



Accessing Public Benefits in Philadelphia

Perspectives of Benefit Seekers

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In recent years, the City of Philadelphia has increased its emphasis on addressing its status as the poorest large city in America. A key pillar of this agenda has been improving access to public benefits given evidence that millions of dollars are left on the table annually by Philadelphians who do not receive all the assistance for which they are eligible. This brief contributes to evidence about what benefit seekers in Philadelphia experience. It presents findings from interviews and focus groups with people who attempted to sign up for public benefits and access tax credits, including their perspectives on aspects of existing systems and services that facilitated and impeded access. We also share benefit seekers' suggested improvements. A common denominator among our findings is that to achieve universal access to benefits for those who are eligible, people need simple, convenient ways to apply for benefits and individualized support to eliminate remaining access barriers. Our primary aim for this brief is to aid local policymakers and benefit administrators in understanding where to focus their efforts to improve access to vital supports. That said, our findings reflect evidence about the national benefits-access landscape and are therefore also relevant to national audiences working on improving benefits access.

Introduction

In March 2020, the City of Philadelphia released the Poverty Action Plan to lift 100,000 city residents out of poverty over five years. Motivated by Philadelphia's status as the poorest of America's largest cities, the plan identified three focus areas for poverty-reduction efforts, all centered on increasing residents' income: strengthening the social safety net, supporting high-quality employment, and subsidizing housing costs.¹ As the first major step toward meeting the plan's goals, the city committed \$10 million to United Way of Greater 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.²

The Promise planned to release a series of requests for proposals for community-based organizations to partner with each other to engage in "community challenges" to stabilize the income and employment of Philadelphians with low incomes. The Promise circulated the request for proposals for its first community challenge, called the Family Stability Challenge (FSC), in December 2020, and work began in spring 2021. The FSC is investing in community-based organizations to connect underserved populations with public benefits and refundable tax credits for which they are eligible, investing in interagency data sharing and collaboration, and improving the service capacity of those organizations (UWGPSNJ 2022). FSC funded four community coalitions to engage in that work.

In 2022, UWGPSNJ's Knowledge Center, the entity overseeing data reporting and evaluation for The Promise, engaged the Urban Institute to conduct an evaluation of the FSC's early implementation. The evaluation included a descriptive study of FSC's early implementation, which captured perspectives of direct service providers on the challenges Philadelphians face in signing up for benefits and the important supports that benefit navigators like themselves provide to remove these barriers. We also captured perspectives of a small sample of people who had used these benefit navigation services about the help they received (Coffey et al. 2023). We built on this work by conducting an analysis of American Community Survey data to lift up which groups of Philadelphians were accessing fewer benefits than they were likely eligible for based on income. That work confirmed major gaps in access citywide and for certain groups, including white, non-Hispanic and Chinese people, the youngest and oldest adults, and people born outside of the US.³ These findings suggested Philadelphians faced significant challenges when signing up for benefits, but we had not engaged people with lived experience about their attempts to do so generally, beyond specific experiences with FSC navigation service providers. We identified this as an important next step in evidence-building around benefits access in the city.

This brief presents findings from this next round of evidence-gathering. As detailed in box 1, we asked people in Philadelphia about their experiences attempting to sign up for public benefits and access tax credits and to share their perspectives on aspects of existing systems and services that facilitated and impeded access. This information can help both local and national stakeholders in understanding where to focus their efforts to aid access to vital supports.

BOX 1

Methods

Recruitment

The Urban team partnered with staff at Benefits Data Trust and Community Legal Services—both service providers involved in the prior FSC evaluation—to aid recruitment for this research. Benefits Data Trust supports access to a wide range of benefits for a broad population of city residents, while Community Legal Services focuses on providing legal assistance to aid access to especially hard-to-reach benefits like Supplemental Security Income (SSI) and other supports for residents with the highest access barriers. They conducted outreach to Spanish- and English-speaking adults—reflecting our team’s language capacity—who were in North Philadelphia and who had attempted to sign up for public benefits in the two years before recruitment. Recruitment and data collection took place in September and October 2023.

Study participants

We conducted in-depth qualitative data collection with a total of 26 participants. This included one in-person focus group, one in-person interview, and 16 individual virtual interviews.

All participants had accessed at least one public benefit in Philadelphia in the past two years and almost half (12 people) unsuccessfully attempted to sign up for at least one benefit over the same period.

