



The Ohio Association of Second Harvest Foodbanks

THE OHIO BENEFIT BANK

Neighbors helping neighbors where they live, work, play, and pray



Since its inception in 2006, The Ohio Benefit Bank has served more than 35,000 individuals, helping Ohioans access more than \$45.6 million in tax credits, work supports, and social services.

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The Ohio Benefit Bank Helps Citizens, Their Communities, and the State

The Ohio Benefit Bank is an Internet-based program offering counselor assistance to help Ohio's citizens and families access the resources they need to be healthy, remain stable, and retain employment. Located throughout Ohio in over 850 community, faith-based, and government sites, **The Ohio Benefit Bank promotes economic empowerment** by helping low- and moderate-income Ohioans file their tax returns while simultaneously assessing their eligibility for a range of critical tax credits and work supports they need to be economically secure.

When Ohio's families receive the work supports and benefits they are eligible for, Ohio families, communities, and the State are better off. Each year, more than \$1.6 billion in tax credits and other work supports go unclaimed by eligible Ohioans who do not apply for them. **More than 95 percent of these "lost" benefits are federal dollars. Infusion of these resources into the State economy translates into economic stimulus for Ohio and its communities.**

While the faces of Ohio Benefit Bank clients best reflect the extraordinary impacts of the program, the following numbers help illustrate the value that the Benefit Bank system brings to Ohio.

Thousands of eligible Ohioans who had never before applied for tax credits, refunds, or work supports now receive these benefits.

Hundreds of thousands of federal dollars are injected into local communities in tax, food, medical, and other assistance obtained by eligible residents.

Millions of dollars in unclaimed federal tax credits, home energy assistance, Medicaid insurance payments, and other program benefits, if claimed by eligible Ohioans, could have a significant impact on Ohio's economy.

Recognized as a national model, The Ohio Benefit Bank is offered through a strong public-private partnership, including private nonprofit organizations and foundations, public agencies, and a strong network of faith-based and community groups across Ohio (see Figure 4: Ohio Benefit Bank Partners on page 12). **Through the dedication of over 3,000 counselors who staff its sites, The Ohio Benefit Bank is designed to put tax credits, critical work supports, and other services within easy reach of all of Ohio's eligible families**

—where they live, work, play, and pray.

"By helping low- or moderate-income people raise their household income to above 200 percent of the federal poverty level, The Ohio Benefit Bank has a profound impact on the family. People are more likely to stay employed, less likely to go on or return to welfare, more likely to make purchases that help them move up the economic ladder."

Ralph Gildehaus, Senior Fellow at the North Carolina-based think tank, MDC, Inc., and former Director of The Ohio Benefit Bank in Governor Strickland's Office



The Ohio Benefit Bank Stabilizes Families

By helping Ohioans access the over \$1.6 billion in tax credits and other work supports that go unclaimed by eligible Ohioans each year, The Ohio Benefit Bank plays a critical role in:

Linking Ohioans with a broad range of work supports and services. Between 2006 and 2008, The Ohio Benefit Bank served over 35,000 individuals, helping Ohioans access critical tax credits, work supports, and social services they need to achieve self-sufficiency and move toward economic security. Stacy Dean, Director of Food Assistance Policy at the Center for Budget and Policy Priorities in Washington, DC, has been working nationally to promote strategies that streamline the process for low-income families to access food assistance services.

From a national perspective, Dean explains, what makes The Ohio Benefit Bank unique is that it provides a central location to access a wide range of work support services that people need to stay employed and provide for their families. While other state programs may strive to increase access to programs related to a single need, such as food or health care assistance, **The Ohio Benefit Bank provides access to over 20 work support programs and services.** “You just do not see this type of scale anywhere else,” she says (see Figure 1 for list of Ohio Benefit Bank programs on page 4).

Empowering those in greatest need to move toward economic security. The Ohio Benefit Bank helps link individuals and families who most need help with resources and supports. Almost 80 percent of the households¹ The Ohio

¹ A household is one or more individuals residing in a housing unit as their usual place of residence. In the remainder of the report, the term “families” will be used interchangeably with “households.”

Benefit Bank assisted had an annual income less than \$25,000, and approximately 30 percent had children. Among those households with children, almost half had a child age five or younger.

