

Innovations for Scale and Sustainability in EITC Campaigns

**Bringing Financial Empowerment to the Workplace:
Second-Year Lessons from Chicago, IL**



Economic Opportunities Program

Funded by The Annie E. Casey Foundation

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December, 2005

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Executive Summary

Low-income individuals often lack access to financial education, bank accounts and other products and services that can help them manage their money and build savings. The past several years has seen an expansion of programs that attempt to facilitate access to these services, in particular those that use free income tax preparation to help families claim the Earned Income Tax Credit.² But while the programs collectively help hundreds of thousands of working families file tax returns each year, they have struggled with a trio of challenges: achieving scale, impact and sustainability. The desire to do better on these three measures has led some programs to search for new approaches to serving the target population.

In Chicago, the Center for Economic Progress (CEP) and North Side Community Federal Credit Union (NSFCU) began implementation of a pilot project in December, 2003. The goal was to expand free tax preparation, financial education and access to financial services by partnering with employers and expanding the role of their Human Resources departments to include more assistance with financial issues.

The first-year of the Chicago pilot is discussed in Bringing Financial Empowerment to the Workplace: Lessons from Chicago, IL (December, 2004). In that initial year, CEP and NSFCU partnered with three local employers to provide their workers with free tax preparation, financial education and access to credit union accounts and services. The Chicago pilot also attempted, with less success, to encourage Human Resources staff to take an active role in educating employees and promoting financial services. The report found that employer partnerships offer a promising model for reaching targeted low-income workers, and that both employers and employees valued the services. However, the report also concluded that the model was highly labor intensive and that employers were unlikely to take on significant new responsibility for the financial empowerment of their workforce.

This report follows the second year of the Chicago pilot to further assess the potential of employer partnerships for EITC outreach and financial empowerment. Key findings include:

¹ Special thanks to the following individuals, who provided information and assistance in developing this paper: Steve Neumann and David Marzahl, Center for Economic Progress; and Cecilia Salinas, Erika Gustafson and Ed Jacob, North Side Community Federal Credit Union.

² The Earned Income Tax Credit (EITC) is a refundable credit available to lower-income individuals and families when they file a tax return. The amount of the credit varies with income and family size, but the largest credits generally go to those earning \$7,500-\$20,000 a year. For Tax Year 2004, the maximum EITC was \$4,300 and the credit phased out at just over \$35,000 in income for married filers with two children. Because it is refundable, the EITC not only reduces the amount of taxes owed, but may result in a refund if the amount of the credit is greater than any taxes due.

- As in year one, employers seemed eager to participate in the pilot, though the effort required to keep employers engaged was significant. Some employers responded strongly to the connection between financial problems and turnover or productivity (a bottom-line motivation), while others seemed more interested in expanding benefits as an act of corporate good citizenship.
- The pilot was able to significantly increase participation in tax preparation and financial education workshops in the second year, but still faced resistance from employers to providing more services themselves. Furthermore, the bulk of the work – and expense – of the project continued to be borne by CEP and NSCFCU.
- Building buy-in from senior managers at the larger employers – even getting a phone call returned or scheduling a meeting – was especially difficult. Staff turnover also continued to pose problems for the pilot.
- Despite all the challenges, the pilot was able to make progress in changing employer practices. Added together, and in the context of a still-new program, the small changes made at each of the four employers offer the potential for achieving greater scale, impact and sustainability.
- Furthermore, some of the most promising changes came in circumstances where the employers took initiative beyond the scope of the pilot. Perhaps more than anything else, these changes show the promise of a workplace-based model of financial empowerment.

I. Background

The Annie E. Casey Foundation has been an active supporter of Earned Income Tax Credit Campaigns across the United States. Building on existing services in their communities, these campaigns provide: (1) education and outreach to promote the EITC and other tax credits for qualified working-poor families; (2) free or low-priced quality tax preparation services; and (3) links to other programs and services so that tax filers can use their refunds to build financial assets.

While the campaigns have helped hundreds of thousands of low-income workers receive tens of millions in tax refunds, they have been expensive and labor-intensive to operate. Given the campaigns' ambitious goals and limited resources, there is increasing interest in identifying alternative models that have greater potential for scale, sustainability and impact. Beginning in late 2003, the Annie E. Casey Foundation, working through the Aspen Institute's Economic Opportunities Program, provided grants and technical assistance to a limited number of EITC campaigns to support the design, development and pilot implementation of innovative approaches to EITC outreach, tax preparation and asset development.

