



7521 Main St., Suite 103
Omaha, NE 68127
P: (402) 597-3100
F: (402) 597-2705
www.opportunityatwork.org

Dear Colleague;

Opportunity@Work is a coalition of organizations and businesses working to enhance Nebraska's workforce by supporting programs and initiatives that create opportunity for working families to achieve financial stability, contribute to the prosperity of local communities and strengthen the state's economy. The coalition operates through public and private partnerships that balance the needs of working families, businesses, and communities among diverse populations across the state.

As the recession continues to hit the Heartland, we recognize that employers and employees are facing difficult circumstances and choices. In response, we designed this toolkit as a resource for employers to help employees facing financial hardships.

Ideal for Human Resources professionals and others that might be dealing with tough questions from employees, it contains information about resources and referrals, responses to frequently asked questions, and tips for sharing this information in a thoughtful manner.

For example, if your employee is having trouble keeping up with rent or paying their utilities, this toolkit can provide information about what resources are available to help them and who they can turn to for help. If your employee needs legal aid, emergency aid, or even health insurance for their children, this toolkit offers them information about resources that are accessible for them.

We know that as employers, you value your employees and are eager to help them recover from difficult times. The tools in this kit can help you to do that. You may request additional copies by accessing our website at www.opportunityatwork.org. We also encourage you to get in touch with the Opportunity@Work Coalition should you have additional questions or if you are interested in becoming a member.

Sincerely,

Annemarie Bailey Fowler
Opportunity@Work Coordinator

Pathways Forward - Opportunity@Work Initiatives

Opportunity@Work is a coalition dedicated to strengthening the financial stability of Nebraskans. The Coalition operates through **public/private partnerships** that balance the needs of working families, businesses and communities among diverse populations across the state.

Opportunity@Work collaborates on several fronts to strengthen workforce financial stability. These initiatives cluster under strategies that **support worker success** by maximizing employment opportunities and personal assets and those that **support business and community success** through a more stable, productive, and skilled workforce.

Support Worker Success

Develop Personal Assets through public/private partnerships that . . .

- increase incentives for work and savings in work support programs
- create and support Individual Development Accounts in Nebraska
- discourage predatory business practices
- promote homeowner education and counseling
- offer resources for microenterprise
- encourage opportunities for early career education for youth
- explore market-driven banking products/services that meet the needs of unbanked workers

Support Business and Community Success

Promote Workforce Stability through public/private partnerships that . . .

- ensure families can meet their financial needs through work
- promote financial education in the workplace and schools
- address needs for quality childcare and family healthcare
- provide workforce education to meet both employer and employee needs for skill upgrades, workplace transitions and career paths
- address barriers to financial stability among diverse economic, racial, gender and geographic populations
- strengthen the successful transition of underemployed individuals into the workforce through graduated support
- promote business tax incentives for workforce development, including training on job skills, personal financial management and soft skills
- support tax policies that balance the needs of employers, employees and homeowners

Tips for Sharing Information

Today, many people are finding it difficult to make ends meet. What do you do when an employee turns to you for help? Or when it comes to your attention that an employee is struggling? Here are a few quick tips for sharing information with your employees in a thoughtful, sensitive manner:

- 1. Stuff paycheck envelopes with flyers.** This is a great way to confidentially share information with your employees.
- 2. Put up a poster in the break room or publically display this toolkit.**
- 3. Email the link to all employees.** Emailing the link to <http://www.opportunityatwork.org/publications.shtml> is a great way to get the information to all of your employees without putting anyone “on the spot.”
- 4. Inspire peer to peer conversations.** If co-workers in your office have positive working relationships, sharing information with one individual who may mention it to others in a casual way could be of help.
- 5. Mention this resource in a staff meeting.** Again, in a general way, mentioning the availability of information and resources can open the door to further conversations.
- 6. Respond to employee requests.** Share this information if an employee asks for a paycheck advance or 401k loan.

Leading Your Workforce During An Economic Crisis

By *Gregory P Smith*

In the days and weeks since the economy began tanking, the workforce has been on an emotional roller coaster. Some people have fallen to terrible lows of fear, uncertainty, and frustration. On and on it goes. While no one knows the outcome of our current situation, one fact is indisputable: the out-of-control emotions and the financial condition of our employees will have a tremendous impact on worker motivation, employee retention, and productivity.

How can business leaders lead in the wake of this crisis? No two people will respond to these events in exactly the same way. Some may seem unaffected, others may exhibit out-of-the-ordinary behavior, and still others may react in dramatic ways. Actions business leaders take today can help improve productivity, maintain motivation, and avoid a mass exodus of alienated employees when the economy turns around.

