

THE WORKING POOR FAMILIES PROJECT

POLICY BRIEF ■ SPRING 2011

IMPROVING ACCESS TO WORK SUPPORTS: STRENGTHENING STATE POLICIES AND PRACTICES

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THE WORKING POOR FAMILIES PROJECT

Strengthening State Policies for
America's Working Poor

Millions of American breadwinners work hard to support their families. But, despite their determination and effort, many are mired in low-wage jobs that provide inadequate benefits and offer few opportunities for advancement. In fact, nearly one in three American working families now earn wages so low that they have difficulty surviving financially.²

Launched in 2002 and currently supported by the Annie E. Casey, Ford, Joyce, and Mott foundations, the Working Poor Families Project is a national initiative that works to improve these economic conditions. The project partners with state nonprofit organizations and supports their policy efforts to better prepare America's working families for a more secure economic future.

For more information:
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INTRODUCTION

The “Great Recession” of 2007–09 and the subsequent jobless recovery have demonstrated vividly the importance of work supports to low-income working families. As a direct consequence of the massive job losses and scant re-employment opportunities that have defined the last four years, increasing numbers of families have turned to public work supports for assistance in paying for essential expenses like groceries, health insurance, and postsecondary education. Consider how the number of Americans participating in the Supplemental Nutrition Assistance Program, formerly known as food stamps, rose by 59.6 percent between December 2007 and 2010. Put differently, one of every seven Americans—16.5 million people in all—received food assistance at the end of 2010.³ If those individuals gathered in one place, they would form the country's fifth most-populous state, ahead of Illinois.⁴

Burgeoning caseloads demonstrate the severity of the downturn and the importance of work support programs. Nevertheless, studies have found that sizable numbers of low-income working families either fail to receive one or more supports for which they are eligible or fail to qualify for some work supports. These gaps result from such household characteristics and institutional factors as complex application requirements, limited outreach strategies, and social stigma. The result is that work supports fail to benefit as many families as they could, as efficiently as they could.

In response, philanthropic foundations and government agencies have intensified their efforts to improve access to work support programs while streamlining their delivery. Because state and local governments play a central role in the delivery of work supports, many reforms have targeted governmental policies and administrative practices. Such efforts have unfolded along a

continuum, ranging from expansion of outreach efforts on the part of community-based organizations to braiding of work supports with employment and financial services to the betterment of complex public systems. In the coming years, such efforts will assume added importance, as states cope with the lingering effects of the Great Recession and attempt to expand public health insurance coverage as required by the federal Affordable Care Act.

The pronounced need for work supports, combined with the shifting policy environment, offers promising opportunities for the nonprofit organizations that partner with **THE WORKING POOR FAMILIES PROJECT (WFPF)**, a national initiative to strengthen state policies influencing the well-being of low-income working families. Thanks to WFPF state partners' policy expertise, credibility with public leaders, and skill in collaborating with diverse stakeholders, they are well positioned to strengthen state policies that maximize low-income working families' access to work supports and simplify administration of those benefits.

To aid state partners in their efforts, this *Policy Brief* surveys the landscape of change initiatives intended to influence state policies and practices related to work supports. Specifically, the brief summarizes the case for change, sketches a continuum of change efforts, profiles several promising state-level examples, and recommends directions for WFPF partners to pursue.

THE NEED FOR CHANGE

Public work supports are cash and non-cash benefits “that are provided based on income (‘means-tested’) and received by households with one or more working members.”⁵ At the broadest level, work supports include income supports like rental subsidies and federal and state benefits such as earned income tax credits, unemployment insurance, disability insurance, and education and training benefits like those provided under the federal Workforce Investment Act. In practice, the definition of work supports frequently is limited to a subset of “programs to assist working families

with access to basics, such as health care, child care, food, and housing.”⁶

Federal, state, and local officials offer three rationales for public provision of work supports. First, some programs function as “safety nets” for low-income families confronting a crisis, such as a job loss, that prevents them from affording necessities like groceries. Second, some supports act as wage subsidies that bridge the gaps between the low wages paid by many jobs, particularly part-time ones, and the high costs of core expenses that include health insurance and child care. Finally, supports linked to education and training help working adults acquire the skills they need to advance into better jobs.

Work supports touch a sizable proportion of American households. According to one study, some 16 million American households—nearly one of every five—received at least one work support in 2008.⁷ Receipt of work supports narrows the gap between what low-income families earn and what it costs to make ends meet.⁸ Nevertheless, studies have found that sizable numbers of low-income working families either fail to qualify for work supports (the eligibility gap) or fail to receive one or more supports for which they qualify (the take-up gap). In fiscal year 2006, for instance, only 17 percent of potentially eligible children received child care subsidies.⁹ Similarly, research indicates that just 5 percent of the households eligible for public health insurance, nutritional aid, and child care assistance take up all three supports.¹⁰ Besides depriving low-income families of some \$65 billion in annual aid, take-up gaps cost local communities billions in forgone economic activity.¹¹

Researchers attribute gaps in benefit take-up among eligible families to a variety of household and institutional factors.¹² Significant household characteristics include demographic traits, program awareness, past experiences, and perceptions of social stigma. Salient institutional factors relate to the complexity of application requirements, the need to apply for individual benefits at multiple locations, and the difficulty in retaining benefits. The result is that work supports fail to reach as many families as they could, as efficiently as they could.

The overarching goal in this policy area has been to improve take-up rates among low-income working families. To date, attention generally has focused on seven work supports intended to help families meet basic expenses: the Child Care Development Block Grant, the Earned Income Tax Credit (EITC), housing assistance (public housing and rental vouchers), Medicaid, the Children’s Health Insurance Program (CHIP), the Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance to Needy Families (TANF). That said, some recent efforts have incorporated additional supports like those related to workforce training and asset building, while others have incorporated elements designed to close the eligibility gap as well.

