

SparkPoint Centers: *Moving Families Forward*

October 6, 2011



SPARKPOINT

Grow and Prosper.

Contra Costa County California
Employment & Human Services



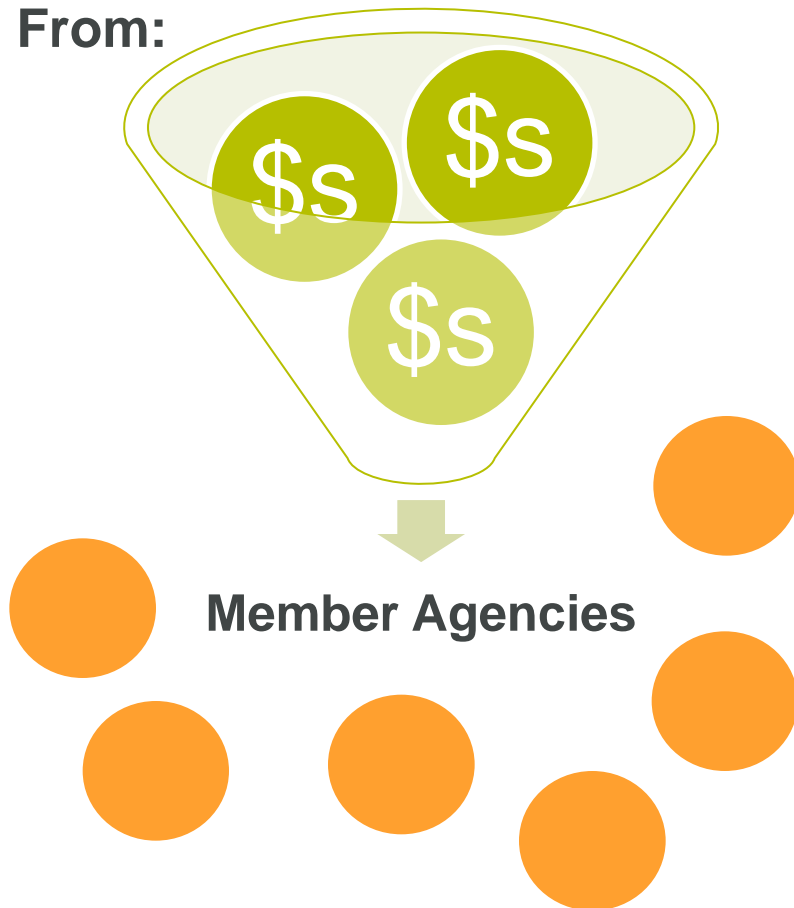
United Way Worldwide



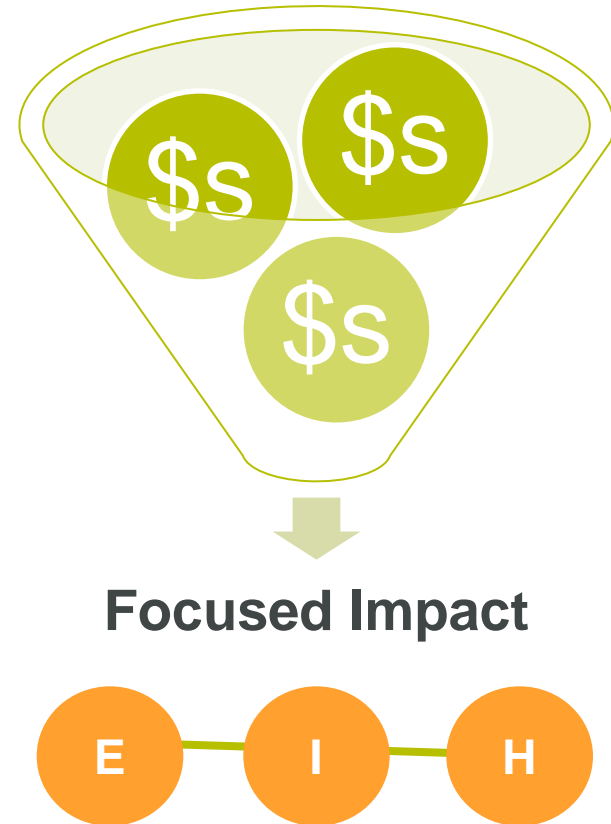
United Way Transformation



From:



