



BRIDGING



THE



GAP

Increasing Financial Stability
for Low-Wage Workers



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ABOUT THE NATIONAL HUMAN SERVICES ASSEMBLY



The National Human Services Assembly is an association of the national headquarters of America's leading nonprofit human service providers. The National Human Services Assembly (NHSA) was created by top national executives in the sector who believed their organizations could accomplish more collectively than individually to advance their missions and optimize performance. Ninety years later, NHSA works with the staff at the national headquarters of over 85 national human service organizations on its founding goals: shared learning; collaboration; advancing new practices that strengthen the field; policy advancement; and reducing the cost of doing business through group purchasing and other economies of scale. NHSA's mission is to strengthen health and human services in the United States through the active involvement and leadership of its members. NHSA's membership collectively represents a \$61 billion sector with over 100,000 locations, and nearly 1.4 million employees, many of whom directly serve vulnerable children, older adults, persons with disabilities, and their families.

ABOUT THE TOOLKIT

This toolkit was designed to assist nonprofit human service organizations help their low-wage, frontline employees access work supports. The work supports to which this toolkit refers are government programs that help low-income working families make ends meet by providing financial or in-kind assistance. Examples include food stamps, Medicaid or other health coverage, tax credits on earned income, childcare assistance, rent subsidies, and free tax preparation services. Work supports are a crucial way for low-wage, frontline employees and their families—or anyone struggling to cover basic expenses—to achieve financial stability by bridging the gap between their income and expenses.

According to the Consumer Finance Protection Bureau's report *Financial Wellness at Work*, a multitude of surveys offer ample evidence of how financial stress can affect employees at work. For example, in 2012, roughly one in five employees admitted they had skipped work in the past year to deal with a financial problem.¹ Absences occur because employees lack a financial cushion of savings to pay for an unexpected car repair, for example. Likewise, uninsured children with persistent, untreated health problems take workers away from the job sometimes resulting in the employee being terminated. Use of work supports can make it easier for employees to stay engaged and productive at work.

Specifically, this toolkit guides nonprofit human service organizations through planning and implementing work support services to low-wage, frontline employees. It also helps organizations assess fit, identify necessary stakeholders, and pose thought-provoking questions and considerations to help steer and simplify these processes. This toolkit chooses to address the nonprofit human services sector due to the National Human Services Assembly's (NHSA) experience through Bridging the Gap (BTG), a three-year demonstration project that engaged the sector in delivering workplace services to help enroll low-wage, frontline employees in work supports. However, findings, recommendations, and conclusions from this work are applicable to increasing low-wage, frontline workers' financial stability in any industry or sector.

¹ Consumer Finance Protection Bureau, *Financial Wellness at Work Report* (August 2014), available at http://files.consumerfinance.gov/f/201408_cfpb_report_financial-wellness-at-work.pdf

ABOUT BRIDGING THE GAP

Bridging the Gap (BTG) was a pioneering initiative led by NHSA to test if the HR function in nonprofit human service organizations could be used to help low-wage, frontline employees enroll in work supports for which they are eligible and to test if employer-based delivery of work support services could both increase employee enrollment in work supports and enhance employer business metrics.

The origins of BTG began almost a decade ago in 2004, with NHSA's efforts to encourage the nation's foremost human service organizations (members of NHSA) to promote earned income tax credits (EITC) within their networks. The EITC work was supported by the Annie E. Casey Foundation (AECF) as part of NHSA's work to advance place-based family strengthening.

Several years later NHSA shifted its primary family-strengthening focus from how members delivered client services to NHSA members as employers. NHSA developed a caring workplaces initiative that focused on ways that nonprofit human service employers could be even more caring employers, with a particular emphasis on caring workplace practices relative to low-wage, frontline employees. This initiative identified work supports and progressive employer policies (e.g. flexible schedule, paid time off) as two strategies for strengthening the financial stability of low-wage, frontline human service employees and their families.

In response to the economic crisis of 2008, NHSA and AECF focused caring workplaces efforts exclusively on low-wage, frontline employees, whose positions typically pay at or just above minimum wage, are often part-time or hourly, and qualify for few employer sponsored benefits. NHSA developed easy to use materials customized to member organizations' HR professionals, provided onsite trainings on work supports, and helped HR staff conduct educational campaigns that encouraged low-wage, frontline employees to apply for work supports.

During this time, the Ford Foundation developed a "lifting up families for greater economic independence" investment strategy to improve the accessibility of work supports. One component entailed exploring alternative channels, such as Head Start programs and community development corporations, to connect low-income individuals and families to work supports. Channels promoting enrollment in work supports face a three-fold challenge to:

Bridging the Gap engaged the nonprofit human services sector, as an employer of millions of low-wage, frontline workers, in delivering workplace services that would help low-paid staff enroll in work supports.

- 1. Identify where large numbers of working poor people can readily be found.**
- 2. Determine how to efficiently and effectively reach employed people who are below or near poverty.**
- 3. Develop a strategy that is easy to replicate—a tool and set of practices that can easily be implemented in nonprofits at a low-cost and taking advantage of systems or structures that already exist.**

Nonprofit human service employers are limited by funding cuts and capped reimbursement rates in their efforts to offer family sustaining wages. The Ford Foundation approached NHSA with the idea of engaging HR professionals to promote access to work supports through the use of a technology tool to easily screen low-wage, frontline human service workers and generate applications for work supports. With support from the Ford Foundation, the idea blossomed into Bridging the Gap.

BTG engaged the nonprofit human services sector, as an employer of millions of low-wage, frontline workers, in delivering workplace services that would help low-paid staff enroll in work supports. NHSA engaged three national sector partners, Catholic Charities USA, Goodwill Industries International, Inc., and United Neighborhood Centers of America, and a total of six of their local affiliates in Baltimore, New York, and Chicago.

