

## State Resource Guide

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The report that follows includes examples of state and locally administered programs that are provided to low wage workers or those moving towards employment, as well as their families. Not all states have every program and some states may very well have additional programs not listed below. This guide is based on Sagamore's experience with states in looking at the various state programs that low wage workers may utilize.

The guide is general and is intended to help states begin to think through the many programs they have through the state that can assist low wage workers. Each state can insert the names of its specific programs, along with specific eligibility requirements, and direct contacts where customers can go to access services. Programs included in this guide are all programs that are based on individuals' and families' percentage of poverty level.

To be most useful the guide needs to cut across all state programs and must be easily accessible to caseworkers, state and local agencies, and organizations who work with low income families.

Knowing that all working families need a range of supports for their families and themselves that may include caring for young children and older adults, medical issues (preventative health issues, mental health, physical health, behavioral issues), educational needs (tutoring, screening, after school and before school care, ESL, GED) as well as other social, psychological and behavior supports, many states have programs that are either state or federally funded that assist low income families with these much needed services.

### WORKFORCE INVESTMENT PROGRAMS

One-Stop Career Centers provide a full range of assistance to job seekers at one location. Established under the Workforce Investment Act, the centers offer job listings, job referrals, job search workshops, résumé assistance, training referrals, career counseling and other employment-related services. Generally, state labor departments administer these programs and along with Workforce Investment Boards and other Workforce Investment Act partner to provide a network of One-Stop Career Centers across the State. Other services may include learning about tax credits for employers that provide a hiring incentive; interpreter service for individuals who are deaf or hard of hearing and referrals to agencies to assist with their employability needs; and assisting youth drop-outs in returning to school or obtaining their high school diploma/GED.

Workforce Exchange Programs are computer-based systems that are often housed either at One-Stop Centers, welfare offices or other community-based agencies. They allows users to search for current job openings in communities, create multiple resumes to use in applying for on-line jobs, research careers that are expected to be in high demand, and file for unemployment insurance, or other employment related benefits and services that meet individuals needs. Specifically, they enable users to:

- Create a personal online job search folder
- Build and update résumés
- Create and edit job preferences
- Search for jobs and employers
- Look for Training Providers
- Find a service location to contact or visit a One-Stop Career Center near you
- Access career resources
- Link to Electronic Licensing to obtain or renew your occupational, professional or financial regulatory license online.

The Federal Bonding Program Assists in the job placement of ex-offenders and other high-risk applicants. A bond is issued to employers, and serves as an incentive to the company to hire a job applicant with a "risk" factor in his or her personal background. The employer is then able to get the workers' skills without taking any risk of worker dishonesty on the job. It insures the employer against stealing by theft, larceny, forgery or embezzlement. It does not cover liability due to poor workmanship, job injuries or work accidents. It is

not a bail bond or court bond for the legal system. It is not a contract bond, performance bond or license bond sometimes needed to be self-employed.

## HEALTH PROGRAMS

Medicaid is a program that offers financial medical assistance to those with little to no income, and who are unable to afford medical care. There is usually no cost of services to the eligible recipient; however, nominal co-payments may apply in some cases. Medicaid is an entitlement which provides three types of health protection: health insurance for low-income families, children, the elderly, and people with disabilities; long-term care for the elderly and individuals with disabilities; and supplemental coverage for low-income Medicare beneficiaries (e.g., outpatient prescription drugs and payment of Medicare premiums, deductibles, and cost sharing).

Each state has several medical programs in addition to Medicaid. Those programs may include:

