

When Unemployment Insurance Runs Out: An Action Plan to Help America's Long-Term Unemployed

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Executive Summary

Since the onset of the 2007 recession, the unemployment insurance (UI) program has provided a vital lifeline for record numbers of workers and their families to meet their basic needs while they struggle to find work. However, as a result of the prolonged jobs crisis and recent cuts to federal and state unemployment benefits, literally millions of workers are reaching the end of their benefits, often without any other means of support.

In fact, the U.S. Government Accountability Office (GAO) estimates that 5.5 million workers exhausted their state and federal unemployment benefits from 2007 to 2011. And thus far in 2012, more than half a million workers have reached the end of their federally-funded benefits. These numbers will continue to climb as the maximum weeks of federally-funded benefits are further reduced this month by federal law (down to 47 weeks in the highest unemployment states). Roughly half to three-fourths of these workers arrived at the end of their unemployment benefits without securing a new job despite their considerable work-search efforts and only a limited proportion of them have accessed the Supplemental Nutrition Assistance Program (SNAP) and other safety net programs.

This crisis will peak in December if the federal unemployment benefits are not reauthorized by Congress, at which time roughly two million workers will be abruptly terminated from the program. Thus, the situation requires an unprecedented and coordinated response by local, state and federal officials, working across agencies to ensure that these families do not fall through the cracks of the social safety net programs that are available to them. As Governor Dannel Malloy of Connecticut recently put it, the waves of workers reaching the end of their unemployment benefits requires an aggressive "action plan" prepared jointly with public, non-profit and private sectors to elevate and prioritize the issue.

Several states are making positive strides reaching out to these vulnerable workers to ensure that they receive job training, subsidized jobs, SNAP, mortgage assistance, protection against abusive creditors and other available assistance to help them get back on their feet. To adequately respond to the current plague of long-term unemployment, there can be no substitute for an aggressive federal and state job creation agenda. In the meantime, however, the states and the federal government cannot ignore the reality of these struggling families facing a hostile job market without the critical support provided by their UI benefits. To prevent further hardship, Congress must also reauthorize the extension of jobless benefits.

This guide assembles the best practices adopted across the states and at the federal level to target the special needs of those workers reaching the end of their unemployment benefits. It features a step-by-step approach, which includes the following priority actions:

Step 1: Aggressively Pursue and Promote Job Creation -States should pursue direct job creation strategies, including specialized programs (e.g., Pathways to Employment in Connecticut and Mississippi’s STEPS program) that help put the long-term unemployed back to work. And the federal government should promote job creation in the states by issuing waivers under the Workforce Investment Act to maximize access to “on-the-job training” and public service employment programs.

Step 2: Target Outreach to Workers Exhausting Unemployment Benefits -State UI agencies should reach out to their counterpart social services agencies to immediately identify and target those workers exhausting UI, then set up a “rapid response” process to deliver information (in-person, where possible) on the various social services available in the state, including food stamps, Medicaid, mortgage assistance, and other safety net programs.

Step 3: Track Workers Exhausting UI Benefits -Following the lead of Washington, Connecticut, Nevada, and Pennsylvania, the states should actively track and report data on the number of people reaching the end of their UI benefits while also surveying their demographic and reemployment characteristics and their rates of access to SNAP and other safety net programs. The U.S. Department of Labor and the Department of Health and Human Services should require reporting of this information.

Step 4: Maximize Coordination across State and Local Agencies -As exemplified by the Connecticut model, states should take advantage of the opportunity presented by the situation and break down the silos that often exist between the state UI and social services agencies to develop a joint action plan that maximizes and delivers a broad range of services and benefits to workers and their families exhausting their UI benefits.

Step 5: Maximize Access to Income Support and Basic Needs Programs - With the help of federal agencies, including the Departments of Labor, Agriculture and Health and Human Services, states should make use of their administrative flexibility to facilitate and increase access to SNAP, federal “needs-based payments” for workers in training, Medicaid and mortgage assistance to workers reaching the end of their UI benefits.

Step 6: Minimize Barriers to Re-employment - The states should enforce and expand laws to remove barriers to re-employment by limiting the unfair use of credit checks in employment and prohibiting discrimination against the unemployed in hiring. The U.S. Equal Employment Opportunity Commission, the Federal Trade Commission and other federal enforcement agencies can also play a key role by enforcing the civil rights and consumer laws that protect against employer abuses that target vulnerable unemployed workers.

I. Introduction

Recovery from the record job loss of the 2007 recession has been slow, with 12.8 million Americans still unemployed; more than four in ten have been looking for work for six months or longer.¹ The unemployment insurance (UI) program has been a vital lifeline for workers, helping them to meet their families' basic needs while they search for work.

As of June 2012, just under six million unemployed workers were collecting unemployment benefits down from a peak of 12 million in early 2010.² Since there has been no official tracking of the workers who have exhausted their UI benefits during the recession and its aftermath, there is no exact number to quantify them. The U.S. General Accountability Office (GAO) estimates that five and half million jobless workers³ reached the end of their federal extended unemployment benefits by the end of 2011.

These numbers are sure to increase because the benefit weeks have been significantly reduced since June as a result of federal cuts to the program. More than 500,000 workers have lost benefits since the beginning of the year with the shutting down of the Extended Benefits (EB) program.⁴ The crisis will peak at the end of December if the federal Emergency Unemployment Compensation (EUC) program is not reauthorized by Congress. These workers have nowhere left to turn - no additional federal benefits and no major jobs program to help put them back to work to support their families.

That means the states are now faced with a massive wave of unemployed workers who often face destitution after having worked in jobs that once sustained their families and their communities on a middle-class income. If these workers and their families are not aggressively targeted for services both before and after their unemployment checks run out, there's a very real danger that they will fall through the cracks of the social safety net.

This crisis thus requires an unprecedented and coordinated response by local, state and federal officials, especially on the part of the state unemployment insurance agencies working together with the local "one stop career centers" and the state social service agencies. As Governor Dannel Malloy of Connecticut recently put it, the crisis requires an "action plan" that reaches across state agencies and to the non-profit and private sectors as well.⁵

It also requires committed leadership in the face of severe challenges that have already tested state and federal officials. However, the situation also presents a significant opportunity for government at all levels to break through the barriers that deny key services to this group of workers who often have had limited or no prior contact with social service providers.

As featured in this resource guide, several states are making impressive strides reaching out to workers facing the end of their unemployment benefits. Following their example, there's much more that states and the federal government can do to help ensure that these workers receive all the services they deserve to help get back on the feet. There's also a critical role for state

advocates to collectively raise the profile of this cross-cutting issue. For example, state groups in Massachusetts and California produced “211” flyers geared toward workers exhausting their unemployment benefits that were incorporated into the outreach material provided by their states.

To adequately respond to this crisis, there can be no substitute for an aggressive federal and state job creation agenda, one that targets those communities and those workers hardest hit by the most severe economic downturn since the Great Depression. That requires a serious federal commitment of resources, which has largely eluded Congress. For example, the Recovery Act’s TANF Emergency Fund wage subsidy program – which created over 200,000 jobs across the U.S. - was allowed to expire by Congress in September 2010. The Obama Administration and Congressional leaders have a moral obligation to move forward and find common ground on an ambitious job creation agenda, while also reauthorizing the federal program of jobless benefits without delay.

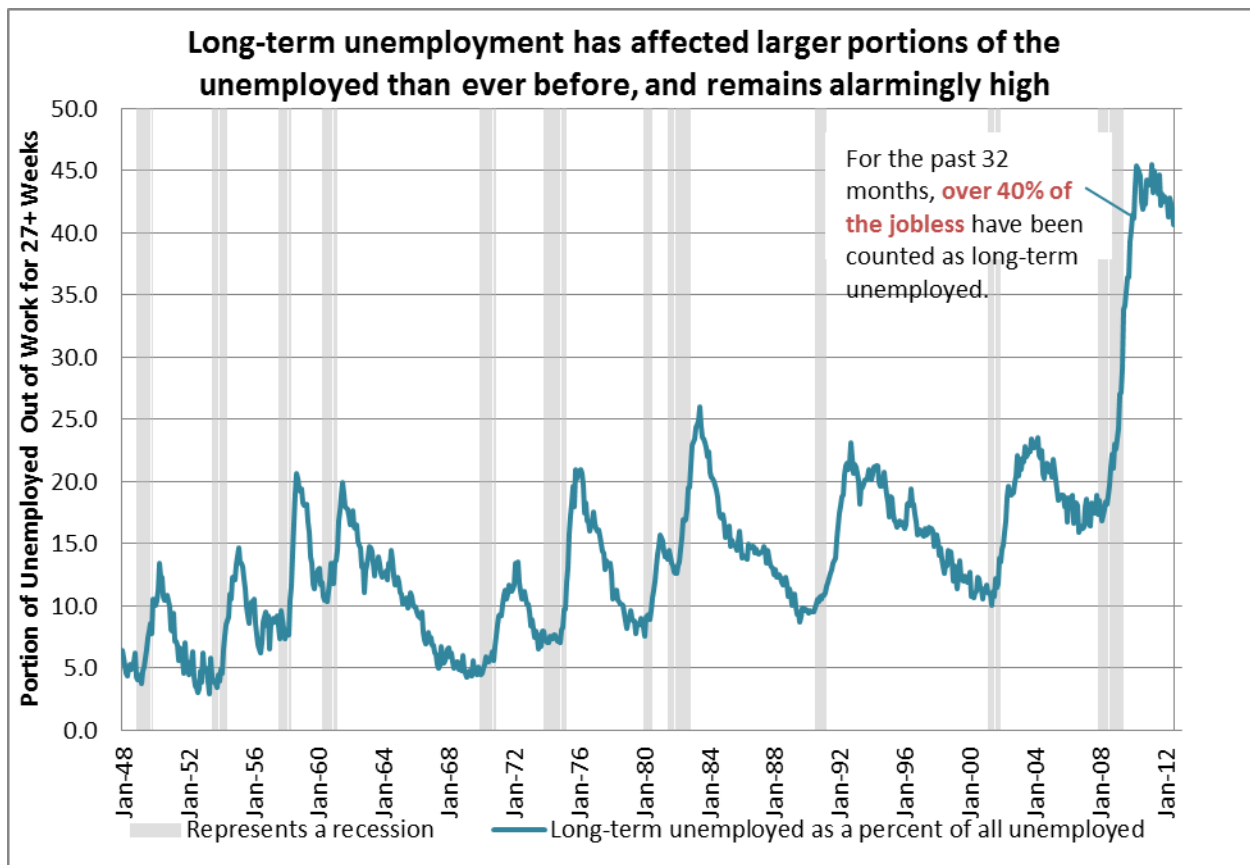
In the meantime, while Congress debates the issue, the states cannot ignore the reality of these struggling families. Thus, this guide seeks to provide federal, state and local officials with a roadmap of programs, benefits and services that can be implemented without delay to serve this surge of workers now showing up at food pantries and shelters in desperate need of help. The material is organized by program area, along with a step-by-step checklist for state officials to share with planners and program staff across agencies (as well as an appendix that includes the state and federal materials featured in the document).

This document remains a work in progress. We urge state and federal officials to share their policies, comments and concerns in order to build on the material presented in the guide and to present opportunities for the federal government to work within current programs to help expand critical services to the long-term unemployed.

II. The Challenge of Long-Term Unemployment Presents for the States

The challenge facing the states is unprecedented. Long-term unemployment remains near record levels, exceeding 40 percent of the unemployed since December 2009 (Figure 1.). Out of the 12.8 million workers officially counted as unemployed, 40.7 percent have been actively looking for work for at least six months, and their average duration of unemployment is almost 39 weeks, or about nine months.⁶ Nearly 30 percent of the unemployed have been looking for work for over a year.⁷ Many are stretched to the limit financially, having tapped into their savings, retirement and any other limited resources once available to them.

Figure 1



III. The Wave of Workers Reaching the End of their UI Benefits

During the past four years, Congress has enacted and reauthorized two federal unemployment programs—temporary Emergency Unemployment Compensation (EUC) and permanent federal-state Extended Benefits (EB)—that have provided entirely federally-financed unemployment benefits to unemployed workers who exhaust their state UI benefits before finding new jobs. States typically provide up to 26 weeks of regular UI benefits. Until June of this year, EUC added an additional 34-53 weeks of benefits, depending on a state’s unemployment rate, and EB provided 13-20 weeks more, for a combined maximum of 99 weeks of state and federal benefits.