Notable participant characteristics include the following:

- 15 women, 10 men, and 1 person who did not identify their gender
- a large majority (nearly 70 percent) identified as Black or African American
- a broad spectrum of ages, from the 25 to 29 to 60 and older groups
- diverse education statuses, with roughly equal shares stating they had completed high school or GED (7), completed some college (8), or completed college (8); and a few (3) who had not completed high school
- nearly 40 percent were single and never married, with smaller numbers reporting other relationship and marital statuses
- nearly equal shares reported that they currently were not or were working (14 and 12, respectively)
- about two-thirds of participants had at least one child under age 18 living with them

A notable limitation of our sample is that we were only able to recruit one person who preferred to speak to us in Spanish and we lacked capacity to conduct data collection in other languages. Therefore, our insight into language capacity barriers is limited.

Discussion topics

Study participants first completed a brief survey focused on their demographics and history of benefit receipt. We then asked them separately about their experiences with the following:

- applying for benefits from Philadelphia County Assistance Offices (known colloquially as the “welfare office”), which is administered by Philadelphia’s Department of Human services, including the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for

Needy Families (TANF) cash assistance, and Medical Assistance (Pennsylvania Medicaid). Philadelphians can also apply for these programs through the state’s COMPASS web platform

- applying for child care assistance, which may happen through the County Assistance Office, the COMPASS web platform, or through the local Early Learning Resource Center
- applying for housing assistance through various public programs, which happens through the Philadelphia Housing Authority for public housing and vouchers, either in person or on the Housing Authority’s website; some people also received emergency pandemic-era rental assistance through the city’s Department of Planning and Development
- receiving tax filing assistance.

Though we did not ask specifically about experiences receiving SSI, we captured the experiences several participants volunteered about support they had received applying for that benefit.

We asked about how people learned about benefits, why they applied, how they applied (e.g., in person or online), what that experience was like, any help they received in applying, and any challenges they experienced throughout the application process. We closed by asking for the recommendations for improvements to these application processes.

Source: Authors’ analysis.

Benefit Seekers’ Perspectives

Factors Making Accessing Benefits More Challenging

While challenging experiences applying for benefits were not universal among people we spoke with, most study participants described at least some aspect of the process as difficult. This section summarizes challenges that participants highlighted as notable barriers to accessing benefits in Philadelphia.

INCOMPLETE INFORMATION ON ELIGIBILITY REQUIREMENTS

Most benefit seekers we spoke with said that they did not fully understand which benefits they were eligible for or what the criteria for eligibility were. Some mentioned that information sources were scattered and included websites, discussions with government caseworkers and private benefit navigators, and physical documents like mailers and flyers. However, they did not know whether the information they received was comprehensive and thought it was possible that they were missing out on information about supports for which they were eligible. One person explained how their knowledge was limited as they attempted to sort out their eligibility for various programs:

When I initially wanted to apply for these benefits, I didn’t really have a lot of information...I just knew that if my income is low and I’m struggling, I can at least get myself some quality benefits through a lot of different ways. But...I didn’t really know about a lot of these eligibility processes.

Several emphasized that understanding income limits for eligibility was particularly difficult. Multiple people stated that they could not rely on receiving SNAP and TANF benefits or predict the

value of the benefit because they could not work out what the income requirements were or how income changes might change the value of the benefit.

COMPLEX AND EXTENSIVE PAPERWORK REQUIREMENTS

A large portion of benefit seekers we spoke with reported having had a hard time with at least some part of the process of completing required benefit application paperwork. Some said understanding how to fill out forms was hard or that the options did not reflection their circumstances. For instance, one person who worked as an independent contractor said that was not always an occupation option on benefit application forms and often case managers told them to check an incorrect option.

Several people said that it was hard to gather the necessary documents to complete benefit applications. A few said that getting a Social Security card or other official documentation with their Social Security number, or similar documentation for immigrants with an Individual Taxpayer Identification Number (ITIN) was difficult.⁴ This often involved dealing with federal bureaucracies at the Social Security Administration or Internal Revenue Service. That extra step could take several weeks or more to process and therefore would delay benefits receipt. A few people said that to access scarce housing vouchers, they needed to prove their homeless status by providing evidence that they were staying in a shelter and that people who were housing insecure but not in shelters could not access these supports.

