Issue Brief

Summary of research commissioned by Workforce Central and Milwaukee Area Workforce Funding Alliance

Summer 2010

Using Online Tools to Improve Access to Assistance Programs

Effective Design and Outreach to Help People Get Work Supports via the Web







This ISSUE BRIEF was prepared by two funding collaboratives committed to ensuring that eligible low- to moderate-income working families receive public benefits and other work supports: Workforce Central and Milwaukee Area Workforce Funding Alliance, the two Wisconsin sites of the National Fund for Workforce Solutions.

It includes a summary of research on online tools commissioned by the collaboratives that will be released in a fall 2010 report. The Wisconsin report's researcher and principal author is Autumn Arnold, who has worked as a project manager, legislative advocate and community educator to increase participation in public assistance programs in Wisconsin and California.

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Involving nearly 200 foundations and 900 employers, the National Fund is working to bring to national scale, and evaluate, new ways to prepare workers – who don't have the needed skills – for careers that can support them and their families.

The approach varies from community to community and from industry sector to industry sector. What every National Fund site has in common, though, is intensive collaboration with employers and a keen focus on cultivating employee skills and career advancement.

The National Fund is dedicated to preparing jobseekers and employees for a career, not just a job. The National Fund brings together local and regional leaders from the private, public and nonprofit sectors to spark and drive innovation. They work hand-in-hand to create practices and systems that can help employers and employees succeed in a post-recession economy.



Workforce Central, Wisconsin Rapids, WI, is a rural funding collaborative and workforce partnership focused on strengthening our region's economy by providing job training and career support for job seekers, workers and employers in the following industry sectors in the greater south Wood County area: Advanced Manufacturing; Information Technology; Health Care; Renewable Energy.

Workforce Central is building rural workforce partnerships focused on intensive collaboration with employers, cultivating worker skills and career advancement. As with all National Fund communities, our efforts target industries important to local economies that offer skilled, family-sustaining employment.



Milwaukee Area Workforce
Funding Alliance (WFA) is a
consortium of private and public
funders of workforce development
(including education, job training
and placement, and support
services) dedicated to increased
employment that benefits both
workers and employers in the
Milwaukee region.

WFA is currently working with workforce partnerships in the construction, health care and green industry sectors. Members of WFA are also addressing broader "system alignment" issues by collaborating around increasing capacity, supporting a common policy agenda and enhancing employer-driven sector-based workforce strategies.

A Letter from the Wisconsin National Fund for Workforce Solutions Sites

As the nation struggles to recover from the worst economic crisis since the Great Depression, layoffs, reduced work hours and the threat of home foreclosure have plunged many individuals and families into crisis.

In Wisconsin and beyond, more and more low- to moderate-income families need help. Some need it for the first time, after unexpectedly losing a good job and way of life. Others whose struggles began before the recession – including workers dislocated by a changing economy – have seen their job prospects worsen and been pushed deeper into poverty.

With so much need, leaders in philanthropy and the public sector, as well as community-based and faith-based organizations, are searching for ways to better provide help.

One promising way is to provide online tools that better connect eligible people with public benefits available through federal and state government assistance programs. These benefits not only meet basic needs but serve as work supports, helping people to find jobs *and* build careers, to get by *and* get ahead. They also help the broader public and economy.

We represent the two Wisconsin sites – one rural, one urban – that partner with the National Fund for Workforce Solutions, created by leading foundations to spur local projects that prepare workers for family-supporting careers. The National Fund's 23 sites across the country are each led by a regional funders collaborative.

In Wisconsin, the collaboratives are: Workforce Central, a community-based, grant-making partnership coordinated by Community Foundation of Greater South Wood County, in Wisconsin Rapids, WI; and the Milwaukee Area Workforce Funding Alliance, a consortium of private and public funders whose leadership council is chaired by the Helen Bader Foundation.

Eager to provide more stability for people so they can succeed in jobs in the new economy, we commissioned research to better understand how online benefits tools are being designed and promoted in several states including Wisconsin. The research report will be released in fall 2010.

The results, as outlined in this brief, serve as a call for philanthropy to unite around a common cause and provide the civic leadership needed to expand access to benefits and supports, an effort that helps us all. We invite you to join the discussion.

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During tough economic times, federal and state assistance programs that help low-to moderate-income people meet their health, nutrition, child care, and other basic needs are particularly crucial. Public benefits not only combat poverty, hunger and homelessness, they function as work supports that enable unemployed and underemployed people to pursue education, skills training and family-supporting jobs.

Benefits such as the cash assistance and subsidized child care, funded by the Temporary Assistance for Needy Families (TANF) program, are designed to support people striving to get and keep jobs. Others such as food stamps and Medicaid are less directly linked to work but support people's efforts to find and keep employment by supplementing family budgets, addressing necessities and reducing financial pressures.