The pilot agencies² in the demonstration served as a means to identify efficient, replicable methods for nonprofit human service employers to assist their frontline staff in accessing work supports while simultaneously improving workplace outcomes for the organizations. Snapshots of each pilot agency's BTG implementation strategy can be found in Appendix A.

² Catholic Charities of Baltimore, Catholic Charities of the Archdiocese of Chicago, Goodwill Industries of Greater New York and Northern New Jersey, Inc., Goodwill Industries of the Chesapeake, Inc., St. Nicks Alliance, Educational Alliance

PHASE 1:

IS THIS RIGHT FOR MY ORGANIZATION?

Becoming an organization that promotes work supports, like any new initiative, program, or organizational focus, requires a solid infrastructure on which to build.

Before incorporating work support services as a benefit to employees, it is critical to assess whether or not your organization has the infrastructure to support and sustain promotion of work supports as a strategy to increase the financial stability of your low-wage, frontline staff. Phase 1 of this toolkit will help you assess your organization's current infrastructure through a series of questions, provide insights based on NHSA's Bridging the Gap (BTG) initiative on the costs and benefits of providing work support services to employees, and offer additional strategies to help your organization become a more caring workplace.

QUESTIONS TO CONSIDER:

Does your organization have a large low-wage, frontline workforce?

Bridging the Gap categorized low-wage employees as those who earned less than \$2,500 per month. Low-wage, frontline employees who participated in BTG had the following common occupations:

- Childcare, afterschool and elder care professionals
- Home health aides
- Teachers (Head Start; community-based education)
- Community outreach workers
- Certified nursing assistants
- Residential counselors
- Case aides
- Food service workers

- Custodians
- Call center representatives
- Retail workers
- General administrative or clerical staff

If yes, what are the needs and challenges of your organization's low-wage, frontline staff?

To identify the needs and challenges of your organization's low-wage, frontline staff, it may be helpful to conduct a basic needs assessment. Having an understanding of your frontline employees' financial situations may help you assess if this workforce might benefit from work support services.

Does your organization have the staff capacity to promote work supports and implement work support services?

If yes, where does this position reside internally?

A few options include human resources, workforce development, volunteer development, or within an already existing financial wellness program.

If no, could your organization create a new position to promote work supports and implement work support services? See Financial Wellness Case Manager job description in Appendix B.

Does current staff have the knowledge and skills needed to provide effective work support services?

If no, what training and/or training tools can you provide?

Does your organization have the resources to support work support services?

Are screening tools available?

If no, consider the following options:

- Access Benefits Online (ABO)
- State system, e.g. Maryland SAIL
- Benefits CheckUp

What resources are available internally?

For example, if work support services reside within HR, perhaps your organization can leverage in-house case management expertise to help enroll low-wage, frontline employees in work supports.

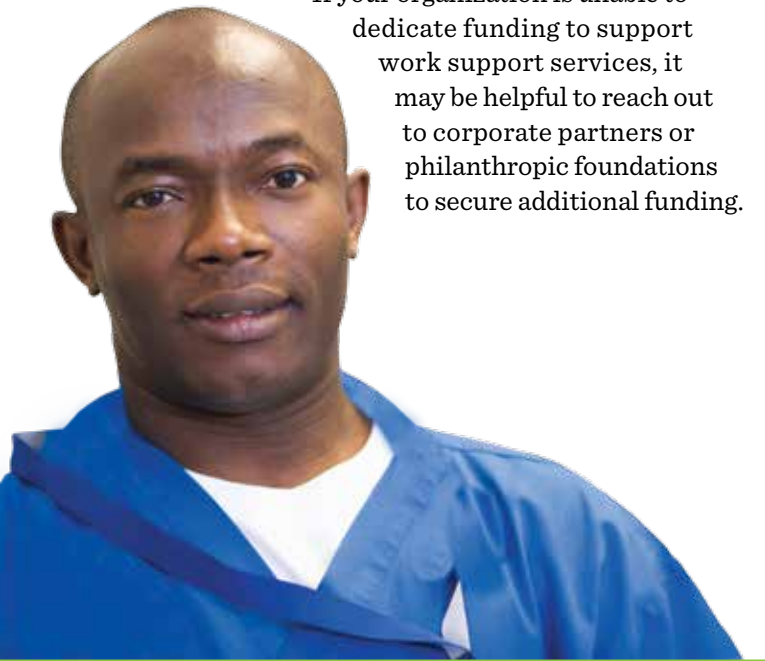
What resources are available in the community?

For example, are there other organizations in the community that focus specifically on SNAP or Medicaid enrollment?

Does your organization have sufficient office space, equipment, and materials to promote work supports and implement work support services?

Do you have relationships with corporate partners and/or philanthropic foundations?

If your organization is unable to dedicate funding to support work support services, it may be helpful to reach out to corporate partners or philanthropic foundations to secure additional funding.



Positive effects in terms of employee absences, turnover, and increased productivity can translate into significant savings.

COSTS AND BENEFITS

Assisting low-wage, frontline employees enroll in work supports can have positive impacts for employees in terms of their jobs and personal and family lives as well as for your organization’s business metrics.

Figure 1. Inputs and Outputs for Work Support Services

Inputs	Outputs
Staff time (outreach, screening, referral, follow-up)	EMPLOYEE: <ul style="list-style-type: none">•Increased knowledge of work supports•Receipt of benefits•Increased stability in job and personal life EMPLOYER: <ul style="list-style-type: none">•Capacity for work supports•Improved workforce outcomes; reduced absenteeism and turnover, increased engagement, productivity, work time saved

Bridging the Gap survey results show the effect of work support services on employees in terms of their jobs, work engagement, and personal lives further substantiate how employers gain by delivering work support services. Positive effects in terms of employee absences, turnover, and increased productivity can translate into significant savings.

