INTEGRATION & INNOVATION:
LESSONS FROM ORGANIZATIONS INTEGRATING
ASSET BUILDING INTO SOCIAL SERVICES

May 2013
About CFED

CFED empowers low- and moderate-income households to build and preserve assets by advancing policies and programs that help them achieve the American Dream, including buying a home, pursuing higher education, starting a business and saving for the future. As a leading source for data about household financial security and policy solutions, CFED understands what families need to succeed. We promote programs on the ground and invest in social enterprises that create pathways to financial security and opportunity for millions of people. Established in 1979 as the Corporation for Enterprise Development, CFED works nationally and internationally through its offices in Washington, DC; Durham, North Carolina; and San Francisco, California.

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I. INTRODUCTION

A small but growing number of innovative social service organizations have embraced the notion of “integrated service delivery,” which refers to the practice of bundling or otherwise embedding new services into their core service areas in order to improve outcomes for the people they serve. Momentum has built, particularly around integrating financial capability components such as financial education, credit repair, access to financial services and the like, into other social service programming serving low-income households. In so doing, organizations are finding that their clients are more likely to be able to achieve other goals that are central to the organizational mission—whether that relates to health, housing, job placement or other key areas of focus.

From September 2012 through March 2013, CFED convened an Intensive Learning Cluster of five social service delivery organizations seeking to strengthen the financial security of the low-income households they serve. With support from the Bank of America Charitable Foundation, these diverse organizations together explored ways to enhance their capacity to integrate services that help families access financial information; connect to safe, affordable financial products and services; build savings and wealth; and protect themselves in the financial marketplace. Throughout this process, CFED facilitated learning opportunities, provided technical assistance and synthesized the experiences of Learning Cluster members to share with the broader field.

During the Learning Cluster, the organizations took the essential first steps in the process: selecting and tailoring asset-building strategies to integrate into their existing service offerings. Each organization provided a different blend of services to their clients and brought a unique perspective on ways to empower their particular clients to move toward financial stability.

- El Buen Samaritano has an on-site health clinic, food pantry and education program that includes GED and ESL courses in Austin, Texas. Through the Learning Cluster, El Buen Samaritano made concrete plans to integrate financial education, job training and financial coaching into their existing programs.
- **FEGS Health & Human Services**, located in New York City, focused on their employment services department. In the welfare-to-work program at one of their five sites, FEGS piloted a project in which post-employment retention counselors encouraged clients to access a safe and affordable bank account and financial coaching services available through the city’s Financial Empowerment Centers.

- **Pacific Clinics** is a behavioral healthcare organization with 50 sites throughout the greater Los Angeles area in California. During the Learning Cluster, Pacific Clinics explored available asset-building resources such as matched savings accounts, homebuyer education and job training, and planned how to connect their clients with these services.

- **Solid Ground** is a Community Action Agency in Seattle, Washington that was piloting financial coaching in their housing programs. During the Learning Cluster, they identified ways to standardize the delivery of that service. They also mapped out an expansion of this work to other areas of the organization.

- **Texas Office of the Attorney General – Child Support Division** (OAG-CSD) manages more than 1.3 million child support cases in Texas. Texas OAG-CSD is implementing a tax refund debt reduction demonstration to help noncustodial parents pay down their child support arrears by encouraging them to file their income taxes and access other financial services at VITA sites in two Texas cities.

These five organizations were entering a field largely unfamiliar and faced challenges during the design and early implementation of these integration activities. This brief describes how Learning Cluster members sought to resolve those challenges and offers a snapshot of progress to date. Given the short six-month duration of the Learning Cluster, it is too early yet to share significant outcome-based results of the interventions that our partners have put in place; rather, we seek here to provide insights and key lessons from their experiences in grappling with the fundamental process of crafting and launching these interventions.

