

July Knowledge Exchange: Improving Benefit Access and Utilization for Children and Their Families

Monday, July 22, 2024, 12:00–1:30 p.m. EDT

[Jennifer Burnszynski]

[Well, welcome, everyone. And thank you for joining us today at the Children’s Interagency Coordinating Council’s knowledge exchange]. We are focusing on improvement of access and utilization for children and their families who are experiencing poverty. This event is hosted by the U.S. Department of Health and Human Services with our partners from the Department of Labor and Social Security Administration.

Before we jump in, just a few event logistics, if you are experiencing any technical issues, please just let us know in the chat. And someone in the tech team will try to help.

While the chat today is limited to conversations with the hosts and panelists, we really do encourage to you post questions that you have in the Q&A box, which is going to be at the bottom of the screen, and we also have American Sign Language interpreters and closed captioning available. And the event recording and materials are going to be posted on the youth.gov website.

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I am Jennifer Burnszynski, I am the Associate Deputy Assistant Secretary for Human Services Policy within the U.S. Department of Health and Human Services in the Office of the Assistant Secretary for Planning and Evaluation. And for those who may not be familiar with the Children’s Interagency Coordinating Council, in December 2022 Congress provided funding to create the council and HHS was charged withstanding it up. Go to the next slide.

Congress charged the CICC to foster greater coordination and transparency on child poverty across federal agencies to examine and report on a really broad array of cross-cutting issues affecting child well-being and to engage the National Academies to do a report analyzing federal policies that affect child poverty. The council is currently made up of 10 federal departments, representing over 140 federal benefits and programs that serve children and families. The council is the only interagency group that focuses on all children up to the age of 18 and focuses on federal child policy with a particular interest in children well-being. Children, of course, live in families and communities.

And we really recognize the important role that parents and caregivers have in promoting child well-being and reducing child poverty. For those reasons, as a Council, we examine well-being issues and child poverty from a multigenerational perspective.

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The Council convened for the first time in January 2024 and has been working to identify priorities and goals for the inaugural year. There has been a lot of interest and a lot to do in the areas of child poverty and well-being, so we really wanted to focus the first year on listening and learning from each other as members and federal agencies. Learning from other relevant interagency groups with similar goals and learning from experts including those with lived experience. We brought on twenty lived experts consultants to inform and strengthen our work and already those experts have been integrated across the Council's work, including shaping and presenting on today's event. As we learn we want to promote transparency on relevant child poverty and well-being issues, as Congress requested, and doing that through our public engagement efforts, including issuing a quarterly newsletter, hosting knowledge exchanges such as this, and soon we will be setting up a dedicated webpage for the council.

Now, this year, we're focusing our coordination and collaboration efforts on childcare. Childcare is, of course, an important support for economic mobility for children and their families. About two thirds of children in poverty have a working parent and most, or all, will need or are already using childcare.

I also want to note, particularly from an HHS perspective, it's important to say that the quality of childcare not only helps families improve their economic mobility but improves well-being and outcomes for kids as well. In the fall, we plan to share our learnings and highlight relevant federal resources and supports on childcare in our next knowledge exchange.

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If you are not already connected to us, we really encourage you to subscribe to our quarterly newsletter. You can also learn more about the council by reviewing our report to Congress or watching the kickoff event we had last November.

All right. So why did the council decide to focus on benefit access and utilization? In a recent federal report titled, "Tracking the Time Tax", estimates were that every year, more than 140 billion dollars in government benefits that Congress has authorized goes unclaimed. This includes tax credits for working families, nutrition assistance, health insurance coverage for low-income adults and kids, unemployment benefits and disability supports. We really want to take the time today to learn directly from lived experts, researchers, and community leaders to figure out why these benefits might go unclaimed, despite the documented need.

We will have three separate but interrelated panels on benefit access and utilization issues and challenges including stigma, administrative burden, and benefits cliffs. So just for example, to mitigate loss of Medicaid coverage after the COVID-19 pandemic, HHS provided waivers to states to allow them to use information they already had, like receipt of SNAP, to determine financial eligibility for Medicaid coverage, without making people do the paperwork again. This so-called *ex parte* process is just one example of more we'll hear of federal agencies trying to minimize burden to avoid a break in coverage due to administrative reasons, and we've included some resources on administration burden and administrative cliffs at the end of the presentation, for your reference.

Our first topic, stigma, is not new, particularly in disability, behavioral health, and justice work. I think there's been less discussion about the real and perceived barriers to poverty stigma and the opportunities to address these issues. I'm very excited to introduce the first panel, which will focus on this issue. It is moderated by one of the council members, Kirk Lew, the Director of Youth Initiatives for the Department of Labor's Office of Disability and Employment. I just want to express my appreciation to Director Lew's partnership and passion for this work, and I'll hand it off to you.

Thank you so much, Jennifer, and as mentioned, my name is Kirck Lew and I'm the Director of Youth Initiatives for the Office of Disability and Employment Policies, which sits in the Department of Labor. I have the pleasure of moderating this panel on poverty stigma, and I would like to introduce our incredible group of subject matter experts, first Dr. Elizabeth Linos, from the Harvard School of Government talking about how stigma affects families' participation in the safety net programs. Second, we have Jillian Raining Bird, who is our CICC Living Expert Consultant. She'll talk about her own experiences with poverty stigma, particularly from the multigenerational and intersectional lens, and finally, Alexis Bylander, who is coming to us from the Food Research and Action Center. She'll talk about how states are implementing universal policies, such as healthy school meals for all, to promote healthy well-being, reduce stigma, and advance equity.

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Some of you may be familiar with the phrase: Nothing about us without us. This was adopted by the disability movement in the 1900s, trying to promote better inclusion of those affected by policy and program decisions. Involving the people who are directly impacted by poverty is crucial. It's important to have those voices in helping us shape policy, programs, and narratives related to poverty.

Without that input, we may end up unintentionally harm or continue to create stigmatizing policies, practices, and research. At the Department of Labor, we understand the importance of fear in disclosing and understanding how stigma can impact employment for people with disabilities. We understand how important it is to approach it holistically. We need to support the job seeker. We have created tools like the 401 disclosures, which is a workbook that helps adults and professionals supporting young people to really think about informed decisions around disclosing your disability. But we also understand we have to create tools for employers, tools like the Job Accommodation Network or JAN is a great tool that is free, expert, and confidential guidance for workplace accommodations and disability and employment issues.

