Center for Strong Families 5-Year Report





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A Message from Our President & CEO

In 2016, United Way of Pierce County launched the Center for Strong Families network with two partners and today we are a network of seven community-based organizations! This 5-year report highlights the impact of the network of seven community organizations committed to moving families to financial and economic stability.

The Centers for Strong Families is a unique collaboration of Pierce County agencies committed to improving financial stability services and outcomes for citizens in Pierce County. Led by the United Way of Pierce County, in partnership with community-centered nonprofits and stakeholders, these agencies utilize impact models from the community-building archetypes developed by the Annie E. Casey Foundation's Center for Working Families program.

The CSF model promotes sharing common goals, best-practice service provision, meeting a client where they are, and a partnership approach. Each Center is equipped to suit the targeted needs of local communities and is entrusted to a specified community organization or co-location of various community organizations. This long-term commitment underscores the organization's determination to address the root causes of poverty and create a more equitable and prosperous community. Achieving such a goal requires collaboration, innovation, and sustained effort from various stakeholders, including partner agencies, volunteers, donors, and the broader community.

By working together and staying dedicated to this mission, the United Way of Pierce County can contribute to positive, transformative change for thousands of families in the years to come.



Dona Ponepinto, President & CEO United Way of Pierce County



OUR BOLD GOAL: United, we will lift 15,000 families out of poverty by 2028

By addressing the interconnected issues affecting children and families in our community, we are ensuring that families are stronger, individuals gain stability and kids are more successful. We know one organization alone can't solve our community's toughest problems. Moving the needle on challenging, complex issues like poverty requires individual and cross-sector collaboration that are focused on results. United Way can and does facilitate that work-- we are tackling poverty, one family at a time.

MISSION: We mobilize and unite the caring power of Pierce County to tackle our community's toughest challenges to improve lives in measurable and lasting ways.

OUR CAUSE: We unite the community to end poverty, one family at a time.

Five Year Impact Report

Through the Pandemic and Beyond

The Center for Strong Families (CSF) Network falls under the umbrella of the United Way of Pierce County. CSF provides community support by educating and encouraging long-term commitment to promoting increased income, managing expenses, building strong credit, and acquiring assets.

United Way of Pierce County supports the needs of Pierce County residents by selecting trusted community partners who meet specialized community requirements with language support, immigration status, short-term programs, academic programs, and basic computer skills. The CSF network answered the call in response to the COVID-19 pandemic in 2019, although the pandemic caused a drastic and much-needed shift in 2020 through 2023.

The United Way of Pierce County (UWPC) fostered an atmosphere of synergy around serving various needs within the network during the pandemic. One of the critical changes that needed immediate support was the transition from in-person meetings to virtual formats for training and meetings. As CSF participants experienced financial trepidation and uncertainty because of COVID-19, UWPC encouraged the network to unite and provide support for financial and employment woes by collectively offering income support funded by city, county, federal, and private dollars.

Many businesses collapsed under the weight of the pandemic, which left a gaping hole in the Pierce County job market. These economic realities made it important for CSF Employment Coaches to operate strategically to provide guidance for job changes and direct clients to short-term training programs to support their financial needs. The CSF financial counselors engaged in conversations regarding financial habits with a need to transition to the new employment atmosphere because of COVID-19. The CSF network partners spent countless hours researching emerging income support programs to support the financial crisis and financial instability that greatly impacted many families.

As they began to emerge from the crisis, the Center for Strong Families network undergirded participants with creative uses of the collaboration created by the network partners working in tandem for the need of families devastated by the realization of income uncertainty and job challenges. UWPC continues to monitor the pulse of its networks to ensure network partners are committed to providing effective and efficient support for families in our community.







Five Year Impact Report

Through the Pandemic and Beyond

"The economic impact of COVID-19 on individuals, families, and businesses is unprecedented," said Washington State Commerce Director Lisa Brown. "The depth and complexity of the challenges we face demand that we leverage data in innovative ways to help every family, every community, and every industry recover and emerge stronger and more resilient."

The Center for Strong Families (CSF) achieved its highest success rate in 2019, but like many organizations, it faced significant challenges during the COVID-19 pandemic. As we navigate the post-COVID landscape, CSF is showing signs of recovery across all areas. The data reflect the pandemic's profound impact, with noticeable downturns, but also highlight the ongoing rebound and resilience of the programs.

