. Source: 1999 data from Burman and Kobes, 2003. **WIC:** Special Supplemental Nutrition Program for Women, Infants and Children. Note: While WIC is technically a discretionary program, it has been traditionally funded like an entitlement program. Source: 2007 data from USDA Food and Nutrition Service, 2009. **CCDF:** Child Care and Development Fund. Source: 2001 data from GAO, 2005. **Medicaid (Adults),** 2000 data from GAO, 2005. **Children's Health:** Includes both Medicaid and SCHIP combined. Note: Medicaid is an entitlement program while SCHIP is not. Source: 2007 data from Urban Institute, 2009. **Food Stamps/SNAP:** 2007 data from Leftin and Wolkwitz, 2009. **Public Housing:** 1999 estimate of public housing units from GAO, 2005. **Housing Choice Vouchers:** 1999 data of Housing Choice Vouchers from GAO, 2005.

for a variety of reasons millions do not enroll. As shown in Figure 1, participation rates vary widely in both entitlement programs (which guarantee funding for any eligible client) and discretionary programs (which are funded annually at a certain amount and cannot expand without congressional approval). For example, the EITC and Supplemental Security Income (SSI) have much higher participation rates than do housing and child care support programs. Breaking down the data shows that participation in many work-support programs is quite low among families with at least one full-time worker. In that population, less than one in five eligible families receives food stamps, fewer than one in ten gets child care assistance, and only half receive public health insurance through Medicaid or SCHIP.<sup>3</sup>

Participation rates are also influenced by whether a program receives state funding in addition to federal support. Programs funded fully by the federal government often draw more support from state policymakers than do programs that rely on state funds. While some states take a strong leadership role in funding many supports and benefits, overall, federally funded entitlement programs such as EITC, food stamps, and Medicaid tend to enjoy the highest participation rates.

Beyond funding issues, how a benefit program is implemented and regulated can affect its participation rate. Researchers, policy analysts, and practitioners have documented that many families simply lack information about programs and how to enroll in them. In addition, some states have established procedures that make applying for and receiving benefits unnecessarily difficult. Applicants must contend with lengthy enrollment forms or mandatory in-person interviews during work hours, and

varying eligibility requirements for different programs make the process confusing. In many rural communities, enrolling in benefit programs can require lengthy trips to government agencies, often in areas without affordable public transportation. Requiring benefit recipients to make trips to agency offices— including recertification trips—poses problems for workers, particularly for low-income workers whose job schedules have little flexibility. Finally, recent reports note that participation rates for programs that serve children may be lower due to recent crackdowns on undocumented immigrant parents.

Families may decide not to apply for benefits for complicated reasons that are not tied directly to program design and implementation. In some cases, people are concerned that receiving assistance carries a stigma. Others conclude that the modest benefits available through some programs make applying for them “not worth the trouble.” Some potential participants are simply reluctant to take part in “government” programs.

The bottom line is that our approach to delivering benefits— crisscrossing federal, state, and local agencies and encompassing a range of eligibility requirements— needs improvement. It is not surprising that an Urban Institute report found that only 5 percent of low-income, working families with children receive the full package of supports for which they qualify (Food Stamps/SNAP, child care and Medicaid).<sup>4</sup>

As outlined in Appendix A, benefits are provided through a wide array of programs, funding structures, and agencies at the federal level. At the state and local levels, the complexity only increases, with varying agency authorities, eligibility criteria, and program requirements.

