

INCREASING FINANCIAL STABILITY FOR FRONTLINE NONPROFIT WORKERS



BRIDGING THE GAP BY CONNECTING HUMAN SERVICE EMPLOYEES TO WORK SUPPORTS

BRIDGING THE GAP OVERVIEW

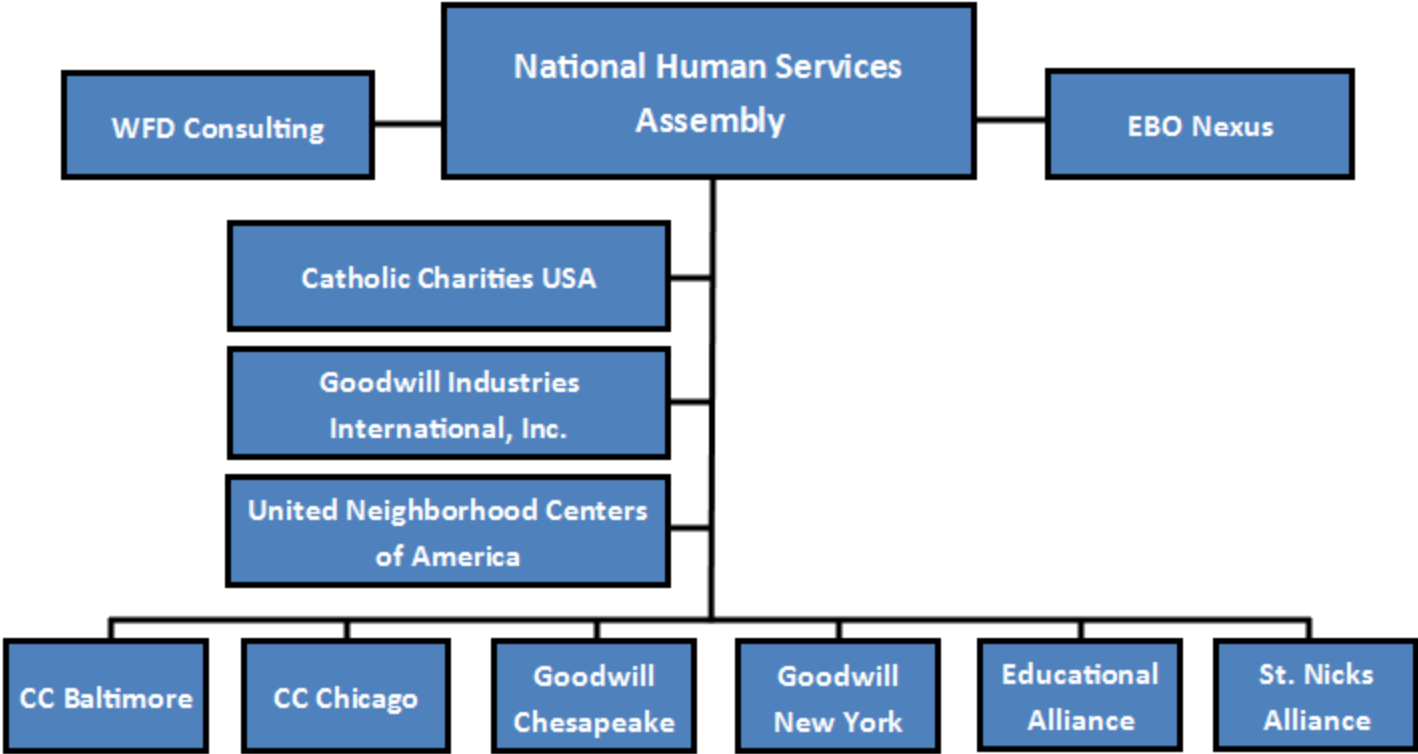
Hypothesis:

By enrolling frontline human service workers in work supports, these workers and their families will have improved economic stability and well-being, and their employers will realize gains in organizational success

