

Poverty Speaks: Getting Help

A report by The Center for Community Solutions



Cleveland is the second poorest large city in the United States, yet policymakers and community leaders rarely have the opportunity to hear from large numbers of people who live at or near the poverty level. The Center for Community Solutions and The Council for Economic Opportunities in Greater Cleveland (CEOGC) have collected new information directly from low-income residents of Cuyahoga County about the issues and challenges they face. This report is the third in a series that will examine the results of the survey and its implications for Cuyahoga County.

Two-thirds of low-income Cuyahoga County residents needed help with at least one service in the past two years, but they didn't always get that help.

By definition, poverty is a scarcity of financial resources. People in poverty don't have enough income to be able to make ends meet without outside help. The official federal poverty guideline is set at \$20,420 for a family of three, which is an hourly wage of \$9.82 per hour for someone working full-time, year-round. **But many experts agree that the amount the family would actually need to earn to get by is well above the poverty threshold.** Calculations by MIT show that the same individual would actually need to earn \$27.00 per hour to support his or her family as the sole provider who is working full time.¹

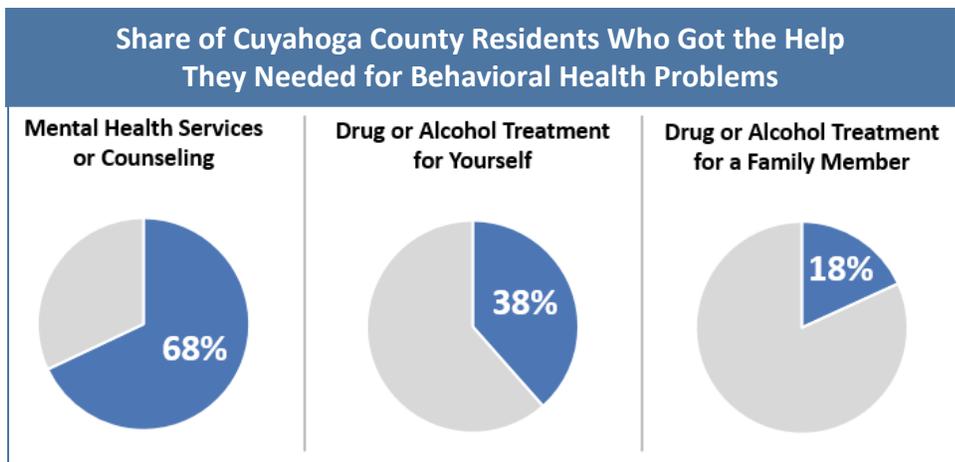
When they don't earn enough, public benefits can help families meet their basic needs. These include the Supplemental Nutrition Assistance Program (SNAP) for food, Housing Choice Voucher Program (HCVP, formerly Section 8) for housing and Medicaid for health coverage. But these government assistance programs were never designed to provide everything a family needs to get by, the programs are highly regulated and come with substantial limitations.

In Cuyahoga County, nearly 1 in 5 people who live at or near poverty needed help with SNAP (food stamps) or food pantries within the past two years.

Thanks to government assistance, and organizations like the Greater Cleveland Foodbank, 84 percent of the people who needed help with food were able to get it. While fewer people in Cuyahoga County stated they need help filing their taxes, nearly three-quarters of people who said they need this assistance got it, indicating that the VITA (Volunteer Income Tax Assistance) program is reaching people in need. **More than**

"Since 2017, or Over the Past Two Years, Which of These Services Have You Needed Help With?"		
1	SNAP (food stamps) or food pantries	19.6%
2	Car repairs	18.4%
3	Medical insurance or healthcare	18.1%
4	Paying utility bills	17.9%
5	Medical bills	15.5%
6	Transportation	15.0%
7	Clothing or household items	14.8%
8	Debt management	14.6%
9	Managing your money or budget	13.6%
10	Housing payments or rent	11.9%

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two-thirds of people who said they needed assistance with medical insurance or health care got it, and the rate of low-income Ohioans who are uninsured has fallen dramatically due to Medicaid expansion. Today, anyone earning less than 138 percent of the federal poverty level is eligible for Medicaid health coverage, even if they don't have children or a disability. Affordable health coverage has a positive impact on someone's ability to get and keep a job,² and in Cuyahoga County, the largest health coverage gains have been for working-age people, those between 18 and 64 years old.³

