



FAMILY STRENGTHENING THROUGH INTEGRATION AND SCALING OF ASSET-BUILDING STRATEGIES:

The ASSET Initiative Partnership Environmental Field Scan Report

Executive Summary

The Office of Community Services (OCS), within the U.S. Department of Health and Human Services' (HHS) Administration for Children and Families (ACF), is thoughtfully and proactively considering what is required at the household level to strengthen families and build financial security. Through its ASSET Initiative Partnership (AIP), OCS seeks to:

- Help stakeholders at the local, state, regional and federal levels to answer critical questions about financial security
- Investigate and highlight proven and promising practices that not only embed asset-building strategies in a range of programs, but also enhance the ability for those programs to achieve their objectives
- Expand asset-building opportunities for low- and moderate-income families through pilots, partnerships, and other initiatives that leverage human service delivery channels

To launch the ASSET Initiative Partnership and ensure that the activities we implement meet these ambitious goals, CFED and our partner, ICF, conducted an environmental field scan from January to March 2013. This report provides an analysis of trends in integrating asset building that emerged through the field scan; recommendations for “Promising Practices” the AIP should pursue further; and ideas for technical assistance support and tools.

CFED conducted the field scan in several stages: information-gathering (review of information from past ASSET Initiative partnerships and stakeholder interviews with more than 90 people in more than 30 federal and regional offices); identifying “Promising Practices” candidates (analysis of more than 80 examples of existing practices where one or more asset-building strategies were being integrated into an existing federal program); and analysis of these candidates in order to make recommendations as to which merit additional exploration, expansion, and/or replication.

Making Integration Successful: Key Facilitators and Barriers

In analyzing the range of experiences to date, we found significant factors contributing to the successful integration of asset-building strategies and some barriers currently limiting our ability to do so.

- ***Program Goals are Paramount:*** Unless we can make direct links to the specific contributions that an asset-building strategy will make to the goals of a particular office or program, our attempts at integration will be unlikely to succeed at scale.
- ***Finding and Cultivating the Right Champions:*** The characteristics of an “ideal” champion varied quite a bit from program to program. For instance, in places where

the Office of the Regional Administrator actively championed the work, we saw more integration practices moving forward. Enthusiasm among state officials also seems to be a catalyst for progress. Absent that, a motivated regional or federal staff person may need to find work-around projects whose outcomes will help to generate more excitement.

- ***Addressing Capacity Issues:*** Federal staff are in general supportive and willing to be trained on asset building. However, front-line staff in particular need more practical trainings and tools both for their own personal financial management and to implement asset-building strategies. Training alone, however, will not overcome the capacity issue. Rather, program design also needs to consider what is feasible for front-line staff to implement directly and what is better conducted through partnerships and referral services.
- ***Finding, Communicating, and Collaborating with Local Resources:*** The availability of resources and partnerships within a local community plays an important role in the success of asset-building integration approaches. Creating a resource list for each region or state could help federal programs foster connections with others in their geographies to enhance partnership and referral services.
- ***Finding Appropriate Messages for Families:*** Many stakeholders noted the importance of considering how asset-building strategies should be “framed” and presented to the different populations served by HHS. A “one size fits all” asset-building message is widely viewed as unhelpful; rather, the AIP will need to tailor these messages to each unique audience.
- ***Funding Constraints:*** Not surprisingly, the challenge of finding funding to integrate asset-building strategies was a common refrain. The AIP will need to carefully consider the long-term funding of any of its projects, and build upon other existing channels as much as possible, in particular leveraging the system of existing training and technical assistance contracts in other offices that may support this body of work.

Recommendations on “Promising Practices” and AIP Tools

We kept the definition of “promising practice” front of mind during this selection process. This ACF definition includes any practice “with at least preliminary evidence of effectiveness in small-scale interventions, or for which there is potential for generating data that will be useful for making decisions about taking the intervention to scale the results [to] diverse

populations and settings.” For those practices that met this criterion or were close to it, we applied three additional filters:

- ***Innovation:*** Whether the approach offered a new way of integrating asset-building services that had not previously been attempted, and how it innovatively used existing procedures to integrate asset-building strategies.
- ***Impact:*** What impact data was being collected; whether there are outcomes being reported to date; and the feasibility of tracking outcomes and impact in the future.
- ***Scale and Replication:*** The potential scale each practice could reach and the resources that would be required to replicate the practice.

The recommendations that follow create a menu of options for OCS to consider and prioritize. We look forward to ongoing dialogue with OCS about this process and the final selection of “Promising Practices” to pursue.

