



# A STUDY ON THE IMPACT OF THE OHIO BENEFIT BANK:

FULL SUMMARY REPORT



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Full Summary Report**

**Prepared by  
Voinovich School of Leadership and Public Affairs at Ohio University**

**September 2010**

*"The Columbus Foundation has been a founding sponsor and steadfast supporter of The Ohio Benefit Bank since 2006. The significant investment on the part of The Columbus Foundation and its donors prompts us to closely examine how effectively The Benefit Bank® works. We are pleased to share the results of this groundbreaking study documenting the great success of The Ohio Benefit Bank and yielding valuable information about how we can all help impact the lives of Ohioans."*

—Douglas F. Kridler, President and CEO, The Columbus Foundation

Dear Friends,

Since the inception of The Ohio Benefit Bank in 2006, the Ohio Association of Second Harvest Foodbanks (OASHF) has worked diligently to build an extensive network of trained sites and counselors. From government agencies recognizing the value of joining hands with community partners to foundations realizing the economic impact that such a program can have on the lives of countless Ohioans, The Ohio Benefit Bank has become a huge success. In less than four years, tax credits and income enhancements, with a potential value of over \$368 million dollars, have been returned to Ohio's economy as a result of this program.

In March 2010, the value and impact of The Ohio Benefit Bank received national recognition in "A New Era of Partnerships: Report of Recommendations to the President." This report focused on economic recovery and domestic poverty, with emphasis on the impact of faith-based and community-based social service providers who serve those most in need throughout the United States. The Ohio Benefit Bank was highlighted as a successful example of streamlining and consolidating public benefits processes and expanding single-site multiple-benefit access programs.

Recognition of this distinction would not be possible without OASHF's strong network of supporters and partners, including the following:

- Governor's Office of Faith Based and Community Initiatives
- Corporation for National and Community Service
- United States Department of Agriculture Food and Nutrition Service
- Ohio's County Department of Job and Family Services
- Ohio Department of Aging
- Ohio Department of Development
- Ohio Department of Job and Family Services
- Ohio Community Service Council
- Ohio Department of Education
- Ohio Department of Mental Health
- Ohio Department of Insurance
- Ohio Department of Rehabilitation and Correction
- Numerous private, faith-based, for and not-for-profit agencies and organizations throughout Ohio's 88 counties

The Ohio Association of Second Harvest Foodbanks is also very grateful and proud to work in conjunction with multiple major donors, foundations, and corporations, including The Columbus Foundation, an organization that has taken a significant leadership role in providing substantial private support that has been utilized to leverage additional federal funding for this effort.

It is my privilege, on behalf of hundreds of thousands of fellow Ohioans, to say thank you to all individuals involved in the work of The Ohio Benefit Bank; a true testament to the power of *neighbors helping neighbors*.

Sincerely,



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

## Acknowledgements

Many individuals contributed to the completion of this study and report. The Voinovich School appreciates all of their support and assistance.

### *Voinovich School of Leadership and Public Affairs at Ohio University*

Laura Milazzo, MA, Project Manager and Senior Research Associate, managed and coordinated the project. Sara Lichtin Boyd, BSN, MHA, Senior Project Manager, and Nicole Yandell, MA, Research Associate, designed the study and analyzed the data. Lesli Johnson, PhD, LISW, Assistant Professor of Leadership and Public Affairs, consulted on the project. We are also thankful for the assistance from Robin Stewart, MPA, Policy and Research Associate; Holly Craycraft, Research Assistant; Tasha Miracle, Graduate Research Assistant; Shawn Stewart, Graduate Research Assistant; Emily Hawley, Undergraduate Research Assistant; and the other interviewers. Lindsey Siegrist, Graphic Designer, designed the executive summary and report cover. We are grateful to Kate Leeman for her editorial assistance. Laura Milazzo and Nicole Yandell are the primary authors for the report.

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### *Ohio Association of Second Harvest Foodbanks*

We appreciate all the guidance and support from Lisa Hamler-Fugitt, Jason Elchert, and Dustin Speakman throughout the project.

### *Solutions for Progress*

Thomas McKernan, Alec Wood, and several other staff provided the administrative data and assisted with changing the initial screen for Ohio Benefit Bank clients to enable clients to consent to share their information with Ohio University.

### *The Ohio Benefit Bank Sites and Clients*

Finally, we appreciate all of The Ohio Benefit Bank sites and counselors for their support of the project, as well as all of the clients for their time and willingness to participate in the study.

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# Introduction and Background

This report presents analyses from a statewide study on the impact of The Ohio Benefit Bank. It follows prior work which assessed the economic and social impact of The Ohio Benefit Bank program on the state, communities, families, and individuals.<sup>1</sup> The Ohio Association of Second Harvest Foodbanks (OASHF), with funding from The Columbus Foundation, commissioned Ohio University's Voinovich School of Leadership and Public Affairs to conduct this study.

In consultation with the project sponsors, the Voinovich School designed a three-phase longitudinal telephone survey of Ohio Benefit Bank clients. The purpose of this study was to assess the factors that influence clients' decisions to apply for certain benefits that they were estimated to be potentially eligible for through The Benefit Bank® online service, and the impact the accessed benefits had on these individuals. The study focused on Ohio Benefit Bank clients who had been screened for potential eligibility for Medicaid, food assistance,<sup>2</sup> and/or cash assistance,<sup>3</sup> but had not received these benefits in the past year. In particular, the project sought to understand why some Ohio Benefit Bank clients take the next step and apply for benefits with County Department of Job and Family Services and why others decide not to apply.

The study focused on these key questions:

- 1) Who accesses Ohio Benefit Bank services?
- 2) Do Ohio Benefit Bank clients complete their applications?
- 3) How do benefits impact clients over the short-term?

These questions drove the design of the study's three phases, including the intervals for data collection. The initial survey, Phase 1, gathered data from Ohio Benefit Bank clients approximately a month after they completed The Ohio Benefit Bank process by submitting an application to Ohio's Eligibility-Gateway (E-Gateway). Two subsequent surveys, Phases 2 and 3, gathered data from a subset of those clients to examine follow-through to County Department of Job and Family Services and the short-term impact of benefits. Phase 2 was conducted approximately two months after the E-Gateway submission and Phase 3 at six months.

The report begins with a Methodology section, which describes each of the survey phases, sample selection, and deployment of the study. The other sections summarize the key findings from each of the surveys, along with administrative data on respondents. The text box on the following page provides an overview of the various players and processes to help familiarize readers with The Ohio Benefit Bank.

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<sup>1</sup> Visit <http://www.oashf.org> for "The Ohio Benefit Bank Statewide Assessment" reports, including the Executive Summary, Full Report, and Technical Report.

<sup>2</sup> For simplicity, food assistance refers to the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamps program, and other food eligibility programs.

<sup>3</sup> Cash assistance refers to Ohio Works First, the state's time-limited aid to eligible families.