Figure 2. Summary Estimates of Business Impacts of Bridging the Gap

	Per 1000 Employees	Per Employee Screened and Eligible
Annual Turnover Savings	\$5,063	\$51
Absenteeism Savings	\$4,840	\$48
Value of Increased Productivity	\$7,847	\$78
Value of Work Time Saved	\$4,814	\$48
Conservative Estimate of Business Impact	\$22,564	\$225

Annual investment by nonprofit human service employers of about \$11,000 to \$35,000 in work support services could leverage, respectively, between \$28,000 and \$57,000 in new work supports that low-wage, frontline employees begin to receive.

Figure 3. Estimated Annual Net Costs

Cost of program per # of employees	50 Screenings/Year	100 Screenings/Year
Full Time Employee (FTE) Required	.33	1
Total annual cost of BTG services with % FTE	\$20,484	\$54,334
Potential cost-savings from screening low-paid employees who are eligible for new work supports	–\$9,788	–\$19,575
<i>Net Annual Cost of Work Support Services</i>	<i>\$10,697</i>	<i>\$34,759</i>
Leveraging Potential in New Work Supports	\$28,463	\$56,925

OTHER WAYS TO SUPPORT LOW-WAGE, FRONTLINE EMPLOYEES

Like work supports, caring workplace practices contribute to family stability by assuring employees receive support in meeting family responsibilities that might otherwise distract them on the job or contribute to unpredictable absences, burnout, and premature departures.

Caring workplace strategies include:

Health Insurance:

- Individual employees
- Family

Childcare:

- DECAP (or dependent care flexible spending account)
- Onsite childcare center(s) in which low-wage employees can enroll their young children (ex., 0–6 yrs)
- A discount or subsidy for childcare for LPEs' young children (ex., 0–6 years)
- Back-up or emergency care (ex., subsidy or program) to LPEs
- Before- or after-school subsidy to LPEs

Paid Leave:

- Paid sick leave, including (ideally pro-rated for part-time employees)
- Paid vacation leave
- Policy for paid sick and vacation leave that allows employees to take it in hours or partial days
- Program that allows employees to exchange unused paid vacation leave for salary/wages

Flexible Scheduling:

- Flexible start/end times
- Part-time schedules for low-wage positions
- Policy that low-wage employees can request time off during the workday for personal or family needs
- Policy that they can make-up or apply comp time during the same pay-period

Other:

- Financial counseling through EAP
- Annual leave banks that agency employees can donate to
- Hardship loans (e.g., “secured” by future payroll deductions)

After you’ve assessed your organization’s existing infrastructure, reviewed potential costs and benefits of promoting work supports and implementing work support services, and reviewed caring workplace strategies, you’re ready for Phase 2. Phase 2 will help you identify and recruit key stakeholders, who will be instrumental to the success of your work support services.

PHASE 2:

STAKEHOLDER ENGAGEMENT

Effective work support services will require buy-in from and participation by a range of internal and external decision makers.

WHY?

Offering work support services to low-wage, frontline employees is an organizational shift that will need support from a variety of stakeholders. Effective work support services will require buy-in from and participation by a range of internal and external decision makers. With adequate support and buy-in, successful implementation efforts to promote and offer work support services can be achieved within your organization.

WHO?

Internal stakeholders could include the following:

CEO and other executive support can serve as “champions” and help drive participation in work support services. The leverage provided by an organization’s leadership is integral in shaping the development of a work supports strategy.

HR can access employee records and can help inform outreach targets and strategies. HR will also be aware of internal policies and practices that may be beneficial for low-paid employees.

Key program staff within other client facing divisions and departments can assist in transferring knowledge of work supports to staff conducting screenings. Partnering across departments can help to better coordinate and deliver work support services.

Local managers and supervisors of low-paid employees can play a significant role in encouraging participation in work support services.

- Promote this offering during team meetings
- Provide employees time to be screened during work hours
- Directly refer employees to screeners
- Utilize connections with other programs, if they exist, such as EAP or hardship programs

External stakeholders could include the following:

- **Contractual partners**
 - EAP providers ([FEI Behavioral Health](#), [Emerge Financial Wellness](#), [Elastic](#))
 - Free tax prep partners
 - Locate a [Volunteer Income Tax Assistance \(VITA\)](#) site
 - [MyFreeTaxes](#)
- **Community-based organizations** that provide screening for work supports, such as SNAP and Medicaid
- **Key contacts** at public agencies, such as local department of human services offices, to assist with the follow-up process and receipt of work supports.

WHEN?

It is most helpful to engage as many stakeholders as possible early in the planning process. In doing so, identify the level of involvement for each stakeholder, particularly those with decision-making authority. As an organization goes through the planning and implementation processes, there may be additional stakeholders that could serve as an asset in delivering work support services to employees.

HOW?

Some stakeholders might be more involved than other because additional commitments and responsibilities. There is no single “right” way to engage stakeholders. It largely depends on an organization’s culture and workplace practices.

Now that you’ve identified and recruited stakeholders, you’re ready for Phase 3! Phase 3 will guide you through the implementation process.

