

Greater Cleveland's Community Action Plan for Advancing Access to Work

United Way's Social Determinants of Work Initiative





ABOUT UNITED WAY

For more than a century, United Way of Greater Cleveland (UWGC) has raised funds locally and invested in scores of health and social service agencies that have enabled millions of area residents in need to access a safety net of services. This work has become more important than ever as Cleveland has gained national attention as the second-poorest large city in the country with 45.5% of children and 26.1% of working adults living in poverty.¹ Nearly six years ago, UWGC's leaders began examining the visible symptoms and root causes of poverty in our community. UWGC is now focused on increasing economic equity, mobility, and resiliency through both investments targeting people's basic needs and innovative approaches to solving the root causes of poverty.

ACKNOWLEDGEMENTS

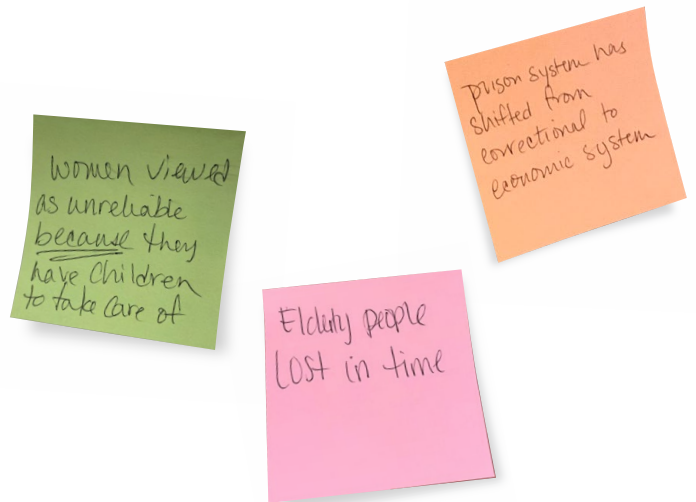
Greater Cleveland's Social Determinants of Work Community Action Plan was authored by the United Way of Greater Cleveland but is the result of work conducted throughout the community by many partners. Most importantly, this plan would not have been possible without the invaluable contributions of individuals across the community who face barriers to work. We are humbled to have shared space with them and are grateful for their assistance in helping us create a plan that accurately reflects their experiences and will most effectively meet their needs.

Our partner organizations are integral to the success of the Social Determinants of Work efforts, bringing their invaluable expertise and resources to the table. Thank you to Towards Employment, The George Gund Foundation, The Fund for Our Economic Future, The Federal Reserve Bank of Cleveland, Team

NEO, The Center for Community Solutions, Greater Cleveland Partnership, The Centers for Families and Children, Esperanza, The Literacy Cooperative, Ohio Workforce Coalition, Sisters of Charity Foundation of Cleveland, Deaconess Foundation, and Social Venture Partners for serving on advisory committees throughout the process.

We would like to express our deep appreciation for the partners who hosted the Community Action Plan working sessions and employer engagement sessions, including the YWCA, Family Promise, Goodwill Industries of Greater Cleveland and East Central Ohio, LGBT Community Center of Greater Cleveland, MAGNET, Manufacturing Works, The Refugee Response, Signature Health, Towards Employment, and the Veterans Administration.

While the vision behind this action plan and the Community Action Plan working sessions that contributed to its creation were established by the United Way of Greater Cleveland, this work was facilitated and co-written by Rise Together LLC. We recognize the importance of working together to solve these complex problems and we are thankful to have partnered with Rise Together throughout this process.



¹Campbell, E. (2022, September) More reliable 2021 Census estimates have erased progress on Cleveland children's poverty. www.communitysolutions.com/more-reliable-2021-census-estimates-have-erased-progress-on-cleveland-childrens-poverty

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EXECUTIVE SUMMARY

The United States is in the midst of a labor crisis. Companies are having a hard time filling vacant positions, those looking for work cannot connect to employment opportunities, and many people are stuck in low-wage work that leaves them trapped in poverty despite working hard. While these issues are deeply entrenched in the fabric of American society, at United Way of Greater Cleveland we believe change is possible. Untangling the barriers to economic mobility cannot be accomplished by one organization alone, however; it requires community-wide commitment.

This action plan sets a bold vision for economic mobility for all members of the Greater Cleveland community. **By harnessing collective action, United Way will convene organizations across Greater Cleveland to increase opportunities for people to escape poverty's generational grasp, secure living wages, and prosper.**



GOALS WITHIN REACH

United Way has identified 3 goals that are within reach within three years:

1. Lead the creation of the SDoW Coalition
2. Create and operationalize an Employer Toolkit that addresses SDoW-related practice changes.
3. Advocate for the expansion of the state-funded Benefits Bridge program.

Background and Purpose

The United Way of Greater Cleveland launched the Social Determinants of Work (SDoW) Initiative to bring the Greater Cleveland community together to strategically advance access to work through a deepened understanding of the barriers facing workers, including benefit cliffs. Through a community-wide summit, a series of Community Action Plan working sessions, employer roundtables, and a symposium with Dr. Angela Jackson, United Way aimed to amplify the conversation and ensure that the region is working collectively to make economic stability and mobility accessible for all residents.

This work culminates with a call-to-action and the affirmation that this is not just a moment but a movement—a movement channeling our community's unique assets into improving economic equity, mobility, and resiliency for all Greater Cleveland residents

Overview of the Action Plan

For over 100 years, United Way of Greater Cleveland has helped people in crisis access food, shelter, and other basic necessities. While our commitment to these services is as strong as ever, we recognize that we must also address the root causes of the crises we help people navigate. **Cleveland cannot wait any longer.** The time to act is now, and if we do so **together**, we can create lasting change in our community.

Driven by research, rooted in the lived experiences of our community members, and inspired by private, public, and nonprofit partners, the action plan revolves around five key strategies:

1. Harness the power of collective impact through the creation of the SDoW Coalition.
2. Focus programmatic efforts on mitigating select, intersecting determinants.
3. Empower employers to implement practices and policies that enable workers to achieve economic mobility.
4. Drive systems-level change by promoting public policy that recognizes the intersectionality of the determinants.
5. Commit to action, partnership, and transparency.

Within each strategy, the action plan provides short-, medium-, and long-term goals to ensure that the work is continually moving forward and to provide a structure for accountability.

This plan is a call-to-action for policymakers, employers, and community-based organizations across Greater Cleveland. It lays out an ambitious yet realistic approach to mitigating barriers faced by workers, enhancing employer practices that lead to good jobs, and promoting policies that fix systemic barriers. Through a collective effort and a commitment to collaboration, we can significantly increase opportunities for people to escape poverty's generational grasp, secure living wages, and prosper.



ROADMAP TO REACHING OUR GOALS

VISION

By harnessing collective action, United Way will convene organizations across Greater Cleveland to drastically increase opportunities for people to escape poverty's generational grasp and achieve economic mobility.

HOW DO WE GET THERE

Harness the power of collective impact through the creation of the SDoW Coalition.

In all efforts, commit to action, partnership, and transparency.

Focus programmatic efforts on the mitigation of select, intersecting determinants.