<i>Specific Practices to Promote and Replicate: Pilots, programs, or partnerships that have already</i>	
Independent Living and Transitional Living	<p>Details: Building on work in Regions 3, 4, 5, 7, and 9, integrate asset-building strategies into Independent Living Plans and Transitional Living Plans for all youth transitioning out of foster care and in runaway youth homes; build capacity of front-line staff (caseworkers, caregivers, shift staff in group homes, etc.) to deliver or refer.</p> <p>Next Steps: Provide tools for asset-building providers to adapt their services to this population. Coordinate with National Resource Center for Youth Development on asset-building toolkits, financial counseling curricula, and other dialogue with state administrators to ease policy burdens that limit ability of caregivers to teach financial security.</p>
Head Start	<p>Details: Head Start pilots in Oregon, Massachusetts, and Pennsylvania are incorporating financial stability into Family Development Plans using a three-pronged strategy: asset building incorporated into home visits, financial education in schools, and classroom-based education for parents.</p> <p>Next Steps: Finalize pilot outcomes; refine and disseminate replication guide; foster learning clusters of other Head Start grantees interested in replication. Work with state Head Start Associations and National Center on Parent, Family, and Community Engagement.</p>
Financial Wellness within Community Health Centers	<p>Details: Community health centers in California, Massachusetts, Connecticut, Maryland, Texas, and Washington are creating “financial wellness” programs, often in partnership with AFI grantees and other asset-building providers.</p> <p>Next Steps: Document, evaluate, disseminate, and replicate. Explore partnership with HRSA; explore opportunities to include the health insurance exchanges and health insurance navigators in this work.</p>

TANF Financial Counseling	<p>Details: In Utah and DC, attempts are underway to support TANF caseworkers being trained in financial counseling, or otherwise ensuring TANF recipients are receiving financial education. DC is also working to incorporate this into its outcome tracking system.</p> <p>Next Steps: Provide support to these efforts so outcomes from them can be quickly documented and disseminated to other interested TANF agencies.</p>
<p>Pan-Office Strategies: Strategies happening across more than one ACF office which merit consideration for scaling and replicating due to their potential for impact. They can be applied universally in many settings.</p>	
Co-Location	<p>Details: In Alabama, Washington, and Texas, DV advocates are co-locating in TANF and workforce development agencies to serve the unique needs of DV survivors accessing these services. Similarly, in Maryland, Utah, Illinois, Kentucky, North Dakota, and Minnesota, TANF caseworkers are located in refugee resettlement centers or in refugee “one-stop-shops” to ensure refugees are getting information about eligible benefits.</p> <p>Next Steps: Support such co-location efforts, create replication guides, and provide technical assistance to other sites wishing to replicate.</p>
VITA Referral and EITC Promotion	<p>Details: Examples of VITA referrals and EITC promotion abound with TANF, ORR, Head Start, Child Care, and many regional offices. These have resulted in significant extra income for low-income households.</p> <p>Next Steps: Continue to support broad-scale EITC promotion across all ACF programs, including through resource guides such as the Child Care and VITA referral guide developed during the Regional ASSET Initiative.</p>
Employer-Based	<p>Details: Delaware’s Office of Financial Empowerment partnered with the state Department of Health and Social Services (including the state TANF agency) and other large private employers to provide financial counseling to all employees.</p> <p>Next Steps: Using this model, start first with federal and state agencies to provide asset-building services to their own low-wage workers. Use this experience to launch conversations with private-sector employers to follow suit. Leverage local resources, particularly in Cities for Financial Empowerment and Bank On sites.</p>
<p>“Seeds” of “Promising Practices”: Ideas generated during field scan interviews that could be a good use of AIP resources to explore further and potentially move to pilot phase.</p>	
Financial Products for DV Survivors	<p>Next Steps: Consider credit-building micro loan programs a “promising practice” to help survivors address two common barriers to asset-building: negative credit histories and debt. Look for AFI and CDFI-funded agencies (ideally with a statewide presence) that could pilot micro loan programs. Ask AFI to consider piloting a micro loan program that uses IDAs as collateral for the loans.</p>
Child Support	<p>Next Steps: Encourage state, county and tribal child support programs to link parents with financial education and budget coaching community partners as an early intervention strategy in child support cases. Promote lessons learned from the seven BAFF grantee’s final evaluations.</p>