# A CONTINUUM OF ACTIVITIES ADDRESSING BENEFITS ACCESS

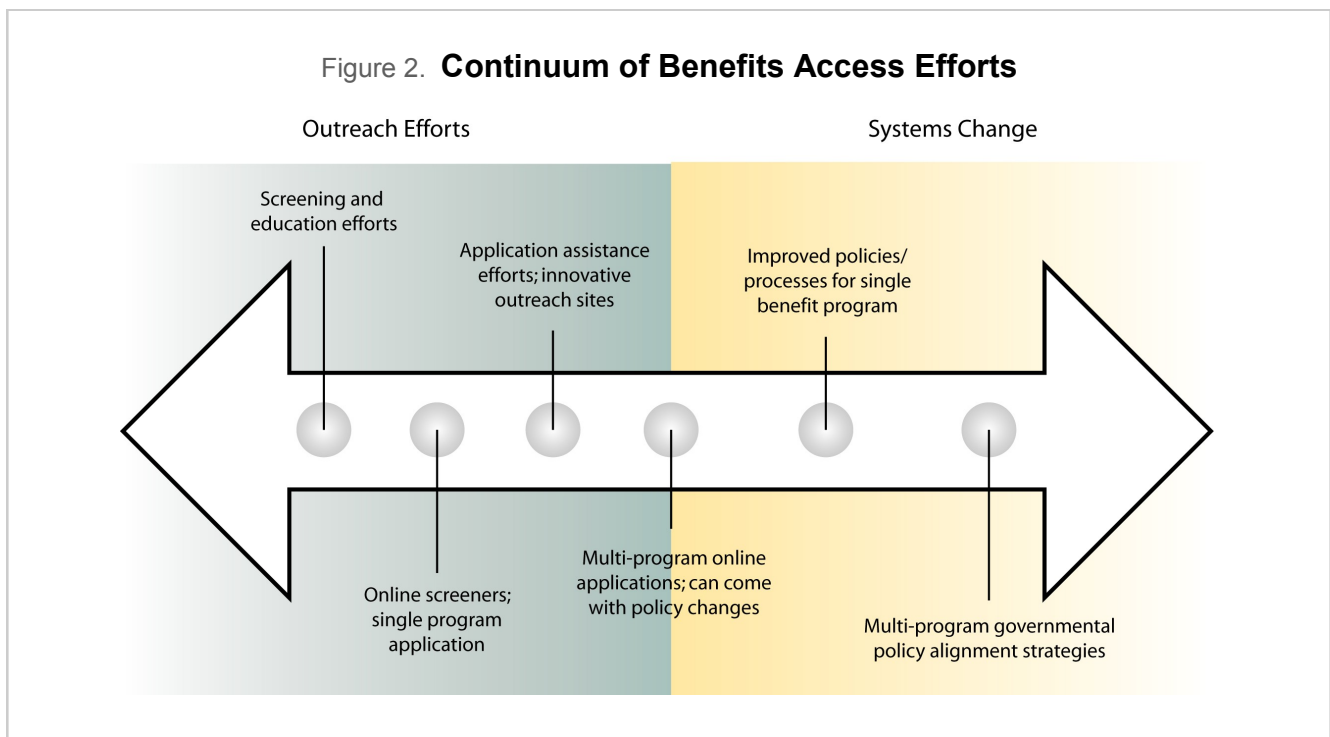
IMPROVING ACCESS TO BENEFITS will force us to use a variety of approaches to overcome a range of complicated challenges. At the Open Society Institute, the foundation began to catalogue various benefits access efforts as they planned for a significant investment to help particular OSI target populations—including disconnected youth, the formerly incarcerated, immigrants, low-income community college students and other disadvantaged individuals—access public supports. That work led to the concept of a continuum of interventions, each addressing the challenges within the field in different ways.

As we show in Figure 2, this continuum encompasses a range of interventions and improvements that are being undertaken within the public benefits system. We then outline a number of current activities and programs that exemplify emerging benefits-access efforts, a list that is by no means exhaustive.

We note first that there are two related, but distinct approaches to this work:

- ▶ One set of activities taking place both inside and outside of government attempts to increase and expand outreach to potentially eligible clients for one or more benefits or services.
- ▶ A second set of interventions, primarily driven by government, but spurred by strong advocacy as well as technology innovations, is to reform state and federal systems—their policies, procedures, and regulations, within a particular benefit program as well as across programs—to better respond to the needs of low-income individuals and families.

Different stakeholders undertake these efforts and, often, a variety of these efforts can occur in the same community or state. So, for example, states may create online tools to improve benefit access, but they also might be interested in streamlining benefits processes and cutting costs. Still other states are working to reduce error rates and improve program integrity. An outreach effort might involve working to improve awareness of a single program,



such as the EITC, apart from broader efforts by CBOs to coordinate TANF, SNAP, or Medicaid benefits programs. And outreach efforts by CBOs could begin with awareness as their goal and expand to advocate for improving enrollment and retention policies.

More than ever before, we see the opportunity to dramatically reform the benefit system in many states and communities. Especially now, as states grapple with budget crises and overwhelming need for services, there are increasing demands to deliver better services more effectively to those who need them. The federal government is providing significant new funding but is also applying new pressure on states to improve program performance, which is driving change. Increasing public awareness of these programs, thanks in part to increased enrollments brought on by the economic downturn, is reinforcing the necessity to improve services and supports for those who need them. Finally, the determination to take maximum advantage of federally supported benefits helps to improve key social safety-net supports.

