

# Getting Connected: Employer Engagement in Work Supports

By Abbey Frank, Mark Greenberg, and Robert Zdenek

## Introduction

**M**illions of hard-working Americans are unable to earn enough money to cover their basic costs of living. Twenty-four million jobs—one fifth of all jobs in the United States—cannot keep a family of four above the poverty level.<sup>1</sup> One-quarter of all workers are in jobs that pay wages below the poverty line for a family of four,<sup>2</sup> and more than 25 percent of working families in the United States have incomes below 200 percent of the federal poverty line. In recent years, policymakers have increasingly recognized the need to provide “work supports”—government-funded benefits—to help low-earning families make ends meet and maintain employment. These work supports include the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC); child care assistance; publicly funded health

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care, such as Medicaid and the state Children’s Health Insurance Program (SCHIP); and food stamps.

Unfortunately, many individuals who qualify for such supports do not receive them (see box, below). A variety of reasons contribute

### Access to Work Supports, 2003

- **The EITC** reached 82 to 87 percent of eligible tax filers (Berube 2003).
- **Child care** state subsidies reached only 28 percent of eligible children; federal assistance reached 14 percent of eligible children (ASPE 2005).
- **Medicaid** state programs reached 60 percent of eligible adults (Giannarelli 2001).
- **SCHIP** reached 73 percent of eligible children (ibid).
- **Food stamps** were accessed by 46 percent of eligible working households (Castner and Schirm 2005).

to this. For example, a principal reason for low participation in child care assistance is that the fixed federal funding is insufficient for most eligible families to participate. More generally, research shows that some factors are common across multiple programs, including: lack of knowledge about the program and whether an individual or family qualifies, the value of the benefit, the cost and complexity of the application process, and the administrative requirements for attaining or retaining eligibility. For many benefits, preferences, stigma, and immigration status may also affect participation rates.

Efforts are underway to increase awareness of and access to benefits. States and localities have launched EITC outreach campaigns, and the Internal Revenue Service (IRS) has helped form over 250 partnerships with non-profit agencies in major urban, suburban, and rural communities to offer free tax preparation and links to asset-building initiatives. A number of states have begun outreach campaigns targeting children eligible for health care coverage, and more recently, efforts to reach families eligible for food stamps. Other strategies to improve access include program harmonization and simplification efforts, use of the Internet, and the use of one-stop systems operated in local workforce areas. In addition, “no wrong door” policies can allow multiple entry points for a set of benefits, and the use of tax preparation or Volunteer Income Tax Assistance (VITA) sites can connect families to multiple benefits in one place.

The role of employers in efforts to increase access to work supports is emerging as a key question and possible opportunity. The substantial number of potentially eligible low-wage workers makes the workplace a logical site for these efforts. Employees’ participation in work support programs can both raise

disposable family income and enhance employment retention. Yet some employers may be unwilling or unaware of the need, the available supports, or their ability to connect eligible workers with these benefits. There are important questions about how employers do or might perceive their roles:

- Does connecting families with work supports seem more like the type of assistance that is routinely provided in employee assistance programs or through human resources departments, or does it appear to be an inappropriate role for the workplace?
- Does the answer vary depending on which benefit is at issue, or on what might be proposed for the employer and government roles?
- Are there enough “high road” employers—those offering benefits and wages that can support a family—to make employer involvement a viable strategy for substantially increasing access to public benefits?

This policy paper seeks to contribute to the discussion of the potential role of employers in connecting families with benefits. It draws on observations from sites wherein efforts are underway in the workplace to connect workers with available benefits.

Between January and June of 2005, we visited the six sites described below.

- **Human Services Coalition of Miami, Florida**, operates the Greater Miami Prosperity Campaign, which reaches out to employers of low-income workers to promote certain available work supports. It talks to employers about the importance of work supports for low-income workers. It asks employers to provide general information about work supports to their employees, include information about the EITC,

children's health insurance and food stamps in earnings statements, and allow for on-site pre-screening of benefits.

