

Nazarene Compassionate Ministries <jheight@nazarene.org>

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August Resource eNews - Economic Security and Employment

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August 2013

In This Issue

[Signature Theme: Economic Security & Employment](#)

[Tell Us About Your Efforts](#)

[Economic Security and Employment Funding Opportunities](#)

[Recommendations for Best Practice](#)

[Current Funding Opportunities](#)

About NCM USA/Canada

Nazarene Compassionate Ministries seeks to live and act compassionately in the world following Christ's own life and ministry. We seek to be incarnations of the same gospel that Christ lived and preached and to be witnesses to the same love and compassion God has for our world. **In the United States and Canada, NCM works closely with Compassionate Ministry Centers (CMCs) to bring compassion and healing to communities that need the love and presence of Christ.**

Mission

Nazarene Compassionate Ministries USA/Canada partners with Nazarene interests to facilitate ministries which address the temporal as

My Fellow Leaders,

Jobs. This topic of conversation seems to continuously come up with many of our elected officials. It is also the area of greatest concern for economists. And sadly, **it is one of the areas of greatest anxiety for our families in the USA/Canada Region.**



The question on all of our minds is how can we help get people back to work? But the challenge goes deeper. **More than simply finding a job, we must help families find sustainability and the provisions to live.**

In this issue, we offer many options to helping people find employment and economic security. **The church can and must be a part of this effort, helping families provide for themselves.**

Let us know how we can better assist you and your organization. You are making a difference.

Thank you for your continued service,

Jay Height

jheight@nazarene.org

Coordinator, Nazarene Compassionate Ministries USA/Canada

well as the spiritual needs of the economically disadvantaged.

Churches

Local churches are the primary avenue for Nazarenes to reach out to those in their communities. Nazarene Compassionate Ministries seeks to support churches in starting and maintaining ministry to the under-served and marginalized. We believe every church, no matter size or budget, can find ways to meet needs in their community with compassion, creative, and the firm foundation and life-changing power of the Gospel message.

CMCs- Compassionate Ministry Centers

A Compassionate Ministry Center is a non-profit organization dedicated to meeting the needs of the under-resourced in the community. While these organizations are often affiliated with a specific local church, they are in a strategic position to unite others in their community around a high-needs cause.

NDR- Nazarene Disaster Response

Nazarene Disaster Response is Nazarenes mobilizing for disaster through Readiness, Response, and Recovery. Local Nazarenes are in a unique position to understand, serve, and remain with disaster victims in their own neighborhoods. In large-scale events the denomination can come alongside local efforts with the support of volunteers and donors from across the country and through our strong partnerships with other disaster relief agencies. NDR serves victims regardless of race, creed, or economic status by concentrating on assistance to the poor, elderly, and handicapped.

W&W- Work & Witness

Work & Witness provides opportunities for Nazarenes to serve together in support of existing ministries such as churches, CMCs, and

Signature Theme: Economic Security and Employment

Best Practices, Innovations, Funding Opportunities

Self-Sufficiency measures whether wages are sufficient to meet the real costs of supporting a family based on a market basket that includes food, housing, health care, transportation, child care, utilities, and taxes.[1]

Asset Poverty occurs when a household has insufficient assets to support three months of subsistence level household consumption if the household loses its income.[2] In the United States, 44% of all families and 63% of minority families are experiencing asset poverty.[3]

In 2010, 57% of adult workers in the United States had low literacy, limited English proficiency, or lack of an education beyond high school.[4] Low skills levels limits these workers to lower quality jobs that do not provide full time hours, living wages for achieving self-sufficiency, health benefits, retirement plans, or upgrade paths.

Vulnerable, low income families face several challenges that prevent them from building assets to achieve more stability and greater economic security. These households have limited ability to save because they have difficulty even meeting basic living consumption needs. For these families the weekly income earned is highly variable because of movement in and out of the workforce, in and out of jobs, changing work schedules, and uncertainty of transportation, child care, and health status. Lack of child support, lack of cash assistance, variable expenses, and lack of bank account all prevent poor families from building assets.



Forty percent households living below the poverty line are "unbanked." [2] Additionally, 54% of all households in the United States lack sufficient financial assets to invest in opportunities that increase financial mobility, 57% of low income families with children would have to borrow money immediately to manage household costs if they lost their jobs, and 74% of families with incomes under \$25,000 do not have any emergency funds. [3]

Lack of sufficient income and family assets can lead to negative consequences: health problems from stress and limited access to health care, homelessness, food insecurity and poor nutrition, poor credit, inability to own a home or business, inability to send children to college, no retirement resources.

Urban Institute[5] states that Economic Security and Employment Strategies aim to:

Nazarene Disaster Response. Work & Witness can be any type of project, from construction to evangelism to compassionate outreach.