## Outreach Efforts

From both the public sector and through community-based and national organizations, several model programs are working to expand outreach and improve the use of public benefits, with all of them operating on the previously described continuum of interventions. Some have focused on providing information to raise awareness about benefits, eligibility criteria, and enrollment details. Other efforts go further to help streamline the application process. These nongovernmental initiatives often use technology to help families generate applications to multiple benefits at once, sometimes using online tools.

State and local agencies themselves are also working to expand outreach, often through awareness efforts. For example, states are training local organizations on using screening tools and are including them in food stamp outreach plans. Agencies also are increasingly undertaking more innovative efforts to reach potential clients. One is to take advantage of online technology to improve benefit screening, applications and recertification. Online screening programs or benefit calculators are now found in at least half of

the states, and the federal government offers several benefit screeners for federal programs.<sup>5</sup>

Early leaders in providing online applications include Pennsylvania, Washington, Georgia, and California. In the 2002 FARM bill, Congress gave states 18 months to make the food stamp application available online, at least in a downloadable paper file.<sup>6</sup> According to the U.S. Department of Agriculture (USDA) website, more than half of the states provide the downloadable file but still require an applicant to print the paper form and submit it to the food stamp office. However, in 23 states, food stamps/SNAP applications can be submitted via the Internet through online application forms.<sup>7</sup>

We have also seen creative approaches by both governmental agencies and nongovernment organizations in their benefits outreach. These efforts focus on outreach work in nontraditional settings, such as CBOs, workforce development training programs, shopping centers and malls, faith-based organizations, employer work sites, prisons, community colleges, child care centers, and financial education classes. In many of these nontraditional locations, outreach programs provide screening, information, and application assistance. States have also been involved by moving eligibility workers outside of the typical welfare or human services offices and into locations where people who may be eligible for benefits programs are found. For example, MDRC's Work Advancement and Support Centers created integrated service teams made up of retention-advancement staff from local workforce programs, along with work support specialists from local welfare offices, to provide comprehensive case management and supports to low-income workers.

While there is no comprehensive list of all of these efforts, Appendix B provides a short description of several outreach models in use by the nonprofit and public sectors across the country, a sampling that illustrates the range of promising efforts and interventions.

## Policy and Systems-Change Efforts

Work by states and nonprofits to modernize benefits access through new technology is helping to spark

major changes in state policy and service-delivery systems.

The Center on Budget and Policy Priorities found that of the 23 states with online food stamp application systems, 17 have integrated online applications that provide access to multiple programs within the state. Some of these include access to multiple benefits and electronic-signature capabilities. They also allow applicants to upload and send documents, which reduces or eliminates the need for a face-to-face meeting, and allow users to track the status of their applications. Systems like COMPASS in Pennsylvania are leading the way in creating a more seamless benefits-access system.

Despite technological advances, we still face challenges posed, for example, by programs that have widely varying regulations and rules; in other cases, many benefit programs have not yet been incorporated into more customer-friendly systems. In some cases, policymakers are focusing on revamping policy to truly integrate their benefits systems by aligning the underlying benefit eligibility, applications, verifications, and renewal policies. Ultimately, the goal is not simply technological fixes, but rather a change in underlying state rules that ease the burden on clients. For example, in 2002, the federal FARM bill gave states the ability to align food stamp income definitions (that is, what counts as income in each program) with those used in TANF and Medicaid programs.<sup>8</sup> Other states have gone further by creating single application forms, unified renewal policies, and “express-lane” eligibility (for SCHIP, for example) that presume eligibility based on data provided for other programs.

In 2003, Louisiana began a “No Wrong Door”

model to assist families in need of multiple services.<sup>9</sup> In this case, the policy shift came first, as caseworkers shared information and created an aligned assessment tool and began working in multi-disciplinary teams. Following the policy and procedural shifts, Louisiana then began work on a new web-based system that would continue to streamline practices and ensure a more robust and coordinated benefits system.