## Overview

The Ohio Association of Second Harvest Foodbanks (OASHF) is the state’s largest charitable response to hunger, representing 12 Feeding America Foodbanks that distribute food and other necessities to over 3,000 member charities statewide. OASHF is the home of The Ohio Benefit Bank.

**Services:** The Ohio Benefit Bank is an Internet-based, counselor-assisted service that connects low- and moderate-income families to more than 20 work support programs, services, and tax credits, including:

- Food Assistance Programs, including the Supplemental Nutrition Assistance Program (SNAP), formerly called the Food Stamp program
- Ohio Works First (OWF), also called “Cash Assistance”
- Medicaid
- Medicare Savings Program
- Healthy Start & Healthy Families
- Child Care Subsidies
- Home Energy Assistance Program (HEAP)
- Medicare Rx Extra Help
- Ohio’s Best Rx
- Golden Buckeye
- USDA Child Nutrition Programs (Free and Reduced-Price School Meals)
- Women, Infants, and Children (WIC)
- Free Application for Federal Student Aid (FAFSA)
- Federal and State Tax Returns
- Voter Registration

**Process:** The Benefit Bank® online service estimates the potential eligibility of low and moderate income Ohioans (**clients**) for a variety of work supports and benefits (see above list). After meeting with a **counselor** and completing the online Ohio Common Application form, the client provides an electronic signature and submits the application to Ohio’s E-Gateway. The application automatically goes to the local **County Department of Job and Family Service** office. The client also receives a hard copy, along with a document verification checklist, and a set of follow-up instructions to take to the local county office to finish the application process.

**County Department of Job and Family Services:** the local county “welfare” office in Ohio that processes applications for benefits such as Medicaid, food assistance, and cash assistance. The Ohio Department of Job and Family Services administers all of the 88 locally run CDJFS offices.

**Sites:** More than 1,200 faith-based, nonprofit, governmental, and private-sector organizations operate Benefit Bank sites across all 88 counties in Ohio. The sites utilize over 5,000 trained counselors. Since its inception in 2006, The Ohio Benefit Bank has served over 164,000 individuals – more than any other Benefit Bank program in the United States. For more information about The Ohio Benefit Bank, go to: [www.oashf.org](http://www.oashf.org) or [www.ohiobenefits.org](http://www.ohiobenefits.org).

**Technology Platform:** Solutions for Progress, a public policy and information technology firm, provides the web-based technology platform for The Benefit Bank® system for nine states: Arkansas, Florida, Indiana, Kansas, Mississippi, North Carolina, Ohio, Pennsylvania, and South Carolina.

# Methodology

## Study Design

The Voinovich School worked collaboratively with OASHF to design this study, including the methodology, sampling plan, and timeframe for the phases. Access to Ohio Benefit Bank clients, timing, and costs all contributed to the study design, including the sample size chosen for each phase. The fact that eligibility determinations for the three benefits of interest are based on households also affected the design. Finally, many factors influence the generalizability of the study, including the extent to which the interviewed respondents represent typical Ohio Benefit Bank clients.

### *Sampling Plan*

A major challenge, inherent with this type of project, was difficulty in maintaining contact with low-income respondents over a six- to eight-month period. Therefore, a larger number of participants were enrolled in the first phase than were required for subsequent ones. The initial enrollment goal for the study was 500 participants. The goal for Phase 2 was to complete 100 surveys with Phase 1 respondents who had completed the application process with the County Department of Job and Family Services and 100 with those who had not completed the process. In Phase 3, surveys were conducted with 50 respondents who at Phase 2 reported being approved for benefits.

**Consent:** The research team worked collaboratively with the project sponsor and Solutions for Progress to modify the client login screen. The new login screen allowed Ohio Benefit Bank clients to choose whether to share their information and be contacted regarding the research project. An assessment over a two-day period indicated a little less than 25 percent of all Ohio Benefit Bank clients selected “no” to sharing their information. In addition, at the beginning of the survey, potential respondents were informed that their participation was voluntary, their information would be kept confidential, and their choice to participate would not affect their eligibility for benefits.

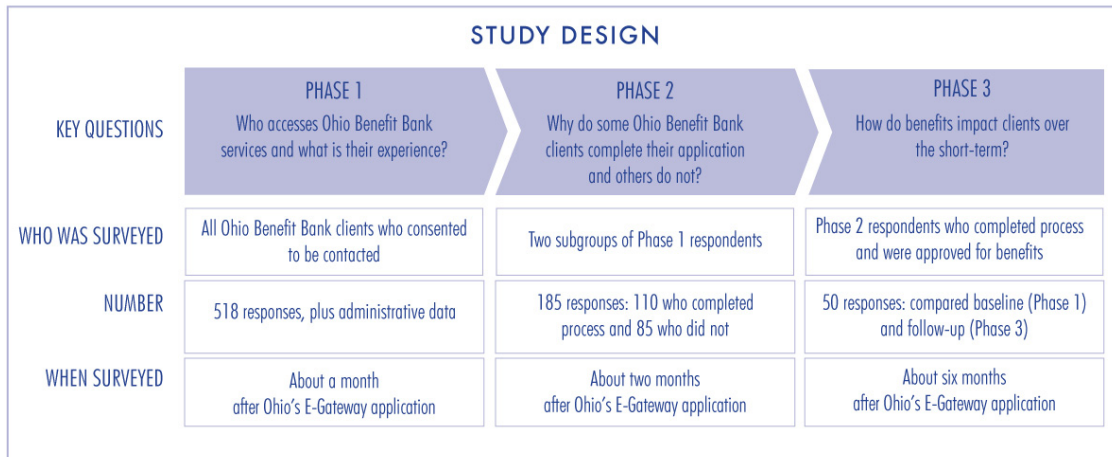
**Phase 1:** Ohio Benefit Bank clients were contacted by telephone about a month (range 12 to 35 days) after submitting their application to the E-Gateway. The contacted clients were first queried to determine their eligibility for the study, and if eligible, asked if they would participate.<sup>4</sup> The survey then asked about their Ohio Benefit Bank experience and household stability regarding housing, food, health, employment, and finances. An open-ended question asked for comments or suggestions for The Ohio Benefit Bank.

**Phase 2:** Phase 1 respondents were contacted to complete the Phase 2 telephone survey about two months (range 7 to 14 weeks) after submitting their application to the E-Gateway. For this phase, the goal was to identify two sub-groups from the original sample to compare those who had completed an application, for at least one of the three programs, with those who had not. Respondents were asked about the status of their application, if there had been any changes to their household stability, and how The Benefit Bank had improved or impacted day-to-day life.

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<sup>4</sup> Clients receiving food assistance, Medicaid, or cash assistance in the prior 12 months did not qualify.