A Highly Innovative Workplace Practice:

Through nonprofits' HR function, screen and assist low-paid employees with accessing work supports

PROJECT PARTNERS



DEMOGRAPHIC CHARACTERISTICS

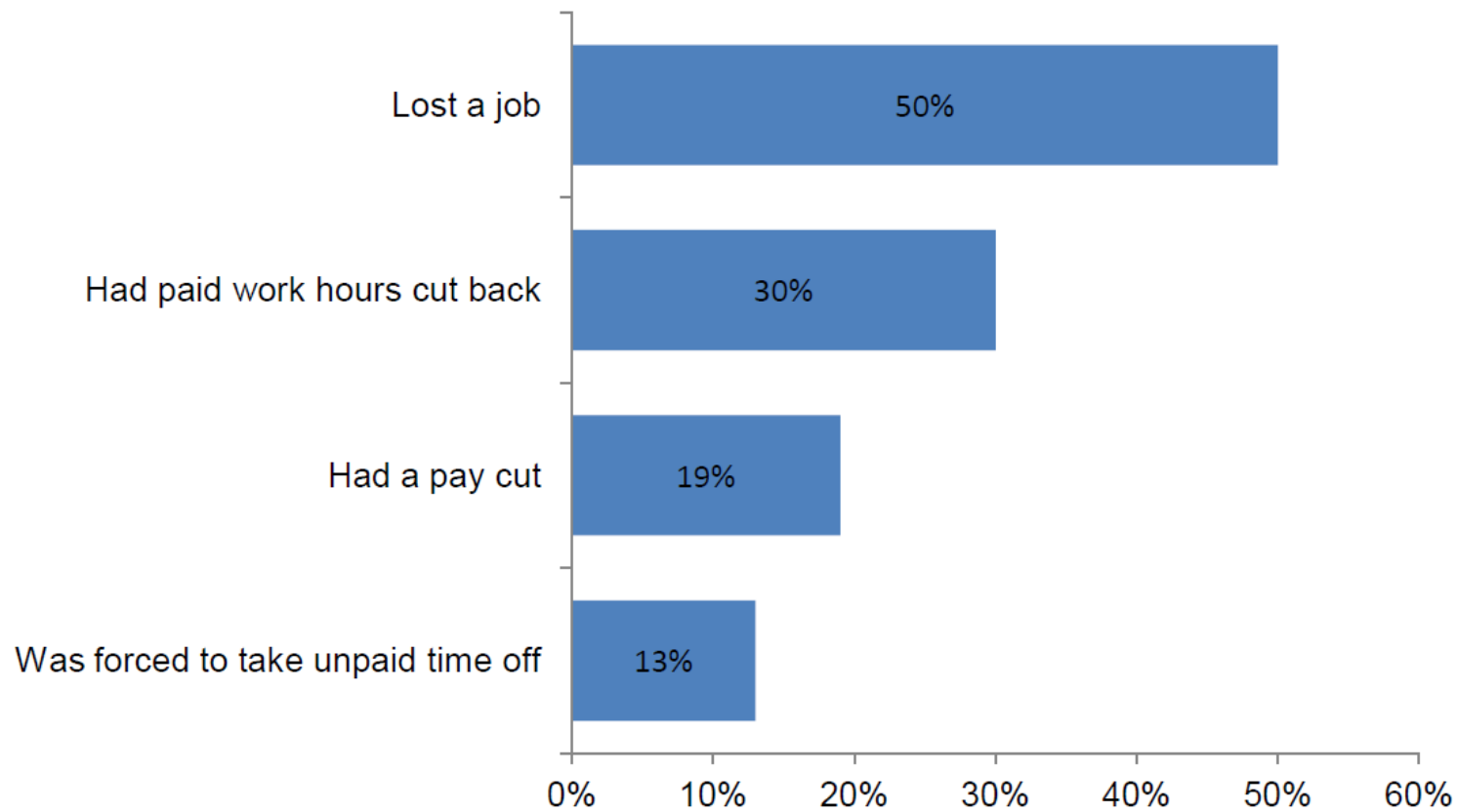
Majority of screened employees were:

