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- Wayne Metropolitan Community Action Agency
- WiNGS, New Friends New Life and Metrocrest Services

We would also like to acknowledge the CFED staff who helped create this paper, including Melissa Grober-Morrow, Sandiel Grant and Roberto Arjona.

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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.
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.
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 below 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:

<table>
<thead>
<tr>
<th>PHASE</th>
<th>DESCRIPTION</th>
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<tr>
<td>Discover</td>
<td>Organizations assessed their clients' current financial capability, established a theory of change and explored integration opportunities within programs and in the communities they serve.</td>
</tr>
<tr>
<td>Design</td>
<td>Organizations established an integration strategy, identified community partners and resource needs, and put the right systems in place to integrate services.</td>
</tr>
<tr>
<td>Implement</td>
<td>Organizations delivered financial capability services and tracked progress toward outcomes.</td>
</tr>
<tr>
<td>Converge</td>
<td>Organizations shared learnings with their communities and the broader field, evaluated impact and determined next steps.</td>
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</tbody>
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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.
DISCOVER
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:

FROM THE FIELD
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.

FROM THE FIELD
Target Population Assessment
The first step in determining which financial capability services to provide is understanding how clients currently manage their financial lives. Learning Partnership participants used Tool 1 in the Planning Guide to analyze clients’ current financial needs and opportunities. To complete the tool, information was collected directly from clients or staff through interviews, focus groups or surveys, or compiled through a review of existing internal or external data. Creating a comprehensive picture of the challenges and opportunities facing clients can reveal consistencies and variations across target populations, which can help programs appropriately match the right services to the right clients in the subsequent design phase.

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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.

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.

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 their 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.
DESIGN

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CONCLUSION

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