To:



Clear Agenda

- System focus on Education, Income and Health
 - Strategies
 - Indicators

EDUCATION

HELPING CHILDREN AND YOUTH ACHIEVE THEIR POTENTIAL

Target Issue: Readiness to achieve in school

Intended result: Children enter school developmentally on track in terms of literacy and social, emotional and intellectual skills
Indicator: *Percentage of 3- to 5-year-olds with 3 or 4 (of 4) school readiness skills*

Target Issue: Academic achievement

Intended result: Elementary students are prepared to succeed in later grades
Indicator: *Percentage of fourth graders who are proficient readers*

Intended result: Young people graduate from high school
Indicator: *Percentage of public high school students who graduate on time*

Target Issue: Productive and engaged youth

Intended result: Young adults make a successful transition from high school to work life
Indicator: *Percentage of 18- to 24-year-olds who are not working or in school*

INCOME

PROMOTING FINANCIAL STABILITY AND INDEPENDENCE

Target Issue: Achieving greater financial stability

Intended result: Lower-income¹ working families move toward financial independence
Indicator: *Percentage of lower-income working families that spend more than 40% of their income on housing*

Target Issue: Increasing income

Intended result: Working families increase their income
Indicator: *Percentage of working families that are lower-income*

Target Issue: Building savings

Intended result: Lower-income working families have savings or checking accounts and money saved for emergencies
Indicator: *Percentage of lower-income working families that have a checking or savings account with a minimum of \$300*

Target Issue: Gaining and sustaining assets

Intended result: Lower-income working families build appreciating assets
Indicator: *Rate of homeownership for lower-income working families*

¹ family income less than 250% of the federal poverty level

HEALTH

IMPROVING PEOPLE'S HEALTH

Target Issue: Maternal health and infant well-being

Intended result: Babies are born at low risk for preventable health problems
Indicator: *Percentage of babies who are born low birthweight (5 pounds, 8 ounces or less)*

Target Issue: Basic health care coverage and prevention

Intended result: Children and youth receive timely, regular preventive health care
Indicator: *Percentage of children under the age of 18 who are not covered by health care insurance*

Target Issue: Healthy youth and adults

Intended result: Youth and adults are healthy and avoid risky behaviors (for a definition of "healthy," refer to the table on page 12)
Indicators: *Percentage of students grades 9–12 who are healthy and avoid risky behaviors; percentage of adults 18 and over who are healthy and avoid risky behaviors*

United Way of the Bay Area



United Way's goal is to cut in half the number of Bay Area families living in poverty by 2020.

Our Bay Area Community



- 1 in 5** Bay Area families cannot make ends meet
- 2 in 5** Latino & African-American families cannot make ends meet
- 3 jobs** required for many Bay Area families to reach self-sufficiency
- 86%** of struggling families have at least one worker



**Struggling to
Make Ends Meet
in the Bay Area**

FINANCIAL
SELF-SUFFICIENCY
REPORT 2009



SOURCE: United Way's Struggling to Make Ends Meet in the Bay Area report, 2009

Self-Sufficiency Standard



HOUSEHOLDS
BELOW STANDARD:

