

Seedco

Innovations in Community Development

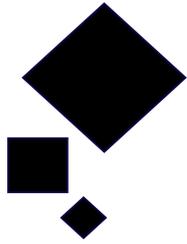


Dads At Work:

Successful Asset Building Models in
Responsible Fatherhood Programming

September 27, 2011

Presenter: Anna Verdiyan, Program Manager, Seedco



Agenda

1. Overview of Seedco
2. *Dads at Work* Program Goals
3. Fatherhood Community Network Model
4. Service Delivery Model
5. Asset Building Approach
6. Example: Non Custodial Parent EITC
7. Core Challenges
8. Best Practices
9. Who did We Serve?
10. Program Impact

Seedco

Seedco is a national nonprofit organization that **advances economic opportunity for people, businesses and communities in need.**

Seedco's mission is to impact vibrant community economic development by designing innovative programs, partnerships and services for workers, families, and businesses.



Seedco: Who We Serve

For more than 20 years, Seedco has worked with **underserved communities** to create and implement **innovative strategies** that generate **real economic opportunities**.



Help Workers Prepare for Tomorrow's Economy

- Skills training and re-employment services
- Ease access to aid such as food stamps, health and child care, and tax credits
- Career advancement for high-growth sectors



Ensure Small Businesses Succeed

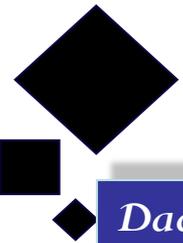
- Stabilization capital and technical assistance
- Assist in employee retention and development
- Provide consultation to create business strategies for emerging markets



Strengthen Non-Profits and Communities

- Help struggling nonprofits meet their communities' needs
- Enhance nonprofits' capacity to effectively mobilize stimulus funds
- Immediate and long-term investments in job-creating developments

Our integrated approach promotes short-term recovery and long-term opportunity among underserved communities.