Public benefits and other work supports – including the Earned Income Tax Credit (EITC) and student financial aid – also help the broader public by raising education levels, increasing employment, improving the success of welfare-to-work programs and pumping money into local economies.

People spend benefit dollars close to home. For every \$10 in food stamp benefits, which are funded entirely by the federal government, local communities gain over \$18 in economic activity. These dollars also contribute to the nation's economic recovery. The federal government's 2009 economic stimulus plan expands public benefits and supports to help struggling Americans.



THE PROBLEM

Many financially struggling Americans don't get the benefits and supports they are eligible for and need. Communities and states also miss out when much-needed federal dollars go unclaimed and unused. At least \$65 billion in government services and support remain unclaimed, according to one analysis.ⁱⁱ

Why? Some assistance programs aren't advertised so some people, especially the "newly poor," don't know benefits exist or where to find them. People may be uncomfortable applying, fearing they'll be turned down or looked down upon. They may be discouraged by a dizzying array of application rules and requirements or by having to take time off from work in order to apply at an office.



A SOLUTION – ONLINE TOOLS

Improving access to benefits and supports is a complex task. Providing online screening and application tools that help people determine their eligibility and apply is one major advance that broadens outreach and streamlines the process. Several states including Wisconsin now use this technology, often partnering with community-based organizations to promote their programs and online tools.



Online tools are a big step forward in the longstanding effort to connect people with the benefits and supports they need to move out of poverty and crisis and become financially stable. But the effectiveness of online tools hinges on whether people *know* about and *can readily use* them.

The Wisconsin report analyzes in detail how several states design and market online screening tools that connect low-income people with public benefits and other work supports. The report also addresses online applications, in less detail.

Screening tools *estimate* eligibility for benefits and the computer user receives an unofficial response in real-time about potential eligibility. Applications submitted online are a request for benefits and by law the state must process the application and *determine* eligibility within 30 days.

The report focuses on Wisconsin's screening tool, *Am I Eligible?*, found on the state's ACCESS website. The site (access.wisconsin.gov) includes an online application. (See Appendix A)

Wisconsin's *Am I Eligible?* is compared to 15 online benefit screening tools used in 14 other states: Arizona, Arkansas, Colorado, Delaware, Florida, Massachusetts (which has two tools, one state-operated, the other privately-operated), Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, Utah and Washington.



IMPLICATIONS

Wisconsin is a national leader in expanding health care coverage and nutrition assistance, as well as in developing online tools to help people access public benefits. The state also is committed to promoting assistance programs and online tools through outreach partnerships with a range of community-based organizations.

Wisconsin should build upon its already robust effort by working to reach more people. Too many Wisconsin families still miss out on critical benefit programs. For example, only 64 percent of the 556,000 people in Wisconsin eligible for food stamps participated in the program in 2007, according to the most recent data available from United States Department of Agriculture regarding how many people are eligible but not enrolled.ⁱⁱⁱ

Low participation has a broader economic cost. Full participation in FoodShare, Wisconsin's food stamps program, would have generated \$270 million in direct federal benefits and \$490 million in economic stimulus for local communities in 2007. Enrollment in FoodShare has since increased but so too has the number of people eligible, due to the economic downturn.

State officials, foundations and community-based organizations have a great opportunity to close the gap between the number of people eligible and the number receiving benefits. While Wisconsin does a good job with its online tools and outreach, expanding this effort would significantly improve vulnerable families' health and economic well-being.

The report's findings are instructive for other states interested in pursuing or improving their online efforts to provide access to benefits and supports, as well as for leading foundations that are investing in this area.

The time is right for exploring this issue, especially given the recent passage of federal health care reform, which will dramatically expand the public benefits available – and the challenge of connecting people to them.



THE BENEFIT OF BENEFITS

Families in crisis mode often must focus on immediate needs – to find or keep a job, to feed the kids, to cover the rent or mortgage, to pay for heat, the doctor's visit, the car and child care – which can be all-consuming. When these needs go unmet, this can create long-term barriers to employment – such as chronic health problems and homelessness.

Even people *with* jobs often can't escape poverty. Over 29 million jobs – almost one out of every four – don't pay enough to keep a family of four above poverty. Twenty-eight percent of working families earn less than 200 percent of the federal poverty level (roughly \$44,000 for a family of four). Iv

Public benefits that help people pay for food, housing, utilities and medical care reduce pressing needs, enabling people to think beyond the present struggle toward building a more secure financial future – by working to increase their earnings and income, to reduce their financial costs and to build assets.