**Phase 3:** For this phase, the goal was to follow up with respondents who completed their application at Phase 2 and were approved for benefits. Respondents completed a telephone survey about six to eight months (range 25 to 33 weeks) after submitting their application through the E-Gateway. The questions addressed the short-term impacts of receiving benefits, repeated the household stability questions from Phase 1, and included an open-ended question about impact.



### Sample Selection

As previously mentioned, this study focused on Ohio Benefit Bank clients estimated to be potentially eligible for food assistance and/or Medicaid, and those interested in applying for cash assistance. The goal for Phase 1 was to enroll 500 participants in the study. To accomplish this, the Voinovich School received weekly records on Ohio Benefit Bank clients who had completed their application with a counselor and agreed to be contacted. Weekly survey cohorts were created between October and December 2009, at which point the Phase 1 goal was met. To be included in the sample, individuals had to be potentially eligible for at least one of the three programs of interest, have a telephone number and mailing address, and be at least 18 years of age.<sup>5</sup> Among all received cases (n=1,813), approximately 20 percent (355 records) were excluded, for a final sample of 1,458 clients.

### Deployment and Survey Participation

To minimize attrition over time, the research team offered nominal financial incentives for participation: a \$10 gift card for Phase 1 and a \$25 gift card for each of the other two phases. In addition, participants received a toll-free telephone number and a pre-paid postage return envelope and card to send back with updated contact information. Clients' original contact information came from what they provided to Ohio Benefit Bank counselors, including up to two telephone numbers.

<sup>5</sup> At the start of Phase 1, several telephone numbers for shelters/centers where respondents could not be reached were identified. For future cohorts, records with these as the sole means of contact were excluded from the sample.

The telephone surveys for the three phases took place between November 2009 and June 2010. Efforts were made to minimize non-response bias. For each phase, interviewers conducted the survey during daytime, evening, and weekend hours to maximize response rates. Interviewers made at least six attempts to contact a potential respondent at all available telephone numbers. At Phase 1, a total of 518 surveys were completed (36 percent of the contact list). Interviewers were unable to contact 29 percent of potential respondents. No attempts were made to convert the 14 percent who refused to participate. Another 11 percent were not eligible for the study because they had received one of the benefits of interest in the prior 12 months. Finally, 11 percent had non-working numbers.

**Table 1: Phase 1 Survey Participation**

<b>Final Status</b>	<b>N</b>	<b>Percent</b>
Completed	518	35.5%
Unable to contact	428	29.4%
Refusal	199	13.6%
Not eligible	157	10.8%
No working number	156	10.7%
<b>Total</b>	<b>1,458</b>	<b>100.0%</b>

## Analysis

For the survey items, the analysis included frequencies, comparisons between groups, and means, where appropriate. The research team reviewed categorical items and collapsed or recoded as necessary. Due to item nonresponse, the number of respondents varied across questions. All percentages were based on the number of responses to that particular item. For each phase, administrative data supplemented the survey data. In addition, each phase included an open-ended question. The analysis of these responses included the nature of the comments or suggestions, whether or not the respondent completed the process, and any specific benefits discussed.

# The Ohio Benefit Bank Experience

The Phase 1 survey asked respondents about their experience with The Ohio Benefit Bank, including how they heard about it, assistance sought, and satisfaction with the experience. In addition, the survey asked whether respondents followed through and completed their application at their local County Department of Job and Family Services. It also included an open-ended question asking for comments or suggestions. The findings in this section include the 518 respondents from Phase 1.

## Sources of Referral to The Ohio Benefit Bank

Respondents reported community organizations and churches most frequently (36 percent) as their source of referral to The Ohio Benefit Bank, with word of mouth from friends, family members, or acquaintances being the second most frequently (30 percent) cited source. Other frequently mentioned sources include County Department of Job and Family Services or other government offices and Ohio Benefit Bank publicity, including flyers and The Ohio Benefit Bank Mobile Express.

**Table 2: Sources of Referral to The Ohio Benefit Bank**

<b>Sources</b>	<b>N</b>	<b>Percent</b>
Community organization, church	187	36.2%
Family member, friend, acquaintance	156	30.2%
CDJFS or other government office	63	12.2%
Ohio Benefit Bank publicity/outreach	54	10.5%
Internet	19	3.7%
Doctor or health care provider	16	3.1%
Criminal justice system	15	2.9%
Don't know	20	3.9%
Other	19	3.7%

Note: Respondents could indicate more than one response.

*"It was great. I'm glad I just happened to find out about it. They should try to get the word out, more marketing or advertising. I've told people they're a great help!"*

—Comment from a 50-year-old respondent

## Programs or Services Sought from Ohio Benefit Bank Sites

Over 80 percent of respondents indicated they went to an Ohio Benefit Bank site to check their potential eligibility for food assistance. Almost 40 percent indicated an interest in Medicaid coverage while 12 percent reported seeking cash assistance. About 15 percent of respondents indicated they were interested in help applying for the Home Energy Assistance Program (HEAP).<sup>6</sup> Overall, 90 percent sought assistance with food assistance, Medicaid, or cash assistance.

**Table 3: Assistance Sought from Ohio Benefit Bank Sites**

<b>Assistance</b>	<b>N</b>	<b>Percent</b>
Food assistance	427	82.4%
Medicaid	204	39.4%
Home Energy Assistance Program (HEAP)	82	15.8%
Cash assistance	61	11.8%
Needed any/all help, lost job, etc.	51	9.8%
Other federal or state program/benefit	19	3.7%
Other type of assistance (e.g. clothing, legal aid, etc.)	43	8.3%
Don't know	3	0.6%

Note: Respondents could select more than one response.

Approximately 10 percent of respondents noted that they went to the Ohio Benefit Bank site for any and all help available. In the open-ended question, some said they went to the site for another purpose and only learned about The Benefit Bank services upon arrival. Others went to inquire about a particular benefit and were surprised to learn of other potential benefits. For example a 57-year-old respondent stated, *“I really like the way they have things now. I found out about programs I didn’t know existed.”* A few reported being surprised to learn The Benefit Bank existed: *“I don’t think a lot of people know they exist. I was shocked about the help!”* Another respondent said, *“More people should know about it. There are a lot of people who need their help.”* A couple reported that they planned to ask The Ohio Benefit Bank to assist them with their taxes in the future, now that they know the service is available.

*“[The process] made it so that I could get food stamps. I probably wouldn’t have gotten them without The Benefit Bank.”*

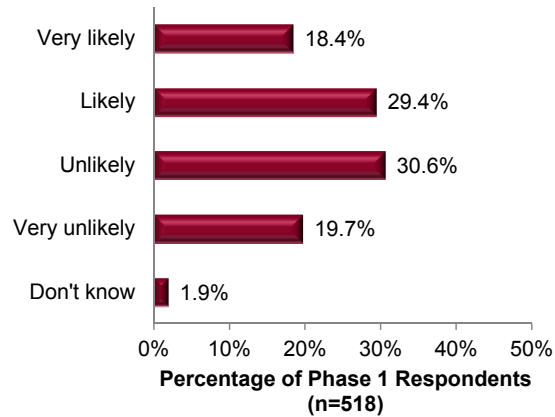
–Client who completed an application at CDJFS

<sup>6</sup> The Phase 1 survey occurred during the start of the application period for the HEAP Winter Crisis Program.