Change initiatives typically center on government policies and practices, due to the central role these agencies play in the operation of work supports such as the seven mentioned above. With the exception of the EITC, state and local governments administer all of these programs consistent with federal laws and regulations. States and local governments also may invest their own dollars to augment federal benefits, as with the EITC; close eligibility gaps within programs, like TANF; or provide additional, state-specific supports.

A CONTINUUM OF CHANGE EFFORTS

The past few years have witnessed an upswing in initiatives targeted at public work supports. Community-based organizations (CBOs) have led some of these efforts, and governmental agencies have coordinated others, just as the public sector has underwritten some projects, while foundations have funded others. While change efforts vary in strategy, design, and structure, all reflect the core assumption that the “approach to delivering benefits—crisscrossing federal, state, and local agencies and encompassing a range of eligibility requirements—needs improvement.”¹³ More concretely, efforts typically share five goals:

- ◆ Fostering the economic advancement of low-income working families;
- ◆ Ensuring that households receive and retain

all of the work supports for which they qualify;

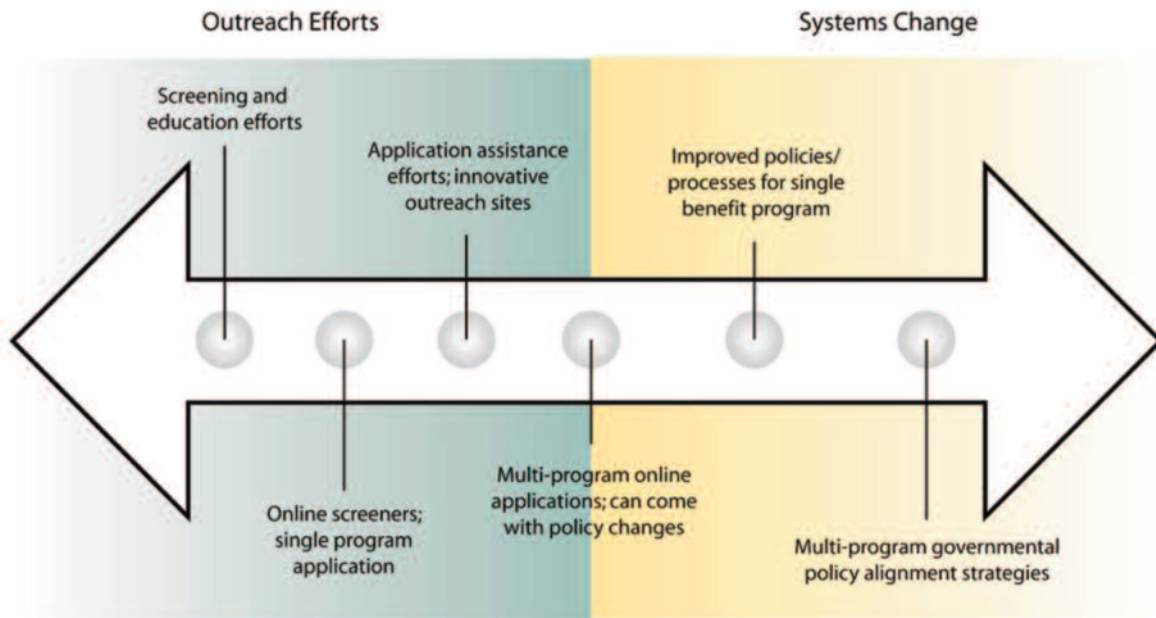
- ◆ Simplifying administrative requirements like those related to application procedures;
- ◆ Broadening the number of low-income households eligible for work supports; and
- ◆ Enhancing the efficiency with which public resources are used.

There are numerous opportunities for improving the design, delivery, and administration of public work supports. Yet the diversity of options means that change efforts vary greatly depending on local needs and the kinds of organizations involved. A project spearheaded by a CBO acting independently of the public sector, for instance, might emphasize outreach, while an effort directed by a public agency might stress administrative efficiency. Though the existence of multiple points of influence offers opportunities for action, it also breeds confusion about how best to advance meaningful changes.

At the most basic level, there are “two related, but distinct approaches” for improving access to work supports.¹⁴ One approach involves expanding *outreach efforts* to individuals potentially eligible for at least one work support, while the other stresses *systems improvement* intended to better program administration and efficiency. To illustrate the relationships between the two approaches, **Figure 1** sketches “a continuum of benefit access efforts” first developed for a consortium of foundations active in the area of public work supports.

The left side of the continuum encompasses outreach efforts ranging from coordinating public awareness campaigns to using screening software to provide application assistance. CBOs frequently drive outreach efforts, which tend to emphasize work supports linked to basic needs. In the middle of the continuum sit activities that integrate delivery of a broad array of work supports, including those associated with postsecondary education and asset building. Many such efforts involve both public and nongovernmental agencies and involve an element of systems change. Last, the right side of the continuum spans systems

Figure 1: Continuum of Benefits Access Efforts



SOURCE: Shelley Waters Boots, *Improving Access to Public Benefits: Helping Eligible Individuals and Families Get the Income Supports They Need* (New York: Ford Foundation, April 2010), p. 7.

improvement efforts. State agencies often lead such initiatives. An example would be for a state to adopt “express lane” eligibility, meaning that a household found eligible for one work support would qualify automatically for every support with similar eligibility rules.

In reality, the different points along the continuum blend into one another. An innovative outreach effort, for example, might prove so successful in expanding coverage that it creates momentum for systems improvement by making challenges transparent. In the same manner, a systems change effort might enrich outreach efforts by, say, rationalizing the use of available federal dollars. The point to bear in mind is that there is no one strategy for strengthening public work support programs.