Benefits also ease financial pressures for people trying to get higher-paying jobs by building their skills through education or training. Without this support, many people aren't able to do what they need in order to avoid or escape dead-end, low-wage jobs. Many working poor receive benefits. For example, 34 percent of Wisconsin families receiving FoodShare have at least one person working.

Online tools offer a major change in how people access benefits – often providing a more discreet way to explore options and a more direct avenue to get benefits. Screening tools provide families with an easy-to-use, personalized list of programs they may be eligible for. Often this helps dispel mistaken notions about the level of benefits a family would receive.

Both online screening and application tools are available nonstop so working families can use them beyond standard office hours. Families have more control over their screening and application experience. Online tools move public programs into the realm of other more mainstream goods and services.

Although lower income people have less access to computers and the Internet – and people in rural communities often lack access to high-speed Internet connections – the "digital divide" is not insurmountable. People can and do find access if not at home, then at public libraries, the homes of friends and relatives, workplaces, schools and community-based organizations.



The report addresses three questions:

- Which programs are included in online screening tools, and how are these tools designed?
- What outreach strategies are used to promote and ensure access to online tools for both screening and applying?
- How does Wisconsin's Am I Eligible? compare to other states' tools?

KEY FINDING: Design of Online Benefit Screening Tools Vary

Over 30 states use online benefit screening tools to help residents assess if they are potentially eligible for a range of government benefits and services such as food stamps and Medicaid.

The screening tools vary widely in their user interface (i.e. how a website's graphic design and appearance helps people use the website's offerings); the number of programs included; and the specific information provided about eligibility. **The tools fall into two broad categories:**

- Basic and short version. Most often, a person answers six to eight
 questions listed on one web page about household size, demographics,
 income and expenses; and eligibility is estimated for one or two programs,
 generally including food stamps. But some screening tools estimate
 eligibility for more programs so the questionnaire is somewhat longer and
 more detailed.
 - These tools typically produce results that do not offer specifics about a person's eligibility or benefit amount but instead offer general information, such as: "Your household may be eligible for food stamps. Contact your local office to apply."
- More detailed and longer version. These screening tools ask more
 questions, estimate eligibility for more programs, and provide more
 specifics on an individual's eligibility or benefit amount. Generally, they
 take longer to use and are more similar to an online application but, in turn,
 they produce a more complete and detailed picture of potential eligibility.
 - Some states screen for 30 to 40 programs, so a person must provide more details about household members, usually via a series of web pages. In most cases, these web pages use an "intelligent driver flow" whereby a person's answers determine the subsequent questions asked and the web pages that appear.

How Wisconsin compares

Wisconsin's screening tool is one of the strongest. It screens for 25 programs – including food stamps, family Medicaid, BadgerCare, SeniorCare, and EITC – administered by at least five state departments. It also provides more detailed information about an individual's potential eligibility than most other states' tools,

including benefit estimates for food stamps and, when applicable, premium estimates for health care.

Other states include a more diverse range of work-support programs including cash assistance, student financial aid, housing assistance and employment services. Some also include veterans' services, non-medical supports for people with disabilities and services for substance abuse and mental health issues.

Strong state models

As Wisconsin and other states add more programs to their online screening tools, they need to ensure that the tools are designed in a clear and succinct way so people can readily use them. Some states, such as New Jersey, have developed strong models that address eligibility for over 30 programs yet provide clear and easy instructions for applying. (See Appendix B)

KEY FINDING: Outreach and Partnerships are Essential to Promote Online Tools for Screening and Application

States vary widely in their outreach efforts and how actively they promote their online tools – for both screening and application – via direct marketing and collaboration with community partners.

Generally, states – including Wisconsin – do outreach for a single website that includes both screening and application tools. However, not all states with online screening tools have online applications. Many states are more interested in promoting online applications than screening tools.

Some states do little or no marketing or network-building because they have limited funds and growing caseloads. Other states have created consumer-focused marketing materials and reached out to community partners with presentations at conferences and trainings. A few states have developed extensive networks of community partners that provide one-on-one help with online tools.

Community-based organizations have emerged as essential partners in helping states reach the target population for online screening tools. Most of the states surveyed in the report sought help from community-based organizations with promoting or using the tool. But these state-community partnerships vary in the way they function and the results they produce.

Partnership efforts include:

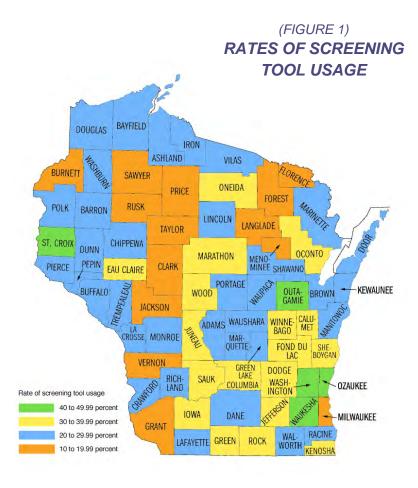
- Sharing information. Most states surveyed have shared information about their online tools with a community partner. Many states have encouraged the partner to share information with their clients. Some states, including Wisconsin, have provided community partners with free brochures or other referral information to give clients.
- Providing one-on-one assistance. Some states have asked or encouraged their partner networks to provide one-on-one assistance with the online screening tool and/or online application.

