

RESEARCH REPORT

# Alleviating Poverty through Public Benefits and Tax Credit Access

**A Field Scan and Contextual Analysis of Philadelphia's Family Stability Challenge Initiative**

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# Executive Summary

Recognizing that Philadelphia has the highest poverty rate among America's largest cities and the imperative to improve residents' economic circumstances, the City of Philadelphia released a Poverty Action Plan in March 2020 with the goal of lifting 100,000 Philadelphians out of poverty over five years. One of several solutions proposed in the plan included forming a fund, known as The Poverty Action Fund, to support scalable, community-based strategies to reduce the number of Philadelphians living in poverty. The city's first major step toward meeting this goal was committing \$10 million through The Poverty Action Fund to United Way of Greater Philadelphia and Southern New Jersey (UWGPSNJ) to oversee The Promise. The Promise is a public-private partnership dedicated to meeting some of the goals of the Poverty Action Plan. Key aspects of The Promise include "community challenges," wherein community-based organizations receive funding from UWGPSNJ to partner on efforts to improve city residents' material conditions. Because eligible Philadelphians leave millions of dollars' worth of public benefits and refundable tax credits on the table each year, the first community challenge launched, called the Family Stability Challenge, funds service provider coalitions to collaborate on connecting underserved populations with benefits and credits. In 2022, UWGPSNJ engaged the Urban Institute to conduct an evaluation of the early implementation of the Family Stability Challenge (FSC).

This report provides a scan of relevant literature and contextual information important for understanding the FSC. Key findings include the following:

- Philadelphia's poverty rate is high, with more than 22 percent of residents living below the federal poverty level in 2021. And the distribution of poverty and the inability to meet basic needs is highly unequal, with racial and ethnic minority groups experiencing poverty and material hardship at disproportionate rates compared with White residents. Further, poverty is concentrated in certain neighborhoods.
- Public benefits and refundable tax credits have key roles to play in reducing material hardship for people with low wages or who are unable to work and are linked to improved long-term financial stability and other positive well-being outcomes for recipients.

- That said, public benefits and tax credits alone are not a long-term solution to poverty. The current suite of benefits and credits have important limitations, including limited eligibility and low benefit levels offered by many programs. Further, eligible people face various barriers to accessing benefits and credits, including administrative burdens like extensive paperwork and long wait times. And the jobs people who receive public benefits are likely to qualify for are often unstable or do not pay enough to lift a family out of poverty, meaning people cycle between work and public benefit receipt or receive benefits to supplement insufficient income.
- Though evidence for effectiveness of cross-organizational collaborative approaches to improving services is limited, several promising models exist. Evidence suggests that being intentional about partnering in ways that complement in-house capacities can lead to more useful collaboration. Setting shared goals and developing strong data-sharing practices are also promising practices.

These findings have several implications that funders, human services practitioners, and others in Philadelphia's antipoverty ecosystem may want to consider moving forward:

- Poverty is a critical problem that affects people's well-being, and public benefits and tax credits are important for ensuring people experiencing poverty can meet their basic needs. But eligible people often leave these resources on the table. Therefore, increasing the capacity of service providers like the FSC partners to facilitate access is important.
- Public benefits and tax credits have limitations and people experiencing poverty have limited opportunities to gain stable and well-paid employment. This means that increasing access to these resources alone is only part of the solution to ensure people avoid material hardship.
- Models of promising cross-organizational collaboration offer FSC coalitions approaches to learn from moving forward to strengthen their own collaborative approaches. They may want to focus on ensuring collaborative activities are complementary and a value-add to individual organizations' work.

In the coming year, the Urban Institute team will release additional reporting on the early implementation of the FSC and provide insights for future work on the effort and for the field.

# Alleviating Poverty through Public Benefits and Tax Credit Access

## Introduction

In March 2020, the City of Philadelphia released a Poverty Action Plan to lift 100,000 city residents out of poverty over five years (City Council of Philadelphia 2020). Motivated by Philadelphia's status as the poorest of America's ten largest cities, the plan identified three focus areas for poverty-reduction efforts, all focused on increasing residents' income: strengthening the social safety net, supporting high-quality employment, and subsidizing housing costs.<sup>1</sup> As the first major step toward meeting the goals of the plan, the City committed \$10 million to United Way of Philadelphia and Southern New Jersey (UWGPSNJ) through its Poverty Action Fund to take the lead in planning and overseeing an effort called The Promise. This effort is a public-private partnership to improve residents' material conditions through strategies to boost their income.<sup>2</sup>

## Background on the Family Stability Challenge

The Promise planned to release a series of requests for proposals for community-based organizations to partner to engage in "community challenges" to stabilize the income and employment of Philadelphians with low incomes. UWGPSNJ launched the first major community challenge within The Promise framework in December 2020, called the Family Stability Challenge (FSC). The FSC is focused on connecting underserved populations with public benefits and refundable tax credits for which they are eligible, investing in interagency data sharing and collaboration, and improving service capacity (UWGPSNJ 2022). UWGPSNJ selected four coalitions of community-based service providers to receive grants to support these activities. Table 1 summarizes each coalition's partners, key populations served, and services provided in the first year of FSC.

TABLE 1

Overview of Family Stability Challenge Coalitions in Year 1

Coalition	Key partners	Populations and geographies served	Key services
<b>Collaborative to Advance Stability</b>	<ul style="list-style-type: none"> <li>▪ Campaign for Working Families</li> <li>▪ Beech Community Services</li> <li>▪ Benefits Data Trust</li> <li>▪ Clarifi</li> <li>▪ Community Legal Services</li> </ul>	<ul style="list-style-type: none"> <li>▪ North Philadelphia</li> <li>▪ Broad cross-section of Philadelphians with low incomes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Tax preparation</li> <li>▪ Benefits counseling</li> <li>▪ Financial counseling</li> <li>▪ Legal services</li> <li>▪ Community outreach</li> </ul>
<b>Latino Equitable Development Coalition</b>	<ul style="list-style-type: none"> <li>▪ Local initiatives Support Corporation</li> <li>▪ Asociación Puertorriqueños en Marcha</li> <li>▪ Ceiba</li> <li>▪ Esperanza</li> <li>▪ HACE</li> <li>▪ Norris Square Community Alliance</li> </ul>	<ul style="list-style-type: none"> <li>▪ Eastern North Philadelphia</li> <li>▪ Immigrant populations, largely Latino and Spanish-speaking</li> <li>▪ Many people in deep poverty</li> </ul>	<ul style="list-style-type: none"> <li>▪ Benefits counseling</li> <li>▪ Housing assistance</li> <li>▪ Tax preparation, meal distribution</li> <li>▪ Community outreach</li> </ul>
<b>No One Left Behind Coalition</b>	<ul style="list-style-type: none"> <li>▪ African Cultural Alliance of North America (ACANA)</li> <li>▪ Philadelphia Chinatown Development Corporation</li> <li>▪ Southwest Community Development Corporation</li> </ul>	<ul style="list-style-type: none"> <li>▪ African and Caribbean immigrant populations in West and Southwest Philadelphia</li> <li>▪ Chinese immigrants in Chinatown and City Center</li> <li>▪ Philadelphians with low incomes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Benefits counseling</li> <li>▪ Community outreach</li> <li>▪ Rental assistance</li> <li>▪ Tax preparation</li> </ul>
<b>South Broad Partnership</b>	<ul style="list-style-type: none"> <li>▪ Greater Philadelphia Community Alliance</li> <li>▪ Benefits Data Trust</li> <li>▪ Campaign for Working Families</li> <li>▪ Community Legal Services</li> <li>▪ Southeast Asian Mutual Assistance Association Coalition (SEAMAAC)</li> <li>▪ Unity in the Community</li> </ul>	<ul style="list-style-type: none"> <li>▪ South Philadelphia</li> <li>▪ Philadelphians with low incomes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Benefits counseling</li> <li>▪ Housing counseling</li> <li>▪ Community outreach</li> <li>▪ Meal distribution</li> <li>▪ Legal counseling</li> <li>▪ Tax preparation</li> </ul>

Source: Authors' review of program documents.

