

Embedding Financial Empowerment in Social Service Delivery

September 20, 2012



Agenda

- 9:30-9:40 *Introductions*
- 9:40-9:45 *Overview of Living Cities Grants*
- 9:45-10:15 *Lessons Learned – Louisville & Seattle*
- *Building the coalition*
 - *Training service providers*
 - *Changing expectations*
 - *Key Lessons*
- 10:15-10:25 *From an Evaluator's Perspective*
- 10:25-10:40 *Q&A*



Introductions

Panelists:

- Tina Lentz, Executive Administrator
Louisville Metro Government
- Jerry DeGriek, Senior Policy Advisor to Mayor Mike McGinn
City of Seattle
- Devon Winey, Grants Evaluator
Mt. Auburn Associates



Moderator:

- Helen Leung, Program Associates
Living Cities

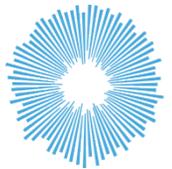
About Living Cities

Founded in 1991, Living Cities is an innovative philanthropic collaborative of 22 of the world's largest foundations and financial institutions working to create lasting improvements in the lives of low-income people and the cities where they live.



Living Cities Members

<p>Citi Foundation</p> 		<p>JPMorganChase </p> <hr/> <p>THE KRESGE FOUNDATION</p> <p><small>STRONGER NONPROFITS. STRONGER COMMUNITIES.</small></p>	
		<p>MetLife Foundation</p>	 <p>FORD FOUNDATION <i>Working with Visionaries on the Frontlines of Social Change Worldwide</i></p>
	<p>THE ROCKEFELLER FOUNDATION</p>	 <p>John S. and James L. Knight Foundation www.knightfoundation.org</p>	 <p>MACARTHUR <small>The John D. and Catherine T. MacArthur Foundation</small></p>
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<p> W.K. KELLOGG FOUNDATION <i>Our Children. Our Mission. Our Future.</i></p>		<p>Morgan Stanley</p>	
<p>The Annie E. Casey Foundation <i>Helping vulnerable kids & families succeed</i></p>		<p> Robert Wood Johnson Foundation</p>	
<p> THE MCKNIGHT FOUNDATION</p>		<p>BILL & MELINDA GATES foundation</p>	



Living Cities Grant Overview

Background

- Living Cities' Income & Assets Working Group was encouraged by early movement within municipalities to develop comprehensive programs to help low-income residents earn, grow, and retain incomes and assets.

Goal

- Better understand the adaptive challenges and technical problems facing municipalities in embedding financial empowerment into social service delivery.
- Capture the qualitative and quantitative processes resulting from grant.

Timeline

- This 18-month grant period began January 2012 and ends June 2013.



Louisville Overview

Objective:

- Co-creation of a financial empowerment framework for homeless service providers
- Increase knowledge base/confidence of staff
- Influence the creation of a common assessment
- Standardize performance measurements and outcomes
- Incorporate financial empowerment as an expectation of other Metro-funded programs
- Utilize lessons learned to strengthen the developing financial empowerment infrastructure and influence broader system-wide change



Operational shift: Basic human needs vs. long term stability

Key partners: Service Experts Team (SET) & Balcony Team

Louisville: Building the Coalition

The “Money Talks” teams are comprised of:

- Agencies who provide homeless services and receive CDBG and ESG funding via Louisville Metro Government
- Local Asset-Building experts
- Financial Education experts

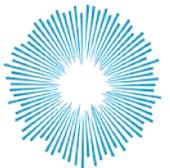


Successes:

- Consensus around a common language
- Development of an Asset/Resources Bank
- Establishment of Assessment Baselines: Quality, Coordination, Integration and Service
- Well-received training opportunities
- Local evaluator helping to establish measurable outcomes and accountability

Challenges:

- Full participation from all subrecipients
- Addressing agency capacity issues



Louisville - Training Service Providers

Foundation of knowledge (team members)

- Behavioral Economics overview –its application to asset-building programs and how to create better outcomes and the process of change.
- Upcoming HUD changes – focused on a crisis intervention system; single-point of entry; and a common assessment
- Identification of current resources and gaps
- Financial Empowerment Integration Case Study

Tools for agency staff and collaborating partners

- Financial Education Enrichment
- Behavioral Economics and Asset Building Workshop
- HUD Alignment
- Resource tools
- Common Language
- Coach Approach and Encouragement Coaching
- On-going training and networking via case manager forums and brown bag sessions



Louisville - Changing Expectations

Performance Indicators:

- Based upon the overall goals of the project and the target units of change: community, organizational, staff and client-level outcomes
- Pulled from existing sources
- Will work as a team to develop a common evaluation survey for educational interventions

Contract Revisions:

- Worked closely with the grants manager to include financial empowerment goals as part of quarterly reporting. Provides for a more gradual process and allows for testing along the way - changes to contract will not occur until July 2013

Shift in Thinking:

- From a prevention strategy employed during transitional housing services to touch points along the continuum.



Louisville - Key Lessons

Central to Success:

- Building upon an already existing foundation of financial empowerment
- Intentional and deliberate method of planning and inclusion
- Strong sense of collaboration and buy-in
- Value added through alignment with HUD expectations
- Resources to provide training
- Acknowledging that it will not look the same for each agency but that there are supports available to reach the desired outcomes



If Louisville could do things differently....