440,026

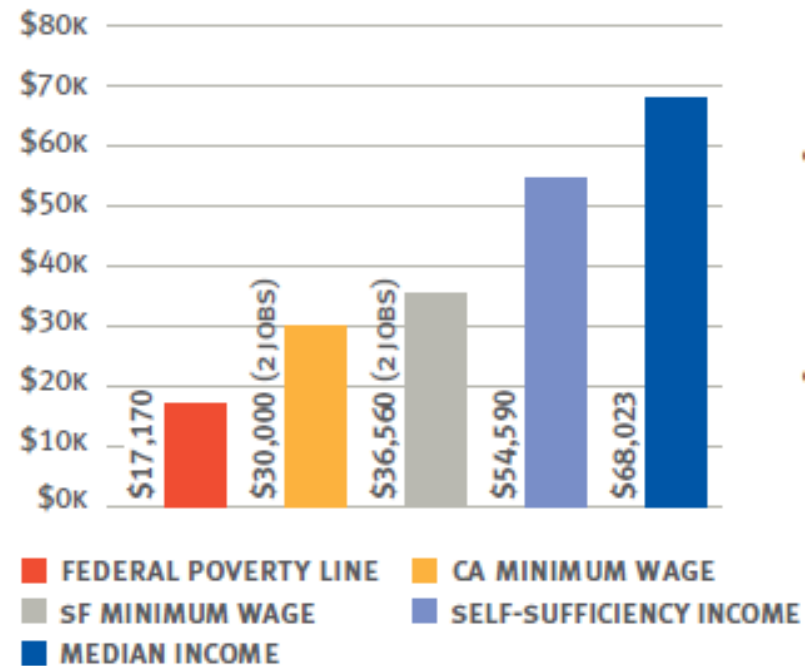
% BELOW
STANDARD:

22.1%

*Compared to 7% as measured by
the Federal Poverty Level*



2007 ANNUAL INCOME COMPARISON
(San Francisco County, 2 adults and 1 infant)



Our Focus on Income



EarnIt!
KeepIt!
SaveIt!