- ❑ Female (79%)
- ❑ Low-income (\$2,005/month average household)
- ❑ Single (73%)
- ❑ Without children in household (63%)

TYPICAL NONPROFIT, HUMAN SERVICE, FRONTLINE OCCUPATIONS

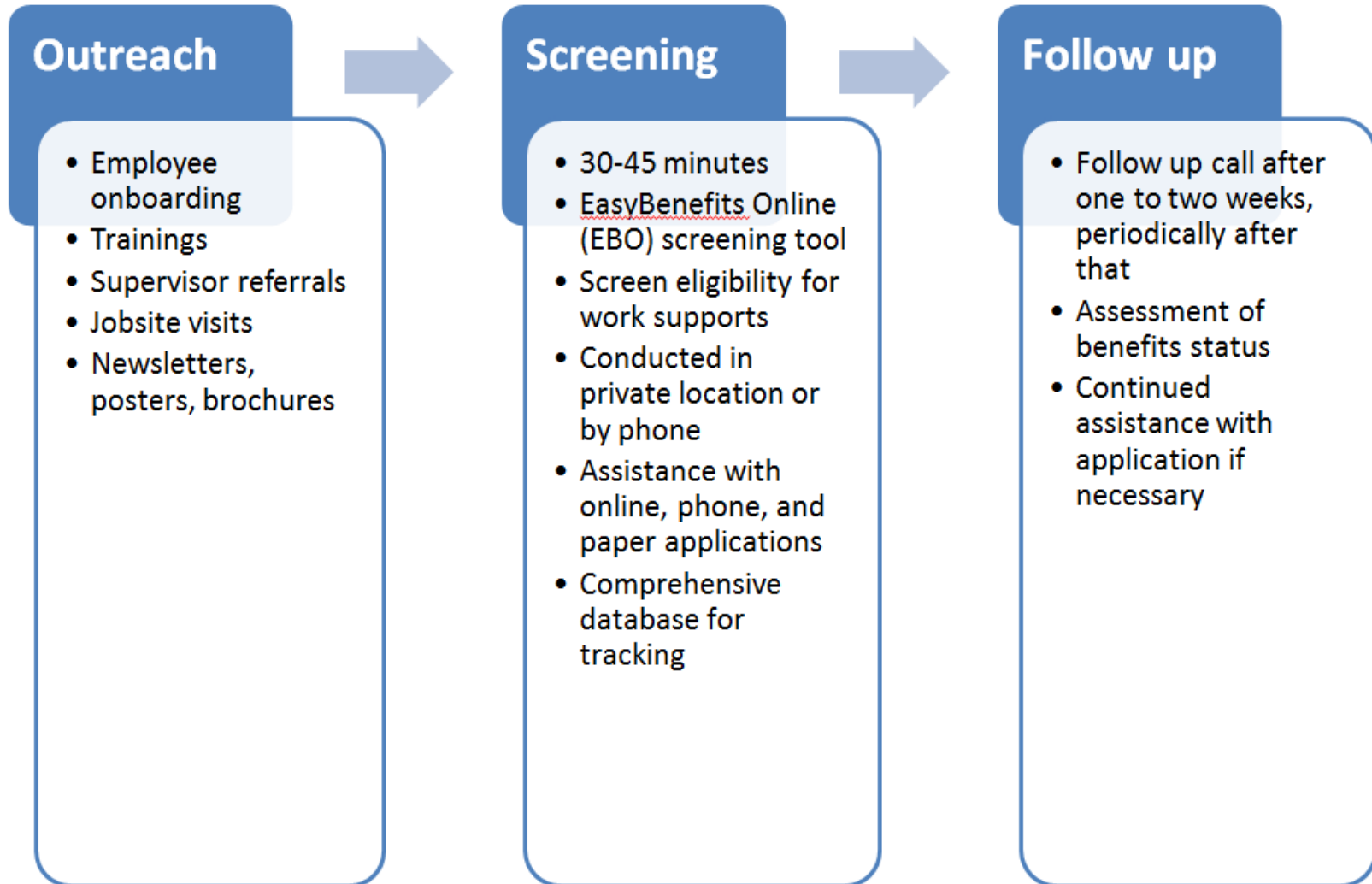
- Childcare, afterschool, and elder care professional
- Home health aide
- Teacher (Head Start; community-based education)
- Community outreach worker
- Certified nursing assistant
- Residential counselor
- Case aide
- Food service
- Custodian
- Call center representative
- Retail worker
- General administrative (clerical) staff

