Impact of The Ohio Benefit Bank

A STRATEGY: THE OHIO BENEFIT BANK

The Ohio Benefit Bank (OBB) offers an efficient, cost-effective way to provide meaningful help to Ohio families and in turn infuse income and tax revenues into Ohio’s economy.

Offering an Efficient, Cost-Effective Strategy

Through an Internet-based service, The Ohio Benefit Bank® connects low- and moderate-income Ohioans with federal tax credits, student financial aid, and work supports. The process:

--> Creates efficiency by using a single platform to assess eligibility for over 20 federal and state work supports.

--> Modernizes access by allowing those in need to apply on their own via the Internet or with a counselor at one of nearly 1,200 community locations.

Strengthening Local Economies

More than $2.3 billion in tax credits and other work supports go unclaimed by eligible Ohioans each year and at least 97 percent of these “lost” benefits are federal dollars. By helping citizens access these benefits, The Ohio Benefit Bank has infused an estimated $217.4 million into the state and local economies (see Page 2.)

Providing Meaningful Help

In 2010, over 49,000 households were assisted, including a 76-year-old widow who commented, “The benefits made a big difference. I now can eke out my food supply so I have enough at the end of the month.”

A recent study of The Ohio Benefit Bank found that:

- 72% of those who completed the application process were approved for one or more benefits.
- 50% of surveyed clients said they were “unlikely” or “very unlikely” to have applied for benefits without OBB’s assistance.
- 83% of clients surveyed rated their experience with OBB as either “good” or “excellent.”

ISSUE: OHIO FACES A TOUGH ECONOMIC OUTLOOK

The loss of more than 610,000 Ohio jobs in the past decade has resulted in near record-high unemployment and forced millions of Ohioans to seek emergency food assistance. The continued forecast of high unemployment combined with a projected $8 billion plus shortfall in the state biennium budget could leave many Ohio families out of work and continuing to struggle to make ends meet.

The Ohio Association of Second Harvest Foodbanks (OASHF) is the home of The Ohio Benefit Bank. OASHF is the state’s largest charitable response to hunger and represents 12 Feeding America Foodbanks that distribute food and other necessities to over 3,000 member charities statewide.

A County Department of Job and Family Services staffer recently said, “We see OBB sites as a tool to increase our community penetration without increasing staff and without increasing cost to the agency.”
Federal dollars infused into Ohio’s economy.

The Ohio Benefit Bank helps Ohio families access benefits which in turn generates job income and state and local taxes. For example: when a family spends $100 in benefits to purchase food at their local grocer, those dollars not only help place food on that family’s table; those dollars also provide jobs and income to store employees, and the farmers and producers who supply food to that grocer. When these store employees, farmers, and producers spend this income, additional jobs, wages, and tax revenues are generated. As families, employees, and businesses continue to spend this income locally, additional income, wages, and tax revenues are generated.

The following analysis demonstrates the estimated economic impact of The Ohio Benefit Bank across three key areas: food assistance, medical benefits, and tax credits. The analysis incorporates results from a 2010 study that assessed approval and receipt of benefits among Ohio Benefit Bank clients.

### TABLE 1. Estimated Impact of Key Ohio Benefit Bank Program Areas, Since 2007

<table>
<thead>
<tr>
<th>Federal Benefits</th>
<th>Estimated Value of Benefits</th>
<th>Employment Generated Income</th>
<th>State &amp; Local Taxes</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food Assistance</td>
<td>$77,752,302</td>
<td>$28,646,630</td>
<td>$5,997,075</td>
<td>$112,396,008</td>
</tr>
<tr>
<td>Medical Benefits</td>
<td>$36,642,763</td>
<td>$29,456,323</td>
<td>$3,231,317</td>
<td>$69,330,402</td>
</tr>
<tr>
<td>Tax Credits</td>
<td>$24,965,794</td>
<td>$8,921,318</td>
<td>$1,818,528</td>
<td>$35,705,640</td>
</tr>
<tr>
<td>Total</td>
<td>$139,360,859</td>
<td>$67,024,271</td>
<td>$11,046,920</td>
<td>$217,432,050</td>
</tr>
</tbody>
</table>

--> With only $16.1 million in investments from public and private sources, The Ohio Benefit Bank has helped link Ohioans to an estimated $139.4 million in federal benefits from: food assistance, medical benefits and tax credits.

--> These benefits are estimated to have generated $67.0 million in wages for working Ohioans and $11.0 million in state and local taxes.

--> In total, access to food assistance, medical benefits, and tax credits through The Ohio Benefit Bank has infused roughly $217.4 million into Ohio’s economy.

--> The amount of income, tax revenues and federal benefits brought to Ohio has increased dramatically recently. In 2010 alone, OBB helped Ohioans access an estimated $70.4 million in federal benefits. These benefits created hundreds of Ohio jobs, generating more than $32.6 million in wages and $5.5 million in state and local taxes.