## Experience at Ohio Benefit Bank Sites

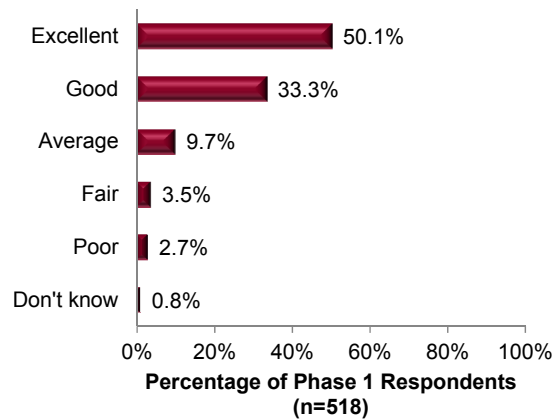
Half of the respondents (50 percent) indicated they would have been unlikely or very unlikely to apply for benefits without The Ohio Benefit Bank.

**Figure 1: Likelihood of Applying for Benefits without OBB**



Overall, respondents reported a positive experience with The Ohio Benefit Bank process, **with 83 percent rating the experience as good or excellent**. Only 6 percent indicated they had a fair or poor experience.

**Figure 2: Satisfaction with Ohio Benefit Bank Experience**



The majority of the open-ended responses conveyed strong appreciation, praise, and positive comments. Numerous respondents commented that the experience was helpful, supportive, and resourceful. For example, a 63-year-old respondent said, *“I thought it was wonderful. I never thought I would qualify. It was a good experience. It truly was.”* Some respondents commented specifically about the process being dignified:

*“They were very helpful and polite. They didn’t make me feel bad about asking for help.”*

*“They made me feel really great. I felt guilty about applying, but they didn’t make me feel down. I was impressed.”*

Others spoke of the process being convenient and quick:

*“The Benefit Bank provided a wonderful service. Very convenient and the lady was really respectful and compassionate.”*

*“Worker was very helpful and nice and came to my house to help me fill out my application.”*

*“They’re doing a pretty good job. This was the fastest I’ve ever gotten help.”*

*“Thankful that it exists.”*  
*“I’m grateful they exist.”*  
*“Have done an awesome job.”*  
*“Keep doing what they’re doing. It helps.”*  
*“Helped us out a lot!”*  
 –Quotes from respondents about their Ohio Benefit Bank experience

Although the comments were largely positive, a small number of respondents expressed a mixed or dissatisfied perspective, mostly from those determined to be ineligible for benefits or who said they had additional needs (e.g., interest in help finding work or transportation). A few expressed frustration with navigating the complex infrastructure of social programs and services. One respondent said, *“I wish everything could be handled through The Benefit Bank.”* Although not always clear which aspect of the process a respondent was referencing, some people said they had encountered clerical errors, unreturned phone calls, or long wait times to hear about benefits. In a few instances, some had specific complaints or expressed disappointment about not being approved for everything.

### Follow-Through with the County Department of Job and Family Services

The Phase 1 survey was conducted on average 24 days after the respondent’s application was submitted to the E-Gateway. At that time, nearly half (48 percent) of respondents reported they had already been to a County Department of Job and Family Services office to complete their application for benefits. Additionally, 41 percent indicated that, although they had not been to their County Department of Job and Family Services yet, they intended to complete the application process.

**Table 4: Application Follow-Through at Phase 1**

Status	N	Percent
Completed application process with CDJFS	249	48.1%
Have not been but plan to go to CDJFS	210	40.5%
Have not been and do not plan to go to CDJFS	28	5.4%
Unsure	31	6.0%
Total	518	100.0%

Note: Survey was conducted 12 to 35 days after submission of Ohio Benefit Bank application.



# Who seeks Benefit Bank services?

This section includes analyses of the administrative data for the Phase 1 survey respondents as provided by Solutions for Progress. It also includes findings from the Phase 1 survey on the household stability measures, including housing, food, employment, and financial stress, as well as overall hardships. The findings from both of these sources are for 518 respondents.

## Phase 1 Respondent Characteristics

The average age of respondents was 44 years and ranged from 18 to 87 years.<sup>7</sup> The majority of clients (51 percent) reported their marital status as single, 21 percent reported being married, and 28 percent as married living separately, separated, divorced, or widowed. Respondents' household size ranged from one to seven with 43 percent reporting a household size of two or more.

**Table 5: Phase 1 Respondent Characteristics**

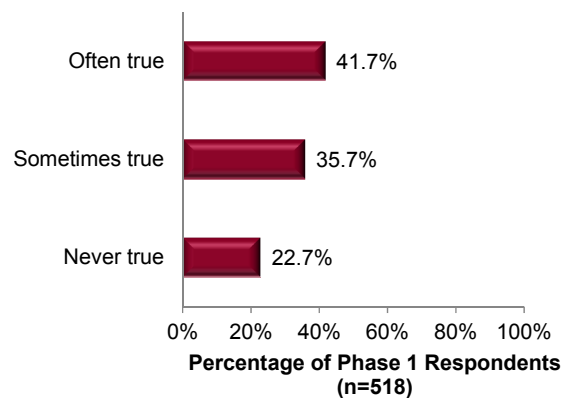
Mean Age	44
Marital Status	
Single (%)	51.4
Married (%)	20.8
Other (%)	27.8
Mean household size	1.9

## Food Security

The Phase 1 survey asked respondents two questions about food: 1) how often the food they bought did not last and they did not have money to get more<sup>8</sup> and 2) how often they utilized a food pantry.

At Phase 1, **77 percent of respondents reported that they “sometimes” or “often” run out of food and did not have money to get more.**

**Figure 3: How Often Respondent Ran Out of Food**

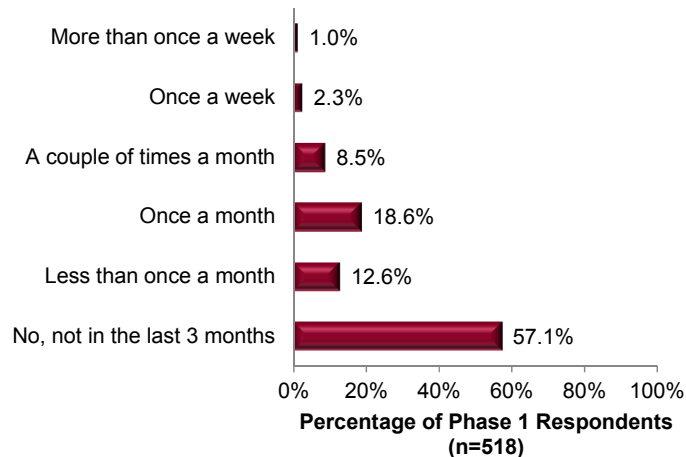


<sup>7</sup> Clients under 18 years of age were not included in this study.