In the following sections, we outline the issues Learning Cluster members addressed, both in the initial program design process and as they began implementing their programs. We then describe strategies that were helpful in overcoming these challenges, and offer a set of key considerations for other organizations seeking to do similar work.
II. PROGRAM DESIGN

This section highlights a few of the key program design issues that Learning Cluster members faced during the design phase. We present these issues chronologically, starting with assessing clients’ financial needs, identifying available and appropriate services to meet these needs, choosing a service delivery model and selecting a financial education program tailored for particular groups of clients.

Assessing Clients’ Financial Needs

Issue

Clients’ financial needs vary substantially based on income, age, family, geography, language and education level. For instance, the challenges faced by a single mother of three young children receiving housing assistance are different than for a Spanish-speaking man in his mid-forties participating in a GED or ESL class to improve his employment options. Accurately assessing these needs allows organizations to identify which services will help build clients’ financial capability.

Learning Cluster Strategies

Learning Cluster members considered a range of assessment options to understand clients’ financial needs. In some cases, Learning Cluster members analyzed existing internal information, such as reviewing current client data and interviewing frontline staff members who work directly with clients. In other cases, they collected new information, which included gathering input from clients themselves—through focus groups, surveys or informal interviews—and talking with community partners who served the same or similar clients. Some of the Learning Cluster members found a blend of collecting existing and new information to be the most effective strategy for creating a more complete picture of client needs. Several examples of how sites engaged in assessment are described below.

- One of the Learning Cluster’s technical assistance providers, The Financial Clinic, shared the “Financial Security Tune-Up Calculator” they developed for financial coaches. The Tune-Up Calculator allows coaches to establish a client baseline and facilitate an initial conversation about the client’s financial situation. El Buen Samaritano used this tool and other community survey tools provided by CFED to determine what kind of information they needed about their clients and community. Eventually, El Buen Samaritano hired an outside consultant to conduct a client and community needs assessment. The consultant compiled a summary report with results from an online interactive map of nonprofits in Texas and a small focus group in Spanish with clients in one of their education programs. Clients in the focus group shared that they need help budgeting, navigating the banking system, purchasing and refinancing a home, and developing a small business. To focus their plans further, El Buen Samaritano planned to expand this initial

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1 This and other tools will soon be available on The Financial Clinic’s Change Machine website, available at [http://www.change-machine.org/](http://www.change-machine.org/). The site is still in development but expected to be publicly rolled out in June 2013.
assessments to more client focus groups to develop a better picture of what their target population needs to increase their financial security.

- In its initial research, FEGS discovered that the New York City Office of Financial Empowerment (NYC OFE) had recently conducted a Citywide Financial Services Study.² FEGS used these results to ascertain how many people are unbanked in the communities they serve and which banks and credit unions are currently available. From this information, FEGS recognized the opportunity to connect their clients to these services to reduce their reliance on check cashing outlets and predatory lenders.

### Key Considerations

- What publicly available information already exists that can give you insight into your clients’ financial needs?
- What existing client data will help you identify areas of need?
- What other types of assessments can you conduct? How can you leverage the knowledge of frontline staff members?
- Can you hold focus groups with clients to learn more about what they need?
- Are there other local organizations serving your clientele who can provide an added perspective?

### Identifying Available and Appropriate Services

#### Issue

Financial capability services can include financial education and counseling, debt management, credit repair, access to safe and affordable financial products, tax preparation assistance and access to the Earned Income Tax Credit (EITC), matched savings accounts, job placement, work subsidies and more. While all of these services can be beneficial, not all of them are appropriate for every person at a given time.

#### Learning Cluster Strategies

Learning Cluster members explored which services are the most appropriate for their clients’ current financial needs, and which services were already available in their communities through other providers. Strategies used by two of the Learning Cluster members to identify services are described below.

- Texas OAG-CSD understood that noncustodial parents with child support arrears benefitted from financial education classes and counseling that helped them manage their finances and pay down their debt. They also knew that many community organizations were already providing services such as Volunteer Income Tax Assistance (VITA) and credit counseling, and could be good partners for their integration project. Given this information about what services are appropriate and available for noncustodial parents, Texas OAG-CSD designed a program that involved leveraging the VITA tax preparation services provided by local community organizations.

