

# Centers for Strong Families

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CREATING PATHWAYS FOR FAMILIES TO EARN IT, KEEP IT AND GROW IT

UNITED WAY OF PIERCE COUNTY

# Centers for Strong Families

## Supporting families so kids can thrive

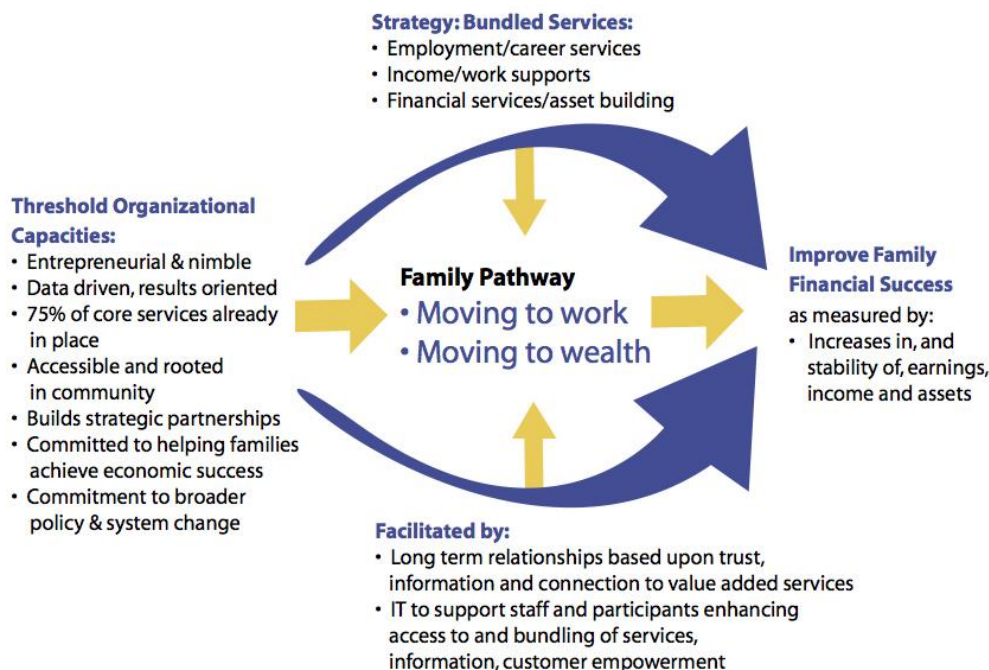
In Washington State, 33% of households live in liquid asset poverty (are cash poor). In Pierce County, 37% of households are cash poor. Nearly 50% of Washington consumers have subprime credit. Eleven percent of jobs here are low-wage jobs.<sup>1</sup>

Centers for Strong Families (CSFs) can help families create a more prosperous future. CSFs focus on workforce development, financial stability, achieving positive net worth, basic needs supports and other family services. CSFs offer seamlessly integrated service delivery (or ‘bundled’ services) modeled after the innovative and promising Center for Working Families (CWF) program developed by the Annie E. Casey Foundation.<sup>2</sup>

## The CWF Theory of Change

The Center for Working Families model provides low to moderate income families with access to high quality one-on-one career and financial coaching as needed over an extended period of time. This bundled service delivery system changes people’s financial behavior in a way that encourages them to increase income, decrease expenses and acquire assets.

### Center for Working Families® (CWF) Theory of Change



**What makes this model different is the integrated service model, where core services reinforce one another providing a multi-faceted approach to income and wealth building. The co-**

1 The Asset & Opportunity Scorecard, January 2015

2 The Center for Working Families, "A How-To Guide"

3 Greater Detroit Center for Working Families Success Story

4 SparkPoint Center – United Way of the Bay Area

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**location of services means families are not navigating a fragmented system of components to economic stability.**

This delivery model of combined services is a replicable and scalable economic opportunity for the Pierce County residents who significantly need those bundled services. The approach is a service delivery system via trusted local sites that have a history of social and financial services in their neighborhoods while providing culturally competent services to clients which will, indeed, move the needle on self-sufficiency.