Managers have a critical role to play in these uncertain times; indeed, how managers treat their employees today will continue to resonate tomorrow. In offices across the United States, employees have been laid off while other businesses have closed their doors for good.

In times of crisis, communication is vital. One frustrated CFO accidentally blurted out to a few employees they were “lucky to have a job.” That one act did more to damage the morale and loyalty of the workforce than anything else.

Just as the United States is forming an economic plan to stabilize the economy, managers need a strategy for helping their companies get through the current crisis. I offer the following 10 steps—which are organized under the acronym TAKE CHARGE—for managing, motivating and leading your employees in a radically changed work environment.

T-Target fears and anxiety. People traverse through a span of emotions during crisis situations beginning with concerns over their job security, their compensation, and their ability to pay their bills. Announcements of job layoffs have exacerbated fear and anxiety. Managers should plan to address each of these concerns.

A-Accept the fact performance and productivity will drop. People respond differently in crisis situations. Expect to see people having difficulty concentrating, being forgetful, showing anger, and displaying increased absenteeism--all normal responses. People will need to talk more, a natural aspect of dealing with this crisis. The more they talk the healthier the organization becomes. Expressions of concern and help with simple, daily tasks will go a long way to improve productivity.

K-Keep communication open. During times of crisis and uncertainty, business leaders tend to hold information—this will wreck havoc on the motivation of the workforce. Meet with staff members at all levels to express concern, as well as to promote available resources and other services. Obviously, people want to know about the security of their jobs and their compensation. Focus groups and town hall meetings can go a long way in helping people deal with the situation.

E-Educate managers and supervisors. Human resource professionals, managers and supervisors should be equipped with the resources, information and authority to assist employees. Training should include how to identify and help with stress as well as other issues related to financial distress. Identify those most vulnerable and ask questions to determine how they are doing both at work and at home.

C-Calm, confident and reassuring leadership style. Don't underestimate the importance of your personal leadership style. Displaying a calm and confident style of leadership can go a long way in maintaining stability and productivity. Managers should attempt to compartmentalize their own personal fears and concerns.

H-Help those in need first. Make no assumptions on how people feel or how they have been impacted by this crisis. While many will share their feelings, others will try to manage the burden by themselves. Recognize some individuals may need professional assistance—so insure they understand how to access the employee assistance program. (EAP)

A-Allow people to display their emotions. People are as diverse as their emotions and they display them in different ways. Allow them to express their feelings and emotions appropriately. One business has established a monthly gathering called the "Rumor Mill Meeting" where they address all the misinformation and rumors circulated that month.

R-Restrict negative behavior. A crisis brings out the best and worst of people. Make sure your performance management process addresses performance issues brought on by the financial crisis. Be aware and take appropriate actions to prevent theft. Make clear, in no uncertain terms that behavior of this sort will not be tolerated and will be dealt with accordingly.

G-Get people to embrace and support others. The success of any business is the people that work there. Similar to an act of terrorism, a financial crisis creates psychological damage on self-worth—it violates them and attempts to rob them of control over their life. Management's role is to give control back to people. Interstate Battery Company is concerned about both the spiritual and emotional health of their workforce. Therefore, they have a fulltime chaplain to assist people with care and support.

E-Expect and plan for the long term. Unfortunately, this financial uncertainty is going to be with us for a long time to come. Insure you allow for activities to keep people motivated and engaged. Graham Weston, co-founder and CEO of the San Antonio based Rackspace Managed Hosting, finds this creative way to motivate employees and it has a big impact. Outstanding employees get the keys to the CEO's BMW M3 convertible for a week. He says, "When someone gets to drive my car for a week, they never forget it."

Applying these ten steps is not only the right thing to do; it is the smart thing to do from a business standpoint. Do not abandon your employees. They will remember how you treated them during this highly emotional time. If you want your organization to be a place the best and the brightest will want to work in the future, you must be careful what you do in the here and now.

Author's Bio

Greg Smith's cutting-edge keynotes, consulting, and training programs have helped businesses reduce turnover, increase sales, hire better people and deliver better customer service. As President and founder of Chart Your Course International, Greg has implemented professional development programs for thousands of organizations globally. He has authored nine informative books including *401 Proven Ways to Retain Your Best Employees*. He lives in Conyers, Georgia.

Source URL: http://www.selfgrowth.com/articles/Leading_Your_Workforce_During_an_Economic_Crisis.html

Additional Suggested Reading:

1. *Casting the Lifeline: The Role of Human Resources in Helping Employee's in Crisis*. An overview of the precipitating factors of crisis, an explanation of the crisis continuum, and a description of the phases of crisis intervention as well as a useful explanation of the skills that Human Resource professionals can build to effectively aid employees in crisis.