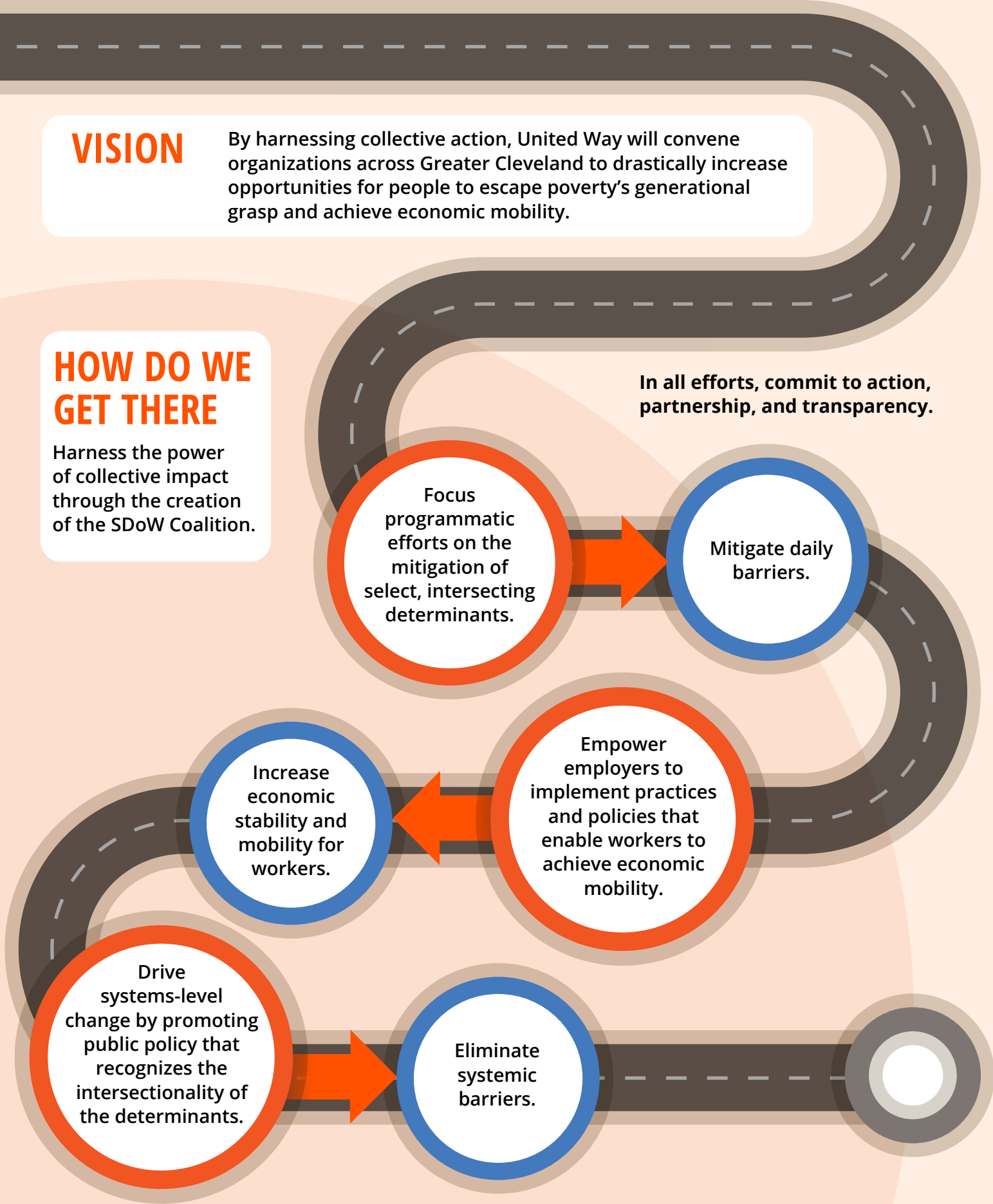
Mitigate daily barriers.

Increase economic stability and mobility for workers.

Empower employers to implement practices and policies that enable workers to achieve economic mobility.

Drive systems-level change by promoting public policy that recognizes the intersectionality of the determinants.

Eliminate systemic barriers.



INTRODUCTION

Since its inception, United Way of Greater Cleveland (UWGC) has helped hundreds of thousands of people navigate the crises associated with life in or near poverty. This work remains essential, but we believe that it is past time to address the root causes that keep people trapped in generational hardship. UWGC's position is that **real, lasting solutions are possible, but require an orchestrated effort by private, public, non-profit, and philanthropic sectors, with ongoing community input.** This Community Action Plan reflects our commitment as an organization to **think** about and **act** differently in response to the barriers to economic mobility faced by members of the Greater Cleveland community.

The widely accepted American myth that anyone with a strong enough work ethic can be successful ignores the complex barriers erected by systemic inequities, an oppressive structure exacerbated by the pandemic. The “pull yourself up by your bootstraps” storyline tells us that anyone could achieve wealth by working hard enough, so those who stay poor must lack motivation. In reality, people living in or near poverty work long, hard hours, but they are trapped in low-wage work by an array of barriers. **These barriers to economic mobility are collectively called the Social Determinants of Work (SDoW).** UWGC believes that we must come together as a community to alleviate the impact of SDoWs. We approach this task through three levers:

- mitigating the day-to-day problems of people experiencing financial hardship,
- working with employers to adapt their practices and policies to more fully address the needs of the people who work for them,
- and advocating for policy changes that eliminate barriers from the source.

Stacked Barriers to Work

The barriers to work often stack on top of each other, entrapping people in a cycle of poverty that is difficult to escape:

You can't get a job without having an address, and you can't have an address without a home, but you can't afford rent without a job. And then you can't get a job without childcare, and yet you can't get childcare without a job, and on and on.

“We feel a sense of hopelessness that we will never be able to get a good paying job.”

- Community Conversation Participant

As Towards Employment's report “Advancing Northeast Ohio: What Work Advance Taught Us About Building On-Ramps to Opportunity” states, “meaningful access to family-sustaining careers entails more than education, training, and equitable hiring practices. It also depends on an individual's ability to take advantage of a given job opportunity.”² In preparation for this Community Action Plan, **we spoke with nearly 150 people experiencing significant barriers to work, and not a single person said that they did not want to work.** Instead, the barriers they faced created conditions in their lives that left them feeling hopeless, stuck, ashamed, and overwhelmed. This counters the cultural narrative that people out of work, or working low-wage jobs, do not seek or accept better positions because they are lazy or do not want to work. In reality, potential workers get overwhelmed by the complex barriers to economic mobility coupled with the physical and emotional impacts of the stress of financial hardship.

This creates a vicious cycle; as the Economic Policy Institute states, those who can least afford to miss a day of pay are most at risk of losing income or employment because of something as commonplace as a sick child or car trouble.³

²Towards Employment. (2021, October). *Advancing Northeast Ohio: What WorkAdvance taught us about building on ramps to opportunity.* [advancingneo.towardsemployment.org](https://towardsemployment.org)

³Gould, E. (2021, September 24). Two-thirds of low-wage workers still lack access to paid sick days during an ongoing pandemic. Economic Policy Institute's Working Economics Blog. www.epi.org/blog/two-thirds-of-low-wage-workers-still-lack-access-to-paid-sick-days-during-an-ongoing-pandemic/

What can we do about this situation?