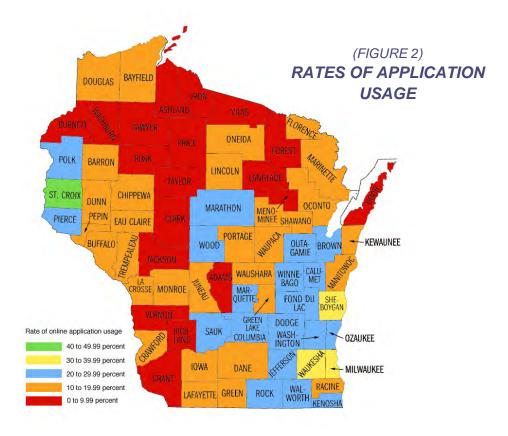
How Wisconsin compares

Since the 2004 launch of its online benefit screening tool, Wisconsin has invested some resources to promote and market its online tools. Most recently, the state has partnered with Second Harvest Food Banks to provide one-on-one screening and application assistance in some Wisconsin communities. Wisconsin's marketing and network-building has been effective in reaching a number of people in need but more should be done, in particular, to better reach Wisconsin's rural families and assure consistent outreach across the state.

Compared to many other states, Wisconsin's rates of online tool usage are relatively high. As indicated by Figure 1 and Figure 2, there are significant differences in usage across counties for both screening tool and online application. A number of factors may contribute to these disparities, including the availability of Internet connectivity in homes and at public sites, the level of promotion by public and private partners and the availability of community-based partners to assist with using the tools.

The following maps show relative rates of usage of the screening tool (as of January 2010) and online application (as of April 2009) in counties of Wisconsin. These rates were calculated by comparing the average number of screenings or applications completed in a month to the estimated number of people living in poverty in a county. This method provides an approximate indication of the percentage of the county's low-income families who used the online tools on a monthly basis.





A strong state model – and a strong role for philanthropy

Other states provide strong examples of how to do even more than Wisconsin does, particularly via creative partnerships with community organizations, the faith community, and philanthropy. These partnerships have created strong visibility for online tools and provided one-on-one community-based assistance. And they've helped ensure that rural families and people with limited access to the Internet and limited computer skills can connect to and use online tools.

The Ohio Benefit Bank (OBB) – a public-private initiative strongly supported and promoted by the State of Ohio – stands out as a national model for building a strong network of convenient, community-based sites where people can find help with using online tools.

Since 2006, the bank has developed a network of 4,500 counselors at 1,050 sites who offer one-on-one help with using screening tools and filling out online applications. (The bank also helps low- and moderate-income people prepare and electronically file their income tax returns.)

The OBB network's ability to recruit counselors and sites is due to its strong visible private and public leadership as well as its sophisticated marketing. The network is supported by a public-private partnership that includes the Ohio Association of Second Harvest Food Banks, the Governor's office and several state agencies.

The philanthropic community also has contributed to OBB's success. The Columbus Foundation and the George Gund Foundation each invested in developing sites statewide, for a total of \$500,000. The Columbus Foundation also made a targeted investment to develop twenty new sites in rural southeast Ohio.

Cost-effective staffing is provided by national service programs such as AmeriCorps VISTA.

OBB's marketing is effective for two reasons:

- A strong message. The marketing emphasizes the bank's role in drawing down unclaimed federal dollars that can benefit the whole state. The marketing estimates, for example, that the bank has generated \$211 million in benefits since 2006 that has helped stimulate local communities' economies. The bank also describes its work as "neighbors helping neighbors where they live, work, play and pray." This message has helped the bank successfully recruit a wide range of partners eager to join a grassroots movement that enriches everyone.
- A centralized, streamlined effort. As the lead agency, the Ohio
 Association of Second Harvest Food Banks develops public service
 announcements and sends them to statewide media; develops customized
 press releases for its local sites; and provides brochures to sites. It also
 staffs a statewide toll-free number that helps people find a nearby OBB
 site. As a result, OBB offers a consistent message statewide and local
 sites can focus on helping clients.