In 2022, UWGPSNJ engaged the Urban Institute to conduct an evaluation of the early implementation of FSC. As an initial step in our evaluation, in summer 2022 the Urban Institute evaluation team interviewed people from the City of Philadelphia, UWGPSNJ, technical assistance consultants, and others involved in the early days of conceptualizing and launching FSC, to provide context about the goals and motivations for launching the effort. We learned that the city and



UWGPSNJ launched FSC with an understanding of the importance of benefits access in reducing material hardship.<sup>3</sup> A widely circulated analysis estimating that eligible Philadelphians miss out on \$450 million in federal and state benefits annually underscores that benefits access was an important area of opportunity to provide more resources to people to meet their basic needs.<sup>4</sup>

However, FSC leaders agreed that the effort was only intended to be one component of a broader push to lift city residents out of poverty. Several noted that FSC was a logical starting point because it built upon existing service infrastructure, addressed gaps in capacity, and sought to strengthen collaborative approaches, rather than creating something entirely new. But these leaders also knew that benefits alone are often insufficient for lifting families out of poverty and stabilizing them for the long term given multiple barriers families face to long-term stability and the significant gaps in and limitations of the safety net.

An assumption of The Promise was that multiple community-based efforts would, together, increase financial security, stabilize families, and grow income with The Promise's overarching poverty-reduction goal in mind. Accordingly, in May 2022, The Promise launched a second community challenge—the Jobs and Opportunities Challenge—to remove additional barriers to economic stability and mobility. This second challenge takes a collaborative approach to legal services for criminal record expungement and pardons, with the goal of removing barriers to quality employment.<sup>5</sup>

## About This Report

This report provides an overview of the existing research and evidence around issues that FSC seeks to address and challenges involved in addressing them. It summarizes what is known about other initiatives to improve access to benefits, refundable tax credits, and other income-boosting supports as well as other models to improve services through cross-agency coordination. We seek to answer several questions key to understanding the context of the FSC:

1. What is the nature and history of poverty in Philadelphia?
2. What role can public benefits and tax credits play in increasing financial stability and alleviating poverty?
3. What barriers do families face in accessing public benefits and tax credits?
4. What evidence do we have about service models with similarities to the FSC?

The report concludes with a discussion of implications for the FSC and a look ahead to our implementation evaluation, which will dive deeper into the activities of the four coalitions.

## What Is the Nature and History of Poverty in Philadelphia?

In 2021, more than 22 percent of Philadelphians had income below the federal poverty level (FPL)—the most common measure of hardship among Americans—making it the poorest of the nation’s largest cities.<sup>6</sup> From 1970 to 2016, the number of Philadelphians with incomes below the FPL rose by 10.3 percent, while the national poverty rate remained static. Further, nearly half of Philadelphians experiencing poverty are in deep poverty, meaning their income is below 50 percent of FPL—only \$11,515 in annual income for a family of three in 2022.<sup>7</sup> And city residents from some racial and ethnic minority groups experience poverty at substantially higher rates than others, including 40 percent of people identifying as Hispanic and 27 percent of people identifying as Black, compared with 13 percent of residents identifying as White (Urahn, Jones, and Klasen 2017).

Historical economic restructuring contributed to these high poverty rates. Beginning in the decades preceding the second world war and hastening after the war, Philadelphia faced deindustrialization that led to a loss to cheaper labor markets of many stable, well-paying manufacturing jobs that had supported thousands of middle-class families, undermining a key pillar of its economy. And much of the industry that remained in the region moved to the suburbs. Though many cities in the north and Midwest faced similar deindustrialization patterns, Philadelphia’s decline from a prominent motor of national industry was particularly dramatic (Deitrick and Beauregard 1995; McGee 2008).

Racial and ethnic groups experienced unequal effects of this deindustrialization. Philadelphia’s Black population grew substantially in the early 20th century, as people fled racial violence in the South and pursued economic opportunities in Philadelphia’s industrial sector. The Latino population similarly grew, with a large population of Puerto Rican migrants pursuing seasonal farm work and later moving into manufacturing. However, Black and Latino communities suffered disproportionately from the loss of manufacturing jobs in the city (Crowder 2020).

These racial inequities did not happen by chance. Racist policies and practices led to discrimination against Black and Latino residents. For decades in the early-to-mid 20th century, communities of color—predominantly Black communities—faced redlining, which was the systematic practice of denying people credit, mortgages, or other financial services because of their race or ethnicity (FDIC

2015), and restrictive covenants, which legally prohibited people of color from occupying or owning land in many neighborhoods.<sup>8</sup> So while White Philadelphians often responded to deindustrialization by moving to suburban neighborhoods with more economic opportunity, discriminatory policies prevented Black and Latino people from doing so. This left many facing intergenerational poverty and living in neighborhoods with high levels of disinvestment (Crowder 2020). Further, these policies prevented many families from accessing the key wealth-building vehicle of homeownership (Santucci 2019; Whiton, Singleton, and Ding 2021). And geographic concentration of poverty undermined the political clout of the city's poor to advocate for policies to improve their economic conditions.<sup>9</sup>

Philadelphia also has a substantial, diverse Asian American Pacific Islanders (AAPI) community that faces barriers to economic security and consequent high poverty rates. AAPI Philadelphians make up 7 percent of the city's population and one in four live in poverty. These rates are higher for specific subsets of the community: nearly two out of three Cambodian Philadelphians experiences poverty, and more than half of Vietnamese and Chinese residents have low incomes. Nearly two-thirds of AAPI Philadelphians are immigrants, higher than any other racial group in the city. Almost half of that population has limited English proficiency, which can be a barrier to accessing quality jobs and experiencing economic security (AAAJ 2013).

The effects of discriminatory policies and practices persist today. Histories of deindustrialization and White flight in Philadelphia translate into present-day residential segregation and lack of accessible employment.<sup>10</sup> Structural and direct racial discrimination have driven disproportionately poor outcomes in the areas of health, income, housing, and homelessness for Black Philadelphia residents (Brink-Johnson and Lubin 2020). Philadelphia's redlined neighborhoods are more likely to experience violence, high poverty levels, lower educational attainment, and poor health outcomes (Jacoby et al. 2017).<sup>11</sup> Despite the outlawing of redlining through the Fair Housing Act of 1968, lack of enforcement meant discriminatory practices remained the norm. A 2016 Assessment of Fair Housing confirmed high levels of segregation in Philadelphia, as well as poverty concentrated in Black and Latino neighborhoods. Also, women of color are evicted at the highest rates of any demographic group, and Black people make up a disproportionate share of the homeless population (Crowder 2020).