By Joyce St. George, *Employment Relations Today*, Vol. 25, No. 2; John Wiley and Sons, Summer 1998

http://www.pacttraining.com/resources/articles/article_lifeline

2. *Weathering Storms: Human Resources in Difficult Times*. A compilation of ideas and policies by leading HR professionals addressing the urgent consequences of the economic downturn.

By the Staff of the Society for Human Resource Management, the SHRM bookstore, 2008

<http://www.shrm.org/Publications/Books/Pages/Storms.aspx>

Employee Questions and Resources:

A. Where can I get financial information?

- Consumer Credit Counseling Services of Nebraska provides consumers with financial and housing counseling, debt repayment plans, consumer education, and assistance with reading credit reports and consumer issues.

8805 Indian Hills Drive, Suite 105, Omaha, NE
402-333-2227
www.cccsn.org

- Financial Stability Partnership is an Omaha regional initiative that offers a variety of programs for working families in Nebraska, including free tax preparation, connections to banking products and services, workplace financial education, and savings programs.

5002 S 24th St, Omaha, NE 68107
402-502-6699
www.fspmidlands.org

- Volunteer Income Tax Assistance (VITA)/American Association of Retired Persons (AARP) provides community-based volunteer tax preparation assistance to low-income and elderly Nebraskans. Volunteers are specifically trained to help with special credits, such as the Earned Income Tax credit, that aid low income families and workers.

VITA and AARP sites by county: <http://www.nebls.com/VITAANDAARP%20SITES.htm>

- Nebraska Financial Education Coalition represents a group of individuals, businesses, financial institutions, and government and non-profit agencies that believe in the importance of financial education. The website provides information for individuals and service providers about programs, services, events and resources related to financial education in the state of Nebraska.

Access information, an event calendar, and other financial education resources at
<http://www.nebraskafinancialeducation.org/>

B. Where can I go for help with the basics, like food for my family?

- 211 is a collaborative group of organizations from across the state working to ensure that individuals have an easy means to search the entire state for health and human service agencies and programs serving their area.

Just Dial 211
www.ne211.org

- *Community Action of Nebraska* represents the nine community action agencies that cover all 93 counties in the state. The agencies offer a variety of social services, including career training, free tax preparation, basic needs, and Head Start services.

Community Action Agencies in Nebraska by region:

http://www.ncaf.nonprofitoffice.com/index.asp?Type=B_BASIC&SEC={687C5520-0AA1-4ED9-96A1-FFC2C50DF3B8}&DE={5E9C9B74-CB41-4032-BDA6-39DEFFB3B31D}

1120 K St., Suite 100, Lincoln, NE 68508

402-471-3714

www.canhelp.org

- *Department of Health and Human Services* administers a variety of public assistance programs, including assistance with child care, food, and health care.

301 Centennial Mall South, Lincoln, Nebraska 68509

402-471-3121

www.hhs.state.ne.us

C. Where can I get information about Unemployment Insurance?

- *Nebraska Workforce Development* provides services and information for workers seeking unemployment insurance. Employers and employees pay into the Unemployment Insurance program in Nebraska. It is available to workers in Nebraska who have recently lost a job. Contact the department to see if you are eligible to receive a unemployment insurance payment.

Nebraska Department of Labor/Workforce Development

550 S. 16th Street P.O. Box 94600

402-471-9835

www.dol.state.ne.us

It is also possible to file on-line or via phone:

<https://uibenefits.nwd.ne.gov/BPSWeb/jsp/BPSClaimantWelcome.jsp>

(402)458-2500

D. Who can I ask for help managing my rent or mortgage?

- *Family Housing Advisory Services* is an Omaha and Scottsbluff specific program which provides services to prepare first time homeowners, aid in preventing foreclosure, and advocate for potential Reverse Equity Mortgage clients. These include investigative, educational, and advocacy services to help enforce the Federal, State, and Local Fair Housing Laws and to provide information to those seeking housing and to housing providers, including tenants, landlords, potential homeowners, realtors, and lenders.

2401 Lake Street, Omaha, NE

402-934-7921

Or 3605 Q Street, Omaha, NE
402-546-1013
www.fhasinc.org

- Legal Aid of Nebraska in Grand Island, Lincoln, and Omaha, Legal Aid of Nebraska can provide Housing Counseling, including talking to people who are homeless to make referrals and help assess their legal needs; assisting renters who are having problems, work with the Department of Housing and Urban Development, and assist home buyers or home owners with questions.