More state models

While OBB developed a new network, several states have successfully used a variety of existing community partner networks to market online tools. For example:

- In New York, the state's online tools are promoted by the Food Policy Council, a governor-sponsored group that includes state agencies, food industry representatives, advocates and unions, and the Economic Security Cabinet, a cross-agency group created by the governor.
- In New York and Washington, the network of state-funded food stamp outreach contractors has been asked to use and promote the online tools.
- Florida has one of the nation's most extensive networks of private partners
 who provide computers and/or one-on-one help with applications. To help
 support this network, the state invests in teams of community liaisons, who
 field questions and provide technical assistance to these partners.
- Oregon collaborated with 211info, a nonprofit that connects people to community services to provide training about the online tools to the 211info network's affiliated organizations. (People dial 2-1-1 on the telephone to reach an information specialist.)
- Oregon has helped organizations in rural communities that don't have highspeed access by giving a portable antenna to community sites, providing the Internet connection needed to access online benefits tools.
- Oregon and Pennsylvania have offered off-line CD-based screening tools, which are convenient for community partners who bring their laptops on home visits or to community sites that lack high-speed Internet connections.
- In Pennsylvania, school districts promote the state's online tools to parents by including information about it in back-to-school materials.

- New York and Arizona work with employers to promote their online tools.
 New York's Work Pays campaign encourages employers to promote the screen tooling and work supports in general. Arizona has used Ford Foundation funding to partner with United Way of Tucson to promote its online screening tool with employers of low-wage earners.
- A few states have launched large-scale public service campaigns to promote their online tools. Arizona has worked with radio stations and print media to place public service announcements. Oregon has developed posters and a short video for YouTube. New York has bought airtime on cable TV and radio to promote its online tools in pilot counties in the state's northern region. It also developed a 12-minute demo of its screening tool to present to community partners.



DISCUSSION

The benefits of using both online screening tools and online applications

States have pursued many successful outreach and marketing strategies but they are usually focused on promoting online applications instead of screening tools.

Most states first develop screening tools, and then use this experience to develop online applications. Then they redirect their outreach, promotion and training resources to promote the applications.

With shrinking state resources and increased caseloads, states are particularly interested in shifting from applications done in person, by phone or by mail to online applications, as a more efficient and cost-effective method.

Online tools ease local agency staff's workload by reducing the number of phone calls they receive and the amount of data entry they must do. They also make services more available without having to extend office hours.

Screening tools and online applications are usually found on the same website and share the same general look and feel but the two tools have different functions and features. An application is the only way a family can obtain benefits. But screening tools offer unique features that also can be very appealing to clients and community partners. These include:

- Screening tools require a small investment of time, compared to most online applications. Helping clients with a 10 to 15-minute screening may be more feasible for some community partners than helping with an hourlong application.
- Screening tools can provide easy-to-understand eligibility information for over 30 different programs, while many online applications address only a handful of programs. In Wisconsin, for example, a person who opts to fill out an online application and skips the screening will miss out on potential referrals to many programs including WIC, school meals and Low Income

Home Energy Assistance Program (LIHEAP) as well as four different tax credits and the State Life Insurance Fund.

- Screening tools can serve as a "myth buster" for assistance programs. For
 example, a community partner may have trouble convincing a family in
 need to apply for a benefit such as food stamps or EITC until the partner
 can demonstrate (by using the screening tool) that the family would qualify
 for an amount that will make a difference.
- Screening tools introduce people to programs they may not know about. In contrast, when people apply online, they usually have a specific program in mind. A screening tool allows a person to state a general need such as "I'm not making enough money to pay my bills" or "I need health insurance" and then the tool identifies possible programs.

Both online screening and application tools are valuable in better connecting families with much-needed benefits. Strategies to offer and market both should be pursued to support Wisconsin's working families.



NEXT STEPS FOR WISCONSIN

To connect eligible people with benefits, traditionally a county or tribal agency has to wait for people to come through the door during regular business hours and meet one-on-one with an eligibility worker. With online tools, access to benefits is extended well beyond regular business hours and to any location with an Internet connection and computer.

As a result, online tools offer tremendous opportunities for public agencies, community-based and faith-based organizations, as well as philanthropy, to better serve vulnerable families.

At a time of unprecedented need, tens of thousands of Wisconsin families still don't receive the public benefits and other work supports that are designed to help them. To address this, public and private partners should invest additional time and resources to enhance and promote online tools that link people in need to these benefits and supports. Specifically:

- Only a few states' online screening tools include more programs than
 Wisconsin's. But several states' online applications include more programs
 than Wisconsin's tool, as the full report discusses in more detail. Adding
 programs such as TANF cash assistance, school lunch, WIC and energy
 assistance to Wisconsin's online application, for example, would provide
 families with a more streamlined "one-stop shop" for a wide range of
 benefits they may be eligible for.
- Although Wisconsin has promoted its online tool, other states have gone
 further, creating a grassroots movement to better connect people with state
 and federal assistance programs. This took strong executive leadership,
 strategic marketing and active recruitment and support of local partners.
- Community-based and faith-based groups need to build their capacity to help clients take full advantage of this opportunity and use new technology.