Before we jump into the topics of administrative burden or burden cliffs, we really need to consider how specific narratives and practices affect how children and their families perceive and participate in services.

Let's transition to our panel discussion. Can we go back to the previous slide? We will start with defining stigma, exploring how it impacts children, families, and communities. Then we will highlight policies and interventions that can reduce poverty stigma.

Let's define stigma and the first question is for Jillian. Jillian, from your own lived experience, how do you define stigma?

Jillian: Yes, hello, everyone. How I define stigma—or the concept of stigma leads to stereotypes and biases. The stigmatization of growing up in an Indian reservation in poverty led me to feel invisible and almost forgotten by society and the internalization of negative stereotypes lead to feelings of inadequacy, guilt, and self-blame.

To define stigma, it's a combination of the shame and embarrassment experienced while in poverty and the fear of judgment and being portrayed as lazy, unworthy, and even responsible for my own situation. I also think it's important to note [that] we need to view stigma from other perspectives. We need to acknowledge the historical and cultural context that shape experiences as well as colonization and slavery. If you live in a poverty area, you already feel as though you're failing in life. So having to ask for help just highlights the feeling of shame and embarrassment. That really sums up stigma for me.

Thank you, Jillian, same question, Elizabeth, but based on your research how is stigma defined in your literature?

Thank you and thank you for the invitation. You know, in academic literature, what we're finding is very similar to what we heard from Jillian. So, taking tools from mental health literature and evidence from public health, in our work that includes nationally representative surveys across the U.S, we're really seeing stigma in three big buckets. The first bucket, we are calling *societal stigma*, so these are the stereotypes that Jillian mentioned, that are gendered and racialized and can span from stereotypes about unworthiness or not being deserving or laziness and are really pervasive across society, across the U.S. The two other forms that are related to or come out of that societal stigma. The first is *internalized stigma* a feeling of shame or inferiority—a feeling that it's your fault. And we see that really does affect people's behavior; it often makes people withdraw from the system as a whole. They don't want to ask for programs [for] which they are eligible because they don't want shame.

And there's also anticipated stigma, even if you yourself don't feel shame or guilt, you might recognize you will be judged by others, both in your community and also with the people you have to interact with to access programs and services for which you are eligible. Anticipated stigma also brings people away from the social safety net in ways that creates the gap we talked about for people eligible for program and the people who are able to access them.

Thank you so much. Now let's think about how poverty stigma impacts family and communities. Jillian, let's go back to you and how does stigma show up for families and children with applying for benefits?

Imagine the daily struggle of choosing between paying for groceries or rent? Imagine having to neglect your health in order to just eat. It makes it difficult to request benefits or services, when you are treated with suspicion or excessive scrutiny. Look, the application process can be so difficult and getting documentation can be a daunting task. For me, stigma manifested at an early age. I

remember as a young child going to the cafeteria line for seconds because there were the only times when I ate at school. Only to be treated harshly by the cafeteria workers. That whole experience really just set the tone for me for adulthood. Look, I'm a mother of a Black in a wheelchair, so I was extremely reluctant just to seek services for her. I remember feeling already overwhelmed with the emotional pain of having to raise a child with complex medical needs and having to deal with implicit bias from administrators made me feel inferior. In several interactions, my family experienced judgmental treatment and there was less empathy to our family, being with a disabled child.

I remember really working hard to make sure my daughter's hair was just right, and her clothes looked decent just to be perceived differently. Our family's experience really highlighted the experience of being judged and shamed simply for needing assistance. I also want to add: Stigma manifests in inaccurate portrayals and disrespectful representations of BIPOC communities. We should highlight more achievements and successes of BIPOC individuals, but that's how I see stigma manifests for us.

Thank you for your perspective. Alexis, we're going to go to you. How does stigma show up for children experiencing food insecurity? Thanks for the question. So, I work for a national nonprofit organization that advocates on behalf of all the federal nutrition programs. I work specifically on school breakfast and school lunch, and the school meals programs are so critical for reducing childhood food insecurity. There are so many children across the country that rely on school meals for the majority of their food and some of the healthiest food they eat.

So when I talk about these programs, usually I'm talking about the need to protect and strengthen them, and also as part of my job I talk about the need to address the stigma and shaming that is happening in these programs as well. For the majority of states, children that eat school meals are divided into three eligibility categories: free, reduced-price meals and paid meals. And students are typically very aware of what category they fall into, and it influences their behavior and experience in the cafeteria. There are a lot of fears among some students that they don't want to be seen as low income and will choose not to participate in the meals even though they need them because they don't want to be perceived as low income. That is incredibly problematic because we need all kids at school to be well-nourished and ready to get the most out of their school day.

Another thing that can happen with school meals is the shaming that can occur to children and families for accruing school meal debt, which happens when they are not able to pay off debt. Many kids have, [as] you may have seen in the news, children had food taken away and thrown in the garbage, had their hand stamped to show there are accruing debt, or be denied things at school like graduation tickets or the ability to cross the stage at graduation. So this is just some of the ways that shame and stigma occurs in school meals and I'm excited to talk in a minute about how best to address that.

Thank you, Alexis. We're going right back to you; because we want to really think about the types of policies and innovations that can reduce that poverty stigma. Alexis, can you tell us more about how states are addressing the issues of stigma in school meals?

Yes. Eight states to date have passed policies that we call healthy school meals for all policies that cover the difference in the federal reimbursements that they receive for school meals and the total cost of offering a free breakfast and free lunch to all students. Access to free meals is just baked into part of the traditional school day, just like other things students need for success like access to teachers, textbooks and technology. Also, some of you may remember a little over two years ago, at the height of the pandemic, wavers allowed schools the option of serving free school meals to all households regardless of the income. That was an incredible success and schools, administrators, school professionals, and nutritionists realized they never wanted to go back to the three-tiered categories for eligibility. Now over 20 states have introduced similar legislation. I really see this as the future for school nutrition and for schools. I'm really excited about the momentum around offering healthy food to all students just as part of the education they receive.

