

A STUDY ON THE IMPACT OF THE OHIO BENEFIT BANK: Executive Summary

BACKGROUND

The Ohio Association of Second Harvest Foodbanks (OASHF) is the state’s largest charitable response to hunger, representing 12 Feeding America Foodbanks that distribute food and other necessities to over 3,000 member charities statewide. OASHF is the home of The Ohio Benefit Bank, an internet-based program offering counselor assistance designed to help Ohio’s citizens and families access food, healthcare, tax, and community social supports.

Currently, The Ohio Benefit Bank provides access to more than 20 work support programs and services. Over 1,200 community and faith-based organizations operate sites with over 5,000 trained counselors in all of Ohio’s 88 counties. Since its inception in 2006, The Ohio Benefit Bank has served over 164,000 individuals – more than any other Benefit Bank program in the United States.¹

OASHF commissioned this study to determine the effectiveness of The Ohio Benefit Bank in helping low and moderate income Ohioans access critical work support programs; to gauge approval for these services; and to assess the short-term economic impact these programs have on Ohio’s families. This Executive Summary presents select findings from the study, which involved a three-phase longitudinal telephone survey, conducted over a six-month period with clients who accessed Ohio Benefit Bank services.²



STUDY DESIGN

	PHASE 1	PHASE 2	PHASE 3
KEY QUESTIONS	Who accesses Ohio Benefit Bank services and what is their experience?	Why do some Ohio Benefit Bank clients complete their application and others do not?	How do benefits impact clients over the short-term?
WHO WAS SURVEYED	All Ohio Benefit Bank clients who consented to be contacted	Two subgroups of Phase 1 respondents	Phase 2 respondents who completed process and were approved for benefits
NUMBER	518 responses, plus administrative data	185 responses: 110 who completed process and 85 who did not	50 responses: compared baseline (Phase 1) and follow-up (Phase 3)
WHEN SURVEYED	About a month after Ohio’s E-Gateway application	About two months after Ohio’s E-Gateway application	About six months after Ohio’s E-Gateway application

OHIOANS ARE SEEKING SERVICES

At the initial survey (Phase 1), the vast majority of respondents (76 percent) reported they had experienced two or more hardships in the prior three months:

- Half of the respondents without a stable living situation had moved at least once in the prior three months.
- Most reported substantial food needs.
- Most were unemployed, suffered financial difficulties, and said they felt high levels of stress in meeting basic needs.

THE OHIO BENEFIT BANK MODEL INCREASES ACCESS TO BENEFITS

- > *Sites made it more likely that low income Ohioans would apply:* Half of respondents indicated they would have been unlikely or very unlikely to apply for benefits without The Ohio Benefit Bank.
- > *Process allowed clients to estimate potential eligibility for a variety of benefits/programs:* Most (90 percent) reported seeking one or more of the three programs studied: food assistance, Medicaid, or cash assistance.³ Over 80 percent said they went to check food assistance alone.
 - Some noted they went to a site for a particular benefit and, once there, learned they were potentially eligible for other benefits as well.
 - Community organizations, churches, and word-of-mouth accounted for nearly two thirds of referrals to The Ohio Benefit Bank sites.
- > *Clients appreciated the streamlined application assistance and eligibility process:* Most (83 percent) rated their Benefit Bank experience as good or excellent. Clients expressed gratitude for the help obtained and praised the convenience, accessibility, and dignified process.
- > *Follow-through with the County Department of Job and Family Services was high:* On average, within a month of submitting an application to the E-Gateway, nearly 50 percent of clients had already been to Job and Family Services to finish the application process. Another 41 percent said they intended to go.

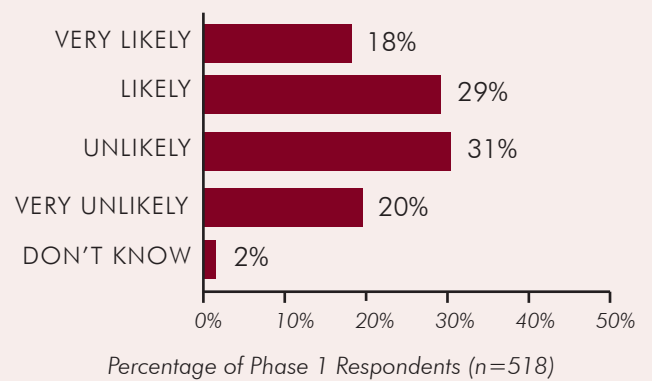
“Having benefits just puts it to where you’re not taking money out of what you need to survive. It helps out.”

