

# Helping Low-Wage Workers Access Work Supports

## LESSONS FOR PRACTITIONERS

By Kay Sherwood

The wages and earnings of low-income workers have been stagnant or declining in real terms for some 35-plus years.<sup>1</sup> As a result, many low-wage workers and their families struggle to make ends meet. Research evidence shows that work supports — which include child care subsidies, public health insurance, the Earned Income Tax Credit, food stamps,<sup>2</sup> and other related programs — can substantially boost income and improve family well-being,<sup>3</sup> both while low-wage workers are employed and during periods of unemployment. With a renewed national commitment to supporting low-income workers and the unemployed within the context of a deep recession, the efforts of public, nonprofit, and other social service agencies to assist low-income families in accessing work supports need to be as effective as possible. This practitioner brief offers operational lessons on how to help low-income workers learn about, apply for, and receive benefits and services for which they are eligible. This same advice can also be followed to more effectively assist unemployed people in accessing these supports.<sup>4</sup>

The amount of added income that work support programs bring to a low-wage

worker's family can add up to thousands of dollars a year: a hundred dollars or more, depending on family size, of extra food purchasing power per month; extra child care purchasing power worth a similar amount; health care coverage for children and sometimes adults, which would be otherwise unaffordable for most low-wage workers; and an extra few hundred to a few thousand dollars annually in refundable tax credits. However, many of these supports are not well understood by low-wage workers, and they can be difficult to access and maintain. The result is that for low-income families, many programs that can ease the difficulties of low-wage work are undersubscribed — that is, “take-up” of the benefits is low.

With funding from the Ford Foundation, MDRC has distilled key lessons from four programs — based on three different models — to increase low-income families' access to work supports (see box on next page). The lessons are drawn

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## HELPING LOW-WAGE WORKERS ACCESS WORK SUPPORTS: Three Program Models

### THE EMPLOYER-BASED MODEL

#### Supporting Work Project

The Supporting Work Project brings employers, community-based programs, and public leaders into partnerships to link low- to moderate-wage employees through their employers to the public and private supports and services they need to weather the current financial crisis and to succeed at work and at home. Launched by the Ford Foundation in 2007 and managed and evaluated by the Families and Work Institute, the Supporting Work Project has funded nine local and two national organizations.

### THE PUBLIC WORKFORCE SYSTEM MODEL

#### Work Advancement and Support Center (WASC) Demonstration

WASC aims to help low-wage and dislocated workers access work supports to increase their income at the same time as they participate in advancement activities to move into better jobs. Housed in One-Stop Career Centers created by the Workforce Investment Act of 1998, the program is delivered by integrated teams of workforce and work support/welfare staff in three cities. With anchor funding from the Ford Foundation and the U.S. Department of Labor, WASC was developed by MDRC, which is also evaluating its impacts.

### THE NATIONAL NON-PROFIT/LOCAL COMMUNITY ORGANIZATION MODEL

#### SingleStop USA

#### *EarnBenefits*

SingleStop USA is a not-for-profit organization that aims to reduce poverty by building a bridge between low-income households and government benefits, tax credits, and one-on-one financial counseling and legal services through a one-stop-shop approach. Working with community organizations and community colleges, SingleStop uses a custom-designed “benefits calculator” to help clients find out whether they are eligible for benefits and how claiming benefits and services would affect their income and, when accessed in combination, would ultimately lead to self-sufficiency. Started in New York City, where there are more than 60 sites, SingleStop USA has expanded to several other states.

Seedco’s *EarnBenefits* work supports initiative combines the expertise of a national nonprofit organization with local partners — including employers, faith- and community-based organizations, government agencies, and foundations — to create economic opportunities for disadvantaged job seekers, low-wage workers, and neighborhood entrepreneurs. Focused on asset-building, *EarnBenefits* uses a technology tool and facilitated enrollment services to connect low-wage workers to a range of income-enhancing public and private benefits. Initially launched in New York City in 2003 in partnership with the United Way of New York City, *EarnBenefits* has expanded to Memphis, Atlanta, Baltimore, and Louisville.

from the observations of program staff, documentation of program activities, and — so far — very limited outcome data. This guide describes strategies and tactics aimed at increasing the take-up of work supports, but it does not provide a guarantee about results.<sup>5</sup>

## STRATEGIES TO INCREASE TAKE-UP OF WORK SUPPORTS

Each of the four programs — called “work support programs” here — addresses five basic challenges to increasing the take-up of work supports and helping customers to maintain work supports once received: (1) finding and connecting to low-wage workers, (2) making it easy for workers to participate, (3) maintaining work supports over time, (4) adopting a customer service approach, and (5) implementing appropriate management and staffing systems.