One benefit seeker said it was not immediately clear on the COMPASS website which documents were required and that it was hard to predict because the suite of benefits they applied for each had different requirements:

And it'll...just say upload documents, but it won't say [which] documents. But maybe they may want a letter from a daycare. And maybe...they want a housing assistance letter, or maybe they want a denial letter from before or a previous tax letter, and you won't know until they call you...or email you and tell you.

This was a common sentiment among participants. And another person, expressing a similarly common sentiment, explained how the extensive documentation required to obtain [County Assistance Office] benefits seemed excessive.

So there was a lot of things on the application form....a lot of information about migrants and a lot of tick-boxes...I just know that all these things are absolutely necessary—the tax information, the tax deductions, the resources, your income. But I just found them a little bit too long and overly complicated...a lot of pages.

A few people who signed up for housing assistance through the Housing Authority had similar complaints. One person painted a picture of how onerous the process of completing paperwork was for getting a housing voucher:

I went down [to the Housing Authority] and they had me...doing all this paperwork, asking me for...this and that. I had my baby in the carrier connected to me. And I had to go get a child support printout. I sat there for...two hours. I had to go [to the County Assistance Office] to get a printout...they needed all their stuff...that day...I had to take them a copy of my ID, the kids' birth

certificates. I had everything...I was in storage looking with the baby on the carrier looking through boxes of stuff and birth certificates and Social Security cards.

UNCLEAR OR INSUFFICIENT COMMUNICATION

We heard repeatedly that part of what made navigating benefit application paperwork hard was lack of adequate communication from program administrators about requirements. Multiple benefit seekers said that deadlines to complete paperwork associated with initial applications and benefit renewals were not clearly communicated. For some people, lack of information about when to fill out paperwork led to gaps in program participation. For example, a Medicaid coverage recipient told us about how they lost coverage because they were not notified of the need to complete renewal paperwork:

For a while I was actually unsubscribed from Medicaid...just did because I did not receive any notification concerning...the renewal. I was actually left in the dark for a while. I think it was about last month that I found out that I was uninsured.

One person mentioned that it can be difficult for non-English speakers to communicate with benefit caseworkers because finding an interpreter can be hard. That person noted it had been difficult for them to access Spanish interpreters at the local Social Security office to help with their Supplemental Security Income (SSI) application and that was a barrier to accessing the benefit.⁵

DIFFICULTY USING ONLINE APPLICATION PLATFORMS

People who had applied for benefits using online platforms mentioned some ways in which they were hard to use. They primarily pointed to challenges using COMPASS, the website Pennsylvania's state government manages where people can apply for many health and human services benefits on a single form, including SNAP, Medical Assistance (Pennsylvania Medicaid), and TANF cash assistance.

Multiple benefit seekers described using COMPASS as "tedious" and gave examples of why they felt that way. Some people said the website was hard to use on cell phones and that people who lacked a home computer faced a barrier to applying online, though a few disagreed and said that navigating the website on a cell phone was easy. A benefit seeker who had a hard time with the interface shared their experience using COMPASS on their phone:⁶

It was very difficult...filling out all these applications on my phone. I downloaded the file on my phone, and I had to send it to my girlfriend's computer and answer those questions before then sending it back. It's very difficult.

There were some notable but less frequent challenges with COMPASS that people described. A few people had trouble getting the document upload feature to work. Some said it was hard to get questions answered when working through online paperwork because the automated chat feature on the website was unable to answer their questions. Further, they said it was hard to get through to a worker when calling the County Assistance Office to get their questions answered.

APPLYING AT BENEFIT OFFICES

Patterns also emerged of challenges applying in person at County Assistance Offices. Some benefit seekers we spoke with shared that they felt caseworkers looked down on them and that the way caseworkers spoke to them was sometimes disrespectful or unhelpful.

A common complaint was that people must wait for a long time at the office before seeing a caseworker to work through their benefit application. Sometimes they were not attended to on the day they first attempted to apply in person and had to come back another day. A few people also said that the nearest office's limited hours⁷ made it inconvenient to apply in person. One person told us about their struggles balancing work and getting benefits they needed:

The challenge was...sometimes I had to forfeit some of the work I'm doing. I had to....be absent at my workplace just to go to the [County Assistance Office]. That kind of affected, you know, my work a little bit at the time.