–54-year-old client receiving food assistance

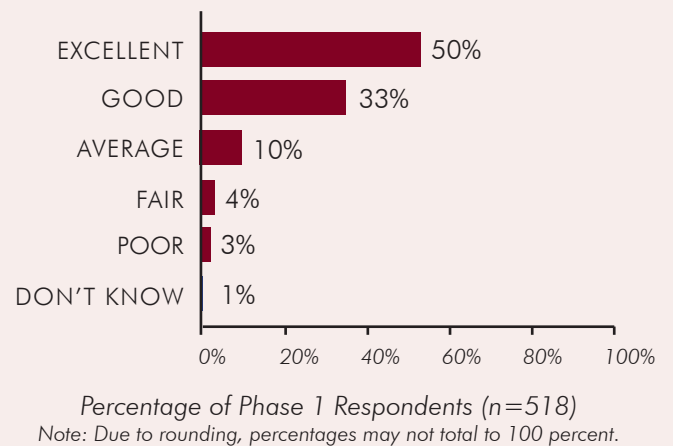
CLIENTS OBTAIN NEEDED BENEFITS

- > Most of the respondents (72 percent) who completed the process with the County Department of Job and Family Services reported being approved for benefits by the time of the Phase 2 survey.
 - Almost 90 percent reported being approved for food assistance and nearly a third (30 percent) for Medicaid.
 - Altogether, nearly 75 percent of those approved were approved for one benefit and 25 percent for two.
 - About half who had not completed the process by the second survey said they had an appointment scheduled or were waiting for an appointment.
 - By Phase 2, a little over half (55 percent) of respondents who completed the process reported their food situation as better or much better.

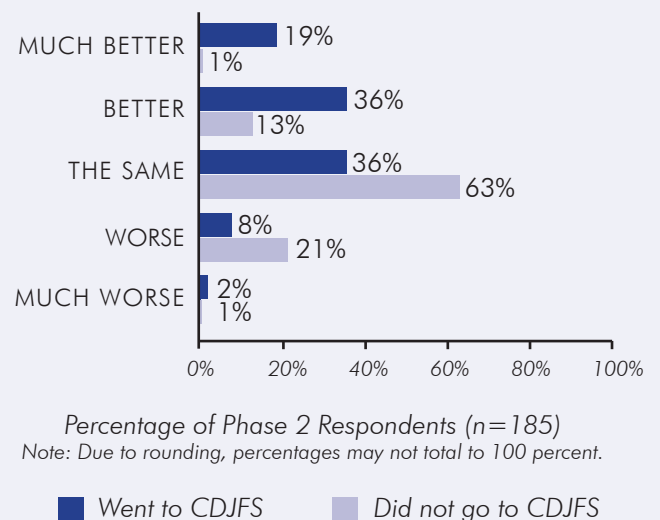
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THE OHIO BENEFIT BANK EXPERIENCE



PHASE 2 FOOD SITUATION BY APPLICATION STATUS



BENEFITS IMPROVE LIVES, BUT HARDSHIPS PERSIST

- > Respondents who accessed benefits reported fewer household difficulties at the Phase 3 survey. From baseline to follow-up, there was a decrease in reports of:
- food running out and/or visits to food pantries.
 - unstable housing, with a smaller proportion reporting moves in the prior three months.
 - financial stress due to missed utility bill payments.
 - stress related to meeting the family’s basic needs.
 - two or more hardships.

However, there was no change in the proportion living in a doubled-up or homeless situation, no change in the proportion reporting utility shut offs, and nearly two thirds still reported two or more hardships.

HOUSEHOLD IMPACTS

IN THE PRIOR 3 MONTHS...	PHASE 1	PHASE 3
"Often" ran out of food	46%	28%
Used food pantry	44%	28%
Moved at least once	30%	12%
Missed utility payment	42%	36%
"Very often" felt stressed	62%	54%
Experienced two or more hardships	68%	62%

"[The process] made it so that I could get food stamps. I probably wouldn't have gotten them without The Benefit Bank."