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Texas OAG-CSD is also hoping VITA will serve as an entry point to other financial empowerment services these sites provide.

- Pacific Clinics explored existing community resources that they can bring to the clients they serve. To date, they have researched HUD first-time homebuyer training through New Economics for Women, accelerated savings accounts and Individual Development Accounts (IDAs), VITA services, and partnerships with community colleges and high schools with healthcare career pathway programs. After identifying which services were available, Pacific Clinics needed to determine whether each of the available services were appropriate for their clients and aligned with Pacific Clinics’ mission-driven outcomes.

One primary consideration was that many of their clients do not trust new programs or organizations. Thus, building confidence needed to be a critical part of the process. For example, a local IDA program was a possible referral partner but was participating in a randomized control trial with the Assets for Independence program to measure the impact of the IDA program; if Pacific Clinic clients tried to sign up for the program and ended up in the control group, it might damage their fragile trust in both the new IDA program and in Pacific Clinics’ referral process.

### Key Considerations

- What are the financial needs of the clients you serve?
- What financial empowerment and asset-building strategies will help to meet those needs?
- Are services already available in your community appropriate to your clients’ needs?

### Defining a Service Delivery Model

#### Issue

Determining how to connect clients to financial empowerment services—whether direct service provision through frontline staff, with a formal partnership network, or via referrals—is a key programmatic decision. Partnership models may involve co-location of services or other types of coordination. Designing and implementing a viable new service delivery model involves weighing client needs, locally available resources and staff capacity.

#### Learning Cluster Strategies

Depending on organizational capacity and available partners, Learning Cluster members were deciding whether to refer clients to community partners, establish more formal partnerships with other organizations or build internal capacity to deliver new services. The following graphic illustrates these three service delivery options and key advantages and disadvantages of each.
Strategies for Integrating Asset-Building Services

**Refer**
Involves finding organizations who provide services your clients need, and setting up a process for referring clients to these services.

*Advantage*
Less resource intensive; relies on the capacity of other organizations.

*Disadvantage*
Clients have to travel to another location, which may limit take-up of services. Also, partners may have different goals and outcomes, or their services may not be a good fit for your clients.

**Partner**
Involves deeper relationships and “shared” clients. In co-location, multiple organizations are hosted at one organization’s site so that many services can be offered in a “one-stop” setting. In co-branding, multiple organizations provide services at one neutral location with a single brand and centralized intake and outcomes.

*Advantage*
Establishing formal partnerships can maximize the strengths and reach of multiple organizations. Co-locating allows clients to avoid traveling to multiple locations, which can be a barrier to service delivery. Co-branding helps meet the holistic needs of clients by partnering with organizations working to achieve the same outcomes.

*Disadvantage*
Partnerships may involve compromise, and you may have to give up some autonomy. Also, partnerships can take time to establish, especially when deciding where to locate services and how to brand them.

**Do-it-Yourself**
Involves building internal capacity to embed financial security services into your existing services.

*Advantage*
You can ensure that goals and activities contribute to your organizational mission, and provide all services at one location.

*Disadvantage*
More resource intensive; staff will need training and other support.
All of the Learning Cluster members explored their service delivery options to determine which services they would be able to provide in-house or on-site, and how to engage external partners to fill gaps in service delivery. Below, we offer examples of how this has begun to play out across our organizational partners.

**Refer.** The Learning Cluster members found that other local organizations had already laid a foundation of financial empowerment work, so they were able to build connections with these organizations and immediately start referring their clients and staff to these services.

