



*U.S. Department of Health & Human Services*

**Administration for Children & Families**

# The Work Supports Initiative: Connecting Families with Supports

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A Low-Income Family Living on Minimum Wages Alone

INCOME	
Wages	\$ 17,784
Total	\$ 17,784

EXPENSES	
Rent & Utilities	\$ 7,608
Food	\$ 5,232
Transportation	\$ 3,108
Health care	\$ 3,288
Child care	\$ 5,064
Taxes	\$ 4,416
Miscellaneous	\$ 2,940
College expenses	\$ 6,720
Total	\$ 38,376

**Expenses exceed income by: \$ 20,592**



### A Low-Income Family With Work Supports

INCOME	
Wages	\$ 17,784
EITC	\$ 4,395
SNAP	\$ 6,312
Medicaid	\$ 3,288
Child Care Subsidy	\$ 4,764
LIHEAP	\$ 660
Additional Child Tax Credit	\$ 1,000
Work Pay Credit	\$ 400
Pell Grant	\$ 5,350
Refundable Hope Education Grant	\$ 1,000
<b>Total</b>	<b>\$ 44,953</b>

EXPENSES	
Rent & Utilities	\$ 7,608
Food	\$ 5,232
Transportation	\$ 3,108
Health care	\$ 3,288
Child care	\$ 5,064
Taxes	\$ 4,416
Miscellaneous	\$ 2,940
College expenses	\$ 6,720
<b>Total</b>	<b>\$ 38,376</b>

Work Supports raise income by:

**\$27,169**

Income exceeds basic expenses by:

**\$6,577**



- **Reduce poverty:** “The combination of food stamps, EITC, and other supports allow even low-wage workers to raise their families' incomes above the poverty line.” (Mickelson & Lerman 2004)
- **Increase employment:** Work supports help people obtain and retain better-paying jobs (Greenstein 2005; Thomas & Sawhill 2001)
- **Improve welfare-to-work success rates:** EITC, health insurance, and child care subsidies help transition people from welfare to work (Loprest 2002)



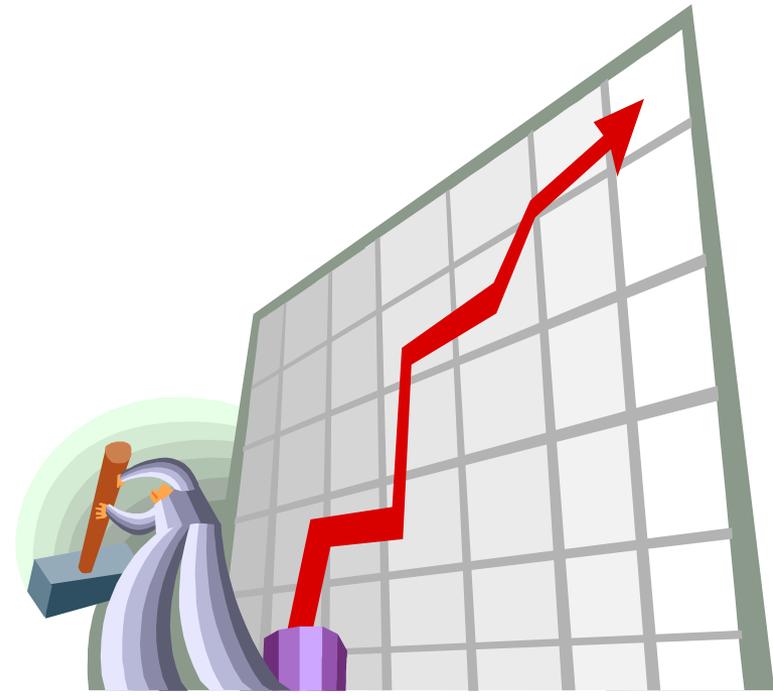
- More likely to enjoy excellent physical and dental health
- More likely to read as young children
- More likely to participate in after-school activities and sports
- Less likely to repeat a grade



- Action for Children North Carolina, *Profiles of N.C. Children: Outcomes by Income* (Dec. 2005)