During her keynote address at the Social Determinants of Work Symposium in March of 2023, Dr. Angela Jackson concluded, “They say that it takes a village to raise a child. I always think that it takes a village to have transformative impact in a community.” To achieve equitable access to economic prosperity, sector leaders need to be willing to **think** and **act** differently. At UWGC, we recognize that this work cannot wait. **We can create a more prosperous Cleveland, but we must do it together and we must do it now.** This Community Action Plan, informed by workers and employers, will guide the work of a coalition created to take on this challenge.



Dr. Angela Jackson

“It is hard enough to find childcare these days, let alone when you have a child with disabilities. And once they are accepted, we see autism and emotional disorders being in the top reasons children are kicked out.”

-Community Conversation Participant

“The only place our clients can afford to live has poor transportation options, is unsafe, and is often in a food desert. How can they build a better life without these basic needs?”

- Community Conversation Participant

DEFINING THE SOCIAL DETERMINANTS OF WORK





First described by Dr. Angela Jackson, the “social determinants of work” framework explains barriers to employment and to economic mobility. Dr. Jackson identified five social determinants of work: **childcare; job flexibility; transportation; sustained education; and healthcare.** In partnership with Towards Employment, we have identified three additional determinants important in the Cleveland workforce landscape: **home and community health; broadband access; and access to justice.**





The graphic on page 9 describes aspects of each determinant that need to be in place for workers to be successful at accessing and retaining a job. Having these needs met is key to not just staying employed but also being able to thrive and prosper. For example, consider the commonplace situation of needing to miss work for a doctor’s appointment or trip to the mechanic. For workers with paid time off (PTO), healthcare, and a high enough wage to pay for car repairs, such situations can be stressful but are rarely catastrophic. For workers without

these benefits, however, something as simple as a flat tire can result in lost wages or even lost employment. Even a temporary loss of wages can result in a worker and their family spiraling into debt or eviction.

The Social Determinants of Work framework describes an interconnected web of challenges that those living in or near poverty must navigate daily in order to arrive and thrive at their workplaces.

United Way of Greater Cleveland and the many partners who have contributed to this initiative feel a deep sense of urgency to change the systems that create and reinforce poverty. Our response has been informed by our belief in **the power of the collective and the importance of community voices.** We brought together organizations and leaders to identify gaps in services, held community conversations with those most impacted by these systemic barriers, and synthesized these diverse perspectives into an overarching plan centered around community and equity.

| JOB FLEXIBILITY | HEALTHCARE | CHILDCARE | TRANSPORTATION |
|--|--|---|--|
|  <ul style="list-style-type: none"> • Paid Time Off/ Paid Family Medical Leave • Flexible work schedules • Remote work |  <ul style="list-style-type: none"> • Lower premiums for employer-provided insurance • PTO/PFML • Increased access to telehealth |  <ul style="list-style-type: none"> • Affordable and convenient • Available to jobseekers • Pays a living wage |  <ul style="list-style-type: none"> • Reliable and safe • Affordable • Flexibility to address issues |

| SUSTAINED EDUCATION | HOME AND COMMUNITY HEALTH | BROADBAND ACCESS | ACCESS TO JUSTICE |
|--|--|---|---|
|  <ul style="list-style-type: none"> • Training opportunities to advance career • Time to pursue training • Tuition assistance (paid upfront) • English language learning and literacy |  <ul style="list-style-type: none"> • Stable housing • Access to quality food and healthcare • Safe living environment |  <ul style="list-style-type: none"> • Reliable internet • Necessary device for education and work • Skills development |  <ul style="list-style-type: none"> • Fair interactions with legal system • Legal counsel when needed • Opportunities post-conviction |

BUILDING THE COMMUNITY ACTION PLAN

In the spring of 2022, United Way of Greater Cleveland launched the Social Determinants of Work Initiative to bring the Greater Cleveland community together to strategically advance access to work through a deepened understanding of the barriers faced by workers, including benefits cliffs. This work launched when United Way hosted a Worker Cliff Effects Summit on July 14, 2022. Following the Summit, a series of Community Action Plan working sessions were held to better understand the lived experiences of different communities across the Greater Cleveland area.

The Community Action Plan working sessions were designed to elevate the voices of the communities that are directly impacted by the social determinants of work (SDoW). By speaking with health and human services providers and recipients across Greater Cleveland, these sessions were able to identify assets and gaps that were unique to specific communities and pinpoint those that were consistent across communities.

Seven communities were selected for these sessions. Each was hosted by a health and human service provider with an existing relationship with each respective community. Two additional Community Action Plan working sessions were held to capture as many voices as possible, including a general session open to the public and a session for public policy advocates. For policy changes suggested by participants, please see Appendix A. For summaries of these conversations, please see Appendices B and C.

In addition to the nine Community Action Plan working sessions focused on unique populations, four employer sessions were held to educate, inspire, and create solutions.

The following Community Action Plan is built upon the hundreds of lived experiences and opinions collected across Greater Cleveland in the last year. While United Way and its partners recognize their limitations in including every possible lived experience in this process, we are confident that this plan honors the voices of our community and is a proper launching point for the work ahead.

WHO WE TALKED TO

Community Groups

- Individuals with disabilities
- Individuals in substance abuse recovery
- International Newcomers
- Formerly incarcerated individuals
- Members of the LGBTQ+ community
- Women living in homeless shelters
- Veterans

Employer Groups

- General session
- Manufacturers
- Non-profit organizations



KEY STRATEGIES

This is a movement—one that will harness the unique assets of our community to ensure everyone in Greater Cleveland has the opportunity to achieve economic mobility. This movement will be built around the five key strategies that emerged from the Community Action Plan working sessions and analysis conducted by United Way. These strategies have been identified as critical to increasing workers' opportunities to access and sustain living wage jobs.

1. Harness the power of collective impact through the creation of the SDoW Coalition.

Removing pervasive and intertwined barriers is complex work and requires aligning public, private, and nonprofit organizations around shared outcomes. The SDoW Coalition will catalyze the efforts of this plan by mutually reinforcing activities occurring across the region, strengthening communication between actors, and allocating resources to continually align and coordinate the efforts. Most importantly, the SDoW Coalition will be informed and guided by community oversight through either an existent or newly established board of community members who are facing or have recently faced barriers to work. Coalition members will commit to the remaining key strategies.

2. Focus programmatic efforts on creating significant impact in select determinants.

The SDoW Coalition's first directive will be to decide which determinant the coalition is best suited to address through programmatic efforts. This process will take into consideration existing work across the community and what was heard during the planning sessions. For example, while some barriers are unique to individual communities, we found that lack of job flexibility, childcare, and transportation were significant and often insurmountable barriers for all groups.

3. Empower employers to implement practices and policies that enable workers to make steady progress towards a better financial future..

Coalition members will utilize UWGC's SDoW Employer Toolkit. This resource will highlight successful actions taken by employers in our region and describe their impact, as well as list tools for implementing effective and supportive changes. Recognizing the unique challenges facing employers across the region, this toolkit will provide actionable and realistic options to provide workers with the necessary tools to respond to life's everyday challenges while staying healthy and productive at work.

4. Drive systems-level change by promoting public policy that recognizes the intersectionality of the determinants.

While the programmatic efforts should focus on depth over breadth, every Community Action Plan working session and conversation highlighted the critical nature of moving beyond when it comes to public policy. Promoting and creating policies that address multiple barriers is key to creating pathways out of poverty rather than perpetuating the existing cycle. Much like Strategy Three, the SDoW Coalition will determine what policies we are best positioned to influence to effectively target our efforts.