Further, recent efforts to revitalize neighborhoods have neglected communities of color, maintaining the racialized distribution of poverty in the city. Gentrification and the resulting higher living costs in urban neighborhoods in recent decades have displaced communities of color from neighborhoods where they had long settled. More recent "urban renewal" efforts at improving blighted city areas have focused on business development and attracting wealthy families from the suburbs, rather than providing jobs and resources for poor Philadelphians. Since initial protests over the Vine

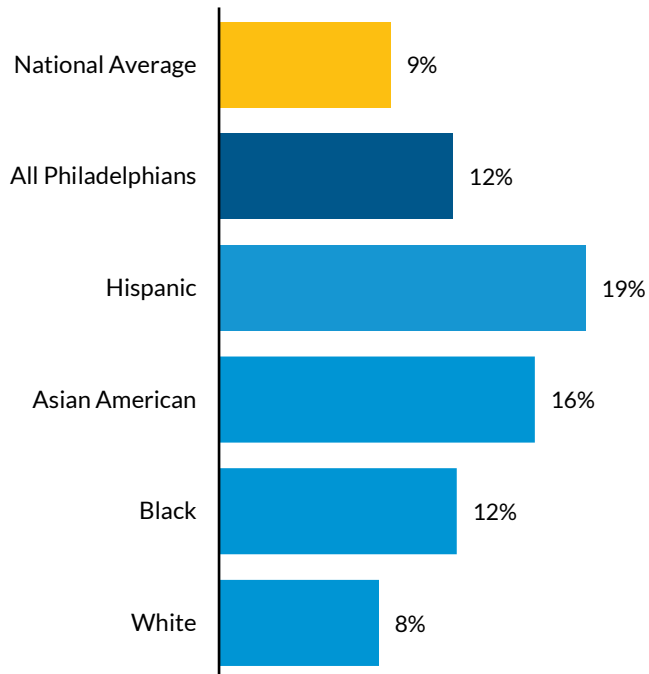
Street Expressway, Chinatown residents have successfully fought against several large-scale developments to preserve the neighborhood's identity.<sup>12</sup> But the proposed construction of a sports arena in Philadelphia's Chinatown threatens to displace parts of the community.<sup>13</sup>

## **Material Hardship and Family Stability Barriers for Philadelphians**

It is important to consider more nuanced measures of material hardship—that is, looking beyond traditional measures of income and poverty to look closer at the extent to which people can meet their basic needs—in considering how to lift Philadelphians out of poverty and help them achieve financial stability. People living in poverty endure many hardships, such as housing instability, food insecurity, and access to health care. Philadelphians face many of these challenges at high rates compared with the national average, with communities of color disproportionately experiencing them. Uninsured rates are highest among communities of color and Philadelphians with low incomes. In 2019, Hispanic Philadelphians had the highest uninsured rate among racial and ethnic groups at about 15 percent, followed by Asian Americans at 10 percent, Black people at 8 percent, and White people at 6 percent (OCEO 2021). In comparison, the percentage of people who lacked coverage nationally was approximately 8 percent in the same year (Keisler-Starkey and Bunch 2020).

FIGURE 1

Uninsurance Rates among Philadelphians by Race/Ethnicity, 2016

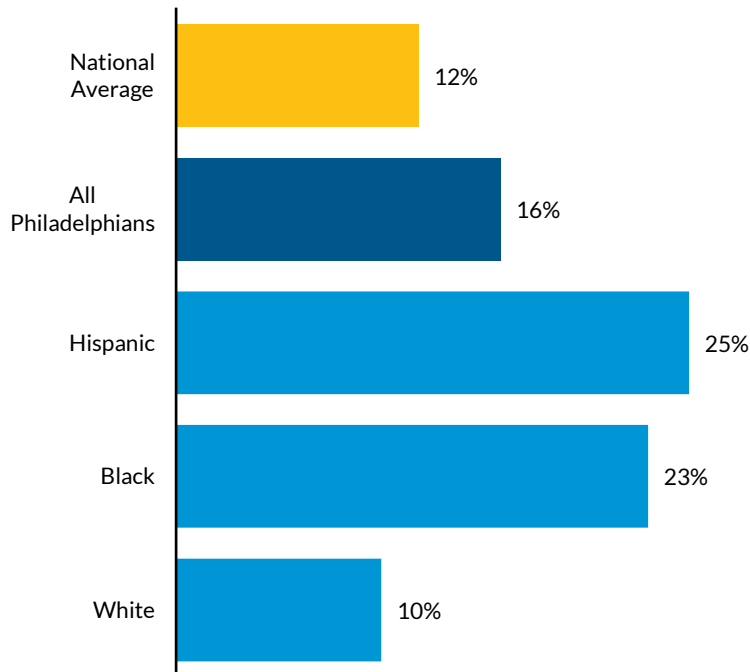


Sources: DPH (Department of Public Health), *Staying Healthy: Access to Primary Care in Philadelphia* (Philadelphia: DPH, 2018); Edward R. Berchick, Jessica C. Barnett, and Rachel D. Upton, *Health Insurance Coverage in the United States: 2018: Current Population Reports* (Washington, DC: US Census Bureau, 2019), <https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-267.pdf>.

Philadelphians also face high rates of food insecurity: 16 percent were estimated to be food insecure in 2020, and that number was much higher (31 percent) for children. In comparison, about 12 percent were food insecure nationally, including 16 percent of children. And as with many other forms of hardship, people identifying as part of racial and ethnic minority groups face higher rates of food insecurity than White people. For instance, 23 percent of people identifying as Black experienced food insecurity, along with 25 percent of people identify as Hispanic, compared with only 10 percent of people identifying as White.<sup>14</sup>

FIGURE 2

Food Insecurity Rates among Philadelphians by Race/Ethnicity, 2020



Source: “Food Insecurity among Child (<18 Years) Population in the United States,” Feeding America: Map the Meal Gap 2020 estimates, accessed February 19, 2023, <https://map.feedingamerica.org/county/2020/child>.

Research shows that these unmet needs make it difficult for families to achieve financial stability. Short-term financial stability typically requires adequate income, low debt, savings, and access to strong social networks and public benefits (Aspen Institute 2019). Families exiting poverty need to build up a foundation with these resources so that unforeseen expenses or income reductions do not push them back into poverty.

Indeed, many Philadelphia families have members who are working and have incomes above the FPL and yet still struggle to meet their basic needs. Many of these families are unable to build a financial foundation that allows them to achieve financial stability and durably exit poverty.<sup>15</sup> In 2018, nearly 4 in 10 Pennsylvanians struggled to pay for basic expenses, about three times the number who fell under the FPL. Most of these households had at least one adult in the low-wage labor force. Many Pennsylvania workers increasingly struggle to meet their families’ needs through work income because of stagnant wages and increasing worker vulnerability (e.g., unpredictable job schedules and hours that make budgeting and planning difficult). The share of low-wage earners in the state who struggle to make ends meet has increased substantially in the past decade, while the FPL has remained relatively steady. In 2018, 58 percent of jobs in Pennsylvania paid less than \$20 an hour. This wage would leave a

typical household with one wage earner and no other sources of income unable to meet their basic needs, as research has estimated that a living wage (i.e., one that supports a family's basic expenses) for a family with 1 adult and 1 child in 2022 was \$34.97 an hour, assuming they worked full time.<sup>16</sup>

As we describe in more detail below, families who are unable to build a stable financial foundation often cycle into and out of poverty and supplement their work income with resources from safety net programs over the long term.<sup>17</sup> And safety net program limitations and access barriers, such as work requirements, low benefit levels, and eligibility restrictions, constrain the extent to which they address unmet need for families and help lift them out of poverty for good (Karpman, Zukerman, and Gonzalez 2018).

## What Role Can Public Benefits and Tax Credits Play in Increasing Financial Stability and Alleviating Poverty?

### Defining and Measuring Poverty

How we define and measure poverty is crucial to understanding how interventions like increasing access to public benefits reduce material hardship and improve stability for families.

The Promise—like many local initiatives—uses the federal poverty level (FPL—sometimes called the official poverty measure) to define and measure poverty in Philadelphia. Communities commonly use this measure because data on the FPL are widely available for geographies of varying sizes, including neighborhoods, cities, regions, and states.

A household is commonly defined as living in poverty when their income is below a federally established FPL for their household size. The FPL measures pretax income but *does not* include tax credits and many noncash benefits (Macartney et al. 2022).<sup>18</sup> Increasing access to tax credits and noncash benefits like SNAP, Medicaid, housing or utility assistance, and child care subsidies may substantially alleviate material hardships and instability, but their impact will not translate to a reduction in FPL poverty. As a result, communities seeking to reduce poverty *as measured by the FPL* must specifically design approaches to increase work income and access to cash payments for which people may be eligible.