- When the Learning Cluster started, Solid Ground was already well-connected to local resources, including the Seattle-King County Asset-Building Collaborative (SKC ABC) and Burst for Prosperity. When Solid Ground decided to train their housing case managers to deliver financial coaching, they also decided to refer clients to existing financial capability services other organizations were providing. As a member of SKC ABC, Solid Ground staff members had access to its “Your Money Helpline,” a reference manual cataloguing all the available financial empowerment services in the Seattle area. Solid Ground planned to develop a referral pipeline to guide staff on what services to provide directly, when to refer to another Solid Ground program and when to refer externally.

- New York City’s Office of Financial Empowerment (NYC OFE) offers multiple financial empowerment services to city residents, including free financial coaching at Financial Empowerment Centers and access to SafeStart Accounts, a safe and affordable starter bank account. FEGS reached out to NYC OFE, learned more about their services and invited a representative to present on NYC OFE services to employment services staff at their Manhattan site, including the retention counselors that would be implementing their pilot project in the post-employment component of the program. During their regular interactions, these retention counselors are now encouraging their clients to utilize the SafeStart Accounts and visit Financial Empowerment Centers.

**Partner.** Some of the Learning Cluster members established partnerships with other community organizations with the capacity to provide certain financial capability services. Building these partnerships involved determining how the organizations would work together to deliver services to the same clients and clarifying the specific role that each organization would play.

- Recognizing that their organization is often not trusted by noncustodial parents because they serve an enforcement function, the Texas OAG-CSD opted to partner with community organizations to provide services since they offer a more trusted, friendlier face to noncustodial parents in arrears. The OAG-CSD is using their extensive client database to conduct targeted outreach to noncustodial parents encouraging them to file their taxes and access the other services available at these local community organizations.
Since noncustodial parents are a specialized population, the Texas OAG-CSD trained the volunteer tax preparers at each site on the specifics of helping noncustodial parents file their income taxes. For example, the OAG-CSD presented information about the IRS offset process for intercepting income tax returns for noncustodial parents with child support arrears so that they are prepared for these conversations. The Texas OAG-CSD also encouraged tax preparers to talk with noncustodial parents about the importance of paying off this debt and taking advantage of other services that can strengthen their financial capability.

Another option for partnering with other organizations is to develop a “one-stop shop” with comprehensive financial empowerment services. This model involves partnering with other organizations to provide multiple services at one location, and can even be expanded to include co-branding these services. Though such models can be resource-intensive to run, they can also boost organizations’ ability to address a wide range of clients’ financial needs. One of the Learning Cluster’s technical assistance providers, United Way SparkPoint Centers, is a network of such centers that “help individuals and families … address immediate financial crises, get them back on their feet and build financially secure futures.” For each SparkPoint Center, the United Way of the Bay Area brings in organizations willing to drop their individual identities and agree on a shared vision, goals, data collection system and physical location. This innovative model has achieved positive outcomes since its inception.

Pacific Clinics and El Buen Samaritano are both interested in adopting a one-stop delivery model similar to the SparkPoint Centers. Pacific Clinics has visited two SparkPoint Centers to get a better feel for what a one-stop model looks like. Both organizations are in the process of determining whether they have the organizational will and capacity to adopt this model, and whether it is the best fit for their clients and community.

While Solid Ground developed a roadmap for referring their clients to other organizations for some services, they also built the capacity of their housing case managers to provide financial coaching. Before their participation in the Learning Cluster, Solid Ground participated in a city initiative to embed financial coaching into homeless prevention programs funded by Living Cities. Through this initiative, Burst for Prosperity trained Solid Ground’s housing case managers to deliver financial coaching. During the Learning Cluster, Solid Ground developed a strategy for expanding the capacity of their housing case managers through additional staff training and resources.

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3 From the SparkPoint website, available at http://sparkpointcenters.org/.
El Buen Samaritano planned to continue exploring available services in their community while also developing their internal capacity to provide some financial capability services. Specifically, they were interested in providing financial education and hiring an on-site financial coach. As they develop their next annual budget, they plan to determine what capacity they have to pilot these and other services and identify the resources they can put toward them.

