



Advocates for Ohio's Future

Testimony to the Public Assistance Benefits Accountability Task Force
April 18, 2023

Chair Schaffer, Chair Wiggam, and members of the Public Assistance Benefits Accountability Task Force, my name is Kelsey Bergfeld and I am the Director of Advocates for Ohio's Future. Advocates for Ohio's Future (AOF) is a nonprofit, nonpartisan coalition of over 500 state and local health and human services policy, advocacy and provider organizations that strive to strengthen families and communities through public funding for health, human services, and early care & education. Our coalition believes in investing in our state's most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families. A full list of AOF Steering Committee members is included at the end of our testimony and also available at www.advocatesforohio.org. Thank you for the opportunity to provide testimony today on the important work of this task force.

As a coalition of a broad range of health and human service organizations, we unite to identify and prioritize the greatest needs of people and families across the state. We support public programs that provide economic security, help people get to work and empower Ohio residents.

AOF and our member organizations agree with and support a number of the objectives of the task force and are encouraged by the time taken by this body to study these systems, assess what is working well and what needs to be strengthened.

We can agree that we want the system to work better and more efficiently for people who need these programs as well as caseworkers and program administrators. We want to support our county jobs and family services agencies who connect people to the help and supports they need to get back on their feet and reframe the experience between client and caseworker from transactional to transformational. We want to reduce errors. We want to support investments in programs that remove barriers to work and incentivize paths to critical occupations. Most of all we want to help people and families in times of crisis, ensure their basic needs are met to help them stabilize, then support their path to self sufficiency with resources, guidance and opportunity.

We were encouraged to hear the many steps already taken or in progress by state and county agencies to reduce inefficiencies, encourage individual programs and systems to work better together when appropriate and efforts to review and reform the language and frequency of system notices. We've all learned the process of applying for and retaining assistance when eligible, especially across multiple programs is incredibly complex and can be difficult to understand and follow. An endeavor made even more difficult during times of crisis.

We've also learned that any changes to a client's case, from updating an address to adding a new document to their file creates an upsurge of often duplicative alerts that must be individually cleared by caseworkers, leaving little time to truly assess the circumstances and needs of a client in order to best steer them towards the most appropriate resources and programs.

We were very encouraged to hear that the Department of Jobs and Family Services, the Department of Medicaid and the Department of Administrative Services plan to perform customer experience reviews with both caseworkers and clients. While we look forward to the implementation and reports from those studies, our partners at the Center for Community Solutions, in collaboration with a number of other organizations, conducted an [Ohio Benefits User Experience Study](#) in late 2020. They published a number of findings and recommendations that remain applicable to today's challenges—we encourage this body to review these findings while considering your final recommendations.

Public programs can also be improved to better support working families by addressing the benefit cliff. The cliff is the sudden and often unexpected decrease in public benefits like SNAP that can occur with a small increase in income. The benefit cliff is a hurdle for families and businesses when wage increases result in a net loss of income for a family. This often results in people and families cycling on and off public programs and in the long term, generational poverty.

Included at the end of our testimony is a graph that illustrates eligibility for public programs as it relates to hourly wages and annual gross income for a single parent with two children. As the graph shows, small increases in wages, sometimes as little as one dollar per hour, can mean the loss of both nutrition support and Medicaid access. It is also important to note that a single parent with two children working full time at minimum wage qualifies for all public programs with the exception of Ohio Works First.

This task force heard from a number of counties currently implementing Benefit Bridge pilot programs across the state. We hope these efforts produce evidence-based strategies and wraparound work supports that help people and families on their path to supporting themselves and out of the cycle of poverty. We encourage the elected members of this body to invest in the statewide implementation of these strategies and in accessible work and emergency supports like those supported by the Prevention, Retention and Contingency (PRC) program to create a truly transformational bridge to able to support themselves and their family.

We encourage this task force's recommendations to be based on the needs of Ohioans and the experience of consumers, program administrators, and workers. Recommendations should center around supporting people and families on the path to supporting themselves without creating additional barriers to help or administrative burden for caseworkers that further limit their capabilities. We also encourage and welcome continued opportunity for public input and ongoing discussion regarding any recommendations put forth.

AOF—with its depth and breadth of its membership and partners—stands ready to assist this task force and the General Assembly to make sure the safety net is strong for those who need it. As stated earlier, our priorities are in alignment with those of this body—to protect those who need these programs, ensure the safety net is available, focus on eliminating the cycle of poverty by taking a two generational approach to independence by providing opportunity and maintain the integrity of public programs.