To account for these limitations, the field has developed additional poverty measures to better capture the impact of benefits on hardship. Among the most prominent alternative measures is the federal supplemental poverty measure (SPM),<sup>19</sup> which includes the value of noncash benefits when

calculating poverty (Fox and Burns 2021).<sup>20</sup> Exploring the effects of benefit programs on SPM poverty is useful to understand how these programs affect material hardship and can be used to see impacts at the state and regional levels. However, local communities like Philadelphia cannot easily use it to understand how poverty changes in their area because data are only available at the state, regional, and national levels (Fox and Burns 2021).

## **Relationship between Public Benefits and Tax Credits and Poverty**

Benefits and credits are an important resource to help stabilize families and reduce material hardships. By one calculation, major public benefit programs have reduced material hardship for families by 48 percent in the past 25 years (McKernan, Ratcliffe, and Iceland 2018). Social security and refundable tax credits reduced the number of families across the country in SPM poverty in 2014 by 8.2 percentage points and 3.1 percentage points, respectively. In 2015, SNAP helped lift 8.4 million people in the US above the SPM poverty level (Wheaton and Tran 2018). Access to SNAP benefits reduced poverty by this measure from 15.4 percent to 12.8 percent. Housing assistance also plays a critical role in reducing poverty, lowering the SPM by 27.5 percentage points for those that receive the benefit, though this is a relatively rare type of assistance compared with other federal programs (Chaudry et al. 2016).

Even in cases when families receiving benefits and tax credits remain in poverty according to the SPM, benefits and credits are a useful tool in reducing hardship. Benefits help lift families out of deep poverty, which disproportionately impacts Black and Latino families.<sup>21</sup> Benefits receipt also has long-term impacts for families: SNAP recipients had better health outcomes later in life (Hoynes, Schanzenbach, and Almond 2016), demonstrating the longitudinal relationship between benefits and family stability. Access to public benefit programs has been shown to reduce intergenerational poverty by increasing high school graduation rates and adult economic self-sufficiency (Sherman and Mitchell 2017). The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) have been linked with improved child well-being, including reduced child neglect and youth violence.<sup>22</sup> Additionally, access to added income—which can come in the form of work income, benefits, or credits—has been shown to be effective for improving long-run economic outcomes such as work participation and earnings for children in recipient households, particularly when this income goes to families with the youngest children (Hoynes, Schanzenbach, and Almond 2016; Magnuson and Votruba-Drzal 2014; Marr et al. 2015).

And crucially, public benefits and tax credits provide a buffer for people to help them avoid financial crisis when experiencing economic shocks. For instance, public benefits have played an



important role in meeting families' needs during economic transitions when local jobs go away and workers must transition to new fields (Higdon and Robertson 2020). And, as we discuss below, benefits and credits played an essential role in people from potentially disastrous economic consequences of the recent COVID-19 pandemic (Khattar, Schweitzer, and Ross 2022).

### TEMPORARY PANDEMIC AID

The large, temporary expansion of the social safety net during the COVID-19 pandemic demonstrated the potential for benefits and credits to reduce material hardship. The Coronavirus Aid, Relief, and Economic Security (CARES) Act made several benefits more generous and more widely available (Acs and Karpman 2020). The act included expanded SNAP benefits and direct cash assistance through Economic Impact Payments (commonly known as stimulus payments). Food insufficiency and financial instability declined following the distribution of this assistance (Cooney and Shaefer 2021).

Additionally, the temporary expansion of the CTC briefly lifted 3.7 million children out of poverty. Families that were eligible for the expanded CTC had increased financial security and significantly reduced credit card debt (Hamilton et al. 2022). Permanently expanding the CTC would reduce child poverty by 40 percent using the SPM (Acs and Werner 2021).<sup>23</sup>

### LIMITATIONS OF BENEFITS AND TAX CREDITS

There are also several limitations to the extent to which benefits and credits can sustainably alleviate symptoms of poverty—some include the following:

- **Work requirements.** Many benefit programs have work requirements, a result of 1990s-era welfare changes that involved adapting “work-first” policies (Floyd et al. 2021). “Work-first” policies and other eligibility requirements associated with benefits receipt are rooted in anti-Black racism based on racist stereotypes, particularly those of Black mothers with low incomes (Floyd et al. 2021).<sup>24</sup> These policies are structured around the idea that people with low incomes need to take “personal responsibility” by working and that the government should impose sanctions if recipients of public benefits do not meet what are often challenging requirements.<sup>25</sup> Pennsylvania TANF recipients must participate in allowable work and education activities to meet the state’s work requirements.<sup>26</sup> To meet work requirements, benefit recipients are often pushed to engage in low-wage work, which does not meaningfully increase income or set up recipients to achieve financial stability. Often available jobs to TANF cash assistance recipients are low quality, offer few employer-provided benefits and have unstable and unpredictable schedules (Hahn 2018; Hahn et al. 2017).<sup>27</sup> Often TANF recipients

who obtain these jobs fall back into poverty because of work instability and continue to rely on benefits to meet their basic needs.<sup>28</sup>

- **Relationship between low-wage work and long-term benefits receipt.** Because of the low pay and quality of many jobs, people can work indefinitely while still relying on public benefits to supplement their incomes. Millions of workers across the country work in jobs that do not provide health insurance and remain long-term Medicaid enrollees. Similarly, millions of people work jobs that do not pay enough to cover food expenses, and they receive SNAP benefits to help buy food.<sup>29</sup> And many workers who see their number of hours change or who lack labor protections and are frequently laid off turn to public benefits to make up for lost income. They may do this cyclically over the course of their working lives. This means that, for many families, benefits are an enduring piece of an ever-changing puzzle that they must put together to support themselves (Loprest and Nightingale 2018).
- **Insufficient funding.** Some benefits serve only a subset of eligible families or make eligibility highly restrictive because of funding limitations (GAO 2005). For example, only one in four eligible households receive housing choice vouchers nationally (Acosta and Gartland 2021; Gartland 2022). In Philadelphia, wait times for these vouchers can last for a decade or more, and the waitlist is often close entirely for new applicants.<sup>30</sup> Further, in 2020 only 25 of every 100 Pennsylvania families in poverty received TANF cash assistance, a ratio that has steadily shrunk and is 62 percent lower than the rate of assistance receipt when TANF was first instituted in 1996.<sup>31</sup>
- **Limited eligibility.** Public benefits and tax credits are often targeted at subsets of the population of Americans with low incomes and leave others who struggle to meet their needs without assistance. Often these policies reflect underlying assumptions about who needs help that are not accurate and/or that reduce the extent to which public resources help people meet their needs. For instance, many students are excluded from receiving SNAP benefits, reflecting an often-false assumption that students receive financial support from their parents (Hahn, Coffey, and Adams 2021). And the major refundable tax credits—the EITC and CTC—largely benefit families with children in the household, leaving childless adults with low incomes lacking needed assistance. The EITC and CTC are also designed as work incentives, meaning households must earn work income to receive the credit (Maag 2018). This means that the poorest households who lack work income do not benefit.<sup>32</sup> These limitations on tax credit eligibility reflect a few key assumptions: (1) that society should invest more in reducing

hardship among children than among working-age adults; and (2) that adults receiving assistance should earn the help through work (Hoynes and Schanzenbach 2018)

- **Low benefits levels.** Benefit programs are often not intended to provide sufficient support to entirely alleviate material hardship. For example, in Philadelphia, the average SNAP benefit per meal is \$2.38, but the average modestly priced meal is 8 percent more expensive at \$2.58.<sup>33</sup> Further, states have great flexibility to set eligibility criteria and benefit levels for several key benefits, including TANF cash assistance and child care assistance, and some choose to set low benefit levels and restrict eligibility.<sup>34</sup> In 2020, the maximum monthly TANF benefit for a family of three with no income in Pennsylvania was \$403, which is below the national average of \$483 (Moffitt 2015).<sup>35</sup>
- **Benefits cliffs.** As families' incomes rise, the amount of benefits they receive often declines. Families with incomes close to the maximum to maintain eligibility may lose eligibility entirely from a small increase in work income—a phenomenon known as a benefits cliff. Families facing benefits cliffs may have substantially fewer resources after losing benefits despite earning somewhat more work income. Benefits cliffs are complex to calculate, leaving many families in the dark about how best obtain needed resources through work and benefits (Anderson et al. 2022).
- **Benefits churn.** Benefit programs typically require participants to produce documentation periodically to verify their continued eligibility for the benefit. Frequently, processing errors or challenges participants experience in producing documentation lead to temporary loss of benefits—a process sometimes called churn. Churn is costly to participants as they must take time to reapply and may find meeting their needs more challenging while their benefits lapse (Mills et al. 2014; Rosenbaum 2015).