STRENGTHENING WORK SUPPORTS: EXAMPLES FROM THE STATES

Over the last decade, CBOs, government agencies, and foundations have launched numerous efforts to improve work support programs. These efforts have unfolded along the entire continuum of change. Some projects have focused on individual communities, others on statewide systems improvement, and still others on a combination of the two. All of the major efforts endeavor to improve access to work supports by expanding outreach to potentially eligible households, screening households for eligibility, facilitating application processes, and helping households retain work supports. The goal, in short, is to close gaps in coverage.

This emphasis originates in research showing that “lack of awareness of a program’s existence, complexity of (and confusion about) eligibility rules,

a negative perception of program, and lack of interest in receiving benefits,” along with “burdensome administrative procedures,” limit household participation.¹⁵ While advocates for low-income families long have voiced concerns about such matters, three recent developments have heightened their salience. First, the magnitude of the Great Recession and the weakness of the recovery have swelled the population of households in need of supports. Second, the Affordable Care Act expands Medicaid eligibility starting in 2014, thereby requiring states to update their administrative capacities to handle the anticipated volume of new applications.¹⁶ Last, technological advances have improved the effectiveness of related information technologies.

In many instances, CBOs, governmental agencies, and foundations have supported the incorporation of computer technologies, primarily Web-based software applications, into efforts to boost take-up of work supports. Such tools typically provide a convenient, cost-effective way of screening households for program eligibility and facilitating application processes. While the tools vary in design, ease of use, access points, included supports, interoperability, and costs, technological concerns must not become the focus of change efforts (**Box 1**). What ultimately matters is how the tools are marshaled in service of the goal of improved access.

Computer-based tools are most effective when embedded in larger strategies that have four components: 1) population-relevant outreach efforts; 2) ample, well-supported community access points; 3) user-friendly software; and 4) strong ties to state information systems. In other words, successful models raise awareness among households eligible for supports; provide convenient locations where households can obtain information about supports; employ easy-to-use, population-appropriate software that screens for a broad set of supports; and facilitate application processes through direct data links to state computer systems. Such models may emerge from the efforts of state agencies, community organizations, or a combination of the two.

STATE SYSTEM INITIATIVES

Improvements to public work supports may result from efforts initiated by the governmental agencies responsible for various supports, such as state social service departments. Initiatives from state agencies may concentrate on any point of the continuum of change ranging from direct household outreach to internal systems improvement.

Pennsylvania and Washington State are home to interesting examples of state-initiated efforts to improve access to work supports through improvements to outreach, screening, and application procedures. In 2001, Pennsylvania’s Department of Public Welfare launched the Common Point of Access to Social Services (COMPASS), a Web-based tool that offers screening, application, renewal, and case management information for multiple work support, health, and human service programs.¹⁷ Besides providing individuals with a convenient way of learning about and applying for work supports, the COMPASS system streamlines program administration by reducing foot traffic in local offices and minimizing the data entry tasks required of public employees.

Advantages of the COMPASS model—since adopted in Georgia, among other states—include the breadth of included supports, the simplicity and accessibility of the website, and the direct tie to state computer systems.¹⁸ Due to its origins as an internal state project, however, the system originally was not as strong in the elements of outreach and community access as it was in technological design and systems integration. To compensate for that limitation, COMPASS now has a “Community Partner” model that permits registered CBOs to use an enhanced version of the website and to assist individuals in the screening and application processes. A health clinic, for instance, could use COMPASS to help patients apply for Medicaid or SCHIP. Partners also are free to build outreach strategies around COMPASS and incorporate them into their programs, just as PathWays PA has done in Pennsylvania.

BOX 1. SCREENING AND APPLICATION TECHNOLOGIES AND WORK SUPPORT PROGRAMS

Information technologies hold the potential to simplify the delivery of public work supports in a manner that benefits individual households, the staff of public agencies, and states as a whole. Yet technology by itself is incapable of achieving those benefits; rather, state policies and practices pertaining to the delivery of work support improve only when technology functions as one piece of an overarching change effort.

This is not to say that technology is unimportant. Selection of a system is a crucial part of any change effort, but there is no one “correct” piece of software. Each technology, regardless of whether it was developed by a public agency, a CBO, or a for-profit vendor, has strengths and weaknesses. The choice of technologies, then, depends on the desired goals as well as practical concerns such as governance structures, preferred strategies, and available budgets. Put differently, selection of a technology should not crowd out the larger goal of improving access to work support programs.

While selection of individual technologies will vary by project, the selection process should consider certain criteria. Based on the experiences of WPPFP partners, successful technology-based outreach and screening efforts exhibit six characteristics:

- ◆ Access to the systems is provided in multiple locations in the communities where potentially eligible households live and/or in the places they frequent.
- ◆ Active outreach targeted to the needs of specific populations is used to raise awareness and drive households toward the available technology.
- ◆ Computer software, especially self-service software, is simple to use and is appropriate for population-specific traits, such as reading and language abilities.
- ◆ Computer software screens for a broad array of work supports and provides more than simple yes-or-no assessments.
- ◆ Computer software interfaces with state systems and permits direct submission of applications and staff follow-up.
- ◆ Efforts should avoid duplicating similar ones already underway in an area.

On a related note, projects that involve the responsible public agencies may enjoy some advantages over those that lack a tie. This is because state agencies are in a position to implement the administrative changes needed to streamline application processes. State agencies also are able to access funding streams—such as federal outreach dollars—that are not available to other entities. At the same time, efforts operated entirely by a state agency run the risk of becoming detached from the CBOs capable of connecting households to technology-based outreach efforts. In short, collaboration is essential.