### Challenge 1: Finding and Connecting to Low-Wage Workers

Making access to assistance with work supports easy for *working* families is the first-order lesson about increasing take-up: The information and the assistance has to be available at times and places that are convenient for working people, offered by entities that are familiar or trusted, and perceived as valuable enough to merit an investment of workers’ time. Key lessons include:

- **Place services in a physical location that low-wage workers frequent regularly.** The Supporting Work Project locates its services in the workplaces of employers of low-wage employees, and SingleStop USA

and Seedco’s *EarnBenefits* operate in community-based or faith-based organizations that attract low-income people because of the wide variety of services they provide.

- **Provide walk-in services with privacy and no or only minimal wait-time.** These programs avoid making people wait long periods of time and often do not require appointments for basic assistance — which is particularly important to working people who may have problems taking time off. This stands in stark contrast to many welfare agency-administered food stamp, child care assistance, and child health insurance programs, where appointments and long waiting times are common.

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- **Consider the advantages of using community organizations to facilitate low-wage workers’ access to benefits and services.** As *EarnBenefits* and SingleStop USA have shown, community- and faith-based organizations have often gained the trust of local residents and enjoy a positive reputation — and, importantly, one that is not associated with (and carrying the stigma of) welfare offices. Public and for-profit agencies have also been able to develop similar levels of trust, as three Work Advancement and Support Center (WASC) sites showed. WASC intentionally located its services in One-Stop Career Centers to emphasize the association of work supports with employment, and to avoid the stigma

associated with welfare, even though welfare agency staff issued some of the work supports within the WASC unit.

- **Consider offering a range of assistance.**

Resistance to government benefits can be strong among some low-wage workers, who may worry about application requirements or assume they do not qualify and so choose not to go through the often long or difficult application processes. To overcome these obstacles, work support access programs often initially focus on low-hassle benefits that leave customers with more disposable income, such as referrals to community food banks, low-cost prescriptions and free or low-cost health screening, home energy assistance, and low-cost or free banking. These services appeal to and help mid-wage employees also, thus removing the stigma associated with public assistance. Similarly, services other than work supports can be offered to attract low-wage workers. Programs based in the One-Stop Career Centers brought in low-wage workers because they offered job advancement services, but staff then had the chance to discuss work supports with these customers. For some SingleStop USA affiliates, free tax preparation, legal assistance, and financial counseling play a similar role. Supporting Work Project sites often use free tax preparation and financial counseling as the hooks to attract employees to the programs. This tactic works best if work supports are discussed within the context of providing the services that customers come in to receive — so they experience the discussion of work supports as additional help, not “bait and switch.”

- **Keep in mind that customers’ readiness to consider work supports can change over time.** Personal circumstances do not generally remain the same, and someone who may be resistant to or ineligible for work supports at one point may be more interested or eligible later. In the Supporting Work Project sites, staff learned that customers who initially resisted applying for work supports were often more amenable when their family or work circumstances changed. For programs that offer a range of services (other than just work supports), for example, staff can use their periodic contacts with customers to get them to reconsider applying for work supports that might offer useful benefits.
- **Market and communicate services effectively — and use different messages for different groups.** Make sure that marketing materials are attractive, avoid an identification with welfare, and capitalize on existing relationships to bring low-wage workers in the door. In some cases, programs have had success with marketing specific work supports in generic terms, such as “low/no-cost health insurance” and “get help covering the cost of child care.”
- **Use screening tools — simple questionnaires, usually computer-based — to demonstrate the potential payoff of applying for and receiving work supports.** All programs used screening tools, and some of the tools, such as the one used by *EarnBenefits*, had the capacity to automatically produce a preprinted (or even an electronically submitted) application, to speed the process directly from screening to application. However,

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for some of the most valuable work supports, the ultimate eligibility decision rests with a public agency. Some work support access programs have introduced “quick application” screening tools to determine whether customers *might* be eligible. Such tools make it possible to avoid wasting the time of those who clearly are *not* eligible. However, when it comes to work supports with complex eligibility rules (in particular, tax credits, health insurance, and food stamps), quick screening tools were not a substitute for the public agency determination. Precision and convenience form a trade-off in this area: More precise screening tools require asking more questions and taking more time of customers. And not even the best screening tools can guarantee to match the results of public benefits eligibility determination — a fact that must be clearly communicated to the customers being screened. WASC addressed this issue by colocating eligibility staff from the welfare department in the WASC unit, who screened customers for potential work supports eligibility. Potentially eligible customers were referred to the eligibility staff member for more in-depth screening using the public agency’s system.

employees’ privacy when sharing confidential information that they may not necessarily want their employers or coworkers to know. In addition, when work support access programs are offered on-site at workplaces, employees may be more willing to participate in benefit screenings and tax preparation if they can do so “on the clock” with paid release time.