- ▶ **Seedco, of New York, New York**, developed business services outreach activities as part of the EarnBenefits program. This includes sending mobile outreach workers to places of employment to assist low-wage workers with benefit applications; developing marketing materials for benefits; creating products to assist low-wage workers such as child care subsidies and low-cost health insurance plans; and creating targeted mailings to business owners about work supports for low-wage workers.
- ▶ **The United Way of San Antonio, Texas**, coordinates employer outreach through the agency's Family Economic Progress program. Employers are asked to host mobile clinics that focus on EITC preparation and provide information about other benefits. In addition, the United Way sponsors financial education courses for low-wage workers and human resource professionals that include information about various work supports.
- ▶ **The United Way and the Colorado Black Chamber of Commerce in Denver, Colorado**, partnered to educate employers of low-wage workers about the value of financial education and banking. Through these efforts, multiple owners of large fast food franchises have begun working with their employees to promote savings and other basic banking products, and are now including education about work supports in this effort.
- ▶ **Detroit Chassis, in Detroit, Michigan**, contracted with the Children's Aid Society of Southeastern Michigan to provide enhanced employee assistance. The pro-

gram has an on-site social worker at the firm who can address a wide range of family needs. The Employee Assistance Program (EAP) assists families in accessing benefits for housing, health, education, transportation, and legal needs. The program also serves as a conduit for the flow of information pertaining to other available resources.

- ▶ **Cascade Engineering, in Grand Rapids, Michigan**, makes use of an on-site case manager from the Michigan human services agency to provide counseling, support, and benefits linkages for employees who are current or former recipients of welfare assistance.

### **The Role of the Employer: Options and Concerns**

Many low-income workers lack connections to various channels through which they can receive information about work supports—they do not enter one-stop centers and may never have had or no longer have contact with a human services agency case worker. The employer, therefore, has the potential to become a means by which eligible individuals gain information about public benefit programs that could potentially increase their household income.

Although the workplace may seem a logical site for links to work supports, there are several reasons that employers may be reluctant or unwilling to facilitate this connection. Some employers may view any connection to government benefits with caution. Some may not see the link between improved participation in work supports and employment retention. Employers may perceive that helping employees access public benefits is a distraction that takes considerable time or resources, rather than a means of improving worker productivity and retention.

Employers may also be concerned that active efforts to promote connections to work supports will result in a stigma for the employer or individual worker, by drawing attention to the fact that the job provides wages or benefits that are insufficient to make ends meet.

Our research examined how efforts to engage the employer community were dealing with these tensions, and how employers and outreach efforts were able to harmonize their interests.

### Lessons from the Sites

We selected the six locations for our site visits after extensive conversations with a range of informed observers around the country. During these discussions, a group of programs were frequently cited as examples of important efforts to engage employers. Although others are engaged in similar efforts, each of the programs we visited showed substantial involvement in innovative efforts. Necessarily, our conclusions are impressionistic, and largely drawn from conversations and observations during the visits. Each of the sites would readily acknowledge that it is engaged in a learning process. Still, we believe our observations can help provide important lessons and foster discussion among state and local agencies, providers, and employers interested in further exploring the potential role for employers in connecting low-wage workers with benefits.

#### **Businesses have limited knowledge about worker eligibility and the programs themselves.**

**Employers often have little familiarity with what programs are available or who is eligible.** Many of the employers we visited did not know about the work supports that may be available to their low-wage workers.

Some have basic knowledge, but in general little is known about eligibility requirements and the way in which their workers can access the benefits. Moreover employers, for perhaps understandable reasons, were generally not interested in sifting through the complexities of federal, state, and local eligibility rules. Therefore, a focused outreach effort with clear messages is needed to increase employer awareness, but such an effort would have to be mindful of which parts of the benefit structure are and are not important for employers to understand.

**Many employers are unaware of the extent to which their workers are in low-income families.** Employers know what they pay their individual workers, but do not necessarily know about family composition, whether there is another worker in the home, or whether the worker receives health insurance through a spouse or other family member. Thus, an employer may know that an employee is low-wage, but not necessarily whether an employee is in a low-income household. This has two important implications. First, employers will often be genuinely unaware of whether their workers qualify for or need public benefits. Second, the process of connecting workers with work supports can sensitize an employer or human resource department to the needs of its workers in a broader way—by making a firm aware of how many of its workers lack health care coverage or are in need of child care assistance.

**Increasing employer awareness and employer involvement may make employers more sensitive to the importance of the programs.** The site visits suggested that in addition to raising worker participation in public benefits, increasing employer awareness can make employers

more supportive of the programs themselves, and lays the groundwork for the possibility that they may become advocates for program defense or expansion. In addition, engagement in these efforts can make employers stronger advocates for efforts to educate employees about these benefits.