Integrated & Bundled Services

These core services are integrated together and delivered to clients in a bundled fashion to provide a multi-faceted approach to income and wealth building. One-stop centers have been a publicly funded workforce system staple for many years. In most cases, they offer a menu of services from which clients can choose as many or as few with no program or participation requirements. The CSF model takes the workforce development one-stop concept a step further under the premise that clients who receive more than one service are more likely to achieve economic stability. Therefore, the bundling of services is deliberately executed by program design, staff interactions, and data collection so that clients can benefit from multiple reinforcing services that contribute to their overall financial stability. (See data below)

Key Highlights 2019-2023	5-Year Result
# of individuals/families* enrolled with CSF	2,067
# of individuals enrolled in occupational training	692
# of individuals who obtained employment	592
# of individuals with at least one key financial outcome	677
# of families who decreased their debt an average of \$13,790	190
# of households enrolled in public benefits valued at \$2,503,532	395
# of individuals who increased their FICO credit score	441

^{*}Unduplicated

About the Model

Commitment to Central Concepts

At each Network Site, the Lead organization is dedicated to seven central concepts that underpin the success of the Center for Strong Families (CSF). These concepts ensure that services are delivered effectively and consistently across all host sites:

1) Offer a Comprehensive Array of Services in Three Key Areas:

- Credit: Help clients improve their credit scores and manage debt.
- Income: Assist clients in increasing their earnings and accessing income supports.
- Assets: Guide clients in building and preserving their assets.

2) Seamlessly Integrate Service Delivery:

Services are delivered in a way that is appropriately bundled and sequenced, allowing clients to receive the right support at the right time for maximum impact.

3) Provide Culturally Competent Financial Counseling and Client Support:

Ensure that all staff delivering services are culturally competent, offering personalized and relevant support that respects clients' diverse backgrounds and needs.

4) Promote and Provide Access to Public and Private Benefits:

Facilitate clients' access to essential public and private benefits, as well as mainstream financial services, helping them to stabilize and enhance their financial well-being.

5) Commit to Continued Engagement with Clients:

Maintain a long-term relationship with clients, engaging with them consistently over a period of 2-3 years to support their ongoing journey towards financial stability.

6) Evaluate, Learn, and Share Data:

Utilize a user-friendly technology system to collect and interpret data. Regular evaluation helps in understanding the outcomes, learning from the results, and sharing insights to improve service delivery.

7) Promote the Center for Strong Families Brand

These seven concepts form the foundation of the Centers' commitment to providing comprehensive, integrated, and effective support to low-to-moderate-income families. By adhering to these principles, each Host Site ensures that clients receive the high-quality services they need to achieve and maintain financial stability.

Post-secondary education and/or technical training that prepares clients for living wage jobs and builds skills necessary for career progression.

Have savings equal to three months' worth of living expenses, establish good credit, and manage debts in balance with income. Build a realistic opportunity for retirement at age 65.



Earn a sufficient family income for daily expenses, asset accumulation, and minor emergencies.

Grow credit as an asset and develop smart debt with a market rate interest, and acquire appreciating assets (such as a house).



CSF Implementation Process

The CSF Model

The Integrated Service Delivery (ISD) system is the official Center for Strong Families model, which represents an evidence-based approach to supporting individuals and families in achieving financial stability. This model has received support from various national organizations, including the Annie E. Casey Foundation, the Local Initiatives Support Corporation (LISC), and entities like the U.S. Department of Labor.

Key points about the ISD system and the CSF model include:

- <u>Evidence-Based Approach:</u> The ISD system incorporates strategies and interventions
 that have been proven effective in helping individuals and families improve their
 financial well-being.
- Multiple Services: The CSF model offers a range of services beyond just employment assistance. These services address various aspects of financial stability, including financial counseling, access to public and private benefits, and mainstream financial services.
- Measurable Results: The CSF model focuses on outcomes that can be tracked and evaluated to assess its effectiveness in helping clients improve their financial situations.
- <u>Support from National Organizations</u>: The model's support from national organizations like the Annie E. Casey Foundation and LISC underscores its credibility and alignment with best practices in the field of financial stability and asset building.
- <u>Success of Financial Opportunity Centers:</u> An independent study found that clients who
 engage with Financial Opportunity Centers, which are part of the CSF model, and access
 a comprehensive range of services are more successful in meeting their financial goals
 compared to programs that offer only employment assistance.

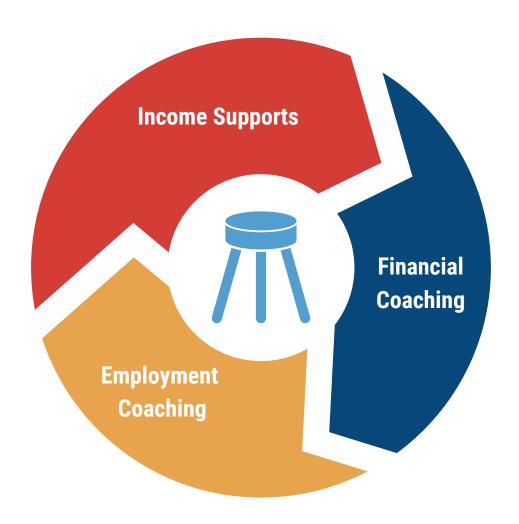
Overall, the ISD system within the CSF model represents a holistic and evidence-based approach to supporting individuals and families on their journey to financial stability and improved economic well-being.