A few people also told us that transportation to the benefit office was inconvenient for them, which was a barrier to accessing benefits. One person said it had taken them multiple hours on public transit to get to the nearest office.

Factors Facilitating Benefits Access

People we spoke with also mentioned supportive factors that played a key role in helping them connect to benefits. This section summarizes the factors that emerged as most salient in supporting access.

MULTIPLE APPLICATION OPTIONS

Though each of the application options were challenging for some people, we heard that having multiple ways to sign up for benefits facilitated access. There was not one application process that worked for all study participants, and having different options to accommodate different technology skills and logistical preferences was helpful. Many said they found applying online easier than in person because they did not have to deal with long wait times at the office. One benefit seeker explained why applying online was better for them:

I think [applying online] was easier rather than going into the office, sitting for hours...waiting for ...a decision.

A few people also said that the online option made them feel more comfortable and less stigmatized signing up for benefits. For instance, one person said they felt unwelcome at the County Assistance Office and that it was more comfortable to deal with sensitive things like sharing details about their child's father for child support enforcement when they did not have to talk to caseworkers in person. Another benefit seeker discussed how the different options made them feel:

I've seen some...discrimination from some people. So I tend to avoid places that people might think, "he's poor and he's disabled and...things like that." And so...I just do most of...the things I want to do...online. I got a COMPASS account, and I use that to apply for my SNAP, for my Medicaid.

Several people mentioned that using the Philadelphia Housing Authority's web-based application for housing assistance was easy and helpful to have available, though people tended to have less experience with that site because there was a long wait list for Housing Authority programs. One person noted that it was inconvenient that the application for these programs was not integrated in a single platform along with those on COMPASS.

On the other hand, several people said they were not very comfortable with online platforms and therefore found the option of signing up at the benefit office helpful. And several mentioned that calling the benefit office and applying over the phone or getting forms in the mail and filling them out at home or returning them to the benefit office (often for benefit renewals) were their preferred application options. One person said that because they were legally blind it was helpful to have the option to apply remotely over the phone, rather than having to deal with travel to the office or getting help with reading the website.

SUPPORTIVE APPROACHES OF SOME GOVERNMENT CASEWORKERS

While interactions with caseworkers were often frustrating, some people mentioned that when caseworkers were supportive, this was a major facilitator of benefits access. A few interviewees said that when caseworkers offered clear instructions and answers to application questions over the phone, it facilitated a smooth application process. A benefit seeker noted how having a caseworker take the time to walk them through each aspect of the application made the complicated application requirements seem much easier:

Last year I took all of my information to the welfare office and they make copies of everything, so they had a copy. And they just asked me how much was my electric, how much was my gas, how much was my water, how much was my telephone, and I told them over the phone.

We also heard from some people who said caseworkers at the office had taken time to work through any issues they were experiencing with benefit applications and that was an important factor in them successfully accessing benefits. One example of this was a person who was having trouble getting documentation processed until a caseworker helped:

Yeah, I just went to...the caseworker to drop my documentation. And after the review, I was not eligible to receive it, at first. So, my caseworker helped me with proper documentation and...helped me to review the documents, and helped me with how I'm going to go about it, and I was able to get it at the end.

In addition, a few people also mentioned that their government caseworker put in the effort to help them connect to additional benefits beyond those they initially applied for, leading them to get benefits they would not have otherwise.

BENEFIT NAVIGATORS AT COMMUNITY-BASED ORGANIZATIONS

Public benefit navigators at community-based organizations played a key role in connecting many of the people we spoke with to benefits and tax credits in general and to certain programs in particular. Benefit seekers noted how these navigators removed various barriers they were experiencing to accessing benefits. For example, several people said that navigators clearly communicated information that was hard to find elsewhere, including eligibility requirements, deadlines, and documentation requirements. We

also heard a few people say that navigators reviewed their documents to ensure they met all the necessary requirements before they submitted their application to avoid rejections and delays in processing. One person also noted that they continually went back to an organization for application help in part because navigators there took an empowering approach to benefit application services:

It was actually great because this particular organization I've been familiar with for years...they are always very helpful there....They don't just do it for you. They make sure that you understand what you're doing just in case you were ever had to be on your own and you're sort of set to...get it done.