The Ford Foundation recently launched a new demonstration program that will provide a select group of states the opportunity to design, test, and implement 21st-century public benefits systems. The Work Supports Initiative envisions that far more low- and moderate-income working families will be able to secure a wide range of public work supports and benefits, keep those benefits as long as they qualify, and connect smoothly to different benefits as their circumstances change. As a result, these families would be more likely to have their basic needs met and succeed in the workforce. By providing states with resources and technical assistance, the Work Supports Initiative will catalyze the development of streamlined state systems that are responsive to the needs of beneficiaries, generate administrative efficiencies, and function with integrity. The state demonstrations will be evaluated so that promising practices can be further refined and shared nationally.

Finally, state and local program managers recognize that building the capacity of CBOs and other groups that work directly with low-income clients is a critical task, even after new systems are built and policy barriers removed. That includes providing technical assistance and resources for service providers to help their clients gain access to benefits more efficiently.



## ■ RESULTS FROM PROGRAMS THAT FOCUS ON OUTREACH AND ACCESS

**A**NALYSES HAVE SHOWN that providing additional income and supports, through benefit-access and maximization projects, is an effective way of helping low-wage working families, particularly children, to move out of poverty. Such programs are showing other positive results as well.

MDRC's New Hope program and other random assignment demonstrations have shown that helping clients receive income supports while they work leads to positive outcomes, including increases in employment, earnings, job retention, and income. Moreover, the New Hope demonstration also showed that when parents had access to enhanced income benefits, low-cost health insurance, and subsidies for high-quality child care, there were also long-term positive effects for children.<sup>10</sup>

More recent research from MDRC suggests the merits of the enhanced "One-Stop" model, which provides employment and skill-building services and helps customers gain access to a range of work supports. In an initial analysis, MDRC found that recipients who received such a package of supports were more likely to receive food stamps, and that the children in these families were more likely to be covered by public health programs than were other low-wage workers and their families who did not receive services at a One-Stop center. One of the two demonstration sites also saw early effects on adults' enrollment in Medicaid and parents' use of child care.<sup>11</sup>

Data from other nonprofits and for-profit entities providing online screening and application assistance are also promising, but these initiatives have yet to undergo rigorous evaluation. Still, many of the initiatives have program data that support replication and evaluation.

Seedco, a national nonprofit that works with low-income populations, operates a program, called *EarnBenefits*, which helps clients gain access to public benefits. The program uses an online tool, now operating in seven states, which connects low-

income individuals to available benefits in their communities. Seedco's *EarnBenefits* program has screened more than 75,000 low-income clients in the last five years, with more than 60 percent obtaining at least one new benefit. Overall, this program has led to low-income clients' receiving more than \$61 million in benefits.<sup>12</sup> Initial findings indicate that clients had better employment outcomes when they were placed in jobs and enrolled in at least one benefit through the program. Clients of *EarnBenefits* were 42 percent more likely to keep their jobs for three months and 33 percent more likely to keep their jobs for six months than were clients who did not obtain benefits through *EarnBenefits*.<sup>13</sup>

The Ohio Benefit Bank has also been successful in reaching individuals eligible for benefits. Since its inception in 2006, the organization has worked with more than 35,000 Ohioans and has calculated that clients were collectively eligible for benefits worth \$38.4 million. However, due to limitations in following up with clients to see what benefits they actually received, it is unclear how much of the \$38.4 million in public benefits Ohio Benefit Bank clients actually received.

SingleStop USA's New York City effort operates at more than 40 sites across the city, serving more than 26,000 New Yorkers each year and also provides more than 50,000 families with tax-preparation assistance. The sites provide one-on-one assistance with public benefits, financial counseling, tax and legal services, family counseling on issues such as domestic violence and substance abuse, and employment support. Results from a McKinsey & Company study of the initial New York City pilot found that "families recouped an average of \$1,800 in tax credits and \$5,000 in benefits—life-changing amounts for low-income families."<sup>14</sup>

The successes of the Ohio Benefit Bank and SingleStop suggest that investments in improving participation rates are more than offset by the benefits to families and their communities and through

increased flow of federal funds to the states. A study of SingleStop's New York operation suggested that for every dollar invested, the program immediately returned to its clients at least \$3 in benefits; \$4 to \$13 in legal counseling; \$2 in financial counseling; and \$11 in tax credits.<sup>15</sup>

Other data suggest that families who receive multiple services, including employment and career services and financial counseling, as well as help in accessing public benefits, have better overall out-

comes. A good example is the Annie E. Casey Foundation's Center for Working Families project, an integrated one-stop center model that is being adopted in two dozen cities across the country. Evaluation data from three of the program's sites show that families receiving multiple types of supports are three to four times more likely to stay employed, earn postsecondary academic credentials and purchase cars than are individuals who use only one service.