- Spend credits and benefits locally to meet basic needs
- Boosts local economies – multiplier effects
  - SNAP = 1.95x
  - CHIP, Children's Medicaid = 3.17x
  - Adult Medicaid = 3.17x
  - EITC = 2.25x
  - Pell Grants = 3.15x
  - Medicare LIS = 2.67x
- Creates new jobs





- Work and income supports are underutilized
  - Only 7.2% of households eligible for EITC, SNAP, health insurance, and child care subsidies claim all four
  - \$56 billion in work supports unclaimed by Americans annually



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Lack of knowledge, distrust, welfare stigma, many steps, time missed from work, employed not eligible, denied before

**SNAP, Medical Benefits**



**FAFSA**



**Medicare Part D LIS**



**Help with Taxes**

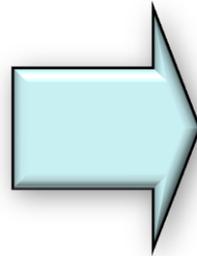
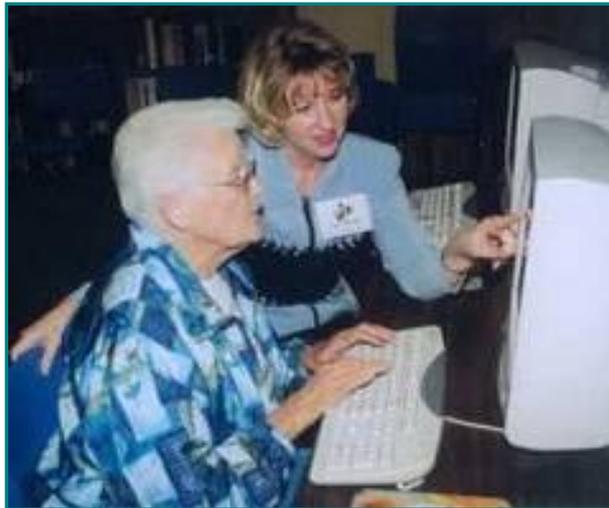




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# Outreach Using The Benefit Bank<sup>®</sup>



- Federal Taxes, including EITC & Child Tax Credits
- State Taxes
- SNAP (Food Stamps)
- Medicaid
- S-CHIP
- Home Energy
- Child care subsidies
- TANF
- Medicare Part D LIS
- FAFSA (student aid)



- Client chooses/enters own access password
- Simple questions/answers
  - 4<sup>th</sup> Grade reading level
- Explanatory help pop ups
- Expertise is in the service
  - 1 day counsellor training
- Electronic filing with printed copy for client
- Detailed follow up instructions for client

## Eligibility Screening

Basic Questions about your household

These questions will help us figure out what help you can get.

Please check the box for each household member who is a resident of Ohio.

Karen Morris	<input checked="" type="checkbox"/>
Victor Morris	<input checked="" type="checkbox"/>
Tyler Morris	<input checked="" type="checkbox"/>
Ashley Morris	<input checked="" type="checkbox"/>

[?](#) Is someone still a resident if he or she is temporarily absent?

Please check the box for any household member who is currently receiving public assistance in another state.

Karen Morris	<input type="checkbox"/>
Victor Morris	<input type="checkbox"/>
Tyler Morris	<input type="checkbox"/>
Ashley Morris	<input type="checkbox"/>

Please check the box for any adult below who is a student.