EMPLOYMENT AND HOUSEHOLD CHANGES IN RECENT MONTHS



Source: WFD Consulting

OUTREACH, SCREENING, AND FOLLOW-UP



RESULTS: SCREENING AND ELIGIBILITY



1,029 employees (10%) screened out of an estimated 10,143 low-paid workers over two years



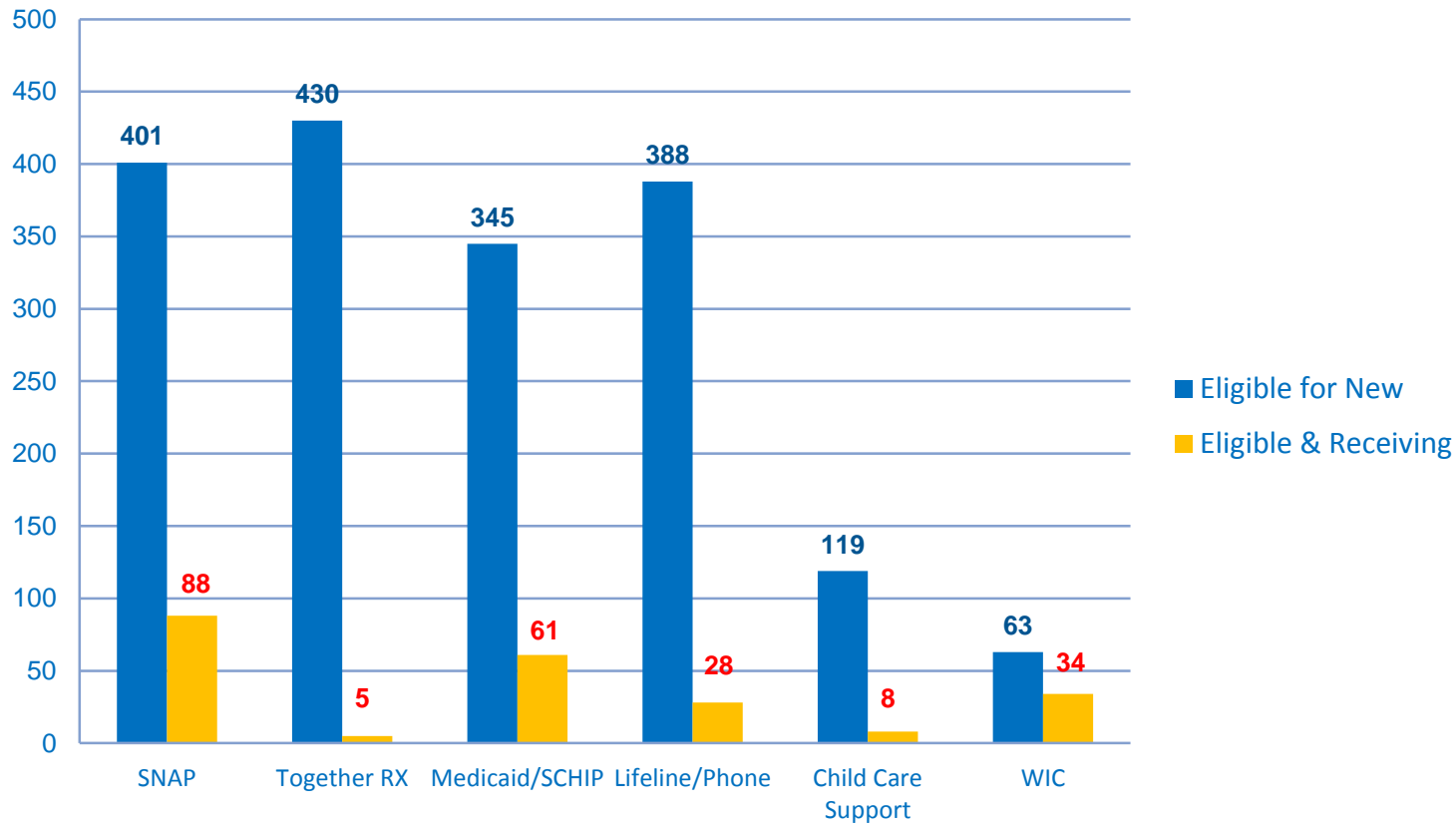
883 (86%) Employees eligible for new benefits