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## ■ RESULTS FROM STATE SYSTEMS AND POLICY CHANGE

**R**ESearch on the impact of state policy reform efforts has been sparse. However, it is clear from recent attempts in the health arena that concerted efforts to reform policies and ease application and recertification efforts can pay off in higher participation rates for programs such as SCHIP and Medicaid. While our scan did not identify any rigorous evaluations of the impact of these policy changes on low-income individuals and families, some promising data have emerged.

First, public-benefits customers have a positive view of online applications, according to survey results in a number of states. An initial study of a California pilot of a joint Medicaid/SCHIP online program found that 90 percent of applicants would prefer to apply online.<sup>16</sup> Implementation data on states' use of online systems also show promising benefits for low-income clients. An examination of an online system for SCHIP in Georgia found that 23 percent of applicants said they probably would not have applied if online applications were not available, and many parents working night shifts or long hours expressed appreciation for the ability to apply when it fit their schedules.<sup>17</sup>

Other findings show that low-income individuals and families are embracing the use of online benefits tools, often without assistance from community-based organizations or other intermediaries. In Pennsylvania, more than 90 percent of the benefit applications coming through the COMPASS system are from individuals, not from trained application assisters, and 84 percent of the applications received each month are completed in a home. Moreover, about half are submitted outside of regular business hours, demonstrating that online tools available directly to clients can serve a valuable role in expanding access to government services.<sup>18</sup>

Finally, online systems have shown that they can cut an agency's response time on a benefit application, ensuring that supports are delivered quickly. The California pilot for Medicaid and SCHIP again showed that the online system processed applications 13 percent to 18 percent more quickly than did the previous paper-based system, thus decreasing the time before benefits are received.<sup>19</sup>

## ECONOMIC BENEFITS FOR STATE AND LOCAL ECONOMIES

**I**N ADDITION TO CONNECTING FAMILIES to the work and income supports they need, benefit-access programs have a positive impact on state and local economies. Given the current recession and looming state budget shortfalls, these economic arguments should spur states to improve access to public benefits. Data on the impact of public benefits are compelling. For example, the Bridge to Benefits program in Minnesota calculated that efforts to maximize benefits had the potential to inject \$1 billion into the state's economy in 2008. Specifically, the program estimated that its efforts could help recipients draw the following in federal funds: \$432 million in EITC benefits, \$250 million in food assistance, \$132 million for child care, \$109 million through school meal programs, and \$77 million for energy assistance. Additionally, states that incorporate technology-based solutions can increase efficiency and reduce costs by improving error rates.

Increased benefits for families also have significant ripple effects in the community. For example, studies show that each dollar provided through the food stamp program generates \$1.73 in economic activity, and a dollar provided through unemployment insurance generates \$1.63 in the economy.<sup>20</sup> Indeed, increased food stamp and unemployment insurance spending generated the highest economic effect of any component in the ARRA legislation, including tax cuts and infrastructure-improvement spending, according to economic analyses.

Across the country, we know that billions of dollars in federal spending go unclaimed by people who are eligible for benefits, which is a loss for them and for their communities. In Ohio alone, the Ohio Benefits Bank found that each year state residents fail to claim \$1.6 billion in federal tax credits and work supports.

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## NEXT STEPS

**W**E CAN MAKE A SIGNIFICANT DIFFERENCE for families and local economies by improving how low-income families obtain access to public benefits and supports. Improvement can stem from both changes in policy and reforms that strengthen service-delivery systems. At a time when many benefits programs have expanded to address the severe economic downturn, investing in and evaluating these efforts should be a priority for philanthropic organizations and government agencies struggling to balance budgets.

State and federal leaders should continue to launch and expand new technology-based tools that ease the burden of applying for multiple benefits and create a single point of entry for potential recipients. In particular, the federal government should support an initiative to develop new approaches to

improve access to multiple benefits and provide funding for information technology and data integration efforts at the state level. State and federal policymakers should also include a range of policy changes such as auto-enrollment that will streamline access to multiple benefits.

Programs that screen and educate clients, while also providing employment and training supports, have shown promise and deserve wider implementation. These one-stop models, in a range of locations convenient to low-income individuals, are a worthwhile investment for communities, which will see an economic boost when more families receive—and spend—their income and work supports.

