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Beyond Financial Fitness: The Significance of Integrated Services

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Overview

- Financial Independence Today (FIT) initiative is a collaborative partnership among:
 - United Way of New York City (UWNYC)
 - The New York City Housing Authority (NYCHA), and
 - The East River Development Alliance (ERDA).
- Goal: FIT seeks to increase the financial fitness of NYCHA residents with particular attention to working with residents in rental arrears.
- Began in July 2010; implemented at five NYCHA housing sites; served over 1,000 clients in Years 1 and 2.





Evaluation Design

- Metis Associates
- Evaluation covers the period from July 2010 through June 2012.
- Focus: implementation, outcomes and lessons learned
- Methods:
 - interviews with FIT staff, UWNYP and NYCHA leadership;
 - an analysis of participant data entered in the Efforts-to-Outcomes (ETO) database;
 - a survey of NYCHA's property managers at the target sites, and
 - a review of program documentation.



Initial Program Design

- More traditional financial coaching approach:
 - Banking; Money management; Credit improvement and debt reduction; Asset building
- Above services to be coupled with assistance to clients' rental arrears cases and connections to other supports through referrals
- Recruitment of FIT clients: formal outreach, word of mouth, and development of a formal referral process between NYCHA and ERDA



Complex Client Barriers

- Many FIT clients are struggling financially and come in with a crisis or immediate financial needs
- FIT clients are also dealing with a number of housing-related issues, such as rent adjustments, apartment repairs, lease issues, apartment transfer, language barriers and Earned Income Disregard (EID) issues.
- FIT clients often do not have the knowledge and skills they need to engage in healthy financial management practices, frequently leading them into dire financial situations

