**Lisa Washington-Thomas** Hello, and welcome to the Office of Family Assistance podcast series, "*TANF Talks.*" **I am Lisa Washington-Thomas, Director of Self-Sufficiency Technical Assistance at the Office of Family Assistance**, also known as OFA. OFA administers several key federal grant programs, including the Temporary Assistance for Needy Families, or TANF program. TANF programs help families to meet their basic needs and provide education and training opportunities for the well-being and long-term success of children and families.

OFA is an office within the Administration for Children and Families, which is an operating division in the United States Department of Health and Human Services. OFA "TANF Talks" podcast amplifies effective messages and strategies in advancing families' ability for the states, tribes, and territories administering TANF programs. In the first three-part "TANF Talks" series, Agency Resilience in the Face of the Unexpected, we examine TANF as a disaster response mechanism and highlight TANF agencies' response to unexpected crises, such as the COVID-19 Public Health Emergency, wildfires, and flash floods. We speak with disaster response experts, TANF program leaders, and policy researchers who share strategies to better equip TANF agencies in supporting their staff and participants during times of uncertainty. We hope you enjoy listening.

In today's episode, our host, Courtney Barthle, from the Office of Family Assistance ICF, will talk to Pam Egan, Director of the Labor-Management Partnerships Program at the University of California, Berkeley Labor Center, Crickett Phelps, Benefits and Service Section Manager at the Colorado Department of Human Services, and Scott Boyle, TANF Director of Tribal TANF of Sonoma and Marin.

The three conversations will highlight innovative solutions adopted by states and tribes to best serve their clients during natural disasters, public health emergencies, and other calamities. We'll be asking program representatives about strategies that support TANF clients with limited access to technology, virtual delivery of supportive services, and strategies for pivoting career pathways.

Let's get going. In this conversation, we sit down with Pamela Egan to learn how TANF programs can pivot their workforce development programs to upscale participants into new careers. We also discuss what are the qualities that make up a good job, how these jobs may change over time and look different for different individuals, and how we can move forward by creating opportunities with and on behalf of the individuals they will support.

**Courtney Barthle** Hi, my name is Courtney Barthle, and I'm Senior Director for Poverty Solutions at ICF. Here at ICF, we work with OFA to provide technical assistance to state and tribal TANF programs.

Hi, Pam. Thank you so much for joining us today. I'm really excited about this conversation with you, and so I'm going to dive right in. Can you start by telling us a little bit about yourself and about your experience and expertise related to workforce development?

**Pam Egan** Sure, and thanks, Courtney. And thanks for inviting me today. This is ... I'm looking forward to the conversation. Yeah, I spent much of the last 30 years learning from workers and high road employers in labor management partnerships through the AFL-CIO Working for America Institute and Labor Federations in Montana and Nevada and in the hospitality sector in Las Vegas at the Culinary Academy of Las Vegas, where hospitality workers, housekeepers, food servers, bus persons, cooks, their employers, and their community really built a family-sustaining service sector economy in Las Vegas that could move people into the middle class. And now, I'm at the University of California, Berkeley Labor Center, and there I get to work with even more worker-centered workforce partnerships across California and sometimes across the country. In California, there's a great initiative that the state Workforce Board has been working on for the last several years called the High Road Training Partnerships initiative. That

is doing great working in developing high road projects that connect people to high-quality jobs in a variety of sectors, so that's been what I've been doing for the last 30 years.

**Courtney Barthle** It sounds like a really compelling story, Pam. And I'm interested to hear more about when we think about those worker-centered solutions and those good jobs, if we put our TANF lens on and we think about TANF programs, what's the best way for them to think about preparing for a crisis response and ensuring that their clients have those in-demand skills and job options?

**Pam Egan** I think that's a really great and important question. And I think the most important thing that TANF programs can do is to become embedded in a high road infrastructure, but defines outcomes for families when a sudden change or crises happens and defines outcomes for communities for that matter and whole economies. But what defines outcomes is the power and the resources that families have access to, right? Personal resources, their family resources, community resources, and public resources.

So TANF, through TANF programs, families can access a certain subset of resources. But if you think about the whole universe of structures and supports that are required to get and keep a job, if you look at the relative costs and benefits of high quality jobs versus low quality jobs, and if you look at what resources are needed when work is interrupted due to some kind of a crisis, you can see that a whole infrastructure, information systems, and supports is really required for economic resilience in crisis. So TANF programs can be one part of that, but in order to really support families for long-term economic success, it's really about connecting to a whole infrastructure that brings all of those things to bear for folks, right?

You need specific social capital. You need information to even know where the jobs are. You need communications mechanisms, finding out about jobs and applying for jobs through computers. You need a phone. You need broadband. You need to know how to navigate kind of the coded information that's out there about work. We need reliable transportation, clothing, laundry facilities, transportation, tools, and equipment. You need childcare. You need elder care, stable housing, sanitary facilities. People need adequate, consistent, affordable food, health care, accommodations for disabilities. They need to be able to move freely and safely in their community to be able to get to work. They need ongoing support at work to step in when there's a challenge, when your car breaks down, or when something happens with a family member and you need to intervene.

We need documents, work history, etc.. And then, we move into things like industry-specific and occupational-specific skills, maybe language skills, education and training certifications, licenses, permits, background checks. A whole bunch of things that are necessary that probably no one support system can ... or support service or program can provide. And so what TANF programs can do is find the high road partnerships and infrastructures within the community that they're serving and connect ... become embedded in those networks and connect workers to those powerful networks.

**Courtney Barthle** It's absolutely a comprehensive list and somewhat a daunting one as we think about making those connections. Pam, I'm struck also that the work that you do is a fundamental part of the infrastructure that you're talking about, and the information that organizations like yours generate is so critical to understanding how this all happens. What can you share with us from your wisdom about the career pathways that tend to emerge when we're managing crises like this one?

**Pam Egan** What I've learned is that there's no sure bet. It's different each time, and so each crisis is different. And the response, particularly the public response to each crisis is different. If you think about sometimes during a deep recession or a depression, for example, when public and social services

are most needed, governments decide to cut those services rather than incur debt because the money is not coming in the door. And so when a social service career pathway would be a great option ... might seem to be a great option, it turns out not to be because those services are cut. In other cases, like maybe the pandemic or wildfires or flooding or severe storms, we look to essential services and health care, first response, basic human needs, food, shelter, transportation, and those things ramp up.