Even under federal oversight, states have considerable flexibility to streamline, simplify, and

modernize access to benefits. They can play a significant role in boosting participation rates by revising rules and requirements for benefit programs and using a single application for multiple benefits. States should undo bureaucratic obstacles by implementing “no wrong door” policies that allow a person to apply for multiple benefits at any service site. States and nonprofits can also develop tools that will determine a person’s eligibility for benefits and then link directly to county and state agencies providing benefits. Such tools have the potential to simplify and speed up the benefits process significantly.

States can also streamline the processes through which recipients are recertified for benefits to ensure that eligible recipients are not cut off through unnecessary or burdensome requirements. Indeed, clients

enrolled in one work or income-support program are often eligible for other benefits. State agencies that share data efficiently and take a broader view of the needs of their low-income clients can be more effective at ensuring that people are receiving all the benefits for which they qualify.

In many parts of the country, innovative approaches to increasing benefits access are taking hold—by nonprofits, for-profit companies and government agencies. We can build on that progress by investing in model implementation approaches to increase their reach. The goal is critical: ensuring that those who are eligible are getting the help they need to move out of poverty and into a more prosperous future. ■

# APPENDIX A

## Federal Means-Tested Programs: Variation Across Administration, Structure and Eligibility

FEDERAL PROGRAM	AMOUNT OF FEDERAL FUNDING	NUMBER OF PARTICIPANTS	FUNDING STRUCTURE	DEPARTMENT AND AGENCY	FEDERAL MANDATED INCOME ELIGIBILITY LIMITS
<b>Food Stamps/ SNAP</b>	\$37.65 billion in 2008	28 million average monthly recipients in FFY 2008	100% federal funding of benefits; state share just over half the costs of administration and outreach aspects of the program; federal funds provide the majority of employment and training dollars (determined by grant formula to states)	Department of Agriculture's Food and Nutrition Services Agency	Automatic eligibility if recipient is on TANF, SSI and State General Assistance Programs. Federal Net and Gross income limits: Gross income can not exceed 130% of FPL (in households without disabled or elderly). States have flexibility to raise the limits.
<b>Section 8 Housing Vouchers</b>	\$16.8 billion in 2009	Monthly average of 2 million households assisted in 2008	State and local housing agencies generally are eligible for funding equal to the cost of their vouchers in the previous year, adjusted for inflation. Discretionary funding; in years when the appropriation is inadequate, housing agencies receive a prorated share of the amount for which they are eligible.	Department of Housing and Urban Development; Office of Public and Indian Housing	A household's income must be below 80 percent of the local median at the time it enters the program. At least 75 percent of households entering the program must have income below 30 percent of the local median (nationally roughly equivalent to the poverty line).
<b>Temporary Assistance for Needy Families (TANF)</b>	\$17.05 billion in FFY 2008	3.99 million average monthly recipients in FFY 2008	Primarily, basic block grants (\$16.5 billion) granted to the state. However, states are required to spend a certain amount of their own money (maintenance of effort, or MOE funds); the share of state to federal spending varies across states. Nationally in 2006, the federal portion was 57.7 percent.	Department of Health and Human Services'; Administration for Children and Families; Office of Family Assistance	Income eligibility limits vary by state
<b>Medicaid</b>	\$190.1 billion in FFY 2007	49.1 million people in FFY 2007	Jointly financed between the federal government and states, using a formula matching rate that varies by state. The federal share is at least 50% in each state, and nationally the federal government finances 57% of Medicaid spending (2005).	Department of Health and Human Services; Centers for Medicare and Medicaid Services	States have some discretion in determining which groups their programs cover and the financial criteria for Medicaid eligibility. To be eligible for Federal funds, states are required to provide coverage for most people who get federally assisted income maintenance payments, as well as for related groups not getting cash payments.
<b>Children's Health Insurance Program (CHIP)</b>	\$6.038 billion in FFY 2007	4.848 million monthly enrollment, June 2008 (point-in-time)	Federal and state governments share financing; CHIP provides a capped amount of funds to States, available on a matching basis, based on the Medicaid matching rate; however the federal government contributes more towards the coverage of SCHIP expenditures than Medicaid expenditures.	Department of Health and Human Services; Centers for Medicare and Medicaid Services	Varies by state however most states offer CHIP to children in families whose income is at or below 200% of the Federal poverty level.
<b>Earned Income Tax Credit</b>	\$43.7 billion in 2006	22.4 million tax returns in 2006	Refundable tax credit provided directly to individuals filing taxes.	Department of Treasury; Internal Revenue Service	Based on earnings, the number of children, and marital status. The credit phases out at higher income levels. For example, to qualify in tax year 2007, adjusted gross income must be less than: \$37,783 with two or more qualifying children.
<b>Low Income Home Energy Assistance Program (LIHEAP)</b>	\$2.587 billion in FFY 2008	5.5 million households for FFY 2006 (estimated) (a)	Block grant to states; as well as a leveraging incentive program, a competitive grant program (REACH), and contingency funds for emergencies.	Department of Health and Human Services; Administration for Children and Families, Office of Community Services	Eligible household's income must not exceed the greater of 150% of the poverty level or 60% of the State median income (In FFY 2009, the state median income limit was raised to 75%). Also, grantees may not set income eligibility standards below 110 percent of the poverty level, though they can give priority to those households with the highest home energy costs or needs.
<b>Child Care Development Fund (CCDF)</b>	\$ 7 billion in FFY 2007 (includes \$1.5 billion from prior fiscal years; does not include TANF transfer dollars)	1.706 million average monthly children in FFY 2007	Block grant with funding ceiling: 100 percent Federal funding for discretionary funds and part of mandatory funding; balance of funds shared between states and federal government at the states' Medicaid match rate	Department of Health and Human Services; Administration for Children and Families; Office of Family Assistance	Federal maximum of 85% of state median income
<b>Head Start</b>	\$6.888 billion in FFY 2007	908,412 children for FFY 2007	Discretionary funding granted directly to local programs; funded at 80 percent Federal funding	Department of Health and Human Services; Administration for Children and Families; Office of Head Start	Federal Poverty Limit generally; however starting in 2008, programs now have an option to serve a portion of their slots with children from homes up to 135% of the FPL.