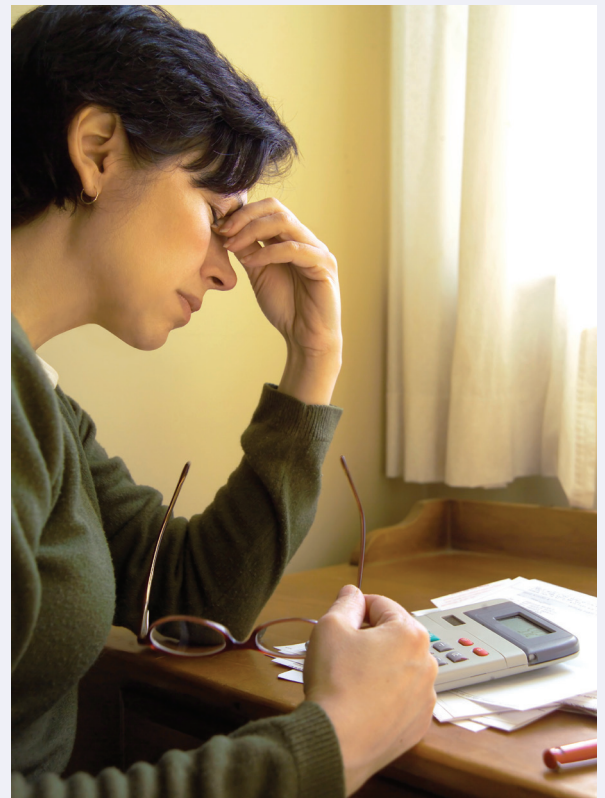
– Client who completed an application at County Department of Job and Family Services

- > Most respondents at Phase 3 who reported receiving both food and health care assistance viewed the benefits as helpful, but some had a tentative perspective.
- A 27-year-old married woman in a household of seven stated, *"I don't have to worry a lot about food or medical. It's wonderful because I don't have to worry about co-pays. I love it!"*
 - A 44-year-old woman with three children reported being able to get her daughter caught up on shots for school, but qualified her enthusiasm, *"It gives me confidence that I can get my children medical attention, if needed. But I am still cautious using the benefits. We only go to the doctor when we have to."*

CASE STORY: LOOKING FOR WORK

At the six-month follow-up, several respondents expressed appreciation for their benefits, but also spoke of being deeply frustrated by their inability to find work:

A 47-year-old respondent commented, "The benefits help a whole lot with the specific issues they target, but they hit on just one issue at a time. I am dealing with the stress of not having the type of job I have had for 33 years.... The benefits make life not so bad. They make the difference between having and not having food, but don't address the other daily stressors of whether to pay bills or buy gas to look for work."



MEDICAL ASSISTANCE

After gaining access to health care benefits for her son, a mother sought treatment for his Grave's Disease. During his care, doctors found a tumor on his thyroid that is now being treated. His mother reported that they still face "a lot of challenges" because she is unemployed and her husband is ill, but said, "the medical benefits made a major difference."

GOING FORWARD

The Ohio Benefit Bank model helped increase access to benefits for low income Ohioans. Clients completing the application process obtained needed assistance and showed short-term improvements. Clients found the experience was helpful, made it easy to apply for benefits, and/or provided access to more services. But hardships persist. Although many expressed a desire to find work, the economic recession has left many families with no viable source of income or employment.

As The Ohio Benefit Bank evolves, the Ohio Association of Second Harvest Foodbanks will continue to expand its ambitious and forward-thinking public/private partnerships to:

- > Increase the efficiency of The Ohio Benefit Bank and County Departments of Job and Family Services by using document imaging and electronic submission of supporting documentation to reduce the burden on clients and local Job and Family Services caseworkers.
- > Assist veterans and dislocated workers by incorporating Unemployment Compensation, Veterans Benefits, and other education and training programs into The Ohio Benefit Bank. Having these programs in place will allow The Ohio Benefit Bank to respond to the immediate needs of returning veterans and recently laid off workers.
- > Improve client usability through a new self-service edition of The Benefit Bank® which will allow individuals to complete applications on their own, anywhere, and anytime.
- > Serve as a liaison for information and services related to the implementation of health care reform and the new health care exchanges.

Throughout its history, OASHF has helped struggling Ohioans across the state secure food and other basic needs. The Ohio Benefit Bank has furthered this purpose by simplifying access to a complex infrastructure of social programs. This has been accomplished through its more than 1,200 sites within the state and by its streamlining of the application process for these benefit programs. By further expanding The Ohio Benefit Bank services, OASHF will broaden the array of potential benefits to all eligible Ohioans.



Study designed, conducted, and analyzed by:
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¹ Summary statistics from Solutions for Progress.

² For more details about the study, please see the full report, "A Study on the Impact of The Ohio Benefit Bank: Full Summary Report," at www.oashf.org. Also, this project follows prior work which assessed the economic and social impact of The Ohio Benefit Bank program on the state, communities, families, and individuals. See "The Ohio Benefit Bank Statewide Assessment" reports, including the Executive Summary, Full Report, and Technical Report at www.oashf.org.

³ Food assistance refers to the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamps program, and other food eligibility programs. Cash assistance refers to Ohio Works First, the state's time-limited aid to eligible families.