**A number of businesses are open to playing a role in connecting workers with work supports, but the role they wish to play is a limited one.**

In each of the sites, outreach programs have forged successful working relationships with area businesses. For example, the Human Services Coalition in Miami and Seedco in New York have cultivated strong relationships with dozens of small businesses who value their expertise and ability to generate resources for both the business and the employees. The experience of the programs has been that the employers can be receptive to playing a role in basic outreach, such as disseminating information in paychecks, but that there are limits to their openness.

**Employers indicate a limited willingness to commit time and resources to connecting workers with work supports—and prefer to outsource these functions to a business network or trusted nonprofit, rather do so directly or rely on a governmental agency.** Several businesses expressed disinclination to have an agency worker on site who would conduct outreach to low-wage workers, in part because of concerns about employee privacy and in part because of a broader hesitancy to take on such a role. They are more willing, however, to disseminate information about VITA sites and other resources their employees could use to access benefits and assistance. The key appeared to be limiting the demands on businesses to

avoid efforts that were costly or administratively burdensome.

**Some businesses are amenable to having mobile-clinics on site, but only in connection with tax assistance during tax filing season.** These businesses are willing to open their doors to host benefit clinics run by a trusted intermediary on-site, but typically only during tax preparation season. In San Antonio, for example, the United Way has organized between three and five benefit clinics at employer sites during tax season that offer EITC, food stamps, SCHIP and immigration support. Held at some of the areas largest employers, these clinics reach a large number of low-wage workers. Similarly, in Denver, the McDonald's franchise owners held mobile EITC clinics for both employees and customers at several restaurant locations.

**Some businesses are open to the idea of offering on-site financial education and courses that include information about benefit access.** Couching information about work supports within the broader framework of financial education and literacy seems to be a promising outreach strategy. United Way of San Antonio found that employers were amenable to offering on-site financial education courses that covered basic budgeting and banking skills, and that included information about accessing public benefits. Businesses were receptive to this low-key approach and participants were able to see the potential impact benefit participation could have on their overall income.

In Denver, the McDonald's franchise owners are open to helping their employees navigate the banking world and have worked with the Mile High United Way to provide workshops on how to open and maintain checking



and savings accounts. At the recommendation of Mile High, all of the franchise owners established arrangements for direct deposit of paychecks with a financial institution, resulting in an estimated annual savings in payday lender fees of \$162,000 to 400 employees. This successful initiative led business owners to be amenable to other workshops that explore the use of the EITC and other work supports for their low-wage workers.

**Employers are most receptive to EITC outreach, and employer initiatives often begin with a focus on the EITC.**

**Lack of stigma and ease of access differentiate the EITC from other public benefits.** Because the EITC is delivered through the tax system, it does not look or feel like a government benefit. Employers are familiar and comfortable with the concept that any taxpayer can benefit from tax counseling and advice, and therefore have a greater comfort with promoting the EITC. EITC eligibility also extends well above the poverty line, so there is no potential stigma to an employer having workers who qualify for the EITC. In other words, there is no reason for anyone to infer that the fact that employees qualify for the EITC suggests that they are being poorly paid. Employers, therefore, may be very willing to promote the EITC to their low-wage employees as a program that will help increase their disposable income.

**Employers are better informed about the EITC.** In recent years, significant attention has been focused on creating accessible materials for employers and human resource managers to promote the use of the EITC. These efforts include the creation of toolkits with attractive posters for workrooms and nicely designed stuffers for paycheck envelopes. In addition, outreach efforts have focused on creating greater awareness at the workplace.

Thus, relative to other benefits, there is far more employer awareness of the EITC. In addition, these employer toolkits are starting to focus on additional benefits.

**Most employer initiatives began with a focus on EITC outreach.** Due to the lack of perceived stigma associated with the EITC, it is often viewed as the “low-hanging fruit”—the easiest work support around which to develop a successful outreach campaign. A key finding from our site visits was that an effort that begins with the EITC can broaden to include other benefits. An employer’s receptiveness to EITC outreach can function as an entry point for efforts to engage the employer in other outreach, including promoting savings and asset-building strategies.