Thank you, Alexis. Same question for you, Elizabeth, but can you talk about research on destigmatizing rental assistance?

Sure, the one thing that I want to highlight from what Alexis is saying is that the pandemic really gave us an opportunity as a broader policy community to try things we never tried before, both in reducing administrative burden and rethinking programs. In rental assistance we saw the same thing. At the beginning of the pandemic, as you know, there were dollars flooding to local governments to help families stay in their homes and avoid being evicted. What we did with leaders in Denver and Austin, Texas, we thought, okay, how do we think about messaging out the existence of rental programs for families who may have never needed these programs before?

Maybe have never accessed rental assistance and may be struggling with the stigma associated with housing and housing assistance, and what we find, you know, we're not going to solve the housing crisis with changing messaging. But the language that described the programs really does make a difference who ends up flying and engaging with the city services. We found just changing the language with [a] kind of proactive outreach that the cities were doing to take out some of the stigmatizing language made a difference. So 30% increase in engagement in Austin; almost 20% increase in asking for application rental assistance in Denver.

And the differences are really very light. Rather than saying a lot of people need help right now. Saying: If you need help now, it's not your fault. Those small changes really do make a difference. Rather than saying, call this number and someone is going to tell you if you are eligible. Flipping the kind of agency to say, call this number and we will help you to decide if you are eligible really brings back dignity and power to families, and those slight changes to language really do make a difference in the number of people who apply, who engage. As well as the demographic characteristics of the households who participate. We saw a 6-fold increase in Black and Brown households applying for programs in part of the Denver programs and, for me, that opens up the door for more research and more piloting of ways that all of our programs can remove stigmatizing language in government outreach as one of many potential solutions that we need to address in this broader space.

Thank you. And Jillian? From your perspective, how can systems do a better job of destigmatizing poverty?

Yes, so we know there are several community interventions happening with community-led initiatives. Grassroots organizations and community centers are hidden gems in BIPOC communities. These organizations do a great job of advocating for those experiencing high levels of poverty. The organizations really empower their communities by involving the community in the design and the implementation of policies and programs that affect them. That is very crucial when pushing for change in BIPOC communities.

I do know that most of the smaller organizations are underfunded, and they need help to highlight the work that they are doing. Really, we need to do better, involving community members and the policy making process to ensure that their needs and perspectives are addressed. So really, just circling back to the principle of nothing about us without us.

Thank you, Jillian. And with that, that's the end of our panel discussion, and we'll transition to some questions and answers. Are there any questions that we received in the chat? No? We don't have any.

No questions at this time, but I do have a question that I would like to pose to our panelists. That question is what some key principles are to redesigning policies, programs or research that is aimed at reducing poverty stigma. We kind of touched on some of this, but if we can dive a little deeper, Alexis will start with you. What are some of those principles?

Well, I think when it comes to school meals, I think some key principles are that--all students really need access to healthy food to really get the most out of their school day. Whether that food comes from home or from the school. We as a country invest way too much in educational investments for children to not be able to get the full benefit of those investments because they are so hungry that they cannot focus or pay attention. And I also think another principle is not means testing parts of the school day that are critical for kids to be successful. And we don't do that with Chromebooks, or textbooks, or library books or reading assistance. And school meals need to be a part of that, too. Thanks for the opportunity to talk about this topic that I'm really passionate about.

Thank you, Alexis, for your expertise. Same question, Jillian, for you? So just a few key principles. One of them is, we really need to think about the time tax, because time tax has a serious consequence when it comes to those in poverty or with medical conditions. You know, you can lose housing. You can become homeless. Families are literally skipping meals they are foregoing medication, and in my instance my daughter died waiting on a Medicaid waiver. There are serious consequences to the time tax. I also want to reiterate building programs with those that the programs are intended to serve.

Thank you for that, and Elizabeth, same question for you. What are some of your key principles from a research perspective?

Yeah, I mean what both Julian and Alexis said, the key principles that I would highlight as well. One thing just to echo is that oftentimes what appears to be either a time tax or an administrative burden, or just paperwork. Is rooted in stigma or stereotypes against people who are low income.

One thing that I would encourage all of us to do is think about, you know, when we add work requirements. When we add, you know, recertification every 6 months. What is it about?

Specifically, the social safety net and means tested programs that require all these additional hurdles. And are those really rooted in incorrect stereotypes about the poor in the U.S. And just to give you kind of a counterexample that I use in in some of my classes at the Kennedy school. When we talk about businesses, there's a global index called the Ease of doing business index, and the entire purpose of that ranking system is to rank countries against each other, about which ones make it as easy as possible to do business in your country, and it's considered obviously true that we need to make it as easy as possible for a business to start to close, to pay their taxes.

And so, I wonder why is it that for low-income families, we don't have those same principles in the design of our programs? In our research, we showed that a lot of that comes from stigma, and so the stigma isn't only affecting the families themselves directly but indirectly in policy and design choices as well.

With that, thank you to our panelists for your expertise and sharing with your participants, Dr. Elizabeth Linos, Jillian Raining Bird, and Alexis Bylander. We appreciate your time with us today.

Some of the key takeaways that we can take from this discussion, that I think is important, is to really understand, you know, the importance of stereotypes and biases in the historical and cultural context, and we need to be culturally responsive to the people we're serving. As mentioned, we have to include people in those discussions. And it's just as important to include our partners. We need to make sure we have the right people at the table, so we can have the right discussion and solve the issues.

There's an impact here: Fear, shame, lack of trust. We need to make sure the information's available so that people can make informed decisions. And we need to make sure access to these services is there. We need to really think about how we're framing some of these discussions. Making sure that we're thinking about some of those, um, programs and services that are really working.

And think about ways that we can emulate and replicate some of those things that are working with these different populations.

Again, thank you to our presenters for their perspectives and for sharing with us. Also, think about opportunities for us to be innovative. I also heard a lot about innovation and coming up with ways for us to be innovative.

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With that, I would like to pass it over to our panel focused on the administrative burden that's being moderated by Kathleen Romig. She is the executive advisor on children for the Social Security Administration, Office of the Commissioner. Take it away, Kathleen.

Thank you so much, Kirk, I really appreciate it.