Finally, change efforts cannot succeed absent a strong public sector. Technology may complement public systems by removing the need to perform certain transactions in-person at local offices, thereby freeing up staff time for other tasks, but no technology can replace public agencies or operate at the same scale. Technology, therefore, should be seen as a tool for helping public agencies achieve their missions rather than as a substitute for those agencies and their employees.

Washington State took a different approach in constructing a similar system known as the Washington Connection, which is a Web-based tool that offers screening, application, renewal, and case management information for multiple work support, health, and human service programs.¹⁹ While the tool loosely resembles ones found in other states, the site was not an exclusive project of a government agency, but rather the product of a legislatively authorized collaboration among the public, nonprofit, and philanthropic sectors.

The state legislature authorized the creation of the Washington Connection in 2010 as part of a re-organization of the delivery system for public work supports.²⁰ The legislation established a steering group with members drawn from foundations; CBOs; local governments; elected officials; and state agencies, including the Department of Social and Health Services, the Department of Commerce, the Employment Security Department, and the State Board of Community Technical Colleges.²¹ It is interesting to note that the costs associated with selecting, developing, and implementing the needed technologies were financed by a \$1.2 million grant from the Seattle-based Bill and Melinda Gates Foundation. The state, in turn, provided in-kind technical services worth more than \$1 million and assumed responsibility for ongoing operating costs.²²

IMPROVEMENTS IN BENEFIT ACCESS ARE ONE PART OF THIS LARGER UNDERTAKING TO STRENGTHEN STATE SYSTEMS.

The involvement of the Gates Foundation helped to create a leadership role for CBOs like Statewide Poverty Action Network, the WFPF state partner in Washington. Including CBOs in the leadership structure ensured up-front consideration of customer-service issues such as language access and the appropriate range of work supports to include in the system. Nevertheless, the design of the Washington Connection occurred in a state-initiated manner that produced a system that,

although technologically sophisticated, is relatively weak in outreach and community access. In response, the Washington Connection is now working with CBOs to offer local access and to incorporate the tool into programs serving eligible households.

State-led efforts also may be initiated through partnerships with the philanthropic sector, as is the case with the Work Support Strategies Initiative, a demonstration project funded by The Ford Foundation and managed by the Urban Institute and the Center on Budget and Policy Priorities. Over a five-year period beginning in 2011, the initiative will invest \$15 million in public-sector projects that “design, test, and implement more effective, streamlined, and integrated approaches to delivering key benefits that support work for low-income families and individuals, including health coverage, nutrition benefits, and child care subsidies.”²³ Improvements in benefit access are one part of this larger undertaking to strengthen state systems.

The project will occur in two phases. In February 2011, the project selected nine states—Colorado, Idaho, Illinois, Kentucky, New Mexico, North Carolina, Oregon, Rhode Island, and South Carolina—to receive \$250,000 each in planning funds.²⁴ Participating states have one year to undertake an internal assessment and develop a plan for policy and programmatic improvement. States that successfully complete the first stage will have the opportunity to apply for three-year implementation grants worth up to \$500,000 per year.

The Work Support Strategies Initiative draws inspiration from lessons learned from change efforts underway in states like Washington and Pennsylvania. By investing in state-led projects supported by governors and key agency heads, the initiative seeks to bring about policy and programmatic changes in a period of time and at a scale that would be hard for localized efforts to achieve, while offering states financial resources that otherwise might be in short supply.

COMMUNITY-BASED INITIATIVES

In numerous communities across the county, CBO have launched efforts—some involving public agencies, others working independently—that aim not just to increase access to benefits, but also to bundle those supports with services that address deeper issues of employment, education, and a lack of assets. Besides helping low-income working families achieve and maintain economic self-sufficiency, such efforts frequently build community capacity.

One ambitious approach for integrating service delivery is the Center for Working Families (CWF). Developed in the early 2000s as an initiative of The Annie E. Casey Foundation, the CWF approach is active in more than 20 cities across the country.²⁵ At its core, CWF revolves around local partnerships of public, nonprofit, and philanthropic organizations. Individual sites—many of which are run in conjunction with national organizations such as the Local Initiatives Support Corporation and the United Way—strive to expand outreach to low-income households, connect them to a comprehensive bundle of work supports and services, and provide follow-up services that help households achieve and maintain economic success over time.

The emphasis placed on integrating services is a hallmark of the CWF approach. Specifically, the hope is that bundled services provided sequentially “will have a more-than-additive effect in promoting economic security, enabling clients to resolve immediate crises, acquire skills and credentials, get better jobs, and build the savings needed to prevent the next crisis and build for the future.”²⁶ While the exact combination of services varies by site, each one must offer three core services: employment and career advancement, including postsecondary education and skills development; income enhancements and work support screening and assistance; and financial literacy and asset-building strategies. In many instances, sites, which vary in type from two-year colleges to community financial institutions to One-Stop Career Centers, employ one of the screening tools described below to link households to work supports.

As intuitive as the idea of “bundling” services seems, it is quite difficult to implement, thanks to the complexity of public programs and funding streams—a complexity that too often fragments what should be a unified system for assisting low-income families. An essential part of the CWF or integrated service delivery approach, then, involves helping sites determine how best to integrate and leverage various federal and state programs for the benefit of low-income households. This can involve encouraging organizations to adopt new practices, as in the case of two-year colleges (**Box 2**).²⁷ Ideally, such innovation will generate knowledge and best practices that can influence policymaking at the federal, state, and local levels.

Early evaluations of CWF sites have revealed promising results. A study of sites in Maryland, Missouri, and New Mexico found that large majorities of participating clients received bundled services. Such clients were “three to four times more likely to achieve a major economic outcome (such as staying employed, earning a vocational certification or associate’s degree or buying a car) than clients receiving only one service.”²⁸ In addition, the greater the intensity of the services received, the greater a household’s chances of achieving economic success.