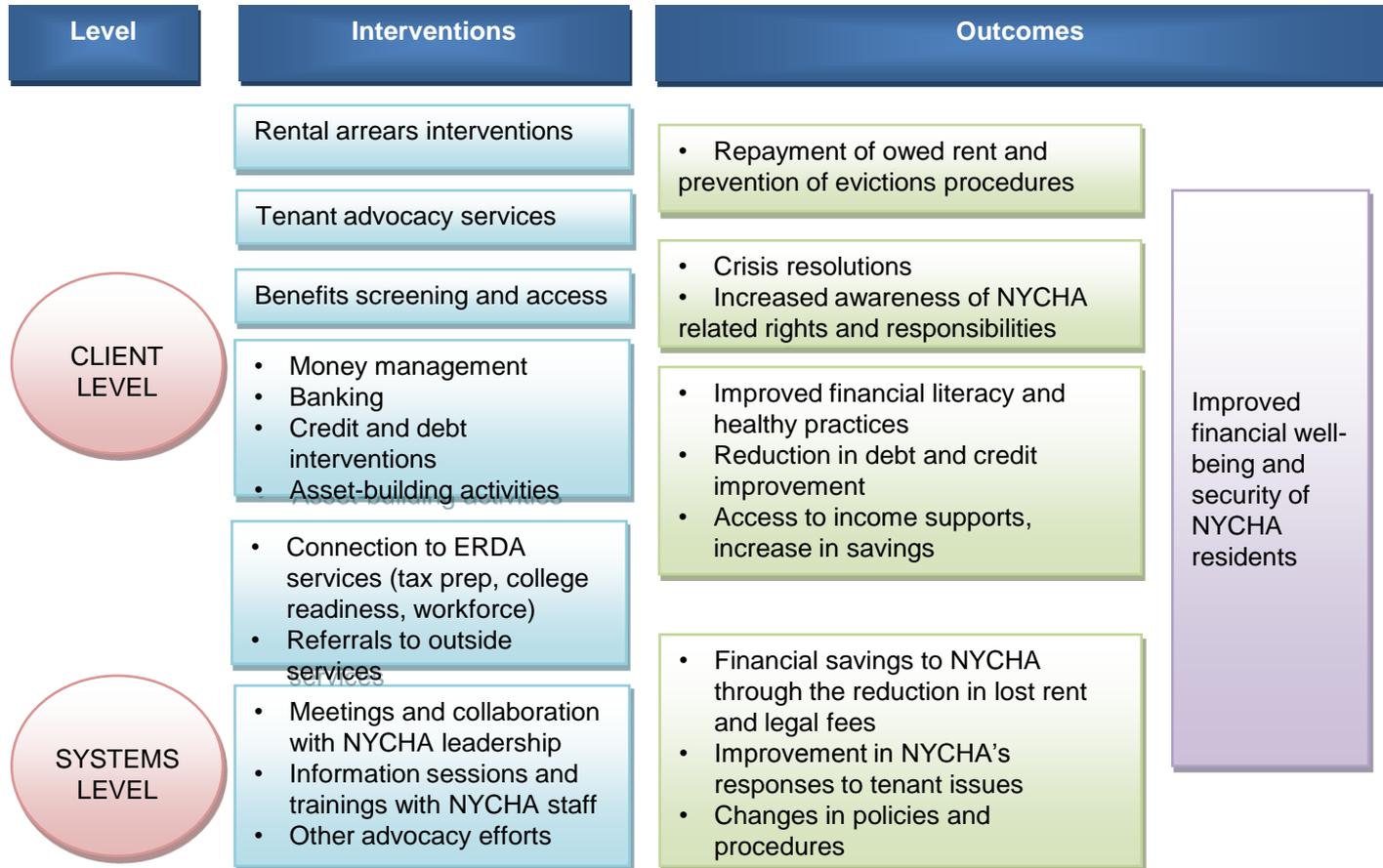


Enhanced Program Design

Initial Model: Financial Coaching	Interim Model: Holistic Services	Final Model: Case-Management Approach
Services		
<ul style="list-style-type: none"> •Traditional, long-term financial counseling services 	<ul style="list-style-type: none"> •Traditional long-term financial counseling services <p>Along with...</p> <ul style="list-style-type: none"> •Immediate benefits screening •Tenant advocacy •Socio-emotional counseling (via social workers) 	<ul style="list-style-type: none"> •Traditional long-term financial counseling services <p>Along with...</p> <ul style="list-style-type: none"> •Immediate benefits screening •Tenant advocacy •Socio-emotional counseling (via social workers)
Staffing		
<ul style="list-style-type: none"> •Dedicated financial counselors 	<ul style="list-style-type: none"> •Dedicated financial counselors <p>Along with...</p> <ul style="list-style-type: none"> •Dedicated benefits counselors •Dedicated tenant advocates •Social workers 	<ul style="list-style-type: none"> •Cross-trained staff providing financial counseling, benefits counseling, and tenant advocacy as needed •Optional involvement of social workers



Final Program Design



Key Client Outcomes

- Increased engagement in longer-term financial counseling resulting from changes in program design
- Resolution of immediate housing-related crisis
- Prevention of eviction and court-related rental arrears procedures
- Increased access to income supports
- Improved healthy money management practices and increased access to banking services
- Engagement in asset building practices



Key Systems Outcomes

- FIT has led to changes in policies and practices
 - Additional trainings for staff on NYCHA's language policy and development of a dedicated grievance process
 - More speedy repairs for FIT clients
 - Improved rent adjustment process
 - Automatization of the Earned Income Disregard (EID)
- FIT has informed NYCHA's efforts and process for developing partnerships with other service organizations
- ERDA has shared lessons learned with the broader community through the development of new collaborations



Lessons Learned and Next Steps

- Engaging clients in long-term traditional financial coaching services was found to be challenging.
 - Successful practices:
 - integrated services
 - case management approach
 - holistic approach
 - immediate wins to gain trust
 - FIT's next steps:
 - development of a predictive model and targeting clients before they are too deep into crisis



Lessons Learned and Next Steps

- Creating partnerships between non-profit organizations and government agencies can play a critical role in ensuring that low-income families can access the services they need to become more financially secure.
 - Successful practices:
 - Capitalizing on each partner's strengths and connections
 - Establishing ongoing means of communication and collaboration: referral process, monthly meetings among key partners, creation of Joint Task Force
 - FIT's next steps:
 - Refine goals and expectations for the program based on findings from the evaluation
 - Use lessons learned to further inform systems-level policy and practices



Questions?



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