Thank you again for the opportunity to testify this morning. I am happy to answer any questions you may have.



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Ohio Public Program Eligibility Guide: 2023

*FPL = Federal Poverty Level

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Ohio Works First (OWF)



- › Cash assistance program funded through the Temporary Assistance for Needy Families (TANF) Block Grant. Majority of cases are child-only.
- › Gross Income Eligibility Limit: **50%** FPL
- › Income Limit for Family of Four: \$15,000

Supplemental Nutrition Assistance Program (SNAP)

- › Monthly hunger assistance program
- › Gross Income Eligibility Limit: **130%** FPL
- › Income Limit for Family of Four: \$39,000
- › Net Income Eligibility Limit: **100%** FPL



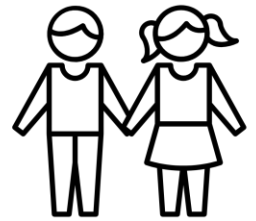
Medicaid



- › Health insurance for low-income Ohioans, pregnant women, infants and children, older adults and Ohioans with disabilities
- › Gross Income Eligibility Limit: **138%** FPL
- › Income Limit for Family of Four: \$41,400

Publicly Funded Child Care (PFCC)

- › Child care subsidy program for Ohio families
- › Initial Eligibility Income Limit: **142%** FPL
- › Income Limit for Family of Four: \$42,600
- › Children with Disabilities Income Limit: **150%** FPL
- › Income Limit for Family of Four, Child(ren) with Disabilities: \$45,000



Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)



- › Health and nutrition program for women, breastfeeding mothers and children under five
- › Gross Income Eligibility Limit: **185%** FPL
- › Income Limit for Family of Four: \$55,500

Ohio Program Enrollment

As of January 2023

OWF Individuals	SNAP Individuals	Medicaid Individuals	PFCC Families	WIC Individuals
72,862	1,448,476	3,546,502	53,121	170,203

Gross income = income before taxes and/or deductions
 Net income = income after taxes and/or deductions



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2023 Federal Poverty Guidelines

Household Size	50%	100%	130%	138%	142%	150%	185%	200%
1	\$7,290	\$14,580	\$18,954	\$20,120	\$20,704	\$21,870	\$26,973	\$29,160
2	\$9,860	\$19,720	\$25,636	\$27,214	\$28,002	\$29,580	\$36,482	\$39,440
3	\$12,430	\$24,860	\$32,318	\$34,307	\$35,301	\$37,290	\$45,991	\$49,720
4	\$15,000	\$30,000	\$39,000	\$41,400	\$42,600	\$45,000	\$55,500	\$60,000
5	\$17,570	\$35,140	\$45,682	\$48,493	\$49,899	\$52,710	\$65,009	\$70,280
6	\$20,140	\$40,280	\$52,364	\$55,586	\$57,198	\$60,420	\$74,518	\$80,560
7	\$22,710	\$45,420	\$59,046	\$62,680	\$64,496	\$68,130	\$84,027	\$90,840
8	\$25,280	\$50,560	\$65,728	\$69,773	\$71,795	\$75,840	\$93,536	\$101,120

*For households with more than 8 persons, add \$5,140 for each additional person. The FPL Guidelines are issued yearly by the U.S. Department of Health and Human Services. They are used to determine the financial eligibility for certain public benefits programs. 200%FPL is commonly considered the level of income needed for self-sufficiency.

3 of 10 most common Ohio jobs leave families still needing food aid, Medicaid or cash assistance with earnings under 130% FPL

Occupational Group	Number Employed	Median Hourly Wage	Mean Annual Pay	% of Poverty Level 2021
Registered Nurses	129,270	\$35.62	\$71,640	326%
Retail Salesperson	120,670	\$12.99	\$30,060	137%
Fast Food/Counter Workers	119,790	\$10.70	\$23,380	106%
Cashiers	117,320	\$10.96	\$24,240	110%
Customer Service Representatives	115,180	\$17.89	\$39,170	178%
Stockers and Order Fillers	107,630	\$14.39	\$32,570	148%
Laborers, Freight/Material Movers	105,130	\$16.37	\$34,850	159%
Home Health & Personal Care Aides	95,120	\$11.54	\$26,410	120%
General and Operations Managers	89,630	\$45.60	\$108,980	496%

Source: Occupational wage survey estimates statewide, poverty level family of three in 2021: \$21,960 from <https://www.bls.gov/oes/tables.htm>