While perhaps the most comprehensive community-based initiative involves work supports, the CWF approach is not the only successful one. In fact, numerous communities have built efforts that embed screening and outreach technologies, typically those created by third parties, within larger service frameworks. From the perspective of the WFPF, three approaches are of particular interest: The Benefit Bank, *EarnBenefits*, and the Benefits Enrollment Network. These three stand out not only because they are present in 15 WFPF states, but also because they are associated with distinct models for assisting low-income working families.²⁹

Of the three, The Benefit Bank (TBB) is the only one that is predominantly statewide in nature. Built around an online screening and benefit application service developed and operated by Solutions for Progress, a Philadelphia-based

BOX 2. BUNDLING WORK SUPPORTS WITH COMMUNITY COLLEGE PROGRAMS

Certain community-based initiatives focused on work support programs seek to partner with community and technical colleges. The challenge is that colleges seldom have viewed connecting students to work supports as part of their missions despite enrolling large numbers of low-income students. Yet two-year colleges are logical places where bundling work support, employment, educational, and financial services could occur.

Located in Albuquerque, Central New Mexico Community College (CNM) is one college that consciously has incorporated benefit access into its programs. The college's School of Adult and General Education is home to a Center for Working Families (CWF) site initiated by the Annie E. Casey Foundation. The school offers developmental and literacy instruction to adults who must boost their skills before enrolling in collegiate-level, credential-granting programs. Research suggests that low-income students are more apt to persist in their studies and earn a credential if they receive work supports.

The New Mexico CWF site provides a mix of employment, educational, work supports, and financial services. In addition to enrolling in the college's educational programs, students may participate in financial training and counseling provided by the New Mexico Project of Financial Literacy and take advantage of a college-sponsored tax preparation service and program of matched savings accounts.

Access to work supports is provided through two resources. First, in 2005, the college created an informational website that contains clear, multi-lingual descriptions of work support programs and their application requirements. Second, in 2009, CNM became home to a Single Stop providing the Benefits Enrollment Network.

In 2011, CNM expanded its efforts by launching "CNM Connect," an initiative that will provide students with access to dedicated "achievement coaches," thanks in part to grants from the Kresge Foundation and the W.K. Kellogg Foundation.

CNM provides CWF services, not as an end in themselves, but as a means for promoting academic achievement and economic advancement. As of late 2009, some 890 students had received CWF services. Moreover, preliminary evaluation results suggest that participation boosts student outcomes. Key preliminary findings include the following:

- ◆ Some 88 percent of CWF clients received bundled services.
- ◆ Students receiving bundled services had a 61 percent chance of achieving short-term economic success, compared to 16 percent of other students.
- ◆ Students receiving bundled services had a 20 percent chance of achieving long-term economic success, compared to 5 percent of other students.
- ◆ The most common long-term economic outcome was receiving a certificate, GED, or associate's degree.

SOURCE: Center for Working Families, *An Integrated Approach to Fostering Family Economic Success: How Three Model Sites Are Implementing the Center for Working Families Approach* (Baltimore, MD: The Annie E. Casey Foundation, January 2010), pp. 10-13.

organization, the model came to prominence in 2006, when Ohio piloted it. TBB is built on partnerships involving the operator, a statewide affiliate, and local community partners. Under the TBB model, a nonprofit organization serves as a “statewide affiliate” responsible for managing TBB outreach by recruiting local partners, training local staff and volunteers in the use of TBB, and raising operating funds, including the funds needed to pay Solutions for Progress for use of the service and associated technical assistance. In turn, local partners provide free access to TBB, along with counselors capable of guiding households through the screening and application processes.³⁰

The Ohio Benefit Bank is perhaps the most mature statewide TBB project. As of early 2011, the Ohio Benefit Bank was present at 1,100 local sites located in every county in the state. Since 2006, local partners have helped an estimated 175,000 families apply for the some two dozen supports included in TBB (primarily those related to basic needs, but some tax and educational benefits are available as well, as is electronic tax and benefit filing).³¹ Furthermore, a 2008 study by Ohio University found that Benefit Bank clients applied for supports potentially worth \$38.4 million during its first two years, though the actual amount received probably was less than that.³² A second study prepared by researchers at Ohio University found that families that accessed supports through the Ohio Benefit Banks benefited in a variety of meaningful ways.³³

The TBB model also stands at the center of the Work Supports Initiative (WSI), a joint project of MDC, Inc., and Solutions for Progress.³⁴ WSI attempts to disseminate TBB to other states by identifying appropriate statewide affiliates, customizing the service, helping to implement the model, and fostering sustainability. Due in part to the Work Supports Initiative, TBB now is present at some 2,300 sites in 10 states: Arkansas, Florida (parts), Indiana, Kansas, Maine, Mississippi, North Carolina, Ohio, Pennsylvania (parts), and South Carolina.³⁵

EarnBenefits, a project of Seedco, a national community development organization based in New York City, is a second model that uses computer

tools to improve access to work supports. *EarnBenefits* works at the level of specific communities and focuses on partnerships involving Seedco, local CBOs, funders, and public agencies. The basic strategy, which was unveiled in 2003, expands outreach in communities with likely concentrations of potentially eligible households, guides households through a technology-based screening and application process, and helps households retain any work supports for which they qualify. Partner CBOs have access to *EarnBenefits*, and agency staff members are trained to screen households and assist them in preparing applications, which then are submitted electronically to the appropriate public agencies (if possible) or through normal application processes.³⁶ Besides providing access to work support benefits, individual sites provide low-income families with a variety of services that foster economic advancement, such as workforce training and financial counseling.