In Chicago, the Center for Economic Progress (CEP) and North Side Community Federal Credit Union (NSCFCU) proposed a pilot whereby free tax preparation, financial education and asset-building opportunities would be marketed to low-income workers through their employers. The pilot initiative represented a natural extension of the work of both CEP and NSCFCU. Established in 1990, CEP's programs include free tax preparation, a legal tax

clinic, financial education and partnerships with financial institutions to help families build assets. Since 1994, CEP volunteers have prepared more than 100,000 tax returns for working families, generating more than \$122 million in refunds. NSCFU, with over 3,700 members and \$8.5 million in assets, provides a full range of financial services to the community, and also partners with 41 local companies. Through these “Select Employer Groups,” NSCFU offers (at no charge to the employer) direct deposit of paychecks, access to all credit union products and services, and financial education programming.

II. The Chicago Innovation Model

Traditionally, EITC campaigns have reached out to low-income workers through direct marketing or partnership with community-based organizations. This pilot proposed to use the workplace as an alternative intervention point because of the role it already plays in workers’ financial lives. According to the original proposal:

- Employers are a primary point-of-contact for financial transactions, including payroll, direct deposit, tax withholding (W-4) and reporting (W-2, 1099), fringe benefits, retirement and cafeteria/flexible spending plans.
- Human Resources staff have access to confidential information on employees and their families that can help identify target individuals for services.
- Employers already conduct new-employee orientations that present unique opportunities to provide financial information and access to services.
- Distribution of W-2s presents an ideal opportunity to provide information to workers about the EITC and other tax benefits and link workers to free tax preparation.
- HR departments have opportunities at various times of the year to provide financial information to employees.

The pilot hoped to take advantage of the existing Human Resources infrastructure at the workplace and to expand the HR role to include more assistance with financial issues. In particular, CEP and NSCFU proposed to work with local employers to accomplish the following:

- Work with Human Resources staff to review payroll information to determine which staff either lack direct deposit and/or may be eligible for tax credits that target low/moderate income workers and their families
- Provide EITC outreach and information through payroll and W-2 stuffers, company e-mails and newsletters and mailings to targeted employees.
- Provide free tax preparation during the tax season to employees by appointment at the credit union (located near all three employers).
- Conduct financial education workshops on-site at the workplace, covering a range of topics, including: personal budgeting, homeownership, credit repair and retirement planning.

- Rework new employee orientations by providing on-site presentations, training for HR staff, and update of orientation materials, with topics covering: payroll and direct deposit; tax credits and withholding; completing a W-4; and automated withdrawal opportunities.
- Link employees with core financial services, including access to low-cost checking and savings accounts, and affordable loans as an alternative to predatory lenders.

The goal of the pilot was to see whether, by integrating EITC and asset-building activities into the benefits provided by employers, the goals of the campaign could be achieved at greater scale – and with less investment of resources by campaign partners – than providing those services directly to low-income workers. Ultimately, CEP and NSCFUCU hoped to show that employer self-interest would support providing some services directly and subsidizing provision of others.

III. Outcomes and Lessons from the First Year of the Pilot

The first year of the pilot focused on identifying employer partners and developing a portfolio of services for their low-income workers. Activities and accomplishments during the first year of the pilot included:

- Recruitment of three employer partners: Action for Children, a child care resource and referral agency and local administrator of the state’s Child Care Assistance Program; Lakefront Supportive Housing, which manages housing and provides supportive services to more than 1,000 formerly-homeless residents; and Weiss Memorial Hospital, a large health care facility.
- Establishment of a new free tax preparation site for employees of the participating companies. The site was located at NSCFUCU and provided by-appointment tax preparation to employees of the three companies. Thirty-eight employees had their taxes prepared for free and received a total of \$55,541 in federal refunds.
- Participation in employee orientation sessions and provision of financial literacy workshops at the employer sites. Approximately 20 employees each month received financial information as part of orientations for new employees at Weiss, and 116 employees participated in seven financial workshops at Weiss and Action for Children.

The first year of the pilot showed the promise of the model but also exposed some critical challenges to achieving pilot goals. Key lessons included:

- All three employers approached for the pilot were eager to participate. They recognized the value of helping low-income employees with financial issues, and it was easy to make a business case for adding a benefit at little or no cost to them.
- Human Resources departments are being asked to do more with less, and therefore were not always able to commit even the limited time needed to leverage the more significant investment offered by CEP and NSCFUCU.