Most people who had worked recently said that they had filed taxes with a tax preparer. About equal shares reported using free and paid tax preparation services. Almost everyone who filed taxes said they would not have been able to file taxes on their own because it was too complicated, and they would not know how or they would not get all the refundable tax credits they were eligible for. One person shared their perspective, which was aligned with what others shared:

When it comes to taxes, I think the best thing is having a tax preparer. Because...every year, there are changes with preparing your taxes, and they get trained in every year...what credits are available, and so forth. And what sort of documentation is needed to [access] these credits...And it's not difficult because the process is done all in one shot through this [tax preparer].

We also heard from several people who were unable to work because of a disability and had signed up for SSI. They all said they received legal aid to navigate the application process and felt getting the benefit would have been impossible without that service. They mentioned that lawyers worked with them to document their disability and advocated to have their previously denied cases approved.

APPLICATION HELP FROM FRIENDS, FAMILY, AND COWORKERS

Friends, family, and coworkers were often a critical resource facilitating benefits access for the people we spoke with. Often people said they first heard about programs from people in their personal or work lives who had previously signed up for the programs and that these people were able to explain the application process after successfully navigating it themselves. In some cases, benefit seekers said they found asking people in their personal networks for help to be more helpful than professional navigators or caseworkers because they came from similar social or cultural backgrounds and were able to explain things in a relatable way and make them feel comfortable signing up for benefits. For example, one person told us about how reluctant she had been to deal with public systems that had a reputation for being discriminatory and the critical role a friend had played in making her comfortable signing up for Medicaid:

I would say I wouldn't have received Medicaid without my friend's help...because I was kind of skeptical, kind of scared and, you know...I'm black. I don't want to face discrimination...But then she was like, "Come on, girl, you have to go...you just have to face the world out there"...So, she was the one that gave me the courage and the support and...surprisingly, there was no form of any discrimination...and everything went smoothly.

Benefit Seekers' Suggested Improvements

People we spoke with offered their perspectives on what could improve access to public benefits in Philadelphia. Here are potential solutions they shared:

- **Clearly communicating eligibility criteria and paperwork requirements.** Among the most common suggestions benefit seekers provided was for benefit administrators to create documentation that lays out all the information people need to know to work out which benefits they are eligible for and how to apply for them. A few people said that having a checklist with all eligibility criteria and required documentation on it would be useful. They thought this would reduce the likelihood that people would fail to apply for benefits they were eligible for, fill out paperwork incorrectly, or fail to upload requirement documents.⁸ A few people also suggested that benefit administrators should communicate the availability of benefits and who is eligible to the public through diverse communication channels, including social media, emails, and paper flyers so that this information would be commonly understood among the population who would qualify for each program. These recommendations align with successful approaches human services programs elsewhere have taken to improve communication to improve benefits access. For example, Philadelphia and the state of Pennsylvania might consider adopting two-way texting functionality between caseworkers and benefit seekers applying for benefits online so they can quickly clarify eligibility and enrollment questions. Michigan’s Department of Health and Human Services piloted such an approach with some promising results around benefits access (Civilla and Code for America 2019).
- **Expanding online functionality.** People we spoke with had several suggestions about how to increase functionality of online benefit application platforms so they are more useful to applicants. One person said that online platforms should have a comprehensive list of frequently asked questions about the application process. Though these resources exist in some form on both COMPASS and the Philadelphia Housing Authority site, some benefit seekers felt that they were hard to follow or lacked enough detail to provide needed clarification. Others suggested providing explanations in simpler language and translating text into multiple languages to increase accessibility for Philadelphia’s immigrant communities. Philadelphia and the state of Pennsylvania could consider improving the personalization of the COMPASS application experience, following the example of reforms to the GetCalFresh (California SNAP) web-based application process. Those reforms included personalized eligibility verification guidance integrated in the application experience and personalized verification reminders. These reforms appeared to have played a role in a substantial increase in verifications.⁹
- **Creating opportunities for community input.** One person we spoke with said that providing a variety of opportunities to give feedback directly to benefit program administrators would help them understand how to remove barriers to program access. That person felt that “a focus group or listening session to get input about how to structure these applications and listening to the feedback” would help improve application experiences. They also emphasized the importance of providing opportunities for feedback immediately after people complete benefit applications so they can communicate aspects of the process that are hard to understand and might prevent them from completing the application. This aligns with the growing recognition of the importance of human-centered safety net design—meaning ensuring programs are simple to use and reflect end users’ needs. Code for America has documented several promising

examples of human services programs improving application experiences by engaging end users in redesigning application experiences to meet their needs.¹⁰