**Employer outreach strategies tend to be local or regional in nature, and are enhanced by the fact that they are not run by government entities.**

**Initiatives to engage employers in promoting multiple benefit access tend to be local or regional, rather than state-initiated.** In our initial efforts to identify promising approaches, we surveyed state TANF and workforce agencies, but were generally directed toward local rather than formal efforts. The only multiple-site initiative we saw included the various Prosperity Campaigns throughout Florida. The Greater Miami Prosperity Campaign was created and implemented by the Human Services Coalition (HSC) in Miami-Dade County and has since expanded to include a number of other metropolitan areas in Florida, but it is not a statewide initiative and it is run by local organizations in each of the metropolitan areas. HSC’s role with the other Prosperity Campaigns is one of design and technical support.

**Local initiatives may coordinate with government, but their effectiveness seems enhanced by the fact that they are not run by government and that the interaction is between an employer and a trusted entity.** Across the sites we visited, we saw leadership by United Way and a range of other non-governmental organizations. The reason for this probably relates to the entrepreneurial and creative nature of these lead organizations, and to the fact that promotion of multiple benefits is not the “job” of any government agency, since the initiative cuts across federal, state, and sometimes local agencies. Moreover, we heard from community entities and businesses that non-governmental intermediaries can often be more effective than governmental entities in carrying messages about the importance of work supports. Some of the initiatives we visited involved close coordination with the IRS and state agencies; while in other sites, participants noted that these efforts were not a state priority. The City of San Antonio Department of Community Initiatives (DCI) plays a catalytic role in helping to coordinate multiple benefits, and many DCI employees are outreach workers connected directly to Super VITA sites, but they prefer to have the benefits accessed through the United Way and local nonprofit organizations.

**The initiatives are being supported largely by private entities.** Many of the initiatives are being supported by foundations, United Ways, and key business networks such as Corporate Voices for Working Families, and a few local chambers of commerce including minority chambers of commerce. In addition, the most successful initiatives rely heavily on the role of strong, talented champions. While this is often the case in the early stages of a new policy direction, it raises questions about the potential

for widespread replication and what leadership and technical attributes are required. In the long run, it seems likely that a clearer supportive role by government will be needed to foster sustainability.

**The most effective outreach strategies include having a strong and trusted champion for the efforts and developing a clear and concise message.**

**Having a strong and trusted champion of the outreach effort is critical.** The successes that we observed at each of the sites were heavily dependent on the existence of strong champions who were both committed to helping low-wage workers and were themselves creative and innovative social entrepreneurs. These champions are not always the top executives of the coordinating organization; in some cases, they are individuals who are adept at working with diverse stakeholders and systems and have built credibility and trust with employers. This is especially true in San Antonio. Similarly, the efforts in Miami and New York have been led by strong visionary leaders who have recruited knowledgeable staff and have cultivated relationships with many other partner organizations. For example, HSC and Seedco work with dozens of small businesses who value their expertise and ability to help generate resources for both the businesses and the employees. They are therefore able to leverage their trust to increase their outreach efforts.

**The best messengers for outreach efforts were ones from or close to the business community itself.** The McDonald’s franchise owners in Colorado were receptive to the message about EITC outreach because it came from the Colorado Black Chamber of Commerce through its partnership with Mile High United Way.

Similarly, in Miami, business associations, networks, and individual businesses were receptive because the campaign was able to find a seasoned business person who spoke the “business language,” had a strong marketing background, played a leadership role in local and state chambers and networks, and was able to utilize her strong personal business relationships to get others interested in the initiative. In New York, Seedco has been an effective messenger when connecting with businesses it has worked with in the past, or to which it has provided direct economic assistance. Similarly, in San Antonio, the United Way utilized its campaign staff’s strong relationships with employers to inform the latter of the potential benefits of work supports for their employees, capitalizing on pre-existing trust.

**A clear, concise, and business-relevant message is critical.** Businesses speak a very different language than human service and community development organizations; therefore, marketing materials must appeal to the business world, conveying the immediate benefits to the firm and its employees. For this reason, HSC markets public benefits to employers as “revenue maximization” and as “fringe benefits” to the employer and employees.