- It proved significantly easier to provide services through the workplace than to alter employer practices. At the same time, all three employers were actively engaged in outreach, a role which may be both more realistic and more appropriate for them.
- Staff turnover caused serious upheaval in the pilot, as relationships – and commitment to the partnership – disappeared and new ones had to be developed from scratch.
- The project was very resource and labor intensive, offering few cost savings and raising questions about its potential for sustainability and achieving scale.

IV. Goals and Implementation in the Pilot’s Second Year

Goals for Year Two

The second year of the pilot offered an opportunity to expand on the achievements of year one as well as to address the specific findings of the first year report. CEP and NSFCU were particularly interested in seeing whether the relationships begun and trust developed in year one with both employers and their workforces could lead to improved outcomes in year two. In addition to ongoing implementation, therefore, the second year focused on five goals:

- Expanding the program by targeting at least one additional employer, to reach more clients and achieve greater budget efficiency.
- Conducting earlier and increased outreach, and expanding the hours of free tax preparation, to serve a greater share of workers.
- Strengthening and deepening relationships with employers, focusing on both upper-level management and HR department staff.
- Introducing services that are more cost-effective and have a greater potential for replication, such as paycheck stuffers and centralized financial education.
- Changing employer practices, including training HR staff to deliver financial education and institutionalization of financial services.

Expanding the Employer Base

All three employers that participated in the first year of the pilot agreed to continue in year two. In addition, CEP and NSFCU decided to target a fourth employer: Advocate Illinois Masonic Hospital. Masonic was chosen primarily because of its large employee base, which would provide a huge potential client population for pilot services. CEP and NSFCU were also interested in testing the model with a second hospital that might be more able to commit effort and resources to the project. An existing relationship between NSFCU and Masonic (for accounts, payroll deposit and other services to employees) facilitated development of the expanded partnership.

The following table shows the approximate number of employees at each of the partner companies, as well as the percentage of employees earning less than \$35,000 per year (both numbers as estimated by partner staff):

Company	Total # of Employees	% of Employees Earning Less Than \$35,000
Action for Children	360	70%
Lakefront Supportive Housing	200	85%
Advocate Illinois Masonic Hospital	2,700	50%
Weiss Medical Center	930	36%*

**percent of full-time employees*

Free Tax Preparation

The pilot faced an early test in year two with the start of the tax season. Participation in free tax preparation was disappointing in the first year, and CEP and NSCFCU had high expectations for improving those outcomes. There were several reasons to anticipate increased participation. First, the program got off to a late start in 2004, with outreach beginning mid-January and the site not open until February, after many EITC-eligible employees had already filed their returns. In year two, the site would open in January and include two evening sessions – exclusively for partner employers – in addition to weekly daytime hours.

Secondly, CEP and NSCFCU planned a more aggressive outreach effort and raised income eligibility limits to make the service available to more employees (surveys in 2004 found that many employees did not know about the service and others did not meet the income limits, perhaps because they held a second job or had a working spouse) . Third, it was hoped that the familiarity and trust built during 2004, combined with positive word of mouth from employees who participated the previous year, would bring in additional tax filers. Finally, Masonic represented a huge additional employer partner and source of potential tax preparation customers. To accommodate the anticipated expansion, CAP and NSCFCU increased capacity at the site by loading software on additional computers and training two credit union staff members in tax preparation in addition to the regular CEP volunteers.

CEP and NSCFCU worked with all the partner employers to coordinate a multi-pronged outreach effort that included the following:

- Flyers were posted in high-traffic areas at all four worksites and handed out in the lunchroom at Masonic;
- Table tent advertisements were placed on lunchroom tables in Lakefront, Masonic and Weiss;
- Announcements were made at meetings at Lakefront and new employee orientations at Weiss;
- Information was included in a company newsletter at Action for Children, and e-mails were sent to employees at Action for Children, Lakefront and Masonic;
- Notices were included in paychecks and W-2 forms distributed to employees at Action for Children and Lakefront;

- Supervisors at Action for Children were encouraged to market the service to their staff; and
- Phone calls were made by NSCFCU staff to all employees who received tax assistance the previous year, as well as all credit union members who work at the four companies.