Legal Aid Access Line: 1-877-250-2016

- HUD Approved Housing Counseling Agencies provide homebuyer education programs, debt management, renters assistance, and other services and information at sites across the state.

For a statewide listing:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=NE>

E. How can I get health insurance for myself and my family?

- COBRA gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay a premium.

Employee Benefits Security Administration Toll-Free number, 1.866.444.EBSA (3272)

- Nebraska Medicaid Program (or Kid's Connection) provides health care to people who are elderly, disabled, or parents and children in low-income families. The Medicaid program pays for most medical services. Kid's connection is a health care program for children under the age of 18. Eligibility is based on household income.

301 Centennial Mall South, Lincoln, NE
402-471-3121
www.hhs.state.ne.us/med/kidsconx.html

F. Where can I go if I need emergency help?

- HHS Emergency Assistance is provided for low-income people by the Department of Health and Human Services for rent, food, transportation, and other aid in certain emergency situations.

301 Centennial Mall South, Lincoln, NE
402-471-3121
www.hhs.state.ne.us/fia/fiaindex.htm

- Red Cross will provide relief to victims of disaster and help people prevent, prepare for and respond to emergencies.

P.O. Box 83267
220 Oakcreek Drive
Lincoln NE 68501
402-441-7997
www.redcrosslincolne.org

G. Where can I or other members of my family go for career assistance?

- EducationQuest Foundation provides career planning resources and financial aid and admissions information designed for adults looking for new opportunities.

1300 O St.
Lincoln, NE 68508
402-575-5222
www.educationquest.org

Also, the associated website, Nebraska Career Connections, provides helpful information about career fields in Nebraska: <http://www.nebraskacareerconnections.org/>

- Nebraska Workforce Development provides job-search assistance, career information, access to training, and information about worker rights in Nebraska. Offices are available statewide.

1010 "N" Street, Box 194 Lincoln, NE
402-471-2275
Or 5717 F St. Omaha, NE
402-595-3000
<http://www.dol.state.ne.us/nwd/index.cfm>

H. Where can I go for legal help?

- Legal Aid helps people with family law, landlord/tenant, public benefits, and bankruptcies. Legal Aid also has special services for farmers, the elderly, and Native Americans.

1904 Farnam Suite 500 Omaha, Nebraska 68102
1-877-250-2016
www.nebls.com

- Volunteer Lawyers Project is a statewide volunteer legal services project and referral program providing legal assistance on a pro bono, reduced fee, contingency fee, and full fee basis. Spanish-speaking staff is available.

P.O. Box 81809

Lincoln, NE 68501

(800) 742-3005

<http://www.nebar.com/publicinfo/lowincome/vlp/index.htm>

I. Who can I call if I need to talk about my problems?

- Nebraska Emergency Crisis Hotlines and Helplines is a trusted resource for those in need of mental health services. They provide a private, secure online directory that enables users to find the therapist who is right for them.

For a listing of services access: <http://www.findcounseling.com/help/hotlines/nebraska.html>

J. I need a short-term loan – what are alternatives to payday lenders?

- Credit Unions often offer small (event as low as \$50), short-term loans to their members. Frequently the approval process is easier than a bank. Some credit unions also offer free financial counseling and a savings plan to help members get back on their feet. Credit unions offer low interest rate loans (prime to 18% annual interest) with quick approval on an emergency basis. Unlike payday loans, these loans give the borrowers a real chance to repay with longer payback periods and installment payments.
- Pinnacle Bank FDIC Pilot Program offers a small dollar loan program participating in all 58 Pinnacle Banks in Nebraska where they often give 12-24 month loans of less than \$1500. There is a short application process which usually takes only a day. There is no requirement for starting a checking account, but there are rate discounts if you do. The rates are the normal guidelines for banks. For example, for unsecured loans, the APR is between 7% and 11%.
- Payment Plan with Creditor - many creditors will negotiate partial payments or work out a payment plan with you. Working out a payment plan with creditors can allow the consumer to delay payment until their next payday or lower their payments to pay off the bill over a longer period of time.
- Other Alternatives include borrowing from friend or family, asking for an advance from your employer, military relief societies, and exploring your bank's overdraft protection policies.

Making Public Programs Work for You: Information about Assistance Programs from the State of Nebraska

Did you know that there are programs that help families with child care, food, and other expenses? Many different kinds of families qualify for these programs. If you qualify for help with your taxes, it's likely that you can get other kinds of help too!

Food. The Food Stamp program helps people buy food. The food stamp amount is placed on an EBT card (like a debit card) that can be used at most grocery stores. Eligibility is based on household income.

