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- Clarifi, the City of Philadelphia and the Energy Coordinating Agency
- Financial Guidance Center
- Massachusetts Association for Community Action
- United Way of Miami-Dade County, Catalyst Miami, Branches and the City of Miami
- Wayne Metropolitan Community Action Agency
- WiNGS, New Friends New Life and Metrocrest Services

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INTRODUCTION

Financial insecurity is one of the most critical challenges facing households, making it difficult for individuals and families to get ahead and improve other facets of their lives. Almost half of households in the United States do not have enough cash reserves to cover three months of basic expenses if they experience a financial hardship. While people seek services to help them meet essential and immediate needs—a safe place to sleep, food for their children, money to cover the heating bill—these needs are interconnected with financial issues, such as income instability, lack of emergency savings or burdensome debt.

Organizations have found that clients are more successful in reaching goals related to employment, housing or health when they are able to address their financial needs in tandem. One way to do this is by helping clients build financial capability, defined as “the capacity, based on knowledge, skills and access, to manage financial resources effectively.” Organizations can boost their clients’ financial capability by offering services such as financial coaching, credit building, and access to safe and affordable financial products.

Most community-based organizations are accustomed to managing scarce resources, which may discourage them from delivering additional services. However, partnering with other organizations to provide services allows service providers to tap into existing resources and infrastructure instead of duplicating efforts or stretching internal capacity too thin. New or expanded services are then incorporated into existing programs’ systems and processes, rather than creating a standalone program. This is referred to as integration, which can help organizations work together to improve their clients’ lives, and their communities more broadly.

Integration can take multiple forms. For example:

- A group of partnering organizations might coordinate their service delivery by sharing clients, establishing a single entry point or creating a referral network.
- A multi-service organization could bring financial capability services to clients within one or more of its programs.
- A financial capability service provider might expand access to its services by bringing those services to new clients.

With support from JPMorgan Chase & Co., CFED convened the Community Financial Empowerment Learning Partnership (“the Learning Partnership”), which brought together organizations applying each of the approaches listed above and gleaned important lessons for organizations partnering to integrate financial capability services into their existing programs to more holistically support low- and moderate-income people advance financially.

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3 To learn more about financial capability services, visit https://www.acf.hhs.gov/sites/default/files/ocs/financial_capability_services_0.pdf.
ABOUT THIS BRIEF

Based on the experiences of organizations participating in the Learning Partnership, this brief shares learnings about the process of planning for and delivering financial capability services within organizations and across partners. This brief is aimed at community-based organizations that serve low- and moderate-income clients who are experiencing financial challenges. It was designed especially for managers and staff who are responsible for planning and executing new programs and services.

This brief explores four phases of the integration lifecycle—discover, design, implement and converge—with specific recommendations and shared lessons from the field for how others can take this planning approach or adapt it for their own purposes, particularly when working with partners to deliver services in their communities. While integration itself is a fairly new concept, CFED gained several insights into opportunities for and challenges to integrating across partners through the Learning Partnership. This brief is rooted in real-life examples from the field including anecdotes, lessons learned and promising practices from organizations that previously embarked on the process.

A Head Start Family Service Worker at Wayne Metropolitan Community Action Agency receives cross-training on financial capability topics and services.
INTEGRATION PLANNING LIFECYCLE

CFED works with local organizations around the country to build their capacity to offer financial capability services to improve their clients’ financial lives. In supporting organizations to integrate financial capability, we often employ the tools in *Building Financial Capability: A Planning Guide for Integrated Services* (“the Planning Guide”), which is a resource developed by CFED and the Administration for Children & Families at the U.S. Department of Health & Human Services.

During the Learning Partnership, CFED used the Planning Guide to walk participating organizations through a deliberate process of uncovering client needs and determining the services that best meet those needs. CFED also helped organizations identify how to best provide these services—through referrals, partnerships, or do-it-yourself methods. The chart on pages 6 and 7 provides a summary of participants’ integration methods.