Karen Morris	<input type="checkbox"/>
Victor Morris	<input type="checkbox"/>

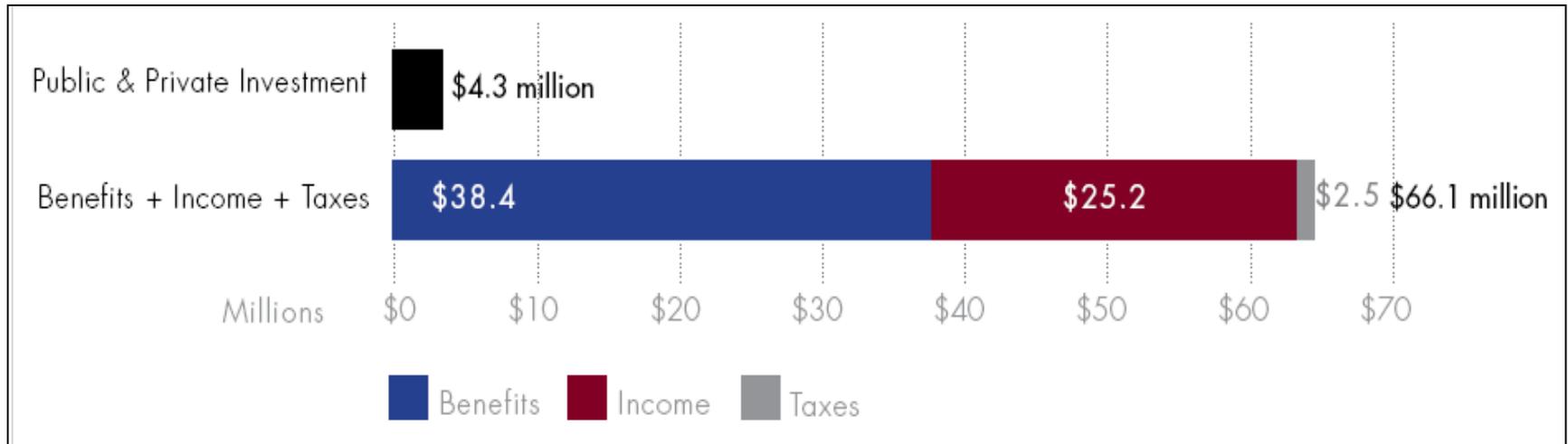
Please check the box for any person under 21 who has been deemed "emancipated" by a court order.