Wisconsin philanthropy, which has long worked with public and private partners to serve struggling families, has an important role to play in ensuring that low- to moderate-income families get access to all the benefits they need and qualify for.

This leadership opportunity for Wisconsin philanthropy goes beyond providing financial resources to providing a unified voice that elevates an issue of importance to everyone.

Philanthropy should support its partners' efforts to better market online tools; share successful strategies used in other states; and connect Wisconsin with online benefits access efforts led by national funders, leveraging additional resources.



APPENDIX A

More Details on Wisconsin's Online Tools

In Wisconsin, families and community organizations can access benefits online by using tools found at Wisconsin's ACCESS website (www.access.wisconsin.gov).

Launched in 2004, the site's "Am I Eligible?" screening tool allows people to determine their possible eligibility for 25 programs – offering health, nutrition, energy assistance, prescription drug and other benefits – as well as tax credits. About 14,000 people each month complete an online eligibility screening each month using the ACCESS website.

Launched in 2006, the site's online application can be used to apply for work supports including food stamps, health care programs, and child care. About 18,000 applications are submitted online each month – making online applications the most popular method of applying, as of April 2009.

The site also includes tools for people to manage their use of benefits including "Check My Benefits," which offers a process similar to online banking.

More Details on the **Wisconsin Report**

Research for the Wisconsin report was completed between November 2009 and March 2010. The report will be released in fall 2010.

Chapter One identifies and analyzes the methods that online screening tools use to help people access available programs. It is based on a comparison of 16 tools in 15 states. Each tool was tested in December 2009 using five scenarios that represent typical family configurations among low- or moderate-income Wisconsin residents. This testing process revealed differences among screening tools in five key areas: number of programs, duration of screening, ease of use, eligibility results and next steps. Chapter One also includes a list of programs included in these states' online applications, based on information provided on each online application's website.

Chapter Two discusses states' experiences with promoting and implementing their screening tools, with a particular focus on how states have developed community partner networks. The analysis is based on a series of interviews with program staff affiliated with each of the 16 tools. These interviews were conducted between January to March 2010 by phone and/or email. The chapter examines the

relationship between screening tools and online applications from a marketing perspective, community partnerships for outreach, direct marketing to consumers and creating places for potential applicants to access the Internet. It concludes with a discussion of states relative rates of screening tool usage, which were provided during the interviews, as well as county-by-county usage rates of online tools in Wisconsin.



APPENDIX B:

Programs Included in Each State's Screening Tool

The following table lists the programs included in each state's screening tool. The first number in parenthesis identifies the number of programs when similar benefits (e.g. Medicaid subprograms) are counted as one high-level program category (e.g. Health Care). The second number identifies the total number of programs when all subprograms are counted individually. For this comparison across states, federal program names have been used. When possible and applicable, the state's name for the program is given in parentheses.

Utah (3/3)	Florida (4/4)	Colorado (4/5)	Deleware 6/6)
Food Stamps TANF Child Care	Food Stamps TANF Health Care Medicare Premium Assistance	■ Food Stamps ■ Cash Assistance - TANF - State cash payments for disabled adults (Aid to Needy Disabled) ■ Health Care - Family Medicaid + SCHIP (Family Medical Assistance) ■ Long-Term Care - Nursing home + Home and community-based waivers	Food Stamps Cash Assistance TANF General Assistance Child Care Health Care¹ (Medical Assistance) Long-Term Care²

Michigan 677	Ohio (9/10)	Washington (9/11)	Pennsylvania (9/17)
 Food Stamps WIC Cash Assistance TANF State cash payments for disabled adults (State Disability Assistance) Child Care Health Care Medicaid "Childless adults" waiver (Adult Medical Program) 	Food Stamps School Meals Child Care LIHEAP Health Care (Medical Benefits) State discount Rx card Tax Credits Earned Income Tax Credit Child Tax Credit Employment program for seniors Voter registration services	Food Stamps WIC TANF Child Care Head Start State-funded early education Health Care Medicaid (Medical Assistance) SCHIP (Childrens Medicaid) State expansion of health care for children & families (Apple Health) Telephone service assistance Child support enforcement services	Food Stamps School Meals Cash Assistance TANF State cash payments for disabled adults Child Care Health Care Coverage) Family Planning Waiver Long-Term Care Nursing home Home and community-based waivers Specific health services ⁴ Chronic renal disease Genetic services Breast & cervical screening Tuberculosis Head injury Newborn screening Comprehensive specialty care for Cardiac, Cleft Palate, Cooley's Anemia, Neuromusculan Disorder, Cystic Fibrosis, Hearing & Speech Impairment, Hemophilia, Orthopedic, Spina Bifida, and Ventilator Dependency