<sup>8</sup> The standard reference period for this question is 12 months. Due to the study design, the reference period was modified to three months.

In addition, 43 percent reported visiting a food pantry in the prior 3 months, with 30 percent indicating usage of at least once a month.

**Figure 4: Food Pantry Utilization**



## Living Situation

At Phase 1, 27 percent of the respondents reported they owned their own home, while 48 percent rented. The remaining 26 percent indicated they lived with friends or family in a doubled-up situation (22 percent) or were homeless (4 percent). Overall, nearly a quarter of Phase 1 respondents had moved at least once in the prior three months. Among those that reported their current living situation as doubled-up or homeless, 53 percent had moved in the prior three months.

*"[The benefits] have saved me some money so I can afford utility bills and things. Now I am not worried about taking my kids to the doctor or dentist. I have peace of mind."*

—Medicaid and food assistance recipient

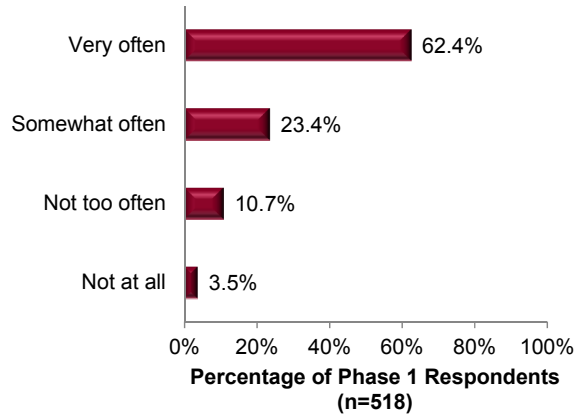
## Employment Status and Financial Stress

Most respondents reported being unemployed, suffering financial difficulties, and feeling high levels of stress in meeting basic needs.

- Slightly more than a quarter of the Phase 1 respondents reported being employed at the time of the survey. **Among the employed, a little over a third (36 percent) were employed full-time, while two thirds (64 percent) worked part-time or an irregular work schedule.**
- Nearly half (45 percent) of respondents indicated they had missed paying a utility bill in the prior three months because they did not have the money to pay the bill. **Among those that missed utility payments, 35 percent had experienced a utility shut-off.**

- When asked how often they felt stressed about meeting their family’s basic needs, 86 percent of respondents indicated they felt stressed either somewhat or very often. **To cope with financial difficulties, 72 percent reported borrowing money or food from family and friends.**

**Figure 5: Stress Related to Meeting Family’s Basic Needs**

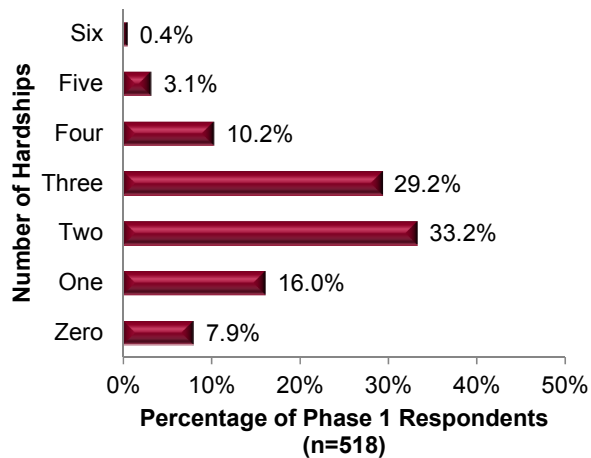


## Hardships

Six hardships were examined to determine their prevalence among respondents. Calculations were based on whether or not a respondent reported experiencing any of the six hardships in the prior three months. These included: 1) living in a doubled-up or homeless situation, 2) moving more than once, 3) often or sometimes running out of food and not having the money to get more, 4) visiting a food pantry at least once a month, 5) having a utility shut-off, and 6) borrowing money or food from family or friends.

**The vast majority of respondents (76 percent) reported experiencing two or more hardships over the prior three months.** Only 8 percent reported experiencing none of these hardships.

**Figure 6: Hardships at Phase 1**



# Follow-Through

About two to three months after submitting their Ohio Benefit Bank application to the E-Gateway, a subset of Phase 1 respondents completed the second phase of the study. They were asked about the status of their application and changes in household stability. This phase sought to understand two groups: those that completed their application with their local County Department of Job and Family Services and those that had not completed the application process. At Phase 2, interviewers completed 201 surveys with 110 who reported they had completed the process and 75 who reported they had not.<sup>9</sup> This section includes findings from the second survey and administrative data.

## Status of Application Follow-Through

### Completed the Process

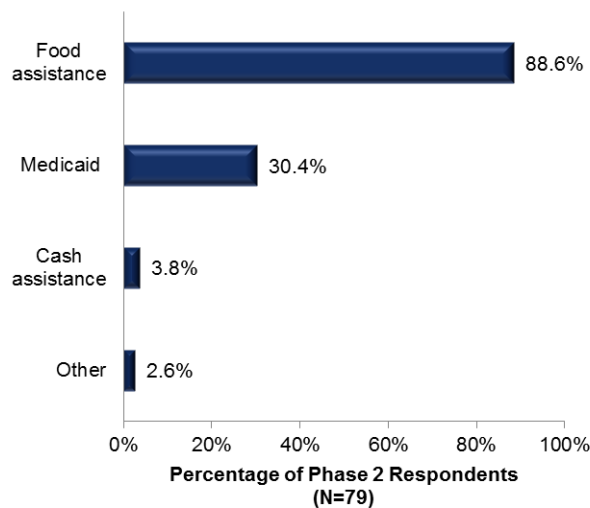
Among those that completed the application process (n=110), **72 percent reported being approved for benefits**, while 23 percent were not.

**Table 6: Result of Application Follow-Through by Phase 2**

	<b>N</b>	<b>Percent</b>
Approved for benefits	79	71.8%
Not approved for benefits	25	22.7%
Unsure	6	5.5%
	110	100.0%

Of those approved for benefits, **almost 90 percent reported being approved for food assistance**, 30 percent for Medicaid, and a little less than 4 percent for cash assistance. Altogether, nearly 75 percent of those approved report being approved for one type of benefit with the remaining approved for two benefits.

**Figure 7: Type of Benefits Approved for at Phase 2**



<sup>9</sup> The remaining 16 provided inconsistent responses and were excluded from the Phase 2 analysis.

### ***Did not Complete the Process***

Among those not completing the application process by Phase 2 (n=75), almost half reported they had an appointment scheduled or were waiting for an appointment with the County Department of Job and Family Services. About 20 percent indicated they did not believe it was worth the trouble or did not want to go to the County Department of Job and Family Services. Other respondents indicated reasons such as personal circumstances or not having the documents needed for their appointment.