Tyler Morris	<input type="checkbox"/>
Ashley Morris	<input type="checkbox"/>

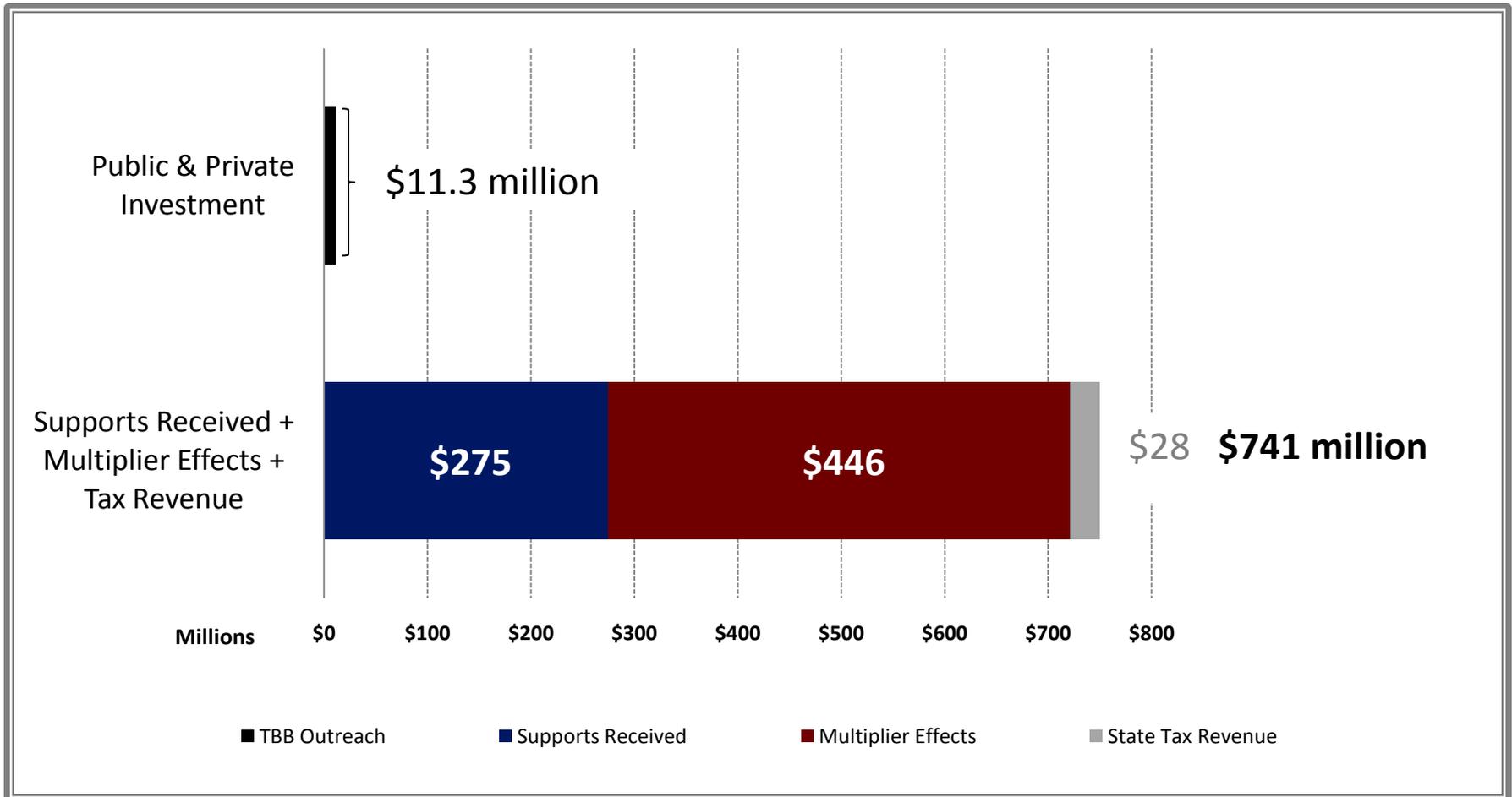


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