## What is a Center for Strong Families?

A Center for Strong Families is a framework for neighborhood service delivery designed to help low-income individuals increase income, reduce debt and generate new wealth for themselves and their community.

The idea of a Center for Strong Families is **not** to reinvent the wheel or duplicate services! Based on the success of the Center for Working Families model, a CSF is built on the existing capacity of neighborhood-based organizations with a proven track record of success. The assumption is that in lower income communities there usually is a trusted provider for social and/or financial services that is also a source of community connection. The CWF model provides a main point of entry and access to integrated (bundled) services that can support the economic realities and aspirations of its customers and their families.

## How does it work?

Many CWFs offer a wider range of services. For the CSFs, it is desirable to also offer services such as basic needs supports, to help stabilize families in crisis, as well as family, parent and educational supports. CWFs are diverse, each reflecting the existing community organizations and/or collaborations on which they are built. Since each site is unique, a CWF or CSF represents less a model and more a powerful set of ideas and approaches; however, it is framed by a uniform set of expectations and reporting requirements that result in measurable outcomes.

Core elements of the framework:

- Connections to employment/training opportunities
- Access to income supports such as tax credits, child care subsidizes, SNAP benefits, health insurance programs, etc.
- One on one financial coaching and management

## Role of the Intermediary (United Way of Pierce County)

While some community-based organizations or collaborations may be able to take on the effort as a single entity, the Casey Foundation has found significant added value in working with intermediary organizations that provide the following support services to a network of providers:

- program guidance
- infrastructure
- training
- technical assistance

These intermediaries play a critical role in:

- establishing and maintaining quality standards of service

- holding programs accountable for results
- opening doors for advocacy for local systems change
- resource development

In order to reach a significant number of residents in a targeted area, a network of community-based organizations (CBOs), supported by the intermediary, works in partnership, meeting families where they are.

## Typical Start-Up Costs

Typical start-up costs for a CWF intermediary (supporting multiple organizations) might include:

\$5,000 to \$10,000 for IT training costs related to tracking systems

\$10,000 for coaching training for front-line workers (across multiple organizations)

\$50,000-\$75,000 per organization (CSF) to add new staff support in areas such as financial or employment counseling or to connect to existing core services

\$95,000 for existing intermediary to support a network of CBOs (data collection and analysis, peer learning, creating partnerships, fundraising, etc)

Estimated startup costs for a Center for Strong Families in Pierce County would be about \$172,000. This includes funding for one CSF (\$50,000 - \$75,000) and all intermediary costs (staffing, coaching, technical assistance, training, travel, peer learning, etc.).

## Rationale for supporting the model

In March 2013, the UWPC Board of Directors approved a strategic plan with a focus on children 0-10 and their families. We believe as an organization that the best way to create a thriving community is by making an early investment in our children. As a result of over 27 community conversations and nearly 230 individual 1:1 meetings, it was also clear that in order for children to be successful, we need to make sure that they are in stable families.

Through these conversations we also learned that while we all want what's best for our children, there are many barriers – families are concerned about their future and their children's future. The issue of poverty is the barrier that came up consistently in all of our community conversations.

As a result, we continue to be committed to ensuring that all children are successful, but now with a more holistic approach that includes opportunities and tools to ensure that families are successful. We will do this by focusing our work on breaking the cycle of poverty by removing barriers and creating pathways for children and families for a better life.

## Measuring results

Through extensive research, the Annie E. Casey Foundation found early on that the more that the services were bundled, the greater the chance for an individual to increase income, decrease debit and grow assets. Because this is a relationship based model, results are based on

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two to three year relationship with the clients. While the return on investment varies, most Centers see a significant return on investment over a 36 month period (sometimes less). The initial research showed a 400% ROI over 36 month period based on a cost of \$4500 per family over that timeframe.

Long-term tracking of participants' results is essential to achieving desired results. Some of the results include:

- Obtaining/maintaining employment
- Attaining a vocational credential or AA degree
- Receiving additional public benefits (income supports)
- Improving credit rating
- Opening savings and/or checking accounts
- Reducing debt
- Contributing to savings each month
- Saving for retirement and/or children's education

## What will it take to create CSFs for Pierce County?

What does it take to expand the services of a community program or collaboration to cover the three core elements of the CWF model?

