

Employment Ministry

How Clergy Can Help Workers

During times of recession and high unemployment, unemployed workers nationwide have turned to their faith traditions, family, and friends to cope with loss of job, health insurance and benefits. Given that the unemployment rate is at the highest level since December 1996, according to the U.S. Department of Labor's November 2001 report, congregations will be called on to provide spiritual, emotional and physical support for unemployed workers. Soup kitchens and shelters are already experiencing increased demands for their services.

Despite the challenging economic times, congregations are seeking new ways to support their members and build stronger ties in the community. Given the new partnerships nationwide between the religious and labor communities that did not exist during the last recessions, there is great opportunity for people of faith and labor unions to work together to strengthen each other and provide hope for members. Below are some ways your congregation can help unemployed workers.

Refer Individuals for Assistance

Congregations can equip its leadership to reach out and counsel its unemployed workers. Leaders can offer moral and spiritual encouragement and support. In addition, leaders can refer members to available services and assistance. Below are some suggestions:

Union-Member Assistance

Working For America Institute: This AFL-CIO program can assist unions and their allies in serving the needs of workers who have lost their jobs. For more information, contact WAI at (202) 974-8100 or visit their website at:
www.workingforamerica.org.

Union Privilege: This credit card and loan program was created by the AFL-CIO in 1986 to help unions recruit and retain members and to provide union members and their families with high-quality consumer benefits and services. They have services for laid off workers. Union members should find ways to utilize the program. Visit the website at:
www.unionprivilege.org.

Individual unions: Individual unions may have a special assistance program for large groups of laid off workers.

Government Assistance

There are several helpful government programs that can assist workers with a variety of unemployment issues and concerns.

One Stop Centers: The Wagner-Peyser Act of 1933 established a nationwide system of public employment offices that are known as the Employment Service. The Employment Service has been known by many names including the Job Service, the "Labor Board" and the "Unemployment Office". The Wagner-Peyser Act was amended by the Workforce Investment Act of 1998 (WIA). The WIA amendments transformed the Employment Service into the foundation of a One-Stop delivery system. The Wagner-Peyser funded Employment Service now provides the universal access to core services and an integrated array of labor exchange and Workforce Investment Act (WIA) services delivered through One-Stop Career Centers nationwide. Find a local One Stop Center at:
www.usworkforce.org/onestop/onestopmap.html.
These One Stop Centers can help you apply for:

Unemployment Insurance. In general, the Federal-State Unemployment Insurance Program provides unemployment benefits to eligible workers who are unemployed through no fault of their own (as determined under State law), and meet other eligibility requirements of State law. Unemployment insurance payments (benefits) are intended to provide temporary financial assistance to unemployed workers who meet the requirements of State law. Each state administers a separate unemployment insurance program within guidelines established by Federal law. Eligibility for unemployment insurance, benefit amounts, and the length of time benefits are available are determined by the State law under which unemployment insurance claims are established. In the majority of states, benefit funding is based solely on a tax imposed on employers. Three states require minimal employee contributions.

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Extended Benefits. Extended Benefits are available to workers who have exhausted regular unemployment insurance benefits during periods of high unemployment. The basic Extended Benefits program provides up to 13 additional weeks of benefits when a state is experiencing high unemployment. Some states have also enacted a voluntary program to pay up to 7 additional weeks (20 weeks maximum) of Extended Benefits during periods of extremely high unemployment. Not everyone who qualified for regular benefits qualifies for Extended Benefits.

Job Referrals. The One Stops have large databases of available jobs in the community and can refer workers to jobs.

Job Training Assessment. Workers may be eligible for specialized training programs.

Job Search Resources. One Stops have computers and job search training programs that can assist job searchers.