Contact

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- **Provide accessible financial resources needed for self insurance to avert hardship when income unexpectedly drops or expenses suddenly rise.**
- **Enable households to acquire major assets including real assets (home or business), financial assets (retirement account), human capital (education or training) that can appreciate in value or enhance one's future income.**

Successful Economic Security and Employment initiatives are achieved by integrating (1) Community Building, (2) Workforce Development, and (3) Assets Building interventions with (4) Supportive Social Services that are both people- and place-based to provide comprehensive, holistic solutions that develop potential and self sufficiency.



Urban Institute[6] research has identified several themes for successful Community Building. These include building on local social and human potential through focusing on specific improvements in line with community values, broad-based resident participation and ownership, integrated and comprehensive approaches that emphasize entrepreneurship, identifying and leveraging community assets, SMART (specific, measurable, attainable, realistic, timely) objectives for the neighborhood context, collaborative

linkages to broader societal resources, and removal of institutional barriers and racism. Additionally, Department of Health and Human Services (DHHS) has summarized the following key attributes of quality community-based initiatives:

- 1. Coalitions employ a catalytic event early in their development.**
- 2. Coalitions are flexible in their mission and actions as needs and opportunities arise.**
- 3. Visible impacts define community-based signature outcome(s).**
- 4. Charismatic leaders with an entrepreneurial perspective**
- 5. Alliances between autonomous organizations.**
- 6. Strong presence of the working class population base.**
- 7. Adequate, stable, and flexible financing.**

Workforce Development should be long-term, intensive, and directly related to specific jobs.[7]

- *Adult Education and Training* interventions focus on increasing skills and productivity of disadvantaged workers to improve their ability to obtain higher quality jobs.
 - Nurture relationships with employers, industry associations, and trainers to ensure relevance of curricula and worker *technical skills*, as well as identification of sectors where demand is likely to remain strong and generate good jobs.
 - *Apprenticeships, internships, and work-study* provide critical employment experience and job skills coaching for young workers.

- *Basic Education* components ensure that workers possess general competencies in literacy, math, English language, computer, and internet, as well as preparation to complete the GED.
- *Soft skills* coaching including life skills, job readiness, job search, communication skills, problem solving, reasoning, and creative thinking.
- *Job counseling and placement* that match workers interests, goals, and strengths to employer needs.

Youth Employment Programs[8] aim to improve the employ-ability of low income young people through academic achievement, vocational training, job experience, and career planning. Jobs for America's Graduates outlines the following essential competencies for employment success:

- *Career Development* - identifying occupational interests, aptitudes and abilities and relating these to appropriate occupations; identifying desired lifestyle and relating to selected occupations; developing a career path; selecting an immediate job goal; describing conditions and specifications of the job goal.
- *Job Attainment* - ability to complete a resume, job search, letter of application, interview, application form, and employment tests.
- *Job Survival* - maintenance of appropriate appearance; identification of employer expectations and problems of new employees; time management; following directions; effective relations; appropriate resignation from a job.
- *Basic Skills* - comprehension and communication verbally and in writing; performance of mathematical calculations.
- *Leadership and Self Development* - team membership and leadership; ability to deliver presentations to a group, compete successfully with peers and demonstrate commitment to an organization.
- *Personal Skills* - maturity; value system; decision making; responsibility; self-esteem.

Asset Building enables households to build a foundation of resources that meets more than their basic survival needs, helping them to remain stable during financial emergencies and pursue a path to prosperity and upward mobility. Research shows that the impacts of sector-based interventions in education, housing, micro-enterprise, job training, health care, and community development are more significant and more sustainable when these programs are integrated through assets building.[9] Effective strategies for assets building include:

- *Subsidized Banking Accounts for Low Income Families* such as tax time savings accounts, individual development accounts (IDA) and child development accounts (CDA) provide matching incentives tied to deposits or withdrawals for specific types of purchases, and have resulted in high levels of deposits in tax time accounts, successful maintenance of the account for one year, use of tax time accounts to address emergencies, increased likelihood of



owning a home, and higher levels of savings and total assets.^[10]

- *Worker-Owned Cooperatives* provide good jobs with living wages and health benefits, ability to gain equity through company ownership, and incorporates technical, employability, and leadership training.
- *Small Businesses and Micro-enterprise Development* provides micro-loans to assist low-income entrepreneurs with working capital and improve credit scores combined with technical coaching and financial education.
- *Financial Aid Counseling and Student Retention* allows low income students and families to access resources to pay for college education and supports successful degree completion.

Key design elements for Asset Building interventions are: long-term, intensive, flexible services that are personally tailored to the client; and intensive case management that develops trust and familiarity with specific household challenges.