As hoped, the pilot succeeded in improving tax preparation outcomes significantly. Returns were completed for 94 partner employees, resulting in \$152,468 in federal tax refunds, compared with only 38 returns in year one (an additional 175 returns were completed for other community members at the site, compared with 140 returns in the previous year). The number of returns for employees of both Action for Children and Lakefront increased, and Masonic posted strong first-year numbers. The numbers were most disappointing for Weiss: only 5 employee tax returns were completed, despite the large number of employees, close proximity of the hospital to the tax site, and significant outreach effort.

Financial Education

After tax preparation, financial education workshops, provided on-site at the workplaces, were the main activity conducted in year one of the pilot. While scheduling the workshops proved difficult with some employers, the workshops themselves were well attended and highly valued by participants (as indicated in client surveys). In addition to workshops at two of the employers, CEP and NSCFCU also provided information to new employees of Weiss by making presentations at monthly orientation sessions. These presentations focused on issues relevant to new employees such as how to complete a W-4 form and how to facilitate direct deposit of paychecks.

In the second year of the pilot, financial education continued to be provided primarily in the form of workshops offered on-site at partner worksites. Eighteen workshops, including some Spanish-language workshops, were held on-site at three of the employers, with a total of 170 participants. Topics included: budgeting, credit, homeownership and 401(k) investing. This was a significant increase over the seven workshops conducted in the first year of the pilot. In addition, pilot staff continued to make presentations at the employee orientations held each month at Weiss.

Both the addition of Masonic as a partner and ongoing strengthening of relationships with the other employers contributed to the increase in workshops. Efforts to introduce more sustainable and cost-effective financial education activities, however, were less successful. For example, Weiss staff responsible for the employee orientations continued to resist the idea that they might incorporate financial information into their own orientation content, as opposed to having pilot staff come each month to present the material. Also, an increased effort was made during the second year to encourage employees to attend regularly scheduled centralized workshops, held at NSCFCU and open to the entire community. It continued to be difficult to get employees to participate in activities held outside of the worksite, however, and only 21 participants from all four employers attended these workshops.

Changing Employer Practices

Like the efforts to improve the efficiency and sustainability of financial education activities, efforts to fully integrate services into employer practices continued to face significant resistance. There appear to be a number of reasons for this resistance:

- Human Resources departments were generally understaffed and shrinking, leaving staff with little time to take on new responsibilities.
- There was frequent turnover among HR staff, making it difficult for the pilot to build relationships that might result in increased employer participation over time (the pilot was also a lower immediate priority for new HR staff).
- Even where they were open to adding to their roles, HR staff were especially to generally uncomfortable with the idea of providing financial advice to employees.
- HR staff did not feel that they were knowledgeable enough to provide financial information to employees, despite the opportunity for training through the pilot.

The challenge was perhaps most evident in efforts by CEP and NSCFUCU to get staff at Weiss to take over the monthly presentations at new employee orientations. A Weiss staff member ran the monthly sessions and delivered all other aspects of the orientation, and Weiss was from the beginning very open to including additional information about taxes, direct deposit and other financial issues. Their interest, however, appeared to be limited to allowing pilot staff to come on site each month and make a presentation to the new employees – staff continually rejected offers to be trained in providing the same information themselves.

At the same time, however, there were promising signs that employers could assume a greater role in helping employees with financial matters. In fact, all four employers took steps in that direction:

- Outreach for free tax preparation has become a routine part of each employer's tax season activity, along with distribution of W-2 forms. All four employers have also given employees at least some paid time to participate in financial education activities.
- Action for Children initiated an annual "financial literacy week" in early December to help staff deal with budgetary issues surrounding the Christmas holiday. Financial education has also become a standard part of Action for Children's annual employee benefit day.
- In 2004, Action for Children began offering employees emergency loans, through its partnership with NSCFUCU. A revolving loan fund, backed by a \$10,000 Certificate of Deposit at the credit union, provides loans of up to \$2,000 to employees who would not otherwise qualify for a loan. The goal is to assist employees and offer an alternative to high-cost payday lenders.
- At Lakefront, information and enrollment forms for credit union services, which were previously provided to employees only on request, are now discussed with all new employees during the orientation process.

- NSCFCU trained social services staff at Lakefront to provide residents with a wide range of financial information and assist them in addressing financial problems. The same model could be used to train staff to assist employees.
- Masonic, on its own initiative, expanded on the financial workshops offered through the pilot, establishing a regular series of monthly workshops for employees on related topics (such as planning for retirement and college savings plans), and bringing in a variety of organizations to deliver the training.
- Masonic has also scheduled a financial literacy day for December, with on-site workshops on topics including tax issues, and hosts a weekly credit union “bank at work” day.
- Weiss has expanded its payroll direct deposit program to allow deposit into multiple accounts, providing more flexibility for employees in managing their money. The option is described to staff at new employee orientations.
- HR staff at both Lakefront and Weiss expressed interest in providing more help to employees in completing W-4 forms. They asked CEP and NSCFCU to consolidate information from a 15-page handout used in workshops into a one-page tool that they could easily and quickly review with employees – without becoming tax experts.

