

BRIDGING THE GAP

An Initiative to Support Frontline Human Service Workers and Their Families



NHSA's *Bridging the Gap* Initiative: Ensuring Earned Benefit Access for Frontline Human Service Workers

In 2008, NHSA focused its family strengthening work on a Caring Workplaces Initiative aimed at promoting employer practices that help workers shoulder personal / family responsibilities so that they are productive at work and are able to care for themselves and their family members – practices like flexible work hours, provision of health insurance, access to childcare, and employer efforts to promote wellness (e.g. walking clubs, flu shots and blood pressure screenings).

With the onset of the economic crisis, we realized that in order to best support human service workers, their families, and the communities we serve, our work needed to focus in on supporting workers' financial stability in hard times. For this reason, throughout 2009-2010, NHSA is working to ensure that lower-wage, frontline workers know about, and have ready access to, earned benefits and other income supports.

The Earned Benefits and Income Supports We're Working to Promote

Typically, earned benefits refer to any financial credit earned by a worker. For NHSA's current initiative, however, we are using "earned benefit" as an umbrella term for multiple kinds of income supports such as tax credits, public funds, and assistance programs including:

- Earned Income Tax Credit or Earned Income Credit (EITC/EIC)
- Child Tax Credit (CTC)
- State Nutritional Assistance Program (SNAP – formerly known as Food Stamps)
- State Children's Health Insurance Program (SCHIP)
- Medicaid/Medicare
- Low-Income Home Energy Assistance Program (LIHEAP)
- Foreclosure Assistance

State and local child care subsidies as well as temporary housing assistance programs and taxes may also apply.

The Importance of Earned Benefits

Earned benefits and other income supports can be a crucial way for lower-income workers and their families – or anyone having trouble covering basic expenses – to achieve financial stability by bridging the gap between their income and budgetary needs. This not only means helping them to make ends meet, but enables greater personal, family, and community success as well.

For instance, a single mother with two children, who makes \$8 an hour working as a caregiver at a nursing home facility, will barely earn \$1150 a month – this means she needs almost \$600 more just to meet the US poverty threshold for a family of three. After receiving \$250 a month in state sponsored childcare subsidies, \$200 in Food Stamps, \$50 for energy assistance, and another \$300 in tax credits, however, her new monthly income will be closer to \$1950. Not only will she now be able cover her basic bills and provide her children with healthy foods, but will even have some money left over to put towards other expenses.

Earned benefits are also essential for workplace success. In addition to demonstrating a commitment to valuing your workforce, benefits access means having financially stable employees –in other words, increased retention, low rates of absenteeism, and overall higher productivity and worker commitment.

Accessing Earned Benefits

There are several ways for workers to access these benefits and enroll in assistance programs. In general, there are four primary methods for doing so: 1. Directly through individual assistance programs or agency offices. 2. Independently through self-guided multi-benefit online applications and screening tools. 3. With assistance from intermediary “one stop” benefits counselors. 4. Other types of benefit referral systems.

- **Direct application through a program or agency**
Potential applicants go directly to the local branch office to work on-site with agency eligibility counselors. In this case, applicants need to apply to each assistance program separately. Application forms also tend to be available online; however, normally programs require applicants to fax, email or bring the form into the office directly and don't accept online submissions.
- **Independently accessed online screening and referral tools**
In addition to finding individual applications online there are numerous online screening tools that enable potential applicants to quickly – and with relative ease – determine if they are eligible for multiple benefits at once. Tools like these include **NCOA's Benefits CheckUp** and **AARP's Benefits QuickLink** as well as state sponsored sites like **ACCESS NYC** and **COMPASS (PA)**. In order to complete the application, the potential recipient will still need to print and send out the necessary forms.
- **Assistance from “one stop” benefits counselors**
There are several ways for applicants to work with “one stop” benefits counselors who can guide them through the entire application process – from screening to application submission. Unlike working with counselors at individual agencies, however, these counselors provide an integrative, wraparound approach to benefits access that walks the applicant through multiple applications simultaneously. Levels of assistance (ie. which benefit applications are available; how comprehensive the assistance is; etc.) varies by program.

Seedco's EarnBenefits screening program, the **Benefit Bank**, and **Single Stop USA** all provide on-site assistance through counselors that draw on online screening tools as well as additional resources to help potential applicants to apply for numerous benefits and programs. These sites are currently only available in a limited number of locations.

- **Other benefits referral systems**

In addition to the online screening tools and “one stops” there are also other kinds of multi-benefit referral systems. **211** is a phone referral system sponsored by United Way of America (UWA) and the Alliance for Information and Referral Systems (AIRS) that is similar to the “one stop” benefits sites. Individual call-center counselors work directly with applicants to find out information on multiple benefit programs and local services, including programs not included by the other access resources such as job referrals. 211 does not, however, provide face-to-face application assistance – applicants will still need to fill out and send in the forms or visit specific agency offices to complete the process. 211 currently offers partial and full coverage in 46 states.