## What Barriers Do Families Face in Accessing Public Benefits and Tax Credits?

In addition to overall limitations in the degree to which benefits and tax programs can support families experiencing poverty, many people face barriers to accessing benefits. These barriers are reflected in low take-up rates—the percentage of eligible people receiving a benefit—of many benefit programs. For example, only about 80 percent of eligible Pennsylvania taxpayers claimed the EITC in 2018.<sup>36</sup>

There are many reasons people may not be accessing benefits and credits for which they are eligible. Many of these are systematic barriers, which may originate from state or federal policies or practices. FSC aims to alleviate these barriers by investing in collaboration, improving referral and data-sharing infrastructure, and focusing on hard-to-reach populations.

## Administrative Burden

There is increasing acknowledgement in the field that people often find applying for benefits and credits burdensome. Administrative burden encompasses many of the time-consuming processes involved in applying for, enrolling in, and eventually receiving benefits. Many of the burdensome processes involved in applying for benefits include logistical hurdles. And notably, the effects of administrative burden are often inequitable, falling on underserved communities who are most likely to need the resources. Some ways that administrative burden presents itself include the following:

- **Transportation to offices.** Many offices are inaccessible by foot or public transportation or require long or costly trips to reach.
- **Hours of operation.** Offices may only be open during traditional work hours, making them inaccessible to people who cannot afford to take time off work.
- **Issues encountered with benefit staff.** Clients sometimes feel they are treated disrespectfully during interactions with benefits staff or do not get questions about their applications answered fully and accurately, deterring them from seeking further assistance.
- **Long office wait times.** People often wait for hours to apply for benefits in person, which may require taking off work and losing earnings or having to find and pay for child care.
- **Long approval timelines.** It is relatively common for people to have to wait weeks or months to benefit applications to be approved and to receive benefits.
- **Technology availability and aptitude.** Some people eligible for benefits lack access to technology needed to complete virtual applications or the digital literacy needed to navigate online systems (Burt et al. 2010; Hahn, Katz, and Isaacs 2017).
- **Application paperwork.** Applying for and complying with various benefits programs require filling out extensive paperwork and providing documentation that can be difficult to produce, such as employer wage verification. Immigrant families—particularly those who lack a Social

Security number—face heightened challenges in reviewing program documents to determine eligibility and producing required application documents (Bernstein et al. 2022).

- **Redetermination and renewal.** Families are often required to fill out additional paperwork and produce updated documentation periodically to redetermine eligibility and renew their benefits, which reduces the number of people who continue receiving benefits. One study in Michigan showed that about half of SNAP recipients that begin receiving the benefit but stop receiving it within one year are still eligible despite not continuing to receive the benefit (Gray 2019; Herd and Moynihan 2020; OMB 2021).

Additionally, it is important to note that these barriers may come into play when accessing *each* of several benefits a person may obtain. People may experience compounding administrative burdens when seeking multiple benefits. Different supports have unique eligibility criteria and are often administered by different agencies or in different locations. Lack of coordination between entities and programs can increase burden. And people often struggle to understand what they are eligible for given the complex array of program rules and application processes (Anderson et al. 2022).

People eligible for refundable tax credits face many similar administrative burdens to those involved in accessing public benefits, such as the logistics of getting to a tax preparation site and filing taxes. And lack of awareness of tax credits and confusion about eligibility are also major hurdles in accessing tax credits (Karpman and Maag 2022).

## **Links between Stigma, Administrative Burden, and Benefits Uptake**

Additionally, the process of applying for benefits can be stigmatizing. The racist “welfare queen” stereotype of the undeserving welfare recipient (typically read as a Black woman) contributes to stigma and creates a political narrative to justify complicated intake processes (Lokshin and Umapathi 2021). The complex application and renewal processes, which proponents argue are needed to prevent fraud, increase administrative burden on the participant and can be costly and time consuming for providers. Studies show that reducing administrative burden is not associated with significant increases in fraud and can help more eligible people connect to benefits (OMB 2021).

People in need of stabilizing supports often avoid applying for benefits because they feel judged (Sherman 2013). The way in which application materials are designed also plays a key role in benefit take-up. Schanzenbach (2009) found that clients presented with less stigmatizing language in outreach materials were more likely to apply for and enroll in SNAP. This research is supported by qualitative

data that suggests negative experiences applying for and receiving benefits increases stigma (Stuber and Schlesinger 2006).

## Barriers Specific to Certain Immigrant and Unhoused Populations

Additional systemic benefit and credit access barriers exist for certain populations. Immigrant populations and unhoused people face among the most significant barriers.

### Immigrant Populations

Federal policies and political rhetoric have prevented many immigrants who experience material hardship from accessing benefits and credits that could support their families' basic needs.

- **Eligibility barriers.** The large federal benefit programs, including cash assistance, Medicaid, and SNAP, have historically excluded certain immigrant groups from eligibility, particularly those who are undocumented or on temporary visas. And the 1996 welfare reform added restrictions for lawful permanent residents for their first five years of US residence. Eligibility varies significantly by states, with some making it broader and some more restrictive (Broder, Lessard, and Moussavian 2022; Pereira et al. 2012). Recently, immigrants with Individual Taxpayer Identification Numbers (ITINs) faced severely restricted eligibility for Economic Impact Payments.<sup>37</sup> And ITIN holders and those in mixed-immigration status households face confusing and limited eligibility for refundable tax credits (Waxman and Hinh 2022).<sup>38</sup>
- **Immigration status fears.** Many immigrant families avoid accessing benefits or credits out of fear of negative impacts on their immigration status or future citizenship, sometimes called chilling effects (Haley et al. 2018). Chilling effects have long been present for immigrant families, but these increased following political rhetoric and policy changes threatening the legal status of immigrants who use public benefits in recent years (Bernstein et al. 2020). In 2020, almost 28 percent of immigrant adults with low incomes reported avoiding benefits for this reason (Bernstein, Gonzalez, and Karpman 2021).
- **Language barriers.** Immigrant communities may also face language barriers that make it difficult for them to understand eligibility criteria and apply for and enroll in benefit programs and tax credits (Bernstein, Gonzalez, and Karpman 2021). And many people experiencing

poverty, both immigrant and native born, have low literacy levels that may make completing benefit application and tax filing paperwork difficult (Haderlie and Clark 2017).

## **Unhoused Populations**

Unhoused people also face many barriers to benefit receipt particular to their housing status. They often face exacerbated administrative burden in applying for benefits and filing taxes. Because they do not have permanent addresses, they may have difficulty receiving and sending documentation needed to receive benefits. Additionally, unhoused populations may lack access to affordable and reliable forms of transportation, making travel to services a challenge (Murphy 2019). Cost and logistical barriers to obtaining official documentation required to receive benefits or tax filing support, such as a license or Social Security card, further complicate access for unhoused people (Airi, Godinez-Puig, and Rueben 2022; Burt et al. 2010). They may also face compound stigma surrounding both benefits access and homelessness (Burt et al. 2010). In particular, unhoused people face barriers in accessing Medicaid. During the Trump Administration, states had the ability to deny Medicaid to people who did not work a certain amount of hours per month.<sup>39</sup> A study found that only 18 percent of unhoused people were employed, suggesting that this policy could have put medical insurance out of reach for a large share of the unhoused population (USCM 2014).