PHASE 3:

PLANNING TO IMPLEMENT BTG SERVICES

Congratulations! You've already begun the planning process by:

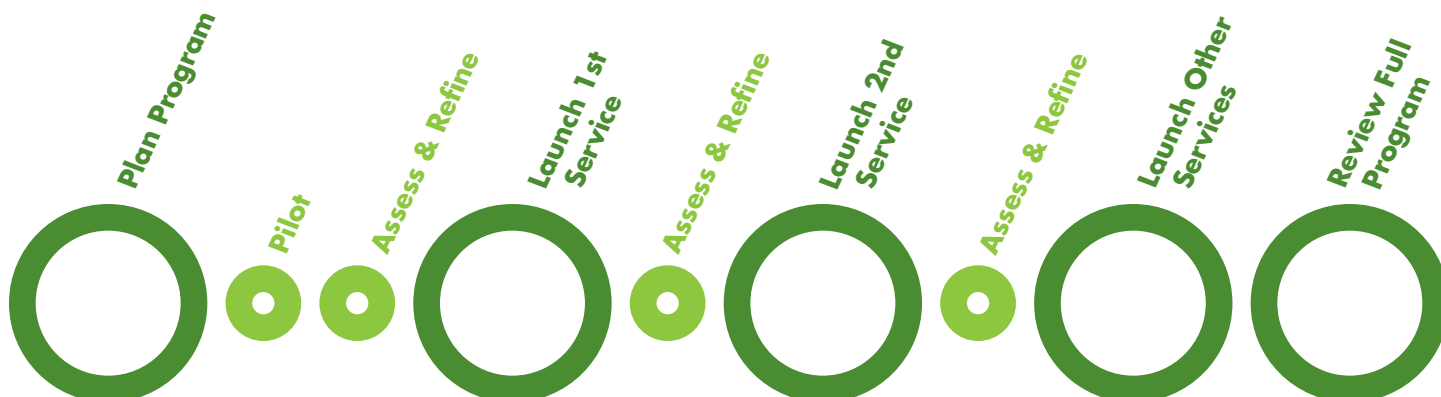
- Assessing whether to help employees access work supports
- Identifying stakeholders to involve in planning and implementation

The next step is to develop a plan for implementing work support services. Your planning process should correspond with the complexity of your program. As with any new initiative, program, or organizational focus, it may make sense to start out simple and pilot one or two supports to a subset of your low-wage, frontline workforce. You could then expand the complexity of your program to include additional work support and serve a larger or complete segment of your low-wage, frontline workforce.

Simple (e.g., 1–3 services)



Complex (e.g., multiple services, from multiple sources, at multiple times in the year)



PLAN PROGRAM

Below is an Implementation Plan Worksheet to structure a plan to implement work support services.

Implementation Plan Worksheet

Type of Work Support to Offer	Who Delivers	When*	Where/How**
Work Supports/Public Benefits			
SNAP (food stamps)			
Medicaid or SCHIP (State Children's Health Insurance Program)			
WIC (Women, Infants, and Children)			
Utility assistance			
Tax credits: EITC (Earned Income Tax Credit), child care tax credits			
Head Start or publicly sponsored preschool; other child care support			
Housing assistance			
Other Assistance			
Free tax preparation			
Financial counseling via your EAP			
Community referrals, such as debt counseling, low-cost bank accounts, child support payment, or financial empowerment centers			
Consumer financial education from a local credit union or bank			

* Examples: onboarding process, quarterly staff meetings, before or after shifts, tax season.

** Examples: in private office, by telephone during non-work hours, at local agency.

KEY QUESTIONS TO GUIDE PLANNING

Your planning process should consider the following questions to help you complete the Implementation Plan Worksheet or a similar planning document.

What types of support do employees want?

- What are their priorities? (See Phase 1 regarding an employee survey.)
- When and how do they prefer receiving assistance to enroll in work supports?

Tips:

- Participation in your service will be higher if at least one offering corresponds with employee priorities.
- Include one service that can provide a “quick win” for the employee. That is, build in an immediate “reward” for their involvement, especially if they’ll need to take

additional steps (e.g., bring in documents, get a spouse’s signature). Make sure the reward is meaningful. The reward could be immediate enrollment in SNAP, a \$5 transit or gas gift card from your organization, or an extended lunch hour.

What are you (as an employer) willing to provide or arrange for your employees?

As mentioned in Phase 1, carefully consider program costs and benefits. Some options to keep costs lower could include but are not limited to:

- Rely more on external partners than in-house staff with screening employees for eligibility or to help them apply.



- Offer assistance only once or at certain times of the year.
- Focus on a few work supports that will be meaningful to employees.
- Promote the service to employees who are most likely to qualify for supports (your HR information system may be helpful).
- Integrate assistance (or marketing) into routine operations, such as new employee orientation or periodic staff training.
- Collect the minimum amount of information from your employees to assess impact of the new services.

Which work supports will you want to assist employees with?

Ask your colleagues and potential external partners that currently help clients enroll in public benefit programs (see Phase 2) to tell you about each benefit that you're considering.

- How easy or difficult is it to enroll? Is the application long? Do applicants have to provide a lot of documentation? Do applicants who are employed have to apply or be interviewed at a local office? How much “red tape” do applicants have to cut through to get benefits?

- How much, on average, does each benefit provide in terms of financial or other assistance?
- Is the benefit program seasonal or chronically underfunded?
- How often do enrollees need to reapply or be reassessed?
- What training would our staff need to be able to assist employees with screening and applying for work supports?

Which other types of supports do you want to arrange through our existing relationships and new partnerships?

Options may include:

- Your EAP, such as for financial counseling or referrals for credit repair assistance
- Local credit union or bank
- Financial empowerment centers (or similar one-stop shops that help low-income households with improving their financial situation)
- Free tax prep services
- Other programs in the community that screen for work supports

How will the assistance be provided?

Options may include:

- In-house, by HR or client-facing staff
- External partners
- A combination of internal and external assistance

Note: Screening employees is relatively easy. However, many employees who are eligible for work supports may need assistance (perhaps multiple times over a period of weeks) with getting through government bureaucratic hoops. Such assistance could include collection of necessary documents or scheduling an in-person or phone interview.

What steps do you need to take, if any, to protect the privacy and confidentiality of information from employees about their personal finances?