As of early 2011, *EarnBenefits* not only had sites in Connecticut, Georgia, Kentucky, Massachusetts, Maryland, New York State, Oklahoma, and Tennessee, but also was planning expansions into other communities.³⁷ Over the last five years, the project has screened 75,000 clients, 60 percent of whom obtained at least one work support. During the same period, the total value of work supports received by users of *EarnBenefits* equaled \$61 million.³⁸

The final CBO-led model of interest is Single Stop, a project of Single Stop USA, a New York City-based nonprofit organization formed in 2007.³⁹ Single Stop evolved from an earlier initiative in New York City that provided low-income households with an array of services related to work supports, tax preparation, legal counseling, and financial advice. The element of the program associated with work supports uses a tool called the Benefits Enrollment Network (BEN). BEN contains the information needed to screen households for multiple supports, primarily those tied to basic needs, along with selected tax and educational benefits.⁴⁰

As with *EarnBenefits*, Single Stop focuses on individual communities. The core model expands

outreach in communities with likely concentrations of households eligible for work supports, guides households through a technology-based screening and application process, helps households manage their supports, and packages work supports with other services. Single Stop generally locates its services within local organizations such as two-year colleges, CBOs, commercial locations like shopping malls, jails and prisons, and One-Stop Career Centers.⁴¹

At the end of 2010, Single Stop was active at local sites in five states—California, Florida, New Jersey, New Mexico, and New York—and was intending to expand.⁴² In 2009, Single Stop sites served nearly 120,000 families that were potentially eligible for some \$300 million in supports.⁴³

POLICY RECOMMENDATIONS

Due to the rise in interest and activities related to work supports at the state and local levels, WFPF state partners may have opportunities to support and advance these change efforts. By bringing their state policy expertise, credibility, and capacities to bear on initiatives and specific policy matters, state partners can help ensure that sufficient work supports are easily available to aid the economic advancement of low-income working families.

In light of the difficult budget shortfalls currently facing most states, large-scale reforms, particularly those that attempt to expand program eligibility, may not advance right now. Nevertheless, increased interest in the policy area, implementation of online screening and application systems in multiple states, the existence of philanthropic investment in some states, and the need to comply with the federal Affordable Care Act by 2014 offer chances to pursue helpful, if modest, improvements. Such positive changes may build a foundation for more expansive reforms once financial circumstances improve.

When it comes to specific state policy actions, WFPF partners should concentrate their efforts on five areas: supporting state investments in work support programs and systems; expanding

eligibility and outreach; streamlining application processes; promoting retention of work supports; and identifying performance measures tied to family economic advancement. Within each area, there are multiple ways of bettering relevant state policies, procedures, practices, and systems to close gaps in both take-up and coverage (**Box 3**).⁴⁴

SUPPORT STATE INVESTMENTS IN WORK SUPPORTS

When working to increase work supports, WFPF state partners should use their analytical and communication capacities to build support for those programs. Since the onset of the Great Recession, the numbers of households in need of, eligible for, and receiving work supports has surged. Work supports not only have helped families make ends meet, but also have stimulated local economies. Yet, few policymakers perceive the contributions of work supports, and this lack of awareness raises the odds that such supports will become targets for budget cuts.

State partners, therefore, should **support sustained state investments in work support programs**. In North Carolina, for instance, the N.C. Budget and Tax Center published a series of county-level studies documenting the enrollment levels and economic impacts of supports like SNAP, TANF, unemployment insurance, and financial aid. These studies provide the evidence used to argue against cuts such as eliminating the state EITC or converting it into a non-refundable tax credit—a change that would undercut its effectiveness.

In the same vein, WFPF state partners should **encourage adequate administrative investments in work support systems**. Even if individual programs are designed well, there is a need for properly funded state systems capable of administering the programs, maximizing their effectiveness, and ensuring their integrity. WFPF state partners also should monitor state efforts to adopt technology or collaborate with CBOs to ensure that their efforts strengthen public systems, rather than hollow out existing administrative capacities.

On a related note, WFPF state partners should **articulate a broad definition of work supports**, one that moves beyond income supplements to include

education and skills training, asset building, and other services linked to long-term economic advancement. By broadening the conversation to include other supports, state partners can promote adequate state-level investments in a full range of services related to economic advancement and self-sufficiency.

EXPAND PROGRAM ELIGIBILITY AND OUTREACH EFFORTS

Another way for state partners to enrich work supports is by using the WFPF’s data-driven policy change process to improve eligibility and outreach. Despite the important benefits they confer, work supports fail to reach as many low-income households as they could. In some cases, overly restrictive eligibility rules exclude low-income households; in other instances, ineffective outreach may preclude eligible households from applying for benefits. States can close such gaps in any number of ways.

As a first step, states should seek to **close gaps in eligibility for key work supports**. Within many programs, state governments play an important role in setting the rules used to establish eligibility. That discretion latitude explains why, in 2006, a single parent of two with a gross income equal to 133 percent of the federal poverty level would have qualified for Medicaid in Massachusetts, but not in Texas, where the maximum income was set at 54 percent of the poverty line.⁴⁵

One way to help more low-income working families benefit from existing programs is to **eliminate the use of asset tests**. Many states require benefit applicants not just to meet certain categorical and income criteria, but also to possess no more than the most modest level of savings. In 2009, for instance, most states barred low-income households with more than \$2,000 or \$3,000 in assets—typically liquid ones like savings and checking accounts—from participating in the TANF program.⁴⁶ Moreover, asset tests often vary by program, even within the same state. Removing asset tests is a simple way of enabling low-income households to participate in work support programs.

BOX 3. POLICY RECOMMENDATIONS

Support State Investments in Work Supports

- ◆ Support sustained state investments in work supports programs.
- ◆ Encourage adequate administrative investments in work support systems.
- ◆ Articulate a broad definition of work supports.