## **What Evidence Do We Have about Service Models with Similarities to the Family Stability Challenge?**

The following section outlines evidence about models and approaches that may be relevant for increasing benefits and tax credit access. These approaches are not mutually exclusive, and multiple models may be combined to address the range of barriers eligible people face to accessing benefits. Several of the promising approaches that emerged from our literature scan align with the aims and approaches of the FSC coalitions.

### **Improving Application Processes**

Several promising types of approaches exist for making benefit application and tax filing processes more accessible.

## IMPROVING CUSTOMER SERVICE

The **Work Support Strategies (WSS)** initiative was a five-year effort beginning in 2011 that focused on improving service delivery and reducing administrative burden for people accessing benefits across six participating states (Colorado, Idaho, Illinois, North Carolina, Rhode Island, and South Carolina). Some of the frontline level changes (i.e., those that directly impacted the experience of benefit seekers) included the following:

- a strong business emphasis on case timeliness in customer service, including same-day case processing
- changes to office flow, such as using a triage system for clients to reduce lobby wait times and coordinating a “no wrong door” intake process so that clients could enroll in multiple programs at once; changes to office flow were associated with shorter lobby wait times (Isaacs, Katz, and Amin 2016)

## PROVIDING PERSONALIZED ASSISTANCE

Some evidence shows that having a designated person who helps coordinate services, provides knowledge, removes administrative burden, and participates in welcoming and targeted service delivery and recruitment can be helpful in improving access to benefits and services (Di Biase and Mochel 2021). These professionals may be called navigators, coaches, social workers, and case managers (Anderson and McConnell 2020). These people are often nonprofit service organization employees but can also be public benefit agency workers and have been used to expand access in postsecondary education, housing, health, and employment settings (Anderson and McConnell 2020; Di Biase and Mochel 2021).

Because this kind of work encompasses many different services and is often combined with the work of other direct service staff, the evidence on this strategy is difficult to isolate (Anderson and McConnell 2020). A review of studies on navigators found that navigators were associated with positive outcomes for participants (such as employment and postsecondary success) though were not associated directly with increased benefits receipt (Di Biase and Mochel 2021). That said, other evidence showed that application assistance from a navigator or social worker helped increase Medicaid enrollment in a few states (Sommers et al. 2015).

## PROVIDING WRITTEN MATERIALS

Several studies have shown that providing information *in addition* to direct assistance from navigators can improve the likelihood that someone enrolls in a benefit (Finkelstein and Notowidigdo 2019; Schanzenbach 2009). One study of EITC administrative reforms showed that providing information in



simple language in a mailer increased the likelihood that people claimed the credit (Bhargava and Manoli 2015). In another study, people provided with both information and assistance in applying for SNAP were significantly more likely to enroll than the group provided with information only and the control group (Finkelstein and Notowidigdo 2019).

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Several FSC partners have made increasing capacity to provide personalized assistance key to their strategies to increase benefit and credit receipt. Organizations across the partnership have chosen to fund staff time for staff who work directly with clients to provide personalized application assistance. In tandem with this, several organizations are distributing written materials with information about what benefit programs and tax credits offer and who is eligible.

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## Addressing Subpopulation Barriers

Service providers around the country have developed promising strategies targeted to subpopulations known to experience added barriers to accessing benefits and tax credits for which they are eligible.

### IMMIGRANT POPULATIONS

Solutions to increase benefit access among immigrants include the following:

- partnering with trusted organizations and their outreach workers within the community to engage families about programs and their concerns
- providing materials and application assistance in peoples' native languages
- reducing the amount of information required on applications
- training benefits caseworkers to handle complex information

Evidence on the effectiveness of these practices is limited, but research has identified common barriers that these practices have the potential to address. In particular, experts have suggested all of these approaches as solutions to quell chilling effects that prevent many immigrants from receiving benefits and credits they are eligible for (Bernstein, Gonzalez, and Karpman 2021).

### UNHOUSED POPULATIONS

For people experiencing homelessness, many of the suggested practices are similar, including the following:

- collocating benefits offices at locations providing housing assistance

- providing transportation to agencies or locations that can help people enroll in and receive benefits
- offering computer access to people experiencing homelessness
- offering intake through phones
- educating the outreach workers already working with unhoused people on more mainstream benefits
- partnering with outreach workers at organizations serving unhoused people to share information about benefits programs
- connecting housing and homelessness caseworkers directly with benefits providers

Although data on the effects of these practices are limited, one study of four communities that employed some of these strategies were shown to have increased benefits enrollments (Burt et al. 2010). And research also suggests that similar strategies can increase access to tax credits (Godinez-Puig, Boddupali, and Mucciolo 2022).

Box 1 provides examples of promising outreach and navigation strategies that focus on ensuring eligible people receive refundable tax credits.

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## BOX 1

### Tax Credit Outreach and Navigation Examples

- The Nurse-Family Partnership®, a program that provides new mothers with nurse home visitors who support their health family and child development, partnered with Let's Get Set (LGS), a financial technology company that builds tools to support the financial security of parents with low incomes. Nurse home visitors connected clients to LGS tax filers. These trusted messengers and access to tax filing assistance led to an increase in new mothers filing tax returns and larger refunds for those who filed.<sup>a</sup>
- A case study of outreach efforts to immigrant families around the expanded CTC in Boston found that nonprofits that employ trusted messengers embedded in communities are most effective at getting the word out around tax credits. The study suggested that employing multiple outreach strategies and tailoring them to different immigrant communities (including materials in multiple languages) is also important. Finally, they found that disseminating tax concepts and eligibility criteria in simple language is key to connecting immigrant families with the new credit.<sup>b</sup>

<sup>a</sup> Airo, Godinez-Puig, and Rueben (2022).

<sup>b</sup> Godinez-Puig, Boddupalli, and Mucciolo (2022).

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Coalition partners implementing the FSC have made addressing subpopulation barriers to access a key part of their service model for the grant. Most of the partnerships include organizations from immigrant communities who can provide language-specific and culturally competent outreach efforts and service provision.

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## Cross-Benefit Collaboration

In many cases, people are eligible for multiple public benefit programs and are also eligible for refundable tax credits. This creates opportunities for administrators to work together and use technology to improve application and enrollment processes (Ambegaokar, Neuberger, and Rosenbaum 2017). Agencies can automate cross-program enrollment when eligibility for one program indicates eligibility for another. Agencies can also simplify eligibility determination and enrollment by using information from an application for a different program with additional verification for any additional program requirements (Ambegaokar, Neuberger, and Rosenbaum 2017). And agencies can increase cross-enrollment by combining applications, streamlining renewal across programs, streamlining verification through available data, and conducting targeted outreach using existing client information (Ambegaokar, Neuberger, and Rosenbaum 2017). Because the benefits application process and guidelines may confuse or deter some applicants, dual enrollment or cross-benefits collaboration can help reduce this administrative burden. Though nonprofit service providers can play important roles in facilitating access to benefits and credits that involve cross-program enrollment, they are typically dependent on government at the federal, state, and local levels to set policies around how enrollment processes work.

Box 2 provides some examples of successful cross-enrollment approaches.

