

the **2-1-1** Barometer



June 2011

IDENTIFYING UNMET NEEDS IN CONNECTICUT

The 2-1-1 Barometer utilizes 2-1-1 data and other information to explore issues affecting Connecticut residents. 2-1-1 tracks the type of information callers are looking for and the referrals that are made, creating a database that serves as a barometer of the needs present in the state.

INTRODUCTION

Since the onset of the economic downturn, great effort has been made to keep the safety net of services intact and to identify the times that people fall through the safety net. Here, the goal is to understand why people are not getting the help they need and then to look for new ways to address that need. This Barometer report is intended to contribute to that effort.

United Way 2-1-1 receives, on average, over 1,000 calls and more than 1,200 requests for services each day from individuals and families seeking information and access to a wide variety of health and human services resources. Call specialists direct these callers to the more than 4,600 government and nonprofit agencies and 48,000 services in our resource database. In almost all cases there are resources in the database that can address a caller's needs; however, there are instances when resources are exhausted, services are not available or callers are not eligible for a requested service.

Just as a review of requests to 2-1-1 serves as a barometer of need in the state, a review of those calls that result in an unmet need reveals where resources may be lacking. This 2-1-1 Barometer will review some of the requests to 2-1-1 that have the highest incidence of being categorized as unmet needs and how those calls are typically handled. The report will also review the programs supported by the United Way that seek to assist those with unmet needs.

UNMET NEEDS

In 2010, just over five percent of the 440,000 requests for services made to 2-1-1 were classified as an unmet need, an increase from four percent in 2009. In these cases, referrals could not be made for several reasons; the caller was not eligible, the service was unavailable, or to a much lesser extent, the caller could not afford the fee related to the service or there was no transportation available.

In most cases, the unmet needs are related to requests for financial assistance. The most prevalent unmet needs are related to housing, utility assistance and general financial assistance. In some cases there are resources available but a caller may not meet eligibility requirements.



In 2010, 95% of requests for services resulted in a referral while 5% were classified as “unmet needs”.

HOUSING ASSISTANCE

Over 11 percent of all requests for services received by 2-1-1 are related to housing. Callers are often looking for assistance with security deposits, rent or mortgage payments. Forty percent of requests for security deposits, 33 percent of requests for rent payment and 20 percent of requests for mortgage assistance are unmet (Table 1). The volume of housing calls to 2-1-1 is not surprising given that Connecticut has the fifth highest housing costs in the nation. Affordable housing is defined as a residence for which an owner or renter pays less than 30 percent of their income. In Connecticut, it is estimated that 80 percent of low-income households¹ pay more than 50 percent of their income on rent.

■ Rental Deposits

Callers requesting rental deposit assistance are most likely in the process of transitioning from temporary or emergency housing to a permanent rental unit. In the past, eligible callers were referred to a state security deposit program which helped persons living in shelters or emergency housing to transition to permanent housing by providing two months of rent. Due to budget constraints, the security deposit program ended in April of 2010. Eligible callers are often referred to the Homelessness Prevention and Rapid Re-Housing Program (HPRP), however HPRP funds are provided only to those who are at imminent risk of homelessness, within 6 to 15 days, if the person lacks the resources to obtain housing. HPRP funding can provide rental assistance, security deposits, utility deposits and utility bill payments, moving cost assistance, motel or hotel vouchers, and housing relocation payments for eligible families and individuals.

■ Rent Payment Assistance

Callers seeking assistance with rent payment have often experienced a temporary hardship which has made it difficult for them to make a rental payment. Callers are often referred to municipal social service departments or social service agencies that may offer grants or loans. They may also be referred to an eviction and foreclosure prevention program, however, these programs have limited funding and callers are required to have an eviction or foreclosure notice to qualify. Callers may also be referred to low income housing options in their area.

¹ Low income is based on the federal poverty level; \$22,350 annually and \$1,862 monthly for a family of four.