- A case managed fee-for-service alternative that (1) assesses a beneficiary's needs, (2) directs him/her to appropriate providers, (3) works with multidisciplinary teams, (4) develops plans of care, (5) monitors clinical care services, (6) assists in service coordination and family supports, and (7) addresses changing clinical issues;
- A mental health program where non-primary mental health services will provide individuals with certain mental illness diagnoses and make available to Medicaid enrollees the array of mental health services which are not funded by Medicaid; some states may have a public mental health service as well for those uninsured or underinsured; usually these programs are paid for based on percentage of poverty level;
- A fee for service program, where primary care, inpatient care, early and periodic screening, diagnosis and treatment services for children, pregnancy-related care, pharmacy, lab, dental services, personal care, institutional care, and specialty mental health services may be provided.
- A general health program where primary care, inpatient care, early and periodic screening, diagnosis and treatment (EPSDT) services for children, pregnancy-related care, pharmacy, lab, and some dental services are provided; these programs are typically for families and children receiving temporary cash assistance or enrolled in the state children's health program, and pregnant women and children;
- A state children's health program that provides primary care, inpatient care, early and periodic screening, diagnosis and treatment (EPSDT) services for children, pregnancy-related care, pharmacy, lab, dental services; these programs are usually for children ages 0-18 and pregnant women of any age.
- A premium or additional health program that provides similar services to state children's health insurance program but requires a premium for some families based on income and percentage of poverty;
- Family planning and reproductive health programs that provide services for preconception health, teen pregnancy prevention, reproductive health, birth control methods, including emergency contraception, and sexually transmitted disease (STD) screening and treatment;
- Newborn screening programs that provide parents with information about a blood test that is done shortly after birth;
- Newborn bloodspot screening to identify and follow up on newborn babies with any one of a large number of rare and serious disorders of body chemistry;
- Universal newborn hearing screening that provides hearing tests for all babies when they are born;
- Health programs for children with special healthcare needs that provide specialty care services upon referral from primary care providers; covered services include inpatient and outpatient medical care, OT, PT, speech-language and hearing services, medical equipment and supplies, nutrition services, developmental and neurological assessments;
- Respite care programs that provide services to a child with special health care needs; care is provided in or out of the home, to relieve the caregiver from the daily responsibilities of tending to a child with special health care needs;
- Asthma Control Programs that seek to prevent asthma and maximize the health and wellbeing of children, adolescents and adults living with asthma;
- Women's breast and cervical cancer screening that offers diagnosis and treatment programs, provides screening, mammography, pap test, pelvic examination, clinical breast exam treatment,

and diagnosis of breast and cervical cancer (including medical equipment, lab work, physician, hospital, pharmacy, home health);

- Alcohol and drug abuse treatment services, including outpatient care, short- and long-term residential, pharmaco-therapy and transitional living;
- AIDS Drug Assistance Program that provides medications for HIV/AIDS and related complications;
- Ryan White programs that provide a variety of services to HIV-positive patients, including outpatient medical care, drug reimbursement, health insurance, oral health, hospice, mental health, substance abuse services, rehabilitation, treatment adherence, home health, and other support services such as case management, legal services, child care, etc.;
- Kidney disease programs that provide payment for hospitalization services, renal transplantation, chronic maintenance dialysis, physicians, some medications for state residents who have kidney disease;
- State pharmacy assistance programs that provide medically-necessary prescription drugs;
- Pharmacy discount programs that provide prescription drugs at a discounted rate for low income families;
- Short-term prescription drug programs that provide drugs for short periods of time or up to a certain dollar amount;
- Infants and toddler programs that typically provide early intervention services for children under age three with developmental delays and disabilities; services may include hearing evaluations and aids, physical and occupational therapy, health and nutrition services, family training and home visits, special instruction, transportation, assisted technology services, and speech-language therapy;
- Women Infants and Children (WIC) programs that provide nutrition screening, counseling, education and checks for specific foods, such as baby formula, cereal, juice, etc.;
- Childhood lead screening that provides general information about lead poisoning, a risk assessment checklist, nutritional and other information to help reduce the effects of lead poisoning, and referrals to obtain appropriate care for a lead poisoned child; and/or
- Epidemiology and disease control programs that provide services, immunization, and education on diseases of childhood and how to prevent them.

## EARLY CHILDHOOD EDUCATION

Extended Elementary Education Programs are education program for four-year-olds to help prepare them for kindergarten. Programs are generally in public schools and are administered by public school systems.

Safety Seats Programs administer statewide car seat loaner-programs and provide parents with child passenger safety information.

Finally, blood screening programs provide young children with the opportunity to be tested for elevated blood lead.

## FAMILY INVOLVEMENT

Family literacy programs are designed to provide education for the family unit by improving the educational opportunities of the nation's low-income families by integrating early childhood education, adult literacy, adult basic education and/or secondary education, and parenting education into a unified family literacy program.

Specifically, there are tutoring programs for preschool children that help parents prepare their three-, four-, and five-year-old children for success in school and beyond.

Supplemental educational services offer additional academic instruction designed to increase the academic achievement of students in schools in need of improvement. These services may include academic assistance such as tutoring, remediation and other educational interventions. Tutoring programs and supplemental programs are typically provided by the public school education department.

## ADULT EDUCATION PROGRAMS

## State/ Local Community College

- The Adult Education and Literacy Services Program provides comprehensive literacy instructional service to adult learners who are not currently enrolled in a regular school program and who demonstrate significant basic-skills needs.
- English as a Second Language offers instruction to adults wanting to learn English.
- The Federal Work-study Program provides financially needy students an opportunity to earn funds for college by working on a part-time basis.
- The GED Program provides an alternative way in which to earn a high school diploma. GED tests, developed by the American Council on Education, are standardized tests designed to measure the major and lasting outcomes of a traditional high school education. An individual is generally eligible if he/she is 16 years old and is not a high school graduate.
- Job Advancement and Retention Programs offer the opportunity of distance learning for working parents.