**Key Considerations**

- Do other local organizations already provide services that can build the financial security of your clients? Are there gaps in these services? If so, how might they be filled?
- What are the options for partnering with these organizations to serve the financial needs of your clients? For example, can you effectively refer your clients to these organizations? Can you build a partnership with these organizations to provide seamless service delivery?
- If you refer out to these services, will they be a good fit for your particular clients? Would your clients be better served by bringing these services to your location?
- What capacity does your organization have to provide services in-house? Do you have sufficient physical space and staff expertise? Do you have the necessary resources to fund new programs and staff training?
- How will integrating new services affect current staff responsibilities?

**Selecting Appropriate Financial Education**

**Issue**

Financial institutions and nonprofit organizations have created an abundance of financial education curricula that can be hard to differentiate. While a particular curriculum’s focus or content may work well in one setting, it may not work well in another. For example, the types of income available to low-income immigrant families may differ substantially from those available to clients with mental health disorders, and the financial goals of older clients may vary substantially from those of young parents.

**Learning Cluster Strategies**

El Buen Samaritano wants to provide on-site financial education but recognizes the need to choose materials and content that will resonate with their clients. In their search for the right curriculum, El Buen Samaritano clearly articulated their needs, including:

- Availability in Spanish and culturally relevant to the Latino population they serve
- Robust training materials so that volunteer instructors can easily use it
- Extensive information about avoiding predatory lending, because their clients are especially susceptible to it
- Classroom-based instruction, because many of their clients do not have access to the internet
Interactive and engaging activities to facilitate skill acquisition

Key content such as navigating banking options, budgeting and managing lumpy income

Content targeted toward people living below 150% of the federal poverty level

With help from CFED, El Buen Samaritano reviewed available curricula and found five that met many of these criteria. To maximize their resources, El Buen Samaritano is also looking into integrating financial education into their ESL courses.

Key Considerations

As you review available curricula, consider:

- What subjects are important to address for your clients? For example, are they more likely to access high-fee financial services, or do they need more tools for building savings?
- What other criteria are important? Consider who will be delivering the material, how your clients be trained, and what methods will be most effective.
- What have other organizations who serve a similar population found to be effective? What has not worked well?
- What do your trainers think is important to see in a curriculum to make it a good fit for your clients?

III. PROGRAM IMPLEMENTATION

In this section, we outline a few of the major implementation challenges faced by Learning Cluster members: recruiting clients to participate in the program, establishing a system to collect data and evaluate progress, and managing change within the organization.

Recruiting Participants

Issue

Effectively recruiting participants for financial capability services is a common challenge. Because these programs encourage people to change existing behaviors, they require having sensitive conversations about personal finances and encouraging clients to manage their money differently.

Learning Cluster Strategies

Another of the Learning Cluster’s technical assistance providers, Crystal Hall, a behavioral economist and Assistant Professor at the University of Washington, conducted a workshop with Learning Cluster members that included a presentation on strategies to change clients’ behaviors and a facilitated brainstorming session on behavioral tools that members could apply to their initiatives. This exercise helped Learning Cluster members think through what kind of behavior change they want to see in their clients — such as filing their income taxes at a VITA site — and small tweaks to their

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4 More information about behavioral economics is on CFED’s website, available at http://cfed.org/.
program that can encourage this behavior change, such as shortening the length of a form, or making an appointment for a client instead of providing the telephone number for clients to make the call themselves. Below, we describe how two organizations approached participant recruitment.

- Because noncustodial parents saw the Texas OAG-CSD as an enforcement entity, staff there needed to think creatively about how to conduct outreach. They recognized that parents with child support arrears were unlikely to open an envelope sent from the Attorney General’s office, so they instead sent postcards (which don’t have to be opened) with limited text advertising free tax preparation and other services.

