Work Matters

Employment as a Tool for Preventing Homelessness and Improving Health

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EMPLOYMENT AS A TOOL FOR PREVENTING HOMELESSNESS AND IMPROVING HEALTH

Intersection of Health, Employment, and Homelessness

Poor health, unemployment, and homelessness are interconnected conditions that can exacerbate and reinforce each other. A physical or mental health condition that results in loss of employment can, in turn, lead to homelessness if an individual exhausts savings. Lack of housing increases an individual’s exposure to disease and can worsen preexisting medical conditions. Poor health only makes it more difficult to secure and maintain employment to pay for housing. In short, employment is a significant social determinant of health. Employment-related services may be provided as part of a health center’s case management activities. This guide supports integration of employment-related interventions with the already robust primary care and housing services being provided by health care for the homeless projects and related service providers.

Individuals experiencing homelessness consistently rank paid employment alongside health care and housing as a primary need, and numerous studies find that increased income is a

2 Ibid.
strong predictor of a person exiting homelessness and maintaining housing. In addition to improving access to health care and housing, income from work helps individuals access food, clothing, and other essential services that increase personal, family, and community wellbeing. Beyond its financial impact, being employed in a culture that highly values employment has important psychological benefits. Employment also shows promise in supporting recovery from mental illness and addiction, which may in turn improve physical wellbeing. Linking individuals and families with stable, earned income from employment is a critical tool in the fight to prevent and end homelessness and foster better health.

Health care providers serving people experiencing homelessness can play an important role in connecting individuals with employment opportunities and should be aware of the service models and strategies that are most effective in serving this population. This paper summarizes workforce development models, asset-building strategies, federal funding sources, and recommendations for employment and homeless services providers seeking to address the employment goals of their participants. Additional resources on these topics and examples of community-based homeless services and employment programs serving individuals experiencing homelessness are available through the National Transitional Jobs Network’s Working to End Homelessness Project.

**Effective Employment Models for People Experiencing Homelessness**

There is a range of evidence-based and promising models to support individuals experiencing or at risk of homelessness to find and keep employment. While many workforce programs offer basic employment services such as assistance with job searches, help with resume writing, classes on work readiness, or access to transportation and child care, the models described here are more structured, intensive, and targeted with the intent to serve people with multiple barriers to employment.

These principal models primarily target individuals who would be very unlikely to find and keep a job without the intervention.

**Transitional Jobs:** The transitional jobs (TJ) model combines wage-paid work, job skills training, and supportive services to help individuals facing barriers to employment, such as experiencing homelessness or having a criminal record, succeed in the workforce. TJ participants earn income, acquire a work history and references, and gain access to benefits such as Unemployment Insurance, Social Security, and the Earned Income Tax Credit.

**TJ Core Program Elements**

- Assessment to identify participant strengths and barriers
- Job readiness and life skills classes to support successful workplace behaviors
- Employment-focused supportive services to manage barriers
- A real, wage-paying work experience to learn and practice work readiness lessons
- Unsubsidized job placement and retention services to help participants enter and stay in employment
- Linkages to education and training to build skills and support career advancement

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5 (Evans)
7 (National Coalition for the Homeless, 2009)
8 (Bush, Drake, Xie, McHugo, & Haslett, 2009)
Individualized Placement Support: Individualized placement support (IPS) is the standard evidence-based model of supported employment for helping individuals with a mental illness find and keep a job in the competitive labor market. IPS is based on the theory that the best way to foster self-sufficiency for people with mental illness is to help them gain rapid entry into the competitive labor market while providing supportive services, such as one-on-one job coaching, on-the-job training and credentialing, mental health treatment, and ongoing reassessment to identify and address emerging barriers. The IPS model has been tested using quasi-experimental methods, randomized controlled trials, and numerous other methods, and these studies have demonstrated IPS’s strong outcomes for placement, retention, and cost-effectiveness. The model also yields strong evidence for effectiveness in serving individuals with substance use issues experiencing homelessness. Research shows that IPS participants across a range of types and severity of mental health issues have similar employment outcomes.