Individually, each of these marks only a small change in employer practices with limited impact on the financial well-being of low-income employees. But taken together, they represent a meaningful shift in the mindset and operations of employers and Human Resources departments.

Furthermore, while some of these changes were the direct result of pilot activities, others were more indirect. In fact, some of the most promising changes came in circumstances where the employers took initiative beyond the scope of the pilot. Perhaps more than anything else, it is these changes – Masonic’s implementation of regular financial workshops, Weiss’ expansion of payroll direct deposit, or Action for Children’s emergency loans – that show promise for an workplace-based model of financial empowerment.

V. Second-Year Outcomes

Participation in Pilot Activities

Between November 2004 and October 2005, the project accomplished the following:

- Ninety-four employees of partner companies received free tax preparation, for a total of \$152,468 in federal refunds.
- Forty tax returns were completed for employees of Action for Children (half of them credit union members), representing approximately 11% of their workforce and bringing those employees a total of \$74,880 in refunds.

- Thirty-two tax returns were completed for employees of the newest employer partner, Advocate Illinois Masonic Hospital – nearly as many as were completed for all three employers participating in year one.
- Seventy-one employees opened new accounts at the credit union: 41 from Masonic, 23 from Action for Children, 5 from Lakefront and 2 from Weiss.
- 170 employees participated in eighteen financial workshops at Action for Children, Lakefront and Masonic.
- Approximately 20 employees each month received financial information as part of orientations for new employees at Weiss.

Customer Surveys

Surveys were completed by 73 of the 94 employees who received free tax preparation through the pilot. The surveys found:

- Average income was less than \$20,000, suggesting that the pilot successfully targeted very low-income workers despite raising income eligibility limits.
- Roughly the same percentage of employees report having assets (72%) as debt (70%), but levels of reported debt are much higher: 60% of those with debt report having debt of \$5,000 or more, compared with only 22% of those with assets who report having \$5,000 or more in assets.
- The most common types of assets are bank accounts (53% of those with assets), followed by retirement accounts (21%) and owning a car (13%).
- The most common types of debt are credit card debt (36% of those with debt), followed by student loans (23%) and car loans (22%).
- As in year one, satisfaction with services was high. On a scale of 1-5, participants rated the quality of tax preparation at an average of 4.5. Ninety-nine percent would recommend their employer continue to offer the service and 97% would recommend it to others.

Employer Feedback

In July 2005, after tax season results had been shared with employers and a little more than halfway through the second year, staff from each partner employer completed a survey about their experience with the pilot. Overall, the responses were positive: the employers were pleased with the project and felt it provided useful services to their employees. At the same time, they expressed little interest in taking on additional responsibility or it providing financial support for continuing pilot activities.

Specific findings from the survey include the following:

- Satisfaction with the pilot was high. The benefits of participating were described as improved employee morale, a recruiting edge, helping employees save money and less time missed from work.

- All four employers rated the commitment level to the project by both HR staff and corporate leadership as very high. They said the greatest challenges to participating were HR staff turnover and allowing flexibility in scheduling so that employees could participate in program activities.
- The two smaller organizations reported that they were very aware of employee's financial troubles, while HR staff at the large hospitals were not very aware. Employers became aware of problems through wage garnishments, pay advance requests, loans against retirement accounts, and requests for employment verifications from public aid programs.
- None of the employers reported more than a minimal cost to participating in the pilot, beyond a few hours of staff time devoted to outreach.
- Employers had only a few suggestions for improving the pilot. Those included marketing tax preparation earlier, developing special information packets for new employees, and providing the opportunity for individual appointments for employees to meet with financial counselors.
- To encourage other employers to offer similar programs, they suggested developing more written promotional materials and using data better to show the benefits of participating. They thought the challenges of marketing to other employers included overcoming reluctance to provide staff time, a belief that financial issues are personal, and a reluctance to be seen as endorsing one particular financial institution.
- All four employers said that they would consider increasing outreach efforts, but would be unlikely to either give employees paid time to participate or provide a financial subsidy to support these services. Both budget constraints and the availability of free services were cited as reasons.