- 1 Successful **partnerships** based on the identification and establishment of a common vision, common values, common language and long-term commitment to the community.
- 2 **Systems** technology, support and monitoring to track program enrollment, services received and advancement toward goals.
- 3 Common **tools**, such as MOU's, benefits screening tools, data collection and reporting tools, assessment tools, etc.
- 4 **Shared learning and capacity building** through a combination of testing out new approaches, training, systems development, technical support and network-building to support best practices.

## What difference will this make for Pierce County?

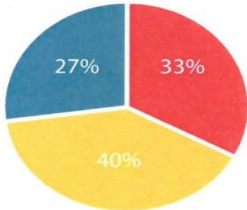
We know that there are already strong programs in the community that are providing employment services, income supports and/or financial services to low-income families. **The Center for Strong Families model can maximize and build on current services, bringing them to scale and, in some cases, enhancing them to help break the cycle of intergenerational poverty for families!** The CSF concept has the potential to help families achieve sustainable economic gain, resulting in family stability which, in turn, enables the children to succeed in school and life. Through an integrated ('bundled') service delivery model, low- to moderate-income families are more likely to achieve success when services are centralized into one accountability system. Following are some representations of data supporting the success of the CWF model.

**Data from the Detroit Center for Working Families<sup>3</sup>**

*Aggregate Data 2008–2010*

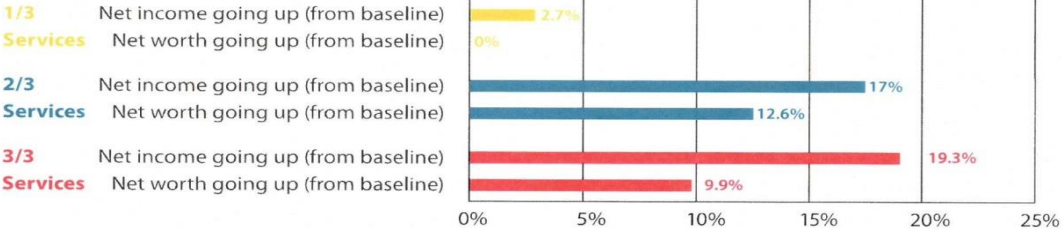
Service Bundling Percentage

- Total % of people who received **1/3** services
- Total % of people who received **2/3** services
- Total % of people who received **3/3** services



Outcomes Resulting from Service Bundling Percentages

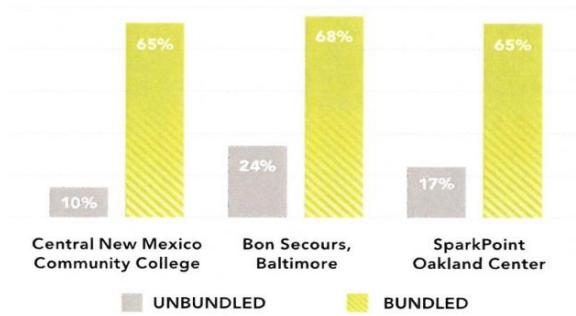
Total % of people who received...



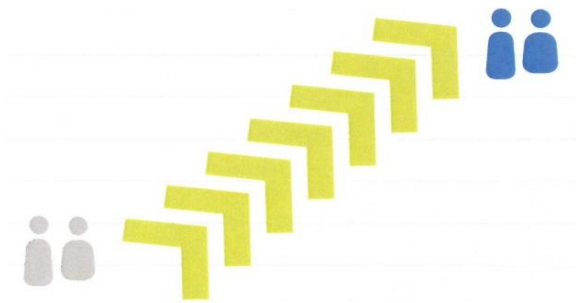
**Data from SparkPoint in the Bay Area<sup>4</sup>**

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### Unbundled vs. Bundled Services % OF CLIENTS ACHIEVING ECONOMIC GOAL



### Stability Through Multiple Programs



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