5. Commit to action, partnership, and transparency.

With social challenges as daunting as those presented by the SDoW, it is easy to fall into over-analysis and talk about change more than driving it. But, as we heard from the community, Cleveland cannot wait. This plan emboldens us to take action, pilot ideas, and commit to complete transparency with members of the coalition, community, and region at large.

ACTION PLAN

Change on a systemic scale requires sustained commitment, and therefore the following action plan accounts for short-, medium-, and long-term efforts that are grounded in the present needs of our community while flexible enough to be responsive if and when those needs change.

1. Harness the power of collective impact through the creation of the SDoW Coalition.

| | SHORT-TERM | MEDIUM-TERM | LONG-TERM |
|-----------------------|---|---|--|
| COALITION FOCUS AREA | Coalition Creation: United Way and a board task force will identify potential members based on unique assets, expertise, and willingness to join. | Coalition Management: Create process to track efforts, maintain communication amongst members and community, and ensure progress. | Sustained Coordination and Direction: Ensure the collective impact does not lose steam and continues to meet the evolving needs of the community. |
| UNITED WAY FOCUS AREA | Coalition Creation: Hire contractor to design and implement the coalition. | Coalition Management: Lead or co-lead coalition. | Hold yearly public forums to share updates, receive feedback and make changes. |
| TIMELINE | 3 months | 6 months-1 year | 1-3 years |
| GOAL | Create a coalition comprised of up to 12 members public, private, nonprofit, and philanthropic organizations. | Develop system that encapsulates all the above that can be passed on to future coalition managers. | Evolve action plan based on community and coalition input to achieve impact. |

IMPACT IN ACTION

With over 40 years of experience connecting people to jobs and careers, Towards Employment (TE) understands meaningful access to family-sustaining careers is more than education, training, and equitable hiring practices. Working with case managers initially, and career coaches later, TE career candidates complete a personalized career map (PCM) that also includes plans to address any of the social determinants of work that present barriers to progress along their desired career pathway. This could include addressing short-term issues that someone who has been out of work may face – such as help with transportation, childcare, or obtaining work-related equipment until their income stabilizes – to longer-term financial coaching to resolve credit/debt issues or improve housing stability. PCMs also include the insight and services of TE’s inhouse legal team, who create fresh opportunity through expunging or sealing a criminal record, helping to reinstate a suspended driver’s license, or mediating child support arrears. The PCM is constantly revisited and provides the road map for a multi-year career advancement partnership.

2. Focus programmatic efforts on creating significant impact in select determinants.

| | SHORT-TERM | MEDIUM & LONG-TERM |
|------------------------------|---|--|
| COALITION FOCUS AREA | Audit Community Assets: The SDoW Coalition will establish which determinants the group is uniquely positioned to lead in the region when it comes to existing programs, practices, and policies. The analysis will include identification of determinants being addressed by existing programs to address potential gaps. The above findings will be taken into consideration with the guidance received during the community action plan working sessions. The results of this process will guide the focus of the programmatic efforts and the subsequent actions. | TBA: Upon completion of the Community Asset Audit, the SDoW Coalition will create medium- and long-term goals that most effectively meet the needs of the community with existing programs. |
| TIMELINE | 6 months | |
| GOAL | Based on coalition audit, identify end goal for this coalition. | |
| UNITED WAY FOCUS AREA | Align Grant Funding on intersecting barriers. Encourage programmatic impact across intersecting determinants through grant funding RFI and application process. | |
| TIMELINE | 3-6 months | |
| GOAL | Financially support community partners' efforts to address intersecting determinants which will lead towards greater economic resilience. | |

IMPACT IN ACTION

Licking County Jobs and Family Services (JFS) utilizes the Benefit Bridge program to help individuals and families navigate the benefits cliffs: as wages increase, public assistance benefits decrease, often leaving people worse off financially than before their wage increase. Licking County JFS Benefits Bridge program assists people facing benefits cliffs by providing time-limited, short-term support to temporarily offset benefit loss; access to transitional services for medical insurance; employment transitional, savings, and goal achievement incentives training; financial literacy; and supportive services for needs like rent, utilities, and transportation.

IMPACT IN ACTION

Goodwill Industries of Greater Cleveland and East Central Ohio often employs individuals who are also recipients of their services. Recognizing the challenge of navigating numerous barriers every day, Goodwill launched a program called "Good Partners" which provides employees additional support and support not connected to their direct manager. By providing navigation support to employees, Goodwill has seen a 20% increase in retention for those utilizing versus those not utilizing the program during its first 90 days.

3. Empower employers to implement practices and policies that enable workers to make steady progress towards a better financial future.

| | SHORT-TERM | MEDIUM-TERM | LONG-TERM |
|------------------------------|--|--|---|
| COALITION FOCUS AREA | Understand Employee Needs: Survey employees at coalition member organizations to understand which barriers are impacting them the most. | Utilize Toolkit: Coalition members will combine feedback from employees and the Employer Toolkit to develop strategic internal approach to address SDoWs. | Implement and Evaluate Strategy: Coalition members will implement and evaluate strategic initiatives identified in medium-term focus area. |
| TIMELINE | 3 months | 6 months to 1 year | +3 years |
| GOAL | Solicit input from employees that will guide future actions. | All coalition member organizations will develop and commit to enacting SDoW-based internal policies. | All coalition members will implement and evaluate SDoWs-based internal policies. |
| UNITED WAY FOCUS AREA | Create Employer Toolkit: Create case studies, a cost benefit analysis, and a toolkit that is employer ready. | Employer Education & Assistance: Utilizing the toolkit, continue to educate employers on the opportunities through roundtable discussions, trainings, op-eds, and other engagements. Provide additional assistance for employers who are seeking solutions with varying degrees of internal capacity. | Employer Driven Change: Collect local case studies to inspire others to join the efforts. Establish corporate influencers who can elevate the benefits of internal changes to peers. |
| TIMELINE | 3 months | 6 months - 2 years | +3 years |
| GOAL | Produce a compelling, brief, and easy to use toolkit. | Leverage internal and partnership resources to help local employers develop a process for implementing and evaluating SDoW-related policies and procedures. | Employees experience fewer barriers to work and employers experience increased retention and productivity. |

IMPACT IN ACTION

Oatey Co, a medium-sized construction company based in Cleveland, OH, has a central emergency fund to help mitigate unexpected barriers to work. The Oatey Helping Oatey Fund was started by the Oatey Foundation, and employees across the company can contribute as well. If an employee has an unexpected emergency, such as severe illness or damage in one's home, they can apply for funds via a contracted third party.