Whether connecting older Ohioans with programs like Ohio’s Best Rx to help cover prescription drug costs, helping parents put food on their family’s table, or linking Ohio’s poorest families to services like child care subsidies or health care coverage, The Ohio Benefit Bank breaks down barriers to critical services and supports.

“The Ohio Benefit Bank effectively removes barriers to public benefits by reducing the complex and lengthy applications to simple, easy-to-understand questions. As a result, millions of dollars are infused into Ohio’s economy.”

Lisa Hamler-Fugitt, Executive Director, Ohio Association of Second Harvest Foodbanks

Boosting local and state economies. The Ohio Benefit Bank has potentially helped Ohioans access nearly \$45.6 million in benefits through over 20 programs.²

² The Ohio Benefit Bank helps individuals learn about programs and services for which they may be eligible. Currently, administrative data sources can not confirm whether clients visiting The Ohio Benefit Bank ultimately receive benefits. Therefore, all numbers and figures in this report are based on the estimated annual value of benefits for which Ohio Benefit Bank clients were deemed to be potentially eligible. For additional information on the economic impact analyses methodology, definitions, and findings, please see “The Economic Impact of Ohio’s Benefit Bank on the State Economy” (<http://www.oashf.org>).

These benefits help hard-working citizens like Carla (see case story on page 7) feed their families, retain their jobs, and deal with obstacles that threaten their ability to survive. In addition, when families spend these benefits in their communities, those dollars boost local and state economies by creating jobs, increasing income, and generating taxes.

The following table and figures demonstrate economic impacts across four key program areas: medical benefits, food assistance, Earned Income Tax Credit (EITC), and stimulus payments. As illustrated in Table 1,

since its inception The Ohio Benefit Bank has helped 2,668 families access up to \$7.3 million in federal food assistance resources. As families used these resources, an estimated \$3.6 million in income and more than \$470,000 in state and local taxes were generated. In total, The Ohio Benefit Bank's efforts to help families access food assistance resources alone is estimated to have injected up to \$11.4 million into Ohio's economy.



FIGURE 1. The Ohio Benefit Bank Tax Assistance, Work Support, and Assistance Programs

BENEFIT BANK			
<p>Medical Assistance</p> <ul style="list-style-type: none"> Healthy Families Healthy Start Medicaid for the Aged, Blind, and Disabled Medicare Premium Assistance Program Medicare Rx Extra Help Ohio's Best Rx 	<p>Tax Assistance</p> <ul style="list-style-type: none"> Child Tax Credits Education Credits Federal Earned Income Tax Credit Federal Stimulus Rebates State and Federal Tax Preparation Assistance 	<p>Food Assistance</p> <ul style="list-style-type: none"> Ohio Food Assistance Program USDA Child Nutrition Programs WIC (Women, Infants, Children) 	<p>Community Supports</p> <ul style="list-style-type: none"> Child Care Assistance Fatherhood Referral Program Free Application for Federal Student Aid Golden Buckeye Program Home Energy Assistance Ohio Works First Senior Community Service Employment Program Voter Registration
<p><i>Low-income individuals and children, elderly, and the disabled are connected with medical assistance to ensure their health and stability.</i></p>	<p><i>Individuals are provided with tax preparation assistance and access to federal tax credits and stimulus rebates that add dollars to families' budgets.</i></p>	<p><i>Low-income individuals are linked with supplemental and child nutrition programs that help keep food on their tables.</i></p>	<p><i>Individuals and families are aided in accessing a variety of other services that promote economic security, job retention and advancement, and civic engagement.</i></p>

Understanding the Economic Impacts of The Ohio Benefit Bank

In fall of 2008, Ohio University's Voinovich School of Leadership and Public Affairs conducted a statewide economic impact analysis of The Ohio Benefit Bank. Using an econometric model, the analysis traces the flow of **benefits** individuals potentially accessed through The Ohio Benefit Bank and assesses the resulting **income** and **taxes** generated as those dollars trickle through the state economy.

For example, when a family spends \$100 of **benefits** to purchase food at their local grocer, those dollars not only help place food on that family's table; those dollars also provide jobs and **income** to store employees, and the farmers and producers who supply food to that grocer. When these store employees, farmers, and producers spend this income, additional jobs, wages, and **tax** revenues are generated. As families, employees, and businesses continue to spend this income locally, additional income, wages, and tax revenues are generated.