Note: Due to rounding numbers may not sum.

### TABLE 2. Growth of The Ohio Benefit Bank

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Sites</td>
<td>429</td>
<td>811</td>
<td>1,112</td>
<td>1,169</td>
</tr>
<tr>
<td>Hours Contributed by OBB Counselors</td>
<td>4,681</td>
<td>18,420</td>
<td>34,395</td>
<td>51,559</td>
</tr>
<tr>
<td>Number of Households Served</td>
<td>3,360</td>
<td>17,177</td>
<td>31,392</td>
<td>49,275</td>
</tr>
</tbody>
</table>

Impact of The Ohio Benefit Bank
Fostering a unique public-private partnership with national recognition.

From the beginning, The Ohio Benefit Bank has nurtured and leveraged relationships with a vast array of federal, state and private partners. The extensive list of partners includes nine state departments, four federal agencies, and 16 private foundations and organizations, as well as nearly 1,200 Benefit Bank sites. Recognized nationally as a premiere model for its unique public-private partnership, other states across the country now look to OBB to improve access to programs in their own states.

“Keep doing what they’re doing. It helps.”
A quote from a survey respondent about their OBB experience

Reaching people in need where they live, work, play, and pray.

The Ohio Benefit Bank has mobilized an extensive network of nearly 1,200 sites and nearly 5,000 trained counselors throughout the state to simplify access to support.

--> All of Ohio’s 88 counties have a Benefit Bank site with most counties having six or more.

--> Nearly 90% of sites are located in community, faith-based or private organizations, such as food banks/pantries or charitable service groups.

--> Since its inception in 2006, The Ohio Benefit Bank program has relied on an extensive network of volunteers to serve over 100,000 households, more than any other Benefit Bank program in the United States.

--> In 2010 alone, Ohio Benefit Bank counselors provided over 51,000 hours of assistance to more than 49,000 households (see Table 2.)

“I really like the way the Benefit Bank does things. I found out about programs I didn’t know existed.”
A quote from a survey respondent about their OBB experience

Impact of The Ohio Benefit Bank
History of The Ohio Benefit Bank

The Ohio Benefit Bank began with a vision to develop a strong public-private partnership to modernize and simplify access for Ohioans in need. Since 2006, it has helped bolster state and local economies through an efficient cost-effective strategy. Currently, The Ohio Benefit Bank allows Ohioans to determine their potential eligibility for over 20 programs at one point in time, including:

- Work supports – helping Ohioans re-enter and remain in the workforce by providing access to benefits that may supplement wages such as food assistance, energy assistance, health coverage, and child care.
- Electronic filing of state and federal taxes – increasing state and federal tax revenues and helping Ohioans access untapped tax credits.
- Federal student aid application – ensuring the Ohio workforce is adequately educated and trained for the 21st century Ohio economy.
- School meals – ensuring our children are prepared to learn and succeed.

Key Future Plans to Enhance Access and Efficiency

OBB continues to expand and enhance services, including:

- Increasing access through the new self-serve feature at www.ohiobenefits.org
- Developing a bridge to allow clients to submit verification documents electronically to county agencies for efficient application processing
- Adding benefit programs for veterans to The Ohio Benefit Bank platform to increase their accessibility

The Ohio Benefit Bank Partners
(listed alphabetically)

Federal Partners and Supporters
- Corporation for National and Community Service
- Internal Revenue Service
- Social Security Administration
- United States Department of Agriculture Food and Nutrition Service

State of Ohio Partners and Supporters
- Governor’s Office of Faith-Based and Community Initiatives
- Ohio Community Service Council
- Ohio Department of Aging
- Ohio Department of Development
- Ohio Department of Education
- Ohio Department of Insurance
- Ohio Department of Job and Family Services
- Ohio Department of Mental Health
- Ohio Department of Rehabilitation and Correction
- Ohio’s County Departments of Job and Family Services

Private Partners and Supporters
- AARP – Ohio
- Charter One Bank
- Episcopal Community Services Foundation
- Feeding America Foodbanks in Ohio
- HealthPath Foundation of Ohio
- John S. and James L. Knight Foundation
- The Kresge Foundation
- MAZON: A Jewish Response to Hunger
- National Council of Churches
- Osteopathic Heritage Foundations
- Share Our Strength
- Solutions for Progress
- The Columbus Foundation
- The George Gund Foundation
- The Walmart Foundation, Walmart and its Associates
- United Way of Greater Cincinnati
- The nearly 1,200 Ohio Benefit Bank sites sponsored by faith-based, community, and private organizations

This briefing document presents information from a variety of sources and is part of a series of reports on the impact of The Ohio Benefit Bank. The Voinovich School of Leadership and Public Affairs at Ohio University prepared the report in collaboration with the Ohio Association of Second Harvest Foodbanks. The Columbus Foundation provided the funding for this document, and Solutions for Progress provided the administrative data.


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