I'm excited to be here, and we have an exciting panel here from all over the country. I'm coming to you from Washington, D.C., where Kirk said I'm advising on all things children. Also on the panel are Rachal Hatton Moore from South Carolina and Dr. Derek Wu, and also Monica Ferrey from California. With that, I am going to frame it up a little bit and pass it onto them.

So, this panel is on administrative burden. For plain language, as Jenifer mentioned at the top, the time tax, what burdens are associated with learning about, applying for, and accessing public services and benefits. So that's what we're going to talk about today. The cost associated with administrative burdens include not just time but effort. Money. Expertise. Everything that a family might need to navigate a complex system. And to get the benefits that they deserve. Not only that, but the administrative burdens have a psychological toll on people. Managing stress and anxiety. The uncertainty.

On top of all the stress, of course, we're talking about children, and parenting, the stigmas we talked about on the last panel and perhaps having limited resources and support as families are trying to navigate these systems.

I'm very interested in this topic myself, because as Jennifer was talking about at the top, the federal government has a renewed focus right now on unclaimed benefits, and my job at the Social Security Administration is ensuring the children who are eligible for benefits get them.

In order to tackle that problem, my first job is to identify those kids and reach out to them. And my second job is to ensure once they come to us that their families don't face undue burdens and can access the benefits for which they are eligible.

I'm really excited about this panel, and Rachal is going to talk about the first part, finding children eligible and, in fact, Rachel and I have been working together on exactly that on finding young children who are eligible for social security and SSI benefits. She has also done a lot of work on working with families to identify those administrative burdens and reduce them. Next, we'll hear from Dr. Derek Wu. Derek is going to talk about his research on administrative burdens. Finally, Monica Ferrey is going to tell us about her lived experience navigating these systems from start to finish and really bringing everything together.

Each of our panelists is going to speak for about five minutes, and then we will take questions, so please put those into the Q and A field within Zoom.

With that, I will pass it on to Rachal.

Thank you so much. I'm Rachal Hatton Moore, and I'm the two-generation systems manager at the South Carolina Early Childhood Advisory Council. In this role, I am the project manager for the First 5 South Carolina and also the facilitator and staff support for the SC Family Voice Council. In the development of First 5, we started with Preschool Development Grants, Statewide Parents Need Assessment in 2019, where we listened to thousands of families across the state and learned [that] it was difficult to navigate the early childhood system and hard to find out about public benefits—and even harder to apply from them.

Some of the things we heard from the Family Voice Council, it takes forever to wait in person, finding support, knowing what you are eligible for and sometimes going to sit in offices to later find out you weren't eligible to begin with. We took all of what we learned, and the council adopted First 5 South Carolina as a state-level project.

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We worked so that families could get what they wanted, needed, and deserved and listened to them in the development. Throughout the development of First 5, we had community listening sessions with different stakeholder groups. Parent test sessions. To make sure it was operated, it was clear, it was easy to understand.

It was in plain language that was family first and positively framed and also that they were able to navigate the sites easily of course. We adopted this as a joint project because we wanted all families to be successful, and we felt a duty as a state government to reach the families and let them know what was available for them and wrap around them with services of need and support.

During each phase of development, we did this listening and really made sure the simple screener only took a few moments to complete. We asked simple things about their household income and household circumstances and worked together with all the participating agencies, about 11 of them, to make sure all of these clearly outlined their criteria so families could find out what they were eligible for.

And then we began development and started an application—a common application where families would easily pull together information and save [it] in one space. The documents required for the different applications have information from one to the other auto-populate to make this a quicker, easier process. And easy to submit. What we've learned is that about 60% of our site visitors come to First 5 after hours when state offices aren't open.

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So, one of the things we had a lot of dedication to was making sure families could find information about First 5. Just because you build something doesn't mean people will come, right? We spent just as much time, effort, and resources in making sure we're reaching families as a joint task for agencies. We did things like target laundromats and grocery stores in low-income ZIP codes and learned that these were places where people sought information in their community. We did outreach with bus stops and radio, as well as social media to reach families and also did direct provider trainings and worked with pediatricians to make sure there was information in offices.

One of the things we worked to pilot was a newborn supply kit to help find parents of infants so they could learn about early childhood services they might not have otherwise heard about.

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In listening to families, we know that First 5 works for them. We heard it from them directly from their stories and from their own voices and we also have what the data is telling us.

So since the launch of First 5, we have had over 300,000 unique visitors; almost 4,000 families complete the eligibility screener, almost 80 percent of those being eligible for at least one program or service, joined and as of June of this year, just 13 months since it launched, almost 3,000 applications for services [have been] submitted.

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And so feel free to go and look at First 5 for yourself. If you are in a state that's interested in learning more about the process, you can visit First 5 For All or reach out to me here for more information. Thank you.

All right. And next up we have Dr. Derek Wu.

Great thanks very much. I'll talk a little bit about administrative burdens that are associated with an increasingly prominent trend in the United States, which is from in person interaction with caseworkers to more virtual automated interactions.

A lot of programs in the U.S. have moved to allowing people not only to apply but to recertify for benefits virtually. The slide shows just a single program, which is SNAP, the growth over a 20-year period, in the number of states enabling some sort of virtual access. Be it applying online, enabling clients to use call centers or allowing clients to interview over the phone. As you'll see, in the early 2000s, only 10 states had some sort of virtual access in place, but by 2015, every state had enabled it in some sort. They provide more convenience for applicants to apply from the comfort of their own home, outside of business hours, they may reduce stigma like the first panel mentioned and they may also lower administrative costs for state and local offices.

Since the COVID pandemic, this all accelerated, and the work still went on getting people benefits virtually. As we leave the pandemic behind, a lot of states and localities are continuing to rely on a number of these automated features.

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That being said, these changes are not without downsides, the lack of in-person caseworkers can lead to a lack of flexibility and lack of tailoring to an individual's circumstances.

I apologize, everyone, is Derek frozen for everyone?

Dr. Wu: Meetings with caseworkers.