Ohio University's economic impact analysis findings are summarized within this report. The terms **benefits**, **income**, and **taxes** are defined as follows:

Benefits: The estimated annual value of benefits for which Ohio Benefit Bank clients were deemed to be potentially eligible.

Income: Dollars received by Ohio families, businesses, and employees as a result of benefits being accessed and that spending trickling through Ohio's economy.

Taxes: Multiple types of personal, business, and social taxes, such as sales, personal income, and property taxes, that are generated as benefits are spent and trickle through Ohio's economy.

(For additional information on Ohio University's methodology, definitions, and findings, please see "The Economic Impact of Ohio's Benefit Bank on the State Economy," <http://www.oashf.org>.)

TABLE 1. Number of Families Assisted in Key Ohio Benefit Bank Program Areas Since Inception

OBB Program	Families Assisted	Benefits	Income Generated	State & Local Taxes	Total
Medical Benefits	4,499	\$23,803,819	\$18,070,887	\$1,607,962	\$43,482,668
Food Assistance	2,668	\$7,324,728	\$3,566,342	\$470,207	\$11,361,277
EITC	3,271*	\$4,243,014	\$2,055,947	\$267,173	\$6,566,134
Stimulus Payments	7,257**	\$3,026,119	\$1,471,114	\$193,243	\$4,690,476
Total	NC***	\$38,397,680	\$25,164,290	\$2,538,585	\$66,100,555

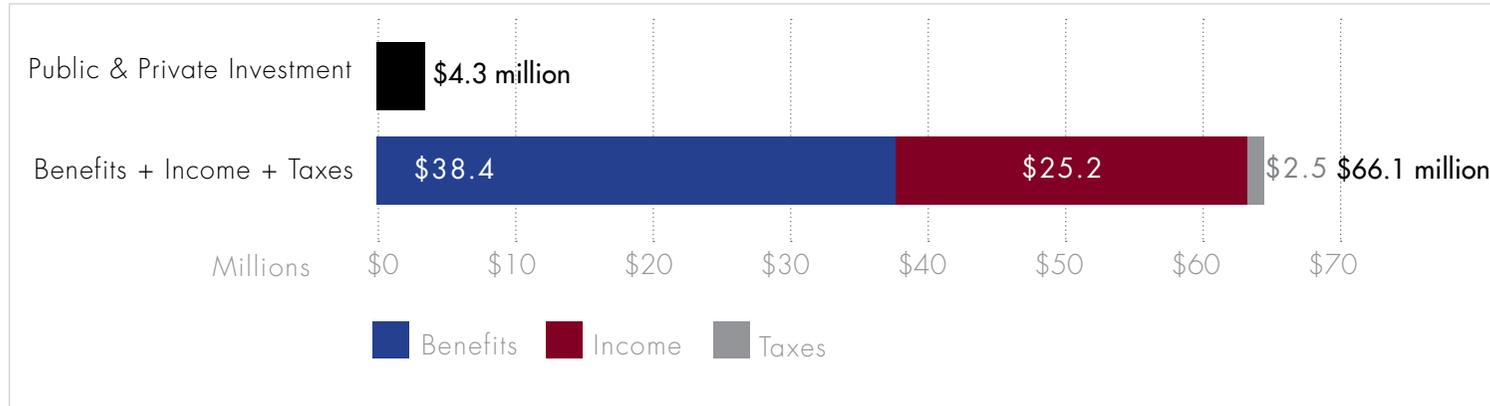
(Data Source: Data reporting the number of families served obtained from The Ohio Benefit Bank. Income and tax estimates based on results of Ohio University analysis reported in "The Economic Impact of Ohio's Benefit Bank on the State Economy," <http://www.oashf.org>).

*Represents number of EITC filings **Represents number of stimulus payments ***Total could not be calculated

<- - Ohioans have accessed up to \$38.4 million in benefits through The Ohio Benefit Bank's efforts in four key program areas: Medical Benefits, Food Assistance, Earned Income Tax Credits, and Economic Stimulus Payments.

