United Way of Pierce County is committed to lift 15,000 households out of poverty and move them to financial stability by 2028, one family at a time.

**Persistent Poverty, Low-wage Stagnation and Financial Instability**

*Center for Strong Families Report 2016-2018*

**BOLD GOAL**
United Way is committed to lift 15,000 households out of poverty and move them to financial stability by 2028.

**PURPOSE**
Children do well when families do well, and families do better when they live in supportive communities.

**STRATEGY**
Build the capacity and best practices of organizations to improve services that help low income families.

**IMPACT**
Lifting 100 families out of poverty, would generate $17 million over 5 years in local economic purchasing into neighborhoods.
Implementing a Proven, Evidence-Based Model

The Center for Strong Families focuses on improving the financial bottom line for low-to-moderate income families and helping people in a way that encourages a long-term commitment to increasing income, decreasing expenses, building credit and acquiring assets.

A job is not enough. That’s the reality facing the tens of thousands of under- and unemployed residents who are walking a financial tightrope. Even among those who are employed and often have more than one job, they struggle with monthly expenses that exceed their income. They are fighting an uphill financial battle that, without room to build savings, grows more unsustainable.

That’s why United Way of Pierce County is creating a strong network of organizations working together to implement proven strategies that respond to the problem of persistent poverty, financial instability and low-wage stagnation among families.

No family should struggle to make ends meet. Yet, 1 in 3 working families in Pierce County can’t afford the basics. Fortunately, United Way of Pierce County and community partners are developing a plan to help families in need by providing the tools and resources they need to thrive. When we help families in our local community avert financial crisis and improve financial stability, we can prevent much more costly consequences that affect our entire community.

In 2016, we launched an innovative model that brings together a strong network of partners to implement proven strategies to address struggling families called United Way of Pierce County’s Center for Strong Families. By focusing on improving the financial bottom line for low-to-moderate-income families so they can become more self-sufficient, more families are able to increase their income, decrease expenses, build credit and acquire assets.

The Center for Strong Families provide 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, potentially two to three years.

The core components of the model are aimed at helping working families increase their earning potential through job training or education, retain those earnings through better financial management, and grow their income using specially tailored financial products. United Way refers to this framework as Earn it, Keep it, Grow it. This model has been proven to help low-to-moderate income families make progress toward moving out of poverty.

The sites join a growing national network managed by Local Initiative Support Corporation (LISC) that includes nearly 90 centers across the country. LISC’s experience with scaling adds to a growing body of knowledge about this important process, from research and development to full rollout, and the practices and policies needed at the program, organizational and industry levels. This allows United Way to scale best practices more efficiently.

The rationale for bringing this best practice model is straightforward: Even if the process is complex and difficult (and it is), ultimately it makes more sense not to continually reinvent the wheel. Society cannot afford to spend scarce resources inefficiently or ineffectively, especially during a difficult period in which economic challenges have increased human needs and decreased the resources to respond to them.

Client Outcomes:

- **Learn** – Families achieve a level of post-secondary education and/or training that has prepared them for a job paying enough to support her family and build the employment skills that lead to higher paying jobs or a smooth transition to a new job if employment is terminated.

- **Earn** – Families earn a sufficient family income for daily expenses, asset accumulation, and minor emergencies.

- **Keep** – Families have a savings equal to three months’ worth of living expenses; have good credit and managing debts in balance with income. They also build a realistic opportunity for retirement at age 65.

- **Grow** – Families grow their credit as an asset and develop smart debt, with market-rate interest, that leads to appreciating assets (such as a house).

The CSF model is commonly referred to as Integrated Service Delivery – an evidence-based approach that is being supported by a number of national organizations funded by the Annie E. Casey Foundation, LISC, and the U.S. Department of Labor, to name a few. An independent study has found that Financial Opportunity Center clients, who access a range of services, have more success meeting their financial goals than people in programs offering employment assistance alone. Their gains include being employed year-round, reducing non-asset related debt, and building positive credit histories (Economic Mobility Corporation, 2016).
All children deserve to grow-up in a safe, stable home with the resources they need to thrive. Working families in our community should feel confident that their lives will improve. Together, we want to ensure that every family has the ability to not only weather a crisis, but move beyond financial stability. United Way of Pierce County is committed to lift 15,000 households out of poverty and move them to financial stability by 2028.

“We don’t just want to help people get on their feet, we want to help them stay on their feet,” notes United Way of Pierce County President and CEO Dona Ponepinto. “Connecting them to services is important, but making sure they have job skills and financial coaching to keep them from relying on those services is critical. By bringing together trusted community partners to apply an integrated service delivery approach in the neighborhoods where these families live, we are not just strengthening the family, we are strengthening the system serving them as well.

