

PART I

The Benefits of Earned Benefits



*Why workplace
outreach makes a
difference*

Earned Benefits Do Matter

Defending the Frontline: The Economic Crisis and Support for Working Families

In the human service sector alone there are over three million direct care or frontline workers. These are the people who often serve as the primary point of contact for clients and constituents and in many ways make up the backbone of our organizations. They are the health aides in nursing homes who act as caregivers to the elderly. They are the childcare or youth workers helping to nurture young children or working with homeless young people in shelters. And, they are also the custodial and food service workers who staff our buildings and help to ensure that internal workplace operations are running smoothly.

Frontline workers are often the lowest paid workers in nonprofit organizations. And while the work may be rewarding, this also means that out of all the members on our teams, managing financially can be the greatest challenge for them. One change in a household, like having a spouse lose a job, may be enough to push a lower-wage employee and his or her family into financial instability.

Given the economic crisis, with unemployment rates in the double digits, it's not unthinkable that many of our frontline employees are finding themselves in this precarious financial position. They may also be one of the millions of Americans at-risk for losing their homes – whether it's because they can't afford to pay their mortgage or are facing eviction because their landlord has lost the property to foreclosure. This not only means that caring for their families is more and more of a challenge,

but that performing well at work may also be increasingly difficult. For this reason, it's essential that nonprofit workplaces ensure that they help to provide economic supports to their frontline employees.

Bridging the Gap: Family Success Through Earned Benefit Access

Earned benefits and other income supports are one of the types of supports that 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.

Connecting employees with earned benefits not only means helping them to make ends meet, but enables greater personal, family, and community success as well.

For instance, let's take a quick look at a hypothetical situation. Keri is a single mother with two children. She makes \$8 an hour working as a caregiver at a residential senior community, barely earning \$1150 a month – this means she needs almost \$600 more just to exceed the US poverty threshold for a family of three. After receiving \$200 a month in state sponsored childcare subsidies, \$250 in Food Stamps, \$50 for energy assistance, and another \$400 in tax credits, however, her new monthly income will be closer to \$2050, including cash, subsidies and in-kind services. Not only will she now be able cover her basic bills and provide her children with healthy foods, but she may even have some money left over to put towards other expenses.

Having this kind of income boost can also make raising her family a different experience for Keri. She'll now be better able to enjoy time with her kids, whether it's at home or by getting more involved with the parent teacher association at their school. She'll also be less stressed and more focused when she comes to work, making her better able to provide for the seniors at the facility. And, over all, Keri may find her personal and professional life to be more satisfying and less taxing.

The Business Case: A Stronger Workforce is a Stronger Workplace

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.

If an employee has no way to pay for medical care or can't afford to pay for healthy foods, this means that they will be more susceptible to getting sick and may be out of work more often. They may also have to skip out on work to care for an ill child. Or if they're struggling financially the burden may also take a toll on their mental or physical health, making them less willing or able to give 100% in the workplace.

The challenge here, however, is finding a way to economically support lower-wage employees in a way that doesn't overextend organizational



budgets – with many funding streams cut, individual working families aren't the only ones who have been impacted by the current economic climate. One straightforward solution to this is to connect lower-income employees with earned benefits and other public support programs that can help to boost a families' income and to pay for healthy foods or medical care – at little or no cost to an organization.

Accessing Earned Benefits

Understanding how eligible candidates can apply for benefits is the first step to connecting employees with these types of economic supports. Knowing about the different methods for accessing benefits can also help to explain why it's so important to do benefits outreach in the workplace.

There are several ways for workers to access earned 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 the web, using self-guided online applications and screening tools that cover multiple benefits 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 apply 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 integrated approach to benefits access that walks the applicant through multiple applications simultaneously. Levels of assistance (i.e. 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 use 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 Worldwide (UWW) 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.

HR and Improving Benefits 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. 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 depleted 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.

The task at hand then, is to simplify the process for frontline workers by educating them about the kinds of benefit programs out there, ways to apply for them, and why they can serve as vital supports. HR professionals, supervisors, and other managers and key staff are in the perfect position to do this. With the proper kind of outreach materials and training on earned benefits, they can easily help to support frontline workers and their families.



ABOUT THIS TOOLKIT

That's where this toolkit comes in – everything you need to do this kind of work is ready for use in one easy-to-use guide – from a quick reference guide to workplace posters. In the first section we've put together a "cheat sheet" section that gives you all the basics. This way if an employee comes into your office looking for information you'll be able to quickly flip open the manual and tell them about the different possible support programs.

The second section goes into more detail and actually includes a one year plan for doing workplace outreach. It breaks up the outreach into three different topical segments:

- ❖ *January to April – Tax credits*
- ❖ *May to August – Health and Nutrition Benefits*
- ❖ *September to December – Home and Family*

This section provides in-depth information on eligibility requirements, application procedures, and other talking points. It also includes all the materials you'll need for workplace distribution such as paycheck stuffers, fliers, and posters.

Of course, you don't have to follow the calendar we've laid out – you can follow whatever outreach strategy best meets your organizational and employee needs. That's why we've added some additional benefit information that you choose to incorporate into your programming. And in the last sections we've included more tips and strategies for doing workplace outreach as well as a list of other important earned benefit informational resources.

So, take advantage of this toolkit, and start strengthening your workplace by connecting your employees and their families with earned benefits today!