The Largest UNMET Service Needs in Cuyahoga County Are:



Car Repairs or Transportation



Managing Money or Budget



Housing Payments or Rent

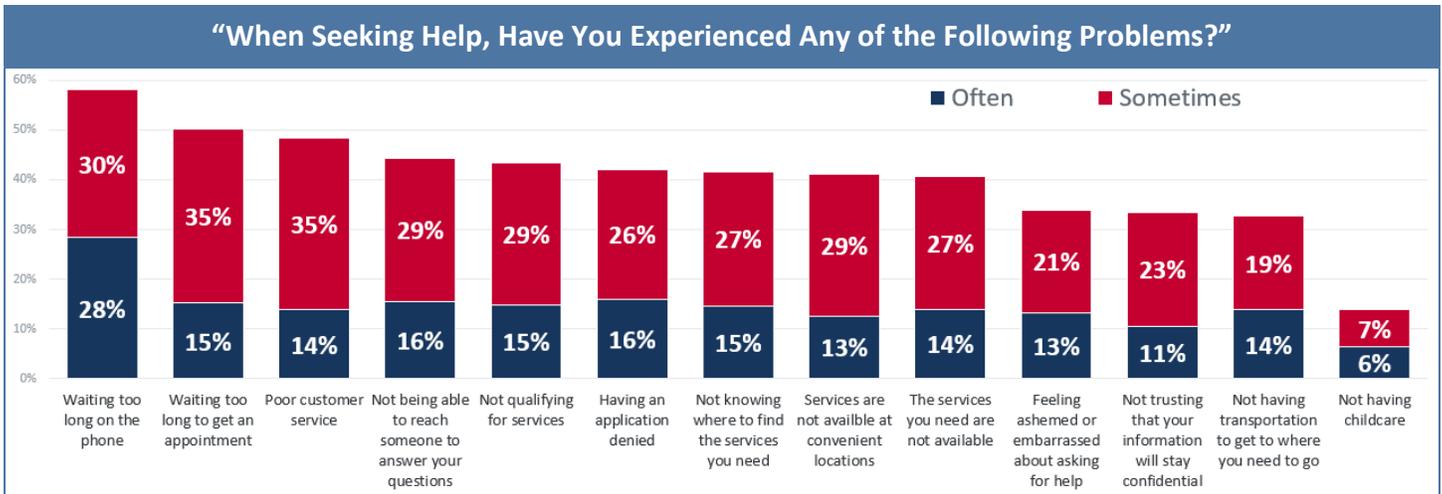
Mental health assistance was also one of the most commonly met needs in Cuyahoga County, and two-thirds of people who said they needed these services got them. However, people had a more difficult time when seeking drug or alcohol treatment for themselves or a family member. In fact, people were little more than half as likely to get the help they needed for addiction and recovery services as for mental health or counseling.

People living at or near poverty in Cuyahoga County were unable to find the help they needed for things that are not generally covered by government assistance, such as car repairs, managing money or budget, and debt management. These are some of the largest unmet needs in the county, as defined by the share of low-income people who were unable to get this assistance. On the other hand, there are government programs to assist with housing for low-income families, yet 70 percent of those who needed this help were unable to get it. Funding is so limited and the need is so great that there is a lottery to even be placed on the waiting list for the regular Housing Choice Voucher Program in Cuyahoga County.⁴ Finding a suitable apartment that accepts vouchers is even more difficult for many families.

Customer service problems were more common than not qualifying for services or having an application denied.