But it's also important to note that there comes a time when they may ramp down, right, drop suddenly. So it's really why the wisest approach is to build an effective infrastructure in advance of crisis. We know they're coming. For some of us, it seems to ... it feels like maybe they're coming faster than ever. So it's the infrastructure that's in place before the crisis that allows systems to adjust or to pivot to meet changing needs. A couple of examples that I'll throw out that come to us through the pandemic.

In Los Angeles, when hospitality workers were laid off during the COVID lockdown, workers and employers, through their labor-management partnership that has been around for decades, designed a project to use the closed industrial kitchens in hotels and event spaces to prepare and deliver meals to seniors, unhoused folks, and other vulnerable communities. And through that effort, they were able to put 1,100 hospitality workers back to work in quality jobs with benefits and, at the same time, served more than 3 million meals to vulnerable folks during the pandemic because they had an infrastructure in place that allowed them to adjust during the pandemic.

Another example during the pandemic can be found in the building services sector where janitors, essentially folks who clean and maintain major buildings across California. Janitors in their union worked with employers through, again, their long-standing labor-management partnership to design and deliver an infectious disease certification program. And that program improved safety for the essential workers that were maintaining and cleaning those buildings, and it allowed the owners of the buildings to increase confidence in the safety of their facilities to the business-to-business customers that rented those facilities and to the public that used those facilities. So in both those cases, workers, employers, and community members used that infrastructure that they had built over many years to meet and address crisis. Workers benefited. Employers benefited. Community benefited. And so that's the kind of infrastructure that I'm suggesting that TANF programs really want to connect with, so that they're there, part of that community that TANF participants can access those kinds of resources and wind up in jobs that have that infrastructure that allows them to weather whatever crisis happens to come.

**Courtney Barthle** Yeah, those are really compelling examples from the Los Angeles story. Pam, I'm wondering if it's really about that marriage of the infrastructure and the innovation inside of that space that seems to be the foundation for that long-term recovery and growth. Does that track with how you're sort of seeing things unfold in your experience?

**Pam Egan** It does, and it's about having the right voices at the table, sharing power. That's how you build that infrastructure. So those labor-management partnerships start with a basis of the people who do the work and the people who manage the work. And they sit down and say, "Okay, we don't ... Our interests don't always connect, but a large part of our interests do connect. We care about our industry. We need a strong workforce to be able to make this a success. What do we need to do that? How do we create an infrastructure that allows workers to be trained and qualified, that makes the jobs worth having, right, that allows workers to succeed and communities to thrive?" And they, together, sharing both resources and power, they figure that out and build it. And then they respond to change. They respond to crisis, and they grow their sector.

So they innovate on a daily basis from a real knowledge of what the work entails. And then when you layer on community input, connections with community colleges, connections with community advocacy

groups who understand the needs of various workers who might want to enter into that sector and move through that clear path through that sector, then you enrich it even further and make it ... make the infrastructure even stronger.

**Courtney Barthle** Yeah, I definitely see how that authentic power sharing and seat at the table drives the long-term sustainability of that infrastructure. How do we navigate, Pam, when folks who might be ready to sit at the table, who might be ready to go back to work, are struggling with discomfort related to an in-demand field? For example, we've got a high need for health care, but we're still navigating a pandemic. How do we make sure folks have that authentic engagement in that space?

**Pam Egan** Again, I think really great question. And I'd start by saying, congratulations to that worker for being a strong self-advocate, for paying attention to whatever it is and then saying, "I'm not sure that's the right choice right now, right. Is that safe for me and my family to work in that sector?" That self-advocacy is a critical skill to have, so I'd congratulate the participant and the worker for thinking along those lines and encourage that skill and build on it.

I'd suggest to the worker, to the TANF participant, to use the power of the public system that they're apart of by their participation in TANF and perhaps other programs that they may be co-participating, coenrolled in, to learn as much as possible about the occupation that is being considered, or they're being asked to consider. Ask questions about the costs and risks associated with working in the proposed occupation or field, or in a particular workplace.

Connect with other workers in the community who are doing the work and learn from them what it's really like, so that you have a strong sense of both the informal and the formal structures that contribute to the health and safety or the other aspects of work that they're considered about. Connect with institutions of power, like unions and worker centers who advocate for workplace health and safety, to learn about the risks and how to mitigate it.

In the case that you mentioned of health care during a pandemic, ask hard questions about the track record of the workplaces that they're considering. Is there a record of labor standards violations, or is there a record of strong worker protection? Is there an active health and safety committee in place, or there a union contract that helps mitigate risk and protect workers? And if you're interested in long-term work in a particular sector, find the high road that is the best quality employers in that sector and learn about the opportunities there. See if there's a place you can start to prepare for work in that sector that meets your needs while limiting the risks that you're concerned about. And always remember that you, as a worker, have a lot of to offer and deserve not just any job, but actually a good job. So that's where I'd suggest folks start to address those kinds of concerns.

**Courtney Barthle** Yes, I love the reframing of something that might be seen as a stumbling block or a barrier into a description of skill, right. The notion that self-advocacy and self-awareness is, in fact, not only not problematic but a foundation on which a good job could be built and a skill set that worker brings to the conversation. Is the advice any different, Pam, if folks are navigating perhaps a slightly different situation, perhaps a preexisting condition at home, or perhaps a transition into a brand-new industry? Are there additional pieces of advice that workers might benefit from in that scenario?

**Pam Egan** Yeah, I think fundamentally, kind of the basic processes are the same, but you can sort of layer on the remainder that work doesn't come only with benefits. It also comes with costs, right? And workers have to ask themselves, "Does the benefit of a particular job or a particular sector or particular occupation outweigh the cost and risk for me and my family?" And TANF workers can also help participants think about those questions as well and develop that self-advocacy skill together. And

for each worker and each family, the cost-benefit calculation is really specific to their circumstances. So we can ask hard questions about job quality.

Think about pay, scheduling, benefits, health and safety, long-term career paths. We can be transparent about the costs and risks to the worker and their family, get that information, support asking those questions. We can connect the worker to information systems and resources that address those kinds of costs and support workers in rejecting work that costs more than it benefits. It really starts with the worker and the TANF expert understanding very deeply what the needs of the worker and their family are, what the context in the community is, what the infrastructure that they have to work with have access to looks like, and then how that translates into the cost and benefits of taking a particular job in a particular sector.