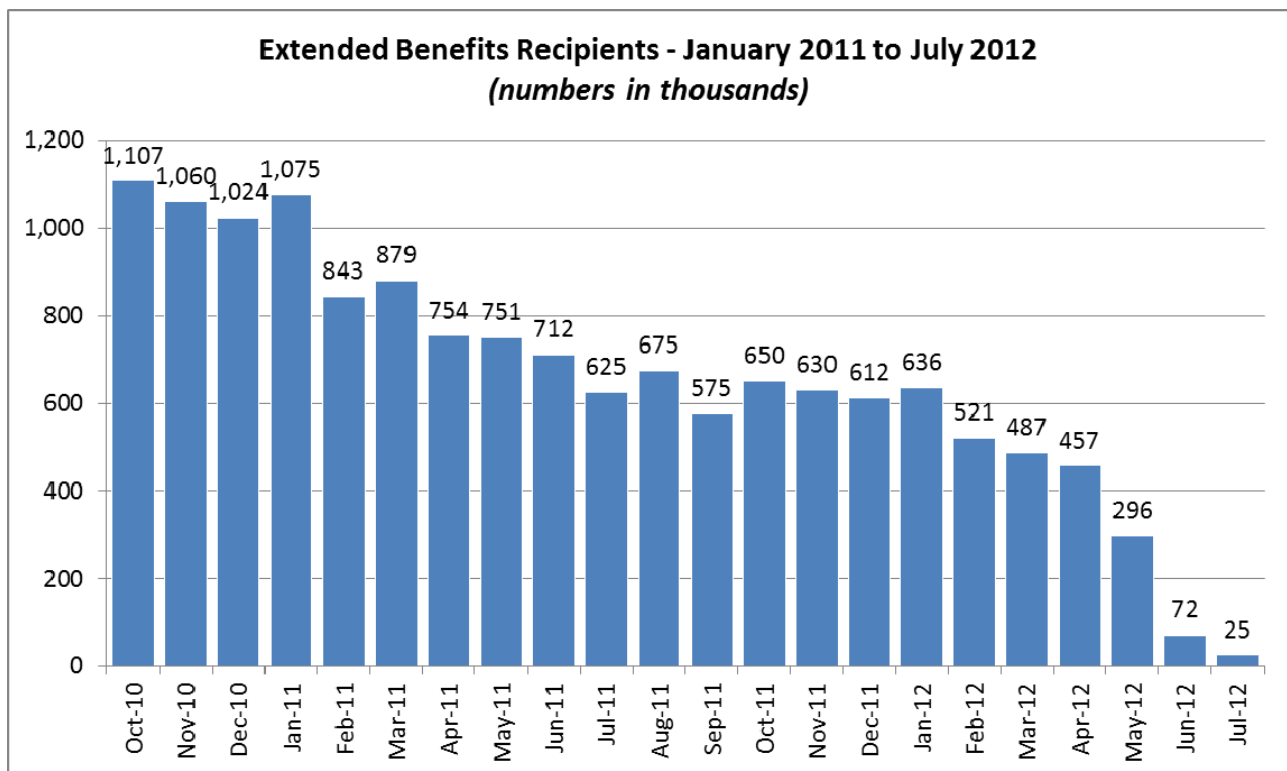
Currently, about 5.6 million workers are collecting either state or federal unemployment benefits, but that number is dropping due to federal cuts enacted in February 2012, as a part of the *Middle Class Tax Relief and Job Creation Act of 2012*. The new law gradually restricts the ability of states to trigger on to the federal EUC program, with higher unemployment thresholds required to qualify for certain tiers of the program. It also reduces the numbers of weeks available, both by cutting back on weeks under EUC and by leaving in place a three-year EB look-back requirement that denies federal EB funding if a state’s unemployment rate is not greater than it was three years earlier—regardless of the actual rate. As a result of these changes, the maximum number of federal weeks of benefits has fallen dramatically this year,

down from 73 to only 47 by September 2012.

Already roughly 500,000 workers in high unemployment states have lost their 13-20 weeks of Extended Benefits since January 2012.⁸ As reflected in Figure 2, there has been a steady and steep decline in the number of workers receiving EB –falling from 1.1 million in October 2010 to just 25,000 in July 2012. The decline results from termination of the Extended Benefits program in nearly all the states (by the end of September, another seven states will lose EB eligibility). Adversely affected unemployed workers in those states along with the 500,000 already denied access to EB this year will add to the estimated 5.5 million workers who had already reached the end of their state and federal unemployment insurance by the end of 2011.

The situation is even more troubling given the scheduled expiration of the larger federal program, EUC, which will occur at the end of December unless Congress reauthorizes it. Unlike prior program expiration dates, this time Congress put in place a hard cut-off of benefits. That means that EUC benefits for more than two million workers on the federal program will immediately be terminated at year’s end, without any phase-out to allow them collect even a limited number of additional weeks.⁹ An additional estimated 900,000 workers who will reach the end of their 26 weeks of state benefits during the first three months of 2013 will not be able to access any federal assistance (and, of course, unless the program is renewed, no unemployed worker will collect any federal benefits after the end of this year).¹⁰

Figure 2



IV. Profile of the Long-term Unemployed and Workers Reaching the End of Benefits

National Snapshots Estimate the Magnitude of the Issue

States are not required by the federal government to track or report data on the number of workers reaching the end of their federal unemployment benefits, leaving policymakers with limited information to evaluate the magnitude of the situation and the appropriate response. Nevertheless, several credible estimates point to the magnitude of the long-term unemployment problem and how its impacts are felt.

✓ Congressional Research Service

The Congressional Research Service (CRS) was among the first to report on the characteristics of long-term unemployed workers and workers exhausting their UI benefits. In 2010, CRS issued two reports examining the trend of long term unemployment resulting from the recession.¹¹ CRS reported that:

- Older workers were more likely to be long-term unemployed. For example, 30.4 percent of workers ages 25-34 were out of work for six months or more while 39.2 percent of workers age 55-64 were in this group.
- Older workers were also more likely to be among the “very long-term unemployed”, defined as those unemployed for more than 99 weeks. For example, six percent of workers under the age of 35 were out of work for more than 99 weeks compared with 10.7 percent of workers ages 45 and older.
- Long-term unemployed workers were more likely to have incomes below the poverty line (\$23,050 for a family of four in 2012).
- Men and women were equally likely to be among “the very long-term unemployed”.
- While a majority of unemployed workers in the report sample had a high school education or less, workers of all education levels were equally likely to face spells of unemployment of 99 weeks or more.
- While African American and Hispanic workers were both more likely to be unemployed than other demographic groups, African American workers were more likely to be among “the very long-term unemployed”.

✓ The U.S. Government Accountability Office

In February 2012, the U.S. Government Accountability Office (GAO)¹² completed its study of long-term unemployed workers who have exhausted benefits. Using Census Bureau data, the report found that two million of the roughly 7.5 million workers who began receiving benefits between 2007 and 2009 had exhausted them by the beginning of 2010. These

workers had a tough time finding new jobs: 46 percent of the two million were still unemployed at the time of the GAO assessment. Using U.S. Department of Labor data, the GAO found that an additional 3.5 million workers reached the end of their benefits in 2010 and 2011, bringing the total number of exhaustees between 2007 and 2011 to 5.5 million workers.

The report also examined whether workers exhausting UI had accessed other safety net programs. Among working age adults (ages 18 to 64), workers who exhausted their unemployment benefits had a higher poverty rate and 40 percent of them had incomes below 200 percent of the poverty threshold (a commonly accepted measure of low family income). GAO found that UI exhaustees did not access other safety net programs in great numbers. Less than three percent of households of exhaustees received benefits under Temporary Assistance for Needy Families (TANF), which primarily serves very low-income families with children. Participation in the federal food stamps program, now called the Supplemental Nutrition Assistance Program (SNAP), was greater but still low, with only 15 percent of exhaustees' households receiving SNAP benefits.

✓ The Heldrich Center for Workforce Development

The John J. Heldrich Center for Workforce Development at Rutgers University conducted a set of invaluable panel surveys of the long-term unemployed, tracking the economic circumstances of workers who lost their jobs during the recession. The surveys document the efforts and determination of the long-term unemployed to find work and the extreme hardships their families are now facing. In November 2011, the Heldrich Center published a summary of four surveys conducted over the two-year period from August 2009 through August 2011, which found the following:¹³

- Just 27 percent of the unemployed workers surveyed in August 2009 had found a full time job by August 2011.
- Among the unemployed survey respondents, 68 percent had been looking for work for at least one year and 50 percent had been looking for over two years.
- Fifty-six percent of those who found work said their jobs were “something to get you by while you look for something better.”
- Forty-seven percent of those who found work took a pay cut of at least 20 percent from their prior jobs.
- Among workers who had been without work for at least two years, 60 percent have sold their possessions or borrowed money from family and friends, while 20 percent had moved in with friends or family members.

Selected States Provide the Hard Data

Using federal UI dollars that finance the administration of their state programs, a handful of state agencies have diligently tracked workers who reach the end of their UI benefits and document their plight in order to better inform state policy. Some of their findings echo those in the national reports. While some demographic groups predominate among workers

exhausting all their jobless benefits, what is most striking is how widespread the pain is across income, age, education, gender, and occupations.

✓ Washington's Special Survey of Exhaustees

In Washington, the Employment Security Department (ESD) surveyed nearly 32,000 UI exhaustees in April of 2011; this is the only follow-up survey conducted by a state (the survey instrument is included in the Appendix A).¹⁴ The point-in-time survey was undertaken in support of state workforce development efforts to help unemployed workers return to work more quickly. The Department hoped to learn whether exhaustees had returned to work and if not, what barriers they were encountering. The survey generated 5,065 responses.

The ESD survey found that 75.6 percent of respondents had not returned to work. Eight in ten of those who found work were earning less money than in their prior job, on average a 29 percent reduction. A huge majority of those who had not found work (86 percent) were still searching for a job, with nearly half of them citing their age as a barrier to employment.

Comparing the survey results with the state's UI database, Washington was able to shed some light on the demographic characteristics of the state's workers who reached the end of their UI benefits. ESD found that women were overrepresented among UI exhaustees, accounting for 40.2 percent of those who reached the end of their state and federal benefits but only 28 percent of UI claimants. Similarly, older workers made up a disproportionate share of UI exhaustees. More than 22 percent of workers aged 55-64 ran out of their UI benefits without finding work, though they represent only 14 percent of UI claimants.

✓ Connecticut Documents Employment Challenges

In Connecticut, the Department of Labor used UI claimant history data to determine important information about UI exhaustees.¹⁵ Of the 55,501 claimants who exhausted all UI benefits by August 2011, only 25 to 35 percent had found new work, and the majority of those took a cut in pay. Similar to Washington's findings, older workers were overrepresented among Connecticut's exhaustees, with 34 percent of exhaustees between the ages of 50 and 64, the largest age subset of exhaustees. Older workers were also less likely to be reemployed.

✓ Nevada Cross Matches with SNAP Data

In 2011, the Nevada Department of Employment, Training and Rehabilitation shared a list of UI exhaustees with the state Department of Health and Human Services to determine the rate of the exhaustees' participation in social services programs, including SNAP, Medicaid or TANF.¹⁶ Of a sample of more 1600 exhaustees, 73 percent were not enrolled in any of these programs. Those who were enrolled did not apply for benefits until long after they had exhausted, a period of 7 months on average. Roughly 26 percent of the exhaustees were enrolled in SNAP, the largest program participation by far. Only five percent of exhaustees had accessed Medicaid and only one percent had received TANF benefits (Appendix B).

✓ Pennsylvania Issues Special Task Force Report

In 2010, Pennsylvania created the Task Force on the Long-term Unemployed as a part of its state Workforce Investment Board.¹⁷ One of its first tasks was to produce a report examining the characteristics of the state's unemployed workers, which was intended to provide the policy foundation for reducing unemployment and helping unemployed workers. Some of the most important findings directly disputed negative stereotypes about unemployed workers.