- FEGS noticed that encouraging clients to take advantage of services in the community, such as the SafeStart Account, involved “selling” these programs to their clients. While FEGS clients are required to take up employment and retention services at FEGS to receive their public benefits through the NYC Human Resources Administration, these clients are not mandated to enroll in any other services FEGS might offer. This means that the way FEGS staff members presented the information affected whether or not clients actually used the services, so they were thinking of ways for staff members to convince clients to take advantage of them.

**Key Considerations**

- Do clients understand how asset-building services will help them meet their goals?
- Can clients easily access the services?
- What barriers exist? How can you help clients overcome these barriers? For example, can you simplify a process?

**Setting Up a Data Collection and Evaluation System**

**Issue**

Because objective information is needed to measure progress and build support for programs, good data collection is essential. At the start of the Learning Cluster, however, members did not realize how challenging the data collection and management process would be. They struggled to identify which data to collect, how to obtain it, and how to connect financial outcomes to programmatic outcomes. The first obstacle organizations faced was how to define financial stability and which financial outcomes align with the organization’s mission and goals. The second obstacle was how to collect data to measure whether or not they achieved these outcomes.

**Learning Cluster Strategies**

Some of the organizations had existing data collection systems for other aspects of their programs, but most lacked the infrastructure to collect this data uniformly across their organization. None of them had yet entirely solved how to collect and evaluate data on their integration work, so all were researching new data systems and/or adapting their existing data systems.
Through one-on-one technical assistance to Pacific Clinics and El Buen Samaritano, SparkPoint shared how they had defined financial stability for their Centers and the outcomes they wanted to help clients achieve. The primary client outcomes SparkPoint Centers use to evaluate progress include achieving a credit score of 650 or above, a livable income that reaches the Self-Sufficiency Standard (i.e., $65,000 for a family of four in San Francisco), having three months of savings and debt-to-income ratio of 40% or better. The Learning Cluster members referenced these metrics and engaged in internal conversations to determine how their organizations would define financial stability (and whether they even want to use this phrase), as well as what associated outcomes they would measure. Common metrics considered included amount of money saved, client access to the EITC, improved credit scores, reduced debt and improved budgeting techniques, to name a few. Each of these financial capability metrics can be linked to social service outcomes:

- For example, clients in FEGS’ post-employment counseling program may struggle to retain a job if the car they use to get to work breaks down and they do not have an emergency fund to pay for repairs. Addressing this financial barrier can actually improve FEGS’ programmatic outcomes (e.g., the number of employees who are able to retain new jobs for at least six months). During the Learning Cluster, FEGS started exploring which financial milestones they would track and how to tie these into contractually required programmatic outcomes. FEGS had an established data system, but they were using it to track outcomes—such as job retention—required by their funder. This electronic system was not yet equipped to capture additional financial metrics, so FEGS was working with their IT department to add financial metrics so that staff members could add this to the data they enter about clients.

- Currently, El Buen Samaritano operates a health clinic, food pantry and education services. Therefore, data management systems needed by each program differ substantially and El Buen Samaritano was struggling to find a data system that works for all of the programs. They recently implemented a results-based accountability system, which they planned to use to determine what information to collect for the new financial capability piece of their work.

**Key Considerations**

- What are your mission-driven outcomes?
- What financial capability milestones can help you achieve them? What are the related metrics?
- What changes do you need to make to your data collection and evaluation process to track these metrics?
- How will you use this information? Do you need to provide justification to funders or executive leaders? Do you want to use it to track progress and make programmatic adjustments?