**Table 7: Reported Reasons for Not Completing Application Process by Phase 2**

	<b>N</b>	<b>Percent</b>
Waiting for appointment with CDJFS or to reschedule appointment	19	25.3%
Have appointment scheduled for future date	18	24.0%
Not worth the trouble for benefits I can get or think I will be denied benefits	12	16.0%
Personal circumstances (e.g., illness, weather)	7	9.3%
Don't have the documents I need for appointment	6	8.0%
Do not want to go to CDJFS	4	5.3%
Transportation problem	3	4.0%
Situation improved	2	2.7%
Other	2	2.7%
Don't know, refused	2	2.7%

### ***Impact***

Most respondents answered the open-ended question by mentioning positive impacts from their Ohio Benefit Bank experience, regardless of whether they had completed the process or been approved for benefits. Among those who had gone to their County Department of Job and Family Services, most stated it was helpful, made it easy to apply for benefits, and/or provided access to more services, similar to Phase 1. In addition, nearly all of the respondents who went to the County Department of Job and Family Services, but reported being denied a benefit, still had favorable or neutral comments about the experience. A few expressed frustrations about being told they did not qualify. Even people who did not complete the process had mostly favorable comments about their Ohio Benefit Bank experience, although a few described their situation as unchanged or felt the process had not helped them.

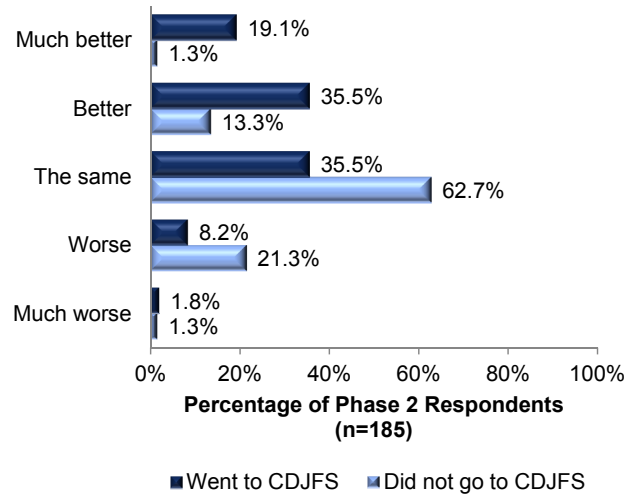
### **Phase 2 Respondent Characteristics**

Respondents who completed the application process with their County Department of Job and Family Services were slightly younger (44 years of age) than those who had not (47 years of age). Fifty-three percent of those completing the application process reported a household size greater than one compared to 36 percent for those who had not.

## Food Security

Food security had the largest improvement of any of the household stability measures with a little over half (55 percent) of respondents who followed through with their application reporting their food situation as better or much better, **while only 15 percent of those who did not complete their application reported improvement from Phase 1.**

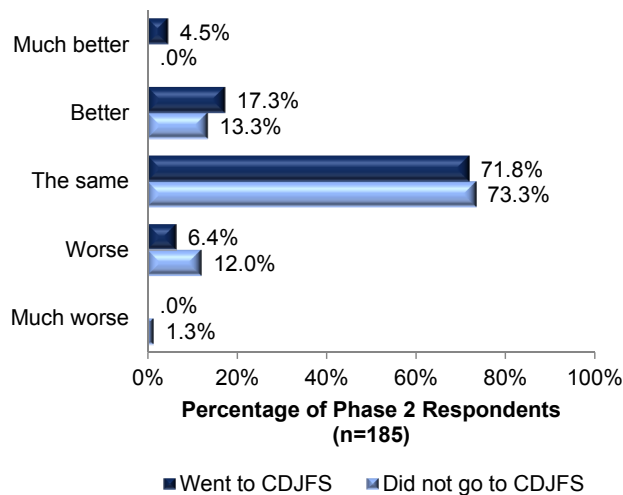
**Figure 8: Phase 2 Food Situation by Application Status**



## Living Situation

For both Phase 2 groups, the vast majority reported no change in their housing situation. Among those that had completed the application process, 22 percent reported their housing situation as better or much better, while only 13 percent of those who had not completed their application indicated their housing situation had improved since Phase 1.

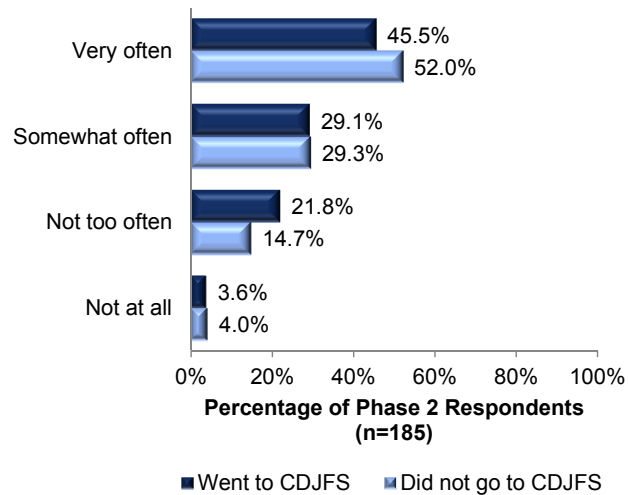
**Figure 9: Phase 2 Housing Situation by Application Status**



## Financial Stress

At Phase 2, the majority of respondents continued to report being stressed about meeting their family's basic needs. Almost 75 percent of respondents who completed their application with the County Department of Job and Family Services indicated being stressed somewhat often or very often compared to 81 percent of those who had not followed through.

**Figure 10: Phase 2 Stress Related to Meeting Basic Needs by Application Status**



*"Food stamps definitely changed things and helped. Even though I only receive a small amount, it helps to have enough food for me and my five-year-old to eat at home and to have food to send to school for him."*

—27-year-old single mother

*"The benefits made a big difference. I now can eke out my food supply so I have enough at the end of the month. I put up food from my garden to help."*

—A 76-year-old widow

## Short-Term Impact of Benefits

The final phase of the study sought to gauge the impact of benefits six months after clients completed The Ohio Benefit Bank process. Among the respondents who reported that they were approved for benefits at Phase 2, interviewers completed 50 surveys. The Phase 3 survey re-asked the Phase 1 household stability questions. This section includes the results of the Phase 1 (baseline) and Phase 3 (follow-up) responses for the 50 respondents,<sup>10</sup> and includes an analysis of the open-ended responses obtained from the Phase 3 respondents about the impact of benefits.