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I thought I'd talk a little bit about the research done on this topic, focusing on how many people are prevented from enrolling and also what types of clients are screened out by the automation of caseworker assistance. I have a paper titled "What Happens When Automation Goes Wrong," cowritten with Bruce Meyer and the setting of this paper is that in 2007 IBM Corporation took over the management of three key programs—SNAP, TANF, and Medicaid in a particular state and so this

occurred before the pandemic, right before the great recession and so what IBM did was that it used online and phone interactions all under the umbrella of virtual caseworker assistance, to replace face to face interactions with caseworkers and this resulted in a number of administrative burdens, stemming from lower tolerance from errors on the part of computers and call center workers and also long wait times at all call centers. And the reason we were able to study this is that the automated system was only rolled out to two-thirds of all counties in the state before it was halted. We have a group of counties that ended up being automated, which you can think of as a treatment group and another group of counties that never got automated, which you can think of as a control group. And so we were able to compare these counties to each other before and after IBM came in as a sort of natural experiment. What we find are quite pronounced declines in enrollments across all three programs. So one year after automation, TANF falls by 20%, SNAP enrollment falls by 15%, Medicaid enrollment falls by 4%, and this is due to people not being able to get on programs for the first time. And, also, folks being forced to exit as a result of these burdens.

And we find the different effects across programs are mainly due to the difficulty of recertification. Medicare, the smallest decline, has the longest recertification intervals, at around 12 months. TANF has much shorter intervals for recertification and that requires more frequent interactions with the system, and thus more opportunities to get kicked off.

And, finally, we're able to look at who are the clients who are not able to enroll. Here we find something quite sobering at the recertification stage. Namely those who are forced to exit tend to be the neediest recipients. They have the lowest incomes and the highest benefits amounts. And a key implication here is that in-person interactions with caseworkers may be especially important for the recertification stage, and it's important to think about how to design systems to emphasize that in-person contact where it really matters. And more broadly we focus on ensuring that clients face minimal barriers getting on a program for the first time, and that is super important, but just as important, is ensuring that clients who are actually eligible can stay on these programs. With that, let me pause and say thank you.

Wonderful; thank you, Derek. We'll pass the torch now to Monica Ferrey.

Hello. I'm first generation American born and raised here in San Francisco, California. I became a teen mom at 17 years old. I was unhoused and left to learn how to navigate parenthood in an unstable environment. I struggled without benefits for my child until I was 18 years old.

Obtaining my documents, as simple as my child's birth certificate, was a major challenge due to my missing pertinent documents, such as my own birth certificate and state I.D. documents. Without a home, proof of residency was impossible. I spent my the first year as a parent, learning how to nurture my baby and navigating a system full of administrative burden. At some point I discovered local nonprofits that assisted me with securing the documents required to access medical, housing, and Food Stamps; eventually I was able to get cash aid.

The relationships I built with social workers and case managers taught me the skills I needed to assist others who sought basic services, public benefits, and emotional support. These lessons led me into youth organizing, community advocacy movements, peer-health leadership, and my

present role as in the San Francisco recreation parks department as a community development specialist for equity.

In my role, I witnessed a stronger shift from in-person system navigation to online applications. The impact of COVID-19 had caused a greater technology divide in communities and deeper desire for online automation processes and practices throughout agencies providing services and administering public benefits in our communities. At work, we saw the need to declare the administrative burden on our customers applying for financial assistance through the Parks Department. We found other ways to verify target populations who are unhoused, in foster services, and lived in subsidized housing to reduce stress on families, while improving our access to services.

My journey has taught me the importance of centering peer navigation. The efforts in doing so, incorporating uplifting youth to lead opportunities to mitigate childhood poverty and adverse children experiences. I implore others to promote community members with lived experience to drive this work forward, through educational development, career pathways, and expansions within economic mobility to make a better generation for futures to come. Thank you.

Thank you so much. I appreciate all of your contributions, and I'm really excited to get into questions. We got some already from the chat. I'm going to start, one attendee asked: Is there anything we can do at the federal level to reduce documentation and burdens? For example, automatic eligibility? Recertification? Or self-declaration of certain things, like income? I don't know; any of the panelists feel free to jump in on this one.

Monica Ferrey: I can speak a little bit on it. I believe especially with automated, like, automatic eligibility, especially to the points where Derek was saying the recertification process will relieve a lot of burdens on families that often move and maybe documentation is misplaced. Also, being able to have the connections where these spaces are better equipped to help others get the documentation they may need and maybe allowing extension in time periods. Often, the time burden that is maybe a 30- or 90-day window isn't enough for a family to get the things they need to make the deadlines for these application processes.

Derek, do you have anything to add to this one?

Sure, I totally agree with what Monica was saying. Some of the applications for these programs if you look at the list of documents required, it's 30 to 40 documents, it's W-2 forms, vehicle titles for assets, and these can be really burdensome for client to provide, not only initially, but to update as circumstances change over time, even when they are on the program. Ways to reduce that, maybe have state agencies provide the documents rather than having a client themselves present them, that could minimize some of these challenges.

Thank you, both. From my perspective at the Social Security Administration, this is exactly what we're looking into, what kind of changes would be required to make benefits more accessible? Sometimes it is in the law. Calling back the last panel, about food access, which does require legislative changes. But there's other things, like Derek mentioned, maybe we can get those

documents through data sharing agreements for example, maybe we don't need that level of information. I know on some of our SSA forms we ask for details such as [the] make and model of car. Perhaps we don't need that level of details that's not in the statute and we can just make a change and streamline some of those burdens.

It does take a pretty rigorous look at what we're asking people, and I think it's a really good question and I appreciate you digging into that one. Next question, this one is specifically for you, Rachal: With First 5 in South Carolina, were you able to engage with families not previously engaged with the state programs? And how?

Rachal: It's hard to know that for certain. Without talking to each family and looking at who is coming to First 5 and their whole enrollment trajectory. We can make assumptions based on the amount of households in South Carolina with children under age 5. There are about 420,000 households in South Carolina with young children, and we have had almost 300,000 visitors since we started. We know not all of those are families of young children, but we can assume many of them are, or are direct service providers helping families.

Like I said in my talk, we have taken a wide stance towards outreach, and one of the things we have done is working directly with service providers [in] making referrals, so many of them may have been involved in other programs but didn't know what all was available to them. It's our hope we're reaching more families than we would have without this. And our numbers certainly indicate that.

Thank you.