Table 1 – Percent of Requests Classified as Unmet Needs - Major Categories

2010	Requests for Services	Percent Unmet	Unmet Needs Explained	
			Caller Not Eligible	Service Not Available
Rent Deposit Assistance	7,745	40%	72%	28%
Rent Payment Assistance	10,768	33%	63%	37%
Mortgage Payment Assistance	455	20%	69%	31%
Utility Assistance	38,593	13%	52%	48%
Temporary Financial Assistance	17,401	30%	75%	25%
Total Requests	440,572	5%	55%	44%

The Connecticut Department of Social Services administers the Housing Choice Voucher (Section 8) program and the Rental Assistance Program (RAP), both rental subsidy programs for low income families. The RAP waiting list was last opened three years ago when 43,000 households applied. RAP currently has a waiting list of 2,500 households. The waiting list is not expected to open again for at least two years. Housing Choice Vouchers are infrequently made available; however, callers are advised to sign up for notification of HCV openings on www.cthvc.org.

■ Mortgage Payment Assistance

Calls for mortgage payment assistance are referred to eviction and foreclosure prevention programs which can provide assistance if a caller meets income eligibility and has received a foreclosure notice. Callers may also be referred to the new federal Emergency Homeowners Loan Program (EHLA), administered by the Connecticut Housing Finance Authority, which provides loans up to \$50,000 for eligible homeowners who are at least 90 days delinquent on their mortgage payments.

UTILITY ASSISTANCE

Callers seeking utility assistance need help paying for heating fuel, ensuring that their electricity or gas will not be turned off during the winter and applying for financial assistance for overdue bills. In 2010, 13 percent of requests were unmet compared with 10 percent in 2009 (Table 1). The increase in 2010 is likely due to the decrease in the amount of federal energy assistance that was made available to Connecticut.

Eligible callers are referred to the *Connecticut Energy Assistance Program* (CEAP) which provides assistance to households with income below 50 percent of the federal poverty level and the *Contingency Heating Assistance Program* (CHAP) which provides help for households with income at or below 60 percent of the State Median Income (Table 2). In fiscal year 2010, over 131,000 households applied for CEAP or CHAP with 113,000 households or 86 percent of households eligible for the average \$873 in heating assistance per year. Callers are also referred to Operation Fuel, a private program that provides financial assistance for heating expenses for households in crisis with incomes at or below 60 percent of the State Median Income. Local fuel banks assess client eligibility and make payments to vendors. Operation Fuel is for households that have exhausted, been denied or are ineligible, for state heating assistance benefits. In 2010, Operation Fuel served close to 18,000 adults and children in 6,800 households with over \$2 million in grant funding.

Table 2 – Income Eligibility for CEAP and CHAP

Household Size	CEAP (150% of FPL)	CHAP/Operation Fuel (60% of SMI)
1	Under \$16,245	Under \$31,712
2	Under \$21,855	Under \$41,470
3	Under \$27,465	Under \$51,228
4	Under \$33,075	Under \$60,986
5	Under \$38,685	Under \$70,743
6	Under \$44,295	Under \$80,501
7	Under \$49,905	Under \$82,331

FINANCIAL ASSISTANCE

In 2010, 30 percent of requests for financial assistance were classified as unmet needs (Table 1). Callers seeking temporary financial assistance often have limited disposable income and are seeking assistance due to unforeseen expenses. These callers are most often referred to their municipal social service office, another local social service agency or to the state Department of Social Services (DSS). However in most cases, resources are limited. When a caller is seeking financial assistance and there are no resources available to them, it is because they do not meet eligibility criteria or agencies do not have funding to assist them.

DSS offers the Diversion Program for families with a short term financial need. The program can help pay for shelter expenses

(food, rent, security deposit, utility bills,) and work-related expenses (child care, tools, uniforms, clothing, transportation, car registration, insurance or repairs). The program is for families who are eligible for Temporary Family Assistance where a family member is working or about to start working.