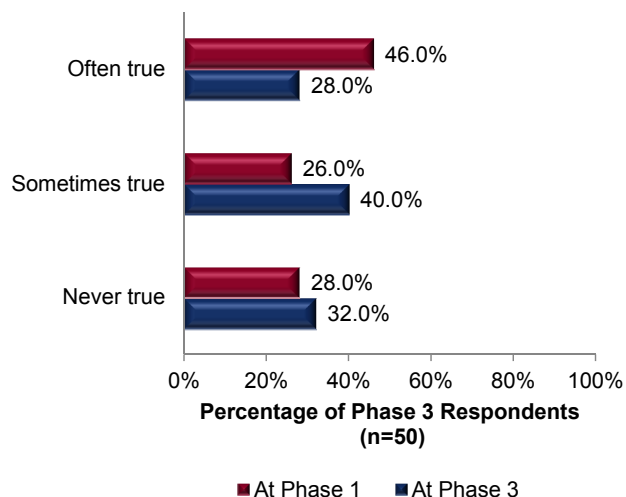
### Benefits and Phase 3 Respondent Characteristics

Among the Phase 3 respondents, **81 percent indicated they were approved for food assistance and 35 percent for Medicaid at their Phase 2 survey. The majority (77 percent) of Phase 3 respondents reported they were approved for one benefit, food assistance, with the remaining 23 percent approved for two benefits.** For Phase 3, the average age of respondents was 45 years with a range of 18 to 74 years of age. Almost half (46 percent) reported their marital status as single, while 24 percent reported being married. Household size ranged from one to seven with 52 percent reporting a household size of two or more.

### Food Security

The vast majority of Phase 3 respondents indicated they had been approved for food assistance and reported decreased food insecurity for the household. The proportion of **respondents who indicated the food they bought “often did not last” and they did not have money to get more declined from Phase 1 to 3 from 46 percent to 28 percent, respectively.**

**Figure 11: Frequency of Running out of Food**

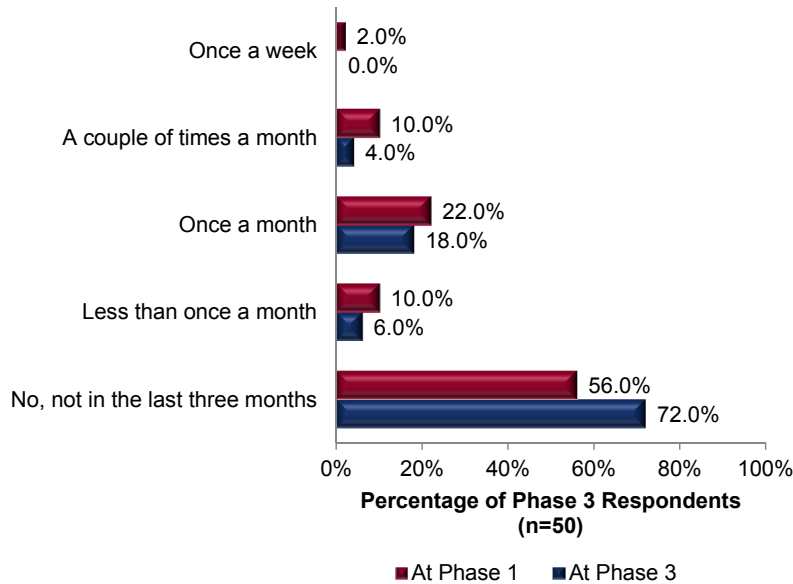


<sup>10</sup> At Phase 3, four respondents reported they no longer received benefits due to employment, pride, or needing to reapply.



In addition, **those reporting use of a food pantry in the prior three months dropped from 44 percent at Phase 1 to 28 percent at Phase 3.** Among those who reported running out of food “often” (n=14), coping strategies include community meal programs, food from family or friends, and visiting food pantries.

**Figure 12: Food Pantry Utilization**



The Phase 3 open-ended responses illustrate how food assistance has reduced the need to use food pantries and/or borrow from friends and family. For example, one respondent stated she can go for a month between visits to the food pantry, which she could not do before: *“The benefits have changed things for me. Now, I don’t have to go to the food pantry as often.”* Another respondent commented, *“[The food assistance] keeps me from being depressed about eating.... It’s made a big difference. I don’t have to ask anyone for food anymore.”* She went on to describe *“hating to ask for anything”* because it makes her *“depressed.”* Finally, one respondent expressed gratitude, but also embarrassment that she could not make the assistance last the whole month,

*“Before I’d get canned goods from the food pantry that were hard to cobble together into a real meal. Now I can eat decent meals.”*  
 –Food assistance recipient

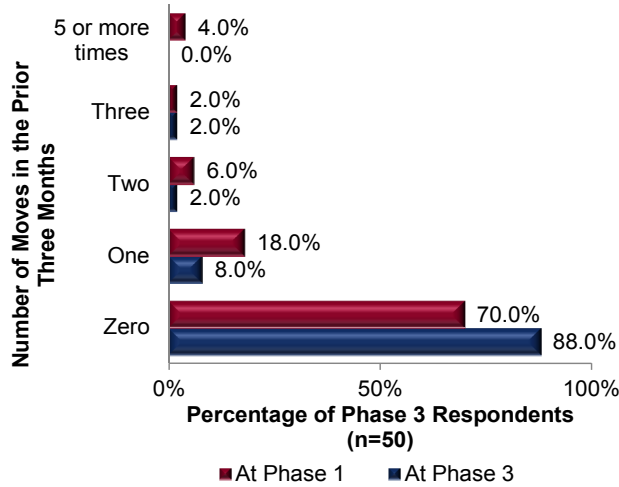
*“I don’t have to ask as much for food money in the beginning of the month. When my son and parents see me they don’t think, ‘Oh here she comes to ask for money.’ But by the end of the month, though, I end up going to my parents to eat or ask my son for money.”*

### Living Situation

At Phase 3, some showed signs of increased housing stability, while others remained unchanged. At Phase 1, 30 percent of the respondents reported moving at least once in the prior three months, while at Phase 3 only 12 percent reported they had moved in the prior three months. Although

respondents reported fewer moves, the percentage of respondents living in a doubled-up or homeless situation was unchanged between Phase 1 and Phase 3.