Integrated Services

To further illustrate the importance of the Integrated Service Delivery model, you can think of it as a three-legged stool. Each leg represents one of the core services provided by the Centers for Strong Families (CSF): Workforce Development, Financial Education and Coaching, and Income Supports Access. Just as a stool requires all three legs to stand firm, the integration of these services is essential to provide comprehensive and solid support to families. Here's how each "leg" contributes to the overall stability and success of the model:







Integrated Services: Workforce Development

Targeting Low-to-Moderate-Income Families

United Way's Center for Strong Families (CSF) aims to support low-to-moderate-income families by offering access to high-quality, one-on-one career and financial coaching over an extended period, potentially lasting 2-3 years. The Centers provide three core services: Workforce Development, Financial Education and Coaching, and Income Supports Access.

Workforce Development

Workforce Development is fundamental to a family's financial security, focusing on employment placement, career advancement, and the ability to secure or transition to well-paying jobs. Employment services are often the cornerstone of many Centers and typically include essential job readiness, soft-skills training, hard-skills training, and sometimes post-secondary education or career advancement opportunities.

This employment component frequently serves as the initial entry point for clients into the broader suite of services, leading them to participate in financial coaching and gain access to public benefits. It is crucial that the employment services provided consistently result in job placement and retention, ensuring that clients not only find jobs but also sustain them.

In 2023, employment in Pierce County, Washington, was sluggish due to several factors:

- Post-Pandemic Recovery: The region was still recovering from the economic impacts of the COVID-19 pandemic, which significantly disrupted various sectors, particularly trade, transportation, utilities, and leisure and hospitality. The pandemic initially caused job losses, and while there was some recovery in 2021 and 2022, it did not fully return to pre-pandemic levels by 2023 (ESD Home) (BLS).
- Labor Market Mismatch: There were challenges in matching available jobs with the
 workforce. The demand for certain services rebounded faster than the availability of
 workers, leading to a labor market mismatch. This issue was particularly pronounced in
 sectors that were heavily impacted by the pandemic, such as hospitality and retail (ESD
 Home).



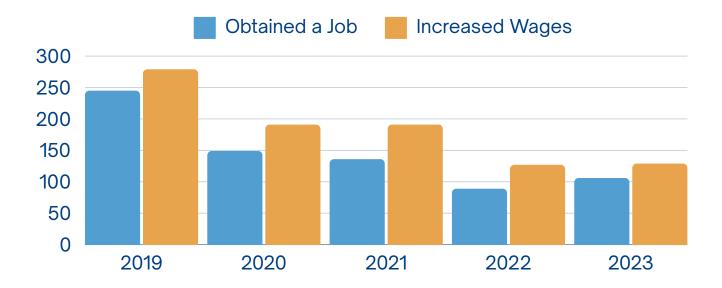




Integrated Services: Workforce Development (con't)

- Economic and Wage Growth: The overall economic growth and wage increases in Pierce County lagged behind other counties in Washington. For instance, while counties like Benton and Clark saw higher employment growth rates of 2.7% and 2.5% respectively, Pierce County's employment grew by only 1.5% from September 2022 to September 2023 (BLS). Additionally, wage increases in Pierce County were relatively modest, further contributing to sluggish employment growth (BLS).
- Sector-Specific Issues: Certain sectors in Pierce County, such as manufacturing and healthcare, faced specific challenges. For example, healthcare providers like MultiCare Health System and CHI Franciscan Health, which are among the largest employers in the county, dealt with post-pandemic operational challenges that affected employment numbers (ESD Home).

These factors combined to create a sluggish employment environment in Pierce County in 2023, with the region continuing to navigate the complex landscape of post-pandemic recovery and economic adjustment.







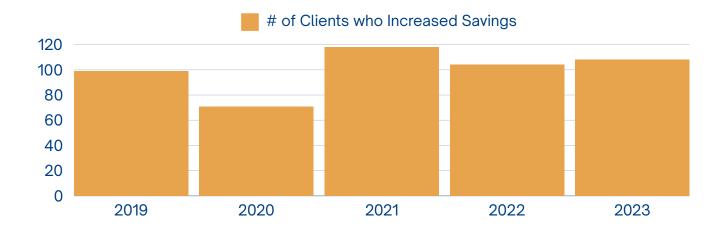
Integrated Services: Financial Coaching

Financial Education and Coaching

While each Center varies in its approach to financial education and coaching, the core model is consistent across all sites. All Centers provide one-on-one financial coaching, initially addressing specific issues or crises such as high debt or eviction prevention. Following this, they focus on long-term financial strategies through a sustained coaching relationship.

United Way believes that financial coaching is the most effective technique to help clients achieve and maintain economic stability. A lifetime of working and saving money is the surest path to financial security, and coaching is instrumental in guiding clients on this journey.