And then start to develop. If there's a real interest or if the available high road ... particularly high road work in a community is something that's really new to a worker, start to develop that sense of familiarity. Say it's IT, for example, or a technical field. Really understand what that looks like and talk to other workers in that field. Bring that infrastructure to bear. Ask your TANF experts to put you in contact with folks who work in that industry. Get that sense of familiarity and deepen that so that it's a little easier to step into that path.

**Courtney Barthle** Pam, I'm struck by the notion of this, again, worker centrality in the conversation and building the infrastructure around that worker's success. I'm curious if we think about infrastructure from the TANF perspective and working to make sure that our response inside of the crisis is facilitative of longer-term economic resilience. Can you talk a little bit about how we can make sure to both respond in the short-term but also benefit the long?

**Pam Egan** Yeah, and again, I think just a great question and a great conversation that you're pointing to there. Start by thinking about what we mean by resilience, right? We think about it as the ability to adapt, recover and, we hope, even advance after an adverse change, disturbance, a shock, right? And so what does it take for a person, a family or an economic system to be resilient? That's about system change and system adaptability, and so you have to think about it from that whole system perspective. So once again, we go back to connecting to the high road systems or infrastructures in your community. That's really the long-term solution. And if it's not a connection that's already been made by a TANF program, there's no better time to start than right now. And even in the midst of a crisis, you can look to see. Sometimes that's a great time to see who's really kind of got it together where people are being able to adapt in ways that are effective for workers and for communities. So it's really connecting over time and starting now.

**Courtney Barthle** For sure. And I think one of the things that we've seen is an emerging fluency in the assumptions that we make about folks and their equippedness, for lack of a better term, to do things that we might otherwise assume are standard. Perhaps someone has worked from home for a very long time, but a TANF person is transitioning to remote work for the first time. What kind of tools should we be thinking about in a setting like that?

Pam EganReally, all the same things that you need to effectively work in an officeenvironment, right? Affordable and consistent Internet capacity. Dedicated, reliable, up-to-dateequipment. Many of the programs that I worked with during the pandemic had to pivot from in-persontraining, hands on, in-person, face-to-face training to remote learning, particularly during the lockdown.

And we very quickly learned that one computer in a household cannot support a job or multiple jobs, the kids' education and homework, and personal and family needs to communicate with the doctor or to pay

the light bill or whatever it is. So dedicated, reliable equipment for the actual job. You need private, quiet space. Not everybody has that available at home. You need consistent and basic utilities, right, reliable power.

Appropriate, ergonomically safe desk, seating, lighting, and you still need reliable child and elder care during work hours. You need support for the installation, setup, maintenance of equipment, hardware/software peripherals. You need training and tech support, both general and job or systems specific for the job that you're doing. And you need backup systems and processes in case something goes down and then any other sort of noncomputer supplies, paper, phone, all of those kinds of things. So all the same things you need when you go to an office, or you go outside the home to do the work. You still need all those things at home. And oftentimes, those things aren't considered, right, when we're asking somebody to make this kind of shift or to take it on for the very first time.

**Courtney Barthle** It's a daunting list, isn't it, Pam? Even as someone who actually does work from home, who survived children coming home for education, I don't know that I would've come up with everything that was on that list.

And listening to you say it is quite compelling. I'm thinking about, from an employer perspective, let's say that employers have thought of that list, or they have very smart people like you helping them think of that list. What else do they need to be thinking about from a strategy or resource perspective to promote that sort of adaptability if they're anticipating additional future changes to their workforce?

**Pam Egan** I think it's the same thinking that we sort of talked about early on, which is be part of the infrastructure. Be a leader in the employer community and providing family sustaining jobs. Partner with workers. Sit at the table together and share power. The best way to understand how to do a job is to ask the person who does the job. Ask the person who manages the work. Get those folks together at the table and say, "What do we really need to innovate? What's going to happen? What's coming next?" Bring your expertise as an employer in your sector to the table and say, "Here's what we're seeing. Here are the resources we have available."

Get together and say, "We know our community. These are our challenges. These are our gaps. These are our strengths. These are our capacities." When you get that mix together, magic happens. And so I can't say it more strongly, partner with workers who work with you. This is a dynamic activity that leads to such extraordinary success, and it's a success that's equitably shared. Everybody gets to benefit. Everybody shares the burdens when you do that, and it really supports a thriving local and regional economy.

**Courtney Barthle** Reflecting, Pam, on this notion of authentic engagement of all of the voices in the community and the extent to which that is a necessary ingredient for equitable opportunity, what other equity-related considerations should we have at top of mind as we move into the future of the workforce?

**Pam Egan** That's such an important question. I'm glad you asked it because it needs to be at the top of all of our minds, really day-to-day, moment-to-moment work. And I'm not an expert in equity, and I know you'll be and TANF programs across the country will be continuing to ask that question of folks who have got a lot more value to teach about it than I do. Here are a few places where I think we can all start or continue, I hope, to pay attention to equity.

First, we've got to be explicit about making equity a priority in all of our work. Look to see if our leadership and our workforce reflects the communities that we serve, the folks that we work for. Do we reflect those communities? And if it doesn't, we need to think about why not. Figure out what we're going

to do about that. And then using the same principles that work in labor-management partnerships, learn from the affected communities, TANF participants, Black and Latinx workers, workers from other communities of color, women, immigrants, LGBTQ workers, others whose work has been marginalized historically undervalued due to structural racism, structural inequalities in our system.

And really seek to understand the lived experience of these workers in the real workplaces in their communities, in your community. We can create formal processes where every department and every staff member consistently considers and documents the impact on equity of their day-to-day work and decision-making. This has got to be front of mind all the time because. Again, it's a huge structural shift that we're making. And that takes a lot of effort, a lot of intention. There are some great examples out there. One is the Racial Equity Toolkit that was created by the city of Seattle Race and Social Justice Initiative, that really supports, in that case, city workers and looking at every decision that's made and thinking about and documenting, what's the equity impact. By reaching out ... Including reaching out to the affected communities and asking, getting the folks involved that we're working with from the community. Partner with historically marginalized workers and their communities whenever you or your program makes decisions and allocates resources. Create platforms to lift the experience of those communities, our communities.

Support historically marginalized workers in connecting with similarly situated workers and institutions of power. Again, create infrastructure. Connect people. Make sure everybody's at the table and sharing power. Probably sounds repetitive, but connect your TANF participants to the critical, work-adjacent infrastructure that's been missing in their communities before of structural racism and discrimination. And finally, throw out, abandon, encounter the notion that any job is good enough, and instead maintain high job quality standards for every participant. Not every job is good enough. Every worker deserves a quality job. Those kinds of steps being consistently embedded into all of our work, I hope, will help us continue this shift that we need to make.