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### BOX 2

#### Benefit Cross-Enrollment Examples

- The District of Columbia implemented field-leading reforms to its TANF program to align with two-generation service best practices—that is, meeting the needs of parents and their children simultaneously. This centers on ensuring consistent financial support to families and supporting parents' individual work and personal needs. Part of this effort includes enrolling families in multiple public benefits, including TANF, SNAP, Medicaid, emergency assistance, and child care assistance, at one of five community-based service centers. Workforce support services are also colocated at the service centers for easy access. And the District has built an integrated services program for TANF participants and others experiencing homelessness. Early evidence

shows that the approach has increased the number of TANF participants engaged in training and education and fewer children experiencing deprivation.<sup>a</sup>

- The Louisiana and South Carolina “Express Lane Eligibility” initiative used SNAP eligibility determinations to automatically enroll children in the Children’s Health Insurance Program (CHIP). As a result, the states insured 20,000 and 92,000 more children respectively and were each able to save roughly \$1 million or more.<sup>b</sup>
- Alabama, Louisiana, Massachusetts, and South Carolina used a similar “Express Lane Eligibility” approach to automatically enroll SNAP participants in Medicaid, saving states money and reducing application processing time by 20 to 30 minutes.<sup>c</sup>
- Several states, including Pennsylvania, had a comparable initiative, called the Combined Application Projects, which used the information collected from the Supplemental Security Income (SSI) application to determine eligibility for SNAP. These efforts resulted in a 48 percent SNAP participation increase in one-person SSI households.<sup>d</sup>

<sup>a</sup> Ascend at the Aspen Institute, *Two-Generation Approach to Leveraging TANF: DC as a Case Study for Policymakers* (Washington, DC: Ascend, 2020), file:///C:/Users/LHagerman/Downloads/Two-Generation-Approach-to-Leveraging-TANF\_DC-as-a-Case-Study.pdf.

<sup>b</sup> Stan Dorn, *Integrating Health and Human Services Program and Reaching Eligible Individuals under the Affordable Care Act: Final Report* (Washington, DC: US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 2015), <https://www.urban.org/research/publication/integrating-health-and-human-services-programs-and-reaching-eligible-individuals-under-affordable-care-act>.

<sup>c</sup> Isaacs, Katz, and Amin (2016).

<sup>d</sup> Dorn, *Integrating Health and Human Services Program and Reaching Eligible Individuals under the Affordable Care Act: Final Report*; as of 2015, the following states implemented Combined Application Projects: Arizona, Florida, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, South Dakota, Texas, Virginia, and Washington. Further information about CAPs can be found in *A Guide to Supplemental Security Income/Supplemental Nutrition Assistance Program Combined Application Projects*, Food and Research Action Center, June 2017, <https://frac.org/wp-content/uploads/guide-ssi-snap-combined-application-projects.pdf>.

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## Technology and Data-Sharing Improvements

Technology is also a powerful tool to streamline benefit applications, especially across benefit programs. Work Support Strategies examined technology improvements that participating states implemented, including creating online applications, improving lobby management systems, implementing electronic verification of client information, and allowing clients to scan documentation. Generally, when implemented strategically and with good communication, states found that these technology improvements supported cross-enrollment and benefited clients (Loprest, Gearing, and Kassabian 2016).

Other Work Support Strategies (WSS) technological innovations included tracking churn. Two states participating in WSS—Idaho and Rhode Island—focused on measuring churn data to better track

its impact. These states successfully reduced churn for some work support programs by using technology to prepopulate forms and using electronically available data to automatically renew benefits where possible (Isaacs, Katz, and Amin 2016).

Nonprofits can also implement technology strategies in partnership with benefit agencies. A prominent example is Benefits Data Trust, which works with governments and nonprofits to increase access to benefits through improved use of technology and data nationwide.<sup>40</sup> Another national organization that has improved access to public benefits is Code for America, which focuses on working with community organizations and governments to create more user-friendly application experiences through better use of technology.<sup>41</sup>

Box 3 provides some examples of promising technology and data-sharing strategies.

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### BOX 3

#### Technology and Data-Sharing Examples

- Benefits Data Trust conducted a pilot to use existing data on people seeking medical assistance to target seniors likely eligible for SNAP and invite them to apply. The pilot successfully increased SNAP applications and enrollments for the target population, enjoyed high levels of client satisfaction, and did not increase strain on county public assistance offices.<sup>a</sup>
- One Utah program worked to build electronic records, online applications, and a rules machine. This ultimately doubled the caseload capability of a single worker.<sup>b</sup>
- Code for America partnered with Minnesota counties to combine nine benefits applications into one website, reducing the time to apply for benefits from 110 minutes to 20 minutes.<sup>c</sup>
- A nonprofit-government collaboration in Michigan produced one application combining five benefits, resulting in an 80 percent shorter application and cutting processing application time in half.<sup>d</sup>

<sup>a</sup>“Reaching to Underserved Elderly and Working Adults in the Supplemental Nutrition Assistance Program,” Mathematica, accessed February 22, 2023, <https://www.mathematica.org/projects/reaching-the-underserved-elderly-and-working-adults-in-the-supplemental-nutrition-assistance-program>.

<sup>b</sup> Stan Dorn, *Integrating Health and Human Services Program and Reaching Eligible Individuals under the Affordable Care Act: Final Report* (Washington, DC: US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, 2015), <https://www.urban.org/research/publication/integrating-health-and-human-services-programs-and-reaching-eligible-individuals-under-affordable-care-act>.

<sup>c</sup>“Integrated Benefits Applications,” Code for America, accessed February 19, 2023, <https://codeforamerica.org/programs/social-safety-net/integrated-benefits/>.

<sup>d</sup> Chad Smith and Sara Soka, *Technology, Data, and Design-Enabled Approaches for a More Responsive, Effective Social Safety Net*. (Washington, DC: Beeck Center for Social Impact and Innovation, 2020), [https://beeckcenter.georgetown.edu/wp-content/uploads/2020/10/SSNB\\_October\\_v3.pdf](https://beeckcenter.georgetown.edu/wp-content/uploads/2020/10/SSNB_October_v3.pdf).

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Improving data collection infrastructure through technological improvements, along with data-sharing practices, has been an important aim of the FSC from the beginning. Some partners have already taken important early steps to improve data practices.

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## Coordination across Partners

Cross-partner collaboration is promising for improving service delivery, both inside and outside of the public benefits field. Prior efforts exist on a continuum from organizations operating in isolation to engaging in increased communication, coordination, and collaboration (McDaniel et al. 2021).

A more in-depth level of collaboration between organizations working to address complex issues is sometimes referred to as *collective impact*. It is often considered best practice for collective impact efforts to include the following components:

- setting common goals, where the specialized goals of organizations are levers for advancing collective goals
- sharing data collection, measurement, and data-driven decisionmaking
- engaging in mutually reinforcing activities, where roles for each organization are clearly defined and complementary
- communicating continuously over time
- having a backbone organization coordinating the initiative

Creating clearly defined roles is often one of the biggest challenges organizations face when undertaking collective impact efforts, but it is key to successfully leveraging cross-organizational partnership. Partnerships that duplicate services may lack the incentive to collaborate, engage in referrals, and share best practices. Partnerships made up of organizations with complementary roles benefit most from creating networks to support people in different ways to better meet their needs in the moment and over time (Kania and Kramer 2011).<sup>42</sup>

Collective impact and other large collaborative initiatives can be difficult to evaluate, in large part because it is difficult to isolate the effect of an initiative that has multiple different interventions and is designed to impact an entire community. One study created a framework for the effect of collective impact and found that some initiatives likely contributed to desired outcomes (Lynn et al. 2018).

Box 4 highlights some promising approaches to cross-partner work that exist at different points along the continuum of organizational collaboration.