## SOCIAL SERVICES SUPPORTS

- The After School Opportunity Fund Program helps parents provide after school care and programs for youth throughout the state.
- Food Stamps Services provide monthly subsidies available to households to be used to purchase food from authorized retail stores and from certain meal providers.
- The Emergency Food Assistance Program (TEFAP) distributes federal surplus foods to emergency food pantries and needy households.
- The Displaced Homemaker Program provides a continuum of comprehensive support services to individuals who are primary caretakers in the home and who have experienced a loss of income due to separation, divorce, disability or death of the income-providing family member.
- The In-Home Aid Services Program provides chores, personal care, transportation/escort, training in self-care and care-giving skills; guidance and support to parents under stress; and caretakers for individuals with disabilities and to aged and vulnerable adults.
- Healthy Marriage and Family Stabilization Programs provide marriage education to married and engaged couples and couples who are in relationships. These services may be provided through faith- and community-based organization or through states.
- Car loan programs provide a low or no-interest loan to purchase a vehicle. In addition, there are transit subsidy programs available.
- Immigrant and refugee programs help families get settled, find housing, learn English and find work.

## VICTIMS OF CRIME

- Victims of Crime Assistance Programs provide services for crime victims. The three priority areas for services to victims identified by the Department of Justice are domestic violence, rape/sexual assault, and child abuse. These funds are used to respond to the emotional and physical needs of crime victims, assist victims and their families to stabilize their lives after a victimization, assist victims to understand and participate in the criminal justice system and to provide victims with a measure of safety and security whether it be provision of temporary shelter or the replacement or repair of locks at their home.
- The Rape Crisis and Sexual Assault Program provides services to adult and child victims of rape and other sexual offenses. Services may include a 24-hour hotline, counseling, medical assistance.
- Domestic Violence Programs are designed to provide safe refuge and support services to victims of domestic violence and their children. Services may include 24-hour hotline, safe accommodations, therapeutic counseling, abuser intervention programs, legal counseling and court assistance.

## YOUTH PROGRAMS

- One-Stop Career Centers typically provide services to low-income youth, ages 14 to 21, who face barriers to employment and are in need of further education, employment or training. Federal Workforce Investment Act funding is used to assist drop-outs in returning to school or obtaining

their high school diploma/GED. Tuition programs are available to the recipient for a period of five years after first enrolling as a candidate for an associates or bachelor's degree at a public institution of higher education or until a bachelor's degree is awarded, whichever comes first. Interested persons may contact the financial aid office of the institution he/she plans to attend or contact the Independent Living Preparation Program.

- Student services programs provide preventive and remedial services that help students succeed in school and prepare them for work or college. These programs provide assistance in the areas of health, personal, interpersonal, academic and career.
- Tutoring and mentoring programs are services many public schools provide free of charge to work with children who need individualized attention.
- The School Breakfast Program provides funding that makes it possible for schools to offer a nutritious breakfast to students each day. Schools receive federal funds for each breakfast served, provided that the meal meets established nutrition standards.
- The National School Lunch Program (NSLP) provides nutritious school meals every day. NSLP provides funding that makes it possible for schools to offer a nutritious school lunch.
- Learnfare assists at-risk students and teen parents to maintain and/or improve school attendance.
- High School Alternative Education Programs keep older teens in school and allow adults to finish high school and graduate (work-learn, residential high schools, distance learning, etc.)

#### SERVICES TO VULNERABLE ADULTS:

- In-Home Aid Services provide chores, personal care, transportation/escort, training in self-care and care-giving skills; guidance and support to parents under stress, caretakers for individuals with disabilities and aged and vulnerable adults.
- Respite care provides assistance to caregivers of adults with functional or developmental disabilities; it also provides a temporary, short-term break from care-giving for the primary caregiver(s).
- Chronic disease self-management programs provide participants with 1) techniques to deal with problems such as frustration, fatigue, pain and isolation, 2) appropriate exercise for maintaining and improving strength, flexibility, and endurance, 3) appropriate use of medications, 4) tools and tips for communicating effectively with family, friends, and health professionals, 5) nutrition, and, 6) information on how to evaluate new treatments.
- Social Security Title V is a program for the elderly that provides a federal subsidy for half-time work.