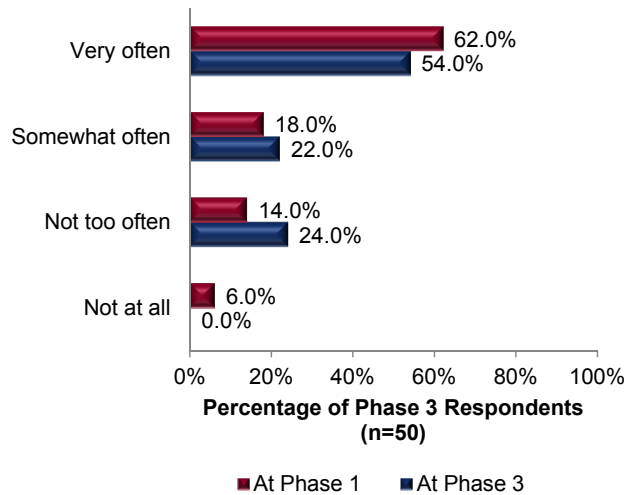
**Figure 13: Number of Moves for Phase 3 Respondents at Phase 1 and Phase 3**



## Financial Stress

At Phase 3, respondents reported reduced levels of financial stress and stress related to meeting basic needs. At the Phase 1 survey, 42 percent of respondents reported having missed a utility bill payment in the prior three months because they did not have the money to pay for it, which decreased to 36 percent at Phase 3. Although fewer respondents reported missing a utility payment, the number reporting a utility being shut off for non-payment was only slightly lower at Phase 3. When asked how often they felt stressed about meeting their family’s basic needs, **62 percent indicated it was “very often” at Phase 1, which decreased to 54 percent at Phase 3.**

**Figure 14: Stress Related to Meeting Basic Needs**

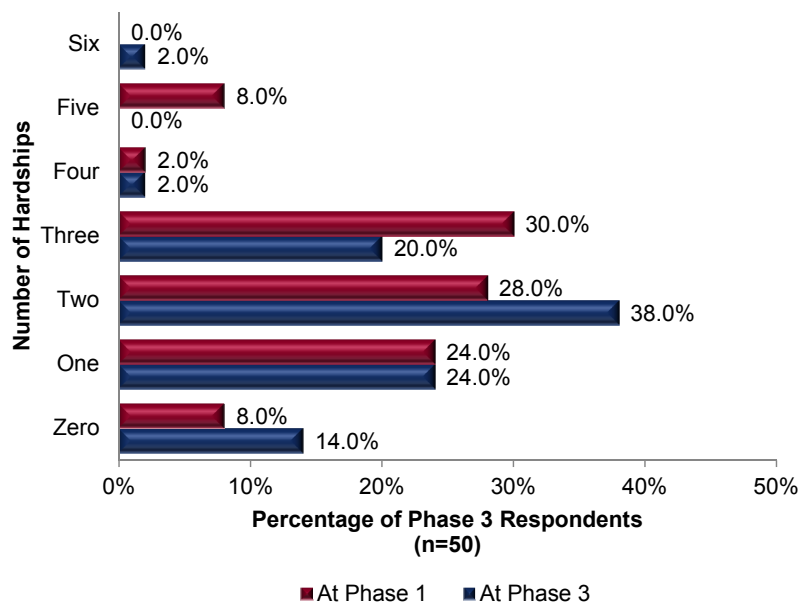


## Hardships

Similar to the Phase 1 analysis, six hardships were examined. Calculations were based on whether or not a respondent reported experiencing any of the six hardships in the three months prior to the survey. The hardships included: 1) living in a doubled-up or homeless situation, 2) moving more than once, 3) often or sometimes running out of food and not having the money to get more, 4) visiting a food pantry at least once a month, 5) having a utility shut-off, and 6) borrowing money or food from family or friends.

Overall, the number of hardships decreased for the Phase 3 respondents, but they still face serious difficulties. At Phase 1, 68 percent of respondents reported experiencing two or more of these hardships in the prior three months compared to 62 percent at Phase 3. **The average number of hardships decreased from 2.2 at Phase 1 to 1.8 at Phase 3.**

**Figure 15: Hardships for Phase 3 Respondents at Phase 1 and Phase 3**



*"I was very relieved because I didn't have anything. Food stamps helped with food and my worry about food."*

—Food assistance recipient

## Impact of Benefits

### Food Assistance

Based on the open-ended responses about how receiving benefits had made a difference for people, the vast majority of Phase 3 respondents who received food assistance said it had improved their lives, but some noted the food assistance had not resolved all of the issues they face.

On the positive side, some simply stated receiving food assistance had made their life easier. For example, one respondent commented, *“Now I can eat when I need to eat.”* Others indicated they were able to maintain a healthier diet: *“I can afford the more nutritious items.”* Another respondent stated the assistance allowed her to afford the type of diet recommended for her health conditions.

Some respondents described how the food assistance had reduced their stress. In particular, several discussed how the benefits had lessened worries about providing for basic needs. For example, a 54-year-old married man stated, *“Having benefits just puts it to where you’re not taking money out of what you need to survive. It helps out.”* Similarly, a 33-year-old, single mother commented, *“The benefits made a lot of difference, especially to be able to get food and other medical things.”* Finally, one respondent said, *“It made it easier for me to provide my daughter with diapers and formula”* and described how the benefits helped her *“worry level.”*

Other respondents discussed how the benefits allowed them to afford other basic essentials. A 48-year-old respondent with medical bills to pay and no income said, *“[Food assistance] has helped a lot. I don’t know where I’d be without it.”* A 23-year-old respondent said,

*“Having benefits has made thinking about money a lot less stressful. It has helped with the stress and anxiety. It has also freed up a lot of money needed for other basic needs.”*

But a married respondent in a six-person household expressed frustration because she felt the assistance was not enough to cover all of her needs *“it’s hard to afford things like clothes and shoes for children, which are expensive.”*

Some qualified the impact by saying the food assistance had helped reduce some stress, but not all of it by saying it *“...helped me cope with some of my problems.”* Another respondent said, *“Food stamps have taken some of the stress off. [They] have been a godsend.”* Another said *“I was only getting \$18, but at a certain time that \$18 was like \$80.”*

Notably, some responding to the Phase 3 survey expressed frustration because of their desire to find work and be self-sufficient. For example, a 47-year-old single man stated,

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

Another respondent said, *“Food stamps have helped, but I still need a permanent job and a working car.”* Likewise, a 38-year-old man, who was living with friends, commented, *“The food assistance has helped a lot. I’m thankful they were available at the time.... I am very*

*stressed and know getting a job is what would lift that stress up off of me.”* Another respondent who became homeless between the baseline and follow-up survey said he did not see any improvement in the quality of his life because the benefits were a reminder that he was not able to work. He stressed, *“I’m not lying around... I’m a working guy.”*

### **Food and Health Care Assistance**

Respondents who reported being approved for both food assistance and health care spoke favorably about receiving both benefits. A 27-year-old married woman in a household of seven stated, *“I don’t have to worry a lot about food or medical. It’s wonderful because I don’t have to worry about copays. I love it!”* She went on to say she was now able to take her children to medical appointments that she could not before.

In some cases, others had a more tentative perspective. For example, a 44-year-old mother with three children reported being able to get her daughter caught up on shots for school, but qualified her enthusiasm by stating, *“It gives me confidence that I can get my children medical attention, if needed. But I am still cautious using the benefits. We only go to the doctor when we have to.”* Similarly, a family of three who lost their medical benefits because one parent found a job said, *“We’re off benefits now and struggling. [The benefits] took a little of the stress off. Now [my wife, who has a history of cancer,] doesn’t get checkups as often as she should and we had to sell one of our cars.”*

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

—Client perspective on impact of benefits for her son

## Going Forward

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

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

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

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



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