The Benefit Bank is an online service designed to secure funds and services for individuals and families working to overcome poverty and build long-term financial stability. Hosted on a web-based platform, The Benefit Bank streamlines the process of applying for government benefits and filing tax returns. Since it’s creation in 2006, 2362 Benefit Bank sites have been established, 8543 counselors have been trained, and $694,800,000 in benefits and tax refunds have been received across the ten member states. By using one form that collects the user’s information—data such as household income and family size—The Benefit Bank reduces the amount of time users spend researching eligibility requirements and filling out forms. The information The Benefit Bank collects is auto-populated into the application forms the user qualifies for. In addition to time, the user is spared the overwhelming task of navigating government websites to find application forms, improperly filling out forms that may result in delaying acceptance, and trying to figure out where/how to submit them.

 The Benefit Bank screens the user for several state and local assistance programs including Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps), Medical Assistance Programs (Medicaid, State Children’s Health Insurance Program (SCHIP), Medicare, Child Care Subsidies, Low Income Home Energy Assistance Program (LIHEAP), TANF, as well as Rent and Real Estate Tax Rebates. Completing The Benefit Bank form also allows the user to transfer their information to file their Federal taxes and screen for the Earned Income Tax Credit, Child Tax Credit, Hope Credit, Life Long Learning Credit, State Taxes, FAFSA, and register to vote. For forms that cannot be submitted electronically, The Benefit Bank will provide the user with completed paper copies to submit to their local welfare office or opportunity center.

 First established in Ohio as a partnership between the State of Ohio and the Ohio Association of Second Harvest Food banks, The Benefit Bank has taken on over 1000 faith-based, non-profit, government and private partners. The Ohio Benefit Bank operates in all 88 counties and has assisted over 150,000 eligible Ohioans gain access to over $295 billion in tax credits and support.

 To qualify for The Benefit Bank program, users must meet the income guidelines of a household income that is below $50,000. Users can access the program through three different channels. Online, the individual can use a self-service website that pre-screens for benefit programs and collects information for tax return e-filing. The site is available in English, but includes a noticeable option to employ Google translate, and the online form itself is available in English and Spanish (Ohio also offers Somali). For those that are not computer- or technology-literate, or who do not feel comfortable filling out the form online, they can schedule an appointment with an onsite counselor.

 In the Ohio area, Second Harvest has trained over 5200 Benefit Bank counselors. Counselors attend training sessions on technology, sensitivity, and benefits programs. In addition to this, counselors are required to complete the IRS Tax Preparer Certification program. Users schedule appointments for onsite service by calling their local 2-1-1 Information and Referral Line. Call Specialists will assign the user to a participating center based on their ZIP Code and availability. Participating agencies include food banks, job training centers, homeless shelters, libraries, and local non-profit human service organizations. While onsite, counselors walk through the screening and application process with the user to make sure accurate information is entered and to guarantee that the user understands the programs or credits for which they are eligible.

 Finally, The Benefit Bank provides a mobile RV equipped with eight laptops, two workstations, and Internet access that travels to low-income areas, community events, disaster areas, and specialized locations such as plant or factory closings. The mobile unit provides the same services available at onsite locations. Extra terminals for individuals who prefer to use the self-service online application are available as well.

 The Benefit Bank is made available free of charge for both users and host locations. Through partnerships between non-profit and government agencies, users will never pay for the screening and application service. The Benefit Bank provides trained counselors, a computer, a printer, a phone, and Internet access to the host site, including cubicle walls to allow for privacy.

 The Benefit Bank enhances accessibility in several ways. First, it is available in multiple formats and languages to allow the user to select their preferred method. Second, it empowers users to take control of their situation in a manageable, less complicated way when compared to traditional channels. Third, the host sites are located at convenient locations that many users are already visiting. Finally, The Benefit Bank program offers a “one stop shop” for credit and benefit programs, allowing the user to provide their information one time and immediately see what they qualify for and how to apply. Organizations can adopt the program by becoming a partner organization and establishing a host site and regular counselor hours. The Benefit Bank works to provide users with a simple, convenient access point for tax credits and benefit programs. By connecting users to the resources they need, The Benefit Bank is closing the gap between poverty and long-term stability.