COBRA Health Insurance: The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows unemployed workers who had employer provided health care to maintain employer health insurance coverage for up to 18 months by paying the premium normally paid for by the employer. The law generally covers group health plans maintained by employers with 20 or more employees in the prior year. It applies to plans in the private sector and those sponsored by state and local governments. The law does not, however, apply to plans sponsored by the Federal government and certain church-related organizations. If you are entitled to COBRA benefits, your health plan must give you a notice stating your right to choose to continue benefits provided by the plan. You have 60 days to accept coverage or lose all rights to benefits. Once COBRA coverage is chosen, you are required to pay for the coverage. Unfortunately, given the high costs of health care, many unemployed families may not be able to afford the monthly family premium, given that it can range from \$500 to \$800 per month. For more information, visit www.cobrainsurance.com/.

Medicaid: Workers who lose their jobs and can not afford or are not eligible for COBRA may be eligible for Medicaid. Medicaid, enacted under title XIX of

the Social Security Act, is a program which provides medical assistance for certain individuals and families with low incomes and resources. Medicaid is a jointly funded cooperative venture between the Federal and State governments. Within broad national guidelines which the Federal government provides, each of the States establishes its own eligibility standards, determines the type, amount, duration, and scope of services, sets the rate of payment for services; and administers its own program. Thus, the Medicaid program varies considerably from state to state. Many unemployed workers who have assets will not be eligible for Medicaid. To determine eligibility, call the state 800 number. The 800 numbers can be found at: www.hcfa.gov/medicaid/obs5.htm.

Food Stamps: If a family has few assets (savings), and its total monthly income is near or below the federal poverty line, the family may be eligible for food vouchers (stamps) that can be used in most food stores for food. The Food Stamp program is run by the U.S. Department of Agriculture (USDA). Get information about eligibility at www.fns.usda.gov/fsp/ or by calling the Food Stamp Program at (800) 221-5689.

Temporary Assistance for Needy Families (TANF): If a family has few assets (savings), it may be eligible for TANF, once unemployment insurance has ended. The Temporary Assistance for Needy Families (TANF) Program was created by the Welfare Reform Law of 1996. TANF became effective July 1, 1997, and replaced what was then commonly known as welfare: Aid to Families with Dependent Children (AFDC) and the Job Opportunities and Basic Skills Training (JOBS) programs. TANF grants states the federal funds and wide flexibility to develop and implement their own welfare programs. For information on state programs, visit: www.acf.dhhs.gov/programs/ofa/.

Plant Closure/Layoff Requirements. According to the Worker Adjustment and Retraining Act (WARN), larger companies are required to give a 60 day notice for mass layoffs. Because few workers are familiar with this law, workers may not know about this. In general, employers are covered by WARN if they have 100 or more employees, not counting employees who have worked less than 6 months in the last 12 months and not counting employees who work an average of less than 20 hours a week.

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Private, for-profit employers and private, nonprofit employers are covered, as are public and quasi-public entities which operate in a commercial context and are separately organized from the regular government. Regular Federal, State, and local government entities which provide public services are not covered.

Plant Closing: A covered employer must give notice if an employment site (or one or more facilities or operating units within an employment site) will be shut down, and the shutdown will result in an employment loss for 50 or more employees during any 30-day period. New and part-time workers are not included.

Mass Layoff: A covered employer must give notice if there is to be a mass layoff which does not result from a plant closing, but which will result in an employment loss at the employment site during any 30-day period for 500 or more employees, or for 50-499 employees if they make up at least 33% of the employer's active workforce. Again, this does not count new and part-time employees.

An employer who violates the WARN provisions by ordering a plant closing or mass layoff without providing appropriate notice is liable to each aggrieved employee for an amount including back pay and benefits for the period of violation, up to 60 days. For more information, contact:
www.doleta.gov/programs/factsht/warn.htm.

Trade Adjustment Assistance (TAA): The Trade Adjustment Assistance (TAA) program is a federal program that provides aid to workers who lose their jobs or whose hours of work and wages are reduced as a result of increased imports. Workers whose employment is adversely affected by increased imports may apply for TAA. TAA offers a variety of benefits and reemployment services to assist unemployed workers prepare for and obtain suitable employment. Workers may be eligible for training, job search and relocation allowances, income support and other reemployment services. Unfortunately, many workers don't know about this assistance and thus don't apply.