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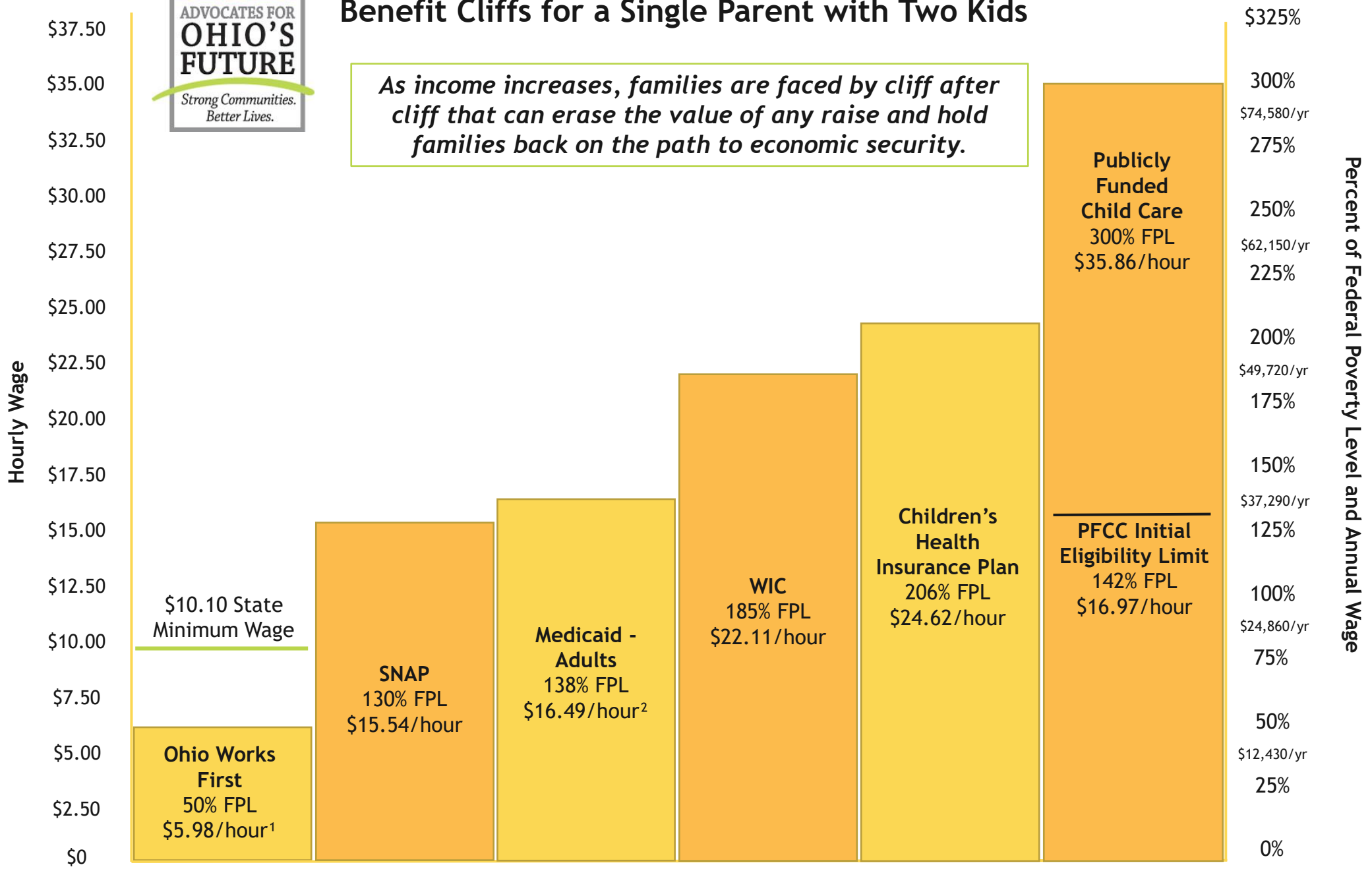


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Adding Crisis to Crisis: Benefit Cliffs for a Single Parent with Two Kids

As income increases, families are faced by cliff after cliff that can erase the value of any raise and hold families back on the path to economic security.



All wages calculated as gross income. Federal Poverty Level percentage calculated as a family of three.
¹ Hourly wage below \$5.98 could include a tipped wage, a subminimum wage for workers with disabilities, or a part-time position that averages less than \$5.98 per hour if calculated as 40 hours per week.
² In HB 110 (134 GA), Ohio expanded Medicaid coverage for pregnant mothers earning up to 200% FPL for 12 months postpartum. This expansion for new mothers would delay the cliff caused by loss of Medicaid coverage for adults.