I'm going to do one last question. And this one really strikes at one of the sort of tensions that we look at when we're considering access. Technology can be a blessing and a curse. Websites like what Rachal is really working on can spread the word and help people, but on the other hand, if we solely rely on technology, it can be difficult for people to not have human interactions to help navigate the system, and this question sets it up really well.

Our participant asked: It's helpful with places like public libraries to help people with the technology when it's out there. She says it can get confusing, people can click wrong, or they are holding a baby and navigating a keyboard at the same time, and it's really difficult. She asked, how can we make sure to have that human connection in navigating those systems?

I'm happy to just quickly chime in here.

Go ahead.

Dr. Wu: I think one thing that's super. Technology has a lot of benefits, as we're seeing with Rachal in South Carolina. One thing to keep in mind technology is especially beneficial when it is in addition to in person assistance and to replace human assistance. And it is easier said than done when we know that there are costs associated with both technology and in person. And sometimes we think of certain systems being more efficient or others. But when people have choice to go to two systems, going from one to another, ensuring clients have the maximum flexibility to get the benefits they deserve, I think that's the most important thing to just to make— [He cut out].

Monica: Just from my perspective, empowering and entrusting the communities who have this experience to be the front-line workers in the agencies. Reduce the need and create entry-level positions that don't require the higher education of master's or bachelor's to do the social work services. Simply allowing them to be there to help folks get through paperwork and find out their other needs such as caseworkers would do, so they are able to focus on caseloads.

Thank you so much for that. With that I'll do a quick wrap-up and move to the next panel.

Next slide.

The key takeaways we really heard about are how these administrative burdens can screen families out of benefits they are eligible for and need. And we heard about having high-tech solutions here and the human face, in-person interactions as well. And document requirements can be really overwhelming and just having enough time, so agencies need to take a closer look at that process.

And we heard hopeful solutions like what's happening in South Carolina and what Monica and her colleagues are doing in terms of peer support and community outreach and using things like eligible screening tools. Incorporating family voices in everything we do. People who have lived experiences accessing these programs. And making sure we're really meeting people where they are and targeting interventions where they're most needed and where they're most likely to be accessed.

With that I'll hand it off to our third and final panel, moderated by Anna Fogel, senior advisor to the Assistant Secretary of the Administration of Children and Families at the Department of Health and Human Services. Anna.

Thank you so much, Kathleen. Thank you for the introduction.

I'm very excited to kick off this panel of experts on benefits cliffs. I'm going to briefly introduce the panelists, so we'll get to hear from them right away.

We'll first hear from Robin Ghertner, who is at the Office of the Assistant Secretary of Planning and Evaluation or ASPE at HHS. Robin is talking about the definition and scope of the benefits cliffs and the impact of the marginal tax rate on families experiencing poverty. Then we hear from Talethia Edwards, a Lived Expert Consultant, for the Children's Interagency Coordinating Council. Talethia will really center the information on the challenges family experience navigating the benefits system and cliffs. And, lastly, we'll hear from Christina Morales, with Connecticut's Office of Early Childhood, and Sarah Griffen, a national student consultant, who will talk about their benefits cliffs tool and how they partnered with families to roll out this resource.

Let's jump in. At the Administration of Children and Families, our goal is really to support and uplift families to help families reach their full potential. And benefits cliffs really make families choose between economic mobility and independence and losing access to critical support. So, this is an issue we're really committed to focusing on and working closely with local, state, and federal partners to really solve.

Earlier this year, we hosted a convening with 17 states in DC where we heard from parents with lived experience, organizations, and other federal agencies to discuss ways to minimize the benefits cliff. In April we hosted a national webinar where more than 400 people registered, which just shows the momentum and urgency that exists to focus on this issue and really look at the solutions. This is something we're hearing from state leaders, parent leaders, from business leaders all over the country. Because this really is an issue that has an impact on all these areas.

So, we know no single state, federal agency, or business can really untangle this challenge, and it's an issue that requires dedicated collaboration and partnership. I'm excited to hear from everyone on this panel about the work they are doing and their experience with benefits cliffs, so we can all think about our role and solutions.

Robin, I'm going to turn it over to you to make sure that we are all aligned on our understanding of the benefits cliff, marginal tax rate, and its impact on families.

Great, thanks Anna.

Why don't we go to the next slide?

I'm going to start with just a common understanding of the terminology we use when we talk about issues. Sometimes words are thrown around, and we don't all have a common understanding of them.

The first term I'll mention is benefits cliff. Benefits cliffs occur when a family takes on new income. And because they take on new income, they lose a benefit. It can be SNAP, WIC, TANF, Medicaid, whatever it is. And the amount of income that they get is completely offset by the benefits they lose. Say a worker gets another \$100 through a raise or get a new job that pays more, or they take on more hours during the week. And they get another \$100, which is great but because their income goes up, they lose \$300 of SNAP. So, while they have more money because of the job, they lose benefits, and so they get a net decrease for the family's income.

And next, marginal tax rate, that's earnings they don't get due to taxes and lost program benefits. Here, a 50% marginal tax rate, say a worker gets another \$100 through a raise or more hours and ends up losing 50 dollars of their SNAP benefits as a result of that income. And so, they have lost 50% of the new income. They have still gotten income, but not as much as the total \$100 increase, so we use these terms to talk about the disincentives that are built into benefit schedule incomes.

Next slide.

I'm going to show you what this looks like in the chart. Talethia is going to talk through the actual experience families have here, so I'm just going to put out data and what we know from research, and Talethia will fill this in so it's meaningful at the person, or family level.

But if you look at the chart. Look at the green line. We've got a family of one parent, one child. They get about \$75 a month in a WIC benefit. But as soon as their monthly income hits \$2500, they lose that entire WIC benefit. So, from \$2499, if they make just one more dollar, they're losing their entire

\$75 WIC benefit. If we look at a family with one parent and two children, that cliff happens not at \$2,500, but at \$3,000. This is what we call the cliff.

Next slide.

What's important to recognize is that [the] marginal tax rate and cliffs are not universally the same and don't affect every family equally. And there are many reasons for this. But one of the biggest reasons is the way that each program has its own unique income eligibility level. Its own unique phaseouts for how benefits may decrease as income increases. Or how they may cut off entirely, as soon as a family crosses certain income thresholds. And because we know many families get multiple benefits, it's the interaction of all the benefits that causes this really complicated marginal tax rate.