Expand Program Eligibility and Outreach Efforts

- ◆ Close gaps in eligibility for key work supports.
- ◆ Eliminate the use of asset tests within work support programs.
- ◆ Tie improvements in work support programs to health reform efforts.
- ◆ Expand efforts to connect potentially eligible households to work supports.
- ◆ Increase the number of benefit access points available in communities.
- ◆ Avoid duplicating outreach efforts.

Streamline Application Processes

- ◆ Allow households to apply for multiple supports remotely.
- ◆ Align eligibility criteria across work support programs.
- ◆ Simplify administrative procedures related to application processes.

Promote Retention of Work Supports

- ◆ Streamline renewal processes.
- ◆ Standardize renewal requirements across programs.
- ◆ Adopt “fast track” policies for re-establishing eligibility.

Identify Performance Measures

- ◆ Encourage states to set and evaluate performance measures that track work support use.
- ◆ Use performance measures to improve work support policies and procedures.

Implementation of the federal Affordable Care Act provides states with a natural opportunity to standardize eligibility rules across multiple programs and expand outreach efforts. Besides requiring states to strike asset tests from their Medicaid program and adopt a uniform minimum income level by 2014 at the latest, the Affordable Care Act provides resources to expand outreach to newly eligible households. States should seize the chance to **tie improvements in work support programs to health reform efforts**.⁴⁷

Next, states should **expand efforts to connect potentially eligible households to work supports**. As noted earlier, many households that could benefit from work supports fail to apply for reasons such as lack of program awareness. One way to expand outreach is by pursuing innovative ways of disseminating information about available supports to working families. Consider how the Crittenton Women's Union, the WFPF state partner in Massachusetts, recently published a bilingual guide to public work supports targeted specifically at low-income adults enrolled in postsecondary education and training programs.⁴⁸

Additionally, states should build on such undertakings to **increase access points available at community sites like two-year colleges and One-Stop Career Centers**. As an added benefit, locating access points at these places would promote alignment of income supports with those tied to workforce education.

Finally, given the tight budget environments in many states and the limited amount of available philanthropic funding, public agencies and CBOs should **avoid duplicating outreach efforts already underway in an area**. On one level, duplication of efforts makes it harder for households to access benefits due to the need to navigate multiple systems that may differ in design and included programs. On another level, duplication may lead to inefficient use of financial and human resources—resources that otherwise could help improve work support systems.

STREAMLINE APPLICATION PROCESSES

While important, expansions in eligibility and outreach must not become ends in themselves. What matters is not the sheer volume of applications, but the ability of qualified households to receive supports as quickly and efficiently as possible. To that end, WFPF state partners should support modernization and simplification of application processes.

In many states, the process of applying for work supports is unnecessarily complex and duplicative for applicants and the public employees who review applications. The complex and fragmented nature of the work support system often requires households to file multiple applications in different offices, participate in various in-person

ALLOWING HOUSEHOLDS TO APPLY FOR MULTIPLE WORK SUPPORTS REMOTELY IN A WAY THAT, IDEALLY, CONNECTS DIRECTLY TO STATE COMPUTER SYSTEMS WOULD MINIMIZE THE NEED FOR CLIENTS TO APPEAR AT LOCAL OFFICES AND WOULD FREE PROGRAM STAFF FROM ROTE ADMINISTRATIVE REQUIREMENTS.

appointments that cover the same material, document the same fact repeatedly, navigate contradictory procedures, and engage in review processes that work against bundling supports. Public employees, meanwhile, often must record the same information many times, collect extensive documentation, and replicate procedures other offices have completed. The result is work support programs that fail to cover as many households as they could, as efficiently as they could.

In response to these problems, some states have attempted to simplify aspects of their application processes by deploying tools like COMPASS or by integrating state systems with services such as The

Benefit Bank. **Allowing households to apply for multiple work supports remotely** in a way that, ideally, connects directly to state computer systems would minimize the need for clients to appear at local offices and would free program staff from rote administrative requirements. Prudent use of telephone interviews, electronic correspondence, and mail-back forms may foster better use of the time of public employees and applicants alike.

Besides incorporating technology into the application process, states could **align eligibility criteria across work support programs**, so that a household found eligible for one benefit automatically qualifies for other benefits with similar eligibility criteria. Such “express lane” eligibility could allow CHIP to enroll a child receiving SNAP based on the SNAP determination. When coupled with improvements in data systems, express lane eligibility could improve bundling of work supports. Similarly, adopting “presumptive eligibility” within public health insurance programs could permit qualified providers like hospitals to enroll a child in CHIP immediately if the child meets basic requirements. The child then could receive services while the normal application process unfolds. Although not directly an application issue, aligning eligibility criteria can ease the administrative burden on applicants by standardizing the documentation they must submit to public agencies.

States also should **simplify administrative procedures related to application processes** to minimize the need for applicants to appear in person at local offices. A state might standardize documentation procedures across programs and use information technology to share documents among responsible agencies. That way, an applicant who has already submitted, for instance, the proper forms to the department responsible for Medicaid would not have to prove eligibility again to the department that oversees child care subsidies. Coordination would eliminate duplication of effort for applicants and public employees.

BOX 4. RETAINING CHILD CARE VOUCHERS IN MASSACHUSETTS

Without access to safe, reliable child care, parents in low-income families are unable to work or pursue the education needed to prosper over time. To that end, every state operates a system of child care vouchers financed primarily through the federal Child Care and Development Fund, a block grant with capped funding.

State voucher systems suffer from many of the limitations common to public work support programs. In Massachusetts, a comprehensive 2006 study of the state’s voucher system undertaken by the Bessie Tartt Wilson Initiative for Children documented a variety of procedural and administrative challenges that led most children receiving vouchers to be “subject to discontinuous, unstable care.” Such instability also caused employment difficulties for parents and financial problems for providers.