The report concluded that jobless Pennsylvanians were hard working, with most having an extensive work history before job loss. These workers were also educated, with 40 percent having education beyond high school and 80 percent having at least a high school diploma.

The report also contained information about UI exhaustees who had been unemployed for more than 99 weeks. A demographic analysis comparing UI exhaustees to other UI recipients found certain groups were overrepresented. For example, while women made up 38 percent of UI recipients in the sample, they accounted for 47 percent of workers who had exhausted 99 weeks of benefits. Similarly, while workers age 55 and older were just 21 percent of UI recipients, they made up 34 percent of exhaustees. African American workers were also more likely to exhaust 99 weeks of benefits, accounting for 22 percent of exhaustees but only 11 percent of all UI recipients.

In sum, while we know less than we should about the number of UI exhaustees and their characteristics, the available state data that exists paints a troubling picture. Specifically, a large share and number of UI recipients have exhausted all benefits since the end of 2007. Older workers, women and people of color are disproportionately represented among exhaustees compared with their overall representation among UI claimants. Durations of unemployment remain unusually long, with many exhaustees unemployed for at least two years. Despite the serious financial straits of exhaustees and their families, relatively few have accessed other benefits, like TANF, Medicaid and SNAP. We know from other research¹⁸ that the longer unemployment persists, the harder it is to find work.

Against this backdrop, the need for targeted and cohesive programs and policies to help meet the reemployment and other needs of the long-term unemployed who have exhausted all benefits is urgent. In the remainder of this report, we highlight model initiatives from around the country and recommendations of policymakers and advocates for how federal, state and local officials can better target much-needed services to unemployed workers reaching the end of their UI benefits.

V. A Step-by-Step Guide for Targeting Services to Workers Reaching the End of Jobless Benefits

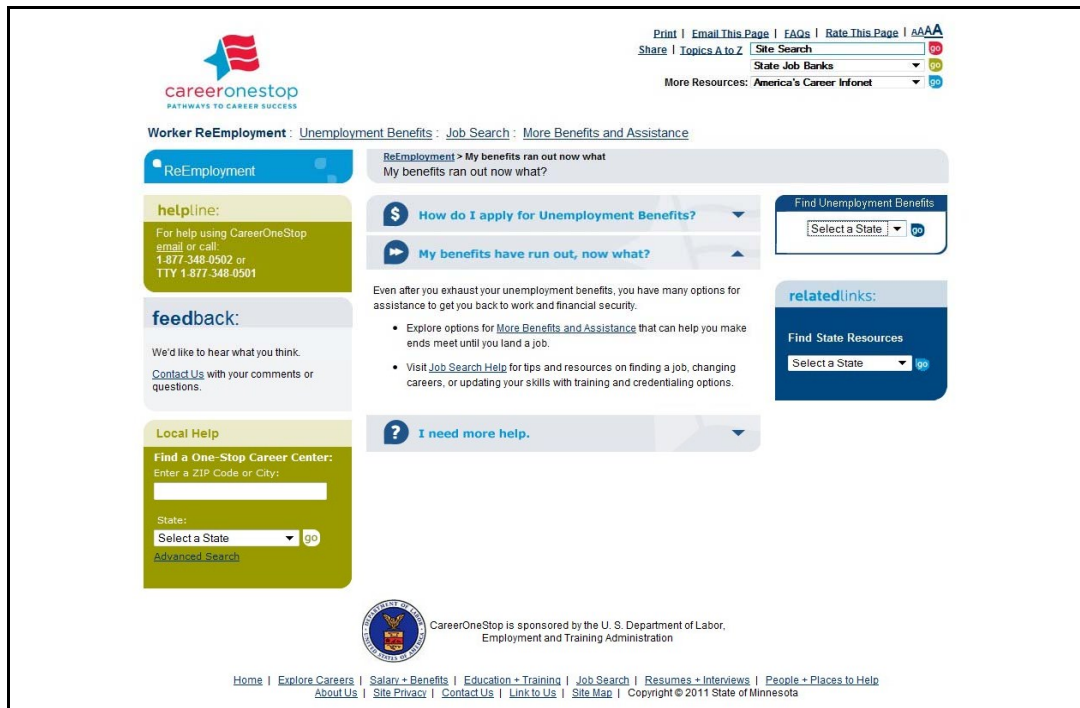
The GAO surveyed state UI officials in an effort to document the extent of services provided to workers reaching the end of their UI benefits.¹⁹ Although 45 of the 51 agencies surveyed provide some assistance to exhaustees, the scope and intensity of these efforts were difficult to

determine from the survey. Agency services range from very basic efforts, such as providing information on a website (13 states), to more intensive services, such as sharing UI data with social services agencies (13 states). A large number of states (32) reported that staff took the intermediate step of referring exhaustees to other support agencies, but one state noted that the fact that most UI claims are filed by telephone or internet greatly reduces their ability to make such in-person referrals.

As described below, several states have taken steps to reach out directly to those workers who are exhausting their unemployment benefits and connect them with social services and reemployment services. The federal government has also taken some steps to publicize resources for workers who are running out of UI benefits. For example, the U.S. Department of Labor has a website

(<http://www.careeronestop.org/ReEmployment/MoreBenefitsandAssistance/benefits-and-assistance.aspx>) that directs workers who are collecting or reached the end of the UI benefits to available social services resources in their state (Figure 3). This service can be cross-posted on the state UI websites. In 2010, the U.S. Department of Education announced special consideration of unemployed workers for federal financial aid to upgrade their education or skills. As discussed in further detail below, the Obama Administration has also created programs to help unemployed workers avoid foreclosure.

Figure 3



However, the federal government can and should provide additional leadership and aggressively support to this critical effort by initiating and publicizing a coordinated federal

response that maximizes access to targeted programs and benefits for this hard-hit population.

To further elevate the profile of this effort, the Obama Administration should:

- (1) identify federal agency resources to support tracking, coordination and the provision of services across state agencies to workers reaching the end of their UI benefits;
- (2) issue a letter to state Governors and state UI and social services directors communicating the key options (including those listed below and additional options identified by federal agency officials) to expand and target services to workers who have reached the end of their unemployment benefits; and
- (3) promote model state and federal practices, including program waivers authorized by the federal government, as part of a well-publicized website and education campaign devoted specifically to the issue.

In turn, as detailed below, the states should adopt the following measures as a part of a comprehensive initiative to respond to the plight of workers exhausting the UI benefits:

- Step 1: Aggressively Pursue and Promote Job Creation
- Step 2: Target Outreach to Workers Exhausting Unemployment Benefits
- Step 3: Track Workers Exhausting UI Benefits
- Step 4: Maximize Coordination Across State and Local Agencies
- Step 5: Maximize Access to Income Support and Basic Needs Programs
- Step 6: Minimize Barriers to Re-employment

Step 1: Aggressively Pursue and Promote Job Creation

A number of existing or previously used strategies are available to promote job creation.

Subsidized Employment: NELP's 2011 report, *Filling the Good Jobs Deficit, An Economic Recovery Agenda for Our States and Cities*, features subsidized employment as a key strategy for direct job creation.²⁰ The American Reinvestment and Recovery Act (Recovery Act) provided funding for states through the TANF Emergency Fund to implement subsidized employment programs. A total of 39 states and the District of Columbia made use of these funds to place 260,000 low income adults and youth into jobs before the program ended in late 2010.

Model subsidized employment programs featured in NELP's report included the following:

✓ Mississippi STEPS Places Thousands in Private Sector Jobs

Mississippi's Subsidized Transitional Employment Program and Services (STEPS) was created with Recovery Act funds and structured to encourage permanent hiring. The program paid 100 percent of a worker's wages in the first two months of employment and gradually scaled down to 25 percent by the end of a six-month period. In 2010, Mississippi placed over 3,300 individuals in private sector jobs, with more than 1,800 of these workers securing permanent employment.²¹ In 2011, Mississippi created a newer 4-month version of this program, known as STEPS 2.²²

✓ Connecticut's Platform to Employment (P2E) Targets the Long-Term Unemployed

The Platform to Employment, or "P2E" program, was developed by The WorkPlace to help UI exhaustees return to work.²³ In its capacity as the Workforce Investment Board for southwestern Connecticut, The WorkPlace operates a one-stop career center. The organization developed the P2E program in response to the overwhelming numbers of UI exhaustees, many of them older than 50, struggling to find work. With private funding, The WorkPlace put together a comprehensive program that includes career readiness training, behavioral health services and subsidized employment.

Under P2E, participants first take part in a five-week intensive career readiness course called Career Edge. Participants are then matched with a local employer for a trial period of employment subsidized by The WorkPlace. Although employers are not required to hire the workers at the end the trial period, over 70 percent of participants have been successfully placed in a job upon completion. P2E was recently featured on "60 Minutes" as a national model for local authorities to target employment opportunities to the long-term unemployed.

Expand "On-the-Job Training" (OJT): With funding provided under the federal Workforce Investment Act (WIA), state and local Workforce Investment Boards (WIBs) can increase access to jobs that target the long-term unemployed through paid "on-the-job training" (OJT) positions. National Emergency Grants (NEGs) funded by WIA are available upon application to USDOL for major layoffs and economic dislocations. To help maximize the incentive for states to target traditional WIA funds and NEGs to those exhausting UI, the states can petition the federal government for a waiver allowing them to increase the reimbursement rate from 50 percent to up to 90 percent of the OJT participant's wage, as it has under other circumstances.²⁴

Waive Federal Restrictions on Public Service Employment: Together with the expanded targeting of OJT to workers exhausting their unemployment benefits, USDOL should waive the prohibition against public service employment (PSE) for programs targeting those who have exhausted their UI benefits, especially those programs using dislocated worker and other WIA funds. When petitioned to do so by a state, the Secretary has broad authority to waive WIA requirements, including the PSE limitation.²⁵

Step 2: Target Outreach to Workers Exhausting Unemployment Benefits

States should target workers exhausting unemployment benefits to help ensure they do not fall through the cracks of available safety net programs. The critical first step in this process is for states to set up the equivalent of a “rapid response” system to promptly contact workers who are facing the end of their unemployment benefits.

This specifically requires state UI agencies to proactively identify workers on the verge of exhausting UI benefits, and to coordinate with their states’ social services agencies to target those individuals for outreach and information (in-person, where possible) on the various services and benefits available in the state, including SNAP or other nutrition-assistance programs, TANF, Medicaid, mortgage assistance and rent subsidies.

- At the request of Governor Dannel Malloy, Connecticut’s Departments of Labor and Social Services worked together to create a formal “action plan” (Appendix C) to assist jobless workers who are exhausting UI. Their plan consists of a strategy to connect these workers to employment services and social services. They also collaborated on a communications plan that will aid in making these linkages.

By sharing data between the state UI and social service agencies, policymakers determined that nearly two-thirds of exhaustees were not connected to one-stop employment services and that the same number were not receiving any social service benefits. The state will now be prioritizing employment services, targeting exhaustees, including job search assistance, job training grants and subsidized employment opportunities. Already 160 of the long-term unemployed have been hired by small business through STEP UP, the state’s new job training and wage subsidy program.²⁶

- In response to the 2007 recession, Maine pioneered the notion of a “rapid response” program serving workers exhausting their UI benefits. One-stop center staff were specifically trained in the various benefits available to workers and directed to target workers exhausting UI benefits for counseling.²⁷
- Pennsylvania contracted with a non-profit agency, Benefits Data Trust (BDT), to help state UI exhaustees access SNAP benefits. The state’s Department of Public Welfare coordinated with its Department of Labor and Industry to provide BDT with data that is used to target individuals who are coming to the end of their UI benefits and have not accessed SNAP. BDT uses this information to reach out to targeted workers, using a multi-tiered mail and phone-banking campaign. BDT has contacted more than 83,000 exhaustees since November 2010 and screened nearly 22,000 of them for SNAP eligibility.²⁸ They have submitted 8,500 applications to the state public welfare agency. This population was in great need, with 45 percent of them qualifying for emergency or expedited benefits (Appendix D).