704 (79%) Employees eligible for two or more new benefits

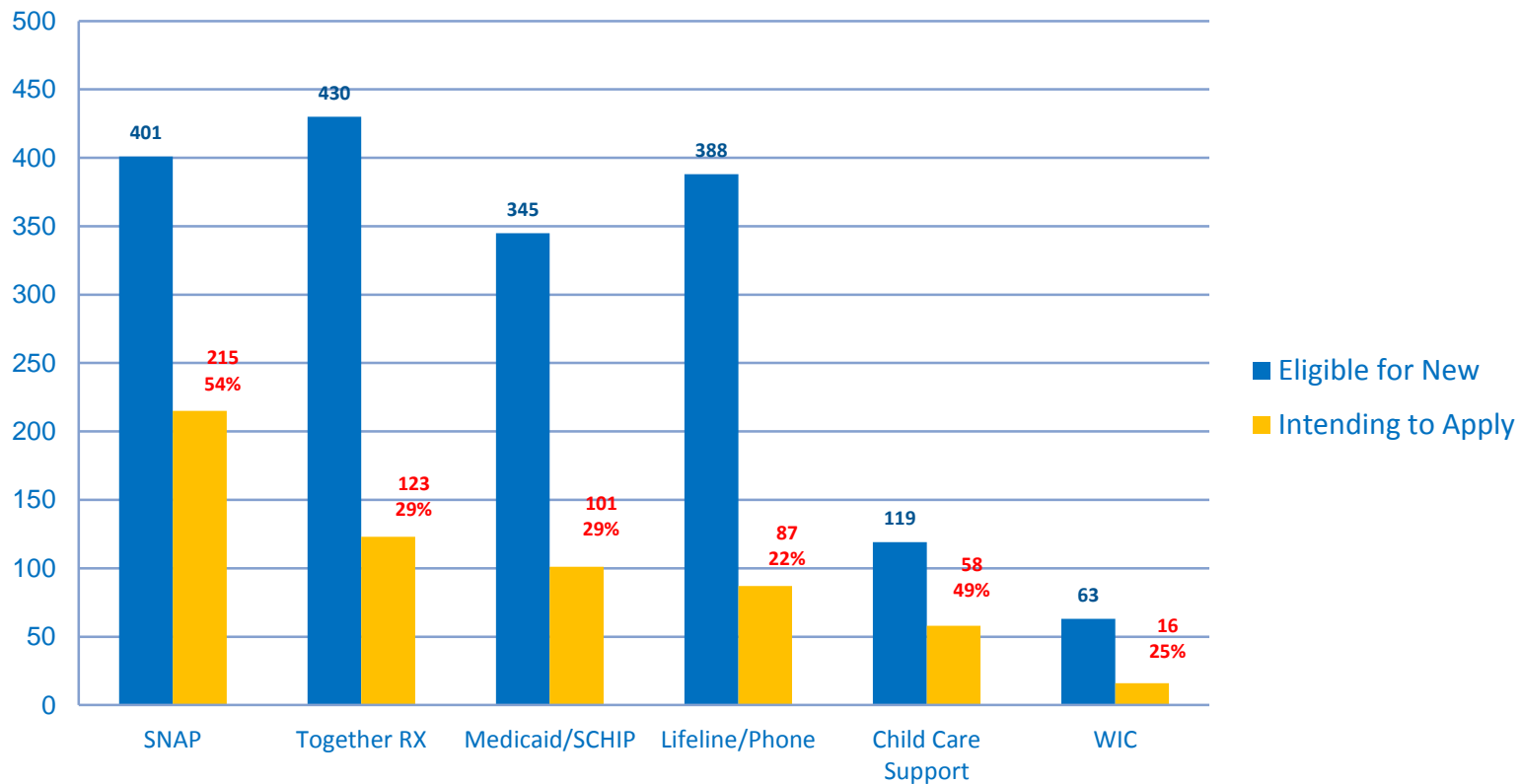
RESULTS: SCREENING AND ELIGIBILITY

Eligibility by Work Support Type



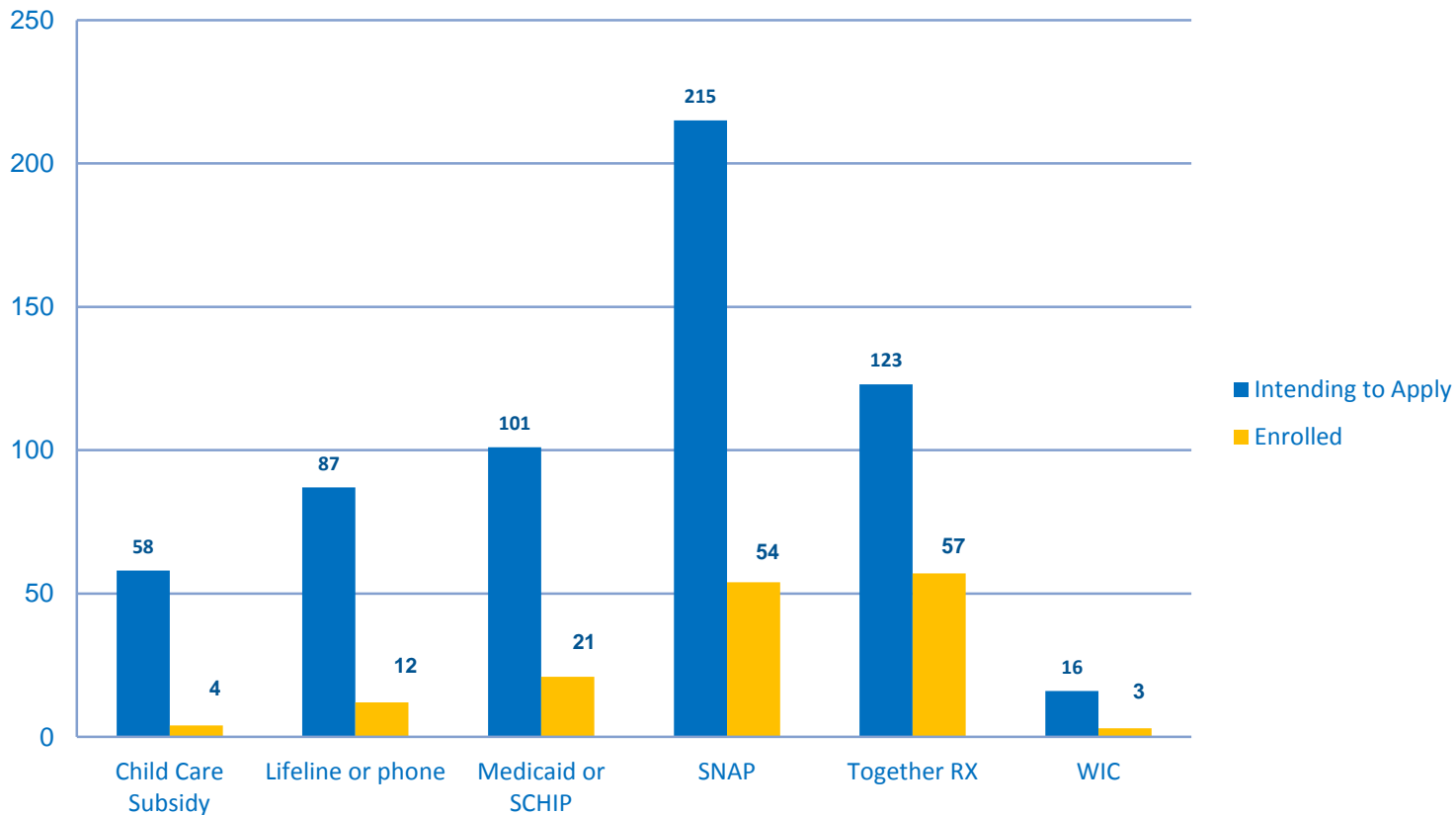
RESULTS: REFERRALS

Eligible Employees and Employees Intending to Apply for Work Supports



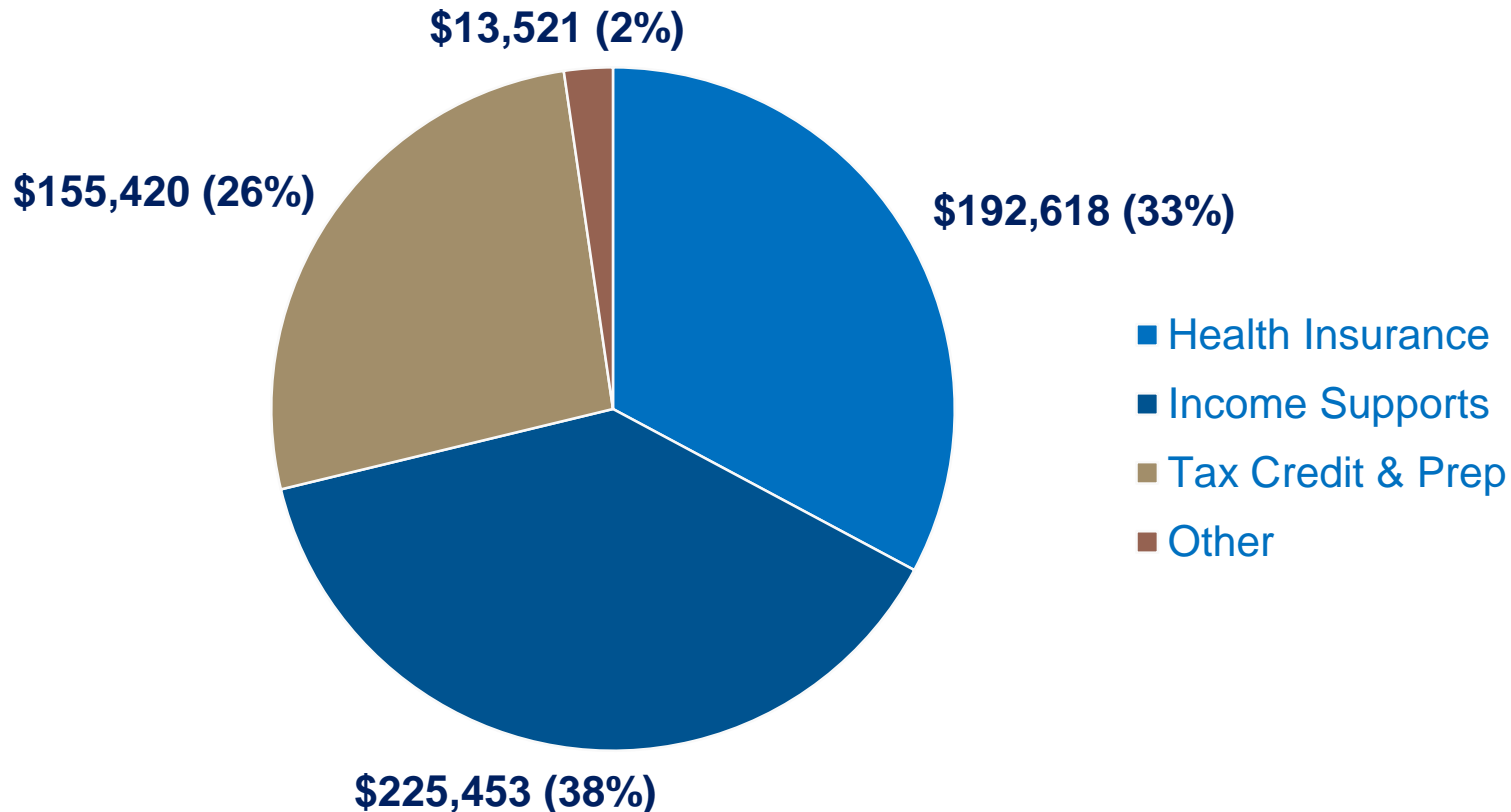
RESULTS: ENROLLMENT

Employees Intending to Apply and Enrollment in Work Supports



RESULTS: ENROLLMENT

Annualized Financial Value of Supports by Category (\$587,012 total)



RESULTS: BUSINESS CASE DATA



Annual Turnover Savings (per EE)

\$51



Absenteeism Savings

\$48



Value of Increased Productivity

\$78



Value of Work Time Saved

\$48