**Courtney Barthle** That's such an important list of action-oriented steps, Pam, that folks can think about taking. I know that we're coming close to the end of our time together. Are there any other last-minute thoughts, Pam, or things that you want to share with the folks listening to the podcast?

**Pam Egan** Your work is incredibly important. You are extraordinary workers yourselves. And the expertise that you have and that you've gained over the time that you've done this work, or all of the lived experience that you bring to it, is really important. So also listen to yourself. Listen to your coworkers. Engage fully with the folks that you work with. I just appreciate all of the folks who are building a better, stronger, more thriving community through this work, so I guess I'd just say thank you to all of the listeners for the work that they do every day. It's much appreciated, and I want to learn from all of your expertise as well.

**Courtney Barthle** Wonderful. Well, on behalf of those listeners, Pam, and also for my own self, thank you for sharing your wisdom with us today. Your thoughts about building a resilient, equitable work and work-adjacent infrastructure are very thought-provoking and situate us in a place to take action in support of healthy, robust communities where everyone has access to a great job. Thank you so much for your time.

Pam Egan Thanks, Courtney. Sure appreciate talking with you.

**Lisa Washington-Thomas** In this next conversation, we sit down with Crickett Phelps and explore strategies for connecting with clients remotely, both from a customer and staff perspective. This includes

practical tips like simplifying eligibility forms and providing staff with tools like computers, headsets, etc., that they need to effectively work from home.

**Courtney Barthle** Hello, Crickett. Thank you for joining us today. We're so excited to get to know more about you and your work in Colorado. Can you start by telling us a little bit about yourself, please?

**Crickett Phelps** Yes. Hello, everyone. My name is Crickett Phelps, and my official title is the Benefits and Services Section Manager at the Colorado Department of Human Services. Put a little more simply, that means that I oversee cash assistance programs, including the TANF Administration in Colorado.

**Courtney Barthle** Thank you for that introduction. I'm curious, and thinking that our listeners probably are too, about the lens that you have on how customers have navigated the pandemic. What do you find to be the resources clients rely on most commonly in times of disaster?

**Crickett Phelps** In our experience, we find that clients often rely on resources they're already connected to in some way. So, for instance, if I have a connection with my county human service department, I might go there for some type of assistance. Particularly in relation to COVID-19, we saw a really large uptick in receipt of unemployment benefits because that was expanded and advertised. Many of our clients also received the childcare tax credit in the recent pandemic.

**Courtney Barthle** Mm-hmm. So the uptick in unemployment as well as those tax benefits supporting families. Were there other sort of impacts that were commonly experienced by folks in Colorado during this time?

**Crickett Phelps** We found a lot of clients connect through their human services offices at the counties. So reaching out ... In Colorado, we are state supervised and county administered. So most clients had a direct connection to their human services office. They were going there for things like additional supports related to housing, additional supports related to childcare needs as schools were closed down and things like that.

**Courtney Barthle** Absolutely, and thinking about those times when physical access to things like schools and offices maybe wasn't as available, how did the technology exist to bridge the gap for folks during that time?

**Crickett Phelps** So like many agencies, I would say prior to the pandemic we primarily conducted business in person. So technology issued really varied across our counties. Some of our counties didn't have infrastructure to immediately switch to virtual or online services. Other counties needed to purchase software in order to be able to deliver services virtually. As we've worked through the recent disaster, we've done a pretty good job of helping prepare our counties and our state team to operate virtually. And really I would say we did some preparation from prior disasters, so we learned some lessons in prior natural disasters, which helped us bridge some of those technology gaps. Some of the preparation that we did at the state level was making sure, for example, that all of our staff had technology that could be used remotely, making sure that staff had tablets or laptops rather than desktop computers and things like that.

**Courtney Barthle** It sounds like that transition and the ability to learn from previous experiences was really valuable in situating you all for success. What kind of strategies did you develop or learn during the pandemic that you think might have some staying power in supporting the state going forward?

**Crickett Phelps** Yeah, so some of the things that we've started to offer, and I think have some staying power, are things like providing services remotely. So we helped our counties develop remote processes

for ... and virtual processes for delivering services. Things like allowing an electronic signature on a document or accepting documents to be uploaded via our mobile application.

We also have done some stuff to change the way that we provide support and technical assistance to our counties. For example, we used to lead forums, which were information-sharing and technical assistance meetings in person. And during the pandemic, we have transitioned to remote access to those allowing us to lead those types of events virtually. One of the main things that we've gained is people have additional access to us where if people couldn't travel before, they can now join remotely and still get the same information real time from us. We're also continuing to offer virtual support calls on a weekly basis to our counties to help them navigate new situations as they arrive, to help provide technical assistance with system issues and things like that.

**Courtney Barthle** Thank you. It sounds like there have been some real opportunities identified in recovering from and managing through the COVID-19 pandemic. And I heard you say that you're delivering that on-demand technical assistance for folks who might be struggling with the technology. Can you say a little bit more about what those primary challenges have looked like and how specifically you've been able to manage them?

**Crickett Phelps** Yeah, so technology issues really varied across counties. Some of the solutions that we've come to are that we have provided some guidance to counties about increasing Internet and funding to families so that they can access the program. We still have a lot of broadband issues in Colorado, and counties have really helped play a critical role in the Broadband Technical Steering Committees in their specific regions to assist in developing and managing strategic plans around access.

Our teams have also worked with other state agencies, such as Colorado Department of Labor and Employment, to help expand on and train the human services teams at the various counties on things like that access to our virtual job shadow network, virtual job seeker workshops, and the state's Apprenticeship Program. So really, it was about connection to other agencies and involving the counties where issues were identified to help brainstorm and come up with combined solutions.

**Courtney Barthle** It sounds like we're talking about the importance of human connection and organizational connection in order to support technological connection. I'm curious, Crickett, if you can talk a little bit about the specific tools that you found useful in engaging with customers. I heard you say that there have been some existing, perhaps, labor and employment provided tools. Are there are additional client interface tools that have been useful?