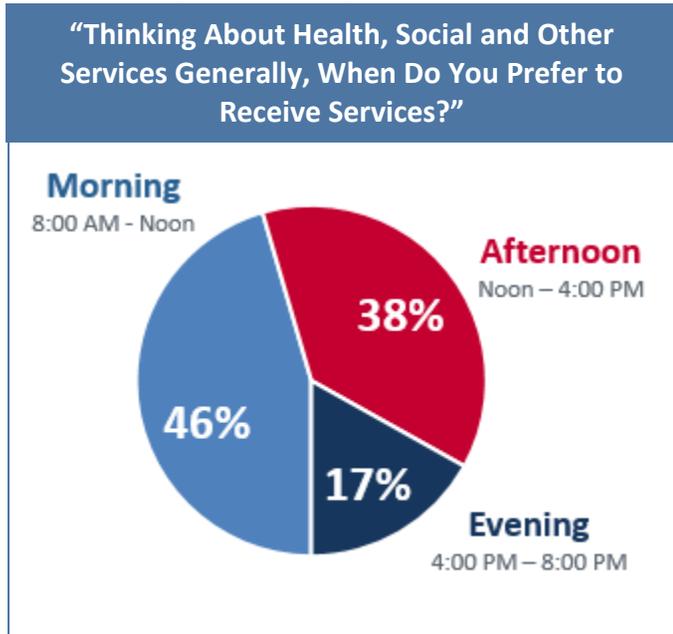
About 40 percent of people who live at or near poverty in Cuyahoga County said the services they need are not available at least some of the time. But when we asked if people encountered challenges when seeking help, more than half of Cuyahoga County residents said they had to wait too long to get an appointment at least sometimes, and 58 percent had to wait too long on the phone. Survey respondents were not asked to specify the agencies at which they sought help.

This survey was conducted in April and May, 2019, when county governments were implementing a troubled computer system put in place by the Ohio Department of Job and Family Services. Cuyahoga County residents reported wait times of several hours to speak to someone about their benefits, and applications for assistance were routinely denied because people could not make it through the red tape. Although service has improved over the past several months, bureaucratic hurdles remain a challenge for many who need help in Cuyahoga County.



People want to get help near their homes, during the week.

About one-third said that transportation was sometimes a challenge when seeking help, so it is not a surprise nearly 90 percent of people in Cuyahoga County prefer to get help near their homes. A majority prefer services that are offered during the week, Monday through Friday. There was less agreement about the optimum time of day. Almost half preferred the morning, more than one-third said the afternoon was best, and 17 percent requested the evening between 4:00 p.m. and 8:00 p.m.



Policies under consideration in Washington and Columbus could make things worse.

It is not an accident that people are most likely to get the help they need for services that have substantial government support coupled with a strong network of local agencies. In particular, SNAP and Medicaid provide assistance for basic needs for thousands of Cuyahoga County residents. Policy proposals to weaken those programs could have an immediate harmful impact on families in Cuyahoga County, and across the state, who are struggling to make ends meet.

Work requirements where some people who receive public benefits must prove that they are engaged in approved “work activities” have little long-term impact on employment and create a costly administrative burden for people who need help and the local agencies that serve them. Study after

study has shown that many low-income, working-age people who receive public benefits are already employed, they just aren’t earning enough to support their families without government assistance.⁵ Despite the fact that work requirements for Medicaid in Arkansas, Kentucky and New Hampshire have been struck down by the courts, Ohio legislators continue to pursue the implementation of similar flawed policies.

New data on health insurance coverage in Cuyahoga County and across the country will be released in September, and we are beginning to see indications that fewer people are receive public coverage. A strong economy is responsible for only part of the decline. Federal funding has been cut for the advertising of available benefits as well as for health care navigators who helped connect people with private insurance or Medicaid. These drastic cuts mean that only 15 cents of every dollar that was spent on health care navigators in 2016 is available in Ohio today.

As described above, the bureaucratic process to enable people to access the public assistance for which they qualify broke down in Cuyahoga County, and the result was that people were not able to access help they are entitled to. For struggling families in Cuyahoga County, it is easier to get help for problems addressed by government assistance, but most still experience challenges getting the help they need.

These and other findings come from an online and phone poll of county residents conducted by Baldwin Wallace University for The Center for Community Solutions. The poll was targeted toward people below or just above the federal poverty line. Fifty-seven percent of the 434 respondents reported a household income of less than \$25,000. Our mixed-methods approach yielded results with a five percent margin of error at the 95 percent confidence interval.



September, 2019

¹ *Living Wage Calculator*, Massachusetts Institute of Technology, <http://livingwage.mit.edu/states/39>.

² Antonisse, Larisa and Rachel Garfield. "The Relationship between Work and Health: Findings from a Literature Review." *Henry J. Kaiser Family Foundation*, 2018.

³ U.S. Census Bureau, American Community Survey 1 year estimates, Table S2701.

⁴ "Tenant-Based Waiting List Information" *Cuyahoga Metropolitan Housing Authority*, <https://www.cmha.net/hcvp/waitinglist>.

⁵ For an examination of employment among people living at or near poverty in Cuyahoga County, visit <https://www.communitysolutions.com/research/cuyahoga-countys-poor-speak/>