Alternative Staffing: Alternative staffing organizations (ASOs) broker temporary entry-level job placements for individuals with diverse barriers to employment including individuals at risk of or experiencing homelessness. Unlike conventional staffing firms, ASOs aim to develop a quality ready-to-work labor force for employers while also helping jobseekers learn workplace skills, build experience, earn an employment record, and leverage temporary placements into conventional staffing firms, ASOs aim to develop a quality ready-to-work labor force for employers while also helping jobseekers learn workplace skills, build experience, earn an employment record, and leverage temporary placements into

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permanent jobs. ASOs support participants through work-readiness training, case management, and the provision of supportive services including transportation, job coaching, and assistance transitioning from temporary to permanent positions. Research shows ASOs’ effectiveness: one demonstration found that 16 to 41 percent of temporary workers transitioned to permanent positions with the same employer. ASOs may also serve as bridges between entry-level work and career advancement opportunities given the flexibility of employment and the ability for participants to co-enroll in training. Most ASOs achieve significant financial self-sustainability through fee revenue from employers: one field survey found that ASOs tend to cover at least 75 percent of operating costs through fee revenues, with the remainder covered by grants.

**Customized Employment:** Customized employment (CE) tailors job positions to an individual’s strengths and abilities while still meeting an employer’s needs. Numerous case studies show CE’s promise in serving disadvantaged jobseekers, including those with disabling conditions. Along with providing participants with supportive services, CE programs help jobseekers and employers negotiate and customize employment to meet the worker’s assessed strengths, challenges, interests, and goals as well as the employer’s needs. CE can open employment opportunities through a number of practices, such as *job carving*, which redefines a job position, limiting tasks to those that meet the participant’s strengths and interests while meeting the employer’s needs; *job sharing*, which divides the tasks of a full job among multiple participants according to their complementary strengths and interests, thus meeting the employer’s full demands; *job negotiation*, which restructures a full position to meet the participant’s needs while still meeting employer demand; and *self-employment*, which empowers participants to develop a microenterprise within or outside of a larger business. CE has shown to be promising in helping permanent supportive housing residents achieve community-based employment.

**Vocational Rehabilitation Services:** Vocational rehabilitation (VR) agencies provide employment-related services geared to individuals with disabilities, especially those with significant disabilities. Individuals with physical or mental disabilities that present a substantial challenge to obtaining employment may qualify for VR services. VR services may be a good fit for individuals experiencing homelessness. Services include vocational counseling, interpreter services for individuals who are deaf, reader services for those who are blind, supported employment services, and job placement services.

**Homeless Veterans’ Reintegration Program:** The Homeless Veterans’ Reintegration Program (HVRP) serves homeless veterans through reintegration into meaningful employment within the labor force. Services utilize a case management approach that directly assists veterans and connects them to a variety of services. Services include job placement, training, career counseling, and resume preparation. Support services are also available.

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31 (U.S. Department of Housing and Urban Development Office of Community Planning and Development, 2008)
32 (United States Department of Labor)
Asset-Building Strategies That Can Be Integrated with Employment Models for People Experiencing Homelessness

Savings and assets play an important role in helping individuals meet their short-term needs and establish a safety net. Too many low-income earners are “asset poor”—in 2007, for example, 57 percent of low-income families lacked the financial resources to live at the federal poverty level for even three months. To foster long-term economic security, asset building and financial education are critical as integrated components of workforce development models.

Assistance with Obtaining Identification: Many individuals experiencing homelessness lack photo ID or other identification documents, making it difficult or impossible for them to open bank accounts, apply for public benefits, or gain lawful employment. Obtaining identification poses special obstacles to individuals experiencing homelessness, who may be unable to prove residency because they lack a stable address or may be unable to afford a photo ID or the supporting documents (e.g., a birth certificate) necessary to obtain it. It is essential that any employment program that seeks to integrate asset building assist clients as needed to obtain these essential documents. Some states, such as Illinois, have passed legislation requiring the state to waive the fee associated with obtaining state-issued identification for individuals experiencing homelessness.

Financial Education and Coaching: Financial education is the cornerstone of asset building. Components of financial education vary but typically include introductions to bank services and credit, instructions on choosing and keeping a checking account, and techniques to track money and budget a paycheck—a skill that may be especially useful for individuals who have been out of the workforce for a long time. Low-income individuals may particularly benefit from training on how to access public benefits, avoid predatory lending, and understand credit card costs. The FDIC’s Money Smart for Adults is a free, fully scripted curriculum that covers basic financial topics. Programs may also consider offering participants one-on-one financial coaching to help clients develop realistic financial goals, hold clients accountable to those goals, and provide clients with a structured time to practice financial management skills.