Employer with 1000 low-paid staff members is conservatively projected to realize \$22,000 in savings

IMPACTS OF BTG

<i>As a result of using Employee Outreach Service...</i>	Did not receive new work support	Received at least one new work support*
I am more productive	48%	63%
I can concentrate better at work	47%	62%
I have been absent less because of personal needs or family responsibilities	36%	57%
I lose less work time because of personal needs or family responsibilities	33%	57%
I have saved enough money to pay my living expenses	33%	46%

*significant difference at $p < .05$

MAIN OUTCOMES

- ❑ **Employers are an effective channel to connect low-income families with work supports**
- ❑ **Employers are motivated to help frontline workers improve financial stability**
- ❑ **Moderate business case exists for employer based services**
- ❑ **Focus on financial wellness to improve outcomes**

KEY LEARNINGS

- ❑ Shift from passive to proactive outreach and screening
- ❑ Adjust EBO tool use for employer-based, HR-driven services
- ❑ Integrate of BTG services into routine operations
- ❑ Leverage expertise (in-house, community-based organizations) in benefits enrollment
- ❑ Prioritize of high-value work supports

RECOMMENDATIONS

BTG Model

Financial Wellness Model

Work supports

- Building toward "financial wellness"

Employees

- Integrating financial wellness into organizational ethos

Solely HR

- Increasing organizational capacity

Screening & Enrollment

- A suite of tools, services

FS1

COMMENTS

“Until I personally participated in the EBO Screening process, I was not aware of the dire financial situations that many of our employees face on a daily basis in their lives.”—*Ed Guerrero, Director of Human Resources, CC Chicago*

“It’s nice to work for an employer who offers to assist its employees to improve their quality of life.”—*Goodwill Chesapeake employee*

“I wouldn’t have applied for WIC if I had not known about the benefits. Baby formula is very expensive, so having financial support was very helpful.”—*Catholic Charities of Baltimore employee*

CONTACT

Bridget McCabe

Project Manager

National Human Services Assembly

bmccabe@nassembly.org

(202) 347-2080 ext. 29