The report identified the requirement that participating households undergo a formal eligibility review once every six months to be a significant source of “churn” within the system. In fact, 30 percent of the vouchers studied in 2005 were interrupted or terminated, with many cases later being re-opened.

After issuing the study, the Bessie Tartt Wilson Initiative for Children and partner organizations like the Crittenton Women’s Union, the WFPF state partner in Massachusetts, worked to build the support needed to enact the recommendations. In 2006, Massachusetts extended the voucher certification period to one year. Similarly, the state eliminated a “double documentation” requirement that caused certain households to submit the same set of information to two different state agencies.

Follow-up research indicates that the changes to the renewal process and procedures improved the Bay State’s voucher system. When compared to 2005, only 13 percent of all vouchers were interrupted or terminated in 2007. This decrease in program churn led to improvements in the continuity of care provided to children, while reducing the financial difficulties providers experienced and making it easier for parents to balance their obligations to their children and their employers.

SOURCE: Valora Washington, *The Massachusetts Child Care Voucher Study: Progress and Possibilities* (Boston, MA: The Bessie Tartt Wilson Initiative for Children, 2009). On the Internet at <http://www.btwic.org/wp-content/uploads/2010/01/Progress-and-Possibilities.pdf>

PROMOTE RETENTION OF WORK SUPPORTS

Once a household successfully navigates the process of applying for work supports, it must manage a second, equally complex process to retain those supports—a process in which one misstep may lead to termination of any or all supports. While retaining work supports is just as important to a household’s well-being as access is, the topic receives less attention. State partners should spotlight the importance of benefit retention and the need to minimize program “churn,” which occurs when an otherwise-eligible household loses a benefit due to its failure to meet an administrative requirement, only to re-qualify a few weeks later.

Research into state work support systems indicates that the risk of losing a support is a serious one that manifests itself whenever a household is slated to renew its eligibility. For example, research indicates that nearly half of all children who lose Medicaid actually meet the program’s eligibility criteria.⁴⁹ In many situations, churning both precipitates a family crisis and consumes scarce resources from the responsible public agencies.

One way to encourage retention of work supports is to **streamline renewal processes**. For example, Web-based tools like the Washington Connection permit households to renew their eligibility or report status changes without having to visit a local office. Because such functionality delivers the convenience and efficiencies associated with online application, states should ensure that technological tools incorporate renewal and change processes.

A second way to encourage retention of work supports is to **standardize renewal requirements across programs**. A state, for example, could align the renewal timeline across programs, which would permit a household to renew its eligibility for all of the supports it receives at the same time, say once a year. States should also simplify recertification requirements so that a household that completes the process for one program is recertified automatically for every program with similar requirements (**Box 4**).

Last, states should **adopt “fast track” policies for re-establishing eligibility**. This might involve granting agency employees the discretion to reopen certain newly closed cases or to re-establish eligibility through telephone interviews. States also could establish a preventive approach that uses administrative data to identify cases at risk of closing and then intervenes before the deadline is reached.

IDENTIFY PERFORMANCE MEASURES

Efforts to strengthen public work supports like those described previously strive to achieve some combination of economic advancement on the part of low-income households and administrative efficiencies on the part of governmental agencies. To ensure that progress toward such goals is actually realized, WPPF state partners should **encourage states to set and evaluate performance measures that track work support use** by eligible low-income households.

Public agencies responsible for work support programs collect extensive data, which should be used for system improvement. All of the goals associated with change efforts are measurable, and institutionalization of such performance measures could identify weaknesses in the system. For example, an analysis of data related to case closing might indicate patterns that could help mitigate program churning. Similarly, tracking the dollar value of the supports received by households could illustrate the role that work supports play in facilitating economic self-sufficiency. States, therefore, should **use performance measures to improve work support policies and procedures**.

CONCLUSION

Recent years have seen increased interest in efforts to improve access to public work supports that can help low-income working families advance economically over time. Due to the central role states play in administration and delivery of work supports, many change initiatives have attempted to influence state policies and practices through formation of partnerships involving state agencies and community partners. Such efforts have succeeded not only in increasing access to work supports, but also in combining traditional income supports with services that address deeper issues of economic self-sufficiency, education and skill levels, and asset building. More specifically, change efforts have unfolded along a broad continuum, ranging from expansion of outreach efforts within individual communities to improvement of complex state systems. This innovation has created opportunities for WFPF state partners to support changes in policies and practices that would expand the number of low-income households that benefit from work supports intended to help them prosper over time.

WORKING POOR FAMILIES PROJECT RECOMMENDATIONS

- 1) Support State Investments in Work Support Programs and Systems
- 2) Expand Program Eligibility and Outreach
- 3) Streamline Application Processes
- 4) Promote Retention of Work Supports
- 5) Identify Performance Measures Tied to Family Economic Advancement

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ENDNOTES

¹ John Quintero is a principal with South by North Strategies, Ltd., a research firm specializing in economic and social policy. Rebecca Clendenin provided editorial assistance. Brandon Roberts and Deborah Povich of The Working Poor Families Project provided overall project direction. Thanks to Marianne Bellesorte, Carol Goertzel, and Lyn Kugel of PathWays PA; Celia Cole of the Center for Public Policy Priorities; Ralph Gildehaus of MDC, Inc.; and Tony Lee of Solid Ground for their willingness to share their thoughts and experiences related to benefit access policies, programs, and technologies. Thanks as well to Susan Gewirtz of The Annie E. Casey Foundation; Ralph Gildehaus of MDC, Inc; Ruth Liberman of The Crittenton Women's Union; Elizabeth Lower-Basch and Abigail Newcomer of the Center for Law and Social Policy; and Shelley Waters Boots, independent consultant to philanthropic initiatives, for their constructive feedback.

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