<- - When \$38.4 million of benefits flow through Ohio's economy, an estimated \$25.2 million of additional income for Ohio workers, businesses, and families and \$2.5 million in state and local taxes are generated (see text box above for explanation of economic impacts).

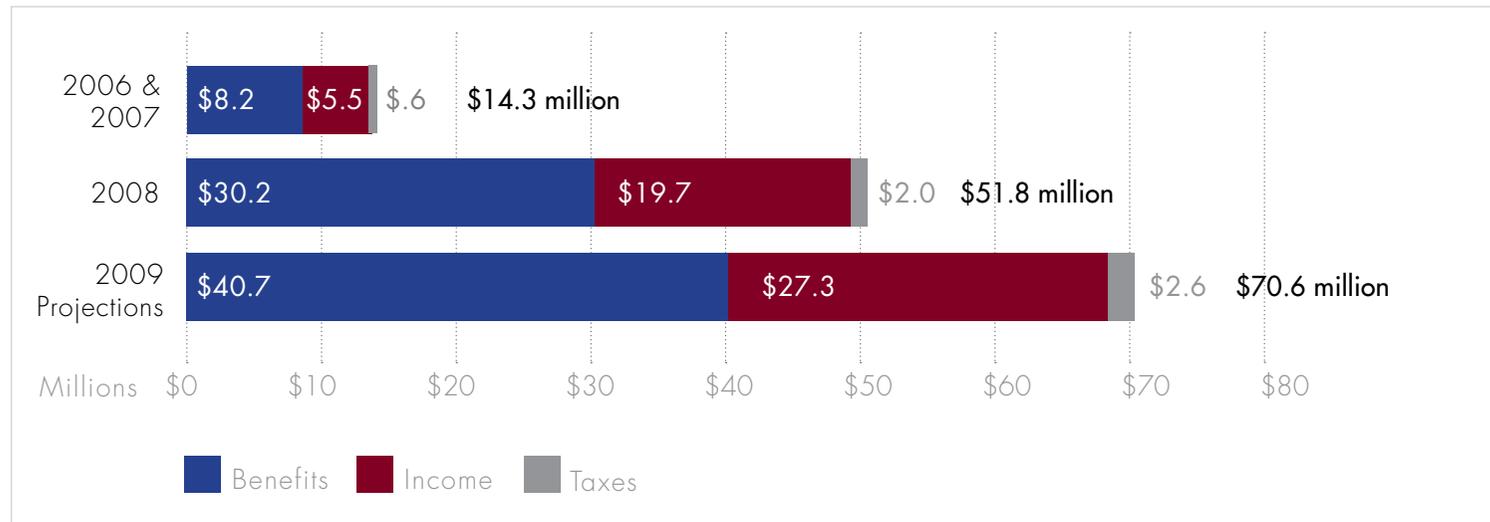
FIGURE 2. Overall Economic Impact of Key Ohio Benefit Bank Programs



<- - With only \$4.3 million in public and private sector investments, The Ohio Benefit Bank has helped link Ohioans with \$38.4 million in benefits. These benefits are estimated to have generated \$27.7 million in income and tax revenues.

<- - In total, access to Food Assistance, Medical Benefits, Earned Income Tax Credits, and economic stimulus payments through **The Ohio Benefit Bank injected up to \$66.1 million into Ohio's economy.**

FIGURE 3. Estimated Economic Impact of Ohio Benefit Bank Program Over Time



<- - In 2006 & 2007, The Ohio Benefit Bank helped Ohioans access up to \$8.2 million in benefits, injecting a total of \$14.3 million into Ohio's economy.

<- - Between January and October 2008, The Ohio Benefit Bank is estimated to have more than tripled the amount of benefits it helped Ohioans access, injecting a total of \$51.8 million into Ohio's economy, and creating over 450 jobs.

<- - Through additional investments and continued partnerships, The Ohio Benefit Bank anticipates that the program will serve 50 percent more families in 2009 than it served in the first 10 months of 2008. This would result in a projected \$71.5 million in benefits, income, and taxes and the creation of over 600 jobs in Ohio.

* Numbers may not sum to total due to rounding.

CASE STORY: The Ohio Benefit Bank Helps Ohio's Families Move Toward Economic Security.