Financial coaches are versatile—they assist clients in resolving immediate problems while also playing a crucial role in helping clients envision financial stability. They support clients in setting financial goals and hold them accountable for achieving these objectives. Through ongoing encouragement and support, coaches help clients stay committed to a consistent asset-building plan that ultimately leads to economic stability. To ensure effectiveness, it is important to budget for specific staff training requirements and accurately estimate associated costs.

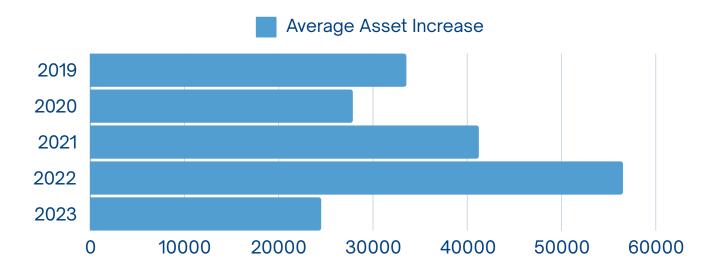




strong families

Integrated Services: Asset Building

In 2023, Pierce County, Washington saw a notable decrease in average residential property values, which dropped by about 3% compared to the previous year. This reduction in property values is a significant factor contributing to changes in the average assets within the county. The decline in residential property values could influence the overall asset base of property owners, potentially lowering their net worth and impacting their financial decisions and investments (Source: Pierce County WA)



Income Supports Access

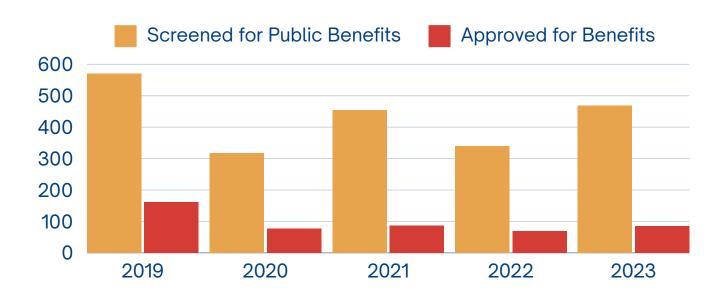
CSF clients are either employed or on the path to employment, but their current wages and benefits often fall short of covering their daily needs. Income support, such as food stamps or the Earned Income Tax Credit, is critical in helping working families manage their everyday living expenses. However, navigating the public benefits system can be challenging due to its complexity.

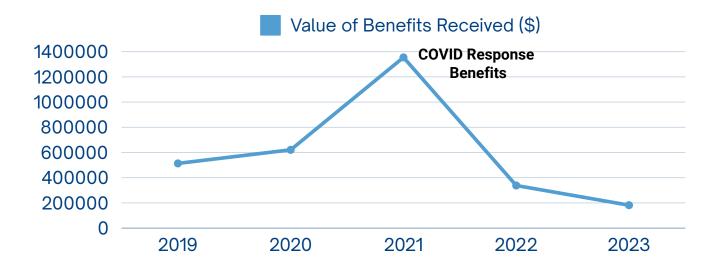
Many working individuals struggle to access these benefits because the system is difficult to understand and navigate. It is essential to have a resource that assists people in determining their eligibility, completing applications accurately, and advocating on their behalf with the various agencies that administer these benefits. Furthermore, providing support outside regular business hours is crucial, as it ensures that working individuals can access the help they need when it is convenient for them.