Leverage federal government's key poverty-fighting program

\$60 million returned to 51,000+ families, 200=+ partners



Connect people to mainstream financial services

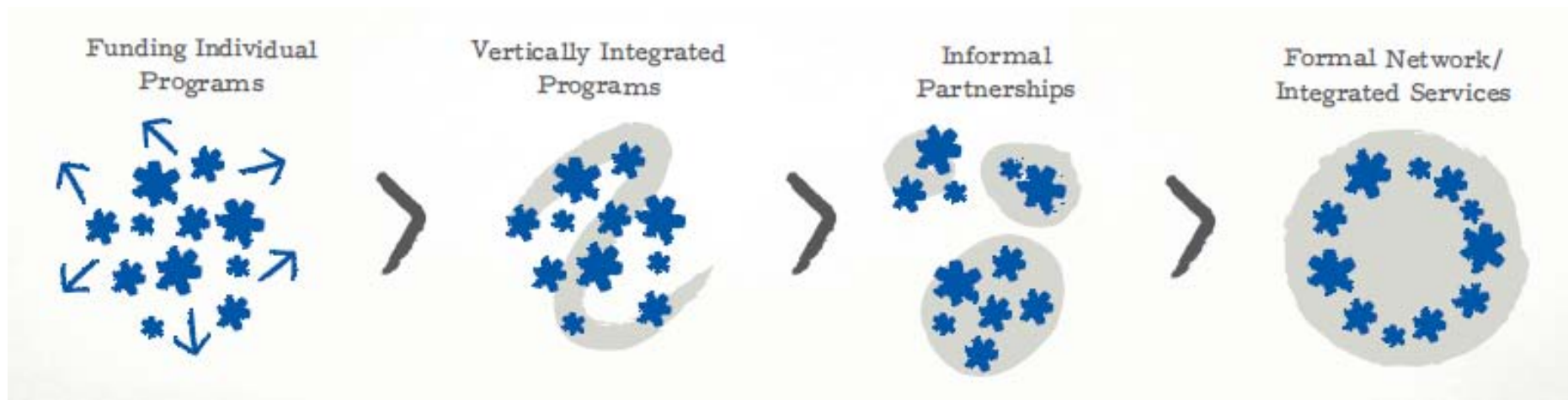
Thousands of bank accounts to date



Connecting people to services

200,000 calls in 2009, 55% for Basic Needs

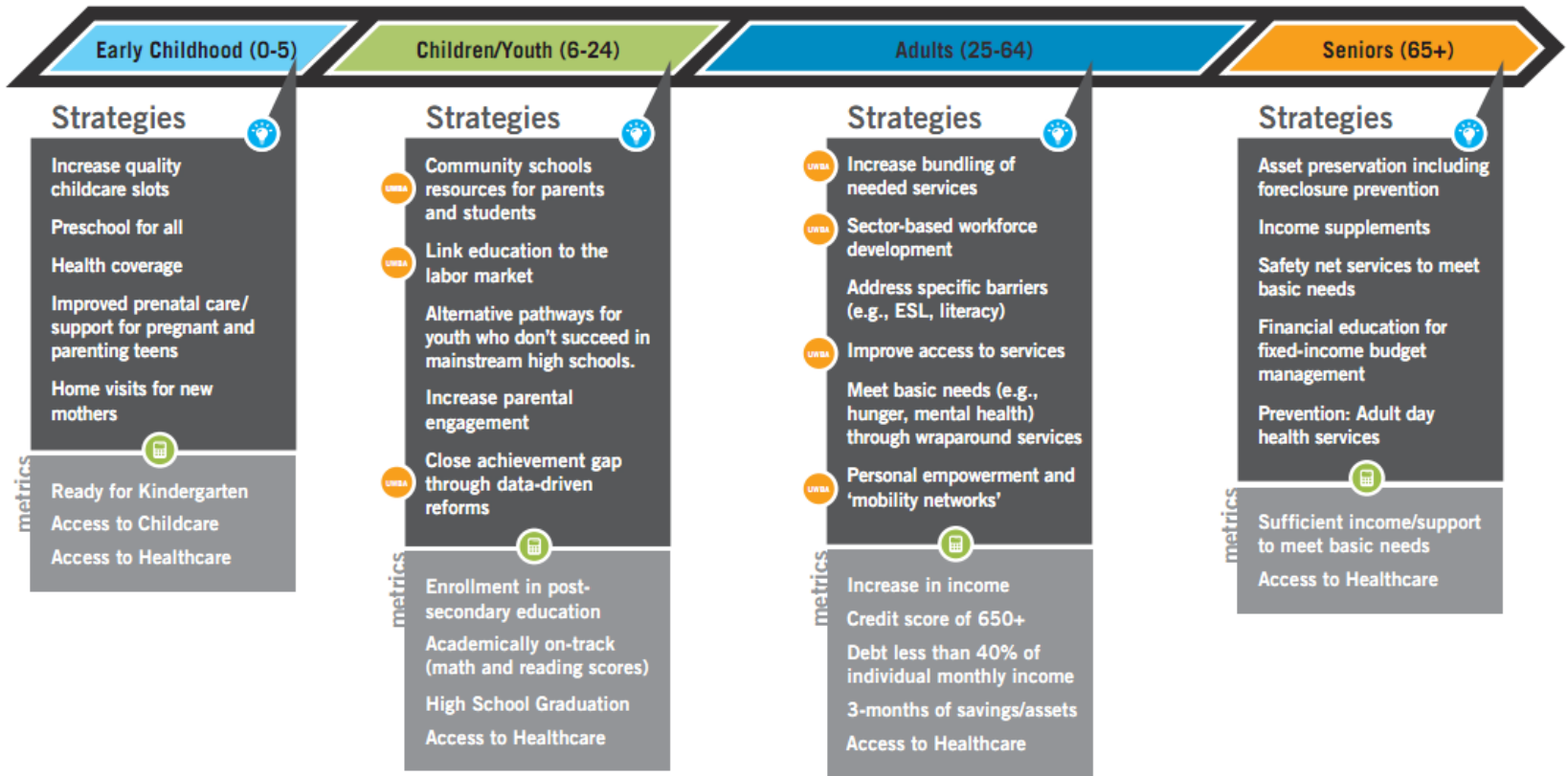
Power of Alignment



Bay Area Roadmap to Cut Poverty

Outcomes

- Effectiveness:** ROI of programs and policy; cost per successful participant
- Health:** Access to health coverage and care
- Education:** High school graduation and college going
- Income:** No. of people showing economic mobility
- No. of people who reach Self Sufficiency



- Systems Changing Programs**
Example: SparkPoints
- Collective Impact**