- **Increasing case management capacity at benefit offices.** A few benefit seekers suggested that benefit offices should increase case management capacity so someone is available to help people with their benefit applications whenever they need the help. One person said it would help to have a case manager assigned to each applicant so the applicant could reach out with questions throughout the application process. Another person said it would be helpful to have more office locations with longer hours so case managers are more accessible to people in more places and with various schedules. Other research supports investing in case management capacity to improve benefits access (Families USA 2020).
- **Providing targeted support for seniors.** One person suggested that benefits access infrastructure should include an office location and a phone line that only serves seniors. They also thought that a social worker should be available to check on seniors' needs. In this benefit seeker's view, this extra support would account for the fact that many seniors have physical limitations that can make accessing benefits more difficult (e.g., limited ability to hear a phone call or wait in long lines at an office) and have limited comfort with technology involved in using online platforms. Though public and nonprofit Area Agencies on Aging provide targeted services to seniors in many localities, these suggestions and other research point to the usefulness of integrating these services with human services systems (Brewster et al. 2020).
- **Aligning eligibility with basic needs.** Going beyond improvements to application processes, several benefit seekers emphasized the need to expand benefits eligibility to better reflect people's needs. This includes granting people initial approval immediately after they apply for a benefit, rather than making them wait to be approved. It also includes increasing the number of people eligible for those programs to include everyone who struggles to make ends meet. One person suggested programs should determine this by looking at "not just your income, but also what you already have to pay like your bills that you already have, your rent...consider how much you have to spend out of...what you were making to survive just to the end of one month," because people with different incomes may struggle equally depending on individual circumstances. Other research has shown that many benefit seekers nationwide feel that eligibility limits for human services programs generally do not allow programs to meet everyone's basic needs (Anderson et al. 2022).

Discussion

Benefit seekers' perspectives we have shared here, including challenges and facilitators of benefits access and potential improvements, are largely not unique to Philadelphia. They reflect both the wider benefits access landscape and specific local conditions. In this section, we reflect on the implications of our findings, chiefly for policymakers and public benefit administrators in Philadelphia and across Pennsylvania. However, implications are likely also relevant for others who work on providing supports to help people meet their basic needs across the country.

- **People need clear, consistent, and universal communication about benefit eligibility and how to access benefits.** Other research shows this is true generally, and this study suggests it is true in Philadelphia in particular.¹¹ In Philadelphia, this information is available in different locations—including benefits access sites like COMPASS and the Philadelphia Housing Authority’s website, from community-based organizations, from benefit agency caseworkers, and by word of mouth. But we heard that many people don’t know where to look and, because information is not all in one place, they may miss essential information to successfully apply for benefits. In too many cases, people find out about benefits because they happen to hear about a program, while others who need the help but do not hear about it struggle to make do without benefits. Communication about benefits should be designed to reach people who access information in different ways. And information about benefits should be available in an accessible, integrated format (Soka 2022).
- **People need multiple, flexible options to apply for benefits.** Benefit seekers, including many of those we spoke with, often balance family and work responsibilities while struggling to make ends meet on low incomes (Butrica and Martinchek 2020; Coffey Hahn and Park 2019). Research suggests that the stresses of poverty compound these challenges and make juggling extra tasks like benefit applications even more challenging.¹² Therefore, people need flexibility when applying for benefits, meaning flexible deadlines for paperwork, flexible documentation requirements, and multiple ways of applying. And these options must reflect the fact that what works for one person may not work for another. Benefits should be designed to intentionally knock down known barriers to benefits access—from limited time to disabilities to stigma and cultural reticence to engage with public systems.
- **Even when multiple ways to apply and clear instructions exist, some people will need personalized assistance.** Findings from this study and other work underscore the importance of increased public investment in benefit navigation services through both public agencies and private providers (Coffey, Payne, and Sonoda 2023; Hahn Pratt and Knowles 2023). Research suggests that there are many quality community-based organizations in Philadelphia and across the country who provide supports tailored to people’s needs related to their culture, language, disability, and other individual circumstances (Coffey et al. 2023). However, these organizations often do not have funding to build capacity to meet their communities’ needs. They typically rely on unstable funding from a mix of public and private grants and would be able to establish more robust operations with guaranteed public funding (Herrington 2017). And caseworkers at public benefit agencies are often overworked and struggle to keep up with their caseloads. They also often lack capacity to support comprehensive staff training on benefit eligibility and evidence-based case management. Public funding for more case managers and better training is an important ingredient in improving access to critical public benefits (Families USA 2020; Pratt et al. 2023).