**Some employers believe that financial well-being is tied to job retention and productivity.**

One employer we spoke with researched and analyzed the financial distress that many of his low-wage workers face due to their limited income. As a result of this work, he was able to document the relationship between financial hardship and its negative impact in his workplace in terms of absenteeism and productivity level. We found that this theme was often compelling to businesses. As a

result, many employers are increasingly interested in financial education, financial services and benefits, the EITC, and other asset-building strategies as important ways to strengthen job productivity and retention. The McDonald’s entrepreneurs in Colorado were already helping some of their employees by lending cars, advancing paychecks, and helping with child care costs. Franchisers realized they could assist more of their low-wage employees through a new focus on increasing access to public benefits and banking services and products. They therefore became interested in providing education around banking services, EITC refunds, financial literacy and other public benefits, feeling that this could help their workers financially and increase retention rates.

## Recommendations for Program Expansion

While many of the programs we visited were promising, it remains unclear how many businesses and employees even the most successful campaigns can reach. While use of employer associations and networks can expand awareness, efforts are still primarily one-at-a-time approaches to local businesses. Through our research, we identified elements of several promising strategies—rather than a single strategy—for reaching low-wage workers. Below are a set of issues that community groups, nonprofit advocates, and/or state and local governments might want to weigh when considering the creation or expansion of an outreach program to increase participation in work supports.

- **Explore the possibility of expanding VITA sites to include multiple-benefit outreach.** Infrastructure already exists for



outreach to low-wage workers for income tax and EITC preparation. VITA centers exist nationwide between January and April, and rely on volunteers to help individuals with their tax returns. These centers could be used to promote other benefits and screen for eligibility, and could take advantage of benefit calculators and refund splitting to encourage low-wage employees to allocate a portion of their EITC tax refund for savings and other asset-building activities.

- **Investigate potential partnerships with commercial tax preparers so that they can also make connection to other work supports.** While VITA sites are broadly accessible in many communities, they most likely reach only a small percentage of individuals eligible for the EITC. Many more eligible people use commercial tax preparation sites, such as H&R Block, to claim the credit. H&R Block is developing a pilot program wherein tax preparers will make information available to low-wage customers about work supports that they may be eligible for, and will assist these customers in completing the forms necessary for application. Forging a relationship with commercial tax preparation sites could potentially increase the breadth of benefit outreach, thereby increasing the scale of the outreach programs and causing them to eliminate refund anticipation loans and other predatory lending practices.
- **Partner with existing human resource departments to link individuals with benefits.** In our research, we found very little outreach specifically geared toward human resource directors, employee assistance plan personnel, or their respective associations. While many small companies

may not have dedicated human resource departments, this may be a way to reach low-wage employees in companies that do. Tapping into this group may be another way to bring outreach efforts to scale as human resource managers—and to a greater extent employee assistance professionals—have experience in benefit management and talking to individuals about issues that may affect their ability to be productive employees. It would therefore make sense to recruit these professionals to become messengers for outreach around work supports. HSC's Prosperity Campaign in Miami Dade County has a monthly electronic newsletter entitled *Prosperity Matters* that is sponsored jointly by United Way of Dade County. The newsletter shares information on work supports and asset-building strategies with human resource directors and highlights the work of exemplary directors and businesses.

- **Expand financial literacy programs to include information about benefit programs.** Increasing attention has been focused on the creation of financial education courses for low-income individuals to increase their knowledge about budgeting, options for savings, and managing bank accounts. As became evident from our research, an effective strategy for reducing the stigma of food stamps and other public benefits was to couch the discussion of eligibility within a broader budgeting context. The curriculum is already infused with various strategies for increasing disposable income, such as avoiding high check cashing fees and other predatory lending practices and high interest rates on credit cards.

• **Work with “high road” employers.**

These are “good” employers that offer benefits and wages that can support a family. Employee-owned firms are one example; according to the National Center for Employee Ownership, between 9 and 11 million employees work in employee-owned firms. These and other businesses provide a supportive venue for creating awareness and access to multiple benefits for low-wage employees.

## Conclusion

The workplace has the potential to pay an important role in efforts to connect millions of low-earning workers with work supports. Promoting employer linkages should not be the only, or even the principal, strategy for efforts to expand participation in work support programs: while there are promising approaches, questions remain about whether such efforts can ever become large-scale and involve a broad range of employers. At the same time, current efforts offer significant advantages to employees—and opportunities for further research and work to strengthen the capacity of institutions and employers to help employees access important benefits.

## PROGRAM CONTACT INFORMATION

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**ENDNOTES**

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## Workforce Development Series

### ABOUT CLASP

The Center for Law and Social Policy (CLASP), a national nonprofit organization founded in 1968, conducts research, legal and policy analysis, technical

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