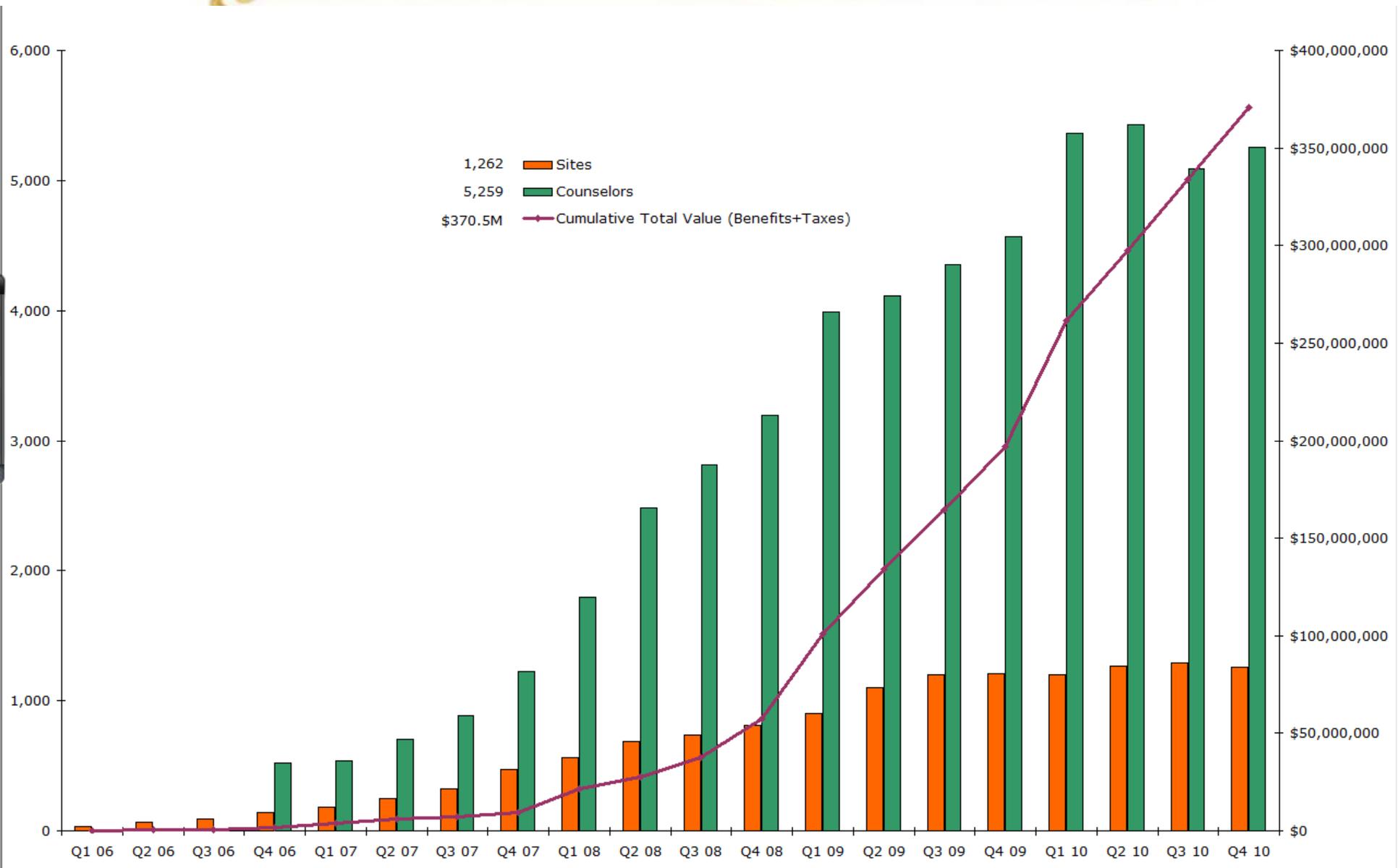
Report by Ohio University on results of the Ohio Benefit Bank  
See <http://www.mdcinc.org/docs/OU-Report.pdf>