strong families

Integrated Services: Income Supports

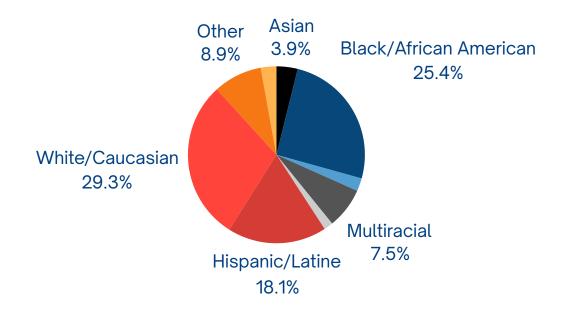


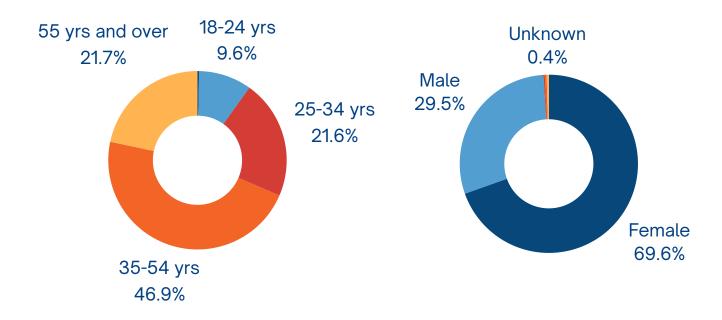






CSF Client Demographics 2019-2023



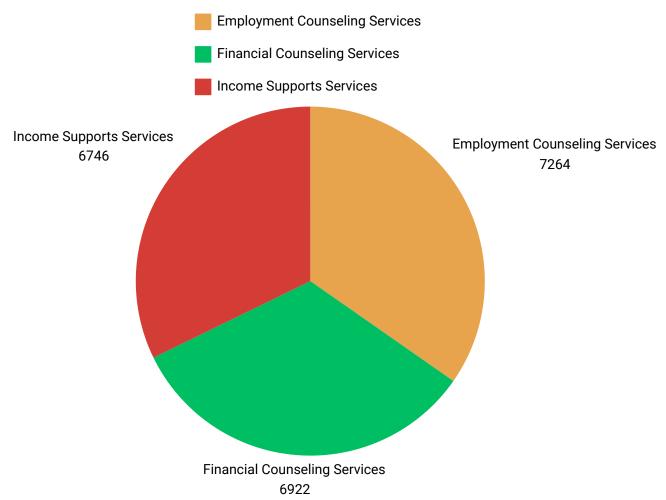






Integrated & Bundled Services 2019-2023

These core services are integrated and delivered to clients in a bundled fashion to provide a multi-faceted approach to income and wealth building. One-stop centers have been a staple of the publicly funded workforce system for many years. Therefore, the bundling of services is deliberately designed through program staff interactions and data collection, enabling clients to benefit from multiple, reinforcing services that contribute to their overall financial stability. The bundling of services is central to the model and essential for clients' success.



The Centers for Strong Families (CSF) model offers three types of coaching/counseling: Employment Coaching, Financial Coaching, and Income Supports Coaching.

We have found that clients who utilize the full range of available services experience greater success during their time with CSF. This comprehensive approach is known as "bundled services."

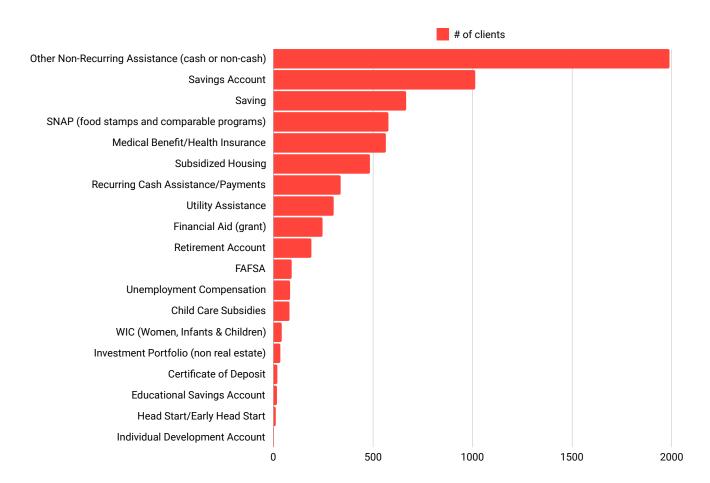
Specifically, individuals who visit their CSF location three or more times and bundle services have, on average, seen their credit scores increase by 30 points, their annual income rise by \$12,000, and their net worth grow by \$2,000, among other benefits. Between 2019 and 2023, CSF clients have been approved for over \$2 million in public benefits.

Integrated & Bundled Services 2019-2023

Income Support

Clients are either currently employed or will soon be employed, but often their wages and benefits are insufficient to meet their daily needs. Income supports, such as food stamps or the Earned Income Tax Credit (EITC), play a crucial role in helping working families cover their everyday living expenses.

Centers for Strong Families assists people in several ways: understanding what benefits they qualify for, completing applications accurately, advocating on their behalf at various agencies that administer the benefits, and providing services during non-business hours to accommodate working clients.





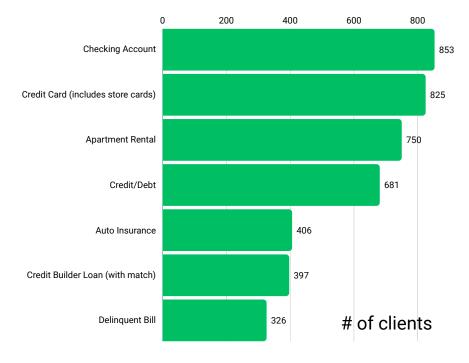


Integrated & Bundled Services 2019-2023



Employment Coaching

Centers provide one-onone employment coaching tailored to individual needs, including job readiness, interests, current skills, and training. This coaching covers soft skills, hard skills, and access to post-secondary education or career advancement resources.



Financial Coaching

Centers provide one-onone financial coaching, initially addressing specific problems or crises such as high debt or eviction prevention. Following this, the coaching relationship focuses on long-term economic interventions to promote sustained financial well-being.