Transitioning into the Banking Mainstream: Using a bank ensures a safe place to store earned income, minimizes the high costs associated with using alternative financial services like check cashing services, and helps individuals avoid predatory, high-interest lenders. In 2011, nearly one-third of households with an annual income below $15,000 were “unbanked,” meaning no one in the household held a checking or savings account. Many unbanked individuals believe they do not have enough money to maintain an account and may fear high minimum balance requirements or service and overdraft fees. Unbanked individuals may also have problematic banking histories that make it difficult to open new accounts. Programs should connect clients to safe and affordable financial services and products, such as those offered by financial institutions participating in Bank On, a national initiative to bring unbanked and underbanked individuals into the financial mainstream. Bank On financial products typically include low- or no-cost checking accounts, a low or no minimum monthly balance, and flexibility in opening accounts for individuals with problematic banking histories. If there is no Bank On program in your community, you may connect individuals to local banking institutions that offer financial products similar to those provided by Bank On participants.

40 Ibid.
**Match-Savings Programs:** A match-savings program can encourage savings among low-income individuals while leveraging their income toward growing their financial assets. Assets for Independence (AFI) projects help low-income individuals save earned income in matched savings accounts called Individual Development Accounts (IDAs). While hundreds of organizations run AFI-funded IDA projects, participants generally must use their IDA savings toward achieving objectives related to acquiring a first home, capitalizing a small business, or enrolling in postsecondary education or training. While these objectives are critical for long-term financial stability, they may not align with the shorter-term but critical savings goals of individuals experiencing homelessness, such as paying a first month’s rent or reducing debt. To best serve their clients’ needs, programs may develop their own match-savings models to facilitate their clients’ savings goals. For example, as part of its IDEA Initiative, Heartland Human Care Services developed a 2:1 match-savings model in which participants can earn up to $400 in matched savings and can choose how to best use their saved money.

**Connecting Workers to Tax Credits:** Individuals experiencing homelessness who earn income may be eligible for tax credits including the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC). However, these workers may face barriers to claiming these credits. Individuals experiencing homelessness may lack a stable mailing address, preventing them from receiving tax-filing documents on time; moreover, they may not have a safe place to store the documents they do receive. Employment programs can mitigate these barriers by allowing participants to use the program’s mailing address for tax purposes and storing participants’ important tax-related documents. Employment programs also can connect clients with Volunteer Income Tax Assistance (VITA) program sites, which provide free tax preparation and filing for qualified low-income individuals. VITA sites are generally open from late January to mid-April and can be found by way of the IRS’s online locator tool.

**Federal Funding and Initiatives to Support Local Employment Programs**

The recognition of the importance of increasing economic security in the Federal Strategic Plan to Prevent and End Homelessness signals a national commitment to addressing the lack of earned income as one of the drivers of homelessness. A number of federal resources can be leveraged to support the planning and implementation of employment solutions targeted to individuals experiencing or at risk of homelessness. The chart in the Appendix outlines federal funding sources for this purpose. In the absence of new funding and to coordinate housing and employment systems, city and county initiatives have developed across the country.

- The Workforce Development Council Seattle–King County Committee to End Homelessness: Building Changes has embedded employment in the Seattle Plan to End Homelessness and implemented an innovative homeless employment navigator system to enhance Workforce Investment Act services for homeless job seekers, use existing resources, and improve knowledge, communication, and collaboration between homeless and workforce systems.

- The Miami-Dade County Homeless Trust & South Florida Workforce have implemented mobile workforce units throughout the county that are fully equipped with technology to travel to homeless assistance centers along with placing an employment counselor at each homeless assistance center. They have also converted government-owned surplus property into permanent supportive housing and a 22-acre organic farm with a farmer’s market and have included an on-the-job training component at the farm to provide employment and training opportunities.

- The Maricopa County Human Services Department & Central Arizona Shelter Services, Inc., have convened as the Maricopa Human Capital Collaborative to develop a regional vision for leveraging funding and providing workforce and human services. As a result of this effort, a Human Services Campus—consisting

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43 Ibid.
of homeless and human services providers, including the local health care for the homeless grantee—was established to deliver a continuum of services to individuals and families experiencing homelessness.

Equally as important as city- and county-led collaborations and initiatives, community-based health care providers can effectively work to ensure that participants facing homelessness or lack of stable housing are served by existing workforce development and income-support systems. Building relationships at the local and state level with the public workforce development and Temporary Assistance for Needy Families (TANF) systems can prove beneficial to ensuring access and prioritization for employment and income-support services and benefits for participants experiencing or at risk of homelessness.

