



RECOMMENDATIONS FOR IMPROVING FAMILY ECONOMIC STABILITY

by

The Supporting Work Project, A Project of the Ford Foundation
and Families and Work Institute

OVERVIEW

In today's economic crisis, working families across the country are struggling to pay for food and gas, make the mortgage or pay rent and cover medical bills. Improving family economic stability is imperative for increasing numbers of Americans. The systems currently in place, however, to deliver the work supports that help provide that stability (such as Medicaid, SCHIP, Food Stamps, heating and housing assistance) are badly in need of reform.

The following recommendations were developed by grantees of the Supporting Work Project. Launched by the Ford Foundation in 2007 and managed by the Families and Work Institute, the Supporting Work Project links low- to moderate-wage employees with the public and private supports and services they need to weather this financial crisis, to stay healthy and to succeed at work and at home. Thus, the participants have a great deal of experience navigating the current work supports system and imagining a system that functions better for working families, employers, the government and society as a whole.

IMMEDIATE RECOMMENDATIONS FOR ECONOMIC RECOVERY PACKAGE

We fully support the Administration and Congress' plans to include in the Recovery Package **significant expansions in vital federal work supports** (such as the EITC and food stamps) and **aid to states** to enable them to meet the demand for health care coverage and social services. Our experiences across the U.S. make it clear that it is not enough for the Recovery Package to simply include expansions in work supports. In order for these supports to reach the highest number of people as quickly as possible and to achieve their intended impact on the economy, there should be changes in how they are administered and delivered. We thus recommend:

Create Adequate Funding for Community-Based Organizations to Conduct Outreach and Assist People to Apply for Benefits

- Community-based organizations (CBOs), such as those in the Supporting Work Project, play a key role in connecting families in need to public benefits. As more and more people who have never turned to such support suddenly find themselves uninsured, in need of food or eligible for tax credits, the role of community-based organizations is becomes more crucial than ever. CBOs not only provide information on benefits, but also help people navigate systems that are often very bureaucratic and hard to understand. These barriers work against the very purposes for which these supports were designed and thus diminish their impact.

Provide Guidance and Incentives to Encourage States to Reduce Barriers to Work Supports Access, by Making It as Easy as Possible for People to Apply for and Receive Benefits

- In the section below, we propose a series of measures that would make work supports more accessible to low- and moderate-income families—especially those who are working. States should begin to implement these reforms as soon as possible to ensure that the programs in the recovery package reach those in need and that the dollars immediately stimulate the economy.



RECOMMENDATIONS FOR SYSTEMS REFORM

Our work supports system is very fragmented—a range of federal agencies administer multiple programs, and many policy decisions affecting accessibility and eligibility are made at the state level. Achieving the recommendations outlined below will, therefore, require work at multiple levels over a period of time, but, in the long run, will help us reach the President-Elect's goal of a transparent government that works for the American people.

Reframe the Goals of Supporting Families

- Shift from a framework of assisting the poor to a framework of helping people become more financially stable with appropriate supports and assistance at different stages of this transition. Use an asset-building, strength-based, culturally-sensitive approach that helps families build on their inherent strengths and encourages them to create a more stable financial foundation in their lives.

Improve the Delivery of Public Supports

- Provide grants to states to modernize and improve their system to make work supports more accessible in the ways outlined below.
- Simplify the application process for public benefits (such as food stamps, Medicaid, SCHIP and LIHEAP) by making applications easier to understand and complete, reducing the number of applications required, and allowing people to apply for multiple benefits at a single location.
- Make screening information easier to access by creating an integrated, communal, “no wrong door” approach whereby multiple public and private entities such as agencies, workplaces, schools, churches, libraries, child care centers, etc., can offer this service to individuals in need. It should be possible for any American, anywhere, to easily find out what benefits and services they may be eligible for.
- Rethink the application process to allow for greater assistance to those who need it. For example, it should be possible for an adult child to help an elderly parent apply for public benefits in another state, or for a representative of a community agency or an Employee Assistance Program to help an applicant apply for benefits and follow up on questions during the application process without physically accompanying the applicant to multiple offices.
- Reduce the obstacles to greater participation in public benefits programs:
 - hours of operation that conflict with participants' work hours;
 - lack of child care;
 - transportation challenges;
 - less than transparent screening criteria; and
 - lack of customer service as perceived by applicants.
- Rethink eligibility criteria that get in the way of helping people achieve greater economic success. We want to encourage financial stability and savings, for example, but having money in a savings or retirement account can exclude applicants from many desperately needed supports. We want to encourage families to keep moving up the economic ladder, but the rules around public benefits often force people to give up hard-won gains, because a small raise can lead to the complete loss of a valuable benefit, leaving a family financially worse off.
- Consider institutionalizing and supporting some form of case management for working families who need financial information and support.
- Provide grants to states to modernize and improve their system to make work supports more accessible in the ways outlined above.



It is in our country's interest to build a strong, healthy and stable workforce, and to enable families to continue working while seeking support for their basic needs.

Bring in New Partners

- Fund intermediaries that bundle public supports and help working families understand and navigate the system and obtain work supports.
- Include new partners, by expanding groups like AmeriCorps, and directing those resources to provide on-the-ground information and support under the direction of local agencies that have expertise in this work.
- Encourage the inclusion of courses on understanding poverty and providing tools that help families reach self-sufficiency as a part of Human Resource certification and education.
- Make family financial stability a priority of communities and share examples of communities that have created public-private partnerships and have set benchmarks to do so.

Reward Effective Performance-Based Service

- Consider accrediting or awarding agencies that overcome obstacles and provide great service. Reward performance-based service, defined as providing families with the tools to become more financially stable.
- Develop and implement national evaluation metrics and criteria to measure the effectiveness of these agencies/entities in helping families achieve greater financial stability.

ABOUT THE SUPPORTING WORK PROJECT

The Supporting Work Project works with nine local and two national organizations. In each locality, nonprofit partners work with employers to help low- and moderate-wage employees access public and private benefits. Partners include two local United Ways, a Goodwill agency, a community action agency, a family resource center, two nonprofits affiliated with local Chambers of Commerce and a human services agency. The local partners are:

- Center for Economic Progress (Chicago, IL)
- Community Action Project of Tulsa County (Tulsa, OK)
- Family Resource Center @ Gorham (Gorham, NH)
- Goodwill Industries of San Antonio (San Antonio, TX)
- Human Services Coalition (Miami, FL)
- SF Works, an affiliate of the San Francisco Chamber of Commerce (San Francisco, CA)
- Step Up Savannah, an affiliate of the Savannah Chamber of Commerce (Savannah, GA)
- United Way of Central Iowa (Des Moines, IA)
- United Way of Tucson and Southern Arizona (Tucson, AZ)

In addition to these local projects, two grantees, Ceridian and FEI/Seedco, are working nationally with employers to integrate the Supporting Work Project into Employee Assistance and Work Life Programs.

We are eager to support the Administration and Congress in moving toward a more comprehensive and coordinated system of work supports delivery and would welcome any opportunities to bring the on-the-ground experiences of the Supporting Work Project grantees into discussions about such reforms.

For more information about the Supporting Work Project, please visit:
<http://www.familiesandwork.org/site/work/projects/supportingwork/about.html>