JOIN US ON DECEMBER 7TH TO LEARN MORE ABOUT HOW TO APPLY

COMMUNITY ACTION PARTNERSHIP

THE LEARNING COMMUNITY

Building Capacity to Increase Impact

LEARNING COMMUNITY KICK-OFF WEBINAR
Anti-Poverty Practice Series

Financial Empowerment for Families: Three Cases

December 4, 2017
The Promise of Community Action

Community Action changes people’s lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community and we are dedicated to helping people help themselves and each other.
Purpose: The purpose of the LCRC is to analyze Community Action outcomes and identify effective, promising, and innovative practice models that alleviate the causes and conditions of poverty.

BUILD CAA CAPACITY TO FIGHT POVERTY!
Learning Communities 2015-2017

**OPEN**
- Health Intersections
- Poverty Trends
- Decreasing Family Homelessness

**CLOSED**
- Bundling Services to Improve Outcomes
- Trauma Informed Approaches to Alleviating Poverty
- Financial Empowerment
- Results at the Community Level
- Rural IMPACT
Celebrating Progress...

trans·for·ma·tion
ˌtran(t)sfərˈmāSH(ə)n
noun
a thorough or dramatic change in form or appearance.
synonyms: change
Financial empowerment is much more than simply providing financial capability services to low-income individuals; it is about designing integrated and purposeful strategies that can be adapted to fit the individual needs of each client in an effort to help them stabilize their financial lives and rise above poverty.
Financial Empowerment for Families

1. Peer-to-peer Relationships
2. Strategic Planning
3. Agency Resource and Training Assessment
4. Lessons from the Field
5. Improved Financial Empowerment Strategies
Going Deeper than Financial Literacy

Financial capability is something that impacts everyone

• It is a complex set of factors, both internal and external, that play a critical role in the daily lives of Americans regardless of their income.
  • But is something that low-income Americans in particular have consistently faced significant challenges with

• 77% of the adult American population live in states that were ranked as C+ and below, as ranked on a comprehensive 59-point financial literacy grading scale developed by the Center for Financial Literacy at Champlain College

Continued stigmas around receiving financial coaching has created an increasing reliance on alternative financial habits

- over 80% of adults reporting that they feel as if they would benefit from professional guidance for many of their day-to-day financial decisions
  - only 24% said that they would seek guidance from a professional non-profit organization if they needed help

- 39% of U.S. adults reported rolling credit card debt month-to-month, with 16% saying they roll over $2,500 or more in credit card debt every month
Research shows that integrated service-delivery programs have both a higher rate of client success and are more sustainable for agencies that are often working with limited resources.

- Clients achieve better outcomes when services are offered as a part of an intentional, integrated approach than when compared with single service recipients
  - In one study, clients that received integrated financial empowerment services were 3-4X more likely to achieve a “major economic outcome” – such as paying down debt or getting a job

- A global study indicated a strong positive correlation between integrated service delivery and decreased program costs for organizations offering financial capability services.


Thank you to our case study participants

Baltimore City
Community Action Partnership
Lori Cunningham, Executive Director
Dr. Denatra Green-Stroman, Deputy Director
Adongo Matthews, SE Community Action Center Program Manager
https://human-services.baltimorecity.gov/community-action-partnerships

Capstone Community Action
Mary Niebling, CED Program Director
Liz Scharf, Saving and Credit Program Coordinator
Maureen Dougherty, Program Assistant
http://capstonevt.org/

Community Action Partnership
Of Orange County
Dolores Barrett, Community Partnership & Services Director
Maribel Sarabia, Healthy Marriage and Families Program Manager
http://www.capoc.org/
Case 1 – Baltimore City Community Action Partnership

Baltimore, MD – Service Population of 620,000 – Public CAA

• **The Pilot**—*Project Goals*
  – create a new financial empowerment strategy that would improve community knowledge of and access to financial capability services
  – establish partnerships with other organizations in the field
  – increase agency resources to offer financial coaching to clients in need

• **Barriers**
  – Unexpected staff losses
  – determining effective client retention and case management strategies
Case 1 – Baltimore City Community Action Partnership

• Current Outcomes
  – Development of financial capability scales and a referral plan
  – Establishment a Financial Capability Program Manager role within Human Services Manager Position
  – Creation of a financial empowerment/ employment summer program that reached 8,000 young adults
  – A decrease in Baltimore’s unbanked and under-banked residents through opportunities made via their VITA program
Case 1 – Baltimore City Community Action Partnership

Keys Steps

**Investments in Staff Knowledge**
- Increased financial capability knowledge of leadership
- Received customized T/A from Prosperity Now
- Increased YMYG trainings for staff

**Increasing Staff Capacity and Programmatic Offerings**
- Established a Financial Capability Program Manager role within Human Services Manager Position
- Began providing Financial Education to Youth and young adult summer works program
- Offering tax prep services at a center location 1 day a week
- Improved partnerships with community organizations and stakeholders

**Thinking About the Process from the Clients’ Perspective**
- Developed financial capability scales and referral plan
- Increased # of client YMYG trainings
Case 2 – Capstone Community Action

Barre, Vermont, WI – Service Population of 20,000 – Private CAA

• **The Pilot – Project Goals**
  – Develop a strategy for integrating financial capability services into their landmark self-sufficiency program, Community Kitchen Academy (CKA)
  • the clientele engaged in this work represent a particularly vulnerable segment of their service population.
    – *In order to enroll in CKA, clients must be unemployed or unemployable and receiving an income at or below 100% of the federal poverty level*

