

Friday Webinar Series:
How COVID-19 is
impacting health and
human services?:
TANF, SNAP and
unemployment
compensation

April 10, 2020



THE CENTER FOR EST. 1913
COMMUNITY SOLUTIONS
RESEARCH • ANALYSIS • ACTION



The Center for Community Solutions

We are a non-partisan, nonprofit that aims to improve health, social and economic conditions through nonpartisan research, policy analysis, communications and advocacy.

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Advancing Wellbeing of Older Adults



Enhancing Behavioral Health Access



Improving Maternal and Infant Health



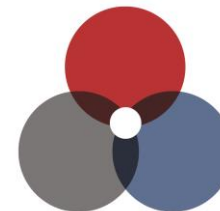
Promoting Comprehensive Reproductive Health Education



Strengthening Health and Human Services Safety Net



Supporting Sound Medicaid Policy



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Advocates for Ohio's Future

Advocates for Ohio's Future (AOF) is a nonpartisan coalition of over 500 Ohio organizations that promotes health and human service budget and policy solutions so that all Ohioans live better lives.

Our coalition believes in investing in our state's most valuable resource—our people—to ensure that they are safe, healthy, and can access pathways to prosperity for themselves and their families.

Kelsey Bergfeld, Coalition Manager

kbergfeld@communitysolutions.com | www.advocatesforohio.org

175 S. Third Street, Suite 350 | Columbus, OH 43215

614-745-0740 ext. 305



Today's Speakers



Liz Schott,
Senior Fellow,
Center on
Budget and
Policy Priorities



Ed Bolen,
Senior Policy
Analyst, Center
on Budget and
Policy Priorities



Zach Schiller,
Research
Director, Policy
Matters Ohio

State and Federal COVID-19 Responses: What they mean for TANF families

Liz Schott

April 10, 2020



COVID-19 TANF issues to be covered

Federal law and guidance: recent and future Congressional actions affecting TANF program requirements

State actions: what states around the nation are doing to lift or modify TANF program requirements and processes

Issues around TANF applicants and recipients' access to other CARES Act benefits: "recovery rebates" and Pandemic Unemployment Assistance

Federal Legislative Developments

- CARES Act extended the TANF block grant through November 2020
- No other TANF federal provisions enacted yet
 - proposals to suspend sanctions, time limits and child support requirements, and related state penalties, were in the House bill from last round, and may be in play
 - States could lift some of these requirements without Congressional action and many are doing so
 - HHS issued guidance giving broad signal that relief from penalties would be available
- CBPP promoting a proposal for some type of emergency fund to provide more extra dollars to states to provide help with basic needs such as housing

State TANF actions easing enrollment and retention

- States have great flexibility to ease enrollment and retention processes and lift eligibility requirements
 - Unlike SNAP, no federal waivers needed (federal waivers not likely available)
- Many states have taken a range of actions including easing application processes, extending renewals automatically, and suspending work requirements, sanctions and time limits
- States have used a range of mechanisms: legislative changes, executive orders to override laws or rules, emergency rule changes or often simply issued announcements and guidance

Many states are waiving TANF work requirements broadly

- At least one-third of states have issued directives suspending work requirements or broad good cause.
- Examples include **Arizona**, **Connecticut**, **Florida**, **Georgia**, **Illinois**, **Iowa**, **Kentucky**, **Maryland**, **Massachusetts**, **Michigan**, **Minnesota**, **Missouri**, **Nevada**, **New York State**, **Vermont** and **Washington**. **Indiana** suspending upfront work requirements for applicants.
- Sanctions are also thus suspended. Examples include **Washington State**, **Vermont**, **Virginia**, and **Iowa** are suspending work-related sanction penalties. Some states have explicitly noted that existing sanctions should be lifted.
- To the best of our knowledge, **Ohio** has given a very weak response here, noting that it is under review, citing the federal guidance but stressing that eligibility policies are unchanged.

Examples of states stopping time limit clocks or time limit terminations/denials

- **California** is stopping its 48-month time limit clock until June 2020. **Vermont** is stopping its 60-month time limit clock. **Arizona** legislature directed exemption from the state's 12-month time limit.
- **Connecticut** is suspending its 21-month TANF time limit. **Massachusetts** is suspending its 24-month time limit.
- **Minnesota** has suspended terminating any family reaching the 60-month lifetime limit or a current extension. **Kentucky** will also not cut off families once they meet the 60-month time limit.
- **Washington State** will grant time limit extensions to all applicants and current recipient who reach the 60-month federal limit during the COVID-19 emergency.