DSS also offers Temporary Family Assistance (TFA) which provides cash assistance to eligible families with children under the age of 18. The program has a 21-month lifetime limit for the receipt of TFA assistance and a requirement for adult recipients to participate in employment service activities.

ASSISTING VULNERABLE HOUSEHOLDS

Children in the Recession

The Connecticut General Assembly formed the Children in the Recession Task Force to identify the needs of children and minimize the impact of the recession on this most vulnerable part of the population. The task force predicts that virtually all the progress made in children's economic well-being since 1975 is likely to be wiped out by the downturn and that the impact will be most severe for low-income children of color. In 2009, the task force predicted that:

- An additional 35,000 children in Connecticut will fall into poverty during this recession.
- As adults, these children will earn an average of \$19,000 less annually than their Connecticut peers who avoided poverty.
- The economic cost to Connecticut from the forgone earnings and poorer health status of these children will run to \$800 million per year.²

The task force is working to identify trends and research on the recession related to housing, employment, homelessness, child care, and unemployment. The task force makes recommendations to address these needs including efficiencies and ways to streamline access to services for families.

² First Focus, Turning Point: The Long Term Effects of Recession-Induced Child Poverty, retrieved June 2011 from http://www.cga.ct.gov/coc/PDFs/poverty/taskforce/handouts/forsh_t_ppt_092909.pdf

CONNECTICUT UNITED WAYS RESPOND



UNITED WAY OF GREATER NEW HAVEN: Neighbor-to-Neighbor LifeLine (N2N) was launched in 2009 by the Jewish Federation of Greater New Haven and United Way of Greater New Haven to raise awareness and funds to address critical housing and hunger needs in Greater New Haven. This is done by investing in local organizations that meet emergency needs and help people avert or pull-out of crises and provide the footing for longer-term financial security. Since 2009, N2N raised nearly \$2 million to help meet emergency needs in Greater New Haven. The 2011 N2N LifeLine investments in Greater New Haven and the Shoreline communities resulted in over 8,800 people receiving services to help them avert or pull out of a crisis, over 146,000 meals were served and 478 households were able to avoid homelessness. (<http://www.uwgnh.org>)

UNITED WAY OF SOUTHEASTERN CONNECTICUT: Project Warm-Up is a heating assistance program that helps families that may not meet eligibility criteria of other local, state and federal assistance programs. Service providers also work with applicants to enhance their household budgeting skills with the aim of helping them gain more economic independence and eliminate the need for assistance programs. The Gemma E. Moran United Way Labor Food Center has distributed food to families in southeastern Connecticut since 1999. In 2010, the Food Center distributed more than 1.7 million pounds of food through more than 90 free food programs which in turn helped provide meals and snacks, at no cost, to those in need throughout New London County. (<http://www.uwsect.org>)

UNITED WAY 2-1-1 Financial Stability Program: In conjunction with United Way of Central and Northeastern Connecticut, United Way 2-1-1 assists eligible callers with a financial stability program which offers follow up to those working on stabilizing their household's finances. 2-1-1 will work with a caller to help them prioritize their financial goals and find the necessary resources to work toward financial stability.

2-1-1 Navigator: The 2-1-1 Navigator is an online benefit screener that instantly screens for eligibility for 24 state and federal benefit programs. The Navigator, is located at <http://navigator.211ct.org> and includes a survey that asks basic questions about income and household make up and provides a list of the programs for which a resident or a client may qualify. The programs include the Earned Income Tax Credit, Medicare, SNAP, utility assistance and child care subsidies, to name a few.

The mission of the United Way of Connecticut is to help meet the needs of Connecticut residents by providing information, education and connection to services.

To access other issues of the 2-1-1 Barometer online go to: www.ctunitedway.org/barometer.asp

United Way of Connecticut provides services with support from the State of Connecticut and Connecticut United Ways.