CFED also created a road map to guide Learning Partnership participants in their integration efforts. Using the road map and the Planning Guide, CFED provided one-on-one technical assistance and peer learning opportunities to build the capacity of the Learning Partnership participants to deliver financial capability services. The road map for integration consisted of four phases:

| Discover | Organizations assessed their clients’ current financial capability, established a theory of change and explored integration opportunities within programs and in the communities they serve. |
| Design | Organizations established an integration strategy, identified community partners and resource needs, and put the right systems in place to integrate services. |
| Implement | Organizations delivered financial capability services and tracked progress toward outcomes. |
| Converge | Organizations shared learnings with their communities and the broader field, evaluated impact and determined next steps. |

Over the course of the four phases, organizations in the Learning Partnership developed a unique and tailored integration strategy, implemented service delivery changes and synthesized key lessons learned to inform their future work. By deliberately completing each phase of the integration process, they increased staff, stakeholder, client and community buy-in for financial capability service delivery. By the end of the engagement, several organizations included financial capability service delivery in their strategic plans and expressed intentions to continue to improve and expand financial capability service delivery in the future.
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<th>ORGANIZATION</th>
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<th>FINANCIAL CAPABILITY SERVICES INTEGRATED</th>
<th>INTEGRATION METHODS</th>
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| Catholic Charities of the Diocese of San Jose | Northern California | ✦ Financial education  
✦ Financial counseling  
✦ Free tax preparation  
✦ Incentivized savings programs | 📝  🌐  📄 | CCSR developed internal systems to integrate financial capability services across the agency and into its housing and shelter, senior services and immigration programs. |
| CLARIFI | Philadelphia, PA | ✦ Financial counseling  
✦ Credit counseling  
✦ Housing counseling | 📝  🌐 | Clarifi partnered with the City of Philadelphia and the ECA to pilot the integration of financial counseling services at two neighborhood energy centers. |
| Financial Guidance Center | Nevada (statewide) | ✦ Financial counseling  
✦ Free tax preparation  
✦ Financial education  
✦ Credit counseling  
✦ Credit building  
✦ Incentivized savings program  
✦ Asset ownership programs | 📝  🌐 | FGC aimed to break down barriers and increase access to financial capability services for the people of the Greater Las Vegas community and Northern Nevada by partnering with United Labor Agency Network, Family and Community Engagement Services, College of Southern Nevada, and Nevada Housing and Neighborhood Development to coordinate referrals. |
<p>| MASSCAP | Massachusetts (statewide) | A variety of financial capability services were integrated into existing services, and in many cases more than one financial capability service was integrated. | 📝  🌐  📄  🌐 | MASSCAP convened 14 agencies to improve and expand financial capability service delivery within their organizations and to align and coordinate service delivery within their communities across the state. |</p>
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<th>ORGANIZATION</th>
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<th>SERVICES INTEGRATED</th>
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| United Way   | Miami-Dade County, FL | ◆ Financial coaching  
◆ Financial education  
◆ Access to safe and affordable financial products  
◆ Free tax preparation  
◆ Access to federal and state benefits  
◆ Incentivized savings programs  
◆ Asset ownership programs | ![ partnering icon ] | The Miami-Dade Financial Capability Collaborative (MDFCC), including UWMD, Branches, Catalyst Miami and the City of Miami, worked together to improve and coordinate the delivery of financial capability services in Miami-Dade County. |
| CATALYST MIAMI | Wayne County, MI | ◆ Free tax preparation  
◆ Financial coaching  
◆ Financial education  
◆ Credit building  
◆ Incentivized savings programs  
◆ Asset ownership programs | ![ partnering icon ] | Wayne Metro integrated existing financial capability services into its internal Head Start, food pantry and free tax preparation programs to break down organizational silos and increase clients’ access to those services. |
| THE CITY OF MIAMI | Dallas, TX | ◆ Benefits screening  
◆ Financial education  
◆ Financial coaching  
◆ Incentivized savings programs (IDA and credit building product)  
◆ Free tax preparation | ![ partnering icon ] | WiNGS focused on integrating financial capability services through a partnership model with two primary partners: Metrocrest Services and NFN. WiNGS also established referral partnerships to connect clients with free tax preparation services. |