(a): unduplicated counts of households are not widely available.

## APPENDIX B

### Examples of Benefits Access Outreach Efforts by Activity Type

#### Examples of Eligibility Screening and Awareness Efforts

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**Bridge to Benefits**—A multi-state initiative started by the Children’s Defense Fund Minnesota that works to increase awareness of and participation in public work and income-support programs. For more information, see: [www.bridgetobenefits.org](http://www.bridgetobenefits.org).

#### Examples of Application Assistance, Innovative Outreach Efforts

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**Center for Working Families**—A one-stop model started in 2005 and operating around the country that helps low-income families increase their earnings and income, reduce their financial transaction costs, and build wealth for themselves and their communities. For more information, see: [www.aecf.org/MajorInitiatives/FamilyEconomicSuccess/CentersforWorkingFamilies.aspx](http://www.aecf.org/MajorInitiatives/FamilyEconomicSuccess/CentersforWorkingFamilies.aspx).

**Connect Inc.** is a call center based in North Carolina that uses technology and case management to connect low-income residents to work, benefits, and other supports. For more information, see: [www.connectinc.org](http://www.connectinc.org).

**Ohio Benefit Bank** is a web-based approach to connect low- and moderate-income Ohioans with access to work supports. It is a public-private partnership among the Governor’s Office, the Ohio Association of Second Harvest Foodbanks, and faith-based nonprofit organizations. For more information, see: [www.governor.ohio.gov/Home/tabid/301/Default.aspx](http://www.governor.ohio.gov/Home/tabid/301/Default.aspx).

**Seedco**—A national nonprofit working with low-income individuals and communities to build prosperity. It operates *EarnBenefits*, a benefit-maximization program that began in 2004. For more information, see: [www.seedco.org/what/asset-building/earnbenefits.php](http://www.seedco.org/what/asset-building/earnbenefits.php).

**SingleStop USA** bridges the information gap separating low-income families from public benefits, tax credits, and other essential services that remain untapped and inaccessible. Incorporated as a nonprofit in 2007, SingleStop USA encompasses the existing New York program as well new efforts throughout the country. For more information, see: [www.singlestopusa.org](http://www.singlestopusa.org).

**Work Advancement and Support Centers**—A demonstration project developed, managed, and evaluated by MDRC using a random assignment research design. Launched in 2005, these sites deliver benefits-access assistance, along with workforce development supports at One-Stop Career Centers. For more information, see: [www.mdrc.org/project\\_14\\_40.html](http://www.mdrc.org/project_14_40.html)

## ENDNOTES

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