Co-create plan and take action with outstanding partners
- Policy Advocacy**
With Partners
Linked to Roadmap
- Raise the Banner**
Army of Champions





 **SPARKPOINT**



Community Needs Over Time



30 years ago ...



Today

32%

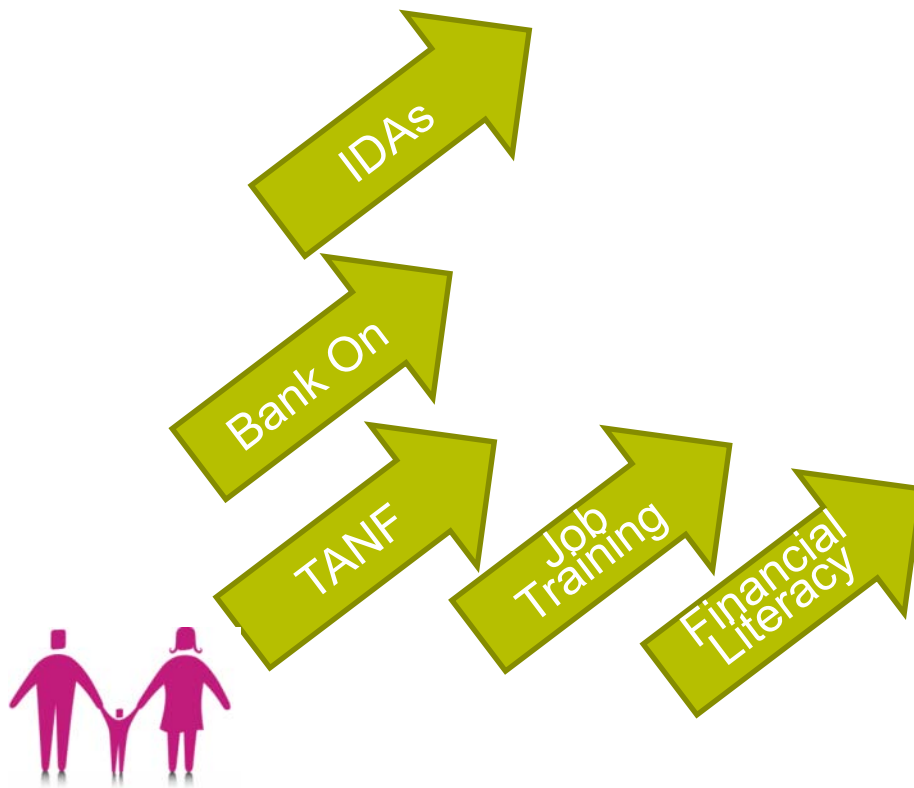
of children born in
poverty remain in
poverty

70%

of children born in
poverty remain in
poverty

What Have We Learned

Individual Solutions Not Enough



Barriers to Financial Stability



- Poverty very complex, requires comprehensive solution
- People have multiple challenges
 - Services designed vertically (one issue)
 - People live life horizontally (multiple needs)
- Nearly impossible for a working poor to find and access the multiple services they need on their own

Knowledge Gap

People often do not know what services exist and how to get them.