Heating or Cooling. The Low Income Home Energy Assistance Program (LIHEAP) helps people pay for heating and cooling costs. It can also help cover the costs of making your house more energy efficient. Eligibility is based on household income and on the amount of money the state has for the program.

Health Care. Medicaid is a program that provides health care to people who are elderly, disabled, or parents and children in low-income families. The Medicaid program pays for most medical services. Kid's Connection is a health care program for children under the age of 18. Eligibility is based on household income.

Family Assistance. Aid to Dependent Children (ADC) provides cash assistance to help families care for their basic needs. In some cases this program can also help people to find jobs or get other kinds of help. Single parents, two-parent households, grandparent households, and other family types can qualify. Many adults must meet a 30 hour a week work requirement in a program called "Employment First" in order to get ADC.

Child Care. The Child Care Subsidy program helps parents cover child care expenses for children under the age of 12 and children with special needs up to the age of 19. Parents are allowed to choose the provider as long as the provider is licensed or meets other standards. Eligibility is based on family income. Parents participating in the ADC "Employment First" program are automatically eligible.

If you are interested in applying for any of these programs contact the Department of Health and Human Services, 1050 N St. Lincoln, NE 69508 (402) 471-7000 or call 1-800-254-4202. You may ask to have someone help you fill out the application. Depending on the program, you may be asked for information about your income, expenses, and family members. Identification (like a driver's license), check stubs, and household bills are usually requested.



NEBRASKA
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CORE VALUES | COMMON GROUND | EQUAL JUSTICE

Nebraska Appleseed Center for Law in the Public Interest
941 "O" Street, Suite 920 • Lincoln, NE 68508 • 402.438.8853
402.438.0263 Fax • info@neappleseed.org • www.neappleseed.org

ELIGIBILITY GUIDELINES

This information should be used as a guide. Many things are used to decide eligibility.
If you have needs and think you might be eligible, please apply.

FOOD STAMPS

Household Size	1	2	3	4	5	and up...
Gross (Total) Monthly Income	\$1,127	\$1,517	\$1,907	\$2,297	\$2,687	+

If you are elderly or disabled you should ask your caseworker if different income limits apply to you.

LIHEAP

Household Size	1	2	3	4	5	and up...
Gross (Total) Yearly Income	\$13,005	\$17,505	\$22,005	\$26,505	\$31,005	+

There are several special rules for Medicaid – contact the Nebraska Department of Health and Human Services for more information.

KID'S CONNECTION

Family Size	1	2	3	4	5	and up...
Adjusted Monthly Income	\$1,671	\$2,248	\$2,823	\$3,400	\$3,978	+

NON-ADC CHILD CARE

Family Size	1	2	3	4	5	and up...
Total (Gross) Income	N/A	\$1,399	\$1,759	\$2,119	\$2,479	+

Jenny has two children, Susie (2) and John (4). Jenny works full-time in the payroll department of a staffing agency and makes \$10 per hour, or about \$1,600 per month in total (gross) income.

Jenny's income is \$1600 per month for a family of three which means that her family:

- is likely to receive about \$233 in food stamps each month
- is eligible for LIHEAP if they need help with heating or cooling costs.
- can apply for "Kid's Connection" health insurance coverage for Susie and John
- may be eligible for non-ADC child care assistance





Many services and resources are available to you in your community. But which one is the right one for you? How do you get connected with the agency that can help you the most?

2-1-1 was created to be a single source for information about community services, human services and critical intervention. There are two ways to gain assistance from the 2-1-1 network –

- ☎ dial the calling center* 24 hours a day, seven days a week
 - interpretation assistance for more than 150 languages is available when you dial 2-1-1
- 🔍 search the comprehensive social services database at www.ne211.org

By contacting 2-1-1, you can access the following types of services:

- **Basic Human Needs Resources:** food banks, clothing closets, shelters, rent assistance, utility assistance.
- **Physical and Mental Health Resources:** health insurance programs, Medicaid and Medicare, maternal health, Children’s Health Insurance Program, medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention and rehabilitation.
- **Employment Support:** financial assistance, job training, transportation assistance, education programs.
- **Support for Older Americans and Persons with Disabilities:** adult day care, congregate meals, Meals on Wheels, respite care, home health care, transportation, homemaker services.
- **Support for Children, Youth and Families:** child care, after-school programs, Head Start, family resource centers, summer camps and recreation programs, mentoring, tutoring, protective services.
- **Volunteer Opportunities and Donations:** community involvement, volunteer bureaus, disaster relief.

For more information, dial 2-1-1* or visit www.ne211.org.

* 2-1-1 calling is not available in all counties at this time.