How NHTSA’s *Bridging the Gap* Initiative Will Help with Earned Benefit Access

The fact of the matter is that even with the many ways to access earned benefits and income supports, countless eligible candidates aren’t claiming them. Every year literally billions of dollars in tax credits and public funds go unused. In fact, approximately only 1/3 of those eligible actually receive the credit and assistance they are due – this means that millions of Americans are failing to access financial supports and benefits available to them.

In part, this is due to the complexity of applying for these earned benefits and the limits to the available methods for accessing them. It’s also due to a continued stigma associated with them. Yet, the reality is, they are critical income supports that can mean the difference between being able to sustain a family and being incapable of doing so – and they’re being left on the table.

With over 7.6 million families living in poverty and that number growing due to rising unemployment, home foreclosure, and depleting assets, it is especially vital to ensure that earned benefits are readily available and utilized during these hard times. It’s also essential that the 3 million-plus frontline human service workers – many of whom are low-wage – are among those who have access to these kinds of supports.

For this reason, NHTSA’s Bridging the Gap initiative is specifically aimed at ensuring that frontline human service employees know about, and have ready access to, the vital income supports they are entitled to.

One way to do this is by making sure that HR and other key affiliate-level staff have the training and resources necessary to help frontline employees apply for benefits and stay informed on the many income support options available. This requires:

- Having up-to-date, and easy to use, benefits information materials for internal reference and workplace distribution
- Providing HR and other supervisors with training on the different ways to access benefits
- Engaging in shared learning on benefits access and outreach

To this end, through a **CASEY National Civic Partner** grant, this year along with developing and distributing electronic and digital toolkits on earned benefits through our networks, we will also be implementing pilot programs that offer a deeper level of support to 16 of our members’ affiliates. These

pilots will include customized versions of the resources aimed at best meeting the organizational cultures and employees' needs at these agencies.

We will also be offering on-site and webinar trainings for HR and other key staff. These sessions will address the kinds of earned benefits and public funds available to the participating agencies, including the different ways to access them. The other major component in the pilots will be a peer network established specifically for participants.

Earned Benefit Toolkits

Printed Resources:

- Brief guide for HR staff, including glossary of terms
- "Check lists" and one-sheets
- Paycheck stuffers
- Workplace posters etc

Digital Resources/Initiative Website including:

- Links to screening tools
- Calendar of important dates
- Message board/chat area
- Benefits information pages
- Downloadable versions of printed resources

On-site and Webinar Trainings

Onsite Sessions or Webinars will be offered as a "Cafeteria Plan" and may include:

- "Earned Benefits 101"
- "Accessing Benefits: From Self-Service to Single-Stop"
- "Use What You've Got: Piggy-backing on Client Benefit Programs for Employee Outreach"
- Individual online screening tool demonstrations
- Presentations on best practices from leaders in employee-oriented benefits outreach
- Customized trainings on specific benefits

Peer Network

Participants will be able to share these resources as well as what they've learned through the trainings and other practice-based experience on benefits through a peer network established specifically for them.

Where the Initiative Currently Stands

NHSA's *Bridging the Gap* Initiative officially launched the first week of October 2009. Regular email blasts are being sent out to the National Assembly networks with important benefits information. Additional printed and digital resources are currently in development and will be made available as they are finalized throughout fall 2009.

The Assembly is also working with four key partners – **Catholic Charities of America, Lutheran Services of America, United Neighborhood Centers of America** and **Volunteers of America** – to connect with affiliates for the pilot programs. The pilot sites have been specifically chosen based on employee workforce and demonstrative commitment to employee support programs and outreach.

NHSA is also partnering with Corporate Voices for Working Families on their EITC 2009 employer toolkit. In addition, we are currently exploring possible partnerships with AARP and Seedco that will involve providing these trainings (at pilot sites where these services exist) introducing their screening tools.

These sessions are intended to teach the staff to use the free screening tools (such as Benefits QuickLinks) with employees or to forge relationships between agencies and screening services that work with partner sites (such as EarnBenefits). It is our intention to connect with the other benefits screening and referral services including The Benefit Bank, Single Stop USA, Access NY, COMPASS, and UWA, among others for similar trainings. Collaboration with alternative income support services and programs such as “time banks” or practices of “co-production” and employee engagement may also be incorporated into the pilots.

Next Steps for Moving Forward

NHSA and the four key partners are currently in the final phase of connecting with pilot site candidates. Next steps involve beginning on-the-ground needs assessment and collaborative strategic planning on how to best implement the programs and develop customized resources.