The TAA program is administered by the Employment and Training Administration of the U.S. Department of Labor. States serve as agents to the

Labor Department in administering the TAA program. A Petition for TAA may be filed by a group of three or more workers, their union or other duly authorized representative. For a petition, call (202) 693-3560.

To be eligible for TAA benefits, you must have been laid off or put on a reduced work schedule (hours of work reduced to 80 percent or less of your average weekly hours and wages reduced to 80 percent or less of your average weekly wage). Once your worker group has been certified by the U.S. Department of Labor, the One Stop Center can help a worker with an individual application.

If one can qualify, TAA is a good program, because workers may receive up to 104 weeks of approved training in occupational skills, basic or remedial education, or training in literacy or English as a second language. Income Support known as trade readjustment allowances (TRA) are weekly cash payments available for 52 weeks after a worker's unemployment compensation (UC) benefit is exhausted and during the period in which a worker is participating in an approved full-time training program. Income Support is a combination of UC and TRA benefits for a maximum of 78 weeks (26 weeks for UC and 52 weeks for TRA). A job search allowance and relocation allowances may be possible as well. For more information, visit:

www.doleta.gov/programs/factsht/taa.htm.

Private Assistance

Religious communities are leaders in providing private assistance nationwide. When workers are unemployed, they should be encouraged to seek support from the same charities that they might contribute to in better times, such as Catholic Charities, Lutheran Services in America, or Salvation Army (the three largest religiously sponsored programs providing social services). In addition, thousands of congregations support soup kitchens and food banks that can help unemployed workers stretch dollars and obtain nutritious food for their families. For a nearby location, call America's Second Harvest at (800) 771-2303.

Some congregations have special funds set aside to help members that face extreme hardships. Unemployed workers who have few assets may need assistance quickly while they look for work and apply for unemployment insurance.

Establish an Employment Ministry

If your congregation has lots of unemployed members, which may be the case if you are located in a community with very high unemployment rates, consider starting an “Employment Ministry.” An Employment Ministry helps support members in dealing with unemployment and helps them with contacts and resources for seeking new jobs. Employment Ministries can help unemployed workers:

- Learn about jobs offered by other members of the congregation or through community agencies.
- Prepare resumes.
- Practice interviewing techniques.
- Learn about available financial support for families in the community.
- Encourage one another in job seeking.
- Participate in job training programs, such as those offered by the union building trades.
- Host an employment “fair.”

Advocate for Better Support for Unemployed Workers

The U.S. safety net for unemployed workers has many holes in it. Only forty percent of those who are unemployed actually receive unemployment insurance. Health insurance is often out of reach for unemployed workers. Job training programs are more focused on getting people back into the job market immediately than on training workers so they can get jobs that pay livable wages in the longterm. Thus, our congregations must become more engaged advocates for all workers, including unemployed workers. You can:

- Write or e-mail your elected leaders. Use the National Interfaith Committee for Worker Justice’s website to send a letter to your Congressional Representative and Senators. As critical worker legislation emerges, the website

will provide sample letters for your use.

- Invite your member of Congress to speak to your congregation. Ask what he or she is doing to help unemployed workers. Congress takes many recesses. Ask the member to visit during an upcoming Congressional recess.
- Join and participate in state advocacy networks. Many support programs for workers are designed and operated at the state level. Consequently, advocates must join and participate in state advocacy networks in order to be effective.

Create Interfaith Partnerships with Labor

The two institutions most likely to be concerned about unemployed workers are the religious community and the labor community. In the cities with active interfaith groups, they can design new programs to reach out to unemployed workers. In other cities, the increase in unemployment could spur new relationships between religion and labor that will benefit both low-wage workers and unemployed workers.

In New York City, the religious community and labor community partnered to ensure that undocumented workers who lost their jobs in the wake of the September 11 terrorist attacks were able to receive support and services.

In Chicago, the interfaith committee is working with HERE, who represents many recently unemployed workers, to create some pilot partnerships between the union and religiously sponsored social services.

Contact the National Interfaith Committee for Worker Justice at (773) 728-8400 to learn about other ways you can help to build relationships between the religion and labor movements.



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