The following graphic illustrates an example of how to link financial capability services to mission-driven outcomes in a workforce development context. You can follow this planning process by working backward from the desired outcomes to identify the barriers that are keeping clients from reaching these outcomes, the milestones that will help clients overcome each barrier and the services to enable clients to reach each financial milestone. This graphic illustrates one mission-driven outcome, but this basic concept of linking services to outcomes can be applied to identify which financial capability services will lead to any particular outcomes your organization seeks for clients.
## Linking Financial Capability Services To Mission-Driven Outcomes

<table>
<thead>
<tr>
<th>Mission-Driven Outcomes</th>
<th>Client Barriers</th>
<th>Milestones</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>What outcomes does my organization seek for clients?</td>
<td>Poor credit scores = ineligible for certain jobs</td>
<td>% with improved credit score</td>
<td>Credit counseling</td>
</tr>
<tr>
<td></td>
<td>Lack of reliable transportation to get to work</td>
<td>% enrolled in public/supportive services</td>
<td>Money management and budgeting training</td>
</tr>
<tr>
<td>Workforce Development</td>
<td>Lack of reliable child care = absences at work</td>
<td>% with bank account/direct deposit</td>
<td>Benefits screening</td>
</tr>
<tr>
<td>Un- and under-employed workers find and keep jobs that pay a livable wage</td>
<td>No permanent address to give potential employer</td>
<td>% with 3 months of savings</td>
<td>Tax preparation assistance and EITC outreach</td>
</tr>
<tr>
<td></td>
<td>No bank account = fees to check cashers</td>
<td></td>
<td>Connect to safe, affordable financial products</td>
</tr>
<tr>
<td></td>
<td>No savings for emergencies, car repair, or for tools/uniform</td>
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</tbody>
</table>

### Mission-Driven Outcomes
What outcomes does my organization seek for clients?

### Client Barriers
- Poor credit scores = ineligible for certain jobs
- Lack of reliable transportation to get to work
- Lack of reliable child care = absences at work
- No permanent address to give potential employer
- No bank account = fees to check cashers
- No savings for emergencies, car repair, or for tools/uniform

### Milestones
- % with improved credit score
- % enrolled in public/supportive services
- % with bank account/direct deposit
- % with 3 months of savings

### Services
- Credit counseling
- Money management and budgeting training
- Benefits screening
- Tax preparation assistance and EITC outreach
- Connect to safe, affordable financial products

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5 CFED developed this planning model to reflect lessons learned about linking integrated services to organizational goals. Other organizations, including those who developed the initial models for integrated service delivery, have created logic models that demonstrate how project outputs can lead to organizational outcomes, and all the steps in between. One example from LISC’s Financial Opportunity Centers is available at [http://community-wealth.org/sites/clone.community-wealth.org/files/downloads/paper-walker-huff.pdf](http://community-wealth.org/sites/clone.community-wealth.org/files/downloads/paper-walker-huff.pdf).
Managing Organizational Change

Issue

Whether an idea for change comes from the top or bubbles up from a department, chances are good that any new program idea will trigger a range of concerns about how it will affect current operations. Any new initiative that requires a level of organizational change in order to succeed will inevitably face some resistance from staff. Getting their buy-in and addressing their concerns directly is essential.

The Learning Cluster members started with varying levels of staff enthusiasm for integrating financial capability services into their program offerings. Their strategies for managing organizational change flowed from a clear understanding of the parts of the organization where buy-in was critical. For example, the staff driving the projects at El Buen Samaritano and FEGS were senior leaders who needed to get buy-in from frontline staff, while those at Pacific Clinics, Solid Ground and Texas OAG-CSD needed to secure support from both their executive leadership and the frontline staff.

Learning Cluster Strategies

Each Learning Cluster member recognized the importance of gaining the support of staff throughout the organization. At the highest level, they needed leaders to recognize the value of improving financial well-being for clients and approve pilot programs. For frontline staff, they needed to map how these activities help clients, augment program outcomes and are feasible to deliver with staff’s current workload. Learning Cluster members understood that staff are likely to resist a new program if they feel it stretches them too thin or doesn’t provide clear value to the way they deliver services. To address these concerns, Learning Cluster members tried to engage staff early in the development process and secure their buy-in at various stages to prevent resistance to these changes during implementation.