	(Mass.gov)		(Mass. Resources)
New York (10/18)	Massachusetts (10/18)	Arkansas (11/18)	Massachusetts (13/35)
Food Stamps WIC School Meals Summer Food Cash Assistance TANF General Assistance Health Care Medicaid SCHIP (Child Health Plus) "Childless Adults" waiver (Family Health Plus) Insurance purchase plan for small businesses and uninsured workers (Healthy NY) Prescription drug coverage for seniors (EPIC) LIHEAP Tax Credits Earned Income Tax Credit State Earned Income Tax Credit NYC Earned Income	Food Stamps WIC Child Care Health Care ^s (MassHealth) Long-Term Care Home and community-based waivers Home care services for elders Services for people who are blind and/or disabled Services for children with developmental disabilities Services for adults with intellectual disabilities (including mental retardation) Vocational rehabilitation for people with disabilities Vocational rehabilitation for the blind Services for individuals who are legally blind Services for people who are deaf / hard of hearing Hearing Aid Assistance / Assistive Technology Fund Case Management and Social Services for the Deaf and Hard of Hearing Substance abuse / gambling services Mental health services	Food Stamps School Meals Summer Food Child and Adult Care Food Program Child Care State-funded early education (Arkansas Better Chance) Health Care Family Medicaid + SCHIP (ARKids A&B) Long-Term Care ElderChoices: home & community-based care Living Choices assisted living IndependentChoices: personal care for adults Caregiver assistance for adults with physical disabilities Services for people who are blind and/or disabled Vocational Rehabilitation for the Blind Older Blind Services First Connections: early intervention for children with developmental delays Alternative Community Service Waiver: Services for People with	Food Stamps WIC School Meals Meals on Wheels Cash Assistance TANF Emergency cash assistance Supplemental Security Income Cash assistance for veterans Unemployment insurance Child Care Head Start / Early Head Start Health Care (MassHealth) Utility assistance LIHEAP Utility shutoff protection Privately funded utility assistance Housing assistance Public Housing Section 8 State-funded rental vouchers Private subsidized housing Emergency shelters Tax Credits Earned Income Tax Credit
Credit - Child Tax Credit	For adults For children Veteran's services	Developmental Disabilities Title V Children with Special Health Care Needs	State Earned Income Tax Credit Child Tax Credit
State Child Tax CreditDo Not Call registry	Local veteran's services Health care facilities for veterans	Medicare Premium Assistance Refugee Resettlement Services	ADA Paratransit Van/Taxi Service Legal services