**KEY**  
![ partnering icon ] = Partner  
![ refer icon ] = Refer  
![ diy icon ] = DIY
The discovery phase focused on gathering relevant information about an organization’s clients, internal capacity and external community in order to prioritize and plan for financial capability service delivery. There are generally three different types of information gathered during this phase:

- An assessment of the target population for which the organization wishes to provide financial capability services in order to identify and understand clients’ current financial needs (found in Tool 1 of the Planning Guide).
- An assessment of your in-house capacity to deliver financial capability services, including leadership, funding and staff resources (found in Tool 4 of the Guide).
- An assessment of community service providers, including who is currently offering financial capability services, which services they offer and how they are being delivered (found in Tool 6 of the Guide).

Developing strong systems for communication and tracking progress was essential to MASSCAP’s integration efforts statewide. MASSCAP’s staff knew they had to build buy-in and develop consistent strategies across a wide range of stakeholders and communities, including their own member organizations, which they were equipping to deliver new services locally. The MASSCAP team developed a regular and consistent communication system with their members, including monthly in-person meetings and regular phone check-ins, along with clear timelines and deadlines for reporting and sharing updates, progress and feedback.

During the discovery phase, partners in the Miami collaborative modified their approach to completing Tool 1 of the Planning Guide. As a group of organizations seeking to better coordinate their service delivery, they decided to identify target areas of the community they were currently serving instead of identifying clients in their existing target programs. The partners were able to use GIS mapping in order to overlay their service areas and identify where there were gaps in service delivery in Miami. They then worked together to complete Tool 1 for clients in the identified areas of need, and used city data and client information to create target audience personae (profiles of fictional characters that represent archetypes of potential clients) to better understand each client population they wanted to serve.
In-house Capacity Assessment

Another critical step in the discovery phase is to assess the internal strengths, opportunities, services, capacity and processes of the organizations delivering services. Tool 4 in the Planning Guide provides guiding questions that support organizations in conducting in-house capacity assessments to determine their capacity to deliver financial capability services. Participants of the Learning Partnership used questions from the tool to build knowledge of each other’s work and to facilitate a greater understanding of capacity considerations for coordinating and delivering services across partners.

Groups of organizations participating together in the Learning Partnership took time to determine what questions needed to be answered about each partner’s work. As a team, they outlined a process for conducting the internal capacity assessments and a timeframe for completion. Some partners facilitated field trips to each other’s organizations, completed informational interviews or developed organizational profiles in order to capture this information. Throughout the process they worked to remain neutral in determining the strengths different partners bring to the table and identifying any weaknesses. The assessments of in-house capacity helped each partner determine what services they could offer.

> Partners in the Miami-Dade Financial Capability Collaborative establish their shared vision and goals of improving household financial security in their community.
Developing a Theory of Change

To conclude the discovery process, Learning Partnership participants developed statements to articulate their strategies for addressing clients’ financial challenges and generating impact. This is referred to as a theory of change, which is the capstone Tool 3 in the first section of the Guide. To create a theory of change, organizations take what they’ve learned about their clients, organizations and communities and make a plan for how they will deliver services to improve those clients’ financial lives.

Participants of the Learning Partnership who were integrating with partners found that the process of working together to develop a theory of change required that everyone clarify their assumptions and come to an agreement about the expected impact of service delivery on clients. Prior to finalizing a theory of change, partnering organizations must agree on the characteristics and needs of the target client population, which services will help to address those needs and which outcomes they hope to achieve.

Additional key elements of the discovery phase for partners seeking to integrate services include developing a shared vision and goals for the work, determining what success should look like among partners and establishing a common language. Establishing buy-in among partners by determining roles and responsibilities and setting expectations around information sharing and communication are critical steps to take early in the process.

Assessment of Community Service Providers

As a final step in the discovery phase, Learning Partnership participants conducted scans of local community service providers, including those currently delivering financial capability services. Tool 6 from the Planning Guide helps organizations to discover what services already exist in the community, how services are being delivered and how clients can access those services. Conducting a general inventory of available resources in the community, such as community centers, food pantries and financial institutions, can inform planning and maximize capacity and impact. Participants of the Learning Partnership used the information gathered in the assessments to inform their integration strategies and identify what services would be most useful for their clients.