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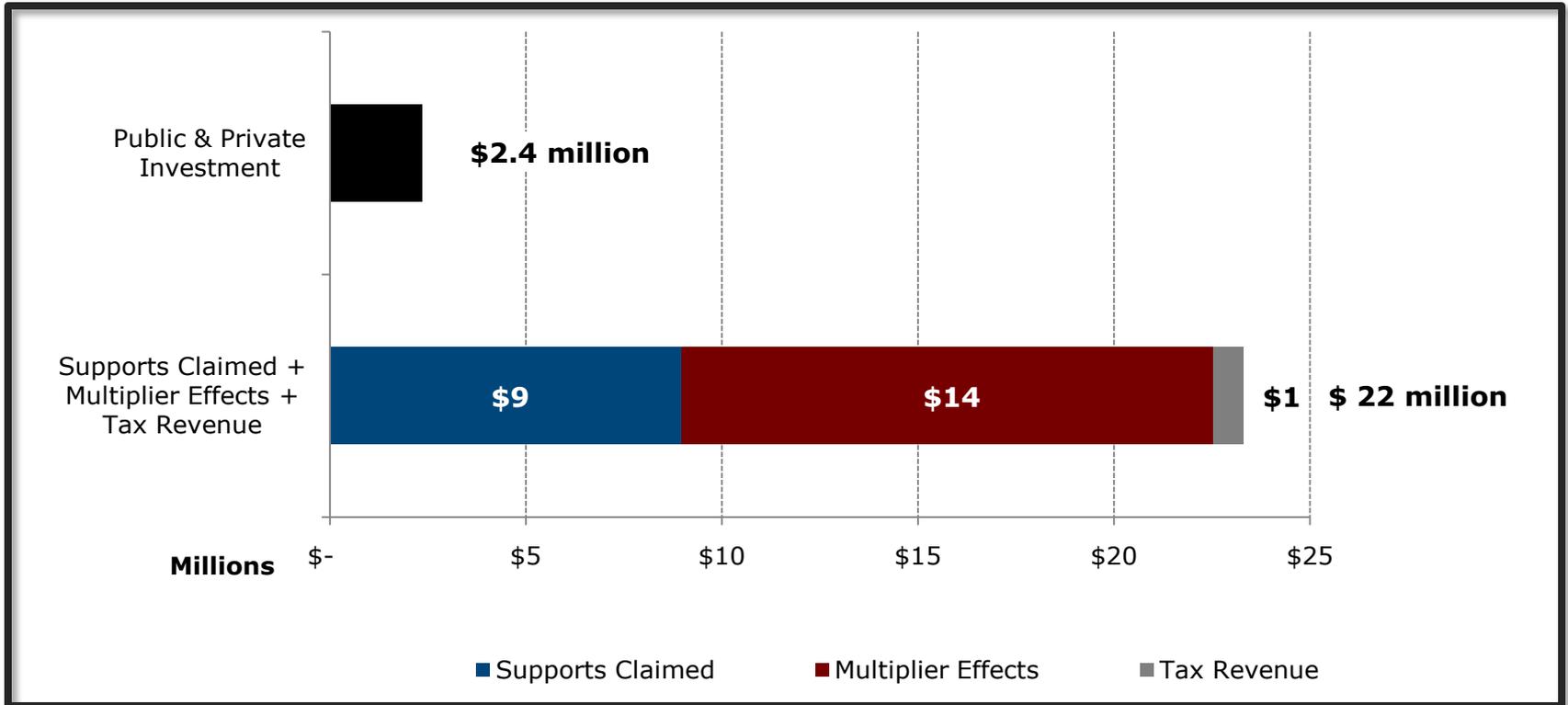