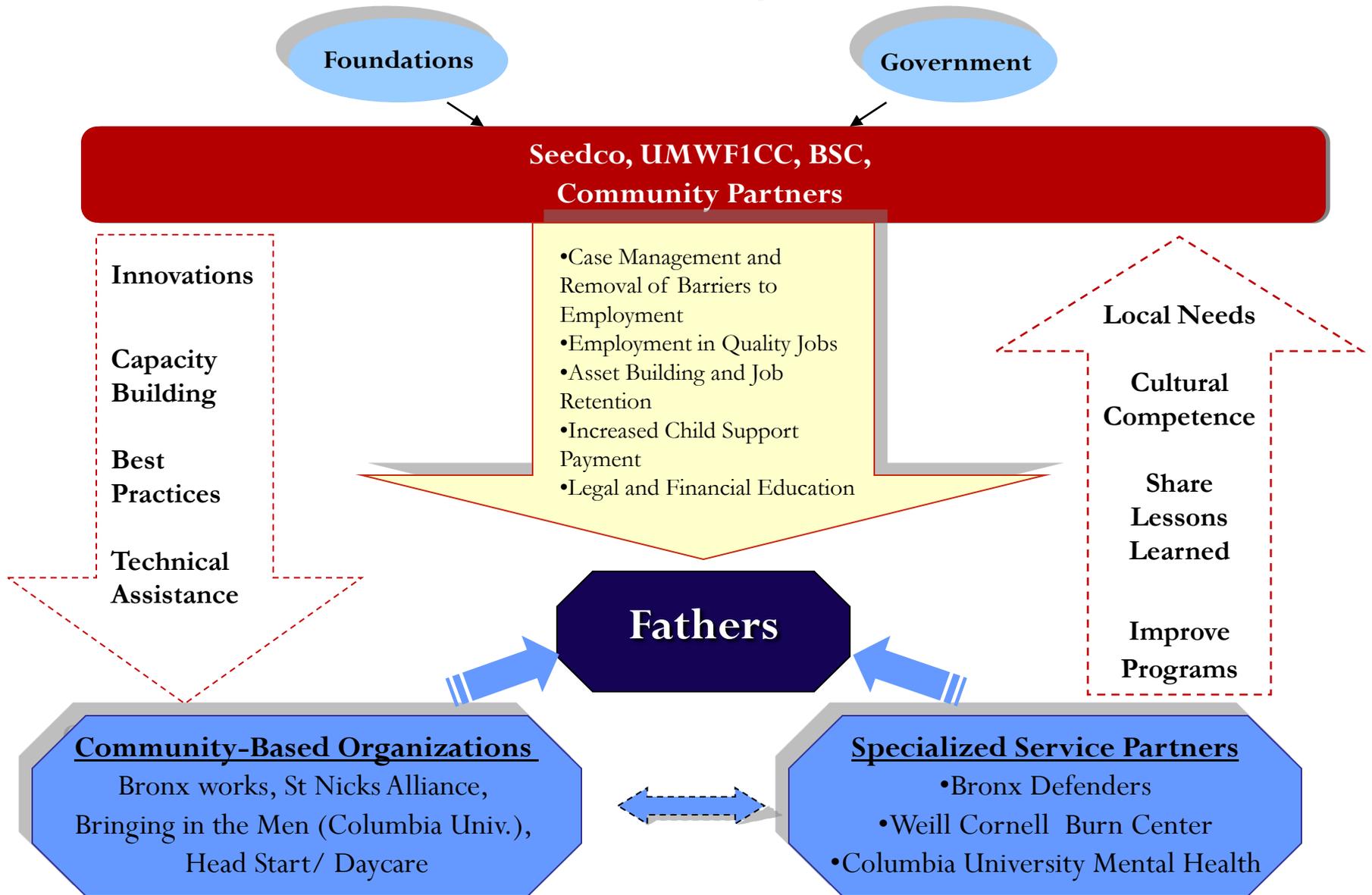


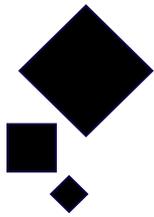
Dads at Work Program Goals

Dads at Work focused on helping low-income non-custodial parents find and maintain quality long-term employment; engage financially and emotionally with their children; connect to the formal child support system; and establish improved parent/child relationships.

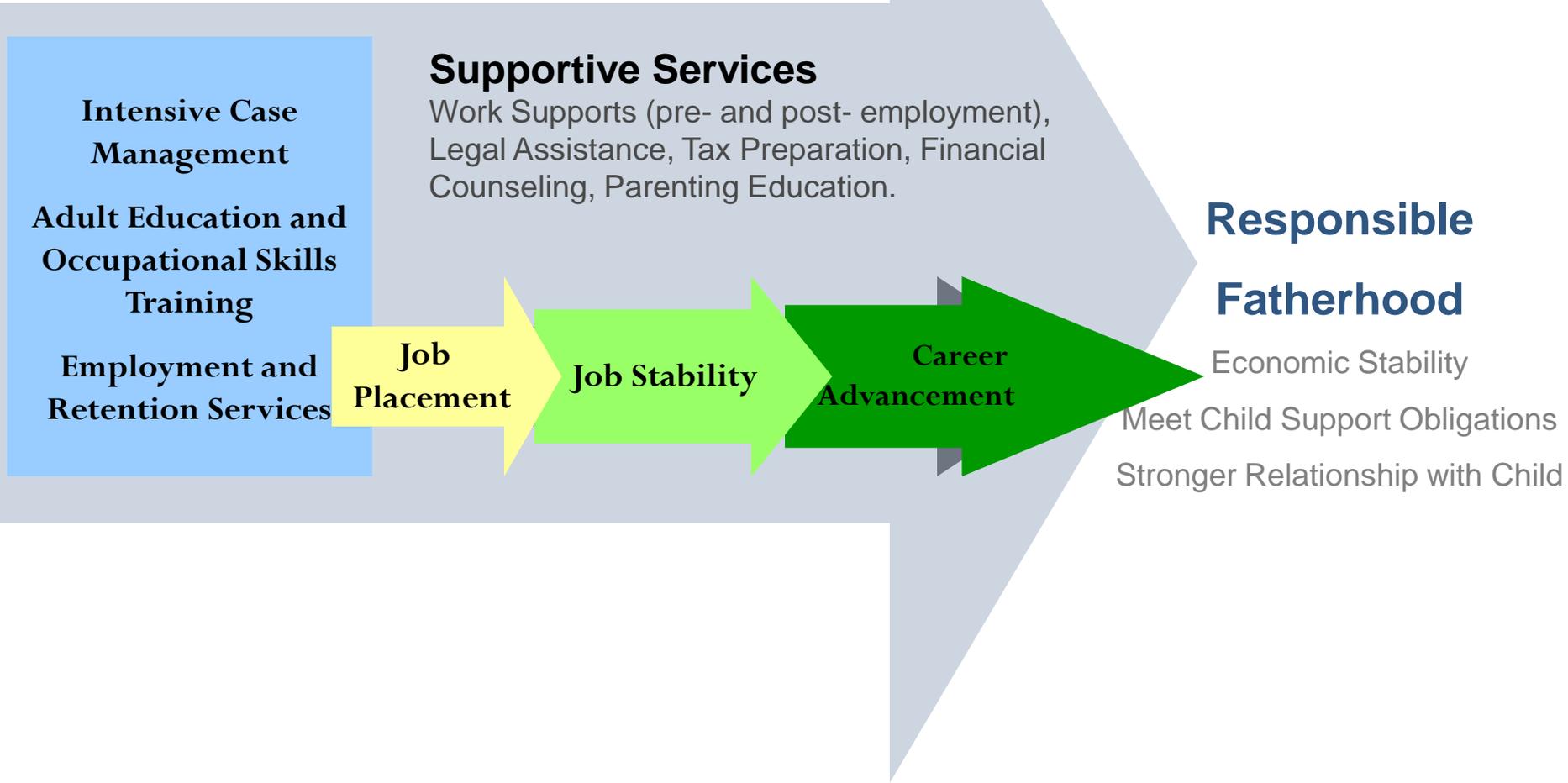
- **Areas of Service:** Seedco's community based partner network served non-custodial parents in Central Brooklyn, the South Bronx, and Upper Manhattan.
- **Target Population:** We focused on the three following age groups - 16-24, 25-34, and 35-45 and over. Participants will be unemployed or underemployed New York State residents with New York State child support orders who are TANF recipients or have an annual income of less than 200% of the federal poverty level
- **Outreach Strategy**
 - Community-based communications and marketing campaign
 - Cross-program referral process from Seedco and community partners, as well as from several city government partners.