Employees are more likely to provide accurate, helpful information if they understand how you are making sure that no one else in the organization, including their supervisors and co-workers, gains access to their personal information.

How do you want to implement the new service?

Options may include:

- Pilot with a small group and make adjustments
- Offer all services at the same time
- Introduce new services incrementally

Tips for Increasing Participation:

- Preserve employees' dignity by providing a time and venue that protects their privacy. Also, tailor the services in a way that separates them from your organizations' clients.
- Offer employees options for when and how they access services.
- Be aware that:
 - Prior negative experiences with state or local government agencies may discourage their participation.
 - The daily challenges of making ends meet may interfere with their ability to follow through on applying for services in a timely fashion.
- Manage expectations. For example, if your state's heating assistance fund is underfunded, avoid screening employees for those benefits to determine eligibility only to inform them that the fund is no longer available.

MARKET AND IMPLEMENT

A deliberate marketing campaign is essential to getting employees to use work support services. First, some employees may know very little about work supports and that they could be eligible for them. Second, few, if any, of your workers will have had an employer offer to help them access work supports. Finally, they may view work supports as something for "other people" to use.

A deliberate marketing campaign is essential to getting employees to use work support services.

Your marketing campaign should educate workers about the new service(s) in multiple ways: at meetings, paycheck stuffers, at new employee orientation, or employee trainings. Engage different stakeholders (see Phase 2) in proactively talking about the service. Encourage supervisors to refer employees who appear to be having financial challenges at work. If your frontline employees associate HR with disciplinary action, they may have more trust in other messengers—especially peers.

Tips:

- Provide information about the services in multiple venues, from multiple sources. In other words, think about a campaign, not a simple flyer distribution.
- Word-of-mouth can be a powerful way to promote what you offer. Conversely, negative word of mouth can discourage participation.
- Carefully promote the service in a way that avoids any stigmas employees may have about work supports.
- Show them the taxes paid on their paystub and explain the supports that they would be accessing are ones that they've helped pay for.
- Assure them that their enrolling in work supports will not keep someone with greater needs from receiving support.
- Make screening a routine or annual event for all frontline employees; that is, let them opt-out of the service instead of requiring them to opt-in.

ASSESS PERFORMANCE

Assessing your effort helps you in two ways. First, you'll want to know if and how you're making a difference. Second, you'll want to know if the program is meeting or falling short of expectations so that you can make mid-course changes.

Before you begin offering assistance, consider using the following questions to develop your assessment plan. You may need to develop tools to collect and maintain data for assessing performance.

What information will senior managers want to know?

Meet with senior managers and ask them what types of data would be helpful. From the initial group, ask them to narrow the list to 3–5 priority data points.

Program Participation

- Number of employees using the service at least once (or percent of low-wage employees who use it)
- Type(s) of services used

Access to Work Supports

- Number of employees served by the program who were eligible for at least one new work support; number of eligible who applied; number who enrolled

Employer Metrics

- Changes in absenteeism, tardiness, or turnover rates between employees that used the program and those who did not use it
- Costs for providing the service

What can you achieve in the first 6 months, 12 months and 24 months?

Set numeric goals for your program. This could include either how many employees or what percentage of your workforce that you want to:

- Educate about work supports
- Screen for work supports
- Assist with free tax preparation services
- Help enroll in at least one new work support (as a percentage of employees eligible for supports)

It may be helpful to consider data from the initial BTG demonstration project. Note that the data in the figure is from a two-year period.



Figure 4. BTG Pilot Performance over a Two-Year Period

	All Pilots	Typical Pilot	Best Pilot
OUTREACH: Among all low-paid employees, percent who learned about BTG services	Nearly 100%	Nearly 100%	Nearly 100%
SCREENING: Among all low-paid employees, percent who were screened for work supports through BTG services	10%	6–11%	30%
PLANNED TO APPLY: Among low-paid employees who were eligible for one or more new work supports, percent who planned to apply for at least one new support	55%	40–50%	92%
ENROLLMENT: Among low-paid employees who were eligible for one or more new work supports, percent who enrolled in at least one new work support	26%	15–25%	78%

Based on the BTG pilots' experiences, a smaller nonprofit with one-third FTE devoted to work supports might screen 50 employees per year, and larger agencies with a full-time work supports specialist might screen 100 employees each year. These estimates assume the specialists also help workers with applying for benefits, which is more labor-intensive than screening.

Tips:

- Only set targets that you have a way to collect or can readily obtain from existing HR information systems.
- Focus on data that will best tell you how you're doing and what the impact is on your organization as an employer.
- Be realistic. Start with modest goals; you can later adjust them.

How will you get the data?

Potential sources:

- Payroll, absences, tardiness, and turnover data may be available via your HR information system
- Online or paper forms can track employees' use of the new services

- Individual employee records
- Systems to capture whether employees' status in applying for specific benefits and related benefit levels. For example, if you're working with external partners, what types of data can they give you? Can case managers use information systems for clients with employees?
- Survey employees about the service
- Information from first-line supervisors

Tips:

- Collect both quantitative data but also capture individuals' stories that are compelling.
- Make sure you protect individual employee's identities, especially with their personal stories.

Who is responsible?

Which staff members will obtain the data? Analyze it? Prepare reports?

How often will you report? To whom? How?

You may want more frequent reporting as the program launches and plan to update agency leadership every four or six months.



PHASE 4:

IMPLEMENTATION

You've assessed fit, identified stakeholders, planned to implement work support services, now it's time to get started.

Phase 4 will identify key questions for you to ask as you implement your work support services program, help you assess performance, and provide tips for common stumbling blocks you may encounter along the way, as well as possible solutions to those hurdles. Lastly, Phase 4 will provide an idea of what success may look like for your organization in implementing work support services.

