

# Brief: Access & System Navigation



## General Description

A person's knowledge and ability to access resources, employment, and civic life can be curtailed by a number of factors, including age, motility, transportation and/or technology availability, and social and cultural differences. Access and system navigation includes a wide spectrum of challenges and barriers that impact the ability of individuals and families to access support that will enable them to get out of or avoid getting into poverty.

There are many governmental and non-profit organizations that attempt to increase access to vulnerable and targeted populations. For example, public libraries often host or provide activities ranging from digital literacy training, healthcare enrollment, voter registration, and E-government services.<sup>1</sup> Many community organizations also offer information referral services (like 2-1-1) that help link people to the local resources or government programs they need.

Access barriers related to specific poverty issues have already been highlighted in each topical research brief, but they cannot begin to cover all the system navigation gaps that create barriers to assistance and self-sufficiency. This brief will attempt to highlight additional barriers that have not been discussed, acknowledging that this topic is very broad and all barriers may not be covered. Specific population-based data will also be included in each section. Access issue impacts on other populations of interest that have not already been presented in other briefs will also be discussed.

### Example programs that might fall under this focus area:

- Transportation Services
- ESOL Classes
- Coordinated Services
- Mobile Outreach
- Legal Access
- Technology Access

### Snohomish County Stats:

- Population: 746,653
  - Under 18: 174,695
  - 18 to 64: 484,948
  - Over 64: 87,010
- Poverty Rate: 10.2
  - Under 18: 13.6
  - 18 to 64: 9.4
  - Over 64: 7.5

Source: U.S. Census 2015, 5-yr avg.

## Relationship to Poverty

**Public Assistance Gaps:** The disjointed nature of many governmental programs and policies creates gaps in the safety net.

- A "benefits cliff" occurs when a household's newly increased earnings are enough to reduce (or completely cut) their existing benefits, but not enough for the household to be fully self-sufficient.
- Similarly, an "eligibility gap" exists when low-income families earn too much to qualify for certain programs but do not earn enough to be self-sufficient.
- The "hardship gap" describes a situation in which recipients of public assistance still fall below a basic standard of living.<sup>2</sup>

**Systems Silos:** Multiple assistance programs serve the same people, but it can be difficult to coordinate systems or programs due to differences in eligibility, target population, or focus. Local programs are often able to achieve some service coordination that reduce redundancies and increase efficiencies, but these reforms are not necessarily supported at a higher systems level.<sup>3</sup>

**Insufficient Resources:** The services and resources needed by low-income individuals and families are often the resources that are most scarce. Waitlists,<sup>4</sup> budget caps,<sup>5</sup> and time/staffing constraints<sup>6</sup> can limit access to needed services even to those who qualify.

**Language and Citizenship Barriers:** Undocumented and non-citizen residents are not eligible for many public assistance programs like Medicaid or food stamps,<sup>7</sup> and language and culturally inclusive services are not always available.<sup>8,9</sup> In Snohomish County, up to 30% of foreign-born households lack someone 14 or older who speak English only or speaks English well.<sup>10</sup> Other deterrents that foreign-born populations face in applying for services (regardless of citizenship status) include naturalization misconceptions and eligibility questions.<sup>11</sup>

**Structural Barriers:** Structural barriers like transportation,<sup>12</sup> geographic disparities,<sup>13</sup> racial inequities,<sup>14</sup> rapidly changing technology needs,<sup>15</sup> and limited access to credit<sup>16</sup> can trap people in poverty and further reduce access to much-needed services and opportunities.

- **Digital Divide:** Nationally, there is a growing disparity (which disproportionately affects low-income households) in access to technology,<sup>17</sup> and these can translate into future disparities in educational, labor markets and other economic outcomes.<sup>18</sup> In 2008, 80% of all Fortune 500 companies only accept online applications, putting those without digital literacy or access at a distinct disadvantage.<sup>19</sup> Nearly 29,000 Snohomish County households have no internet access.<sup>20</sup>
  - Nationally, 26% of children do not have computers in their homes. High school students with home computers have graduation rates 6-8 percentage points higher than students who do not.<sup>21</sup>
  - Many low-income families must choose between paying for food, utilities, rent, medical care, or transportation.<sup>22</sup> As a result, they are likely unable to pay the additional \$30+ per month<sup>23</sup> for home internet, despite the potential savings on items ranging from apartment rentals to food.<sup>24</sup>
- **Transportation:** Low-income people are more likely to rely on public transportation for everyday tasks like grocery shopping, going to work, visiting the doctor, and taking their kids to/from school.<sup>25</sup> In Snohomish County, 15% of residents live outside the Everett Transit and Community Transit Service boundaries.<sup>26</sup> Geographic mobility is intimately linked to economic mobility; those that have access to good public transportation have better upward mobility and economic progress.<sup>27</sup>
  - Seniors and disabled adults are particularly impacted by limited transportation options. There are an estimated 2,686 persons age 60 and older living in rural areas of Snohomish County, and they often experience challenges in accessing services due to their geographic isolation.<sup>28</sup>
  - 11.3% of Snohomish County residents are disabled; 37% of disabled are 65 or older. 330 clients are served by Snohomish County Pay-Your-Pal and Ride-Around-The Sound programs, and nearly 200,000 trips were provided by DART (Dial-A-Ride Transportation) and TAP (Transportation Assistance Program) combined. These programs ensure that seniors and disabled residence retain mobility and independence.<sup>29</sup>
- **Legal Resources:** Beyond specific barriers that prevent access to legal services, low-income families are also more likely to experience issues (e.g. bad credit and bankruptcy, to eviction, family disputes and domestic violence, to criminal challenges) that necessitate legal assistance.<sup>30</sup>
  - Cost (both financial and time) is a major barrier to low-income households accessing legal services:<sup>31</sup> in Snohomish County, it can cost upwards of \$5500 for an average 22 hours of work for a private attorney to begin addressing some of these issues.<sup>32</sup>
  - 67% of surveyed Snohomish County Investing in Futures (IIF) families had criminal background *and* financial history information noted in their records, which can severely limit opportunities to access housing, employment or other services. 93% of records referenced at least one eviction, felony, misdemeanor, or poor credit report and over half (52%) had a combined criminal or credit check record with three or more substantial circumstances.<sup>33</sup>