4. Drive systems-level change by promoting public policy that recognizes the intersectionality of the determinants.

| | SHORT-TERM | MEDIUM-TERM | LONG-TERM |
|------------------------------|---|---|---|
| COALITION FOCUS AREA | Educate Policy Makers: Utilizing the SDoW work, educate local and regional policy makers on the reality of barriers to work and the counter-effectiveness of siloed public policies. | Propose a local SDoW Policy: In partnership with willing and able policy makers from the roundtables, propose a multi-faceted public policy that encapsulates more than one determinant. | Respond to Community Success: Based on the results of Strategies 2 and 3, work with willing and able policymakers to create public policy incentives for businesses and community-based organizations to adopt best practices. |
| TIMELINE | 3 months | 6 months - 3 years | +3 years |
| GOAL | Hold five city- and county-level roundtable discussions with policy-makers to inform them on local policies that may impact the SDoWs. | Write a comprehensive legislative agenda that addresses the intersectionality of the SDoWs. | Leverage local and state relationships to effect policy changes at each level. |
| UNITED WAY FOCUS AREA | Advocate for the expansion of the Ohio Department of Jobs and Family Services' Benefits Bridge Pilot Program | Determine UWGC's greatest potential SDoW-related legislative impact and design appropriate legislative agenda. | Enact advocacy agenda in concert with lobbyists, social service partners, business partners, and bipartisan legislators. |
| TIMELINE | < 6 months | 6 months - 1 year | 1 year - 3 years |
| GOAL | Expand Benefits Bridge Pilot Program and secure Cuyahoga County as additional participating county. | Develop legislative agenda with the greatest likelihood of systemic impact. | Remove policy-related barriers to economic stability and mobility. |

IMPACT IN ACTION

A collaborative effort led by Policy Matters Ohio and local leaders is urging the City of Cleveland to adopt a paid family and medical leave policy (PFML). A PFML policy enables workers to meet the demands of work and family without sacrificing their jobs or their economic stability. Paid leave has traditionally been thought of as “maternity leave” and more recently “parental leave.” However, an effective and equitable PFML policy supports not only parents caring for a newborn, but those dealing with a serious health condition or caring for a family member with a serious health condition. In July 2023 Cleveland City Council approved Mayor Justin Bibb’s proposed Paid Parental Leave Policy. All City of Cleveland employees who birth, adopt or foster a child are eligible for up to 12 weeks of full pay.

5. Commit to action, partnership, and transparency.

This strategy is the foundation of Strategies One through Four and their associated action items. This strategy is a commitment to leading by doing and practicing radical transparency, not only for those in the coalition but also with the public. This Community Action Plan will be updated annually to track progress and make adjustments as determined by the community.


| | SHORT-TERM | MEDIUM-TERM | LONG-TERM |
|----------------------|---|---|---|
| COALITION FOCUS AREA | <p>Education: While the SDoW Coalition begins driving action, United Way will prioritize educating the community on the SDoW and the Community Action Plan. The first step to transparency is to inform the public of one's goals before starting, and focusing on education will ensure the community is looped in from day one.</p> <p>Community input and oversight: Partner with organizations like Policy Bridge to solicit community member input on the Employer Toolkit, programmatic shifts, and legislative agenda.</p> | <p>Transparency & Accountability: Based on the goals noted above, the SDoW Coalition will update the Community Action Plan at least once a year and commit to publicly sharing successes and failures.</p> | <p>Feedback: Following the initial three-year period, a series of feedback sessions will be held with groups across the community to gather feedback on progress being made.</p> |
| TIMELINE | 3 months | 6 months - 3 years | +3 years |
| GOAL | Embody "nothing for us without us" by ensuring local voices remain at the center of this work. | Update Community Action Plan at least once a year based on identified metrics, community input, and coalition input. | Evaluate the success of the SDoW Initiative through metric outcomes and anecdotal input from community members. |

IMPACT IN ACTION

A collaboration led by Starting Point – including the Cuyahoga County Office of Early Childhood/Invest in Children, PRE4CLE, Cuyahoga Community College, Ohio Means Jobs-Cleveland and Cuyahoga County, the Case Western Reserve University Center for Poverty and Community Development, and the Greater Cleveland Workforce Funders Group – has designed a pilot program to address critical childcare labor issues including low-pay, little upward mobility, and a 20% reduction in early childhood education workers in the last five years. This pilot will partner with seven to fourteen childcare providers, increase wages and benefits for 100-150 childcare workers for two years, allow 75 workers to receive accelerated training, and improve care for 800-1000 children. This program will improve the quality of childcare work, the availability of childcare (which impacts workforce at large), and the quality of care children receive. This initiative informs and supports policy changes to build a more sustainable childcare workforce by testing a new compensation model and supporting workers to complete additional training.

CONCLUSION

United Way of Greater Cleveland's Social Determinants of Work Initiative set out to answer the question, how do we increase opportunities for people to escape poverty's generational grasp and secure living wages? After speaking with 150 participants at the SDoW Work Cliff Effects Summit, connecting with 70+ individuals at employer roundtable discussions, and engaging in 17+ hours of conversation with 120+ people during the Community Action Plan working sessions, we acknowledge that this work is not solely about finding solutions to complex problems. This work is about the story of every person we spoke with who is facing financial hardship, and every person living in Northeast Ohio whose quality of life suffers because systemic forces limit their opportunities to access economic stability and mobility.



"I feel like everything is against me and that I'm made to be a bad mom for not being able to take care of my son."

- participant in our conversation at the YWCA.

"I feel like we are living in a different reality than policy makers."

- participant in our conversation at the LGBT Center

Sentiments like this were unfortunately a frequent soundbite throughout this process. Hopelessness was the most dominant emotion expressed, and despite social services' and individuals' Herculean efforts, many in our community are wondering if there is a way out. While the daily challenges of those living in or near poverty require a robust social safety net, we need to do more to meet people's basic needs. We need to search out and address the systemic problems that keep people trapped in a cycle of poverty. We need employers to come to the table to better understand how the social determinants of work impact their employees and seek to improve job quality at their organizations. We need policymakers to recognize the deleterious consequences of policies that penalize the poor and commit to taking action to right those wrongs. We all need to consider our own spheres of control and influence and leverage those positions to enact change.

We have an opportunity and an obligation to come together—private, public, and nonprofit organizations alike—to ensure that every person in Greater Cleveland has their hope of securing a good, living-wage job restored. This bold yet attainable plan, centered on the five key strategies, will guide us and keep us accountable as we work together to ensure that everyone in Greater Cleveland has the opportunity to attain and sustain economic mobility.

APPENDIX A:

PROPOSED PROGRAMMATIC AND POLICY SOLUTIONS FROM THE COMMUNITY TO CONSIDER

Recognizing the importance of moving the needle even one notch, the following are a collection of ideas curated by the community within the three priority determinants.



JOB FLEXIBILITY

- Hire a third party to provide coaching and benefit bridge navigation to employees. This coach serves as a resource to employees and provides information on employee needs to employer.
- Provide universal access to the internet so the option of working remotely is available to all.
- Provide tax incentives to employers who offer job flexibility in the form of four-day work weeks or appropriate paid time off (PTO) that enables employees to not lose wages if forced to miss work because of childcare, car challenges, health, etc.



CHILD CARE

- Provide childcare vouchers for people looking for jobs so they have time to apply, train, and interview.

- Raise childcare voucher income-based eligibility to enable more caregivers to afford to work.
- Advocate with nearby childcare facilities to extend their hours. Most childcare facilities have limited hours of operation, making it nearly impossible for parents to take good-paying jobs outside a 9-5 window.
- Provide tax incentives to employers who provide childcare onsite or offer stipends to support childcare.



TRANSPORTATION

- Offer last-mile transportation to bridge the gap between the closest bus or train stop and the workplace. This support can come from the local government or the employer.
- Create multi-use building permits that allow for mixed-space use lots. This would allow shops to exist under apartments and create a walkable city where transportation is not as necessary.
- Conduct a pilot transit program that would involve Cuyahoga Valley Rail to be used as a commuter service during rush hour.
- Create an emergency fund for employees that can be used to fix a car that breaks down.