Understanding the Racial Wealth Gap

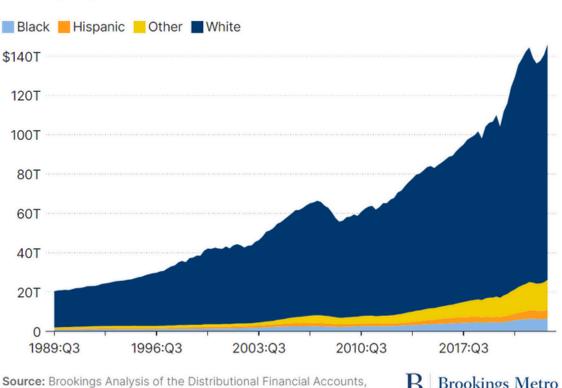
National Relevance

- Our Center for Strong Families network is built in partnership with the Local Initiatives Support Corporation (LISC) in the model of the Financial Opportunity Center (FOC)
- LISC tracks income disparities related to the wealth gap: On average, with all else being equal, a typical Black worker earns 28% less than a typical white worker in the U.S.
- · Across LISC sites providing Bridges to Careers, the wealth gap expressed in terms of wages has been reduced to 8% of a disparity among Black workers compared to white workers. LISC has seen similar success reducing wealth gaps for women compared to men in similar jobs (decreasing the disparity between women's income and men's income from 19% overall to 8% overall).
- We recognize progress, yet there is more work to do

Additionally, across 18,000 clients studied in the national model:

- 57% of clients earning a training credential through coaching successfully found job placement.
- 85% of clients were found to be eligible for benefits they had not yet obtained.
- FOC clients increase their net monthly income substantially.

Total household wealth grew in 2022, but white households still hold the vast majority



1989-2022

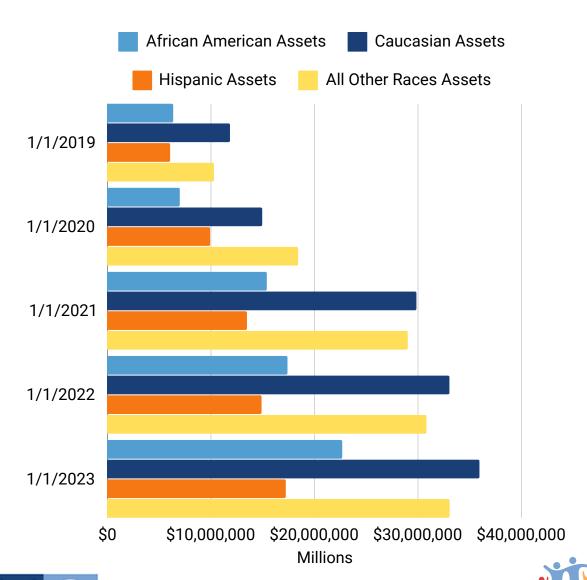
Brookings Metro

Understanding the Racial Wealth Gap

CSF Wealth Gap

The integrated service delivery model is effective, and it is helping to close the wealth gap. However, there is still more work to be done.

- The persistence of systems reinforcing financial inequity, including racial disparities in banking, housing, and the underlying issues of poverty, demands clear identification and proactive measures for resolution.
- Everyone has a role to play in bridging the wealth gap and fostering a community that thrives for ALICE households and all residents alike.





Intermediary Responsibilities

United Way plays a crucial role as the intermediary to support the implementation of models and improve outcomes for clients served by partner agencies. Some of the key activities and responsibilities that United Way typically takes on in this capacity may include:

- **Seed Funding/Base Level:** Providing financial support, including seed funding, to help partner agencies initiate or expand programs and services.
- Program Guidance: Offering guidance and expertise in program development and implementation to ensure that partner agencies are effectively addressing community needs.
- **Infrastructure:** Assisting partner agencies in building the necessary infrastructure, resources, and capacity to deliver their services efficiently and sustainably.
- Training and Technical Assistance: Offering training sessions, workshops, and technical assistance to help partner agencies enhance their skills and knowledge in delivering services and achieving outcomes.
- Maintain Quality Standards: Setting and maintaining quality standards and best practices to ensure that services provided by partner agencies meet established benchmarks.
- **Professional Development:** Supporting the professional development of staff and volunteers within partner agencies to enhance their effectiveness in serving clients.
- Shared Client Data System: Establishing and maintaining data systems that allow for the tracking and sharing of client information and outcomes among partner agencies.
- Resource Development: Assisting partner agencies in securing additional resources, whether financial or in-kind, to support their programs and services.
- Advocacy: Advocating for policy changes or resources at the local, state, or national level that can benefit the clients served by partner agencies.

By engaging in these activities, United Way helps create a collaborative and supportive network of organizations that work together to address community needs and improve the well-being of clients and residents.