## Strategies in Practice

Many successful current antipoverty programs originated in specific communities across the country and address the intersecting barriers people face by integrating multiple service systems, such as connecting poor families in public housing with health, mental health, and youth development services.<sup>34</sup>

The ability to access affordable and quality legal services is one of the most urgent needs of homeless families and families at risk of homelessness. Programs that support legal services are known to improve access to housing, income, and overall family stability. Successful strategies will target undocumented immigrants and domestic violence supporters in Snohomish County, which are populations with largely unmet needs.<sup>35</sup>

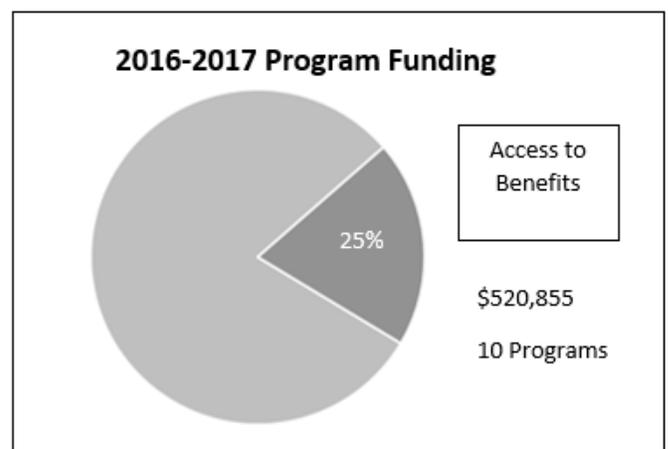
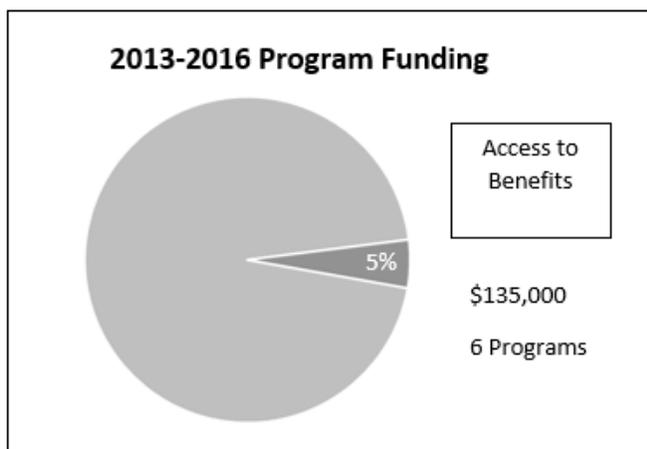
Many people with disabilities require special outreach and supports to fully participate in their community and access vital services. Immediate affordable housing near services and access to reliable public transportation are ideal options for individuals with disabilities. Programs that provide physical and emotional supports and mobile services are effective in helping people with these needs to access community resources and maintain independent living.<sup>36</sup>

For programs targeting non-English speaking communities, increasing translation and language support services helps to address access and system navigation barriers often faced by non-English speaking community members.<sup>37</sup>

Successful access efforts focus on outreach work in nontraditional settings, such as community based organizations (CBOs), workforce development training programs, shopping centers and malls, faith-based organizations, employer work sites, prisons, community colleges, child care centers, and financial education classes. States have also been involved by moving eligibility workers outside of the typical welfare or human services offices and into locations where people who may be eligible for benefits programs are found.<sup>38</sup>

Programs that enable families to receive multiple services (employment services, financial counseling, and assistance in accessing public benefits) have better overall outcomes. The Annie E. Casey Foundation's Center for Working Families project is an integrated one-stop center model in which families receiving multiple types of supports are as much as four times more likely to stay employed, earn postsecondary academic credentials, and purchase cars than are individuals who use only one service.<sup>39</sup>

## Past United Way Funding



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