- Onsite observations of current delivery models earlier in the process
- Focus groups with frontline staff
- Both would have provided greater insight to the barriers participating agencies may be facing

Biggest Surprise:

- Immediate Uptake

Seattle Overview

Objective

- Incorporate financial empowerment into the City's homelessness prevention programs and services for homeless families
- Build capacity of agencies/contractors to assess and address financial empowerment needs of diverse clients
- Identify level of financial empowerment services that can realistically be delivered in social service programs, and which ones are best addressed through referral
- Track financial empowerment data through management information systems
- Lay the foundation to incorporate financial empowerment into most programs that prevent or address homelessness as well as other City-funded social service programs



Building the movement: History of strong city-community financial empowerment partnerships

Grant partners

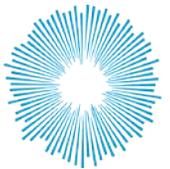
Seattle - Training Service Providers

Two types of training provided, both developed prior to the Living Cities grant; they were tailored to be relevant for case managers in homelessness prevention and family intervention programs

(1) Financial Empowerment Workshop: one-day workshop delivered by the Seattle-King County Asset Building Collaborative (SKCABC), focused on financial empowerment information and resources, and making effective referrals through the SKCABC network

(2) Financial Coaching for Prosperity Training, delivered by Burst for Prosperity, for:

- Case Managers: four to six-day intensive financial coaching training and six monthly peer coaching follow up sessions, focused on financial empowerment content and coaching techniques
- Supervisors: one-day training focused to support integration of financial empowerment services by staff and within the agency



Seattle - Changing Expectations

*2011 Homelessness Prevention Request for Investments required agencies to provide financial empowerment services; Living Cities provided the **resources, support and plan** to incorporate financial empowerment services **intentionally**.*

- Agency/contractor staff collaboratively developed client assessment, service delivery, and outcome indicators and outcomes
- Prevention program standards move beyond short-term financial assistance into the **new standard** of **developing assets** and longer term financial stability and independence
- Performance indicators use assessment Baseline Questions answered by all clients, and **clients choose** at least one of five Goal Areas to focus on
- **Collecting data** on Financial Empowerment consistently across programs



Our goal is to provide and track financial empowerment services systemically and intentionally across social services.

Seattle - Key Lessons

Central to Success: Mayor's Office support and buy-in of all stakeholders

- (1) It takes time (early and ongoing) to align vision of funders and agency staff at all levels: executive directors, supervisors and case managers
- (2) Necessary to have resources, training, and ongoing technical assistance to drive system change
- (3) Constraints of time and service delivery model limit the extent of financial empowerment services provided within some programs; also varies by the capacity of different agencies/contractors delivering the same program
- (4) It is challenging for some case managers to discuss finances and money with clients; need to increase case manager knowledge of financial empowerment and comfort level; provide ongoing support
- (5) Important to actually start implementing financial empowerment to identify the challenges



Seattle - Key Lessons (cont'd)

If Seattle could do things differently:

- (1) Spend more time at start-up and ongoing with agencies' leadership and supervisors to ensure alignment of vision and the support of financial empowerment work of case managers; provide training for supervisors of the case managers earlier in implementation
- (2) Adapt financial empowerment coaching training to be even more directly relevant to situations faced by individuals at risk of or experiencing homelessness in the context of the program service delivery model



Biggest Surprise: The dichotomy of widespread agreement of the need to address the financial empowerment needs of homeless clients and the challenge of doing business differently to actually provide these services

Our work has reinforced our intention to continue to build the infrastructure of financial empowerment in Seattle – both within City government and with our community partners.

Role of the Evaluator

Evaluator Role

- Formative and Summative Perspective

Monitoring vs. Evaluation

- Not whether grant milestones (outputs) are met but why (formative) and to what end (outcomes)

Key Evaluation Questions

- Are systems changing?
- How are activities and system changes affecting low-income individuals?
- What factors are influencing the success?

Evaluation Progress

- Site visits in July /August to understand baseline conditions and document track early progress



Evaluating Success – Early Thoughts

Consider the point of intervention

- Homeless prevention in Seattle vs. entire care continuum in Louisville
- Consider receptivity and stability of individuals – look for point likely to offer the greatest return
- Approach and expected individual outcomes will vary

Define the problem , desired outcome, and asset base

- More analysis needed to understand what change is needed
- Measure not just outputs (bank account opened) but outcomes (reduced recidivism)
- Develop strategy that capitalizes on strong regional assets (e.g. BankOn)

System change through city-led vs. bottom up approach

- Can a city-driven approach lead to sustainable system change?
- Can a bottom up approach demonstrate results in 18 months?



Evaluating Success – Early Thoughts

Role of training

- Appropriate to educational level of participant
- Appropriate to population needs
- Respectful of cultural differences
- Teaching financial literacy (*the what*) or empowerment (*the how*)
- Consider ongoing mechanisms for peer to peer exchange

Build an evidence base of effectiveness

- Case managers want proof of why change is needed

Consider the existing systems within agencies

- Data systems to measure results
- Existing skills, training among case managers



Question & Answers



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