**Crickett Phelps** Yeah, so we have been meeting with clients. Our counties have been meeting with clients through the same virtual platforms that most folks are using for their daily business needs. Google Meets, Zoom, and Microsoft Teams are all really common platforms that we use. We also conduct business just routinely by phone with folks, but there are several pieces of technology, I think, that existed in Colorado and have been expanded on. So most of those through the Colorado Department of Labor and Employment, but we also spent some really concerted effort to improve our mobile app so that clients have access to be able to upload documents, to report changes, things like that, on a cell phone or other mobile device rather than needing Internet access in order to do that.

**Courtney Barthle** And, Crickett, I'm curious too. I'm going to take a quick step away from the technology world. As you were navigating all of those additional tools and available resources to help folks access services during the pandemic, how did you balance that with the lived experience of the staff who were having to learn all these new tools and techniques while also navigating through a pandemic?

**Crickett Phelps** Yeah, we're very lucky in Colorado to have a really supportive environment that encourages work-life integration. And so there was a lot of support at the state level for making sure that staff, in addition to clients, really felt like they had the care and the support that they needed as we all navigated through this pandemic together.

Those state team members received things like mental health supports, like administrative time off, selfcare tips that were delivered through e-mail and other venues. And our state also has an Employee Assistance Program, which provides counseling sessions, financial supports, and other resources. So we really tried to wrap around staff as they were helping clients also navigate through similar situations.

**Courtney Barthle** Wonderful. That sounds like a really robust set of tools to help folks feel supported and equipped to navigate that challenging situation. I'm going to pivot back a little bit, Crickett. I have a follow-up question about the technology side. While we're focusing on helping case workers and staff feel supported and maintain those connections, were you also able to provide some direct assistance to clients as they worked to navigate the uptick of new tech?

**Crickett Phelps** Yeah, so counties that offered virtual appointments, that were switching to a platform, often provided training directly to clients as they really learned these tools together. As I mentioned, a lot of our work was done in person prior to the pandemic, so as staff learned and got comfortable with new technology, so did clients.

**Courtney Barthle** I love this sort of parallel structure of that. I think sometimes we create distinctions that don't necessarily need to exist in learning needs, and there's more in common than we sometimes realize. But we do know from our talking with other states that there were some challenges around collecting signatures, verifying documents, those sort of very administrative but necessary steps in the process. Can you drill down about how that worked in your state for us a little bit?

**Crickett Phelps** Yeah, I'm happy to. So one of the first steps that we took in this world was to transition any document which required a wet signature, a physical signature, to documents that allowed electronic signatures. So we transitioned a lot of documents to fillable PDFs, which allowed an Adobe signature, to serve some of that need.

Also in Colorado, our Work Verification Plan includes a lot of flexibility around things like verifying hours, including the acceptance of what we call reasonable and prudent person review and client declaration for some activities. We really leaned into this flexibility as we transitioned into remotely verifying some of the things that were being done in person. Colorado also has tools that allows recorded telephonic signature, and that was really helpful.

And we increased the use dramatically as we've switched to a remote environment. And finally, again, I'll mention our mobile application. That allows clients to do things like take a picture of a verification document and submit it easily through a mobile device.

**Courtney Barthle** I love the client-centered solutions that you're talking about in terms of creating an environment where folks can get to what they need. And thinking about moving all of those solutions virtually and remote makes me think about the work itself and how customers and participants in your program might need to be looking for remote work during such a time as this. Can you talk a little bit about how you helped folks navigate that particular challenge with scheduling?

**Crickett Phelps** Yeah, our state team routinely shares job opportunities or work options with counties. We really focused and shifted our focus on remote work options and remote certifications with

our county human services teams. As we've done that, we've also helped identify with employers and with counties when they can start to look at maybe hiring outside of the region.

So one of the benefits, I think, that's come out of the pandemic is that because jobs are able to be done remotely, we can expand our pool of applicants to include folks that live in other regions of the state, or outside of our immediate area.

**Courtney Barthle** As somebody who works remotely and has for a long time, I'm always very curious about the ins and outs of how folks are navigating this. Do you have any advice about things that TANF programs should be thinking about as they, perhaps, expand into a new kind of work options for folks?

**Crickett Phelps** Yeah, I would say similar to in-person work options, providers should really assist clients with securing tools and skills that are marketable to remote industries. Access to the Internet, computers, phones, and other tools that are needed can be purchased, generally, with TANF program funding. And then identifying transferable skills, such as customer service, those types of things that might have been done in person before but transition easily to a remote environment.

**Courtney Barthle** So that's a really interesting point thinking about how the work itself, perhaps, wasn't remote before but is now. And I heard you mention customer service, Crickett. Are there other industries at top of mind that seem to be particularly fruitful in the remote work space?

**Crickett Phelps** Yeah, in Colorado, in addition to customer service, we've identified that a lot of government services are now provided remotely and work pretty well in a remote environment. Also information technology, marketing, communications, and I'd add administrative jobs onto that.

**Courtney Barthle** I think that's a lovely list of creative ways of thinking about connecting to a changing workforce and building on the strengths that participants bring to that employment conversation. I'm thinking about a little bit around the wraparound conversation that you mentioned earlier with the staff and thinking about how that translates into the needs of families beyond the immediate crisis. Are there supportive services examples that you could toss into this mix for folks thinking about their support of the workforce in this way?

**Crickett Phelps** Yeah, absolutely. So as a state-supervised and county-administered TANF program in Colorado, our allowance of supportive payments varies county to county. Some of the things that we're offering universally across the state include things like childcare assistance, transportation assistance, and housing assistance. But I'd also say various counties have offered additional support, and we think this particularly relates well to our multigen or two-generational approach to supports for things like children's activities or sports, assistance with purchasing technology, or access to technology, and then incentives for participation in goal achievement.

**Courtney Barthle** And as we wrap those services together and braid solutions to support families, are there specific disaster-related considerations around finding those jobs? We know that burnout is high. We know that stressors are high. What specific strategies can really help bridge the gap between the employee and the job during a disaster?

**Crickett Phelps** We think it's really important for program staff to be aware of local job opportunities, both in person and remote, that are available to their clients. We also think that, especially during times of disaster, it's really important to assess clients timely to know what their skills are, and transferable skills are, and to help them relate to those job openings that are available in their community.

**Courtney Barthle** Absolutely. I think that the idea of being in a sort of immediately responsive position to help folks have a comprehensive understanding of their opportunities and the match with their skill set and their interest level is so important. Everything you've shared, Crickett, so far today has been incredibly valuable, but I do want to give you the floor to share additional wisdom or advice that you might have for listeners who are working in this space and either building up or improving their disaster response policies.