What's really interesting, and I'll talk through this complicated chart in a second, is the actual highest marginal tax rate, those that experience the highest are those between 100% and 200% poverty.

Let's look at the chart and see if we can interpret what it means. This red line shows the average rate experienced by families that have different poverty levels. If we look at the red line, this is for all households in the U.S. with children in them. So, households that have between 100% and 124% poverty status. Their household income is between 100% and 124% poverty, they on average have a 51% marginal tax rate. It stays really high up to about 200%. So for that family, if they earn \$100 dollars, they are keeping only \$49. So if they get a raise, they get \$100 in a week, but because of the benefits they're actually losing, they're actually only getting \$49.

The other thing that's interesting to see here, households with children generally face higher marginal tax rates and are more likely to have a benefits cliff than households without children. A big reason for this is that many benefit programs target children, such as WIC, SNAP, children's health insurance programs. Several other benefits are specifically geared towards families with children, which is great, but it also means these families experience a greater disincentive when taking on new income because they have a high risk of losing more income from these benefits.

Let's do one more slide and then I'll pass it over to Talethia.

On the slide, we understand how people understand and respond to marginal tax rates. It turns out the structure of benefit programs, things like the actual benefit amount, the phaseout, eligibility limits, and stability that new income has, or that new employment has, it all influences how people respond to benefit loss.

I'll walk through these bullets at lightning speed so we can get to Talethia's more interesting discussion. We know that when a person is offered more income through work, again, either through more hours, higher pay, or a new job, if they're going to experience a benefit loss, of course it means they're less likely to take that new income from [the] job. If, on the other hand, the benefits that they are likely to lose have what we call automatic benefit recovery. Say you're on SNAP. You're receiving SNAP, and you lose SNAP benefits because you just got a new job. If you lose that job and you're now eligible again for SNAP, if the state has set up automatic benefit recovery, so that you are

automatically reenrolled, that means people are less worried about taking on those new earnings and are more likely to take that job. If they're still likely to lose a benefit, but the new job they get is more stable, they feel very confident they're not going to lose that job or get those hours taken away, they're less likely to worry about the marginal tax rate or the benefits cliff. If the new earnings they get will end up with more money overall, even if the risk or the marginal tax rate is still the same, they are less worried. If the marginal tax rate is lower, even if net income is the same, they are less worried.

What does all this mean?

I'm going to summarize this really quick and say: It turns out we have a lot of policymakers that design. These programs have leverage, have things they can do to reduce the employment disincentives attached to marginal tax rates. It does not mean it is easy, but it can be done, and we will hear later in the discussion some of what's being done.

I'll end there and, Talethia, I'll pass it to you.

Thank you so much again, Robin. Hello, I'm Talethia Edwards, Lived Expert Consultant serving with the CICC. In Tallahassee am an organizer, urban planner advocate, and coalition builder and I am also the founder and Executive Director of the Hand Up Project, a statewide antipoverty organization that assists and advocates on behalf of undeserved communities.

The economic mobility of many of the families and the communities I serve is impacted by the benefits cliffs, so I'm going to attempt to flesh out all of that data you heard from Robin and put some life and blood on a very complicated issue of benefits cliffs.

Families who are typically experiencing cliffs receive public assistance from multiple assistance programs. Navigating these benefit systems can be cumbersome, and they require time, knowledge, and resources that many families simply do not have. Working multiple jobs, caring for children, while dealing with health issues can make it nearly impossible to manage the bureaucracy effectively. The lack of coordination between various assistance programs can be a full-time job in itself.

Each program operates independently, often leading to more gaps and overlaps in support. To improve coordination, we need to think about streamlining the processes by simplifying the application and renewal process for benefits. Which makes it easier for individuals to navigate multiple systems.

Also, enhance communication. Most systems don't talk or communicate. So, by fostering better communication and data sharing between agencies, this could ensure seamless support for those benefiting from programs. Because we understand families, their lives are on fire, and they are intersecting multiple cliffs at one time. It's important, if we are thinking about enhancing these systems, that communication is also one of the first things we do.

A conversation I have been a part of for many years and has not materialized is integrating a service model, created by partnerships from local organizations offering holistic supports that truly wrap

around families and encourage economic mobility and independence. In Tallahassee, we have a few organizations that are attempting this and are really doing it well. Echo and Community Area, and Capital Action Agency are great examples. They collaborate through initiatives like Getting Ahead and Staying Ahead, inspired by Ruby Bridges and her out of poverty work to provide comprehensive assistance and empowering individuals who are experienced in poverty. Through my work as an organizer and as the ED of the Hand Up project, I've had the opportunity to build coalitions working with many organizations. Through my partnership with the Atlanta Fed [Federal Reserve] a few years ago, we worked together to create the cliff calculator.

We can go to the next slide, please.

The tool is designed to visualize how change in earnings can lead to a reduction of benefits due to the complex public assistance programs. Workers often struggle to understand the timing and multitude of benefits lost. This uncertainty coupled with economic insecurity can prevent individuals from seeking and accepting opportunities for career advancement. You heard Robin say that, and people shouldn't have to choose between career advancement and making more money and losing a benefit. Because if you are a parent and need to take care of your children, you are definitely going to choose the option that seems more stable and secure, so continuing to have conversations and using tools like this calculator, you know, I think is a really, really great thing.

So, additionally, people that do advance without understanding when their assistance may end may find themselves in situations where their standard of living doesn't improve or may even decline. The suite of tools development by the Federal Reserve in Atlanta models the interaction of public benefits, access, and taxes with advancement. The cliff suite currently includes three core tools: the snapshot, the dashboard, and the cliff planner. Each tool is tailored to meet clients in different stages of their career.

I mentioned that career source capital area in my community is also using this benefit. This cliff calculator. They are an employment and educational advancement agency here in town. They work with employers along the with individual to map out how and when to avoid those particular cliffs.

We understand that there are lots of hurdles. I talked about family's lives being on fire being complicated by multiple issues, so we see here just a brief visual of the hurdles that family can actually be tending at one time. Needing food assistance, medical assistance, transportation, housing challenges, childcare needs. All of these particular hurdles increase the likelihood of economic instability and avoiding cliffs allows individuals to be more stable.