Some states are expanding or adding emergency assistance benefits

- [New Jersey](#) will make supplemental payments equal to a recipient's monthly benefit amount and the agency will decide whether to make supplemental payments each month.
- [Tennessee](#) has created a new TANF-funded Emergency Cash Assistance that provides two monthly cash payments to families with children that were employed as of March 11, 2020 and have lost a job or lost at least 50% of their earned income due to the COVID-19 emergency. Each payment is from \$500 to \$1,000 depending on family size.
- Other states are elevating and, in some cases, expanding existing emergency assistance programs
 - **Ohio** has made more funds available for PRC but could do much more

CARES Act rebate payments and TANF recipients

- Most TANF recipients are eligible for recovery rebates of \$1200 per adult and \$500 per dependent child under age 17
 - Payments are excluded as income for federal benefit programs including TANF, SNAP, Medicaid
- But many will face barriers and delays in getting this payment and may need to take additional steps
 - Many TANF families do not file taxes with IRS (are not required to because of low income); TANF benefits excluded as income by IRS.
- IRS is creating a simple tax return for non-filers to use
 - Creative and aggressive efforts will be needed (especially at social distance) to let families know how they can access these benefits
 - Service providers and counties have huge role to play here bringing a lot of money into their community
- Many TANF families are unbanked and thus cannot get direct deposit; paper checks are slated to take many months to get out

Pandemic Unemployment Assistance (PUA) from the CARES Act

- Multiple additional unemployment insurance benefits added in CARES Act. PUA can help those who do not qualify for regular unemployment including self-employed persons, gig economy workers or those without sufficient work history
- PUA has broader list of reasons for separation related to COVID-19 including workplace closed or needed to care for kids with school or day care closed
 - Will still require that someone lost a job (or could not start new job on scheduled start date)
 - May fit new TANF applicants more than ongoing recipients
- Benefits are much richer than TANF, could be around \$3500/mo
- Consider what service providers and state or county agencies could do to steer families here, but not delay TANF applications

CBPP TANF Resources relating to COVID-19 Responses

- Family Income Support team has range of state advocate communication tools specifically focused on TANF including weekly email and listserv
 - Additional CBPP TANF materials not on public website are available
 - We are tracking TANF state or county developments and actions so please keep us posted
- General CBPP COVID-19 materials posted at <https://www.cbpp.org/covid-19-responding-to-the-health-and-economic-crisis>

Liz Schott

schott@cbpp.org

www.cbpp.org





Unemployment Compensation in Ohio

Friday, April 10, 2020

Unemployment Compensation now vs. in normal times

- Before: Tides communities, families over while seeking new jobs
- Now: We want most people to stay home, so it's aimed at replacing the average wage
- Before: Excludes many low-wage workers, 1099 workers, those seeking part-time work. 30-hour-a-week minimum-wage worker doesn't qualify. Only 1/5 of unemployed Ohioans get benefits
- Now: Expanded coverage

State changes in the UC system

- Gov. DeWine ended waiting week, work search requirements, individual employer responsibility on taxes
- General Assembly in HB 197 also said, “An individual shall not be disqualified from being paid benefits if the individual is unemployed or is unable to return to work because of an order, including an isolation or quarantine order, issued by” the governor, the employer, or various health authorities

Key UC policies in the CARES Act

- Pandemic Unemployment Compensation - \$600 a week
- Pandemic Unemployment Assistance – new workers covered
- Pandemic Emergency Unemployment Compensation – 13 more weeks
- Worksharing – U.S. picks up full cost of benefits in Ohio
- Nonprofits and government workers – U.S. picks up 50%



Pandemic Unemployment Compensation (PUC)

- \$600 a week for virtually all claimants getting UC
- Retroactive to March 27, goes through July 31
- PUC is not income for eligibility purposes for Medicaid or CHIP
- Ohio hasn't said, but other NY, KY already paying. Next week?

Pandemic Unemployment Assistance (PUA)

- Assistance to workers typically left out or who have exhausted their benefits
- Includes self-employed, independent contractors, workers seeking part-time work and those without a long enough work history to qualify for state benefits (those who haven't worked 20 weeks, earned \$269 a week)
- Must be unable and unavailable to work because of COVID-19
- Can't telework or be receiving sick pay. Undocumented workers don't qualify.
- Up to 39 weeks of benefits retroactive to Jan. 27. Minimum of \$189 a week. Don't apply yet – no applications accepted for weeks to come

Pandemic Emergency Unemployment Compensation (PEUC)

- 13 weeks of additional benefits
- Available after you exhaust regular UC benefits (26 weeks in Ohio and most states)
- Lasts till end of the year