Access Gap

Challenging for people to get to multiple agencies to apply for benefits

SparkPoint Goal



SparkPoint is a one-stop financial integration service center, working with families to build financial stability.

Definition of Financial Stability



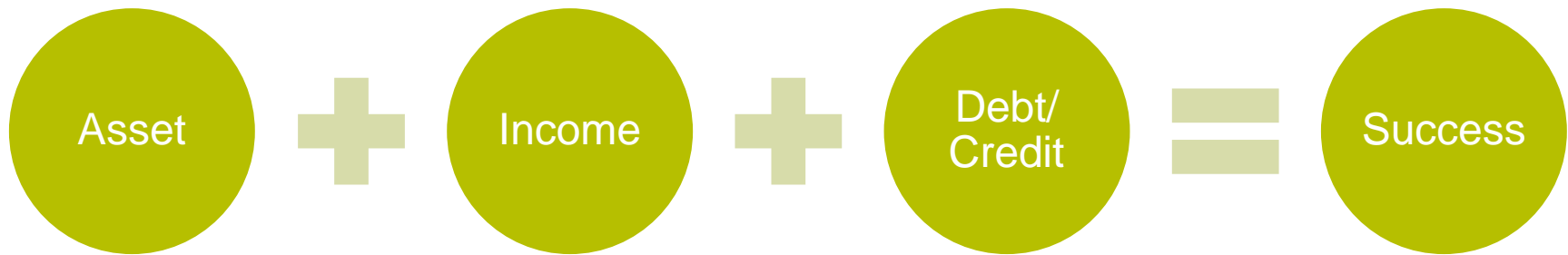
- **a livable income**, according to the Self-Sufficiency Standard;
- **a good credit score** - 650 or above;
- **accumulation of assets** - 3 months worth of living expenses; and
- **“0” or manageable debt** - less than 40% of individual monthly income

Increase Income	Build Assets/Savings	Enhance Credit
Education	Banking Services	Financial Literacy
Workforce Development	Micro-enterprise	Credit Repair/ Debt Reduction
Public Benefit Access (e.g., EITC)	Individual Development Accounts	Asset Protection/ Foreclosure Assistance

Taking one-stop model one-step further



- Added clear, shared definition of success
- Intentionally designed to have clients take up 2 or more services in the three areas
- Designed to have “collective impact” through integration of services and systems



“We are impressed by the ambition of the SparkPoint Centers. They have adapted and continuously improved upon the model, furthering our knowledge on how best to deliver integrated economic services in low-income communities.”