### **Challenge 2: Helping Customers to Participate and Take Up Benefits**

Efforts to boost take-up of work supports should be sensitive to potential customers’ difficult life circumstances — that is, the enormous demands on their time and the intensity of their needs along with the lack of resources to manage those needs. Many customers may feel too overwhelmed to participate, and others who begin the work support application process do not follow through because they find the process confusing and hard to negotiate, so reducing the time and effort they must expend is an essential design principle for these activities. Key strategies include:

- **Use employers to reach employees.** Employers can signal to employees that it’s okay to seek supports, that these supports are one component of a benefits package that is provided through both employers and publicly funded programs, and that it matters to employers that employees get what they need for their families. The Supporting Work Project sites found that it is important to pay careful attention to
- **Simplify paperwork, particularly reducing the number of times that people have to answer the same questions.** This is one of the most effective methods for reducing the hurdles to applying for multiple benefits. For instance, customer information gathered at an initial intake interview can be used to “pre-populate” applications for multiple work support applications.

- **Simplify documentation requirements for applications.** Using methods of verifying eligibility information that do not require people to bring in original documentation of income and family size can help reduce applicants' time and effort. For example, the SingleStop program in San Francisco is working with the city to implement a program to conduct webcam eligibility interviews with customers who were at the program offices, rather than require a cross-town trip for an in-person interview. Other public agencies have agreed to do telephone application interviews, accept mailed or faxed copies of documents, and accept sworn affidavits in place of difficult-to-obtain documentation.<sup>6</sup>

- **Explore ways to maximize the flexibility that public agencies have in regard to existing procedures and “requirements.”**

Considerably greater flexibility regarding the administration of public work supports

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exists in federal law than is generally understood or taken advantage of by most states. Federal food stamp regulations, for example, have been modified to give states more flexibility on documentation requirements and the frequency of in-person meetings. Seedco and SingleStop USA are

working with public agencies to implement creative solutions to reduce duplicative paperwork and facilitate work support application processes.

- **Screen for multiple benefits at once.** Instead of screening only for the work

supports that a customer expresses interest in, screening for multiple benefits can make customers aware of the full range of supports for which they appear eligible.

- **Limit the number of trips that customers need to make to the work supports access program.** Working people, especially those with low incomes or multiple jobs, cannot afford to take much time off from work. Momentum can be lost if there are too many steps required to access work supports. Reducing the number of steps reduces drop-off, as does avoiding rescheduling of meetings. At the same time, when meetings go beyond just work supports access — for example, to focus on improving employment and financial asset building — then customers may be willing to invest more time in repeated meetings that focus on making financial progress over the long term.

- **Limit the number of “hand-offs” of a work supports customer from one staff member to another.** Some programs have adopted models in which one person or a two-person team handles the process for a customer from start to finish, performing all tasks needed to get customers enrolled with benefits, services, and programs. These programs emphasize establishing a personal connection between staff and customer to complete the sometimes arduous application process.

- **Find an effective way to stay in contact with customers through to the very end of the application process.** Having a staff member troubleshoot applications — and

nudge applicants along if they get stuck — can make a great difference in the application completion rate. In addition, some programs have built in regular opportunities for contact within the context of offering a broad package of services besides work supports. At SingleStop USA sites, staff proactively follow up with customers to help them through the application process and confirm receipt of benefits.