- Solid Ground was very intentional about garnering support for the program and has thus far been very successful at getting people engaged and in agreement. For the first several months of the Learning Cluster, the project leaders focused primarily on building staff buy-in—meeting with the CEO and executive leadership, developing messaging for staff and offering multiple opportunities to discuss the program with staff at all levels.

At the end of the Learning Cluster, Solid Ground was focusing on developing resources to help staff members enhance their own financial capability and prepare them to talk about financial topics with clients. One strategy for building financial capability of staff members is providing services directly to them as an employee benefit, including financial education and coaching. Solid Ground’s head of Human Resources was integrating financial education into a variety of staff events and communications. Furthermore, the organization was working to better articulate the link between the financial capability work and existing programmatic goals, a weakness some staff expressed concern about during implementation.

To prepare staff members to deliver asset-building services, Learning Cluster members focused on offering specific strategies for talking with clients about financial issues within the context of existing work. They also found it helpful
IV. CONCLUSION

Integrating services that build financial capability is a practice that holds promise for social service organizations—both to create pathways to financial security and opportunity for their clients, and to remove financial barriers that may be getting in the way of achieving their existing programmatic goals. Innovative social service practitioners around the country continue to explore this method of service delivery and share promising practices with the field. The five Learning Cluster members have provided valuable examples of how newcomers to the “integrated service delivery” space approach the process of identifying and implementing ways to leverage strategies, all with the goal of improving outcomes in their own issue areas.

The experiences of the Learning Cluster members, as described in this brief, illustrate a few key lessons for this emerging field:

■ Successful programs are intentionally designed to meet clients where they are. Social service organizations vary substantially in the clients they serve and how they serve them, so a one-size-fits-all approach to integrating financial capability services is not possible. Thoroughly assessing what clients need to become financially capable early in the program design process provides important guidance as organizations identify which services will help their clients.

■ Also key to success is the ability to articulate how a newly integrated service will enhance existing services to facilitate a larger organizational outcome. This requires that organizations engage in a thoughtful process early on to identify the larger organizational goals and expected outcomes, specify where the barriers to client progress are and select a set of strategies that will enhance clients’ financial capability to help them overcome those barriers.

■ Most social service organizations operate with limited resources, so integration activities need to enhance service delivery without adding additional burdens. All of the Learning Cluster members are leveraging existing resources and partnering with other organizations to develop an effective model of service delivery, which allows them to provide a greater range of services within their existing organizational capacity.
This also permits them to focus scarce resources on developing internal capacity to fill service gaps, rather than duplicating what other organizations are already doing.

- **Integrating new services involves careful internal staff coordination throughout the process.** During the Learning Cluster, we observed successful strategies for securing support for new processes and involving staff in the development. The Learning Cluster members strategically engaged their colleagues while designing and implementing the programs, soliciting their input and feedback as they decided which services to provide and how to integrate them into the existing service delivery structure.

Over the past six months, the “Learning” Cluster has truly lived up to its name, generating important and substantive lessons and insights into the processes and mechanics of asset-building integration into a range of human service delivery systems. As this phase of the project draws to a close, those involved are eager to further expand our understanding about “what works”—the strategies, tools and settings that facilitate and optimize service integration—and to share that learning with others. Of particular promise is the wide applicability and appeal of this approach to many different sectors, as illustrated by the enthusiasm and progress demonstrated by this Learning Cluster’s diverse membership; rare indeed is the concept that resonates equally powerfully in sectors as diverse as workforce, housing, child support and behavioral health. Perhaps most exciting of all, this Learning Cluster and its members represent just the tip of the iceberg of human service delivery organizations in the country that have the potential to benefit from thoughtfully integrating strategies that build their clients’ financial capability—and that share a deep and growing interest in being on the front lines of this fast-moving trend.

For all these reasons, it seems clear that the conclusion of this Intensive Learning Cluster marks not an ending, but rather a beginning—the start of an expansive new phase of innovation and experimentation in service integration with the potential to make meaningful, substantive differences in the lives of low-income families across the nation.