FROM THE FIELD

Catholic Charities of the Diocese of Santa Rosa (CCSR) wanted to help their clients improve their financial lives and break the cycle of repeatedly coming in for basic needs services. CCSR used a variety of tools in the Planning Guide to help identify and assess their clients’ financial needs and determine the organization’s capacity to provide services to address those needs. They facilitated one-on-one interviews with clients of multiple programs and staff at various levels of the organization. They worked across teams to identify concerns and potential obstacles (e.g., data tracking) and determine if they were perceived or real barriers to providing services. They also sought to understand staff roles and anticipated burden, and worked to assuage that burden throughout the planning process by involving and including staff each step of the way.
During the design phase, organizations use the information collected in the discovery phase to develop a plan for how they will integrate financial capability services. The integration plan clearly describes which services will be offered, who will deliver each service and how the services will be delivered. The plan should also include a strategy for how participating organizations will track and measure data to capture financial capability outcomes.

To develop their action plans, organizations in the Learning Partnership considered four key questions:

- Who will deliver services?
- How will the services be delivered?
- How will data be collected?
- What else is needed to effectively implement the plan?

**Who Will Deliver Services?**

Organizations can use information collected during the design phase to determine whether the financial capability services selected will be delivered in-house or by an external organization(s). Wayne Metro found that they could not determine who would deliver services without involving staff members of each department with which they were partnering, including frontline staff. Throughout the discovery process, they gathered information from each department and included their internal “partners” in the design process to keep the process clear and feasible. By setting up opportunities to share the collected information and request feedback over the course of several months, the departments came to an agreement that the best path forward was to build internal capacity to deliver services.
How Will Services Be Delivered?

After determining who will deliver the services, the next step is to determine how those services will be delivered. To do this, Learning Partnership participants mapped their program flows to identify potential integration points and areas where their program design could be improved or augmented. This process, referred to as client journey mapping, is a methodical way of illustrating each step in the program flow from the client’s perspective. A client journey map represents the typical journey of a client as they move from outreach and initial contact through engagement with the service all the way through program completion. After mapping the target program, organizations can work with internal staff or partners to identify opportunities for streamlining the program and determine points at which financial capability services can be delivered.

FROM THE FIELD

As part of the community assessment completed during the discovery phase, Financial Guidance Center (FGC) identified several potential partners who were eager to connect their clients with FGC’s financial capability services. Once these relationships were established, however, an effective strategy for integrating services remained unclear. FGC led each of the partners through a client journey mapping process to better understand their program flows and to identify potential integration points. The mapping process allowed FGC to develop a unique referral system with each partner based on their respective capacity and clients’ needs.

How Will Data Be Collected?

Developing a theory of change helps organizations explore which outputs and outcomes will demonstrate client impact based on the services provided. As part of the design process, Learning Partnership participants agreed on a set of metrics and indicators for each output and outcome, determined exactly which information to collect and track, and established plans sharing data. For partners, determining how to share data is especially critical. Partner organizations may need to get client consent to share client-specific data, or they may need to remove identifying information or aggregate data before sharing it. CFED’s Tracking Financial Capability Series is a resource that can help organizations and partners determine appropriate client outcomes to track, build a logic model and collect data.

FROM THE FIELD

In Dallas, WiNGS developed a referral strategy with New Friends New Life and Metrocrest Services, but found they lacked a system for sharing client information across partners. WiNGS developed a referral system using Google Forms for the staff at partner organizations to use to refer clients for financial capability services. This system ensured that all referrals were captured in one place, making it easier to track referrals and for WiNGS staff to follow up with potential clients.

**IMPLEMENT**

During the implementation phase, Learning Partnership participants moved from planning to action. This phase involved putting the new systems and processes in place that were identified in the previous phases, delivering new or adjusted services to clients, and tracking and sharing collected data. Regardless of whether taking a graduated approach or implementing all at once, each participating partner, department or program had to agree on the timing and rollout process.