OUR NATIONAL PARTNER

LISC: Local Initiatives Support Corporation

With residents and partners, LISC forges resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business, and raise families. LISC is one of the largest community development organizations in the country and the largest nonprofit community development financial institution. LISC has been supporting communities for more than 40 years. LISC is committed to racial equity and greater access to opportunity in low-wealth communities, many of which are Black, Indigenous, and communities of color. To learn more about LISC visit www.lisc.org.

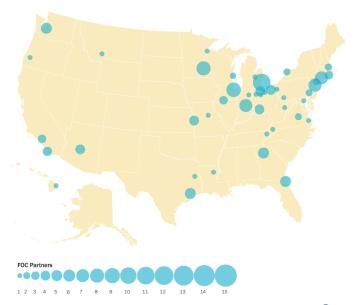
Financial Opportunity Center® Model

Based on the Center for Working Families by the Annie E Casey Foundation, LISC has facilitated a national model aimed at disrupting poverty and increasing financial stability. Research shows that implementing interventions around asset building alongside workforce services increases stability and reduces poverty, with longer term interventions contributing to closing the wealth gap.

Key outcomes from employment and financial coaching integration include:

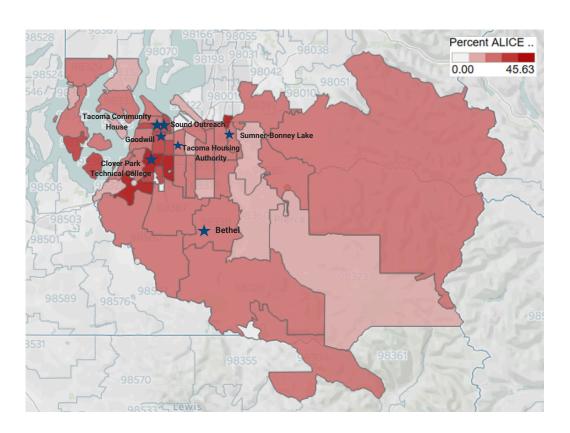
- An increase in net income for 68% of participants who receive integrated employment and financial coaching services, with a median monthly gain of \$300.
- 60% of participants see an increase in their credit score, a direct result of the financial coaching.
- Participants who receive integrated services have a higher average job placement rate of 43% compared to only 23% for participants who only received employment support.
- Participants who receive bundled services over a sustained period are more likely to achieve a major financial milestone such as purchasing a car or home and develop good relationships with financial institutions.

LISC's Financial Opportunity Center® Network





The Centers for Strong Families network is the result of unique collaborations with Pierce County organizations that are committed to improving financial stability and outcomes for members of their communities.





Targets: Training Programs, Immigrants,

and Refugees

Address: 1314 S L St, Tacoma, WA

98405

<u>Tacoma Community House Center for</u> <u>Strong Families</u>

Tacoma Community House has a rich history of empowering immigrants, refugees, and other community members in South Puget Sound for 108 years. This long-standing organization has been dedicated to helping individuals from diverse backgrounds achieve their personal and professional goals. Through their services and support, Tacoma Community House has played a vital role in fostering inclusivity, integration, and success for those who have come to the South Puget Sound region seeking to build a better future for themselves and their families.



Targets: Training Program Participants

Address: 714 S 27th Street,

Tacoma, WA 98409



Targets: Tool Center Participants **Address:** 1106 Martin Luther King Jr. St.,

Tacoma, WA 98405

Goodwill of the Olympic Rainer Region-Hilltop

Milgard Work Opportunity Center holds a significant role as an anchor organization in its area, serving low-income neighborhoods throughout greater Tacoma since 1921. As an anchor organization, it likely plays a vital role in providing essential services, resources, and support to the community, with a long-standing history of commitment to the well-being and empowerment of its residents. These types of organizations often serve as pillars of stability and community development, addressing the needs of underserved populations and contributing to the overall betterment of the region.

Sound Outreach-Hilltop Center for Strong Families

Sound Outreach is an organization that offers guidance, direction, and support to individuals and families in need, with a specific focus on economically vulnerable populations in Pierce County. Their mission likely revolves around assisting those facing financial challenges, providing resources, education, and services to help these vulnerable individuals and families improve their economic stability and overall well-being. Organizations like Sound Outreach play a crucial role in addressing economic disparities and promoting equity within their communities.







Targets: Workfirst Students

Address: 4500 Steilacoom Blvd SW,

Lakewood, WA 98499



Targets: East Pierce County Residents **Address:** 18020 B St E, Spanaway, WA

98387



United Way of Pierce County

Clover Park Technical College Center for Strong Families

Clover Park Technical College provides a diverse range of educational programs, including aerospace, advanced manufacturing, health sciences, human services, business, hospitality, science, technology, engineering, transportation, and trades. With over forty programs in these fields, the college offers students opportunities to gain knowledge and skills in various industries, preparing them for careers in a wide range of professions. This broad spectrum of programs reflects the college's commitment to providing a comprehensive education that aligns with the needs of both students and the job market.