Challenges now

- System isn't working for many
- Applicants being told to look at documents they can't see
- Confusion: Even ODJFS Director Hall misstated PUA eligibility
- Some are still left out: Susceptible workers who fear the virus, perhaps some gig workers. *ODJFS should interpret state, federal law broadly so a maximum of workers are able to get benefits.*

Challenges later

- Make sure eligibility improvements for low-wage, part-time, misclassified and other excluded workers continue. This can be done in state legislation.
- U.S. should extend duration of benefits until the labor market recovers
- Properly fund the administration of the system so it works (beyond \$1 billion in Families First Coronavirus Response Act)
- Ohio's UC system has been underfunded for decades. That needs to be fixed – later. We can borrow from the U.S. for benefits.

SNAP and the covid-19 emergency

Center on Budget and Policy Priorities

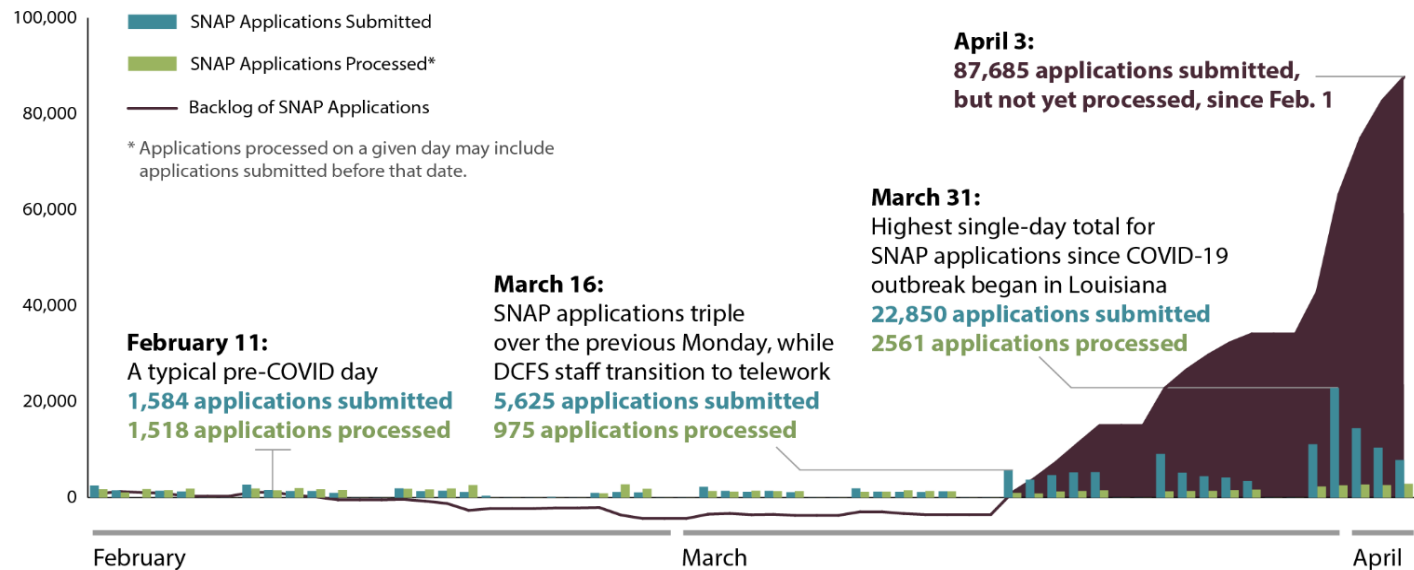
April 2020

- What we are seeing
- State options
- Issues and Challenges
- What's needed next
- Resources

What we are seeing now

- Caseload increasing
- Agencies closing offices

SURGING FOOD ASSISTANCE APPLICATIONS OVERWHELM SNAP PROCESSING IN LOUISIANA



Source: Louisiana Department of Children and Family Services

Changes and Options in SNAP

- Maximize benefits
- Extend certification periods
- Suspend time limit for unemployed workers
- Reduce paperwork verifications
- Waive interview

State	Provide emergency allotment	Extend certification periods, adjust reporting requirement	Adapt telephonic signature requirements	Grant flexibility for quality control interviews and extend case review deadlines	Adjust interview requirements
Ohio	X	X		X	X

Issues and Challenges

- Processing backlogs
 - Additional state options (telephonic signatures)
- What happens when emergency allotments end?
 - Request additional months
- UI benefits count as SNAP income
 - Help households make informed decisions
- Pandemic-EBT
- Online purchasing? Hot foods? Raise income level?