Carla,* a 42-year-old seminary student working at a community resource center in central Ohio, came into The Ohio Benefit Bank headquarters during the 2008 tax season. Hoping to find tax preparation assistance, she found much more.

Recently becoming the caregiver for her three great-nephews, Carla was feeling financially overwhelmed. When she walked into The Ohio Benefit Bank, she says, *"It became personal. I didn't feel like a victim; the environment was loving and supportive."* An Ohio Benefit Bank counselor provided Carla with information about important programs she might be able to access to help her retain employment and provide for her family, including child care assistance, food assistance, and the home energy assistance program (HEAP).

With increased awareness of the assistance that might be available, Carla headed to her County Department of Job and Family Services (CDJFS) agency. Carla notes, *"It was refreshing walking into the CDJFS with some of the preliminaries out of the way and with a clear direction as to the next steps."* She successfully applied for benefits and now receives the support she needs to put food on the table, cover monthly expenses, and care for her nephews. She also is applying for the HEAP program to help with increased energy costs for the winter. *"The [Ohio] Benefit Bank provided Carla with the tools she needed to navigate the assistance process on her own,"* her Benefit Bank counselor notes. *"The two key ingredients were documentation and communication."*

With graduation from seminary school on the horizon, Carla plans to continue helping others who seek services at the Ministry Free Store. *"I am well along the path of becoming self-sufficient,"* she says. *"I have been called to serve and will continue to do my ministry work and the best job I can raising three boys."*

**The actual names of Ohio Benefit Bank clients have not been used in this report.*





"The Ohio Benefit Bank is about five years ahead of everyone else. **Every national conference that I go to always highlights Ohio's program. It's an amazing model that we send other states to examine.**"

Stacy Dean, Director of Food Assistance Policy at the Washington, DC-based Center for Budget and Policy Priorities

The Ohio Benefit Bank Builds Public-Private Partnerships

Since the inception of The Ohio Benefit Bank, the program has served more than 35,000 people – more than any other Benefit Bank program in the United States. Recognized nationally as a premier model, other states look to The Ohio Benefit Bank program as they aim to improve access to work supports and other assistance in their own states.

The success of The Ohio Benefit Bank program is grounded firmly in the network of public and private partners that provide financial, political, and human capital to support the program (see Figure 4 on page 12). By collaborating, these partners strengthen Ohio's Benefit Bank system by:

Reaching out to more communities and neighborhoods.

By tapping into the extensive networks of partners like the Ohio Association for Second Harvest Foodbanks and the Governor's Office of Faith-Based and Community Initiatives, The Ohio Benefit Bank has been able to grow to over 850 sites in just over two-and-a-half years, serving more than 35,000 Ohioans.

Delivering more services to respond to the needs of Ohio's families. At its inception, The Ohio Benefit Bank offered 12 work support and tax assistance programs. In partnership with the Ohio Departments of Job and Family Services, Aging, and Development, The Ohio Benefit Bank has been able to expand the bundle of services it helps people access to over 20 state and federal work support, tax assistance, and social service programs.

Leveraging private resources to expand services. The Ohio Benefit Bank has leveraged both public and private funds to support low- and moderate-income people throughout Ohio. In

addition to the \$500,000 that the Columbus Foundation and George Gund Foundation invested to develop Benefit Bank sites throughout the State, the Columbus Foundation recently made a targeted investment to expand the number of sites in the Ohio Appalachian region. *As Emily Savors, Director of Community Research and Grants Management at the Columbus Foundation, notes, "The challenges of an urban center, while great, are very different than the challenges of a rural community. Rural communities don't have the kind of resources to address the challenges that an urban community would have."*

The Columbus Foundation's investments will fund 20 new Benefit Bank sites in rural counties throughout Southeast Ohio. Additional dollars from private partners also are helping to expand Ohio Benefit Bank sites in other areas of Ohio. These donations include \$10,000 from Charter One Bank and \$15,000 from MAZON: A Jewish Response to Hunger.

Developing a strong network of volunteers. The success of The Ohio Benefit Bank is largely due to the dedication of over 3,000 local volunteers who donate time to help their neighbors access the resources they need.