- Washington has also set up an initiative targeting UI exhaustees. The Washington initiative includes a \$1.6 million formula grant program to the local WIBs based on their projected UI exhaustions. Under another program, the UI agency shares its list of exhaustees with the one-stops, which are then required to develop individual service plans for workers exhausting benefits. The Employment Security Department also leads a special multi-agency workgroup called Retooling WA Work Group #1, which provides coordinated outreach to UI exhaustees.²⁹ The workgroup’s deliverables include monthly exhaustee data reports that feature demographic information, as well as industry and occupation information (Appendix E). It also created an one-page resource guide for exhaustees that has been mailed to claimants nearing exhaustion.
- Like Massachusetts, California has posted “211” flyers prepared by state social service advocates on the state’s website and is tracking the results of the calls to the 211 operators).³⁰ California’s UI agency has sent out individual notices to workers exhausting their UI benefits notifying them of available social services (Appendix F).

Funding Targeted Outreach

States are reimbursed for the cost of UI-related mailings to UI claimants, including reemployment services. If the mailings to UI recipients are properly drafted, this authority to reimburse the states could extend as well to notices that provide information on TANF, social services, access to SNAP and other non-UI/workforce development services.

As indicated above, state UI agencies should also share their list of UI exhaustees with the TANF, SNAP, Medicaid, and other state agencies, which, in turn, should provide direct outreach to UI exhaustees. Federal law allows for such data-sharing, and states typically enter into cross-agency agreements to protect against unauthorized privacy disclosures.

After the workers reach the end of their unemployment benefits, TANF and SNAP funding can be used for outreach to help connect families to a range of benefit programs. This funding could be bundled together with USDOL-funded programs to notify workers of their rights to a range of social services.

Step 3: Track Workers Exhausting UI Benefits

As described above, although the federal government pays the entire share of the administration of the state UI programs, the state agencies are not required to report data on the numbers of workers exhausting their state and federal UI or their characteristics.

Thus, in order to document the scope of the problem and measure the success of the policy response, USDOL and HHS should urge the states to systematically track the numbers of workers running out of UI benefits, as well as their characteristics and rates of access to social services programs.

Based on the data collected from the states, USDOL should also periodically issue reports on the numbers of workers exhausting their UI benefits. The report should be supplemented by a new survey generated by USDOL/HHS that would sample workers who have exhausted their benefits to systematically track their financial conditions, their access to other benefits and social services, their employment status, and other economic and family circumstances.

The value of keeping track of workers exhausting benefits is apparent from the experiences of Connecticut, Nevada, Pennsylvania and Washington, described in Step 2 (above). It is much easier to target outreach to these workers and measure the success of outreach efforts if the state is regularly collecting data on who they are and when they will exhaust UI benefits.

Step 4: Maximize Coordination across State and Local Agencies

The jurisdictions of most state and local agencies are defined by the populations they serve, resulting in little coordination among agencies, even if their constituencies overlap. For example, the state unemployment agencies often do not coordinate sufficiently with the social services agency.

This silo approach puts unemployed workers exhausting their UI benefits at a disadvantage. Many exhaustees have little or no experience in accessing social services or related benefits and unless they are advised by UI agencies of their potential eligibility for them, would have little way of knowing the kinds of services and benefits for which they might qualify. The long-term unemployment crisis presents an opportunity and need for agencies to break down their barriers and work together to help connect these jobless workers and their families to whatever available resources they are qualified to receive. For example, in Connecticut the Department of Labor Commissioner and the Department of Social Services Commissioner are beginning to implement their plan to bring targeted services to unemployed workers running out of unemployment benefits. Not only will the agencies share data, they are working together in their communication and outreach plans.

On the federal side, USDOL has made efforts to emphasize the interaction between employment programs and social services. For example, it has issued a series of guidance documents to the states to connect workers using one-stop centers to various benefits/assistance, including SNAP (TEN 35-09),³¹ work-based training (TEGL 12-09),³² Pell grants (TEN 11-09),³³ and homeownership programs (TEN 12-09).³⁴ It would be even more helpful if the Department bundled these together, expanded their reach to other services, and promoted them across federal and state agencies.

Step 5: Maximize Access to Income Support, Mortgage Assistance and Basic Needs Programs

Supplemental Nutrition Assistance Program (SNAP): More than any other safety net program, maximizing access to SNAP benefits is vital to the well-being of the families of unemployed workers, including those families facing the end of unemployment benefits. Both national and state studies have found SNAP to be the safety net program most likely accessed by the long-term unemployed and UI exhaustees.

According to the U.S. Department of Agriculture (USDA), SNAP reciprocity increased by 66 percent from FY 2008 to FY 2011, a change that the USDA attributed to the economic downturn and changes in program rules and administration that have streamlined the enrollment process.³⁵ A report by the Joint Economic Committee found that in 2010, nearly 25 percent of UI exhaustees lived in households that received SNAP benefits.³⁶ However, given protracted record long-term unemployment, these rates of participation could likely be much higher. The following measures would go a long way to help families facing the end of UI benefits access the SNAP program.

✓ *Maximize SNAP Flexibility*

The USDA should issue a guidance that reminds the states of current flexibilities to respond to the crisis of workers exhausting their UI benefits. USDA should issue policy guidance to states highlighting the problem of unemployed workers exhausting their UI benefits and the need to ensure that eligible individuals and their families are connected to SNAP and receiving the proper amount of benefits. While this effort will challenge the state systems, the states have several options available to them to help with the initiative.

Specifically, states can expand the reach of the program to more UI exhaustees by lifting the gross income and asset tests via categorical eligibility. In addition, states can facilitate the application and enrollment process as follows:

- Minimize verification requirements;
- Provide telephone interviews;
- Consistent with the Florida waiver, which allows the state to waive requirements to interview applicants prior to approval of expedited SNAP benefits, delay up to two months interview requirements for those applicants who qualify for emergency benefits;³⁷
- Make use of 50/50 administrative and outreach funding offered by the SNAP program to increase targeted outreach activities (third parties can put up the required state match).

In addition, for UI recipients already enrolled in SNAP, it is important that the states adjust their benefit levels to reflect their lower incomes when they exhaust their UI benefits. This could be done automatically if the state UI agency sends information to the SNAP officials when the worker exhausts his or her UI. The state would retain the right to ask the client to re-verify but the information from the UI agency would qualify as “verified upon receipt” for SNAP purposes.

✓ *Use Existing Federal Authority to Provide Assistance to States*

To help states dealing with the burden of processing a high number of SNAP claims for benefits from unemployed workers, federal outreach grants could be increased and targeted at projects designed to enroll UI exhaustees (USDA has some discretion on how it uses outreach funds.)

In addition, USDA can design and provide states with waiver options that would facilitate enrollment of this group. For example, USDA can allow states that process applications from UI exhaustees to use special rules that apply to emergency benefits for a fixed period of time (perhaps 60-90 days). This would reduce paperwork and verification requirements for both applicants and the state, a step that would likely increase the take-up rate among eligible exhaustees. In June 2010, Massachusetts Governor Deval Patrick petitioned Secretary Vilsack to provide such authority as applied to the state's workers exhausting UI. (Appendix H).

WIA Needs-Related Payments and Support Services: "Needs-related payments" are a form of income support provided to certain workers who qualify for training and other federally-funded workforce programs, including dislocated workers receiving WIA services. USDOL has strongly encouraged states to provide needs-related payments to workers who cease collecting UI benefits (TEGL No. 14-08, page 10). DOL should take further steps to expand needs-related payments under WIA by relaxing the enrollment deadline, which is a major barrier to enrollment for workers who have been long-term UI recipients.

Also, WIA dislocated worker funds can pay for supportive services, including transportation and emergency medical expenses (Ohio and Minnesota have used them to cover COBRA for a limited period of time), and one-time housing expenses subject to overall cost limits. USDOL can actively promote these services and aggressively explore policies to limit program restrictions regulating supportive services.

TANF Cash Assistance: The TANF program is primarily limited to very low-income families with children. These eligibility restrictions exclude unemployed workers without minor children in their household. Both federal and state reports examining UI exhaustee participation in the TANF program show very low rates of receipt. HHS could also highlight the options for states to provide TANF cash assistance to eligible workers and best state practices to ensure maximum participation by workers exhausting UI benefits.

Health Care Under Medicaid: More than half of nonelderly workers receive health insurance through their employers³⁸ so unemployed workers are at great risk of losing their health coverage. Unemployed workers can continue their coverage through COBRA but often are unable to afford the premiums, which can average over \$400 per month for an individual or \$1000 per month for family coverage.³⁹

In 2009, the Recovery Act included a premium subsidy that covered 65 percent of the cost for COBRA, but this program ended in 2010. Although the Patient Protection and Affordable Care Act of 2010 (ACA) increases health insurance coverage by expanding Medicaid and subsidizing private coverage, the provisions are not effective until 2014. In the meantime, states should increase their efforts to enroll eligible unemployed workers in Medicaid. The ACA did allow

states to be reimbursed for covering low-income childless adults in 2010, but only eight states and DC currently extend Medicaid eligibility to these groups.⁴⁰

HHS should recommend that the states set up data sharing arrangements (memoranda of understanding) between the Medicaid agency and the state UI agency so that income information from the UI agency's database could be used either to 1) target outreach to those individuals likely eligible for Medicaid; or 2) use the information as sufficient verification to prove income as part of the Medicaid application process. As indicated above, the state UI agencies should, at a minimum, be providing notices to workers exhausting their UI benefits of their potential eligibility for Medicaid.

Target Mortgage Assistance to Families of Unemployed Workers: While the foreclosure crisis was initially attributed to a surge in subprime loans, the unemployment crisis brought on by the Great Recession has exacerbated the situation, especially in those communities hardest hit by unemployment. In 2010, the Federal Reserve Bank of Cleveland noted a widespread association between unemployment and foreclosure that was apparent in all 50 states.⁴¹ The large numbers of unemployed workers who are no longer able to collect benefits will only compound these defaults.

The Obama Administration's foreclosure prevention programs, which are primarily administered through the U.S. Treasury Department and the Department of Housing and Urban Development, have been modified beginning in 2010 to include a specific focus on preserving homeownership for the unemployed. In total, Treasury has allocated \$45.6 billion to housing programs funded through the Troubled Asset Relief Program (TARP). This money is divided between the following programs: 1) Federal Housing Administration (FHA) refinancing program, 2) the Making Home Affordable Program (MHA), and 3) the Hardest Hit Fund (HHF).⁴²

The MHA is designed to help borrowers avoid foreclosure through mortgage modifications, interest rate reductions, refinancing, deferred payments, and other mechanisms. When MHA was first implemented, it included a forbearance period of just three months for unemployed borrowers and unemployment benefits were not classified as income for loan modification purposes. By July 2011, the forbearance period was extended to 12 months. Housing and Urban Development Secretary Donovan justified the additional months by noting that 60 percent of unemployed workers were still unemployed after three months and the longer time frame gives these struggling homeowners a greater chance of finding work before they lose their homes.⁴³

The primary program within MHA for unemployed borrowers is the Home Affordable Unemployment Program (UP). Under UP, an unemployed worker can receive a temporary reduction in or suspension of mortgage payments. Payments may be reduced to an amount equal to 31 percent of the borrower's income or suspended altogether for 12 months or more. At the end of the forbearance period, the borrower may apply for a loan modification through the Home Affordable Modification Program (HAMP).

An unemployed borrower must be collecting unemployment benefits or have received UI in the

last six months to participate in this program.⁴⁴ Of the 1.1 million actions taken by MHA to assist homeowners, the UP program accounted for only 19,593 of those actions reporting forbearance plans through January 2012.⁴⁵

UP is not available if the borrower's mortgage is held by Fannie Mae and Freddie Mac, but they have their own forbearance arrangements for unemployed homeowners. Fannie and Freddie hold almost half of all mortgages and their decision to implement a 12 month forbearance period earlier this year makes forbearance a more viable option to help unemployed workers remain in their homes.⁴⁶

The other Treasury Department program that is designed to help unemployed borrowers is the HHF. The HHF is a \$7.6 billion housing assistance fund targeted to DC and the 18 states hardest hit by the foreclosure crisis.⁴⁷ The program's administration varies by state. The HHF can include payment assistance for the unemployed, principal reductions, and removal of second liens.⁴⁸ A recent report by the Special Inspector General for TARP revealed that the program had experienced significant delays in implementation and had only spent 3 percent of its funds by the end of 2011. One of the few bright spots in the report was that of the \$217.4 million expended, 78 percent of it went to help unemployed homeowners.⁴⁹

The UP program and the Fannie and Freddie forbearance program could assist unemployed workers in holding on to their homes while they collect unemployment insurance benefits, but participation must be increased. Additionally, since the program has reached so few workers thus far, Treasury should consider expanding UP to unemployed workers who have exhausted all unemployment benefits. The HHF program has proven that it can aid unemployed workers, but Treasury must take action to increase mortgage servicer participation, which states have identified as their biggest implementation obstacle.