VI. Lessons, Challenges and Best Practices

Key lessons from the second year of the pilot include:

- As in year one, employers seemed eager to participate in the pilot as long as the effort on their part was minimal. The bulk of the work – and expense – of the project continued to be borne by CEP and NSCFCU, raising ongoing questions about its potential for sustainability and replication.
- The pilot was able to significantly increase participation in tax preparation and financial education workshops in the second year, but still faced resistance by employers to providing more services themselves.
- The success of the pilot depended on both engaging employers in partnership and engaging employees to participate. Both represent significant challenges, but the first is a prerequisite to the second.
- In marketing the pilot, two distinct messages seemed to appeal to different employers. Some responded strongly to the connection between financial problems and turnover or productivity (a bottom-line motivation), while other seemed more interested in expanding benefits as an act of corporate good citizenship.

- At the two larger employers – the hospitals – the HR departments were both understaffed and had little authority to make decisions about adding benefits or changing the way they operate.
- Meanwhile, building buy-in from senior managers at the large employers – even getting a phone call returned or scheduling a meeting – continued to be difficult. CEP and NSCFUCU hypothesized that changing corporate behavior would take both a longer education process and strong leadership from a core of employers before other would join in.
- As in year one, the effort required to keep employers engaged was significant, even when CEP and NSCFUCU did most of the work. Pilot staff had to constantly reach out to employers to ask about scheduling workshops, sharing information or taking other steps.
- Staff turnover also continued to pose difficulties for the pilot. The effort needed to establish a relationship was significant, and turnover among key HR staff – which occurred at two of the employers during the course of the year – often meant starting essentially from scratch.
- Forty of the 94 tax preparation clients (43%) were members of NSCFUCU, suggesting that a relationship with the financial institution is an important factor in participation. This supports the idea that establishing trust and building awareness over time are important prerequisites to achieving pilot goals.
- CEP and NSCFUCU also made an in year two to differentiate between those things that they needed to do for employees – such as tax preparation – and things they could ask employers to do – such as provide more information to employees. Defining and communicating these expectations to employers appears to be a critical step towards attaining greater participation.
- As in year one, employers expressed a high level of satisfaction with the project despite its limited scope. They seemed happy to be able to offer additional benefits to employees whether or not the benefits were actually used.
- Despite all the challenges, the pilot was able to make progress in changing employer practices. Added together, and in the context of a still-new program, the changes made at each of the four employers offer the potential for achieving greater scale, impact and sustainability.
- Furthermore, some of the most promising changes came in circumstances where the employers took initiative beyond the scope of the pilot. Perhaps more than anything else, these changes show the promise of an employer partnership model of financial empowerment.

VII. Conclusion: Potential for Scale, Sustainability and Impact

The experience gained in the second year of the Chicago pilot largely reinforces the lessons of the first, while offering some signs of the longer-term potential of the model. The key challenges identified in the first year – engaging employers fully and changing employer practices – remained problems in the second. In particular, heavy workloads and turnover

among HR staff limited to extent to which the pilot was able to get beyond providing tax preparation and financial education to employees. Without more significant investment by employers, the pilot continued to be costly in terms of both time and resources, and achieving all three pilot goals – scale, sustainability and impact – remained an uphill battle.

Achieving a much higher level of commitment from employers appears to be the key prerequisite to achieving pilot goals. Without that, the pilot will always depend too heavily on the non-profit partners to provide labor-intensive services at no cost to the employers. Scale and sustainability depend on employers either providing more services themselves or paying partner organizations to provide the services to their employees – or both. Impact depends on expanding both the range and depth of services offered to employees.

Despite the difficulties, however, there was positive movement in year two towards making fundamental change in employer practices. Each of the four employers took steps to expand financial education and financial services, often taking the initiative to go beyond what the pilot offered. From the start, CEP and NSCFUCU believed that success in the model would depend on both an ongoing employer education process and deepening relationships with employers over time. After two years, that approach may finally be beginning to bear fruit.

It remains to be seen whether over time the interest and commitment of employers can be further increased so that they assume significant responsibility for providing – or paying for – financial services for their employees. It also remains to be seen whether these achievements can survive the tests of turnover and understaffing in corporate HR departments.

Large-scale expansion of the pilot will also probably require additional research to define and measure program benefits. While these four employers seemed to intrinsically understand the value of helping low-income employees with financial problems, others will look for more concrete data.