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**Seedco's EarnBenefits Online® Helps Low-Income Families Access Work Supports***Program Helps Families Navigate Difficult System, But More State Cooperation Is Needed***Executive Summary**

For families seeking food stamps and other economic supports, Seedco's *EarnBenefits Online* is the closest thing to a one-stop shop in Maryland. But even with this program, families must go to multiple offices and provide the same documents over and over again. Several changes could make *EarnBenefits* services more useful to families.

**Background**

To receive public benefits like food stamps, Medicaid or assistance paying energy bills, Maryland families must complete a long and challenging application process. Families often must complete multiple applications, go to several offices for interviews, provide dozens of documents and wait for weeks to hear if they are eligible. For struggling families in need of immediate help—often with work commitments, limited transportation and no child care—this process can be overwhelming and prohibitive.

**Findings**

Seedco's *EarnBenefits Online*® case management tool helps Baltimore City families navigate this complicated process. Trained counselors at community-based organizations screen clients for benefit eligibility and guide them through *EarnBenefits*' online application system. Counselors help clients apply for multiple benefits simultaneously and provide long-term comprehensive support to ensure benefit receipt, successful recertification, and access to different benefits as income changes.

When clients encounter road blocks or do not receive the benefits for which they are eligible, case managers step in to resolve problems. Case managers also ensure clients have the needed documentation for interviews and recertifications.

*EarnBenefits* sites in New York City, Memphis, Atlanta and Baltimore have helped more than 34,000 working individuals and families secure more than \$50 million in work supports and government

benefits since 2005. Locally, *EarnBenefits* clients secure \$2.6 million in benefits annually.<sup>1</sup> Food stamps, the Earned Income Tax Credit and health insurance (Primary Adult Care Program) are the most common benefits received in Baltimore City.

**Recommendations**

Families should be able to apply for all needed benefits in one location, with reasonable document verification and information sharing processes, and quick eligibility determinations. Unfortunately, such one-stop shops are rarely available.

Seedco's *EarnBenefits Online* is the closest approximation of a one-stop shop in Maryland. But even with this program, families must still go to multiple offices and provide the same documents over and over again. Several changes could make *EarnBenefits* services more useful to families.

1. Maryland should allow *EarnBenefits* counselors to access timely data on the application status of their clients. This will allow for better case management and more thorough follow-up.
2. Counties should take advantage of the State's waiver of face-to-face interviews for Food Stamp applications. This would eliminate many social service office visits for *EarnBenefits* clients.
3. The State should adopt a document scanning system like Utah's where documents such as driver's licenses and proof of residency are scanned into a master system. Caseworkers from different programs can access the information, eliminating the need for applicants to provide the information repeatedly.<sup>2</sup>

With these improvements, programs like Seedco's *EarnBenefits* should be implemented across Maryland to help more families access work supports that can help them reach self-sufficiency.

<sup>1</sup> Seedco Baltimore, October 2007 - September 2008.

<sup>2</sup> National Governors Association Center for Best Practices, *Improving Access to Benefits for Low-Income Families* (Aug. 2006).