Will be a second	The state of the s	A sylvania	No. of Leaves
Wisconsin (18/25)	Arizona (17/28)	Oregon (17/32)	New Jersey (21/34)
Food Stamps (FoodShare)	Food Stamps	Food Stamps	Food Stamps
WIC	■ WIC	■ WIC	■ WIC
School Meals	School Meals	School Meals	Emergency food assistance
Summer Food	Emergency food assistance	Farm Direct Nutrition Program	Cash Assistance
The Emergency Food Assistance	Cash Assistance	Cash Assistance	TANF
Program Program	TANE	- TANF	General Assistance Child Care
Child Care	- Supplemental Security Income	Supplemental Security Income	Assistance for relative caregivers
Health Care	Social Security Retirement	Social Security Retirement	(Kinship Navigator)
17 230 40 - 230 20	Social Security Disability	Social Security Disability	Health Care
Family Medicaid + SCHIP (BadgerCare Plus Core Plan)	Child Care	Child Care	Medicaid
	Head Start	Health Care	SCHIP (NJ Family Care)
State expansion of health care for children & families (BC+ Benchmark	Health Care	Family Medicaid + SCHIP + "Childless Adults" waiver (Medical Assistance for	Medicaid Buy-In (N) WorkAbility)
Plan)	Family Medicaid + SCHIP + EBD +	Children, Adults and Families)	Catastrophic Illness for Children Relief Fund Medicare
	"Childless Adults" waiver (Arizona	EBD Medicaid + Nursing Home + Home and	Long-Term Care
EBD Medicaid (ForwardHealth)	Health Care Cost Containment System)	community based waivers (Medical Assis- tance for Seniors and People with Disabilities)	- Long-term care case management
Medicaid Deductible	Medicare	Medicaid Buy-In (Medical Assistance for	(Global Options for Long Term Care)
"Childless Adults" waiver	Long-Term Care	Employed People with Disabilities)	Home and community-based waivers
(BC+ Core Plan)	Long-term care case management	Long-Term Care	(Jersey Assistance For Community Caregiving)
Medicaid Buy-In	(Senior Adult Independent Living)	Nursing home	AIDS Community Care Alternatives Traumatic Brain Injury Waiver
(Medicaid Purchase Plan)	Nursing home + home and	- Assisted living	Medicare Premium Assistance
Family Planning Waiver	community-based waivers	 Home and community-based waivers 	Medicare Part D "wrap-around" program
Long-Term Care	(Arizona Long Term Care System)	Prescription drug coverage for seniors	Prescription drug discounts for seniors
+ Nursing home	State discount Rx card	State discount Rx card	AIDS Drug Distribution Program
Home and community-based	Medicare Part D	Medicare	Hearing Aid Assistance
waivers	Medicare Premium Assistance	Medicare Premium Assistance	Utility assistance
Prescription drug coverage	(Medicare Savings Plan)	Utility assistance	LIHEAP
for seniors (SeniorCare)	Utility assistance	LIHEAP	State-funded utility assistance for elderly and
Medicare Premium Assistance	LIHEAP	Water bureau financial assistance program	disabled Gas and electricity assistance
(Medicare Savings Plan)	Utility company discounts	Section 8 housing assistance	(Universal Service Fund)
Medicare Part D	Housing assistance	Tax Credits	Housing assistance
William Co. Co.	+ Public Housing	Earned Income Tax Credit	Housing resource center
Medicare Part D "Extra Help"	- Section 8	- Child Tax Credit	Foreclosure prevention
LIHEAP (Wisconsin Home Energy	Tax Credits	Elderly/Disabled Tax Credit	Tax Credits
Assistance Program)	Earned Income Tax Credit	Home Care Tax Credit	Earned Income Tax Credit
Tax Credits	Child and Dependent Care Tax Credit	State Dependent Care Tax Credit	State Earned Income Tax Credit
 Earned Income Tax Credit 	- Child Tax Credit	Oregon's Working Family Tax Credit	Property Tax Relief for Seniors
State Earned Income Tax Credit	Hope Tax Credit	Working Family Tax Credit	One-Stop Career Center services Workforce Investment Act Training
Child Tax Credit	Lifetime Learning Tax Credit	Property Tax Relief for seniors and people with disabilities	Workforce Development Partnership Training
Homestead Tax Credit	Individual Development Accounts	Individual Development Accounts	New Jersey Youth Corps
State Life Insurance Fund	One-Stop Career Center services	Adult Foster Care	Self-Employment Assistance
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ENDNOTES

Summer 2010

An issue brief published by Workforce Central and Milwaukee Area Workforce Funding Alliance Betsy Rubiner, writer

¹ Although Delaware's results do not give eligibility for specific health care programs, the tool notes that "Medical Assistance" includes Medicaid, SCHIP and Medicare Premium Assistance.

Although Delaware's results do not give eligibility for specific long-term care programs, the tool notes that "Long-Term Care" includes Nursing Home, Elderly & Disabled Waiver, Children's Community Alternative Disability Program/Disabled Kids, Assisted Living Waiver, HIV/AIDS waiver, Out-of-state rehabilitation and 30-day hospitalization.

³ Although Pennsylvania's results do not give eligibility for specific health care programs, the tool notes that "health care" includes Medicaid, SCHIP, "Childless Adult" waiver and Medicaid Buy-In programs.

⁴ Although they are not named in Pennsylvania's list of included programs, additional condition-related programs and waivers are included in Pennsylvania's tool. For example, the Michael Dallas waiver for people dependent on technology for life-sustaining functions, and waivers for individuals with mental retardation.

⁵ Although Mass.gov's results do not give eligibility for specific health care programs, the tool notes that "MassHealth" includes Medicaid, SCHIP, services for pregnant women (Healthy Start), a state expansion of children's health care (Children's Medical Security Plan), a health insurance "connector" (Commonwealth Care), and direct payments to clinics or hospitals (Health Safety Net).

ⁱ Hanson, Kenneth, and Elise Golan (2002). *Effects of Change in Food Stamp Expenditures Across the U.S. Economy.* Washington, D.C.: United States Department of Agriculture, Economic Research Service.

ⁱⁱ McKinsey & Company (2007, February). Single Stop Rollout Strategy Project – Final Report.

ⁱⁱⁱ U.S. Department of Agriculture, Food and Nutrition Service (2009, November). Reaching Those in Need: State Supplemental Nutrition Assistance Program Participation Rates in 2007.

Working Poor Families Project (2008). Still Working Hard, Still Falling Short: New Findings on the Challenges Confronting America's Working Families.

Visconsin Department of Health Services (2010, May summary). FoodShare Wisconsin at-a-Glance.