Step 6: Minimize Barriers to Re-employment

Protect the Unemployed Against Credit Check Abuses: Unemployed workers, especially those facing the end of their unemployment benefits, are also besieged by bill collectors and credit card companies who often fail to comply with basic federal consumer protections. In addition, unemployed workers are having a much harder time finding work due to the proliferation of credit checks by employers as part of the hiring process.

Credit check abuses are regulated by the Federal Trade Commission (FTC) and the Federal Reserve Board under the Fair Debt Collections Practices Act, the Fair Credit Reporting Act and a range of other federal laws. Unemployed workers should be informed of these laws. Also significant, unemployed workers should be provided with clear information about how to exercise important rights in the Credit CARD Act of 2009 that protect struggling consumers against sudden interest rate increases or large increases in minimum credit card payments.

The FTC's Consumer Protection Division recently issued new consumer educational material explaining the rights of workers subjected to credit checks on the job and the responsibilities of credit check companies.⁵⁰ This guidance can serve as a model for additional material targeting

unemployed workers seeking protection against routine consumer law violations, which state and federal officials can incorporate into their coordinated outreach programs.

Prohibit Hiring Discrimination Against the Unemployed: As widely reported by the press,⁵¹ many employers are adopting a disturbing hiring policy where they explicitly refuse to consider the unemployed for new job openings. NELP conducted a sampling of online job postings and found that these kinds of exclusionary ads were prevalent in a wide range of industries in all parts of the country.⁵²

While not expressly a violation of any federal laws, the practice (i.e., “the unemployed need not apply”) may well violate Title VII of the Civil Rights Act of 1964 because it has a “disparate impact” on people of color given their high rates of unemployment compared to whites. The policy may also disproportionately impact older workers, in which case it could violate the Age Discrimination in Employment Act. Thus, the Equal Employment Opportunity Commission should review this policy for compliance with these federal civil rights laws, prosecute violating employers, and issue guidance to publicize the agency’s concerns.

At the federal level, Congress should enact the Fair Employment Opportunity Act of 2011⁵³ (FEOA), the basic principles of which have been endorsed by President Obama. In addition, states should enact legislation specifically outlawing discrimination in hiring based on an individual’s unemployment status. In 2012, the District of Columbia passed comprehensive legislation outlawing the practice,⁵⁴ and measures recently passed in New Jersey⁵⁵ and Oregon⁵⁶ restricting the posting of job ads that expressly limit hiring to the currently employment.

About the National Employment Law Project

The National Employment Law Project is a non-partisan, not-for-profit organization that conducts research and advocates on issues affecting low-wage and unemployed workers. For more than 40 years, NELP has sought to ensure that work is an anchor of economic security and a ladder of economic opportunity for working families across America. In partnership with grassroots and national allies, NELP promotes policies to create good jobs, enforce hard-won workplace rights, and help unemployed workers regain their economic footing. For more about NELP, please visit www.nelp.org.

NELP is grateful to a number of state and national organizations that contributed their recommendations in support of this initiative, including the AFL-CIO, Center for Budget and Policy Priorities, Center for Community Change, Center for Law and Social Policy, Community Legal Services of Philadelphia, Center for Responsible Lending, Families USA, Food Research and Action Center, Massachusetts Law Reform Institute, Great Boston Legal Services (on behalf of its clients), Maine Equal Justice Project, and the National Consumer Law Center.

Action Plan Checklist

	<u>State and Local Agencies</u>	<u>Federal Government</u>
<u>Step 1:</u> Aggressively Pursue and Promote Job Creation	<ol style="list-style-type: none"> 1. States should pursue job creation strategies such as subsidized employment that help put unemployed workers back to work. 2. Expand access to WIA on-the-job training and model programs targeting the long-term unemployed. 	<ol style="list-style-type: none"> 1. Waive WIA restrictions on public service employment.
<u>Step 2:</u> Target Outreach to Workers Exhausting Unemployment Benefits	<ol style="list-style-type: none"> 1. State UI agency should send workers a notice before they end benefits describing full range of services available. 2. State UI agency should enter into a memorandum of understanding with the “one stops” and state social services agency, sharing its list of workers exhausting UI benefits. 3. State UI agency, one-stops, social services should phone bank the workers before and after they exhaust benefits ensuring they have connected with available services 	
<u>Step 3:</u> Track Workers Exhausting UI Benefits	<ol style="list-style-type: none"> 1. Track and report the number of unemployed workers running out of benefits, their ability to collect other benefits, and their reemployment status. 	<ol style="list-style-type: none"> 1. USDOL and HHS should require reporting of data on the number of people reaching the end of their UI benefits and conduct a survey of their demographic and reemployment characteristics, and their ability to access SNAP and other safety net programs.
<u>Step 4:</u> Maximize Coordination Across State and Local Agencies	<ol style="list-style-type: none"> 1. End agency silos and work together to help connect these jobless workers and their families whatever available resources they are qualified to receive. 	

<p><u>Step 5:</u> Maximize Access to Income Support and Basic Needs Programs</p>	<ol style="list-style-type: none"> 1. Use state flexibility, coordination, outreach and data sharing to connect UI exhaustees to other income support and basic needs programs. 2. States can lift gross income and asset tests for SNAP benefits, expedite screening requirements and expand access to outreach funding. 3. Expand access to WIA needs-related payments 	<ol style="list-style-type: none"> 1. USDA should issue guidance reminding the states of the SNAP program flexibilities that apply to people exhausting UI benefits. 2. USDA should grant waivers allowing states to expedite the process of claims for unemployed workers.
<p><u>Step 6:</u> Minimize Barriers to Re-employment</p>	<ol style="list-style-type: none"> 1. Enforce and expand state laws to remove barriers to re-employment by prohibiting the unfair use of credit checks in employment and prohibiting discrimination against the unemployed in hiring. 	<ol style="list-style-type: none"> 1. Federal agencies should take action to prohibit hiring discrimination against the unemployed and enforce the consumer and civil rights laws that limit credit check abuses.

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Appendix A

Washington Employment Security Department Unemployment
Benefits Exhaustee Survey Methodology and Survey Instrument

Appendix C – Survey methodology

The survey population was drawn from the Employment Security Department's unemployment insurance database, employer database and continued claims database, November 2009 through March 2011.

Employment Security conducted the exhaustee survey April 18-29, 2011, using SurveyMonkey. The survey was emailed to 31,744 unemployment benefits exhaustees. We received responses from 5,065 exhaustees.

Information presented in this report is from survey data compiled on May 2, 2011.

A sample copy of the survey is shown below. This is the progression of questions:

- If question 1 is no, then go to question 3.
If question 3 is no, then go to question 4.
If question 4 is no, then go to question 5.
If question 5 is no, then go to question 7.
If question 7 is no, then go to question 8.

- If question 1 is yes, then go to question 2, then go to question 5.
If question 5 is yes, then go to question 6.
If question 6 is yes, then go to question 7.
If question 7 is yes, then go to question 8.

Employment Security Department Customer Follow- up Survey

*** Since you exhausted your unemployment insurance benefits, have you found employment?**

- Yes
- No

*** Employment Information:**

What is your current job title:

When did you start this job:

Rate of pay per hour:

How many hours per week do you work:

Employer zip code:

*** How did you find this job?**

*** Are you still looking for work?**

- Yes
- No

*** What do you believe has been the greatest obstacle or barrier to your re-employment?**

*** Are you retired?**

- Yes
- No

Employment Security Department Customer Follow-up Survey

*** Did you visit a WorkSource office during your claim period?**

- Yes
 No

*** Were the services helpful in finding employment?**

- Yes
 No

*** Which service(s) were most helpful?**

Have you used any other programs or services to help you obtain a job?

- Yes
 No

If yes, please list programs.

Employment Security Department Customer Follow- up Survey

Are there other needs that you would like to find assistance for?

Yes

No

If yes, please explain.

Thank you for your participation!

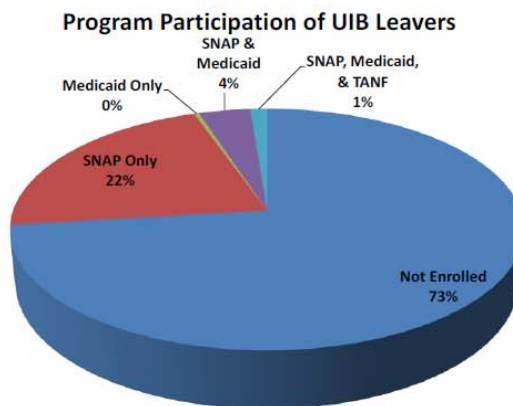
All the information collected is strictly confidential and important. Answers will have no bearing on current or future claims, and will be used only to help improve services.

Appendix B

Nevada Impact of UI Exhaustees on Social Services Caseload Charts and Tables

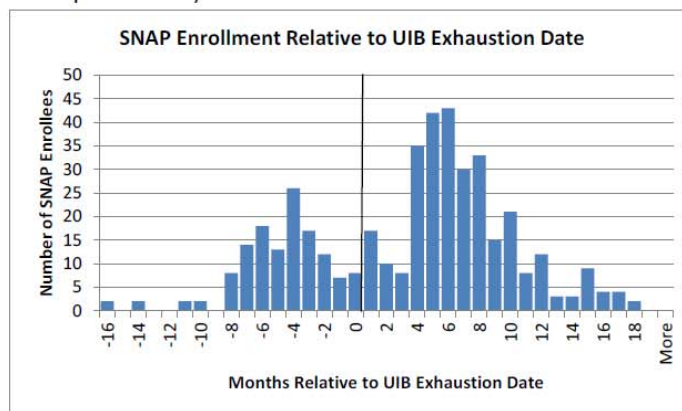
Impact of UIB Leavers on DWSS Caseloads

- DETR provided a list of 1,643 individuals who exhausted their unemployment insurance benefits (including extensions) between January 2010 and February 2011. We refer to these individuals as “UIB leavers.”
- These UIB leavers were matched with DWSS caseload data for the months of December 2009 through July 2011.
- Overall, 442 of the UIB leavers (27%) appear in DWSS caseloads at some point during the period analyzed. The majority of these individuals enrolled in the SNAP program. (See chart below.)



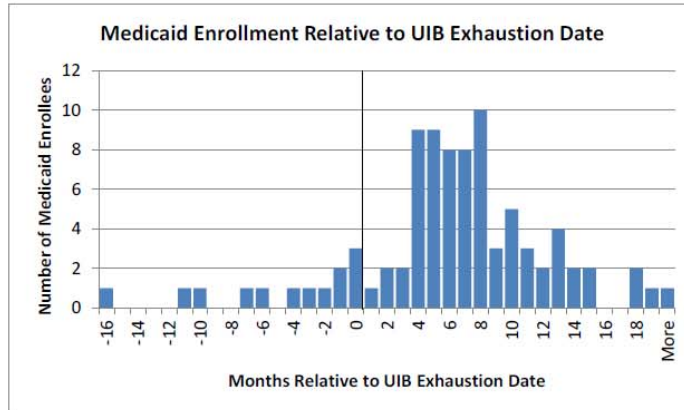
SNAP

- A total of 436 UIB leavers enrolled in SNAP during the time period analyzed.
- Of these UIB leavers, six individuals (1%) were already enrolled in SNAP prior to starting UI benefits.
- Approximately 30% of the UIB leavers who enrolled in SNAP did so prior to exhausting their UI benefits (131 individuals). On average, these individuals first appeared in the SNAP caseload five months before their UI exhaustion date.
- The remaining 69% of the UIB leavers who enrolled in SNAP waited until after exhausting their UI benefits (299 individuals). On average, they first appeared in the SNAP caseload seven months after exhausting UI benefits.
- The histogram below shows when the UIB leavers first appeared in the SNAP caseloads relative to their UI exhaustion date, which is represented by the vertical line.