The Center for Strong Families is structured as a network that includes an Intermediary partner (United Way of Pierce County and LISC) that raises base-level funds for the launch and stability of the centers, manages the network, provides technical assistance and compiles and reports on performance. The network also includes Center Manager sites, where the delivery of all three core services takes place. Each organization functioning as a Center Manager is responsible for creating, managing and fundraising (beyond the base funding) for its site. The roles of each have been clearly defined in a Letter of Agreement, which structures the network to allow for growth through the leveraging of capacity and expertise of all partners, while maintaining the independence of each. The structure of the network provides opportunities for collaboration, exchange of lessons learned, leverage of each partner’s strengths, and a shared collective voice to influence systemic change and public policy.

Each site uses a connected client data-base system to record services and outcomes. As part of the LISC Financial Opportunity Centers (FOC) network, the Center for Strong Families sites have joined a growing national professional network of over 80 centers across the country. United Way and national LISC program managers track the progress of each operating site and establish performance benchmarks. Based on the results, United Way is able to provide technical assistance when it will be most effective.

**United Way Role and Responsibilities**

This report covers United Way’s activities as the intermediary to support the implementation of the model and improve outcomes for clients served by partner agencies. This report is organized by the United Way’s responsibilities as the intermediary, which includes the following:

1. **Seed Funding/Base Level**
2. **Program Guidance**
3. **Infrastructure**
4. **Training and Technical Assistance**
5. **Maintain Quality Standards**
6. **Professional Development**
7. **Shared Client Data System**
8. **Resource Development**
9. **Holding the Doors Open for Advocacy**

By funding and building the capacity of local organizations, we are equipping social service providers with the tools they need to tackle our toughest problems. As a social service intermediary we connect donors with organizations that have a financial need. Our role in building the Center for Strong Families network is to help build agencies capacity by distributing funds and providing technical assistance to support the Financial Opportunity Center model in Pierce County.

**Performance Management**

United Way contracts with a third-party evaluator to review data captured and better understand service delivery and client outcomes. United Way also provides dedicated staff time to meet monthly with organizations and provide on-going technical assistance, including but not limited to: input on program design, support with data management, client flow, best practices, and overall network management.
The Network
Sites & Targets

The model rests on principles around common goals, best-practice service provision, and a partnership approach.

- **Milgard Work Opportunity Center**
  Targets: Training Program Participants, Walk-ins
  Address: 714 S 27th Street, Tacoma, WA 98409

- **Hilltop Center for Strong Families**
  Targets: Tool Center Participants, Walk-ins
  1106 Martin Luther King Jr. Street, Tacoma, WA 98405

- **Clover Park Technical College**
  Targets: Workforce Funded Students (WorkFirst & Worker Retraining)
  4500 Steilacoom Blvd SW, Lakewood, WA 98499

- **Bethel Center for Strong Families**
  Targets: East Pierce County Residents, Walk-ins
  18020 B St E, Spanaway, WA 98387

- **Tacoma Community House**
  Targets: Childcare Training Program, Immigrant and Refugees
  1314 S L St, Tacoma, WA 98405

- **Tacoma Housing Authority**
  Targets: THA Housing Clients/FSS Clients
  1724 E 44th St, Tacoma, WA 98404

- **Pierce County Housing Authority**
  Targets: PCHA Housing Clients
  603 Polk St S, Tacoma, WA 98444

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**UNITED WE SERVE**

843 families enrolled in services since launching in July 2016

<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>EMPLOYMENT</th>
<th>CLIENT GOALS</th>
<th>DEBT</th>
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<tbody>
<tr>
<td>324</td>
<td>316</td>
<td>248</td>
<td>151</td>
</tr>
<tr>
<td>People enrolled in an occupational training program</td>
<td>People placed in jobs</td>
<td>People achieved a financial goal</td>
<td>People decreased their debt an avg. of $11,724</td>
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</tbody>
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<thead>
<tr>
<th>BENEFITS</th>
<th>CREDIT</th>
<th>ASSETS</th>
<th>WAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>226</td>
<td>152</td>
<td>157</td>
<td>137</td>
</tr>
<tr>
<td>People approved for public benefits</td>
<td>People increased their FICO credit score</td>
<td>People increased assets an avg. of $13,561</td>
<td>People increased their wages in the same job</td>
</tr>
</tbody>
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**ECONOMIC IMPACT**

$5 Million

145 people have advanced out of poverty. This is the hardest challenge for individuals with significant barriers to overcome. The estimated economic impact of just this group is $5,241,750 in purchasing power and $150,962 sales tax collected per year.

(Family Financial Tracking across the network as of 2/2019)