APPENDIX B:

SOCIAL DETERMINANTS OF WORK SUMMIT: WORKER CLIFF EFFECTS DISCUSSION SUMMARY

INTRODUCTION

United Way of Greater Cleveland launched the Social Determinants of Work Initiative to bring the Greater Cleveland community together to strategically advance access to work through deepened understanding of the barriers faced by workers, including the benefits cliff. To launch this work, United Way hosted a Workers Benefits Cliff Summit on July 14, 2022.

The following summary was created to provide insight on the discussions that occurred at the Summit while providing a roadmap for the upcoming Community Action Planning Sessions.

OVERARCHING TRENDS

At the SDoW Summit, about 150 participants engaged in 12 different discussion groups. Three overarching trends were noted across these discussions, often multiple times per conversation: **benefits**, **childcare**, and **education**.

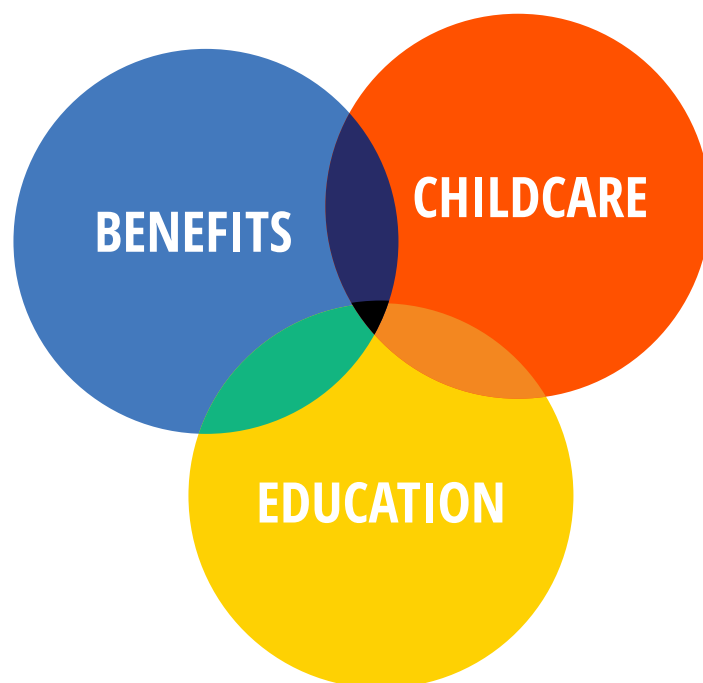
It is interesting to note that each of these trends were identified as gaps in programs/policies, existing programs/policies, as well as areas of opportunity.

Benefits was mentioned with the greatest frequency (~ 46 times) and appeared in all conversations. It is important to note that the term was only included in the analysis when mentioned in correlation with benefits provided by employers, not when mentioned in the phrase “benefits cliff.” This trend is particularly interesting in that it emboldens the participants’ belief that a key to mitigating the federal benefits cliff is by empowering and guiding employers to be flexible and creative with their benefit offerings.

Childcare was the second most mentioned term in the discussion (~ 30 times). Childcare

was the prominent topic in the discussions on gaps and opportunities. It is worth noting that the only mention of existing childcare policies and programs was the example of an employer partnering with a local childcare provider. The frequency of this topic signals not only a great need but a significant area of opportunity for the Community Action Plan.

Education was the third most discussed term (~20 times) and, while it appeared in every conversation, it was most prominent in the conversations about gaps and opportunities. There were two lanes of discussion when it came to education, appearing with similar frequency and importance: education for employers and service providers; and education for those impacted by the benefits cliffs. As with childcare, the need for additional education and awareness came through loud and clear in the discussions and should be a priority for the Community Action Plan.



INDIVIDUAL QUESTION SUMMARIES

Summaries for each question are provided below, including highlights from the discussion, areas of interest (not necessarily frequently noted but worth mentioning), and observations (nonverbal trends collected by the facilitators).



SUCCESSES

What practices/policies already exist in your organization or in other organizations that mitigate the benefits cliff?

HIGHLIGHTS

Supplemental Supports

- Employee Assistance Programs (EAP)
- Sign on bonus
- Gift cards for recognition
- Flexibility compensation packages
- Weekly community meals for employees and families
- Bus tickets or gas cards
- Tuition pre-imburement

- Legal Aid
- Flexible work schedule

Training & Career Growth

- Public libraries provided digital/financial literacy for free
- Financial coaching as a part of staff PD
- Apprenticeship
- Stackable credentials
- Programming and training offered during nontraditional hours
- Self-care training

Childcare

- On-site childcare
- Childcare provided through partnership with nearby provider
- Childcare provided as a benefit

AREAS OF INTEREST

The first area of interest is the creative use of **Employee Assistance Programs (EAP)**. These were the contributions on the gallery wall that received the most engagement/reflection and were noted by the facilitators. It is worth exploring how these existing programs can be expanded and amplified. In particular, there was interest in exploring how EAP can be accessed during work hours and expanded to include benefit bridge consulting.

The second area of interest is **funding**. Although not mentioned in high frequency, it was discussed whether these policies and programs are replicable across different industries and populations due to their high cost. Participants inquired how other sources might supplement the individual company's efforts.

Minimum wage is the final area of interest for this question. Two different participants noted the increase in minimum wage as a successful practice, but they cited different amounts (\$15 vs \$18). This is a good example of how nuanced and confusing this conversation can be.

OBSERVATIONS

Facilitators noted that childcare was a prominent element of the discussions even though few notes were added to the gallery wall. It is also worth noting that many of the responses were centered on gaps or opportunities, rather than successes. It appeared that participants had a hard time focusing on what already exists instead of speaking about what is not.

EFFECTS

What impacts of the benefits cliff are you seeing in your industry?

HIGHLIGHTS

Fear

- This was the most mentioned impact across all the discussions

- Not able to accept employment or compensation out of fear of losing benefits
- Fear of having to leave jobs/change jobs to support family
- Fear of losing housing voucher
- Fear to move up the ladder
- Fear of promotion

Burnout/Stress

- All contributing fear factors noted above lead to burnout
- Employees less productive due to stress
- Lack of opportunity and economic mobility increases stress and starts to create mental/emotional barriers
- Volatility in all aspects of life (housing, employment, etc.) lead to additional stress
- Lack of stability

Retention/Advancement

- Employees are unable to advance in their career
- Employers cannot "grow" talent internally
- Hire turnover rate and roles are often left unfilled
- Individuals struggle to realize their potential
- Increased competition between agencies and companies

AREAS OF INTEREST

A particular area of interest noted in the discussion was the emphasis on **urgency over access to and quality of childcare**. Participants flagged that while childcare is an overarching challenge, the urgency to find anything that works is also putting quality by the wayside. This is important to consider when we think about the future workforce and how not taking action now will impact the educational outcomes of future generations.

The second area of interest is the impact of benefits cliffs on **multigenerational households**. Not only is there a need for framing this challenge as a family issue instead of an individual issue, this is a multigenerational issue.

For example, the impact on work of caring for elderly parents or family members is often excluded from the conversation.

OBSERVATIONS

Facilitators noted great conviction and passion from participants when engaging with this question. It was also noted that participants were clearly empathetic to the experience of the community and perhaps felt that others did not share the same degree of empathy.