Augmenting this volunteer network, the Ohio State Office of the Corporation for National and Community Service provides volunteers to help build, administer, and expand The Ohio Benefit Bank through the AmeriCorps*VISTA program. This provision of human resources represents a contribution of more than \$450,000 in non-monetary support to The Ohio Benefit Bank. **In 2008, the Ohio State Office of the Corporation for National and Community Service named The Ohio Benefit Bank the AmeriCorps*VISTA Project of the Year for Ohio for the innovative volunteer model the program uses to help Ohioans in need.**

“The Ohio Benefit Bank VISTA project, sponsored by the Ohio Association of Second Harvest Foodbanks, is a stellar example of how organizations can impact the lives of low-income Ohioans. **Their model has proven successful not only for the individuals seeking assistance, but also for the communities in which the sites operate.**”

Tina Dunphy, State Director, Ohio State Office of the Corporation for National and Community Service

Mobilizing community groups to alleviate poverty. While The Ohio Benefit Bank has forged critical public-private partnerships at the state level, the program also has helped to build collaboration in communities across Ohio.

“The [Ohio] Benefit Bank has catalyzed partnerships that I’ve not seen before, particularly between the public sector, churches, and neighborhood-based nonprofits. **It has helped build trust and equipped faith-based organizations and the people they serve with anti-poverty resources they weren’t tapping systematically before.** The successes in connecting people with benefits and improving the application process have been astonishing.”

Ariel Miller, Executive Director, Episcopal Community Services Foundation, Diocese of Southern Ohio

The Ohio Benefit Bank is providing opportunities for public and private partners to come together to address the challenges their communities are facing and collectively work to alleviate poverty.

As an example, the United Way of Knox County has found innovative ways to link Benefit Bank sites within its community with a range of other local efforts designed to increase support for local families, including the United Way’s new 211 referral system and financial literacy programs for low- and moderate-income families.

In the Franklin County Job and Family Services South Opportunity Center, where a pilot program directly links referrals from Ohio Benefit Bank sites to the Job and Family Services agency, there is an excitement in the air about the sense of community being cultivated through The Ohio Benefit Bank (see case story on page 11).

Franklin County’s sentiment and optimism about the multiple benefits gained through the program are mirrored throughout Ohio. Community partners are building relationships and experiencing combined success:

- > Partner organizations have an increased awareness of the value of work supports and social services available in their communities.
- > Clients are better educated about services that may be available to them and understand their responsibilities for participating in work support and assistance programs.
- > County Departments of Job and Family Services save time and critical resources as Benefit Bank counselors help clients prepare to apply for work supports and services.

CASE STORY: Public and Private Partners Work Together to Help Families in Franklin County.

Franklin County's Job and Family Services' South Opportunity Center believes that the community is best served when all of its members take responsibility for each other's financial stability and well-being. Keeping with this philosophy, they joined forces with The Ohio Benefit Bank and created new partnerships with many organizations in the community to assist clients in accessing work supports and other social services.

Currently, the Center has two caseworkers dedicated to processing all applications initiated at over 100 Ohio Benefit Bank partner sites. Counselors at these sites have been trained to help clients prepare to apply for services at the local Job and Family Services agency. As a result, the South Opportunity Center has only denied a few Benefit Bank-originated applications because of incomplete or incorrect paperwork, a marked contrast to applications submitted by individuals who do not use the Benefit Bank. As caseworkers spend less time explaining all of the program requirements to clients, they can spend more time ensuring that individuals understand document requirements and making eligibility determinations for many more clients.

In addition, the Center has found that Benefit Bank clients' applications take about 20 minutes to finalize – a third of the average time spent on non-Ohio Benefit Bank client applications.



"You're looking at much more than connecting an individual to benefits; you're looking at the health of an entire community. By sharing in trying to grow stability for families and not only having one agency responsible, but an entire community of organizations responsible, it takes on a different flavor. There is a much greater commitment to people – it's a win for everybody!"