**Crickett Phelps** Thank you for that opportunity. Really key to this, we've learned early on Colorado experiences a myriad of disasters, both natural disasters of different types and now a health crisis. We think it's really important to include everyone at the table that has a role in serving your community to really develop a sort of sequential structure of how support can be provided. Because each scenario is different, we've found it very helpful to come up with disaster response scenarios so that we have something at the ready when a new disaster does occur. I also encourage folks to work with any local disaster response teams you have. Having access to services as a central location has served us really well, especially during natural disasters such as the recent fires in Colorado.

**Courtney Barthle** Absolutely. Crickett, if we were on video right now, you'd see me nodding along with your advice. And I know I speak for everyone listening to this podcast when I say that these tips have been invaluable in helping folks think about how to be planful, responsive, and prepared when disasters do strike. Thank you so much for taking the time to chat with me today, and I look forward to talking with you again soon.

**Crickett Phelps** Thanks for inviting us to the table. It's been a great conversation.

**Lisa Washington-Thomas** Finally, we speak with Scott Boyle, who explains how this program leverages flexibility, adaptability, and responsiveness to provide services to families who needed it during the pandemic. Scott helps us to understand that it's not enough to just provide new ways of accessing services, but to also ensure that families are able to use these services. He speaks to the importance of partnerships and how it takes collective effort and leadership to navigate challenging times.

**Courtney Barthle** I'm here today with Scott Boyle, the TANF Director of Tribal TANF of Sonoma and Marin, as administered by the Federated Indians of Graton Rancheria. Very exciting to talk with you today, Scott, about things that we've learned as we've navigated our way through the pandemic. And if you don't mind, I'd like to start by talking about how the pandemic has highlighted the existing digital divide, particularly among low-income families. And I'm wondering if you can talk a little bit about some of the ways that your program has provided remote services and supported participants learning to use new technologies.

**Scott Boyle** Of course. Thank you, Courtney. And we had put a lot of work into our TANF program and working with our TANF participants on getting them into schools and into vocational eds. And so for us, the connection and the jump on the digital divide was something that we were familiar with. We had also, in our area in Sonoma County in 2017, 2019, 2020, had experienced large wildfires that had many of our staff and our families displaced anywhere between 5 to 30 days, which was kind of, I guess, our lead-in to the pandemic on how do we respond and how do we check in and how do we connect with families in a remote way because offices were closed. People were kind of spread out all over the county. So we had a little jump going in. And one thing that we always did with our families, especially those that were going into school, vocational ed and even some employment, a big part of our TANF program was making sure that they had every tool necessary that they needed to succeed.

And I think as everybody knows, that one of those things is to have a computer and to make sure that you know how to use that computer because if you are going to school whether it's in your GED program or postsecondary and a lot of cases some of your jobs where you might need a computer to be able to work at home, not so much as now with from home. But the majority of our TANF participants had digital devices that we were able to communicate with them on.

A large part of our family advocacy and the people that were working directly with the families was staying connected in the most comfortable way possible. So our advocates were very well equipped on text messaging with families, using e-mail, using phone calls. And when the office is closed due to the pandemic, we were pretty much set as far as knowing that people had devices and knowing that we knew how to connect with people, even though the offices weren't open at that time. I think the biggest challenge for us was really learning how to use the new technologies that came up in the pandemic when it had started, specifically Zoom.

We found out very quickly it was more than just pulling somebody onto a screen and being able to sit and talk with them face-to-face, which was a great luxury of it. But there was so much more than can be done with it. It was also remotely because our offices were closed at that time, is trying to walk our TANF families through how to load Zoom onto their computers, how to get access to Zoom, and how to set up Zoom accounts.

Out here the schools were doing it, but the schools were also providing laptops for the kids from school, so they were already preloaded. So we had a lot of teaching and education that we had to do with our families around how to set up accounts. How to utilize those accounts? How to log into those accounts and those types of things? The other big piece, and I think it falls on that digital divide, is before the pandemic we were very much ... If you're coming into apply for services, you come to the office. You fill out your applications and then get into the process that way.

One thing that we really had to do very early on in the pandemic was to start to create automatically fillable and digital documents. We weren't able to have people come in, but we still needed to get ... There were still people with high need still applying for TANF services. And we needed to make it more accessible to everybody there. And the other part of that, right, is with TANF and the monthly eligibility reports that are turned in is okay, well, how do we utilize those?

And how do we work with families to get these things in? So there's all these little functions of TANF the pandemic really exposed of, and how do you redetermine a case annually when you can't see somebody? How do we collect documents that we need to collect for the monthly eligibility reports and all of those types of things?

And then the other one that really came up, and it was a really big deal for us and especially in the timing of it, and a lot of Tribal TANF programs are very similar to us in that they have very robust preventionbased programs. So the cash aid is only one component of what Tribal TANF programs are doing. The prevention programs are a big part of ours and especially around the summer time. And when the pandemic first hit in our area when we got shut down in March, we already had in-person summer camps planned.

And we had to pivot in a real short amount of time on getting information out to families, getting applications out to families, and redesigning our summer programs so that we still had a connection to the kids.

And to the families that we were working with over the summer periods, which then eventually evolved into making sure that we had after school programming available, making sure we were still doing IEPs and those types of school-based advocacy meetings that we were normally doing. But that was a real big adjustment to us, is making that happen and then also making sure that the families still had connection and engagement to those.

And large part of that, the summer programs, I think that's where we hit a little bit more of a digital divide just because we work with a lot of prevention-based program and summer program kids, that their families are not on TANF cash aid. The kids had to turn in their computers at the end of the year. We've been fortunate for a long time with our high school youth that we work with, and we track those children for all 4 years of high school to work with them to graduate. Every kid that joins our high school summer camp program, they do get a laptop as a part of being in that program. So we were connected there. The elementary kids was a little bit more difficult, and tried to pull different resources that we needed to provide those families to make sure they had access to programming.

**Courtney Barthle** Yeah, it's an interesting point as you think about the intersection of the technology access and the comfort level with particular hardware, but then the administration of the TANF requirements and trying to blend that all together into a family-focused, holistic set of services. What kind of resources did you have to draw together into that sort of stew, if you will, Scott, to make that all work?