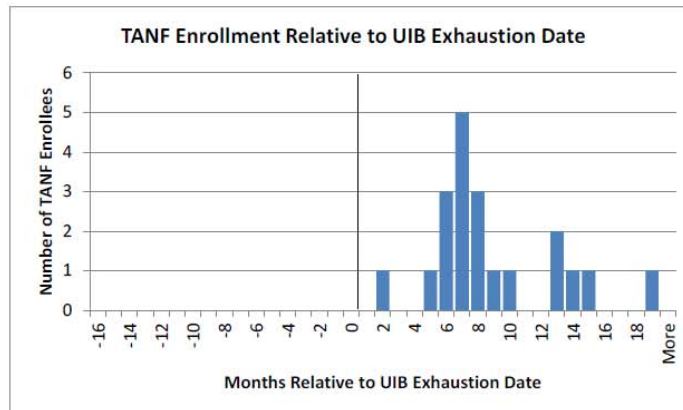
Medicaid

- A total of 88 UIB leavers enrolled in Medicaid during the time period analyzed.
- One of the UIB leavers was already enrolled in Medicaid prior to starting UI benefits.
- Nearly 13% of the UIB leavers who enrolled in Medicaid did so while still receiving UI benefits (11 individuals). On average, they first appeared in the Medicaid caseload six months before exhausting their UI benefits.
- The remaining 86% of the UIB leavers who enrolled in Medicaid waited until after exhausting their UI benefits (76 individuals). On average, they first appeared in the Medicaid caseload seven months after exhausting UI.
- The histogram below shows when the UIB leavers first appeared in the Medicaid caseloads relative to their UIB exhaustion date.



TANF

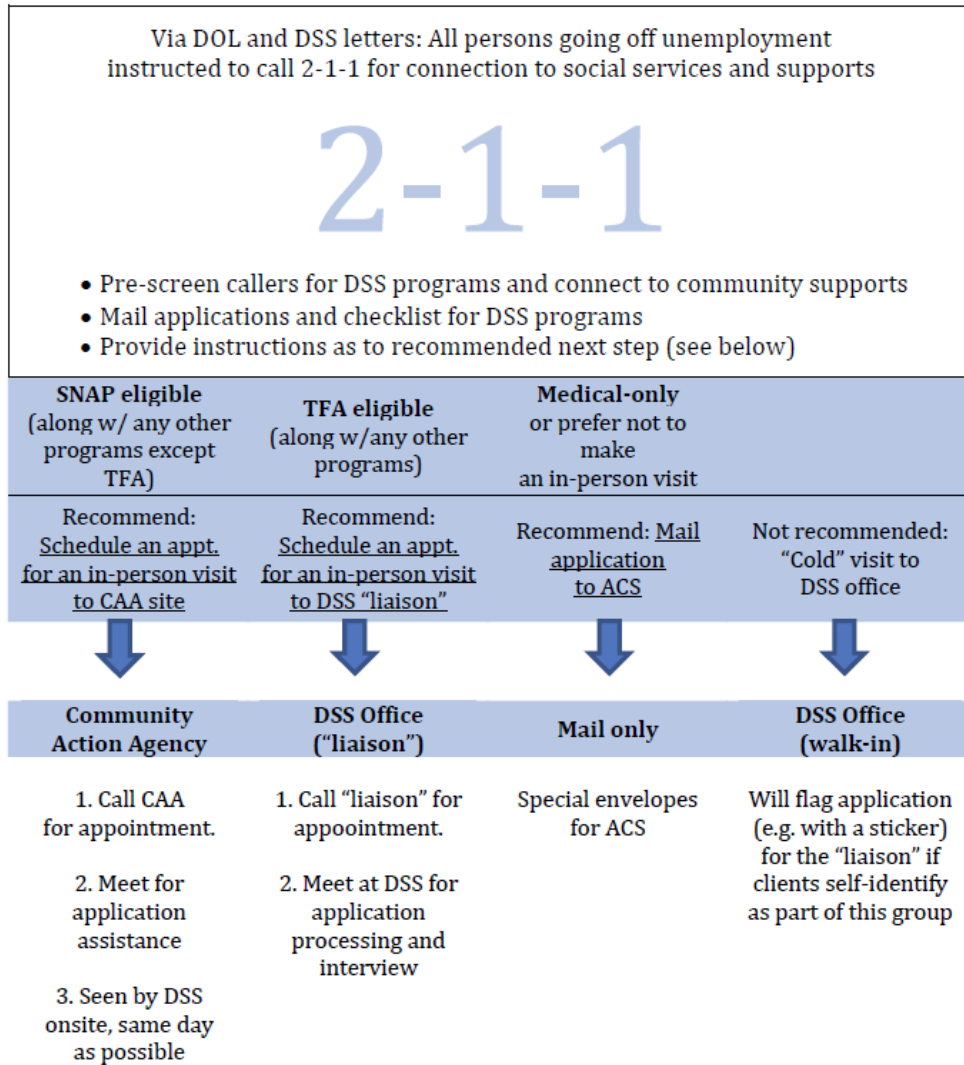
- A total of 20 UIB leavers enrolled in TANF during the time period analyzed.
- None of the UIB leavers enrolled in TANF prior to exhausting the UI benefits.
- The 20 UIB leavers who enrolled in TANF first appeared in the TANF caseload approximately eight months after exhausting their UI benefits.
- The histogram below shows when the UIB leavers first appeared in the TANF caseloads relative to their UIB exhaustion date.



Appendix C

Connecticut Action Flow Diagram: Connection to DSS Benefits and Social Supports

Flow Diagram: Connection to DSS Benefits and Social Supports



Appendix D

Benefits Data Trust Report on Pennsylvania UI Exhaustees and SNAP



Benefit's Data Trust's UC Project: SNAP Outreach to Individuals who have Exhausted their Unemployment Compensation Benefits

"It is so nice to talk to someone who is sincerely concerned. You guys make this so much easier and more pleasant. This is a time when people need help and are at their worst. We don't want to ask for help. I'm really grateful that you understand that I'm not taking advantage of the situation. You don't make me jump through hoops and don't slam doors in my face. I can't wait to get back to work. I'm 51 years old and I'm not used to not working. People look at me like I'm taking advantage of the situation. I'm just trying to put food on the table. I really want to work. Hand me a shovel and I'll use it. I worked my whole life and just fell on some bad luck. At times like this, it's nice for someone to put their hand out and say 'Can I help you up?' A genuine person who really wants to help me? Holy cow! You guys are great and should feel good about what you do."

--Mr. D., 51 years old, qualified for \$200 in monthly SNAP benefits

Benefits Data Trust (BDT) is a national 501(c)3 not-for-profit organization committed to transforming the way individuals access public assistance. Since its inception in 2005, BDT has partnered with federal, state, and local agencies to complete over 290,000 applications. When translated into benefit dollars, BDT's efforts have assisted low-income individuals in accessing more than \$667 million in benefits.

Project Summary: Benefit Data Trust's **Unemployment Compensation (UC) Project**, a unique collaboration between BDT, the Pennsylvania Department of Public Welfare (DPW), and the Pennsylvania Department of Labor and Industry (DLI), helps Pennsylvanians exhausting their UC benefits access SNAP. Using DLI and DPW data, BDT is able to identify individuals exhausting their UC benefits who are not enrolled in SNAP, and create a list of persons who are likely eligible for SNAP. BDT then uses a well-timed, multi-tiered mail and phone campaign to outreach to these individuals.

The UC Project provides an invaluable service to individuals who are already burdened with the stresses of unemployment. The efficient model used to implement this program costs just \$75 per application compared to \$280 for more traditional outreach models.

Process Overview:

- DLI and DPW conduct a data match to create a monthly file of individuals who have recently exhausted their unemployment benefits but are not receiving SNAP
- BDT conducts outreach to these highly targeted individuals through either an outbound phone call or an outreach letter that is co-signed by DLI and DPW
- Using a call center model, BDT screens and completes applications for likely eligible individuals and provides comprehensive support including:
 - Assisting clients with collecting verification documents
 - Providing extensive follow up over the phone and through the mail
 - Submitting the application on the client's behalf to DPW



Achievements:

- Since November of 2010, BDT has reached out to **83,691** UC exhaustees
- BDT has screened **21,800** clients and submitted **8,545** applications for SNAP to DPW
- Household have qualified for an average benefit amount of **\$198** per month

Ultimately, the goal of the UC Project is to make benefits enrollment a more accessible and simplified process so that thousands of unemployed Americans can continue to gain access to all of the benefits they are eligible to receive. In partnership with state government, and other public and private collaborators, Benefits Data Trust hopes to expand and sustain The UC Project.

Lesson's Learned:

- Despite some signs of an economic recovery, there continues to be a large number of new individuals exhausting their unemployment compensation benefits each month
- This populations is highly eligible and highly in need; nearly **45%** of the households applied appeared to be eligible for expedited or emergency SNAP
- Although BDT offers support for collecting verification document, more than half of the clients declined this support and opted to submit document on their own to DPW
- The two major barriers to being enrolled SNAP were "failure to furnish required information" (38%) and "failure to keep appointment" (22%)

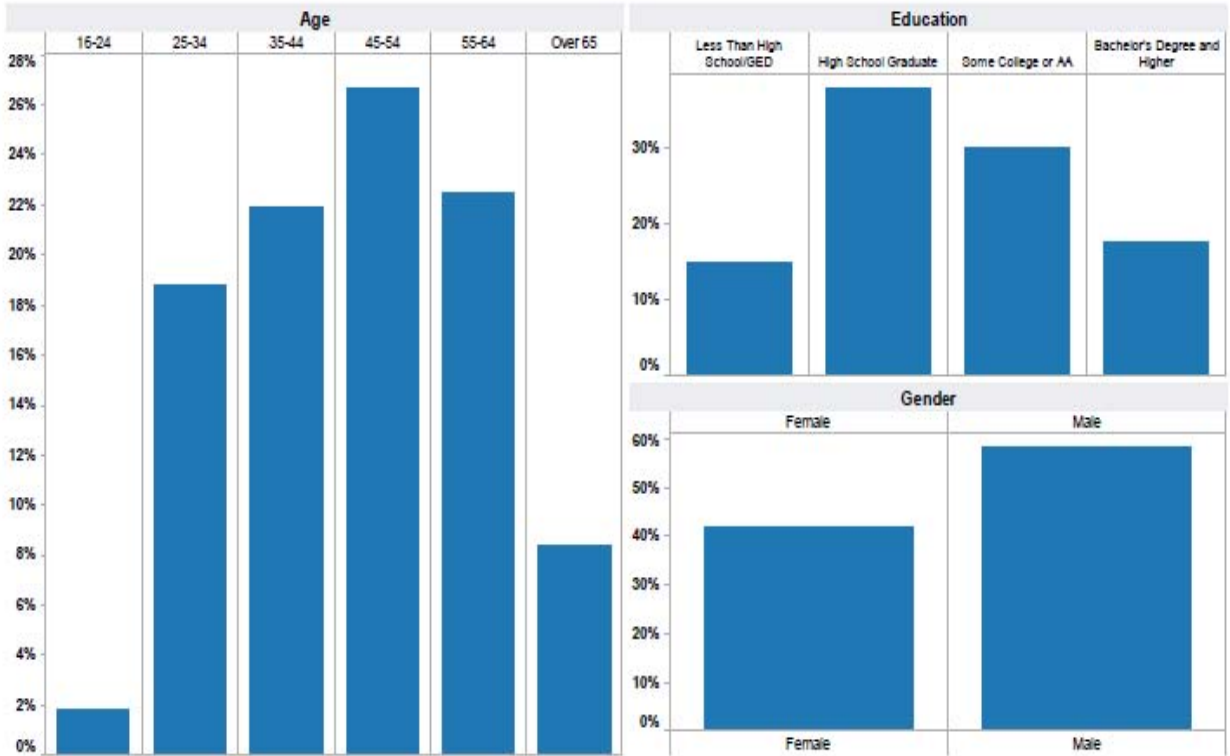
Keys to Successful SNAP Outreach to UC Exhaustees: In 2011, 5.5 million individuals across the United States exhausted their unemployment benefits. The needs of this population remain vast. Accessing valuable public benefits like SNAP can be the first step on the road to stability and self-sufficiency for these individuals and families. The following are some key points for developing a successful project to connect this vulnerable population to SNAP.