Loretta Ballow, Director, Franklin County South Opportunity Center reflecting on the impact of The Ohio Benefit Bank

FIGURE 4. The Ohio Benefit Bank Partners (listed in alphabetical order)

Public Partners

Corporation for National and Community Service
Governor's Office of Faith-Based and Community Initiatives
Office of Governor Ted Strickland
Ohio Department of Aging
Ohio Department of Development
Ohio Department of Job and Family Services
Ohio Department of Mental Health
Ohio Department of Rehabilitation and Correction
Ohio Department of Veterans Services
U.S. Department of Agriculture Food and Nutrition Services

Private Partners

Center on Budget and Policy Priorities
Charter One Bank
Columbus Foundation
George Gund Foundation
Episcopal Community Services Foundation
John S. and James L. Knight Foundation
MAZON: A Jewish Response to Hunger
National Council of Churches
Ohio Association of Second Harvest Foodbanks
Osteopathic Heritage Foundation
Share Our Strength
Solutions for Progress
United Way of Greater Cincinnati
Universal Healthcare Action Network Ohio

More than 850 Ohio Benefit Bank sites sponsored by faith-based, community, and private sector organizations across Ohio.

"At each step, the Governor's Office has been fully engaged, and if there's been a problem, they have transformed that into an opportunity to improve government. They have figured out how to do that collaborating with Second Harvest, and we think that's pretty amazing. They come together in a very exciting mix in Ohio. You can really see the value of how The [Ohio] Benefit Bank works."

Bob Brand, President of Philadelphia-based Solutions for Progress



CASE STORY: Growing The Ohio Benefit Bank Through Partnerships.

Throughout its evolution, the backbone of The Ohio Benefit Bank has been the strong public-private partnerships that support the program. When the Episcopal Diocese of Southern Ohio first introduced that Benefit Bank program in Ohio, an early partner, Solutions for Progress, developed the technology to implement the Benefit Bank system.

The Diocese's next challenge was finding an organization that could bring together state agencies, local counties, and volunteer groups to expand the program statewide. That partner turned out to be the Ohio Association of Second Harvest Foodbanks, with its network of 12 foodbanks, over 3,000 emergency food assistance outlets, and a strong volunteer base. Ariel Miller, Executive Director of the Diocese's Episcopal Community Services Foundation, explains: *"Second Harvest had the capacity to connect the whole system from the Governor's office and key state departments to thousands of grassroots organizations directly serving the poor."*

Another key to the growth of The Ohio Benefit Bank program has been the work of the Governor's Office of Faith-Based and Community Initiatives in continuing to build the foundation of public and private partners supporting The Ohio Benefit Bank (see Figure 4, Ohio Benefit Bank Partners on page 12).



"The Ohio Benefit Bank program has married the resources the government has and the grassroots outreach that faith-based and community organizations are able to provide. These community organizations are uniquely capable of reaching out and connecting with the people living in their region better than any other entity could hope to."

Greg Landsman, Director, Governor's Office of Faith-Based and Community Initiatives

"I don't know what other model would have that kind of rapid deployment and community engagement. The Ohio Benefit Bank was not only helpful to our system, helpful to the families that are benefiting, but also to the very small, neighborhood, local nonprofit community-based organizations."

*Paul Fraunholtz, Deputy Director of Family Stability,
Ohio Department of Job and Family Services*



Benefit Bank Promotes Modernization of Ohio's Social Service System

The Ohio Benefit Bank has built upon partnerships to improve access to public benefits in the State. These partnerships have collectively reduced agency administrative costs and have led to important policy improvements in the delivery of social services by:

Increasing access and efficiency through the Eligibility Gateway (E-Gateway). Ohio Benefit Bank partners worked together to improve access to work supports by pushing forward the implementation of the Eligibility Gateway (E-Gateway). This tool will allow Ohioans to submit electronic applications for cash and food assistance, as well as Medicaid, directly from Ohio Benefit Bank sites to County Departments of Job and Family Services (CDJFS). In addition, E-Gateway will decrease administrative costs by reducing CDJFS caseworker data entry efforts.

Currently, The Ohio Benefit Bank helps individuals complete paper applications. Once submitted, the information in the applications must be re-entered by CDJFS caseworkers into their statewide automated eligibility system. Through E-Gateway, caseworkers will be able to view and verify the information electronically and then upload the data into their eligibility system. This will increase administrative efficiency and has the potential to decrease human error.

Expanding categorical eligibility to include food assistance. Ohio also has made important policy improvements to expand access to social services for low- and moderate-income Ohioans.