**Scott Boyle** Our primary resource at the time was just our TANF block grant and our staff. So a lot of sweat equity and a lot of utilizing the flexibilities that Tribal TANF programs inherently have through their plans that they have created. We had means to address being out and distanced. So we didn't have to get too resourceful because we had the funding, because we at least the resource in place to get the items to people. And then it was, again, the sweat equity was the probably the greatest resource we had. We have wonderful staff that were driving to people's houses to drop off supplies that they were going to need for summers to make sure that they had everything they need or needed. So resource-wise, we were really within our own scope of the TANF block grant.

**Courtney Barthle** I love the notion of sweat equity here. I think one thing we've all seen is the essential nature of committed staff in this moment, but also an understanding that those folks are navigating their own way through a pandemic. I'm wondering, Scott, if you can talk a little bit about, when you were talking about Zoom, for example, the connectivity and the differing levels of expertise that folks might have. What was the most effective strategy for helping new users to new technology when you had to use the technology itself to teach them how to do it?

**Scott Boyle** That's a really good question. A lot of trial and error to start off with. I think everyone is perfectly familiar now with how many times we were told that our mute button is on, and it was really trial and error. And as we were trying to learn things like shared screen or make someone else the host, there was a lot of disconnections. So it really was just kind of being patient, really understanding where everyone was in.

Really understanding that the struggles that we were having with the new technology, that our families that we're working with were struggling right there as well. And I really think that the commitment that our staff have had to building relationships with the families that we work with had really gotten a lot of that frustration out of the dropped calls or the missed calls, or maybe just not understanding it. And it allowed us time to really just practice and practice and practice until we all figured it out.

If it was failing and we were getting cut off for a poor connection, or whichever else, we could still go to the phone. We could still go to text messaging and go to the tried and true methods, but we really did

want to try to focus on that face-to-face and how do we get to face-to-face. And it just came with a lot of bumps that have seem to smoothed themselves out since then.

**Courtney Barthle** I think everybody shares the feeling that they're certainly more of a remote expert now than they were 2-plus years ago, even if that standard may not be super high. But it does seem to me, Scott, that that experience of learning that skill set would lend itself to the promotion of remote work opportunities and trainings in that space. I'm curious about what that looks like for your folks in terms of looking at remote work.

**Scott Boyle** It's been a really interesting process. So we don't have many families that are working remotely. We have a couple of them. A large part of the families that, as we were working with them to get into their careers, fortunately enough, they were working towards getting into nursing and medical type of places. So they didn't have the option of working remotely anyway, and they were ... found themselves very, very busy all of a sudden.

The big part on the remote part came into play with our families, was just access to trainings and access to opportunities that people weren't totally ready for when it was in person. We've done a lot of work with our families. Where we're located we have Santa Rosa Junior College, which is a top-notch community college in the country. We have Sonoma State right across the street from where we're at, which is a wonderful university that provides a great education for people. But a lot of our families were very nervous getting onto campuses. And we'd done so much work of bringing them to the campuses, walking and showing them around, providing different programs that we were doing and prevention programs that were on those campuses to try to get people familiar with being on a campus. But the one thing that the pandemic did was people didn't have that option before to get that same education experience remotely.

And for those families that we were really struggling with a little bit more to get them fully engaged on a large campus with a whole bunch of students, the remote access really helped out. So remote school at the JC and remote school at Sonoma State with students we had there was very beneficial. But just the amount of different work-related trainings, different work-related vocational certificates that were available online shortly after the pandemic happened, and then we were actually starting to get really comfortable with Zoom; it really opened up a whole new world for our families. They were just a little bit more comfortable in that setting and thrived much more than when it was in person. And it really isn't for all of them, but the small group of folks that just weren't comfortable being in person, the various outlets that they had for remote learning and very significant remote learning opportunities has really been beneficial for them.

**Courtney Barthle** It's a really interesting point that I hadn't thought too much about, Scott. We do talk about, in the context of respect for all of the implications that COVID has had, it has created some opportunities for things that had historically felt inaccessible, right? The sort of casual examples are things like, "We can never have NFL games on a Tuesday," when it turns out we can do that. But this notion that we could remediate a barrier to accessing education because of a perceived inaccessibility of on-campus learning is a really interesting thought. And I'm wondering about the partnership with those education institutions as well as other partnerships in the community that really may have either sprung up or been matured in the space of COVID. Can you talk about your partners a little bit?

**Scott Boyle** Well, Santa Rosa Junior College is one of the big partners we have. The way that our program is set up is as the families are ready to start getting into the career training in our program, is they have a staff that will guide them through whatever pathway that they're on, whether that's an education pathway or whether that's an employment pathway. And our staff do a really good job of being

creative, and this was far before the pandemic, of finding what that group is and who that group is that is going to create the best opportunity for success for our TANF participant.

And so we had the standard partners, which were local. Santa Rosa Junior College and Empire College was another one that we used. We had those as okay, well, we know that you can go here for this, and you know that you can go here for this. But our plans for our participants are so individualized that we haven't really said, "Okay, well these are our partners when we want to do small business planning, or these are our partners when we want to do after this vocational ed certificate." It really always, with us, has been more of an exploration of what's out there. We're geographically blessed. We're very close to San Francisco.

Within a short drive, our families have access to all sorts of different opportunities to pursue what they're pursuing as they're on their track. So we just kind of followed that model, and it wasn't like, "Oh, we created this brand-new partnership, and it's been amazing through the pandemic." I think for us, it's just been a bigger world of opportunity of different people doing stuff that fits our families' individual needs better.

**Courtney Barthle** Scott, I love how you're talking about the robust landscape that your partnerships already exist inside of. Can you tell us a little bit more about some of your long-standing partners?

Scott Boyle Yeah. One long-standing partnership that all of the Tribal TANF programs in California have, and it has been an amazing resource through the whole pandemic, is the California Tribal TANF Coalition. And this coalition is all of the Tribal TANF programs throughout the state of California. And we get together and meet quarterly and just discuss Tribal TANF, what's working within our communities, what other resources might be out there.

In the pandemic it was big, as in what are you guys doing with families that are seeing income in this way? What are you all doing with work participation rates as they struggle to meet the requirements? What are we doing in the different geographical areas around the state on promoting education and prevention programs and getting people into employment? And that California Tribal TANF Coalition is such a valuable piece of just sitting down and sharing. And these quarterly meetings through the pandemic have always had a component to it as a regulation changes, or as new funding streams come in, or as new areas are getting locked down, or as we're looking at how are we keeping our communities and offices safe from the pandemic.