### Challenge 3: Maintaining Work Supports Over Time

Almost all public work supports require periodic “recertification” so that beneficiaries remain eligible for the support. Failure to meet recertification requirements is one major reason that people lose work supports. Helping people to successfully enroll in a child care subsidy program, for example, is only half the task; the other half is ensuring that they continue to receive the subsidy as long as they remain eligible. Key strategies include:

- **Stay in regular contact with low-wage workers after they have started to receive work supports.** Plan periodic return visits to workplaces in an employer-based model and follow up on contacts with customers in One-Stop Career Centers and community-based organizations; maintain a continuing presence in the original service location; and develop an effective client database and regular outreach program to update client contact and program information.
- **Understand the timeframes and processes for recertification and the**

### **reasons that people may lose the supports.**

Although a customer service approach and a good computerized tracking system help, staff themselves need to understand the recertification timeframe, processes, and rules so that they can both inform customers of them and, when the time comes, provide the right advice. Most work supports are automatically terminated when people fail to meet recertification requirements on time, and the process for applying then starts anew. It is far better for staff to help ensure that customers with busy lives and many demands on their time do not miss the recertification.

### Challenge 4: Adopting a Customer Service Approach — From Start to Finish

One of the most important and enduring lessons of customer service is that a program must focus on addressing the *customers’ interests and income gaps*, which may involve multiple forms of assistance, rather than zeroing in on a single work support and its requirements. Key lessons include:

- **Invest in staffing, so that customers can receive sufficient attention.** A customer service orientation, a foundation of the four programs described here, is rooted in trusting, professional relationships that can encourage people’s willingness to persist and complete application processes to achieve the goal of supplementing their income. In some of

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the programs, providing a customer service orientation has required more one-on-one interaction with customers, meaning higher labor costs — because these programs require lower customer caseloads — than are typically found in public agencies providing single-program benefits.

- **Rethink how to interact with clients — aiming especially for flexibility, easier interaction, and respectful treatment of customers.** The essential elements of customer service in work support access programs (see box on page 9) are not so different from customer service in other environments.
- **Understand the methods by which good customer service programs can also be educational — leading customers to an improved appreciation of what might benefit their families.** If program staff can build a good relationship with a customer, they can reintroduce information in manageable bites about work supports that the customer may have initially rejected. And, as staff learn more about a customer over time, they can tailor suggestions about opportunities for work supports to his or her particular circumstances — leading, ultimately, to increased take-up of work supports. For instance, when a customer has a change in work hours or starts a new job, the staff could use this change to take a fresh look at the family’s child care or transportation arrangements to identify ways to stabilize

those arrangements (such as determining eligibility for subsidized child care or availability of transportation vouchers).

### **Challenge 5: Implementing Appropriate Management and Staffing Systems**

The management of work supports access programs entails both familiar, widely used systems for gathering client data and tracking their status and a high degree of problem-solving, flexibility, and innovation to build effective relationships with the public agencies that administer work supports. Key lessons include:

- **Put in place computerized client data and tracking systems that can help line staff manage caseloads.** When dealing with multiple work support programs with different periods for recertification, it is nearly impossible to keep on top of a caseload without a tracking system, preferably with “ticklers” informing staff when key actions are needed. These systems free up time for staff to work with clients rather than manage paperwork, can sometimes be linked with screening tools (to minimize the amount of data entry required by staff), and make reporting and accountability systems much easier to put in place.
- **Measure results, not just processes.** Because most client data systems track only information that the staff are able to collect directly from the program participants, work supports access programs have to go beyond these standard tasks in order to be able to measure their results, such as completed and approved applications and



## ESSENTIAL ELEMENTS OF CUSTOMER SERVICE IN WORK SUPPORT ACCESS PROGRAMS

- Treating people's time with respect by scheduling convenient appointments, not keeping them waiting, not canceling or rescheduling appointments at the last minute, and, if possible, offering evening and weekend hours.
- Reflective listening to demonstrate that program staff understand what customers are saying about their needs and preferences.
- Gentle probing to elicit unspoken concerns and boundaries.
- Respectful body language (handshakes and eye contact, for example) and respectful conversational protocols, such as using customers' names with "Mr.," "Mrs.," or other appropriate honorifics, and providing privacy for conversations.
- Hiring staff who are linguistically and culturally competent for the customer populations.
- Presenting options that fit the customers' stated preferences.
- Requesting permission for follow-up steps.
- Requesting permission to share customer data with other programs/agencies.
- Giving staff contact information to customers for follow-up questions or additional information.
- Asking whether the customer has any other concerns or questions.

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benefits actually received. Programs that received outcome information directly from the public work supports agencies were better able to measure the actual take-up results of their efforts.

- **Train staff of community organizations to learn the basics of what work supports have to offer, how to apply for them, and the general eligibility rules.** For most work supports, only public agency personnel have a full enough understanding (and the

full authority) to complete the eligibility determination process. But the staff of community organizations are often able to learn the most important guidelines. In several programs, a local work supports administering agency trained the staff of community organizations to help initiate applications, and “deputized” these staff to submit documentation needed to complete the applications.