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#### BOX 4

##### Cross-Partner Coordination Examples

- The Family-Centered Community Change initiative supported local partnerships in three cities to develop strategies and integrate service delivery to support two-generation economic mobility.<sup>a</sup> Partners included school districts, adult services organizations, community colleges, child care and early education providers (such as Head Start), and other community based organizations.<sup>b</sup> The overall vision for the two-generation strategy was to support families through providing adult education and financial learning opportunities, quality culturally informed care for families, early education programs for children, and supporting children through transitions to elementary school.<sup>c</sup> Some of the key accomplishments of the work included new data sharing, innovative service delivery, and stronger partnership commitments. Partnerships were strongest when there was reliable funding, investment from partners, a clear vision, and staff understanding of partner roles. Some of the challenges involved partners understanding each other's commitments and capacities. In the most successful cases, partners addressed these challenges by discussing openly and acknowledging constraints around funding, scheduling, authority, and even duplicating services to better serve the community.<sup>d</sup>
- CAP Tulsa, a two-generation and place-based initiative in Tulsa, Oklahoma, relies on coordination across entities, combining services that support children and families together across different support areas such as health, education, economic support, child care, and postsecondary and employment pathways combines supports for children and their parents.<sup>e</sup> The children that participated in the CAP Tulsa program had improved test scores and reduced absenteeism in school as middle schoolers.<sup>f</sup>
- The StriveTogether initiative in Cincinnati involved local leaders from 300 organizations in Cincinnati, Ohio, coming together to improve education outcomes across three school districts. Partners included representatives from public schools, nonprofits, city government, community colleges, corporations, and advocacy groups. One coordinating entity known as Strive brought leaders of the partnership together.<sup>g</sup>
- An evaluation of eight Benefits Enrollment Centers, which receive federal funding to help older adults apply for public benefits, found that these centers engaged in several promising practices to increase benefits access involving community collaboration. These practices included creatively partnering with other local organizations like public housing developments and medical providers on referrals and on advertising their services.<sup>h</sup>

<sup>a</sup> Anderson et al. (2021).

<sup>b</sup> McDaniel et al. (2021).

<sup>c</sup> Anderson et al. (2021).

<sup>d</sup> McDaniel et al. (2021).

<sup>e</sup> “CAP Tulsa,” accessed February 19, 2023, <https://captulsa.org/>.

<sup>f</sup> Phillips, Gormley, and Anderson (2016).

<sup>g</sup> Kania and Kramer (2011).

<sup>h</sup> “Promising Practices of Benefits Enrollment Centers,” National Council on Aging, accessed February 22, 2023, <https://www.ncoa.org/article/bec-promising-practices-report>.

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Though the coalition model aspect of FSC was conceived of as collaboration to foster improved services but not specifically as collective impact, the activities of the FSC grantees align with several key components of typical collective impact models, including data sharing between community organizations, increasing communication and shared knowledge between partners, and providing more comprehensive services for populations they jointly serve. The partnerships vary in the extent to which they have a clearly defined backbone organization.

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## Discussion and Looking Ahead

This report has underscored why interventions to increase benefits access are important for ensuring that people with low incomes in Philadelphia and across the country can meet their basic needs. Benefits can do a great deal to improve people’s well-being through providing families with more resources. And there are many benefits that eligible people do not receive because of access barriers. Therefore, efforts to reduce the amount of safety net benefits that eligible families leave on the table through service improvements is a worthy endeavor.

The FSC was intended to reduce these benefits access barriers through cross-agency collaboration and various other promising access approaches, including the following:

- investing in place-based coalitions to reduce transportation barriers
- expanding service hours to accommodate people with irregular work schedules, child care responsibilities, or other barriers to accessing services during business hours
- using new technology platforms to streamline the referral process and data-sharing capacity
- hiring additional staff, such as navigators and bilingual staff
- providing materials in clients’ native languages
- expanding outreach efforts, including collaborative approaches
- targeting hard-to-reach populations, such as immigrants and older adults



And yet, as we have noted here, it is important to underscore that benefits are not a silver bullet for lifting people out of poverty for the long term. This is largely outside of the control of service providers and even local policymakers—public benefit recipients are often low-wage workers who rely on them to meet needs that they cannot meet with jobs alone. And low-wage workers often cycle on and off benefits as their jobs leave them precariously close to poverty and they fall into and out of eligibility for benefits. Moreover, for people who are unable to work, benefit levels are often too low and eligibility is too limited to fully guard against hardship.

While the FSC organizations have set ambitious goals to innovate their practices in these areas to increase benefits access, they may consider additional promising approaches included here in future collaborative service planning. For instance, they might consider whether it makes sense to make improving customer service a priority. They may take stock of what they have achieved in terms of data sharing and where to go next to improve coordination. That exercise could lead to considerations of how to improve use of shared data to set shared goals. They may also consider how to plan service collaboration to maximize the value-add of partnerships beyond what a single organization could achieve.

Over the next year, the Urban Institute will be engaging in a retrospective implementation study of the early implementation of FSC, along with additional evidence-gathering work. We have designed our evaluation activities around data limitations of a complex collaborative initiative that is engaging in evaluation retrospectively. We aim to capture detail on the experiences of staff and clients involved in FSC activities and to work with the coalitions to identify and capture any evidence of effectiveness of priority strategies they implement to increase benefit access or otherwise meet the goals of their partnership. We hope that our work will inform the future of FSC activities, plans for The Promise overall, and the broader benefits access field.

# Notes

- <sup>1</sup> “City Council, United Way set Poverty Action Plan in Motion with Announcement of \$10 Million in Funding for Partnerships with Key Neighborhood Service Providers,” City Council of Philadelphia, February 22, 2021, <https://phlcouncil.com/city-council-united-way-set-poverty-action-plan-in-motion/>; “Philadelphia Poverty Action Plan: People Not Programs,” City Council of Philadelphia, accessed February 19, 2023, [http://phlcouncil.com/wp-content/uploads/2020/03/PhilaPAPInstaPhoto\\_2.png](http://phlcouncil.com/wp-content/uploads/2020/03/PhilaPAPInstaPhoto_2.png).
- <sup>2</sup> “City Council, United Way set Poverty Action Plan in Motion with Announcement of \$10 Million in Funding for Partnerships with Key Neighborhood Service Providers,” City Council of Philadelphia; “Frequently Asked Questions,” The Promise, accessed October 10, 2022, <https://thepromisephil.org/faq/>.
- <sup>3</sup> Material hardship is widely understood as the inability to meet basic needs, such as for food and shelter and resulting challenging living conditions. See “Measures of Material Hardship,” US Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, March 31, 2004, <https://aspe.hhs.gov/reports/measures-material-hardship>.
- <sup>4</sup> “Media Coverage: Philadelphians Leave \$450 Million on the Table in Federal and State Benefits Annually” (press release), Benefits Data Trust, March 25, 2021, <https://bdtrust.org/philadelphians-leave-450-million-on-the-table-in-benefits-annually/>.
- <sup>5</sup> “Plan of Action,” The Promise, accessed February 19, 2023, <https://thepromisephil.org/planofaction/>.
- <sup>6</sup> “S1701. Poverty Status in the Past 12 Months,” US Census Bureau American Community Survey, accessed February 19, 2023, <https://data.census.gov/cedsci/table?q=poverty%20in%20philadelphia%20in%202021&tid=ACSST1Y2021.S1701>; “QuickFacts: Philadelphia County, Pennsylvania,” US Census Bureau, accessed October 10, 2022, <https://www.census.gov/quickfacts/fact/table/philadelphiacountypennsylvania,PA/PST045221>; Andrew DePietro, “U.S. Poverty Rate by City in 2021,” *Forbes*, November 26, 2021, <https://www.forbes.com/sites/andrewdepietro/2021/11/26/us-poverty-rate-by-city-in-2021/?sh=525d684c5a54>.
- <sup>7</sup> “Federal Poverty Level (FPL),” healthcare.gov, accessed February 19, 2023, <https://www.healthcare.gov/glossary/federal-poverty-level-fpl/>.
- <sup>8</sup> Jason Laughlin, “Racist Property Deeds Keep Thousands of Philly Homes Off-Limits to All but White Buyers, Study Finds,” *The Philadelphia Inquirer*, December 30, 2019, <https://www.inquirer.com/news/racial-covenants-deed-philadelphia-segregation-african-american-history-20191230.html>.
- <sup>9</sup> Will Bunch, “In Ruins: How Philadelphia became the Poorest Big City in America,” May 13, 2014, [https://www.inquirer.com/philly/gallery/20140513\\_in\\_ruins.html&outputType=app-web-view](https://www.inquirer.com/philly/gallery/20140513_in_ruins.html&outputType=app-web-view).
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