Fatherhood Community Network Model





Service Delivery Model



Asset Building Approach

Pre-Employment Benefits Access

- Connecting fathers to benefits has been essential for our fathers' ability to maintain continuous employment and achieve income enhancement on top of their wages, resulting in consistent child support payments and responsible fatherhood, financially and emotionally.
- Asset building for non custodial fathers starts with a review of their child support case; reduction of arrears; order modification and a plan to reduce child support debt.
- Upon entering the *Dads at Work* program, case managers used *EarnBenefits*, Seedco's web-based technology tool, as part of the program intake, to screen employed participants for **work supports**, including food stamps, health insurance, housing subsidies, and more.
- *Dads at Work* offered a range of income enhancing benefits to ease the fathers' transition into the labor market and child support system and play a more substantial and positive role in their children's lives.
- According to the Urban Institute Study of Seedco's program, participants who accessed benefits were **36% more likely to gain employment** through the program than participants who did not access those benefits.

Asset Building Approach cont-ed

Post-Employment Benefits Access

- Case managers provided continued post-employment benefits access and counseling to all participants following job placement.
- Our **financial education training**, with its focus on monthly budgeting, child support re-payments and debt management, and understanding credit reports (critical knowledge areas for individuals managing wages and child support arrears), served to increase job retention.
- Case managers also connected fathers to housing, substance abuse counseling, legal, and other supportive services, as needed.

Example: Non-Custodial Parent EITC

- Targets low-to-moderate income workers who are not custodial parent (NCPs)
- Originated from NYS's Strengthening Families Through Stronger Fathers Initiative (2006)
 - Took innovative approach to encouraging low-income NCPs to find work, pay child support and become more engaged parents
- NCP EITC can reduce an NCPs tax liability, help pay-off back child support or refund money directly to the NCP (if amount of taxes owed and CS due satisfied)



Eligibility for NCP EITC

To be eligible, NCPs must meet all of the following:

- Full-year resident of NYS
- 18 years or older at the end of the tax year
- Parent of a child who did not reside with them in tax year and was less than 18 years old at end of the tax year
- Have current child support order paid through the NYC Office of Child Support Enforcement Support Collection Unit for at least 6 months of tax year
- Paid **100%** of child support owed for the tax year
- Earned **\$34,000 or less** in the tax year



NCP EITC Common Barriers

- **Residency Requirement** - Not a full-time NYS Resident.
- **Inability to Obtain Social Security Number** – Custodial parent will not give child's social security number to NCP.
- **Not Connected to Child Support System** - Child support paid to custodial parent in informal arrangement, *not via OCSE*.
- **Inconsistent/Late-Payments** - Due to job loss or other financial issues, NCP unable to pay child support on time each month.
- **Not Up-to-Date on Payments** - NCP does not pay 100% of child support obligation due for the tax year - which does not include pay-off of arrears amounts from prior year(s).
- **Knowledge Gap** - NCPs are not educated in the finer points of eligibility, need to learn that the NCP EITC is in fact attainable.