#### HOUSING PROGRAMS

- Rental programs provide rent subsidies to low-income families who either are homeless or have an emergency housing need. Rental programs enable households to move from homelessness or temporary emergency housing into more permanent housing and to return to self-sufficiency.
- Housing rehabilitation programs provide rehabilitation funds for repairs for houses and/or rental units.
- Energy assistance programs assist low-income citizens in paying their electric, gas and/or heating bills with the aim of making energy costs more affordable.
- Homelessness prevention programs help families and individuals who are at risk for eviction to stay in their housing by providing limited grants or loans to households with a pending eviction; some jurisdictions provide support counselors who work with tenants and landlords to prevent evictions
- Mortgage assistance programs allow individuals to purchase homes by providing low fixed interest rate mortgages through private lending institutions.
- Down payment and homeownership loan programs provide financial assistance primarily to first-time homebuyers who do not have sufficient resources to make a down payment or pay closing costs.
- Housing counseling programs assist low-income families who are homeless, or in imminent danger of becoming homeless, locate, secure, and maintain permanent housing. Counselors can help families establish adequate credit references and apply for subsidized housing. They can also help access local public and private resources for the first and last month's rent, security deposits, utility payments, or donations of furniture. Other assistance may include helping families locate more affordable housing after a rent increase, or helping to find housing located near a bus route that is

more suitable for a new place of employment. In many of these instances, people are able to remain in housing or to find new housing before being evicted, and as a result, public and private agencies do not have to make outlays for sheltering these households.

- Crisis shelter and boarding programs provide shelter, counseling and referral services to homeless women and children. Other services include direct resource referral for housing, physical and mental health care, education, training, employment services, and case management
- As described above, energy assistance programs provide assistance with home heating bills.
- The Renters' Tax Credit Program provides property tax credits for renters who meet certain requirements.
- Utility protection programs protect low-income families from utility cutoffs and allow families to enter payment programs with their utility company.
- Housing voucher programs provide vouchers to lease or purchase safe, decent, and affordable privately-owned housing.
- The Lead Hazard Reduction Program assists in the removal of lead paint in residential buildings and day care centers as well as in single family dwellings.

#### TAX BENEFIT PROGRAMS FOR INDIVIDUALS

- The Federal Tax Credit for Child and Dependent Care is an amount of money an employed caregiver, who requires child care in order to work, may subtract from the federal income tax he/she owes. Each year the tax law states the maximum amount a care giver can claim on his/her income tax return for each dependent cared for.
- The Federal Earned Income Tax Credit (EITC) is a special tax benefit for single or married low-income workers. Those who qualify will owe less in taxes, and may get cash back. Even those who do not owe income tax can still get the credit. In addition, 18 states and the District of Columbia offer a state EITC.
- The Renters' Tax Credit Program provides property tax credits for renters who meet certain requirements. The credit is paid as a direct check from the state.
- Healthy Start provides medical care, food, housing, clothes, and transportation to the doctor's office. The program teaches proper eating habits during pregnancy. The program also explains how smoking, alcohol, and other drugs might affect mother and child and prepares the mother-to-be for labor and delivery.
- Volunteer Income Tax Assistance (or VITA) sites are authorized by the IRS and provide tax preparation, assistance with EITC, and financial literacy training. In some states these are located in Job Centers and welfare agencies.
- HUD Family Self-Sufficiency (FSS) is a HUD program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. Public housing agencies (PHAs) work with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage.

#### LEGAL SERVICES

- Community mediation programs help people in conflict reach an agreement that satisfies their needs. Mediation is for people who have been unable to work through a problem on their own, or who are considering using legal help or violence to resolve an issue. Professionally trained mediators guide the process by which the parties work together.
- The Volunteer Lawyers Service refers customers to lawyers who provide free or reduced fee service for civil (noncriminal) matters. Cases may include family law, landlord/tenant issues, problems with administrative agencies, bankruptcy, consumer issues, wills, tort defense, school suspensions/expulsion, etc.

#### ADDITIONAL SERVICES AND RESOURCES

Local Housing Offices  
Local Child Support Offices  
Child Care Resource and Referral agencies  
Local Family Crisis Centers

Local Health Clinics  
Planned Parenthood  
Local Domestic Violent Hotlines  
Local Domestic Violence Shelters  
Legal Aid Councils  
School Boards of Education  
Local Workforce Boards  
Suicide Prevention Hotline  
Local Hospitals  
Consumer Credit Counseling Service  
Social Security Offices  
Income Tax Call Centers  
Youth Crisis Hotline  
Community- and Faith-Based Programs