- **Create work environments that welcome innovation and reward teamwork, problem-solving, and flexibility.** Programs that seek to increase access to work supports must change and adapt over time, as they grow from a start-up to full-scale implementation, and need to be more solution- and customer-focused than many of the public agencies that administer work support programs.

## WHERE TO GET MORE INFORMATION

Families and Work Institute  
(Supporting Work Project)  
[www.familiesandwork.org](http://www.familiesandwork.org)  
Phone: 212.465.2044

MDRC  
(Work Advancement and Support Center)  
[www.mdrc.org/project\\_14\\_40.html](http://www.mdrc.org/project_14_40.html)  
Phone: 212.532.3200

Seedco  
(EarnBenefits)  
[www.seedco.org](http://www.seedco.org)  
[www.earnbenefits.org](http://www.earnbenefits.org)  
Phone: 212.204.1337

SingleStop USA  
[www.singlestopusa.org](http://www.singlestopusa.org)  
Phone: 212.480.2870

## CONCLUSION

In many respects, the administration and rules governing the benefits that are now called “work supports” are just beginning to catch up with the fact that many people who receive them are employed and raising families. The lessons derived here from four innovative programs should help public, nonprofit, and other social service agencies increase low-wage workers’ access to these supports — ones that they may not realize they qualify for or that they believe are too complicated and inconvenient to pursue.

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## NOTES

<sup>1</sup>Sheldon H. Danziger and Peter Gottschalk, "Diverging Fortunes: Trends in Poverty and Inequality," pages 49-75 in Reynolds Farley and John Haaga (eds.), *The American People: Census 2000* (New York: Russell Sage Foundation, 2005); Maria Cancian and Sheldon Danziger (eds.), *Changing Poverty, Changing Policies* (New York: Russell Sage Foundation, 2009).

<sup>2</sup>The Food Stamp Program, administered by the Food and Nutrition Service of the U.S. Department of Agriculture, has recently been renamed the Supplemental Nutrition Assistance Program (SNAP).

<sup>3</sup>Nancy K. Cauthen, *Improving Work Supports: Closing the Financial Gap for Low-Wage Workers and Their Families* (Washington, DC: Economic Policy Institute, 2007).

<sup>4</sup>In this guide, the phrase "work supports" refers to a range of financial and related benefits that are not necessarily conditioned on work but that help working people. In fact, many recipients of some of these supports — such as food stamps or Medicaid — are not working, either because they are temporarily unemployed or are considered permanently unemployed. However, a majority of the recipients of these benefits do work, and, for them, these benefits "support" their work effort by bringing in additional income or assistance. Also, the American Recovery and Reinvestment Act of 2009 increased resources for food stamps, Medicaid, and child care subsidies, and a proposed FY 2010 federal budget provision, a "Program Integrity and Benefit Streamlining Initiative," is aimed, in part, at easing access to work supports.

<sup>5</sup>The Work Advancement and Support Center (WASC) Demonstration is evaluating the effectiveness of its efforts to increase the take-up of work supports. See Cynthia Miller, Betsy L. Tessler, and Mark Van Dok, *Strategies to Help Low-Wage Workers Advance: Implementation and Early Impacts of the Work Advancement and Support Center Demonstration* (New York: MDRC, 2009).

<sup>6</sup>As part of the WASC demonstration, MDRC is conducting a separate analysis of the effect of eased access to food stamps on the food stamp error rate in Dayton, Ohio, and San Diego, California.

CHANGE SERVICE REQUESTED

## HELPING LOW-WAGE WORKERS ACCESS WORK SUPPORTS: LESSONS FOR PRACTITIONERS

**T**he amount of added income that work support programs bring to a low-wage worker's family can add up to thousands of dollars a year, yet many such programs are undersubscribed. This practitioner brief offers operational lessons to public, nonprofit, and other social service agencies on how to help low-income workers learn about, apply for, and receive benefits and services for which they are eligible. Key lessons from four programs designed to increase low-income families' access to work supports are described. The lessons are based on the way these programs address five basic challenges to increasing the take-up of work supports and helping customers to maintain work supports once received: (1) finding and connecting to low-wage workers, (2) making it easy for workers to participate, (3) maintaining work supports over time, (4) adopting a customer service approach, and (5) implementing appropriate management and staffing systems.