- Strong data-share agreements between the SNAP Administering agency, the Department of Labor, and BDT
- Timely outreach and enrollment data that can be shared electronically
- Collaborative partnerships with agency contacts possessing the appropriate level of authority
- Clear communication about project overview and goals with frontline caseworkers (at county level)
- Clear and concise outreach letters from one or both agencies
- Regular start-up and implementation progress meetings with all partners
- Established process for troubleshooting applications
- Ability to use telephonic/ electronic signatures

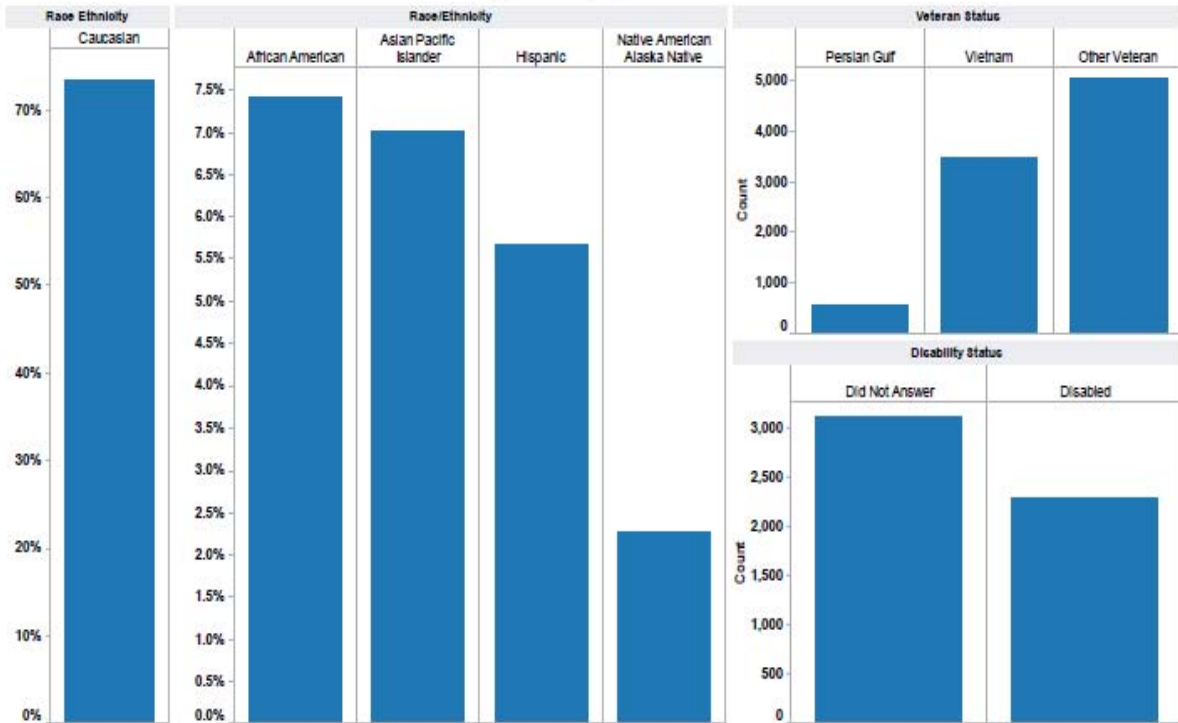
Appendix E

Washington Retooling WA Work Group #1 Demographics of UI Exhaustees Charts and Tables

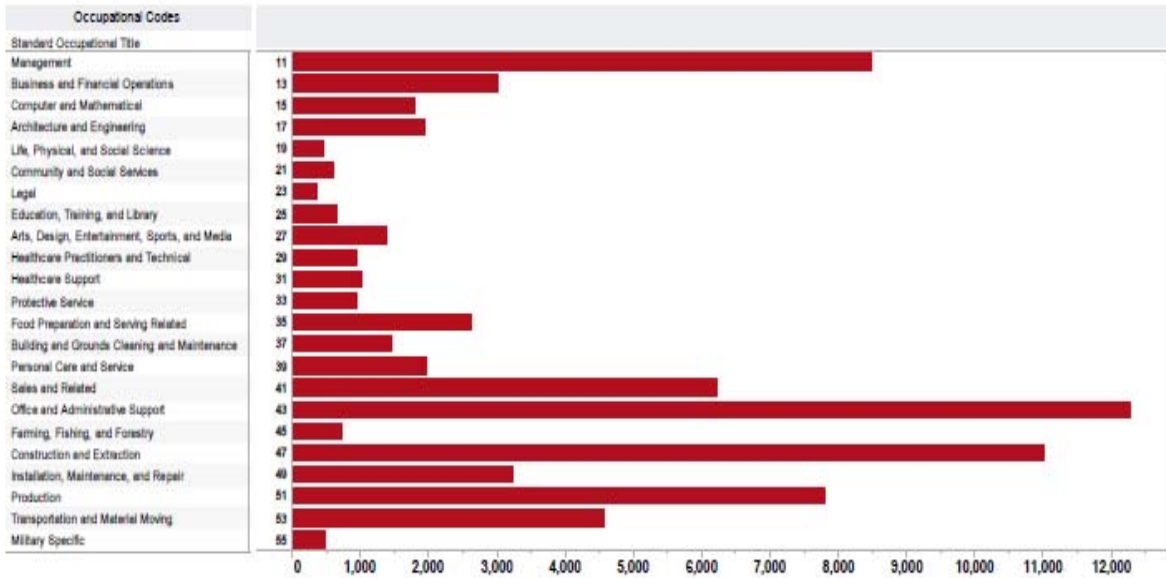
Demographics of UI Exhaustees as of April 3, 2012
 Total Exhaustees: 77,058
 Employment Security Department 04/27/12



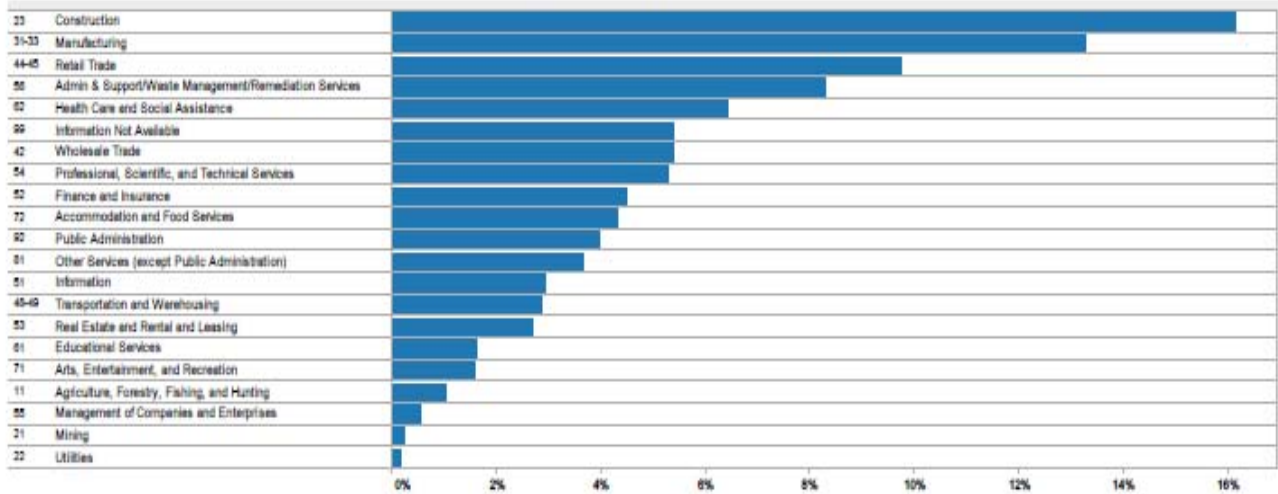
Demographics of UI Exhaustees as of April 3, 2012
 Total Exhaustees: 77,058
 Employment Security Department 04/27/12



UI Exhaustees by Occupation
as of April 3, 2012
Total Exhaustees: 77,058
Employment Security Department 04/27/12



Demographics of UI Exhaustees by Industry
as of April 3, 2012
Total Exhaustees: 77,058
Employment Security Department 04/27/12



Appendix F

Massachusetts and California “211” Social Service Resource Flyers

Assistance Programs for Massachusetts Residents

Where to find help, information and referrals

The Commonwealth of Massachusetts and partner organizations provide a wide range of services to help individuals who have exhausted or may soon exhaust their unemployment insurance claim. Unemployed individuals may be eligible for assistance to meet basic needs as well as other services such as health care, counseling, employment and training assistance, and more. You can either call 2-1-1 to learn about a broad range of resources or contact these agencies and organizations directly to inquire about their programs.



2-1-1 is available 24 hours a day, 7 days a week and is staffed by counselors that can get you the help you need.

All calls are free and confidential. Trained counselors can assist you with almost any challenge such as child care options, workforce retraining, mental health issues, or housing and rental assistance.

www.mass211help.org



Commonwealth of Massachusetts
Deval L. Patrick, Governor
Timothy P. Murray, Lt. Governor

Executive Office of Labor and
Workforce Development
Joanne F. Goldstein, Secretary

HEALTHCARE COVERAGE

MassHealth

Pays for health care for certain low- and medium-income people living in Massachusetts.
www.mass.gov/masshealth 800-841-2900

FOOD AND DIRECT ASSISTANCE

Food Assistance

Supplemental Nutrition Assistance Program (SNAP) (formerly known as Food Stamps) benefits help low-income families buy nutritious food at most grocery stores, convenience stores and pharmacies.

www.mass.gov/snap

866-950-3663

Direct Assistance

Transitional Aid to Families with Dependent Children (TAFDC)

Cash assistance to families with children and pregnant women in the last 120 days of pregnancy, with little or no assets or income.

Emergency Aid to the Elderly, Disabled, and Children (EAEDC)

Emergency Aid to the Elderly, Disabled, and Children (EAEDC) is a state funded program which provides cash assistance to those in need to stabilize their lives.

Application Information Hotline (for TAFDC and EAEDC).

For additional information go to Department of Transitional Assistance.

www.mass.gov/dta

800-249-2007

Foodsource Hotline - Project Bread

To locate food pantries and other nutrition resources in your community.

www.projectbread.org

800-645-8333

HOUSING RESOURCES

Mass Housing Consumer Education Centers

Nine Centers across Massachusetts provide Housing Information and Referrals. Connect to resources on foreclosure prevention, rental assistance and subsidies, housing search, transitional and support housing for the homeless, and more.

www.masshousinginfo.org

800-224-5124

Department of Housing and Community Development

For housing, shelter and fuel assistance.

Division of Housing Stabilization

877-418-3308

Fuel Assistance and Weatherization

800-632-8175

Division of Public Housing and Rental Assistance

617-573-1150

www.mass.gov/dhcd

Foreclosure Assistance

Foreclosure counseling and assistance for homeowners.

www.mass.gov/ocabr

888-995-4673

VETERANS' BENEFITS

Department of Veterans' Services

Benefits and resources for veterans and their families may be available through your local Veterans' Service Officer.

www.mass.gov/veterans

617-210-5480

CHILD SUPPORT ASSISTANCE

Department of Revenue

For assistance with child support orders.

www.mass.gov/cse

800-332-2733

ELDER SERVICES

Assist elders and their families to identify services and opportunities.

www.mass.gov/elder

800-243-4636

COMMUNITY-BASED RESOURCES

Massachusetts Association For Community Action (MASSCAP)

Services including fuel and weatherization assistance, homelessness prevention, emergency food assistance, and job training.

www.masscap.org

617-357-1086

PLEASE SEE OTHER SIDE FOR ADDITIONAL INFORMATION

JOB SEARCH ASSISTANCE Jobs, Careers, Training

One-Stop Career Centers – a cooperative effort among numerous state and local agencies, businesses and non-profit organizations - providing job seekers with an easily accessible and extensive menu of information and quality services - at no cost.

Job seekers can:

- Get assistance to find jobs
- Work with experienced career counselors
- Learn about job search strategies including interviewing, networking, and resume writing
- Attend workshops and short-term training, including basic computer training
- Network with other job seekers
- Access up-to-date local, statewide and national job listings
- Locate vocational training/educational opportunities
- Access resource room services including computers, newspapers, professional journals, business directories, fax machines and copiers, publications on job search activities and careers



One-Stop Career Centers are located across the state.