In Philadelphia, the Energy Coordinating Agency partnered with Clarifi and the City of Philadelphia to provide access to financial counseling through the Financial Empowerment Centers for clients at two neighborhood energy centers. They trained staff at the energy centers and created a referral process. As the partners moved into implementation and began making appointments for clients referred for financial counseling, they realized that appointments were booked up weeks out and the lag time was affecting whether clients would show up for their appointments. They adjusted by designating specific counselors to take appointments for referrals coming from the energy centers, and by hosting a Saturday event with counselors available to do walk-up appointments on-site.

Throughout the implementation phase, participants met regularly with partners and stakeholders to discuss how things were going, rethink their strategy and program design, and make necessary adjustments. This was an iterative process, and it was not uncommon for participants to revisit tools in the Planning Guide or their client journey maps to identify design shifts that could be made or new resources that could be integrated. By recognizing successes and acknowledging opportunities to improve their integration strategies, participants deepened and broadened their work within their organizations, partnerships and communities.

> Staff members at WiNGS discuss plans to launch a local asset building partner network during their convening in August 2016.
CONVERGE

The integration process presents opportunities to synthesize key learnings and implications to share with internal and external stakeholders and the broader community. Lessons learned can be shared through written reports, strategy meetings, webinars, or in-person meetings and events. Organizations in the Learning Partnership planned and facilitated local or regional convenings as a means of generating awareness and support for financial capability service delivery in their communities. They invited local community-based organizations, policymakers, financial institutions and potential funders to establish new partnerships and secure additional support for their efforts. The overall purpose of these events was to:

- Generate awareness of clients' financial needs and build support for financial capability integration.
- Share lessons learned on financial capability strategies.
- Establish shared goals with community partners.
- Cultivate a collaborative approach to align and coordinate service delivery.

As a result of these convenings, participants of the Learning Partnership saw improved stakeholder support for financial capability service delivery and increased awareness of the opportunities to collaborate to advance financial security for clients in their communities.

FROM THE FIELD

Through the integration process, Catholic Charities of the Diocese of Santa Rosa’s (CCSR) staff saw a need to explore the interplay between their clients’ individual financial needs and the larger structural barriers impacting them. They were successful in breaking down internal barriers and creating internal systems for financial capability service delivery, but wanted to expand their efforts more broadly and build external capacity. During the converge phase, they convened asset-building leaders from throughout the Bay Area to explore systems-level economic issues. The result was the formation of the Bay Area Asset Network (BAAN), whose vision is “to generate an inclusive and equitable economy for all individuals and families in the Bay Area.” Additionally, as a result of their integration efforts and successful convening, CCSR has secured over $150,000 in funding for its financial capability work.
CONCLUSION

The integration journey is an iterative process complete with twists and turns, but partnering to deliver financial capability services helps organizations maximize resources and better meet clients’ needs. Through the four phases of the journey, we gleaned key insights for how to simplify the integration process, particularly for partners.

◆ Communicate early and often. Get on the same page from the onset of the engagement by clarifying assumptions, setting expectations and agreeing on a shared language, vision and goals for the work.
◆ Build buy-in at all levels. Get support from internal and external stakeholders throughout the integration process by appealing to their individual motivations and involving them in the decision-making process as appropriate.
◆ Develop a partnership plan. The plan should include a strategy for how to get the right partners engaged from the onset, how to leverage strengths and clarify roles of participants and how to maintain the partnership.
◆ Establish data tracking systems and processes. Develop and agree upon a realistic set of outcomes and a timeline for achieving them. Once benchmarks and timelines are established across partners, it is important to develop or adopt common and consistent methods for collecting and tracking data and progress.

Integrating services requires resources, planning and commitment, but can yield favorable results for organizations and clients and lead to improved household financial security across communities.
JPMorgan Chase & Co.

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CFED’s work makes it possible for millions of people to achieve financial security and contribute to an opportunity economy. We scale innovative practical solutions that empower low- and moderate-income people to build wealth. We drive responsive policy change at all levels of government. We support the efforts of community leaders across the country to advance economic opportunity for all.