The Tribal TANF Coalition has just been a wonderful resource for all Tribal TANF programs to have these conversations and to learn from one another and to find out what's working best for us and as a coalition, how are we moving Tribal TANF forward in the state?

**Courtney Barthle** Absolutely. It really can't be overstated how important that peer sharing and peer learning is in making sure that our programs and practices are responding to emerging needs. And certainly, your great state has been no stranger to some challenging circumstances in both natural and economic disaster of late. I wonder if you could talk a little bit, Scott, about how we operate in that environment in terms of creating connections with employment and other opportunities.

**Scott Boyle** A big part of it is, and probably the biggest challenge with us, is getting families to stick to the long-term plan that they've worked out with their TANF family advocate and their employment and education staff. I think one thing that we've learned when these natural disasters occur or the pandemic happens, is our families who are struggling just to get by month to month with the different

services that we are providing, sometimes just say, "Oh, I'm just going to jump and take this job because it's going to provide me the relief that I want," and get off of track.

So the big part of us is to be able to work with those families and say, "No, this is our plan, and we're trying to get you to a pandemic-proof plan, or a plan that's going to get you into that long-term success." And not just say, "Okay, this job has opened up here. Let's just go take this job so we can report back that we have x amount of people that have found jobs." Our program hasn't ever been about the jobs. It's always been more about the careers.

And during these natural disasters or during the pandemic, it has really highlighted our resolve to get as many arms wrapped around this family as far as services are related, so that we don't lose track of the progress that they've made on getting towards that career. So we haven't changed that approach because of the pandemic.

We've had more challenges of keeping people on track as the pandemic has gone on, or as the natural disasters have gone on. But the main focus of what we've been staying on has still been, "You have this plan. You have these goals. You're making great progress towards these goals. Let's get to that career, and let's find resources, if we don't have them, to kind of get you over this immediate hump of, "Oh, there's a job opportunity right here. And I can do this job, and I can be fine with it." The crisis hasn't really changed our approach.

**Courtney Barthle** I've been very inspired by the imagery of wrapping arms around the family and making sure that we create ... I love the notion of pandemic-proof, right? I'm imagining a family moving along the journey, and you all stabilizing the environment so that success can be continued. And recognizing that you're not building a response to the disaster but instead working on how to navigate through it, I wonder if we take a couple of steps back for maybe folks who are still in the process of planning for how to respond to disasters, what advice you might for getting them to that place where they can, in fact, make things more disaster-proof?

**Scott Boyle** Stabilization. Our families that are in our program, they are so resourceful. And if we didn't exist, they would still be resourceful and still make sure that their families were taken care of. We always look at our program, and it exists to help stabilize the family and help that family become what a lot of people, through their lives, have said that they couldn't be. And can't get there without getting that family stable. And stable means that I am working a job. All of a sudden the pandemic hits, now my kids are home when normally they were at school.

How do I work and go to school? And now that kids are home, my utility bill has gone up incredibly. My food bill has gone up incredibly. All of these things have happened, and sometimes it can get so overwhelming that the easiest thing to do is just to say, "Well, stop. I'm just going to focus on my family, and I'm just going to make sure that they're all done and taken care of." And I think that's the partnership part that we get into with our families, is let's find a way to do both. Let's try to find a way to stabilize so that when the opportunity comes for employment.

You can take that opportunity right in front of you instead of saying, "Oh, I missed this opportunity because my kids were at home for schooling," or because all the various other factors that the pandemic had brought about. And I think it's just being prepared and getting all of the stabilization parts taken care of so that when opportunity presents itself, the participant that we're working with can walk into it.

**Courtney Barthle** Yeah, the idea that we want to be as ready as possible for the next good thing that's going to come along is a really powerful concept, I think, and helps us to remember to center that family

success and not kind of fall down the trap of responding to the crisis. So that makes a lot of sense. But, Scott, you've shared an enormous amount of wisdom with us already so far today, but I do want to give you the opportunity to share any last thoughts that you might still have on your mind.

**Scott Boyle** One thing that I do want to add to all of this is the collective efforts that are part of getting through whether, for us, it was natural disasters or even the pandemic. One thing that has been extremely beneficial to our program is the dedication and the commitment that our Tribal leadership has to our TANF program and has in making sure that our TANF program has all the tools that they need to succeed as well.

It has been so helpful navigating this with good Tribal leadership, setting the standard for what work would look like through the pandemic, for making sure that we had all the PPE that we need to make sure that we had access to testing on a regular basis to make sure that we were safe, knowing that their commitment to the Native community in Marin and Sonoma County was going to benefit because the safer we were, then the safer they were going to be as well. That's been one huge part in our ability to get through all of this.

The other part, really making sure that our TANF plan is looking out for as much as we can look out for and putting things into place to weather the unpredictable. The pandemic has been completely unpredictable, especially out here as it ebbs and flows as far as new cases and shutdowns and different mandates.

Having flexibility within our plan and really looking at our TANF plan every 3 years when we're renewing it to make sure, okay, well, does it cover potential response to X, Y, or Z? Now, we would have never said that there was a pandemic that was going to come, and we had to have places ... or systems in place to address the COVID pandemic. But we have been very intentional with every renewal of our TANF plan. Looking at it, saying, "Okay, does it still fit the service area that we live in?" Right, when Graton Rancheria started their program in 2008, just the employment landscape looked so much different out here now than it did back then. And really utilizing the flexibilities that we have as a Tribal TANF program and getting those flexibilities into that TANF plan have been really beneficial as well to ... in responding to something completely unpredictable, like COVID.

**Courtney Barthle** Absolutely. It sounds, Scott, like you've been able to institutionalize the kind of flexibility and preparedness that you're seeking for your families at a much larger, administrative level. And I think that's something that everyone listening today can benefit from and a real lesson that we can all learn together. I want to thank you, Scott, for taking the time to talk to us and record this podcast. We are looking forward to collaborating with you again in the future.

Scott Boyle Courtney, thank you so much. I appreciate you, and thank you for having me on.

**Lisa Washington-Thomas** A thank you to all our great guests for joining us today, and thank you for tuning into the third and final episode of the Office of Family Assistance podcast, "TANF Talks." Be sure to check out our first two episodes of this series if you missed them. By the way, be sure to give us a like if you enjoyed learning from these perspectives today. We also are always looking to hear from you and hearing your thoughts about what you may want to learn in the future. Thanks again for listening.