GAPS

What gaps exist in practices/policies that mitigate the benefits cliff?

HIGHLIGHTS

Education/Awareness

- Debunking the myth that employees do not want to work
- General awareness of the benefits cliffs
- Giving employers the tools to create policies that mitigate the benefits cliff
- Framing the business case for assisting employees who face the benefits cliff

Supportive Benefits from Employers

- Healthcare is too expensive or inaccessible
- Lacking childcare support/stipends/benefits
- Flexible compensation package that controls the severity of a drop in income
- Everything takes financial capital, where is this funding coming from?
- Wrap-around services also require human and financial capital

Strategy

- It is unclear what the best investment or opportunity is and therefore companies lack strategy on how to support employees in this situation

- There is also a lack of strategy in federal and state-level policy

AREAS OF INTEREST

The first area of interest is the **language** used when presenting this work—those impacted by the benefits cliffs are not clientele but rather people, parents, caregivers, and a part of a larger family unit. This was endorsed by many and highlights the importance of having a human-centered approach to addressing these issues and empowering those most impacted.

Another area of interest is the need for **safe spaces to share cliff challenges**. Even if employers provided the appropriate supports, would employees feel safe and comfortable sharing? What would it look like to provide these safe spaces? This is important to consider when thinking about an employer toolkit.

A final area of interest is the phenomenon that **employees may be facing similar challenges to those they serve**. Participants noted that this is more likely from a service provider perspective and could create challenges in ensuring all members of the ecosystem have the support they need.

Even though the summary is brief, facilitators noted that participants were discussing the gaps during the other three questions as well. It was also noted that participants were less motivated to provide examples of the gap because the gap is so pervasive that examples are limitless.

OPPORTUNITIES

What practices/policies can organizations implement to support those who are impacted by the benefits cliff?

HIGHLIGHTS

This question had the most responses and annotations of all the questions and therefore has many items worth highlighting.

Benefits

- Benefits beginning on day one of employment
- Creative benefits such as gift cards, bonuses, bus passes, Uber gift cards, breakfast or lunch
- Promotion options that include benefits and not just wage increases
- Affordable or prorated medical insurance
- Individualized approach to benefits, rather than one size fits all approach
- Employer small dollar loan program
- Employer rainy day fund to support employees in emergencies
- Pre-imbursement tuition for continued education

Education

- Financial literacy training for individuals and families
- Coaches to support financial literacy
- Financial literacy through the lens of the benefits cliff, helping individuals know what will impact their benefits and empowering them to advocate for themselves
- Benefit Coaches who can support employees as they navigate the cliffs
- Additional training for HR professionals
- Replicate the coaching model found in the Bridge Pilot

Childcare

- Free or subsidized childcare
- Childcare included in benefits package upon hiring
- Free afterschool programs
- Aligning work schedule with school schedule
- Employers partnering with local providers to subsidize cost and remove transportation/schedule barriers

AREAS OF INTEREST

Similar to the question about successes, the first area of interest is **funding**. While not mentioned frequently, some noted concerns about where

the funding would come from to support the proposed solutions. This concern was extended to civic funding (federal/local funds) as well as for employers.

The second area of interest is **shared data**. While only noted once, it was endorsed by a few other participants and was a unique suggestion. The conversation centered on creating a system or method of sharing data between employers, service providers and federal/local government. There was some concern around privacy and control, but the primary discussion was how we could streamline the mitigation process by ensuring everyone is on the same page.

The final area of interest is partnering with the public library. Again, not noted with great frequency but an interesting point to consider. It was discussed that public libraries offer many of the proposed solutions, such as financial literacy, afterschool programs, career coaches, etc., and have funding streams in place to sustain these efforts.

OBSERVATIONS

Facilitators noted that participants were eager to provide recommendations and were passionate about expressing their beliefs. It is worth noting that this question, similar to “Gaps,” produced the most “us versus them” discussions. Many of the participants were service providers and were quick to offer opportunities for employers and policy makers.

APPENDIX C:

COMMUNITY ACTION PLAN WORKING SESSIONS SUMMARY

INTRODUCTION

The United Way of Greater Cleveland launched the Social Determinants of Work Initiative to bring the Greater Cleveland community together to strategically advance access to work through a deepened understanding of the barriers facing workers, including the benefits cliffs. Building upon the discussions at the Summit, Community Action Plan Sessions (CAPS) were held across the city and focused on capturing the diverse experiences of different populations.

The following summary was created to provide insight into the working sessions. The CAPS were very content-rich and resulted in 17+ hours of discussion with 120+ people creating 72 pages of notes containing invaluable input and proposed solutions. The following insights will play a critical role in the creation of the final Community Action Plan.

KEY TAKEAWAYS

Assets and Gaps

During the nine population-specific Community Action Planning sessions, more than 120 community members participated. From these discussions, four key takeaways pertaining to the assets and gaps were identified from both their frequency of discussion and the emotional intensity in which they were discussed.

1. The Social Determinants are highly intertwined.
2. Hopelessness is the most dominant emotion felt by those affected by the barriers.
3. No single group is responsible for the barriers to work; therefore, no single group is responsible for resolving them.
4. Childcare and transportation are the most significant pain points.

The Social Determinants are highly intertwined.

The discussions were intentionally siloed between each of the determinants to evaluate the specific assets and gaps that relate to each, yet every single CAPS brought up how intertwined the SDoW are. For example, you can't get a job without having an address (having a home), and it is hard to get a lease if you are justice-involved, and you can't even afford rent without a job, but you can't get a job without childcare, and yet you can't get childcare without a job, etc. These "domino effect" stories were the most consistent element between the sessions. While public policies are often created in a silo, the CAPS revealed that, in reality, all of the determinants stack upon each other and leave people feeling stuck with no way out.

Hopelessness is the most dominant emotion felt by those effected by the barriers.

Independent of which community was discussing the barriers to work, the sentiments of hopelessness and being stuck were pervasive. Fueled by the domino effect, individuals are often left with no viable alternative and have little hope of getting out of the hole they have been trapped in.

No single group is responsible for the barriers to work; therefore, no single group is responsible for resolving them.

Cognizant of the potential for sessions like the CAPS to turn into venting sessions, the CAPS were designed to intentionally help individuals think about all drivers of barriers. Interestingly, across all discussions, no single scapegoat or responsible party was blamed for the numerous barriers. Public policy, employers, and on-the-ground support services were mentioned in near parity across all barriers—both as creators of barriers and those who have the potential to solve them. It is worth noting that despite the general sentiment of shared responsibility, there

remains a significant need to educate all parties involved on the experiences of others.

Childcare and transportation are the most significant pain points. This takeaway has come up in other contexts as well. For example, as mentioned in the [Summit Discussion Summary](#), childcare was the second most discussed item at the United Way Benefit Cliffs Summit. As for transportation, it has been dominating the conversation around access to work for years and was the primary topic of the [Paradox Prize](#) hosted by the Fund for Our Economic Future. In our CAPS discussions, childcare was the most-mentioned determinant across all nine sessions. It was also the topic that spurred the most emotional response from participants. Transportation was a close second in frequency of mention.