KEY QUESTIONS TO ASK AS YOU IMPLEMENT

On a regular basis, perhaps monthly at first, discuss the following questions with your program staff and apply insights gained to adjust your program. Periodically, ask stakeholders these questions to further identify ways to strengthen outcomes.

- How are low-wage employees responding to the program?
- To what extent are our low-wage employees eligible for work supports that they currently don't participate in?
- How do first-line supervisors view the program? Are they supportive?
- What are we learning from this program?
- What can we do to increase employee use of the program? Consider each part of the program:
 - Market (i.e., inform employees about the program)
 - Screening for eligibility
 - Application assistance
 - Troubleshooting enrollment problems (e.g., application rejections, requests for more information)
- What do employees want and need to help them successfully apply and enroll in work supports?
- How can we deliver these services more efficiently and effectively?



ASSESSING PERFORMANCE

Before you offer work support services, first collect “baseline” information, or data about your low-wage, frontline employees.

Then implement the performance assessment plan that you developed in Phase 3. Some data may only need to be collected annually (e.g., absenteeism), and other data could be reviewed every one to two months (e.g., number screened). Compare the data to your numeric targets to assess whether you're making progress toward reaching them. Periodically ask stakeholders to review results and make suggestions for how to strengthen your program.

COMMON PROBLEMS AND SOLUTIONS³

Lack of Employee Awareness of Available Work Supports

- Hold information sessions for employees.
- Post signage in break rooms and throughout your facilities.

Complicated Application Procedures for Benefits

- Provide paid time off for employees to go and enroll in benefits.
- Provide annual training or professional development for case managers to ensure they know exactly how to screen and refer employees for benefits eligibility.
- Connect eligible workers with experts that have experience with benefits enrollment (e.g., case managers in your organization, local Feeding America partners).

Limited Resources to Provide a Robust Set of Work Supports

- Explore funding opportunities from community foundations or other sources.
- Partner with other employers to pool resources.
- Arrange for a community partner (e.g., local Volunteer Income Tax Assistance (VITA) group or Affordable Care Act enrollment navigators and assisters) to bring their services to your worksites.

Lack of Buy-in and/or Support for this Work from Leadership

- Show evidence of the strong return on investment from work supports using existing research.
- Share anecdotal stories of how receiving work supports has helped employees become better workers.
- Track program performance to provide regular reports (see Assess Performance, page 12).
- Explain how their enthusiasm can result in more employees using the program.

ADDITIONAL TIPS

Addressing Common Employee Concerns

- Stigma around receiving public benefits:
 - Frame screening process as an extension of human resources benefits—a service your organization provides for employees.
 - Have a sample pay stub available to show where employees “pay into” programs. Explain that getting benefits is like withdrawing money from a savings account or getting a payment from an insurance policy.
 - Avoid “trigger” words like welfare or food stamps.
- Benefit is perceived as too low:
 - Quantify the amount of the benefit with an example—\$15 a month equals a car payment.
 - Make sure to state the potential amount over the term of eligibility—\$15 a month for a year is \$180, which sounds much better.
- Other people need benefits more than me:
 - Many of the programs (e.g. SNAP and Medicare) are not capped—there is no trade-off with other applicants.
 - Using your benefits helps others because it puts more money directly back into the economy.



³ Adapted from Goodwill Industries International, Inc.'s Family Financial Stability Action Kit (December 2011)



The Application Process

- Always over explain the application process for each benefit—make sure the employee knows all options and steps (e.g. phone, online, and fax options for applications, right to ask for translation services, etc.).
- Make the process as easy as possible—put each application in an envelope with the address and/or website, and your number. Offer to copy required documents.
- Refer the employee to other community based organizations that assist with enrollment for specific benefits.
- Ask if the employee sees any potential challenges to completing the application and help them to develop a plan (e.g. getting time off work, ride to the agency).

Employee Follow-up

- Prompt follow-up is critical—two weeks should be the goal.
- Gather as much contact information as possible (email, alternate phone numbers, alternate addresses).
- Ask the employee to set a specific day and time for the follow-up call.
- Offer flexibility with follow-up calls (mornings, after business hours, weekends).
- Encourage employees to call you when they receive benefits or have problems with the application process.

- If the employee hasn't applied for benefits after two weeks, try to schedule another check in two weeks later if possible.
- Make sure to document updates and follow-up notes.

Maximizing Enrollment

- Make sure screeners record referrals and double check data entry for benefits.
- Prioritize employees referred but not enrolled in top three programs, eligible but not enrolled in top three programs, who need re-certification/re-screening.

WHAT SUCCESS MAY LOOK LIKE⁴

- Strong referral partnerships with organizations providing work supports
- Robust communication and outreach channels to inform employees of what supports are available and how to access them
- Increased employee retention, performance and advancement
- Decreased employee absenteeism
- More money in the pockets of employees
- Ability to provide additional resources to employees

4 Adapted from Goodwill Industries International, Inc.'s Family Financial Stability Action Kit (December 2011)

APPENDIX A

BTG PILOT SNAPSHOTS

CATHOLIC CHARITIES OF BALTIMORE *Baltimore, MD*

Catholic Charities of Baltimore (CC Baltimore) incorporated BTG services into their HR department. The team included the HR director, three HR staff members, the agency chaplain, and a senior HR administrator. The chaplain provided the day-to-day operational support. After overcoming initial barriers, CC Baltimore gradually incorporated BTG services into normal HR operations, such as open enrollment, benefits administration, and support for employees experiencing hardships. CC Baltimore established innovative ways to reach employees and improved the screening and application process. In addition to outreach to core target groups, BTG specialists reached out to employees who sought help from the agency's financial hardship program as well as those who requested changes to their benefits due to life events. CC Baltimore also created tools to assist employees in the screening and application process. For example, they developed preparation forms that allowed staff to gather necessary information prior to screening. Additionally, CC Baltimore gave employees the option to be screened by phone, reducing the need for employees to travel.