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- Report by the President's Advisory Council on Faith-Based and Neighborhood Partnerships and Strategic Plan by the United States Council on Homelessness: Highlighting The Ohio Benefit Bank as a promising practice
- Associated Press Story: "Ohio leads in linking to government aid."
- NPR Marketplace show characterizes The Ohio Benefit Bank as a national model for outreach to displaced workers

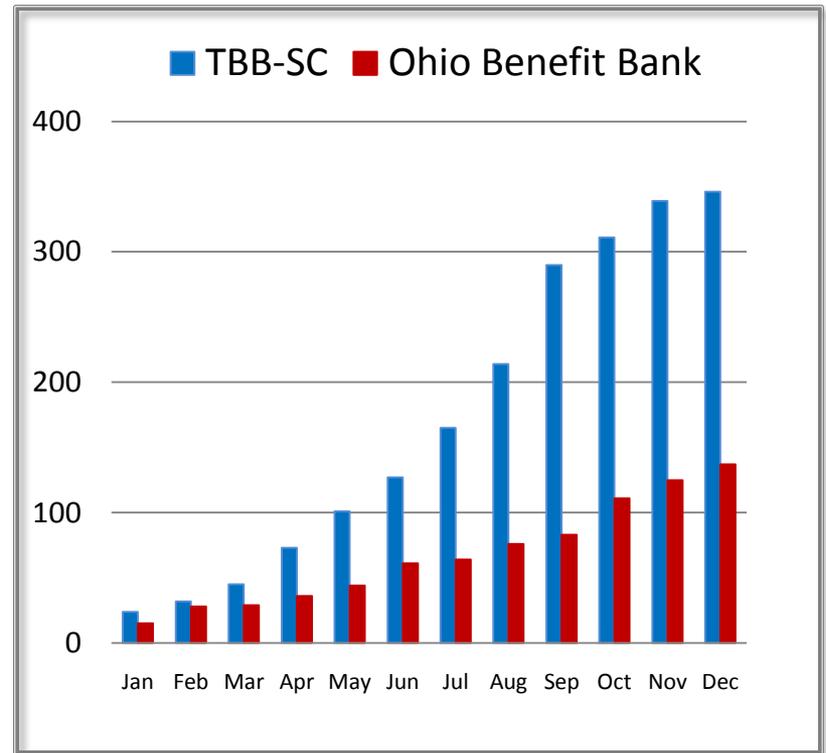
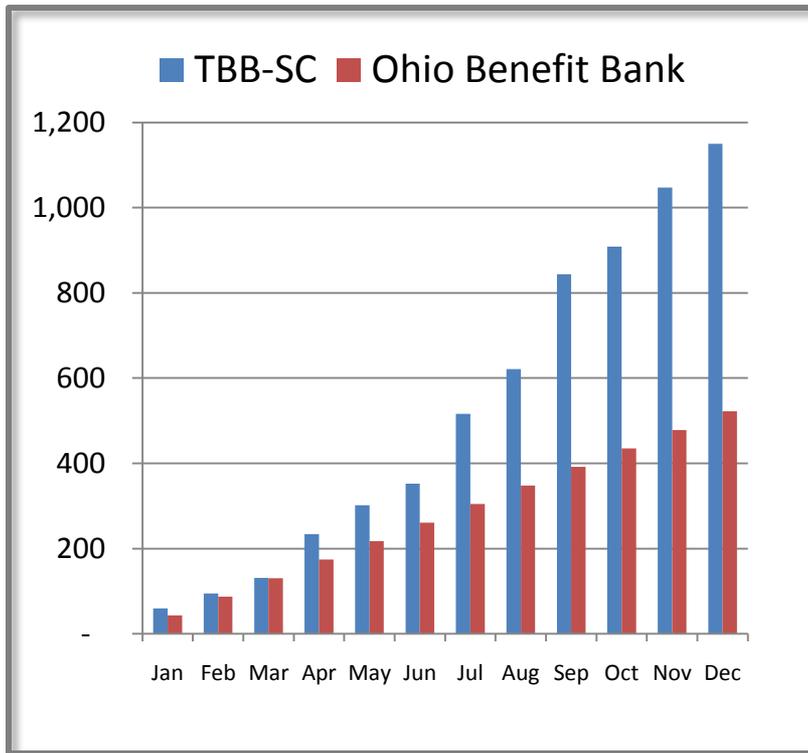