Recommendations for Health Care Organizations on Promoting Employment for Patients Experiencing Homelessness

Organizations serving individuals experiencing homelessness should consider employment a critical strategy to prevent and end homelessness and even measure employment as a consumer outcome. Health care organizations serving people experiencing homelessness should consider the health benefits of employment and the housing stability that earned income can support for their patients. There are several ways in which health care-focused organizations can support employment opportunities for people experiencing homelessness, including many that can be implemented in the short term at little cost.

Providers may consider the following practices:

- **Become employment-sensitive and integrate conversations and goals related to employment within therapeutic practice.** Developing an organizational culture that is sensitive to clients’ employment needs can start with easy steps like including a question about the desire or need for employment on intake and interview forms, providing clients and staff with lists of employment related resources, and posting employment openings or encouraging posters in common areas. Agency staff may harbor incorrect presuppositions about clients’ interests in working or ability to work, and fostering cultural sensitivity in this regard can be a valuable agency undertaking. The experience of examining one’s own possible biases can diminish the likelihood of inadvertent comments that undermine clients’ interest in employment. Individuals who have survived homelessness often have deep reservoirs of resilience and coping strategies developed in harsh conditions. Identifying and building upon these strengths will provide personal validation and emotional support for consumers and can also increase the potential for a successful job performance. Stages of change theory or motivational interviewing techniques can help staff members of all disciplines engage with clients who are moving toward changes like becoming employed. As soon as a client expresses an interest in employment as a means to meet their personal goals, providers should begin the process of including employment in their individualized plans, locating and/or providing employment services, and identifying employment opportunities. If participants are engaged in counseling, suggest employment as a possible way to meet individual goals whenever appropriate. Many organizations serving people experiencing homelessness use motivational interviewing techniques to help individuals understand how employment can help them achieve personal goals of stable housing, increased income, and self-sufficiency.

Opportunities for peer support, such as job clubs, appear to have a positive impact on employment outcomes as well. Job clubs function like support groups focused on job-seeking; participants offer each other guidance on finding and securing work and hold one another accountable for following through on job search activities.

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44 (Prochaska, 2013)
45 (Motivational Interviewing)
Job clubs are associated with better employment outcomes for multiple populations as well as improvements in mental health and self-efficacy.

- **Develop partnerships and referral networks.** Organizations with expertise in delivering employment services to people experiencing homelessness already exist in many areas. According to surveys and interviews with employment service providers, most referral relationships are informal and reciprocal; they are based on personal relationships between professionals and typically involve referrals that flow in both directions. A slightly more resource-intensive approach to partnership involves co-locating personnel or services with partner organizations, such as locating a “navigator” for individuals experiencing homelessness at a local One-Stop Career Center (public workforce office) or locating a recruitment and intake worker from an employment-focused community-based organization at the site where health care services are delivered.

- **Provide onsite, in-house employment services.** Where resources and capacity allow, organizations may want to staff and deliver some employment services on site. For most health care providers this will be a mid- to long-term goal necessitating some planning and fundraising before implementation. Nevertheless, adding a staff member who specializes in providing or connecting clients or patients with employment services can have a substantial impact. Onsite services could include job search assistance, job clubs, coaching, work-readiness training, or mentoring. Simple steps such as providing professional clothing for interviews or access to computers and phone banks for self-directed job searches can be useful as well. By providing some critical employment services on site, providers can make it much easier for clients or patients to begin pursuing employment as soon as they have expressed a desire to do so.

- **Carve out positions within your operations for supported employment or subsidized employment slots.** Every workplace holds some potential for creating earned-income employment positions for clients. Organizations should examine their operations to identify functions that could be performed by a participant worker. Since these functions must be performed and paid for with organizational resources regardless, creating subsidized or supported slots may be a low-cost option for providing valuable work experience and earned income for participants. Although some functions in a health care setting may not be appropriate for subsidized or supported employment, there are many potential opportunities to carve out slots. Many health centers have begun hiring consumers as community health workers (CHWs), an approach to service coordination and cost saving that is becoming more widespread with the Affordable Care Act. The Edward Hines, Jr., VA Hospital in Illinois has carved out transitional and supported employment opportunities throughout the hospital’s operations, including positions in the print shop, the storing and distribution of supplies, and in food service. Be careful to avoid displacing existing workers when carving out these opportunities and be sure to involve unions in the planning and decision-making process in workplaces in which hourly workers have collective bargaining agreements.