PROPOSED SOLUTIONS

The Community Action Plan will focus on solutions, but one trend that is worth noting here is that the process of problem-solving proved to be quite challenging for health and human services providers and recipients. Participants were asked to dream big and pitch ideas that might seem impossible in the present day, but the most frequently proposed solutions were either already in existence or small in terms of scale. This was true across all nine discussions, and suggests three potential opportunities:

1. **Educate the community at large** on what resources already exist to help mitigate barriers to work;
2. **Educate policymakers, providers, and employers** on the SDoW and the challenges members of our community are facing; and
3. **Focus on moving the needle even one notch** as it will have a great impact on the community.

INDIVIDUAL COMMUNITY SUMMARIES

While the Key Takeaways will be the primary drivers of the Community Action Plan, it is important to highlight that each population shared challenges that were unique to their community. The following summaries will highlight the distinctive challenges that were identified by each community.

Please note that the two general sessions will not be included in these summaries.

Single Mothers

Unsurprisingly, **childcare** was the most important item of discussion for the single mothers community. But what makes this distinctive is that caring for their child was brought up in every determinant, and very few assets were discussed. Single mothers feel “stuck in a little hole” because existing barriers to work are exacerbated by being a parent:

- “Women are viewed as unreliable because they have children to take care of.”
- “I feel like everything is against me and that I’m made out to be a bad mom for not being able to take care of my son.”
- “I constantly feel overwhelmed. I can’t get a childcare voucher until I get a job, but I can’t find a job without someone to watch my daughter.”

LGBTQ+

The top challenge identified within the LGBTQ+ community revolved around **discrimination and safety**. Whether seeking solutions to transportation barriers, receiving medical treatment, seeking sustained education, or enrolling a child in childcare, participants continually expressed concerns for members of the LGBTQ+ community facing discrimination and threats to safety. This was identified as being a problem at the community level (individuals on the street, at bus stops, fellow students, etc.), the professional level (medical professionals, employers, teachers, childcare providers, etc.), as well as with large scale public policy (don’t say gay bill, conversion therapy, lavender ceiling, etc.):

- “There are currently too many laws and policies that foster violence towards our community. Sometimes it is subtle, and we are deemed not a “culture” fit, and other times it is aggressive, and we face overt violence when simply trying to exist in this city.”
- “Even if a member of our community plays the game perfectly, they still face discrimination from landlords and employers. There are no federal protections currently in place to stop discrimination against LGBTQ+ folks in housing and employment.”
- “Being rejected everywhere they turn; members of the community are forced to resort to whatever they have to in order to survive—even if that is stealing or sleeping on the sidewalk.”

Re-entry

For formerly incarcerated individuals or re-entry, the primary concern was that they **were not given a chance to work and prove themselves**. Even if solutions to the other barriers existed, the community noted that having a record is often a nonstarter, and they have few, if any, viable options for employment. Several employers are second-chance employers, and civic leaders are working to expunge records, but the participants noted that they still face prejudice and barriers for being recently incarcerated. In their words, “The system never really makes a person free!”

Community Experience

A woman in attendance was formerly incarcerated for five years and was released from prison two years ago. She is currently completing her three-year probation period and has worked hard to be a productive member of society through employment and volunteering. She secured a job through a temp agency working at a phone bank. In just a few short months, this individual was excelling at work and was offered full-time employment. The only thing she had to do was complete their standard application, and the promotion was hers. While completing the application, she did not check the box as being convicted of a crime in the last five years, as it was seven years ago, but she did check that

she was currently on probation. Upon disclosing this information, she was not only denied the promotion but was fired from the temp agency. Before disclosing that information, she was a top worker for them, but once they learned of her record, she was never given a chance.

Disabilities

The primary challenge for the Disabled community is that the **barriers to work occur because of two different individuals—the job seeker might have a disability and/or they have a child who has a disability**. While some programs help mitigate barriers, they are often underutilized or only considered if the job seeker themselves is disabled. When a parent has a child with a disability, on top of navigating the general barriers to work, they have to struggle with finding childcare and school systems that will accept and properly support their child. Depending on the level of disability, a child’s situation might make it nearly impossible for their parent to access meaningful work.

- “I look at some of the people we work with and just think it is a missed opportunity for greatness”
- “It is hard enough to find childcare these days, let alone when you have a child with disabilities. And once they are accepted, we see autism and emotional disorders being in the top reasons children are kicked out.”

International Newcomers

For international newcomers, which includes but is not limited to refugees, asylum seekers, immigrants, and undocumented individuals, the top challenge was **language access**. Mentioned for every single determinant, language access and subsequent barriers make it nearly impossible for international newcomers to access and maintain meaningful work. While great strides are being made by some employers to not require fluency in English, this community has trouble accessing proper transportation, childcare, healthcare, broadband, etc. which makes it more difficult for them to accept these new roles.

- “Across the board, there are not enough interpreters or language supports in place

to help this community. And despite trying to better themselves, many newcomers are becoming hopeless and tired of continually failing to navigate a system they don't understand."

- "The BMV in Ohio makes it incredibly challenging to get a license because of language barriers. We are seeing members of the Afghan community spend the money to fly to Florida to get a driver's license and return to convert it to an Ohio license just to secure the ability to drive and therefore to work."

Recovery

The recovery community had several wonderful things to share about the work Signature Health does in meeting their needs and helping them find employment, but the primary and often pervasive challenge remains is having **basic needs of shelter, food, and safety not met**. Even as individuals in recovery start to heal and build new lives, their past addictions and criminal record generally prevent them from accessing safe housing, reliable transportation, quality childcare options for their children, and jobs. While driven by a wide range of motives, the stereotyping of individuals in recovery as unproductive or dangerous addicts is often what leads to these needs not being met.

- "I can't afford a good car and when my car died and I can't afford to fix it, I lose my job. And now I can't find a new job because I look unreliable."
- "Individuals in recovery feel a sense of hopelessness like they'll never be able to get a good paying job. The general public feels like once someone is a substance user who committed a crime, they are always a criminal."
- "The only place our clients can afford to live has poor transportation options, is unsafe, and is often in a food desert. How can they build a better life without these basic needs?"

Veterans

The Veteran community is quite divided by age and time of service; therefore, the primary challenge for this community is that **the number**

of barriers depends greatly on how long ago an individual served. Participants spoke about the importance of support from the Veterans Affairs (VA), specifically getting the VA's help connecting current physical or mental health challenges to past service. No matter the determinants in discussion, the importance of service connect was raised at least once.

Service connect is the process of having a doctor sign off that health challenges are directly related to an individual's time in the service. This is helpful because it opens up additional resources and supports that help mitigate the various barriers to work. What became apparent during the discussion is that the lack of paper trail for older veterans has made it very challenging to get service connect and, therefore challenging to get help mitigating the barriers to work. Younger veterans, on the other hand, are more readily able to receive the necessary service connect and, therefore, the support needed to secure work.

- "You get hurt a lot in the military, but it doesn't show up until later on. You can be carrying around mental and physical challenges for years and then one day it hits and impacts your ability to work. At this point it's been so long since your service, you are just left behind."
- "I realize at this point in my journey, what part I've played in where I am. I know the role I played to be in the situation I am in. I got out of the military in 1981 and had to step away from my career of ten years because of my addiction. But now that I have owned my mistakes, I'm doing anything I can do to work and contribute."
- "If I have to be at work at 7 am, I'll take a 4:30 am bus. That way, if the bus is late, I will still be on time or early. This is how you can maintain employment. I was never late with this approach."