• **Barriers**
  – CKA target candidate makes them an extremely challenging group to work with
    • *little to no credit*
    • *Difficult to create accessible and actionable work plans*
    • *Lack of employment*
Case 2 – Capstone Community Action

• **Current Outcomes**
  – Successful integration of financial capability services
    • *Financial capability workshops*
    • *Credit repair counseling*
    • *1-on-1 financial coaching*
  – Positive experience for participants
  – Provided better insight on how to reach these more vulnerable populations
Case 2 – Capstone Community Action

Keys to Success

Connecting the Dots
- Understanding the clients participating in CKA represented an underserved population in need of increased access to financial products and services
- Building on extensive history in this topic area

Connecting the Vision to the Services
- Identifying opportunities for including financial capability trainings in the existing CKA curriculum
- Obtaining support and buy-in from CKA program partners

Analyzing the Results
- Collecting participant feedback, and comparing it to participation outcomes
- Realizing the connection between the challenges facing this population and how that translates into program participation
Case 3 – Community Action Partnership of Orange County

*Garden Grove – Service Population of 3.1 million – Private CAA*

- **The Pilot – Project Goals**
  - Receive technical assistance on the administration of their new Healthy Marriages and Families project
  - Learn more about creating a more intentional financial empowerment approach across their service offerings

- **Barriers**
  - Client retention and engagement
  - Staff time and lines of communication
  - Varying levels of program understanding across their project staff
Case 3 – Community Action Partnership of Orange County

• Current Outcomes
  – Created financial needs assessment tools
  – Better insight on integration of financial empowerment services
  – Attended a financial empowerment retreat hosted by Prosperity Now
Case 3 – Community Action Partnership of Orange County

Timeline

Oct 2016 - Jan 2017
Completed the tools for Building Financial Capability toolkit

Created Financial Needs Assessment tools

Established communication program with facilitators

Mar 2017
Meeting/conference calls with Financial Stability partners

Apr - Jul 2017
Attended retreat with Prosperity Now - Included Family Resource Staff, team members

Exploring ways for integration within their agency
Conclusion

Keys to Success

Foundation
- Peer-to-peer relationships
- Strategic Planning

Inputs
- Agency Resources and Training Assessment
- Lessons Learned from the Field

Outcome
- Improved Financial Capability Strategies
Publication Release!

www.communityactionpartnership.com
>Tools/Resources
>Toolkit & Publication Library
Other Publications in this series

www.communityactionpartnership.com
>Tools/Resources
>Toolkit & Publication Library
Follow the Learning Community Blog
Visit:  www.lcrcweb.com
and Subscribe!
CSBG TTA Resource Center

T/TA Submission
Submit a request for training or technical assistance. We will confidentially help you identify issues or areas of improvement, point to resources, and connect you with those that can help.

Consultant Bank
Search through a screened list of consultants who offer T/TA in the CSBG Network.

Discussion Forum
Connect with your peers to ask questions, share experiences, and get announcements.

Resource Bank
Search for resources such as evidence based or informed programs and practices, toolkits and guidebooks, webinar recordings, and more.

Shared Calendar
View a calendar of events in the CSBG Network.

www.csbgtta.org
The National Webinar Series

Focuses on themes related to the specific anti-poverty approaches and is a way to showcase innovative strategies to the broader CSBG network.

Visit the Partnership website to register!
The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class

December 6 at 2pm ET

This webinar will highlight Prosperity Now's most recent report that substantiates this claim and will equip service providers to foster a more equitable economy.
Join the Learning Community!

*Attend the December 7th Kick-Off Webinar Event to Learn How*

Please join us on **Thursday, December 7th at 2 pm EST** to gain further insight on how *The Learning Community* will provide CAAs with access to comprehensive training, evidence-informed resources, and intensive technical assistance during this three-year project.

Attendees will receive an in-depth review on:
- The Learning Community application process
- What is expected of Learning Community members
- What is the Learning Community Process?
- What are the benefits of membership?

Visit the Partnership’s website for registration information!
Whole Family Approaches Information Session

December 13, 2:00pm EST

Made possible through the generous funding of the Annie E. Casey Foundation, the Partnership is preparing to launch its new Community Action Economic Mobility Initiative. Attend this webinar on December 13 to learn more about the offerings that will be made available as a result of this work. Participants in this project will receive access to a multi-tiered system of support that builds their capacity to pursue a new approach to help families achieve mobility from poverty.

Presenters: Jeannie Chaffin (Jeannie Chaffin, LLC) & Tiffney Marley (Partnership)
Family-Centered Coaching

New resources on Family-Centered Coaching!

• Developed by the W.K. Kellogg Foundation, Family-Centered Coaching is a set of strategies, tools, and resources that can help programs, agencies, case managers, coaches, and others change the ways they work with families striving to reach their goals.

• Integrated, whole family approach

• Free Access: www.familycenteredcoaching.org
Family-Centered Coaching Webinar

Hosted by the Community Action Partnership...

Introduction to Family-Centered Coaching

December 14, 2017 at 2pm ET:

Family-Centered Coaching is a paradigm for working with families that helps agencies and their front-line staff empower their customers and improve outcomes. This webinar will highlight the principles of Family-Centered Coaching, and provide tools and resources to help participants develop a Family-Centered Coaching program at their agencies.

Presenters: Rachel Brooks & Devin Stubblefield (The Prosperity Agenda)

Register Today!
Subject Matter Expert

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