

Connecting Unemployment Exhaustees to Critical Benefits: An Innovative Outreach and Enrollment Model

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Since 2010, five million Americans have exhausted their unemployment benefits, leaving them with no form of income and uncertainty regarding their family's future. A local Philadelphia nonprofit, Benefits Data Trust, has developed an innovative model, working with the Department of Public Welfare and the Department of Labor and Industry to identify these people, outreach to them, and help them get back on their feet.

"In the past three weeks, I've gone through three failed job interviews and I felt like a failure. None of us understand how we got into this predicament. Thank goodness you're doing this.... This benefit amount is equivalent to my monthly mortgage payment.... I'm so glad you didn't let me drop through the cracks."- Ms. A, 58

For the more than six million Americans who have lost their jobs since 2008, the new reality of unemployment is

a staggering one (Bureau of Labor Statistics n.d.). Uncertainty becomes a daily theme, even as the first unemployment benefit check arrives. Known in Pennsylvania as unemployment compensation (UC), this temporary aid has proven to be an invaluable safeguard in the wake of a devastating recession. It has cushioned families from the impact of lost income and played a crucial role in keeping hundreds of thousands from falling into poverty (Boushey 2011).

The prolonged nature of the recent economic downturn, however, has stretched out this particular safety net in ways that many economists and industry leaders could not have predicted. After another disappointing jobs report was released in June 2012, Chad Stone, Chief Economist for the Center for Budget and Policy Priorities, observed that unemployment has now "been higher for longer than in any previous recession since the 1930s" (Center on Budget and Policy Priorities, 2012).

The listless recovery has not provided the light at the end of the tunnel that many Americans were hoping for as they approached the termination of their unemployment benefits. The national unemployment rate continues to hover around 8 percent, with Pennsylvania coming in just under at 7.4 percent. In April of this year, the long-term unemployed were dealt another blow with the expiration of the federal extension of unemployment insurance, which had passed under the 2009 stimulus bill. Since

2010, approximately five million people have reached the 99-week limit on their unemployment insurance and are no longer eligible to receive unemployment compensation. Families often reach this deadline after depleting much of their savings, prematurely tapping into retirement accounts, and significantly reducing their living standards.

The problem of the so-called “99ers” – the millions of people who have exhausted their unemployment benefits – presents a unique challenge to America’s leaders and the communities that they serve. While unemployment compensation has ended for many, mortgage statements, utility bills and college tuition payments continue to stack up. What can government do to support these people and their families as they continue to search for new jobs? And how can we reach these people and help them access needed benefits in an innovative and cost-efficient way?

SNAP and the Unemployed: the Income Infusion Model

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Ensuring that 99ers are connected to other benefit programs that support basic living expenses is an important first step in easing the transition from the termination of unemployment insurance, providing crucial support while job seekers continue to look for steady

employment. In Pennsylvania, Benefits Data Trust, a nonprofit organization, has adopted an innovative approach to this problem by helping individuals who have exhausted their unemployment insurance access the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps.

SNAP has emerged in the last several years as one of the most essential public programs to combat poverty. Widely recognized as an integral component of our nation's safety-net system, SNAP is an effective tool for addressing hunger and promoting health and nutrition. According to data from the U.S. Census Bureau, this federally funded benefit lifted 3.9 million people nationwide above the poverty line in 2010 (DeNavas-Walt 2012). Furthermore, SNAP provides significant economic stimulus to local communities. The U.S. Department of Agriculture (USDA) reports that every \$5 spent in SNAP benefits generates \$9 in total economic activity (Hanson 2010).

The integration of SNAP into a family's support system is crucial during the difficult transition after the termination of unemployment benefits. Until the recent recession, many of these households had never faced hunger and the feeling of helplessness that accompanied it. In fact, many of these households had never before sought public assistance of any kind.

The Model: Coordinated Outreach to the

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Benefits Data Trust (BDT) is a national nonprofit organization committed to transforming the way that individuals access public assistance. Since its inception in 2005, BDT has partnered with federal, state and local agencies to complete more than 290,000 benefits applications on behalf of those in need. When translated into benefit dollars, BDT's efforts have assisted low-income individuals in accessing more than \$667 million in benefits.

In November 2010, BDT began its Unemployment Compensation (UC) Project. The UC Project is an innovative partnership among the Pennsylvania Department of Labor and Industry, the Pennsylvania Department of Public Welfare and BDT. This partnership uses data-sharing to identify individuals across Pennsylvania who have recently exhausted their unemployment benefits and are not enrolled in the Supplemental Nutrition Assistance Program (SNAP). BDT reaches out to eligible individuals via direct mail and outbound phone calls to screen and help them apply for SNAP benefits.