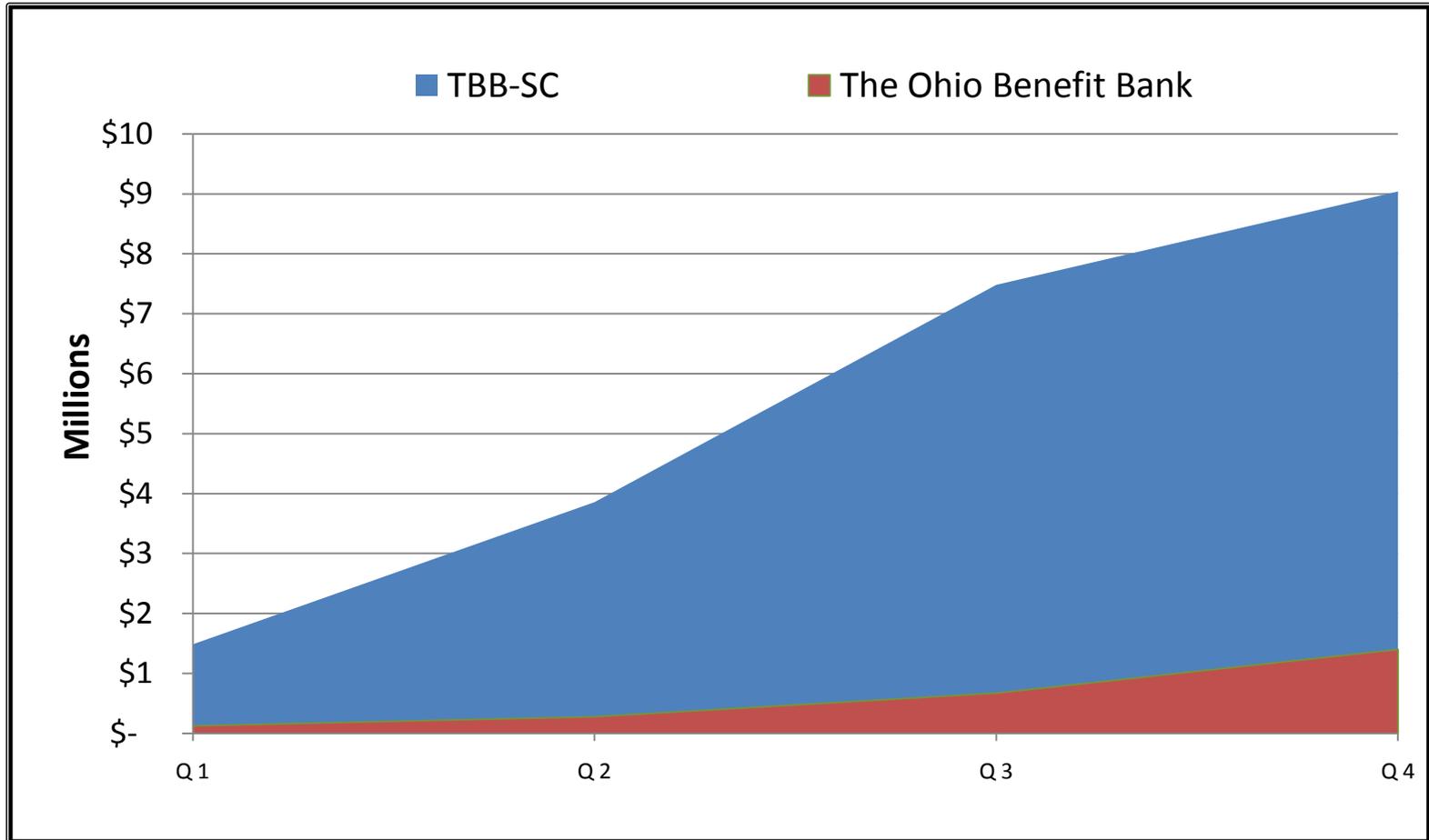




### Counselors

### Sites







- “Non-profit Intermediary” or “Statewide Affiliate” skilled at:
  - Recruiting TBB sites
  - Training TBB counselors
  - Publicizing TBB access
  - Securing & managing funding streams
  - Collaborating w/ nonprofits & governments
  - Measuring & reporting results
  - Engaging in strategic planning
- “7 Habits of Highly Successful Statewide Affiliates,” with apologies to Steven Covey



- Recruit central state-level nonprofit intermediaries to serve as “Statewide Affiliates” to organize outreach using TBB
- Help them secure funding and launch outreach
- Assist Statewide Affiliates through:
  - Training Academy
  - Strategic advice, coaching
  - Annual Strategy Conference
  - “Learning Community”



## **Framework to replicate and expand the Ohio model in other states through:**

- Powerful technology (The Benefit Bank)
  - Online expert service
  - Screens for potential eligibility
  - Bundled access to complete tax returns and paperwork to apply work supports
- Enabling *statewide* outreach by:
  - Community-based organizations
  - Their volunteers and staff
- Supported by:
  - Central statewide nonprofit intermediary
  - National nonprofit organization (MDC)



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- Only one with plan to scale for Statewide outreach
- Only strategy with success at Statewide level
- Emerging network of Statewide Affiliates
- MDC proven experience taking models to scale
- Expertise of Ohio Ass'n of 2<sup>nd</sup> Harvest Foodbanks
- Proof that Ohio model is being replicated and expanded in North Carolina and South Carolina



- 1. Education and Employment:** Connecting low-income students and their families with SNAP, student financial aid, other supports, financial coaching, and SNAP employment and training funds to pay for half of education costs
- 2. Reducing Incarceration and Homelessness:** Connecting those at risk with supports and SSI/SSDI, building on Ohio pilot program
- 3. Veterans:** Connecting veterans and their families with veterans benefits and other work supports



- 1. Education and Employment:** Increasing student access, retention, and completion has significant economic value for community colleges, employment, and tax revenues
- 2. Reducing Incarceration and Homelessness:** Significant government savings from reduced prison and shelter costs
- 3. Veterans:** Significant economic value for more educated veterans, community colleges, employment, and tax revenues

**Critical:**

- **Specific, measurable social outcomes**
- **Portion of ROI reinvested in the projects**



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