Bethel Center for Strong Families

Sound Outreach runs the Bethel Center for Strong Families, which serves residents of East Pierce County. This center offers access to high-quality one-on-one career and financial coaching services that are available over an extended period. The aim of these services is to support individuals and families in East Pierce County in achieving their career and financial goals, ultimately helping them improve their financial stability and overall well-being. By providing long-term coaching and resources, the Bethel Center for Strong Families contributes to the empowerment and economic advancement of the local community.





Targets: East Pierce County Residents **Address:** 1508 Willow Street #706,

Sumner, WA 98390



Targets: THA Housing Clients/Family

Self-Sufficiency Program

Address: 1724 E 44th St, Tacoma, WA

98404



United Way of Pierce County

<u>Sumner-Bonney Lake Center for Strong</u> Families

Sumner-Bonney Lake, operated by Sound Outreach, offers valuable services to residents of East Pierce County. This center provides access to high-quality one-on-one career and financial coaching services that are available over an extended period. The focus of these services is to empower individuals in East Pierce County to enhance their career prospects and financial well-being. By offering long-term coaching and support, the Sumner-Bonney Lake center plays a crucial role in helping residents achieve their goals and improve their overall financial stability.

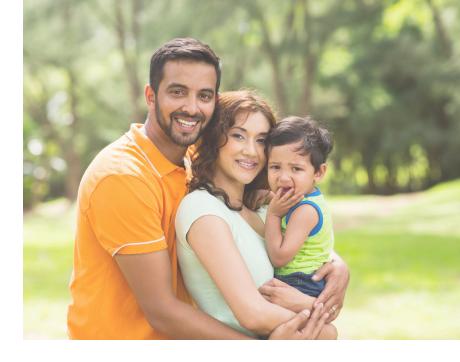
<u>Tacoma Housing Authority Center for Strong Families</u>

THA, Tacoma Housing Authority, is dedicated to providing high-quality, stable, and sustainable housing as well as supportive services to underrepresented residents. Their mission likely revolves around improving housing access and quality of life for individuals or communities who may face economic or social challenges. In doing so, THA aims to promote community prosperity within a safe, vibrant, prosperous, attractive, and just environment. This underscores their commitment to creating inclusive, thriving communities where all residents can prosper and enjoy a high quality of life.



Success Story

At the gentle nudge of a friend, luogafa stepped through the doors of the Center for Strong Families (CSF) in the Bethel School District. She was visibly exhausted and looking for long-term solutions for her family. luogafa had spent years as an Army spouse and had five active young children under the age of 15.



Misfortune reduced her to sleeping in the car with her children as her spouse dealt with legal woes and incarceration. During this time, luogafa enrolled in a dental assistant school and completed all of her coursework with stellar grades. She knew she needed to be strong and complete these tasks for her children. Shortly after the homeless stint, she secured family housing.

luogafa shared her heart-wrenching story with the CSF financial and employment coaches, and the CSF team began to strategize resources, community, and goal setting. She opened herself to the possibilities as the CSF team introduced her to Workforce Innovation and Opportunity Act (WIOA) services. They were able to assist her with her driver's license, state credentialing, and other supports. In the meantime, she was studying dental assistant coursework and meeting with her CSF coaches to gauge her progress. luogafa called her employment coach to say she would be late for her appointment, explaining that the dental appointment with her children was running longer than anticipated. luogafa mentioned that the clinic had hiring signs, and her employment coach encouraged her to inquire. The clinic hired her full-time, and she began earning a living wage. The CSF team once again worked with luogafa to update her budget and create new goals since she had met and exceeded her current goals. She continued to check in with the Bethel team to share successes and challenges as she navigated this new life.

Fast forward, luogafa is thriving and contemplating returning to school to pursue health administration. She is optimistic about her future as she is reunited with her spouse. Her children continue to excel as they graduate from high school, pursue higher education, and play sports. Thank you, Bethel Center for Strong Families, for partnering with me and helping me believe in a better future.







Supporters Special Thanks to our Funding Partners:

Bamford Foundation Bank of America Foundation Banner Bank Bill and Melinda Gates Foundation City of Tacoma Commencement Bank Coordinated Care Costco **Fuchs Foundation** Heritage Bank **Harborstone Credit Union Local Initiative Support Corporation (LISC) Key Bank Kaiser Permanente Kitsap Credit Union** L.T. Murray Family Foundation **Marco Heidner Trust MultiCare Health Systems**

O Bee Credit Union **Pierce County Seattle Credit Union Sequoia Foundation** Siemer Institute **Sound Credit Union** State Farm/Citi Foundation **TAPCO Union Bank Umpgua Bank US Bank Wells Fargo Whisper Foundation** Windows of Hope **Workforce Central** WSECU Virginia Mason Franciscan

Thank You

The commitment of the United Way of Pierce County to advance over 15,000 households from poverty to financial stability by 2028 is a powerful and ambitious goal. We thank you for your support.



(253) 272-4263



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