The bottom line among these suggestions is that, to achieve universal access to benefits for those who are eligible, **people need simple, convenient ways to apply for benefits and individualized support to eliminate remaining access barriers.**

Notes

- ¹ Darrell L. Clarke and Maria D. Quiñones-Sánchez. “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: Council News*, 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.
- ² “Frequently Asked Questions,” The Promise, accessed October 10, 2022, <https://thepromisephl.org/faq/>.
- ³ Julia Payne, Kevin Werner, and Amelia Coffey, “Which Eligible Philadelphians Are Not Accessing Public Benefits?,” Urban Institute, November 1, 2023, <https://www.urban.org/research/publication/which-eligible-philadelphians-are-not-accessing-public-benefits>.
- ⁴ Public benefit eligibility for immigrants is complex and more limited than for people born in the United States, and immigrants face additional barriers to access. See “Overview of Immigrant Eligibility for Federal Programs,” National Immigration Law Center, accessed November 11, 2022, <https://www.nilc.org/issues/economic-support/overview-immeligfedprograms/>; Haley, Gonzalez, and Kenney (2022).
- ⁵ The lack of substantial representation of limited-English-proficient Philadelphians in our sample is a substantial limitation, and therefore findings should be interpreted as offering a very limited window into the experiences this population has with benefits access.
- ⁶ This is a significant challenge given research showing that people with low incomes are more likely to have mobile web access than access via a desktop or laptop computer. See Emily A. Vogels, “Digital Divide Persists Even as Americans with Lower Incomes Make Gains in Tech Adoption,” Pew Research Center, accessed November 27, 2022, <https://www.pewresearch.org/short-reads/2021/06/22/digital-divide-persists-even-as-americans-with-lower-incomes-make-gains-in-tech-adoption/>.
- ⁷ Philadelphia County Assistance Offices are open during traditional business hours—specifically 8:00 a.m. to 5:00 p.m. Monday through Friday. See “County Assistance Office (CAO) Contact Information,” Philadelphia Department of Human Services, accessed November 27, 2023, <https://www.dhs.pa.gov/Services/Assistance/Pages/CAO-Contact.aspx?gclid=CLamvZW0sdMCFUJDhgodXjIFog>.
- ⁸ Though COMPASS does have a tool that helps people determine eligibility, these comments suggest that either people are unaware of this function or think it could be improved. See “Do I Qualify?” COMPASS, accessed November 27, 2023, <https://www.compass.state.pa.us/compass.web/screening/doiqualify#/SelectBenefits>.
- ⁹ Norris Hung and Eric Giannella, “Overcoming Barriers: How GetCalFresh Helps Applicants Submit Verifications,” *Code for America* (blog), March 18, 2018, https://codeforamerica.org/news/overcoming-barriers-how-getcalfresh-helps-applicants-submit-verifications/?_gl=1*1dyj99*_ga*MzlyODA4NDQxLjE2OTk2NDEwNjM.*_ga_E86H6WZB5K*MTY5OTY0ODAwNy4zLjAuMTY5OTY0ODAwNy42MC4wLjA.
- ¹⁰ “Blueprint for a Human-Centered Safety Net: Transforming the Delivery of Public Benefits in the Digital Age,” Code for America, accessed November 27, 2023, <https://codeforamerica.org/features/safety-net-blueprint/>.
- ¹¹ “Accessible Benefits Information: Reducing Administrative Burden and Improving Equitable Access through Clear Communication About Safety Net Benefits,” Georgetown University Beek Center, accessed November 27, 2023, <https://beekcenter.georgetown.edu/report/accessible-benefits-information/>.
- ¹² “The Science of Adult Capabilities,” Harvard University Center on the Developing Child, accessed November 27, 2023, <https://developingchild.harvard.edu/science/deep-dives/adult-capabilities/>.

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