Supportive Social Services enable households to achieve maximum benefit from employment and asset building programs. Related supportive services include:

- Case management
- Substance abuse treatment
- Mental health treatment
- Home visits to teach life skills education
- Access to temporary income support
- Youth development for two generational support

[1] **Action Brief Number 10: Self-Sufficiency and Good Jobs**

[2] **Economic Security for Extremely Vulnerable Families:** Themes and Options for Workforce Development and Asset Strategies

[3] **Asset Funders Network: Strategic Philanthropy**

[4] **Building Career Pathways for Low-Skilled Workers Through the Workforce Investment Act**

[5] **Economic Security for Extremely Vulnerable Families:**

[6] **Creating a 21st Century Model to Address Poverty:** Community Based Solutions

[7] **Urban Institute: Workforce Development**

[8] **Best Practices for Youth Employment Programs:** What Works, Wisconsin - Research to Practice Series, Issue # 9

[9] **Asset Funders Network:** Strategic Philanthropy

[10] **Economic Security for Extremely Vulnerable Families:** Themes and Options for Workforce Development and Asset Strategies

Tell Us About Your Economic Security and Employment Efforts!

We would love to learn more about the innovative economic security and employment work that is being done by compassionate ministries centers. This information helps us better target our searches for grant opportunities by matching the work you do with donor interests. Please complete our **Economic Security Strategies Survey**.

(Expected time: < 10 minutes)

Economic Security and Employment Funding Opportunities

U.S Department of Labor Employment and Training Administration (DOLETA) funds various recurring grant opportunities available to non-profit organizations that support employment success. To monitor deadlines and review specific grant eligibility and program requirements, [click here](#).

U.S. Department of Education Office of Vocational and Adult Education provides funds to states for adult education and literacy programs. Contact state offices to find out how to obtain funding by [visiting here](#).

21st Century Community Learning Centers program

supports creation of community learning centers that provide



academic enrichment opportunities during non-school hours for children, particularly students who attend high-poverty and low-performing schools. Programs may also offer literacy and other educational services to the families of participating children. Each state conducts award competitions, [click here for a comprehensive list](#).

American Honda Foundation supports youth education programs specifically focusing on STEM, job training, and literacy. For information on how to apply, [click here](#).

Award Amount: \$20,000 - 75,000

Submission Deadlines: Feb 1, May 1, Aug 1, Nov 1

Bank of New York Mellon provides workforce development investments that are designed to improve access to employment through job training, education, mentoring and skills development. [Click to apply](#).

Hitachi Foundation supports projects that create tangible and enduring economic opportunities for low-wealth Americans, their families, and their communities. To access the online inquiry system, [visit here](#).

Charles Stewart Mott Foundation Pathways Out of Poverty Initiative supports programs and that improve economic security for working families by promoting savings and asset development, helping the hard-to-serve find entry-level employment and promoting career development among low-wage workers. [Submit a Letter of Inquiry](#).

Surdna Foundation's Strong Local Economies Program aims to improve the quality of jobs in the lower wage sectors of the economy and create access to career pathways to good jobs in emerging industries. [Click here](#) for more information.



Recommendations for Best Practice in Economic Security and Employment

1. Focus on individuals developing their own potential and self-sufficiency.
2. Empower and equip individuals to capitalize on available opportunities.
3. Holistic emphasis on improving various quality of life parameters:
 - Individual and/or family economic viability
 - Education
 - Housing
 - Employment and wage rate environment
 - Neighborhood safety
 - Community engagement
 - Family support structures
 - Commitment to poverty alleviation
4. Incorporate community mobilization.
5. Develop local leaders who can communicate effectively, translate vision into measurable goals, gather and analyze data and use information wisely, understand the goals of each community stakeholder, explain mutually beneficial outcomes, motivate participation, recognize and reward participants, appropriately allocate available resources, and focus on long-term outcomes.
6. Build community capacity to define its own assets, needs, and strategies for improving economic well-being, wellness and safety, educational preparedness, community participation, transportation, and nurturing environment.
7. Community empowerment process involves extensive community participation and produces more sustainable results than less participatory processes.



Current Funding Opportunities

Aetna Foundation is accepting applications for Regional Nutrition

and Physical Activity Programs that serve low income, under-served, and minority populations. For information, click [here](#).

Deadline: September 15, 2013

Award Amount: \$25,000 - 40,000

TD Charitable Foundation's Housing for Everyone Grant Competition aims to improve affordable housing in TD Bank business communities. The focus is on neighborhood revitalization and stabilization of communities that have been adversely affected by recent economic conditions through the creation or re-creation of affordable, clean, and safe housing units. [Click to apply](#).

Deadline: August 30, 2013

Award Amount: \$100,000

Louisville Institute Invites Academic and Pastoral Researchers to Apply for Sabbatical Grants Program.

Proposed projects may employ a variety of methodological perspectives, including but not limited to historical, systematic, and practical theology; the social sciences; history; ethics; and biblical studies. For more information and to apply, [click here](#).

Deadline: November 1, 2013

Award Amount: \$40,000

WellPoint Foundation

invests in initiatives that help improve the lives of people and the health of our communities by addressing preventable health concerns. Focus areas include child obesity, physical activity, diabetes, prenatal care, low birth weight, immunization, and smoking cessation. [Click for more information](#).

Deadline: September 13, 2013

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