### Case Examples

Several HCH projects actively support employment efforts. Here are four examples:

- **Project Renewal** in New York offers the “Next Step” department, which helps individuals who are in recovery from addiction or mental illness progress to independent living. Project Renewal clients achieve this through


47 (National Health Care for the Homeless Council)
educational and work-readiness programs, training and internships, and placement in jobs. Clients meet with a vocational counselor, who helps the individual identify goals and concrete plans for realizing them. Project Renewal boasts a 72 percent success rate for employment outcomes.

- *Santa Cruz County Homeless Persons Health Project*, in California, couples employment with housing first as a tool to assist its clients in gaining full health. Christine Sippl, Santa Cruz HCH coordinator, has observed that “one of the best predictors of maintaining housing is employment.” Santa Cruz contracts with a nonprofit that focuses on employment for people who experience chronic homelessness and/or homelessness and co-occurring disorders. A job counselor provides individualized services, depending on the client’s needs—one person may simply need a pair of boots, another ongoing job coaching and encouragement. Counselors attempt to work with the client until he or she is prepared and finds the right fit.

- *Central City Concern* in Portland, Oregon, uses an individual placement and support (IPS) model to assist individuals experiencing homelessness and several other conditions, including substance abuse, mental health, and criminal histories. Its employment program functions independent of its HCH services; however, nearly 30 percent of IPS participants receive health care services from the HCH program. Its particular model has proven very successful: a study determined that 71 percent of the 319 individuals enrolled in the employment program obtained competitive employment. Central City Concern develops relationships with potential employers and coaches program participants on the basics of interviews, resumes, and professional attire. Central City Concern sees employment as a logical extension of recovery.

- *The Colorado Coalition for the Homeless*, as part of a permanent supportive housing development, built Pizza Fusion, a social enterprise in Denver. This business provides on-the-job training for homeless and formerly homeless individuals who are having difficulty finding work. Employees master job skills that enable them to be successful within the hospitality sector or other occupational areas. Pizza Fusion maintains strong relationships with other businesses in order to refer professional and successful candidates for employment positions. All staff members, except for the general and assistant managers, are either currently or formerly homeless and receive housing or health care services from the Colorado Coalition. Employees also receive support from the Coalition’s employment counselors.

**Conclusion**

People experiencing or at risk of homelessness regularly cite employment as a need and goal. Employment is a social determinant of health that health care providers can address using a culturally sensitive lens and through a variety of programmatic options. The intention of this brief is to stimulate and support current and future implementation of employment solutions aimed at individuals experiencing or at risk of homelessness, to spur investment and collaboration between systems, and to foster best practices. Health care providers serving people experiencing homelessness can play an important role in connecting individuals with employment opportunities and may wish to implement the service models and strategies that are most effective in serving this population.

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48 (Project Renewal)  
49 (Sippl, 2013)  
50 (Evans)  
51 (Colorado Coalition for the Homeless, 2012)
## Appendix