In fall of 2008, eligibility guidelines were simplified with the expansion of "categorical eligibility" for food assistance applicants. This policy change authorizes food assistance applicants to receive Ohio Benefit Bank services.

Diverse Representation of Partners Demonstrates Strong Collaboration.

An ODJFS letter to Directors of County Departments of Job and Family Services noted that a workgroup has been established to oversee the implementation of E-Gateway. Comprised of local County Departments of Job and Family Services staff, representatives from the Ohio Job and Family Services Directors Association, Ohio Department of Job and Family Services, the Governor's Office of Faith-Based and Community Initiatives, and The Ohio Benefit Bank, the workgroup will be responsible for identifying policy, technology, and process issues raised with E-Gateway and exploring opportunities for improvement.

This policy was implemented to address several barriers that existed within the social service delivery system. As Paul Fraunholtz, ODJFS Deputy Director of Family Stability, explains, “It was ODJFS’ involvement with partners such as The Ohio Benefit Bank, who were interested in thinking of other ways to increase access to various programs and work supports [and] look at some barriers that existed within the system, that led to the categorical eligibility policy change.”

Administratively, this policy change will make the program simpler for both applicants and caseworkers, as it eliminates the cumbersome documentation previously needed for applications to go forward. In addition, implementing this policy change eliminates the “resource test” for food assistance applicants.

As an example, a local assembly worker recently laid off from an auto manufacturing plant may have previously been ineligible for food assistance because the personal assets she had in her savings account would have been counted as a resource; if her resources exceeded \$2,000 she would have been found ineligible. With the recent categorical eligibility policy change, however, this hard-working Ohioan would not have to exhaust her savings account to be eligible for the program.



CASE STORY: Benefit Bank Site Uses Technology to Link Services to Older Adults.

Advocates responsible for ensuring access to services, such as Ohio’s Area Agency on Aging District Eight, are excited about the way The Ohio Benefit Bank is modernizing the tools they use to serve their clients. They are particularly enthusiastic about the development of a new professional version of Benefit Bank software. Over 700 of the agency’s current clients are homebound and cannot get to Ohio Benefit Bank sites. With the new software, case-workers will be able to take The Ohio Benefit Bank program to homebound clients to check eligibility – not only for the PASSPORT Medicaid waiver program and long-term care services they typically screen clients for, but also for additional supports like the Home Energy Assistance Program (HEAP), food assistance, and Ohio’s Best Rx. By increasing the services available to their clients and making The Ohio Benefit Bank available to the homebound, the new software will significantly expand the agency’s ability to provide care and support for Ohio’s 60-plus population.

Realizing the Future of The Ohio Benefit Bank

Since its inception in 2006, The Ohio Benefit Bank has helped:

- > Link over 35,000 Ohioans to more than \$45.6 million in tax credits, work supports, and social services.
- > Inject up to \$66.1 million into local and state economies, translating into an important economic stimulus for Ohio.
- > Extend work supports and critical services into neighborhoods and rural areas through a network of public and private partners operating over 850 Benefit Bank sites throughout Ohio.
- > Support efforts to modernize social services in Ohio through policy and technology improvements including Eligibility Gateway (E-Gateway), categorical eligibility, and technology enhancements designed to break down barriers and increase access to services Ohioans need.

In the coming biennium, partners will begin work to further expand the capacity and reach of The Ohio Benefit Bank through the following enhancements:

- > Improve the efficiency of The Ohio Benefit Bank and County Departments of Job and Family Services using document imaging and electronic submission of supporting documentation, which will reduce the burden placed on clients and local Job and Family Services caseworkers.
- > Assist dislocated workers by incorporating Unemployment Compensation and other worker trade adjustment benefits into The Ohio Benefit Bank. Having these work supports in place will allow The Ohio Benefit Bank to respond to the immediate needs facing workers who have recently been laid off.
- > Provide capacity-building grants to support staff, volunteer, and equipment needs at existing Benefit Bank sites, and support the expansion of The Ohio Benefit Bank through the establishment of new sites.
- > Increase access and usability of The Ohio Benefit Bank through a new Self-Serve edition, which will allow individuals to complete applications on their own, anywhere and at any time.
- > Expand the use of national service programs by assigning an Americorps*VISTA member to each Ohio county to train new and existing Benefit Bank volunteers.

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