Each month, the Pennsylvania Department of Labor and Industry creates a data file of individuals who have

recently exhausted their UC benefits. The file is then transferred to the Pennsylvania Department of Public Welfare, which removes the names of individuals already enrolled in SNAP. BDT utilizes a dedicated call center model to contact the remaining individuals to inform them that they may be eligible for SNAP and to offer application assistance.

The application process support provided by BDT is critical to the success of the UC Project. Many of the households contacted by BDT have never applied for government benefits before and the process can be extraordinarily difficult. BDT's Benefits Outreach Specialists (BOS) speak daily with individuals who are uncertain of where and how to seek help.

Joe B., one client assisted through the UC Project, provided the following insight:

"It is so nice to talk to someone who is sincerely concerned. You guys make this so much easier and more pleasant. This is a time when people need help and are at their worst. We don't want to ask for help. I'm really grateful that you understand that I'm not taking advantage of the situation. You don't make me jump through hoops and don't slam doors in my face. I can't wait to get back to work. I'm 51 years old and I'm not used to not working. People look at me like I'm taking advantage of the situation. I'm just trying to put food on the table.

I really want to work. Hand me a shovel and I'll use it. I worked my whole life and just fell on some bad luck. At times like this, it's nice for someone to put their hand out and say 'Can I help you up?' A genuine person who really wants to help me? Holy cow! You guys are great and should feel good about what you do."

BDT's Impact: Efficient, Targeted and Compassionate Outreach

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The "income infusion" model—enrolling unemployment compensation exhaustees into other support programs such as SNAP—is a method that has yet to be utilized by many state human services agencies. In the past two years, a handful of states have taken extra steps to provide information on resources and services to these individuals. Agencies in Ohio and Washington have mailed unemployment exhaustees guides and pamphlets that detail other benefit programs and eligibility criteria.

However, individuals who are struggling with the hectic and emotional experience of taking care of families while scouring the job market often do not have the time to seek out extra assistance on their own. Those who have never accessed public benefits such as SNAP often find the application process to be difficult and confusing. Caseworkers at human service agencies who are already

over-burdened with rising caseloads and shrinking staff may not be able to provide the support necessary to those struggling with the application process.

BDT's approach proactively finds and connects with people who have never before sought help. The call center acts as a knowledgeable "middleman," helping applicants navigate the unfamiliar territory. BDT's targeted outreach and in-depth application support ensure that individuals exhausting their unemployment benefits can get the assistance they need to successfully complete an application for SNAP. By helping clients submit complete and accurate applications, BDT makes it easier for struggling individuals and families to access this crucial benefit. This strategy also eases the burden on state caseworkers who are already strapped for time and resources.

The model that BDT employs represents a new level of efficiency for community organizations that focus on helping people access public support programs. Through the use of its technological infrastructure and data-matching strategies, BDT reaches these families at the most critical point possible and provides a service that moves far beyond providing a pamphlet or resource guide.

BDT's Impact: The Numbers

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Since the start of the UC Project, BDT has reached out to over 85,000 individuals in Pennsylvania who have exhausted their unemployment benefits. BDT has screened 21,800 of those individuals and submitted 9,000 applications to the Pennsylvania Department of Public Welfare. These households qualified for an average of \$198 dollars per month in SNAP benefits—a significant amount towards making ends meet. Furthermore, nearly half of the targeted households that BDT has helped through the UC Project appear to qualify for expedited, or emergency, SNAP benefits. This indicates that many of these families have little or no income once their unemployment benefits end.

Although BDT has been able to help nearly 10,000 unemployment exhaustees, the need remains great. Analysts at BDT have identified over 46,000 individuals in Pennsylvania who have received final unemployment compensation payments and have yet to be contacted for assistance with a SNAP application. Additionally, there are hundreds of thousands of individuals across the country facing similar circumstances.

Bringing Innovation to Scale Through Cross-Sector Partnerships

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The Unemployment Compensation (UC) Project

represents an innovative partnership between two Pennsylvania state agencies and a nonprofit organization in order to address unprecedented levels of long-term unemployment in the region. While the ultimate goal is to reconnect these individuals to the workforce, it is important to ensure that their basic needs, such as food and shelter, are being met. Benefits Data Trust's UC Project is one part of a concerted effort to help get unemployed workers back on their feet and back into the labor force.

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