

About EarnBenefits



The smart way to help low-wage workers access income-enhancing benefits and build assets

“The value of *EarnBenefits* is that it packages all these vital services together in one vehicle. It’s versatile enough to mirror the diversity of our population—for one client, childcare is critical, to another it might be financial education.”

– *David Garza, Chief Administrator, Henry Street Settlement Workforce Development Center, NYC*

Making a living in an entry-level job isn’t easy if you’re coming off welfare, undereducated or putting your life together. Low-wage workers who have the opportunity to access income-enhancing benefits such as health insurance, Food Stamps and the Earned Income Tax Credit (EITC) and prepare for the next step in a career are more likely to succeed. But research and Seedco’s experience have shown that too few families are aware of and able to access the available opportunities.

EarnBenefits was launched in 2004 as an answer to that problem. A counselor sits down one-on-one with a low-wage worker and uses an online system that dynamically

screens a client for multiple supports and pre-populates application forms, from school lunch programs to health insurance and free tax preparation. The counselor then assists the low-wage worker with the application process and follows up to ensure that the worker is receiving the benefit and even recommends other options that may become available down the road.

A single mother with two children, for example, employed as a childcare provider earning \$7 an hour, brings home a little more than \$1,000 a month—below the poverty line for a family of three and hundreds of dollars less than her monthly costs for housing, transportation, food,

clothes and utilities. With nearly \$200 a month in Medicaid insurance, \$200 in Food Stamps and \$100 in tax refunds, however, her monthly budget rises to more than \$1,600. She can pay all her basic bills, and even have nearly \$200 more for savings or other expenses. That’s the power of income-raising benefits.

Easy to use for partners and for clients

EarnBenefits is available in places that connect with low-wage workers. In New York, the service is provided at the Upper Manhattan Career Center, at more than a dozen community-based workforce develop-

continued on next page

Many Benefits, One Place

Each state and city has its own package of possible public and private benefits. In New York, *EarnBenefits* considers whether a low-wage worker may be eligible for supports such as:

- Federal Earned Income Tax Credit
- State and city Earned Income Tax Credit
- Food Stamps
- Free checking accounts
- Women, Infants and Children (WIC)
- Community resources on homeownership, credit, legal help and more
- School Lunch Program
- Transitional childcare
- Childcare vouchers
- Medicaid
- Child Health Plus
- NYS Home Energy Assistance

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EarnBenefits continued

ment agencies and at firms where low-income workers are employed. In Memphis, clients at six social service providers are able to access *EarnBenefits*. In Atlanta, the service is available at a coalition of childcare centers. In Baltimore, *EarnBenefits* services are offered through a network of non-profit and community-based agencies and in Buffalo at the Department of Social Services.

Partnerships with local institutions are a natural part of the program's success. The experience of working with *EarnBenefits* is integrated into the

other services available at an agency, making it a natural fit.

Seedco also works closely with government agencies that provide benefits. In Memphis, for instance, Seedco has created a partnership with the Department of Human Services to expedite the application-filing process. In New York the IRS has certified our partners as Volunteer Income Tax Assistance sites, which allows counselors to prepare and e-file tax returns.

Thorough and ongoing client support

EarnBenefits is much more than an efficient computer program. Counselors are trained in how to engage clients and how to deliver the service. *EarnBenefits* is designed to work with clients in three stages:

Marketing and Education: User-friendly materials inform low-wage workers about the available benefits and *EarnBenefits* itself, helping to draw more applicants into the program.

Eligibility Screening and Application

Assistance: During the screening session, the counselor uses *EarnBenefits* Online, a computer program that streamlines eligibility criteria, manages the client files, and pre-populates applications, making it easy for caseworkers to find the best options for each client and to keep track of the case history.

Benefits Management: After a low-wage worker has accessed benefits,

the counselor keeps in touch, helping workers apply for additional benefits they may become eligible for as their income and household size changes. Experience has shown that by maintaining a long-term relationship with a client, it is more likely they'll continue to receive income-enhancing benefits.

Proven Performance

All programs at Seedco are carefully evaluated to find out what's working and what needs improvement. In the *EarnBenefits* program, staff measure how well each type of outreach method works, which benefits are most often applicable, and how many clients that are screened receive benefits. The results have been heartening.

After two years of operations:

- More than 18,000 individuals were screened for benefits eligibility, and more than 8,000 have already received at least one benefit.
- A total of more than \$14.4 million accessed by low-wage workers through *EarnBenefits*.

For More Information

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To learn more about *EarnBenefits* or Seedco, please visit www.seedco.org



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