What we need next

- Stimulus response that matches length of economic crisis
- For SNAP
 - Boost to benefits
 - Suspend work requirements and time limits during unemployment crisis
- Extend UI assistance
- Increase access to health care through Medicaid
- Fiscal relief for states

Resources

- <https://www.cbpp.org/covid-19-responding-to-the-health-and-economic-crisis>
- <https://www.fns.usda.gov/disaster/pandemic/covid-19>

COVID-19: Responding to the Health and Economic Crisis

HOME / COVID-19: RESPONDING...

REPORT
CARES Act Includes Essential Measures to Respond to Public Health, Economic Crises, But More Will Be Needed



USDA Food and Nutrition Service
U.S. DEPARTMENT OF AGRICULTURE

CONTACT US REPORT FRAUD ASK THE EXPERT USDA.GOV

HOME DATA & RESEARCH GRANTS NEWSROOM RESOURCES OUR AGENCY PROGRAMS

FNS DISASTER ASSISTANCE
FNS Response to COVID-19

A 3D rendering of a COVID-19 virus particle, showing its characteristic spherical shape with a textured surface of red and white protrusions.

www.communitysolutions.com/research/covid19/

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COVID-19 & Emergency SNAP Allotments: What You Need to Know

On April 7, 2020, the Ohio Department of Job and Family Services (ODJFS) [announced](#) the issuance of emergency SNAP (food stamp) payments to many SNAP households to help buy food during the pandemic crisis.

Will I get extra SNAP benefits?

If your monthly SNAP benefit is *less than* the Max SNAP for your household size in the table below, you will get an extra benefit on your SNAP card. If you get the Max SNAP benefit, you will NOT get extra SNAP. This is because of a decision made by USDA (the federal government), not ODJFS.

Household size	Max. SNAP
1	\$194
2	\$355
3	\$509
4	\$646
5	\$768
6	\$921
7	\$1,018
8	\$1,164
Each add'l member	+\$146

Examples	
Supplement	No Supplement
Family A gets \$200/mo. in SNAP for one adult and 2 kids. Since this is less than the Max SNAP of \$509, Family A will get a SNAP supplement of \$309.	Family B gets \$509/mo. in SNAP for one adult and 2 kids. This family will NOT get any extra SNAP because they get the Max SNAP for 3.
Individual A gets \$16/mo. in SNAP. The Max SNAP for one is \$194. This individual will get a supplement of \$178.	Individual B gets \$194/mo. in SNAP. This individual will NOT get any extra SNAP because they get the Max SNAP.

If I qualify for extra SNAP, when will I get it?

- ⇒ During the first two weeks of April, the first extra SNAP payment will be added to your SNAP card for households enrolled in SNAP in March 2020.
- ⇒ A second extra SNAP payment will be added to SNAP households enrolled in April. **Details unknown at this time about the date this will happen.**

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM - SNAP

APPLYING FOR THE FIRST TIME

- **APPLY AT BENEFITS.OHIO.GOV OR CALL 1-844-640-OHIO.** Applications are processed at the county level in - at most - 30 days.
- **ELIGIBILITY BASED ON INCOME FROM THE MONTH YOU APPLY.** Even if unemployment benefits will put you over the income threshold you can get SNAP while you wait for unemployment benefits to kick in.
- **INTERVIEW REQUIREMENTS WAIVED** if verifications provided.
- **NO ASSET TEST.** You don't have to empty savings to qualify.
- **IF YOU ALREADY RECEIVE SNAP**
 - **RECERTIFICATIONS POSTPONED** for March, April and May.
 - **WORK AND TRAINING REQUIREMENTS SUSPENDED.**
 - **TIME LIMITS WAIVED** for able-bodied adults without disabilities (ABAWDs).



ELIGIBILITY AND BENEFIT AMOUNTS

Income Eligibility Limits

Household Size	Gross monthly income** (130 percent of poverty)
1	\$1,354
2	\$1,832
3	\$2,311
4	\$2,790
5	\$3,269
6	\$3,748
7	\$4,227
8	\$4,705
Each additional member	\$479

** Does not apply to households with elderly or disabled members

Maximum Monthly Allotments

People in Household	Maximum Monthly Allotment
1	\$194
2	\$355
3	\$509
4	\$646
5	\$768
6	\$921
7	\$1,018
8	\$1,164
Each additional person	\$146

Ohio Benefits
Benefits.Ohio.gov
1-844-640-OHIO

Questions or Comments?

Ed Bolen

202-408-1080

bolen@cbpp.org