Lastly—we'll go to the next slide, please?

Lastly, we wanted, again, to think about and move beyond the cliff. And we want to do this by having better policy reform, right? By having better financial education planning for families. Understanding that moving out of poverty is a process. We want to think about inclusion and income thresholds for those receiving benefits. I had an experience with a client who was \$2 over the limit and didn't qualify for \$600 food subsidy. So, these are things we have to think through.

I talked about the support of community-based organizations and advocacy groups and the way that we can wrap around these families. As well as, you know, innovative ways of employers for getting involved with various incentives and payment increases. There's no restrictions on an employer deciding whether they're going to give the incentive or pay increase in varying ways. They have that option. I just don't think we explored incentive pay in various ways. But by adopting more integrated support, we can create supports and create systems that support upward mobility and economic independence for families experiencing poverty.

This is a quick 5 minutes that I had, but I wanted to really help you understand how families are navigating. [Identifying] what organization best practices from my own opinion and where I am and in my own context and ways for to us think beyond the cliff. I will now pass it on to the next person.

Thank you.

Hello, everyone, thank you so much for having me here. I'm Christina, and I will be walking through a little bit of what 2 Gen is, and the implementation of the cliff tool that Talethia lifted and also very briefly some policy that we have been working on. On CT 2Gen puts families on the path to economic stability. In short, that's what the 2 Generational Initiative (2Gen) is in Connecticut.

In 2015, Connecticut was the first state to pass legislation codifying the 2Gen initiative in statute. We create opportunities for and address the needs of two generations through education, training and social supports. And a lot of that we lifted here, through panel discussions, but most important I think the 2 Gen approach creates opportunities, again, addresses the needs for two generations.

If you take nothing else away from my short 5 minutes, make sure you take that away. It helps parents get the training and support they need and allows them to pass on economic security. I said that twice to pass it on so you can leave with it. 2Gen avoids the traditional siloed approach to confronting economic instability. It relies on collaboration across agencies and sectors, data sharing and leveraging existing resources to drive down costs and promote economic success.

Another key factor is that we empower parents as civic leaders and partners in our work. We have parents sitting on the 2 Gen advisory board. We have parents who are lifting this work. Who are changing policy through their lived experiences. Talethia lifted that up a little bit on her experiences, and we capitalize on our families and we really listen.

We really listen to all of the, you know, concerns that they have. And the things that they want to uplift are important to them, so that they can change policy and program strategies. So, on the next slide, we do this in partnership with parents and other organizations and nonprofits.

I know that Talethia also mentioned in her presentation that the Federal Reserve Bank of Atlanta created this cliff cool. And this cliff tool that we're using stands for career ladder identifier and financial forecaster, and for us here in Connecticut, it will be developed for all other folks for free. And if I'm not mistaken, the Federal Reserve Bank of Atlanta would love to hear from other states, if you are interested in using this resource. But Connecticut is very thankful to use this resource, so thank you, Talethia, for being part of that process.

It has three tools, as Talethia mentioned, snapshot, dashboard, and planner. And so, you see here, you see, the projected income along a selected path, the tool is a very detailed tool. It's tailored to meet the worker's needs in different career stages.

The Federal Reserve Bank of Atlanta staff keeps each tool updated with the relevant local information and policy changes on wages and eligibility requirements, so you don't have to do that leg work. You don't have to remind the federal bank to do that; they do it automatically. Which makes it so much easier for career coaches, case managers, navigators, eligibility workers to use the tool in real time.

The cliff planner is the most detailed tool. It helps you make a plan with the clients for the details of changing careers, like education and training, loss of government assistance; counselors can work with clients to build a customized education plan, career planning, and budget.

And the cliff planner can say I need a plan that helps me reach economic stability, but I also need assistance with my education plan and my budget. Case managers can use the cliff planner to help clients identify the training programs that increase earnings and improve the pathway to self-sufficiency. Isn't that amazing?

We're also executing this cliff tool with our parents. We trained our parents on this cliff tool, and we pushed out, so parents are now working with other parents. So that is something that's truly amazing.

And so I'm going to now quickly just run through our roll out plan. We've been doing this training with other parents; we've been training and working with families and organizations. I'll slide it over to Sarah to talk a little bit about our policy.

Sarah, this is Anna, the facilitator, we need to wrap up in about a minute. I'm just going to ask you to chime in quickly. Thank you.

Got it. Two slides up, folks. Here we are.

Just to say that in order to address benefit cliffs, Connecticut has done an incredible job over about 5 or 6 years thinking about different policies. They range from most recently, taking the TANF time limits and changing those, increasing asset limits, repealing a family cap a couple of years ago.

Thinking about changing Medicaid, they changed the program, and change can take multiple years. There's a range of tools. Benefit cliffs don't have to be solved from a policy perspective in just one year, it can take multiple years. Ultimately, we are talking with the federal government because as someone said before, it's a federal-state interplay that really requires us to work together to solve the cliff effect and so that families have economic mobility. That is where I'll end it.

Thank you, Sarah. Thank you to all the panelists. I'm sorry we don't have time for Q and A, but if you had just one or two takeaways, there are many innovative, promising solutions to complex problems. I think Talethia raised those and we're thankful for the panelists all working together to

solve the tricky problem around the experience of receiving benefits. So, I will pass it over to Jennifer to close us up.

Jennifer Burnszynski: Great, thank you again, Anna, thank you to all the presenters and moderators for being part of this knowledge exchange and to each and every one of you participating today. Thank you for taking time out of a busy Monday to engage in this work. Thank you. I just want to acknowledge and really express all of our sympathy for the loss of Jillian's daughter. Jillian, you know we are so grateful to you for sharing this, for showing us just how consequential these issues are in our lives. And really for your work to improve access so that other children may benefit. Thank you very much.

Next slide.

As we previously noted, we have several resources and materials here from our presenters and selected federal resources for references. We are going to post and share the slides in this recording. We learned so much today.

Like many said, one of the most important things we learned, there are solutions and things we can do to make things better in many ways. I look forward to discussing that with my fellow council members.

Thank you again for being part of our first event and for all that you do to grapple with these issues. Have a wonderful week. Thank you.