CATHOLIC CHARITIES OF THE ARCHDIOCESE OF CHICAGO *Chicago, IL*

Catholic Charities of the Archdiocese of Chicago (CC Chicago) was the largest of the six pilot agencies with nearly 3000 employees. Because of its size, CC Chicago has a large HR department and its BTG team included the HR director, two senior managers, and 13 HR staff trained as BTG specialists. The agency's 162 programs at 157 locations across the Chicago metropolitan area created some logistical challenges. While CC Chicago was able to screen a significant number of employees, the volume of employees screened made follow-up particularly difficult. CC Chicago also had to overcome challenges with the EBO tool and the application process. In the first year, the tool for Illinois was in beta form, and both CC Chicago and EBO Nexus had to work through technical issues as they emerged. Since this was the first time the EBO tool was used in Illinois, both CC Chicago and EBO Nexus lacked prior knowledge about additional forms that were required for applying for certain work supports. Despite these challenges, CC Chicago, with executive level support, was able to successfully reach employees through monthly benefits orientations, meeting employees at various worksites, and utilized in-house SNAP expertise to improve enrollment rates.

EDUCATIONAL ALLIANCE *New York, NY*

The pilot at Educational Alliance was overseen by the HR manager and an HR generalist. The HR generalist provided day-to-day operational support for outreach and screening. Educational Alliance was one of the smaller agencies participating in BTG. While it has close to a 750 person staff, many employees are part-time or have irregular, occasional hours (e.g., teaching a short educational session). Because many low-wage employee positions are seasonal, the BTG team identified prime opportunities to assist employees with work supports screening, especially during the hiring and training process. To maximize participation during these times, the team integrated BTG services at benefit fairs during open enrollment, published monthly features in the HR newsletter, and integrated BTG services information into the new hire onboarding process. In spring 2012, Educational Alliance had to layoff roughly 25 employees due to reduced city funding for out-of-school time programs, and reached out to employees before their last day, as their employment and eligibility status for work supports would be changing. Despite prior successful outreach practices, Educational Alliance had low screening and enrollment numbers in the third year due to BTG staff turnover, saturation of low-paid employees screened during year one and two, and the effects of Superstorm Sandy.

GOODWILL INDUSTRIES OF THE CHESAPEAKE, INC. *Baltimore, MD*

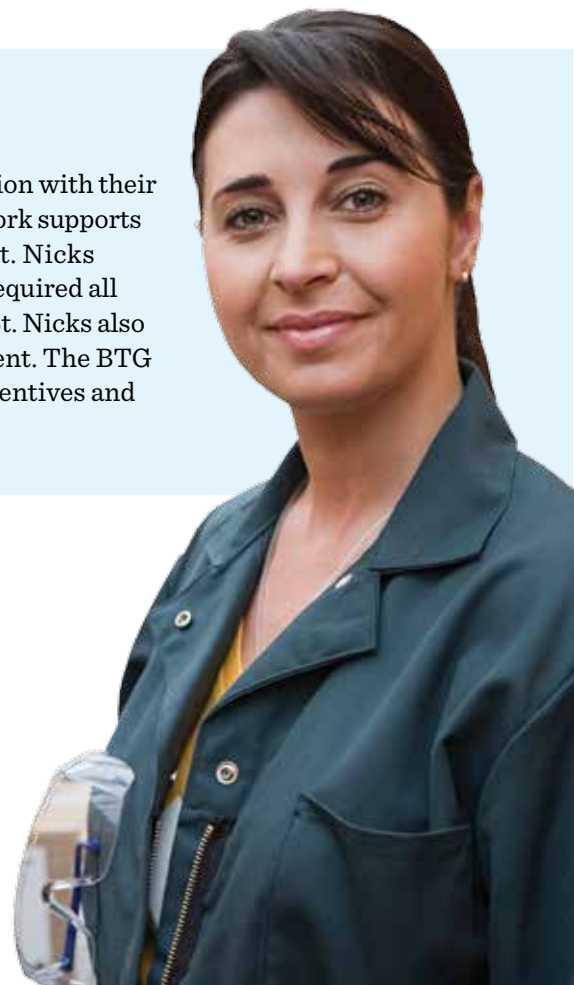
Goodwill Industries of the Chesapeake, Inc. (Goodwill Chesapeake) chose not to house BTG services in their HR department but instead incorporated BTG services into their financial wellness program. Screening and enrollment support was a natural fit within Goodwill Chesapeake's pre-existing financial wellness program. Screening for work supports was seen as an additional tool to help Goodwill Chesapeake's employees achieve financial stability. Prior to BTG, the financial wellness program referred employees to public and nonprofit supports (but did not provide extensive assistance as with the BTG model), assisted with tax preparation, and provided additional tools to managing personal finances. BTG services began primarily as an additional offering but became part of routine operations in the last 15 months of the demonstration. Because screening for work supports was within the financial wellness program, the team was able to promote screenings during employee orientations and financial wellness 101 workshops. Overall, Goodwill Chesapeake had ebbs and flows in their screening and enrollment numbers but ultimately remained steadfast in testing and implementing new strategies to increase the program's visibility and reach. A key advantage for Goodwill Chesapeake was strong executive and senior management support to help communicate the importance of BTG services within the organization.