To find the most convenient career center, along with a list of its services, hours of operation, and directions, go to www.mass.gov/careercenters or call **877-872-5627**. To access the latest job postings, go to www.mass.gov/jobquest or call **888-578-6599**.

Supplemental Nutrition Assistance Program (SNAP)



The Supplemental Nutrition Assistance Program (SNAP) is a nutrition program for families and individuals that meet certain income and resource guidelines. SNAP benefits help low-income families buy nutritious food at most grocery stores, convenience stores and pharmacies. SNAP recipients can be working and still qualify for SNAP benefits.

SNAP Hotline
(formerly known as Food Stamps)
866-950-3663
www.mass.gov/snap



Commonwealth of Massachusetts
Deval L. Patrick, Governor
Timothy P. Murray, Lt. Governor

Executive Office of Labor and Workforce Development
Joanne F. Goldstein, Secretary

Equal Opportunity Employer • Auxiliary Aids and services are available upon request to individuals with disabilities.



Assistance for Unemployed California Residents - Information & Referrals

The State of California and partner organizations provide a wide range of services to help people who have exhausted, or may soon exhaust, their unemployment insurance. Unemployed individuals may be eligible for assistance to meet basic needs as well as other services such as health care, counseling, employment and training assistance. In many parts of California, you can call 2-1-1 to learn about resources in your community or contact the agencies & organizations listed below directly to inquire about their programs. Some programs may have eligibility criteria.

2-1-1
Get Connected. Get Answers.

Dial 2-1-1 any day, 24 hours a day, 7 days a week. You will be greeted by counselors that can refer to the local services you need.

All calls are free and confidential. They have information on local resources including utility assistance, child care, mental health, food help or workforce retraining.

See if 2-1-1 can help you, Call Now!

2-1-1 is not available everywhere

BASIC NECESSITIES ASSISTANCE

California Work Opportunities & Responsibility to Kids (CalWORKs)

Cash assistance to families with children and pregnant women in the last 120 days of pregnancy, who have little or no assets or income.

<http://www.cdss.ca.gov/calworks> or <http://www.c4yourself.com>

General Assistance or General Relief

Loans or grants made to adults without children in their home who have little or no assets or income. <http://www.csac.counties.org>

FOOD ASSISTANCE

Food Stamp Program

The Food Stamp Program helps low-income people buy nutritious food at most grocery stores and some farmer's markets.

<http://www.c4yourself.com> / 1-877-847-3663

Emergency Food Assistance Program (EFAP) & Local Food Banks

In California, federal, state and local community organizations coordinate to ensure that groceries are available at local food banks.

<http://www.cafoodbanks.org>

Free Summer Lunch Programs

Free lunches are available to all children under 18, regardless of income, every summer. <http://www.cde.ca.gov/ds/sh/sn/summersites10.asp>

School Meals

Free and reduced-price breakfast & lunch at all California public schools.

Women Infants and Children (WIC)

Pregnant women & children under 6 receive nutrition support at WIC.

<http://www.cdph.ca.gov/programs/wicworks> / 1-888-942-9675

MEDICAL CARE & HEALTHCARE COVERAGE

Medi-Cal

Pays for health care for certain low- and medium-income people.

<http://www.csac.counties.org> or <http://www.c4yourself.com>

County Health Program

Offers health care for low-income people not eligible for other help.

<http://www.csac.counties.org> or <http://www.c4yourself.com>

Community Health Clinics

California Primary Care Association can help you find a community clinic.

<http://www.cPCA.org/resources/findclinic>

LOW COST CAR INSURANCE*Department of Insurance*

Learn about low-cost car insurance.

<http://www.doi.org>

CHILD SUPPORT ASSISTANCE

Request changes in your child support orders due to loss in job or UI Benefits.

<http://www.childsup.ca.gov>

COMMUNITY-BASED RESOURCES*Cal-Neva Community Action Partnership*

Local services including utility and rental assistance.

<http://www.cal-neva.org>

CREDIT CARD DEBT RELIEF*Consumer Credit Counseling Services*

A non-profit organization offering credit counseling.

<http://www.cccsstl.org/debtsolutions/index.asp>

ELDER SERVICES

Assist elders and their families to identify services and opportunities.

http://www.aging.ca.gov/local_aaa/AAA_listing.asp

FINDING A JOB*One Stop Career Centers*

Job search support and technical assistance.

<http://www.edd.ca.gov/ONE-STOP/osfile.pdf>

FINDING A JOB*Employment Development Department*

Online guides to jobs and job seeker services.

<http://www.edd.ca.gov>

MENTAL HEALTH*The Riley Guide Website*

A guide to coping with job loss.

<http://www.rileyguide.com/cope.html>

HOUSING RESOURCES*Housing and Urban Development*

To find local non-profit organizations who can offer housing assistance. <http://www.hud.gov>

Learn about avoiding foreclosure

<http://www.hud.gov/local/ca/homeownershi/foreclosure>

Locate a regional housing authority.

<http://www.hud.gov/local/ca/renting/hawebsites.cfm>

Housing California

Homeless prevention programs found at:

http://www.housingca.org/nr/resources/housing_assistance/

UTILITIES ASSISTANCE

California Alternative Rates for Energy Program (CARE) offers low-income consumers a 20 percent discount on energy bills. <http://www.cpuc.ca.gov/PUC/energy/Low+Income/care.htm>

The California Public Utilities Commission (PUC) provides assistance in negotiating a more affordable payment to utility companies if a customer has trouble paying his/her energy, telephone, or water bill.

http://www.cpuc.ca.gov/puc/cec/b_paymentplan.htm

Some utilities have emergency payment assistance programs for their customers.

<http://www.cpuc.ca.gov/PUC/energy/Electric+Rates/billassist.htm>

Family Electric Rate Assistance (FERA) Program provides assistance to families with slightly higher incomes. FERA is available for customers of Southern Ca. Edison, San Diego Gas and Electric Company, and Pacific Gas and Electric Company. <http://www.cpuc.ca.gov/PUC/energy/Low+Income/fera.htm>

The Low-Income Energy Efficiency program provides no-cost weatherization for low-income households who meet the **CARE** income guidelines: <http://www.cpuc.ca.gov/PUC/energy/Low+Income/liee.htm>

The Department of Community Services and Development can connect people to home energy assistance, energy crisis intervention, and low-income weatherization programs. <http://www.csd.ca.gov>

Lifeline telecommunications program provides a discount for landline service, unlimited local incoming and outgoing calls. <http://www.cpuc.ca.gov/PUC/Telco/Public+Programs/ulits.htm>

Appendix G

California Notice of Exhausted Unemployment Benefits



EDD INTERNET SITE: www.edd.ca.gov

Claimant Name
Claimant Mailing Address
Claimant City, State, Zip

NOTICE OF EXHAUSTED UNEMPLOYMENT BENEFITS

During this historic national recession, the federal government has approved an unprecedented amount of unemployment benefits available through several federal extensions. According to our records, you have now collected all of the regular and extended unemployment benefits available to you.

Although Congress may continue to address extension filing deadlines, regrettably, there is no proposed legislation which would add any more weeks of benefits to the maximum total at this time. Therefore, unemployed workers who have received all available benefits do not have any further payable weeks to claim. We encourage you to monitor the Employment Development Department's (EDD) Web site: www.edd.ca.gov for legislative decisions and any further updates. You can also sign up for EDD's **Twitter** messages which will send you an alert when new information is posted.

Understanding that this may be a difficult time, we would like to suggest some resources which may be helpful for you and your family.

- **EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD)**
Online at: www.edd.ca.gov. The EDD provides a comprehensive range of employment and training services, including resume and job search assistance, in partnership with state and local agencies and organizations. You can find out more about the services available to you by visiting a local One-Stop Career Center - these offices are "full service" career centers open to everyone! To find the One-Stop Center nearest you, select "Find an EDD office" from the upper menu portion on the EDD homepage, or call the automated self-service system available 24 hours per day, 7 days a week at 1-866-333-4606.
- **WE CONNECT**
Online at: www.weconnect.net. WE Connect is a national program created by Maria Shriver, First Lady of California, that connects families to programs and services that can help them get ahead. Several of these programs, such as the Earned Income Tax Credit (EITC), are available and accessible to families but many are not taking full advantage of them. This nationwide effort connects families with the information and tools they need to take full advantage of valuable resources. For more information on WE Connect programs, please call 2-1-1.
- **CALIFORNIA DEPARTMENT OF SOCIAL SERVICES (CDSS)**
Online at: www.cdss.ca.gov/cdssweb/PG181.htm. The California Department of Social Services (CDSS) administers or oversees programs that help nearly 3 million California residents - cash aid and employment services for families through the California Work Opportunities and Responsibility to Kids (CaWORKs) program, food assistance through the food stamp program, child care, residential or in-home care, and services or assistance for disabled individuals. Go online for more information about CDSS's programs and other local resources throughout California's 58 counties. You can also find telephone numbers under the county government listings section of your local phone book.
- **211 DIRECTORY - CONNECT WITH YOUR COUNTY**
Online at: www.ca.gov/211directory.html (or: www.211us.org) or dial 2-1-1 from your telephone. The 2-1-1 Directory provides **FREE** and **CONFIDENTIAL** referral information that is specific to your county of residence. Call 2-1-1 for help with food, housing, employment, health care, counseling and more.

The EDD is issuing this letter for informational purposes in hopes that the resources mentioned will be of assistance to you. There is no need to contact us regarding this notice.

-Versión en español en el dorso-

Appendix H

Letter Requesting Waiver of SNAP rules from Governor Patrick to Secretary Vilsack



DEVAL L. PATRICK
GOVERNOR

OFFICE OF THE GOVERNOR
COMMONWEALTH OF MASSACHUSETTS
STATE HOUSE • BOSTON, MA 02133
(617) 725-4000

TIMOTHY P. MURRAY
LIEUTENANT GOVERNOR

June 7, 2010

Honorable Tom Vilsack
Secretary
U.S. Department of Agriculture
1400 Independence Ave., S.W.
Washington, DC 20250

Dear Secretary Vilsack:

It has come to my attention that 90,000 Massachusetts residents could lose unemployment insurance (UI) benefits by the end of July if Congress fails to approve an extension. These unemployment benefits may begin to be exhausted as early as this week. We understand that regardless of action by Congress, approximately 8,000 Massachusetts residents are likely to lose UI benefits throughout the summer; many thousand more are projected to exhaust UI benefits before the end of the year.

I have asked the Executive Office of Labor and Workforce Development (EOLWD) and the Executive Office of Health and Human Services (EOHHS) to develop a coordinated response to assist these residents with obtaining other benefits for which they may be eligible, including the Supplemental Nutrition Assistance Program (SNAP).

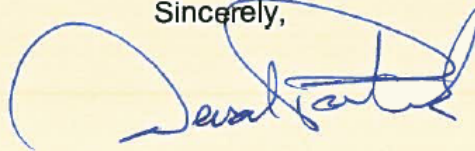
Residents suddenly faced with no income and no food on the table will likely flock to the Department of Transitional Assistance (DTA) to apply for SNAP. In addition, the Division of Unemployment Assistance (DUA) is unable to determine within 30 days whether a claimant's benefits are being exhausted. With our SNAP caseload currently at an all-time high (as of February 2010, there were more than 740,000 individuals enrolled in SNAP – one in nine residents of the Commonwealth), I am asking you to help us serve these former UI claimants as quickly and efficiently as possible. I would appreciate it if USDA would consider an

Honorable Tom Vilsack
June 7, 2010
Page Two

exception or approval that allows Massachusetts to simplify the initial SNAP application process to grant former UI claimants 30-day presumptive eligibility, at a minimum. This will ensure their access to food while DUA confirms the closure of their claims and DTA manages a significant number of new SNAP applications.

As UI claimants continue to exhaust their 99 weeks of benefits, waves of Massachusetts residents will seek assistance from DTA and other state agencies. Your assistance will help us to manage this crisis and to ensure the residents of the Commonwealth do not go hungry.

Sincerely,

A handwritten signature in blue ink, appearing to read "Seval" followed by a stylized flourish.