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<tr>
<th>Federal funding stream</th>
<th>Federal Department</th>
<th>Eligible population</th>
<th>Type of funding</th>
<th>Can subsidize wages?</th>
<th>Can pay for training and supportive services?</th>
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<tr>
<td>Temporary Assistance for Needy Families (TANF)</td>
<td>Health and Human Services (HHS)</td>
<td>Low-income (as defined by state) families with children</td>
<td>Block grant to states</td>
<td>Yes</td>
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<td>Community Services Block Grant (CSBG)</td>
<td>HHS</td>
<td>Poor individuals and families—states may opt to raise income limit to 125% of the federal poverty level</td>
<td>Formula grant to states—90% of funds must be allocated to “eligible entities” at sub-state levels. These are typically Community Action Agencies.</td>
<td>Yes</td>
<td>Yes</td>
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<td>Workforce Investment Act (WIA)—Adult and Dislocated Worker programs</td>
<td>Department of Labor (DOL)</td>
<td>Under WIA Title I, “adults” are individuals age 18 and over. “Dislocated workers” include those who have been laid off or have received notice of termination from employment, are self-employed but unemployed due to general economic conditions, or are displaced homemakers. The adult funding stream incorporates a priority of service for public assistance recipients, other low-income individuals, and veterans when funds are limited. WIA services are often provided in One-Stop Career Centers.</td>
<td>Formula grant to states—95% of funds must be passed through to local workforce investment areas.</td>
<td>Supports wage subsidies as part of on-the-job training; paid work experience can be built into some other activities but is rare</td>
<td>Yes</td>
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| Workforce Investment Act (WIA)—Youth | DOL | To be eligible, a young person must be age 14 to 21, be low income, and have at least one of the following barriers:  
  • Be deficient in basic literacy skills;  
  • Be a school dropout;  
  • Be homeless, a runaway, or a foster child;  
  • Be pregnant or a parent;  
  • Be an offender; or  
  • Require additional assistance to complete an education program or to secure and hold employment. At least 30 percent of formula funds must be allocated for out-of-school youth | Formula grant to states—95% of funds must be passed through to local workforce investment areas. | Yes | Yes |
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<td>Community Development Block Grant (CDBG)</td>
<td>U.S. Department of Housing and Urban Development (HUD)</td>
<td>Programs should benefit primarily “low- and moderate-income” individuals, defined as having family income under 80% of the family median income for that area.</td>
<td>Cities and large urbanized counties receive direct formula funding from HUD; states receive formula grants to cover the remainder of states. While most funds go to construction projects, 15% of funds may go to “public services” including job training.</td>
<td>Yes, as part of job training or microenterprise development, but rare</td>
<td>Yes</td>
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<td>Supplemental Nutrition Assistance Program (SNAP) Employment and Training (E&amp;T)</td>
<td>U.S. Department of Agriculture (USDA)</td>
<td>Any SNAP (food stamp) recipient who does not receive ongoing cash assistance from TANF. Recipients are eligible to participate in E&amp;T services only during the months when they are receiving SNAP benefits.</td>
<td>States receive grants for E&amp;T costs. Some expenditures over the allotted grant funds may be reimbursed by federal funds at 50%.</td>
<td>No, E&amp;T funds may not be used for wage subsidies</td>
<td>Yes, including retention activities for up to 90 days</td>
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<td>Senior Community Service Employment Program (SCSEP)</td>
<td>DOL</td>
<td>Older, low-income adults who are 55 and older and have incomes of no more than 125% of the federal poverty level. An eligible individual is given priority for SCSEP program services if the individual is 65 years of age or older or if the individual has a disability;</td>
<td>Competitive grant</td>
<td>Yes</td>
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<td>Second Chance Act Demonstration Grants</td>
<td>U.S. Department of Justice (DOJ)</td>
<td>Individuals who have been incarcerated</td>
<td>Competitive grant to states, units of local governments, and tribal entities.</td>
<td>Yes</td>
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<td>Unemployment Insurance (UI)</td>
<td>DOL</td>
<td>UI recipients. Under a provision created by the Middle Class Tax Relief and Job Creation Act of 2012, up to 10 states may receive waivers allowing them to use UI administrative funds or trust funds to provide wage subsidies for employer-provided training, or direct disbursements not to exceed the weekly benefit amount of an individual, to employers who hire those receiving unemployment compensation.</td>
<td>States receive formula allocations of administrative funds. Trust funds are funded from state UI taxes.</td>
<td>Yes</td>
<td>Under waiver authority (no states have applied)</td>
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<td>Supplemental Nutrition Assistance Program (SNAP) Work Supplementation</td>
<td>USDA</td>
<td>Limited to individuals receiving SNAP and TANF cash assistance—benefits under both programs may be paid in cash as a wage subsidy to an employer who agrees to hire and employ recipients. Oregon is the only state currently running a program under this option (JOBS Plus).</td>
<td>SNAP is an individual entitlement, administered by the states and funded by the federal government. Operating a work supplementation program is a state option, and must be included in the state SNAP plan.</td>
<td>Yes</td>
<td>No</td>
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<td>Integrating Financial Security and Asset-Building Strategies into Workforce Development Programs</td>
<td><a href="http://cfed.org/assets/pdfs/Integrating_Financial_Security_and_Asset-Building_Strategies_into_Workforce_Development_Program.pdf">http://cfed.org/assets/pdfs/Integrating_Financial_Security_and_Asset-Building_Strategies_into_Workforce_Development_Program.pdf</a></td>
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<td>The IRS Free Tax Help Locator Tool</td>
<td><a href="http://irs.treasury.gov/freetaxprep/">http://irs.treasury.gov/freetaxprep/</a></td>
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<td>Maricopa County Health Care for the Homeless</td>
<td><a href="http://www.maricopa.gov/publichealth/services/Homeless/">http://www.maricopa.gov/publichealth/services/Homeless/</a></td>
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<td>Transitional Jobs Program Locator</td>
<td><a href="http://www-transitionaljobs.net">http://www-transitionaljobs.net</a></td>
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<td>US Department of Labor Customized Employment Resources</td>
<td><a href="http://www.dol.gov/odep/topics/CustomizedEmployment.htm">http://www.dol.gov/odep/topics/CustomizedEmployment.htm</a></td>
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