EITC NCP Asset Building Potential

Earnings	Estimated EITC Refund for 2010
\$3,000	\$578
\$6,000	\$1,143
\$9,000	\$848
\$12,000	\$610
\$15,000	\$610
\$18,000	\$560
\$21,000	\$464
\$24,000	\$368
\$27,000	\$272
\$30,000	\$176
\$33,000	\$80



Integrating Workforce, Non-Custodial Parent Programs and VITA

- Misconception is that you have to have custodial kids to be eligible for EITC. A single individual without qualifying children who makes less than \$13,660 in 2011 can qualify for the credit. The NCP may be able to qualify with a higher income if they also have custodial children they can claim.
- Targeting clients new to the workforce and introducing tax and other work supports.
- Targeting clients who have worked part-time or for only part of the year.
- Discussing EITC as an incentive to begin employment or to work additional hours.
- Presenting tax credits as asset-building opportunities that offset the loss of public benefits.



Core Challenges

- The prospects for absent fathers are troubling: low-income, limited work history, possible criminal background, in many cases with significant and long-term **child support arrearages**.
- Fathers with child support payment and re-payment issues, and debt are challenged to maintain economic self-sufficiency from employment alone.
- Fathers' unawareness of potential eligibility for child support assistance and other public benefits, or misunderstanding of the impact of benefits in light of their child support arrears.
- Fear of engaging in another layer of onerous paperwork process in addition to potentially existing public assistance case-related procedures and child support-related documentation.

Best Practices

- A robust employment-focused model with robust supportive asset building services to address acute barriers to employment and connect to jobs immediately with an intensive combination of customized post-employment interventions.
- Intensive legal services - legal advocacy, court representation and assistance to reduce child support debt and monthly payment in collaboration with local child support enforcement office.
- Leveraging partnerships with city agencies that already serve non-custodial fathers.
- Peer support groups, financial education, mentoring and mental wellness services.

Best Practices cont-ed

- **Government Partnerships:** Working with the Department of Education to expand your outreach for fathers in underserved community institutions with high demand for EITC and child support services such as public schools, daycare centers, headstart programs, etc.
- **Employer Collaborations:** Offering to work with your local employers, primarily small businesses and targeted industries such as security, construction and maintenance (e.g. by co-locating benefit and VITA services or through referrals) to engage fathers while increasing their chances to stay on the job successfully and by this benefiting the bottom line of the employer.
- **Special Events:** Providing EITC workshops, EITC luncheons, and tax preparation fairs for groups of fathers.
- **Linkages with Community-Based Organizations:** Creating referral mechanisms as well as co-location of services in established local community organizations with strong connections to the working families. Leveraging their client base as well as space to implement your marketing campaign.
- **Developing a Rigorous Marketing Campaign:** This includes informational materials, mailings, flyers, give-aways to all the institutions you partner with. Potentially, as more resources are needed to carry this out, engaging a **local community foundation** to support the outreach piece in the community.

Who did we serve?

The Demographics

- ◆ 10% are Young Fathers (16-24 Years)
- ◆ Most are between 25 and 45 years Old
- ◆ More than half live in the Bronx
- ◆ 98% are African American or Hispanic
- ◆ 63% have never been married
- ◆ Most have HS Diploma or less
- ◆ 21% report a criminal record

Dads at Work Impact

- ◆ Enrolled 229 Fathers
- ◆ 137 placed
- ◆ 70% achieved 3-month retention
- ◆ 90 increased child support payments
- ◆ 90 increased contact with their child
- ◆ 20% of fathers were ex-offenders; 48% have been placed in jobs.
- ◆ 41 had Free tax preparation; 32 eligible for EITC; 2 eligible for NCP EITC
- ◆ 176 screened for Public Health Insurance; all were eligible and enrolled.
- ◆ 223 received intensive case management services
- ◆ 229 received legal counseling and assistance

Contact Information

Anna Verdiyan

Program Manager, NYC Community Based Programs

Seedco

915 Broadway, 16th Floor

New York, NY 10010

Tel: 212-994-2725

Fax: 212-473-1468

averdiyan@seedco.org

www.seedco.org