GOODWILL INDUSTRIES OF GREATER NEW YORK AND NORTHERN NEW JERSEY, INC. *Queens, NY*

Goodwill Industries of Greater New York and Northern New Jersey, Inc. (Goodwill New York) incorporated BTG services into their small HR department. An HR manager and an HR specialist staffed the program. The HR manager monitored implementation and interfaced with agency leadership while the BTG specialist was responsible for day-to-day program implementation. One key to Goodwill New York's success was the flexibility of the BTG specialist to meet employees at their worksites. An in-person presence at various worksites also allowed the HR specialist to develop a positive rapport with employees that helped reduce stigma concerns. The BTG specialist also prepopulated records prior to screening and provided employees with a list of information and documents needed to minimize screening time. Goodwill New York was also able to secure buy-in from retail managers early on in the program, which not only encouraged employee participation but also helped to generate employee referrals.

ST. NICKS ALLIANCE *Brooklyn, NY*

St. Nicks placed BTG services within their workforce divisions in close coordination with their HR department. The workforce division already had extensive knowledge about work supports and was experienced in using the screening tool from serving agency clients. St. Nicks previously provided employees with tax preparation services through VITA and required all employees who utilized this service to be screened for additional work supports. St. Nicks also enlisted the support of two AmeriCorps specialists to support Medicaid enrollment. The BTG team showed creativity in trying new strategies such as using transit cards as incentives and promoting BTG services at weekly home health aid trainings.



APPENDIX B

FINANCIAL WELLNESS CASE MANAGER⁵

This position could report to Program Manager. The salary is contingent on education verification and other standard pre-employment requirements.



REQUIREMENTS

- Bachelor's degree in financial planning, business management/administration or related field;
- 2 years technical experience in home-buying, banking, mortgage, lending or credit/financial education;
- 1 year experience in program development and evaluation, counseling and developing community collaborations and partnerships;
- 1 year experience working with low-income populations, government or non-profit programs;
- Promote financial wellness program and recruit participants at all Goodwill worksites;
- Must have valid and unrestricted driver's license with access to own transportation; Localized travel may be required up to 65% of working time;
- Must have understanding of personal finances and budgeting skills;
- May be required to sit, stand or walk for extended periods of time;
- Must have full range of motion and use of hands/fingers

RESPONSIBILITIES

- Register participants for one-on-one sessions as well as workshops;
- Research, identify, develop and maintain partnerships with appropriate resources and service providers to meet participant's financial needs, including Consumer Credit Counseling of MD, MD Cash Campaign, Habitat for Humanity and Vehicles for Change;
- Provide initial benefits screening for low-income participants to determine eligibility for available programs such as housing assistance, food stamps, fuel fund assistance, no or low-cost health insurance and credit counseling;
- Assist participants in completing required applications and forms;
- Follow up with participants and, as needed, collect feedback to demonstrate success outcomes and measurements;
- Facilitate and lead seminars for participants to increase their ability to manage personal finances and to enhance financial literacy;
- Work with participants one-on-one to conduct financial assessments, create monthly budgets and set goals for saving when possible;
- Counsel participants on spending habits, utilization of banking services and promote financially sound credit decisions to facilitate the attainment of financial goals;
- Facilitate tax return assistance, including assisting participants to determine eligibility to apply for earned income and child tax credits;
- Create and disseminate evaluation instruments to determine impact of service and progress towards meeting personal goals;
- May be exposed to moving mechanical parts and outdoor weather conditions

⁵ Job description provided by Goodwill Industries of the Chesapeake, Inc.

ADDITIONAL RESOURCES

For more information on NHA's Bridging the Gap and Family Strengthening work, please visit <http://nationalassembly.org/FSPC/Default-2.html>

WORK SUPPORTS:

- AARP Benefits QuickLINK
https://www.benefitscheckup.org/cf/index.cfm?partner_id=22
- Earned Income and Child Tax Credit Kit
<http://eitcoutreach.org>
- Online Services for Key Low-Income Benefit Programs
<http://www.cbpp.org/cms/index.cfm?fa=view&id=1414>
- Using the Internet to Facilitate Enrollment in Benefit Programs
<http://www.cbpp.org/files/12-14-04tanf.pdf>
- My Free Taxes
<http://www.myfreetaxes.com>
- Screening Tools to Help Families Access Public Benefits
<http://www.nlc.org/Documents/Find%20City%20Solutions/IYEF/Family%20Economic%20Success/screening-tools-public-benefits-2005.pdf>

ASSET BUILDING:

- Assets & Opportunity Scorecard
<http://assetsandopportunity.org/scorecard/>
- A New Way of Doing Business: A How-To Guide for Implementing Integrated Income and Asset Building Services
<http://workingfamiliesuccess.com/wp-content/uploads/2013/10/FINAL-version-of-ISD-How-to-doc.pdf>

FINANCIAL CAPABILITY:

- AARP Foundation Finances 50+
<http://www.aarp.org/aarp-foundation/our-work/income/finances-50-plus-financial-capability/>
- Managing Someone Else's Money
<http://www.consumerfinance.gov/blog/managing-someone-elses-money>
- Your Money, Your Goals
<http://www.consumerfinance.gov/your-money-your-goals>
- Economic CheckUp
<https://www.benefitscheckup.org/esi-home/>
- Financial Elder Abuse Resources
<https://www.wiserwomen.org/index.php?id=661>
- Elements of a Successful Financial Opportunity Center
<http://workingfamiliesuccess.com/wp-content/uploads/2013/10/FINAL-version-of-FOC-elements-paper.pdf>



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The National Human Services Assembly would like to thank the Ford Foundation, Goodwill Industries International, Inc., Catholic Charities USA, United Neighborhood Centers of America (Alliance for Strong Families and Communities), and member agencies for making this demonstration and toolkit possible.

This toolkit was funded by the Ford Foundation. We thank them for their support but acknowledge the content and recommendations included in this guide are those of the authors alone, and do not necessarily reflect the opinions of the Foundation.

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