OFA	<p>Next Steps: Take the next steps to integrate asset building into workforce strategies. Pursue further conversations with the offices contacted for this field scan in order to explore specific ways asset-building strategies can be integrated into workforce participation and job readiness programming by TANF, Tribal TANF, HPOG, and Healthy Marriage and Fatherhood grantees.</p>
<p>Pipeline Practices to Monitor: Practices just starting that do not yet have preliminary data. They show promise to become something more, and are excellent candidates to use a small amount of AIP resources to monitor and assess whether they grow into “Promising Practices”. However, major technical assistance to keep them going is not required at this time.</p>	
Puerto Rico – ACUDEN Child Care Project	<p>Details: ACUDEN (Puerto Rico office running Child Care and Head Start programs) developed financial education materials and trained Child Care teachers to deliver them to children and families in child care programs in 2012. The project has since stalled while new leadership has taken over; however, it looks as if the project sees support under new leadership and will move forward, eventually incorporating Head Start programs as well.</p> <p>Next Steps: This may be incorporated into the Head Start integration work above should it bear results.</p>
Take Your Child to Work Day (Child Support)	<p>Details: NYC Child Support Enforcement is partnering with NYC OFE to provide account opening and financial education through the annual Take Your Child to School Campaign involving noncustodial parents (in 2013).</p> <p>Next Steps: Depending on results, this may be an interesting practice to support among child support enforcement agencies.</p>
TANF Microfinance RCT in Pennsylvania	<p>Details: A randomized control trial is getting underway with the Center for Hunger-Free Communities in Philadelphia to provide access to conventional banking, financial literacy, group savings and group support to TANF and SNAP recipients. This project started in 2011 and will continue into 2014. It has private foundation funding and the support of the state TANF agency.</p> <p>Next Steps: Monitor results and disseminate as appropriate. Move into “Promising Practices” category if successful.</p>
Child Support Pilots	<p>Details: The seven state BAFF demonstration grants will conclude in 2014 with final evaluation reports expected by early 2015. Other interesting child support initiatives in Kansas and Texas encouraging child college savings accounts and tax time referrals are also ripe for examination.</p> <p>Next Steps: Evaluate, report, and potentially promote promising practices.</p>

Practices for Others to Disseminate: These show promise, but in our assessment are not the best use of AIP resources to disseminate further, particularly when other ACF technical assistance dollars may be available to address them.	
Financial Education for Runaway and Homeless Youth	Details: In November 2011, staff identified the need for a practical financial education and financial empowerment activities for youth done on a weekly basis. Next Steps: This could be incorporated into the independent living work mentioned above; connections with Jim Casey Youth Opportunities Initiative may also suffice. They may also benefit from work done with the Independent Living program instead of a separate work stream, as many issues for this population are similar.
AFI + DV	Details: Under the ASSET Initiative, significant work was done to document how AFI grantees and DV advocate agencies could work together. Next Steps: The resulting DV toolkit and related material should be disseminated to AFI grantees and webinars held to promote the work. This could occur via the AFI Capacity Building or Support Services contracts.
AFI + Head Start and Child Care	Details: There are numerous examples of Head Starts and Child Care Resource and Referral Networks advertising and promoting AFI IDAs in partnership with AFI grantees. Next Steps: These practices should be further documented and disseminated as a recruitment strategy for AFI grantees, and could occur via the AFI Capacity Building contract.

We also started exploring potential preliminary opportunities with agencies outside of HHS, prioritizing HUD and the Department of Education for the purposes of this scan.

AIP Tools, Training, and Technical Assistance

In order to achieve the objectives of the AIP, training and technical assistance activities will need to cover three main work streams – which can be deployed across all of the “Promising Practices” outlined above.

- ***Educate and Inform:*** Produce briefs, case studies, tools and resource materials; facilitate the dissemination of these materials at conferences and events.
- ***Strengthen and Replicate Existing Efforts:*** Increase staff capacity to implement pilots, build program capacity to document and disseminate outcomes through more rigorous evaluation practices; scale replication efforts through group-based “learning clusters.”
- ***Pilot Emerging Ideas:*** Enable replications of successful practices, start new pilots in emerging areas, and focus on evaluation and dissemination of outcomes with all pilot activities.

Conclusion

As evidenced by the rich array of activity documented in the course of conducting this field scan, OCS is to be commended for the amount of innovation, excitement and experimentation it has catalyzed through the various ASSET Initiative projects over the past several years. Because of this effort and investment, there is a real opportunity to generate measurable improvements in financial security outcomes for vulnerable families during the next phase of work in the ASSET Initiative Partnership. By aligning asset-building strategies within broader program goals, leveraging current operating standards, and building on existing family interactions, we can establish a strong foundation for asset-building strategies to be sustainably embedded into a range of HHS programs.

We have tried to provide clear rationales for priority next steps for consideration by OCS leadership by focusing our analysis on innovation, potential for impact, and replication and scaling considerations. By acting quickly on the recommendations in this memo and providing CFED with clear guidance and direction to pursue the next stage of work, OCS can build on the current momentum and make the next phase of the AIP a tremendous success – for achieving AFI and OCS goals, for helping other ACF programs to do the same, and – most importantly of all – for increasing the financial security of millions of Americans.