Susan Gewirtz, Senior Associate

Annie E. Casey Foundation, Center for Family Economic Success

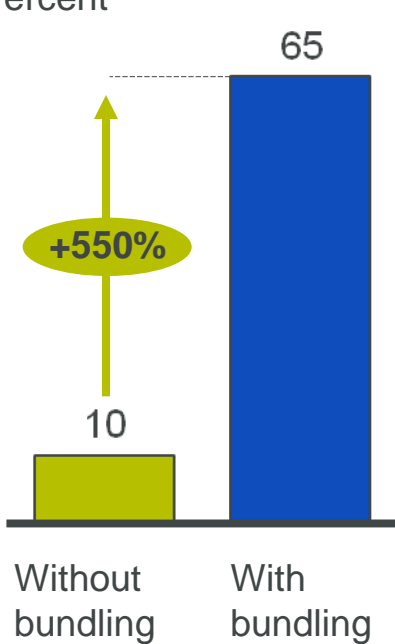
SparkPoint Centers Achieving Results

1,000 families served at Centers in first year

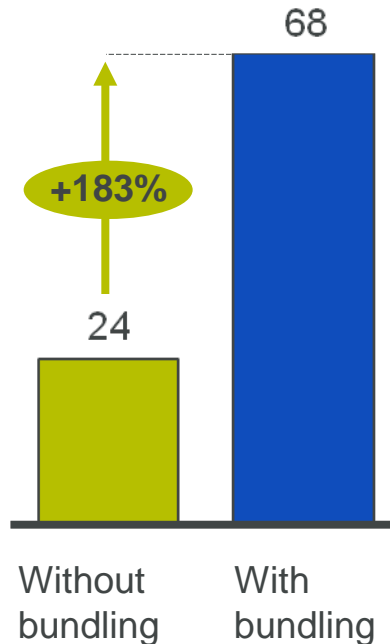


Clients who achieved major economic outcomes

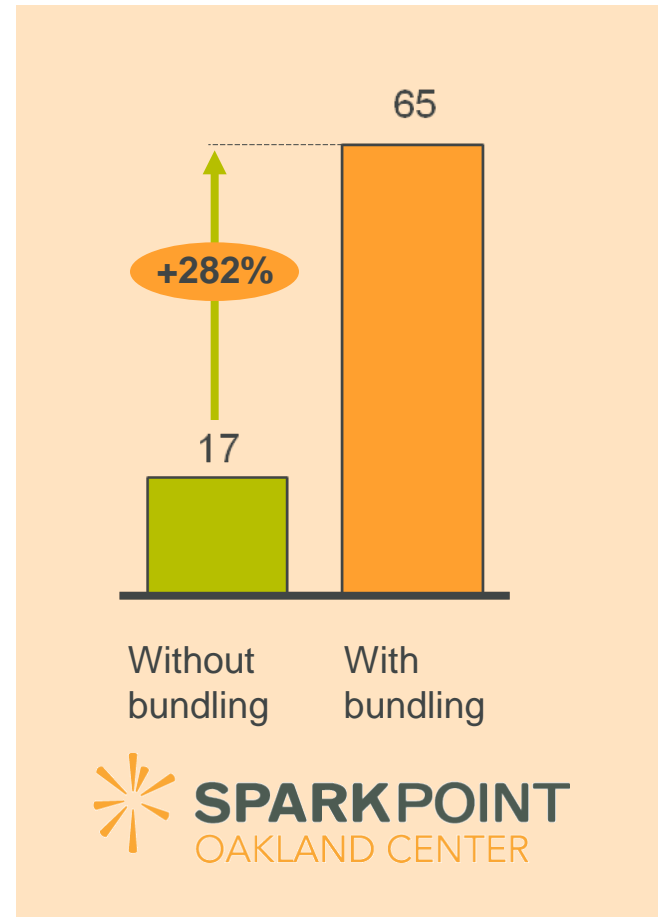
Percent



Central New Mexico
Community College



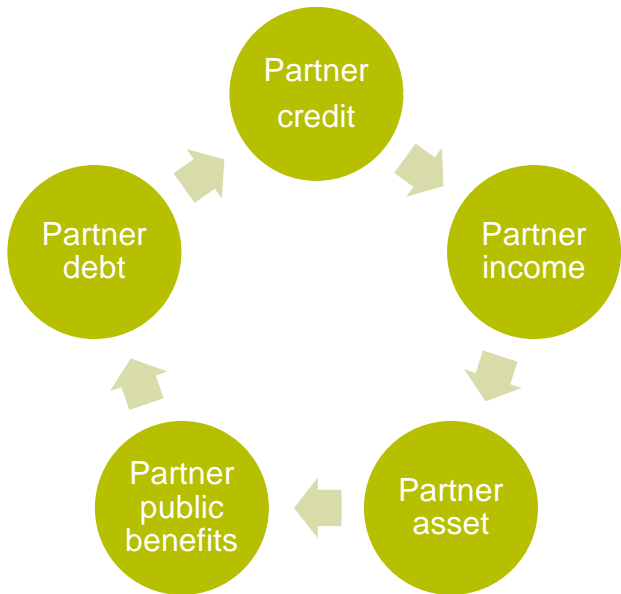
Bon Secours,
Baltimore



3 one-stop models

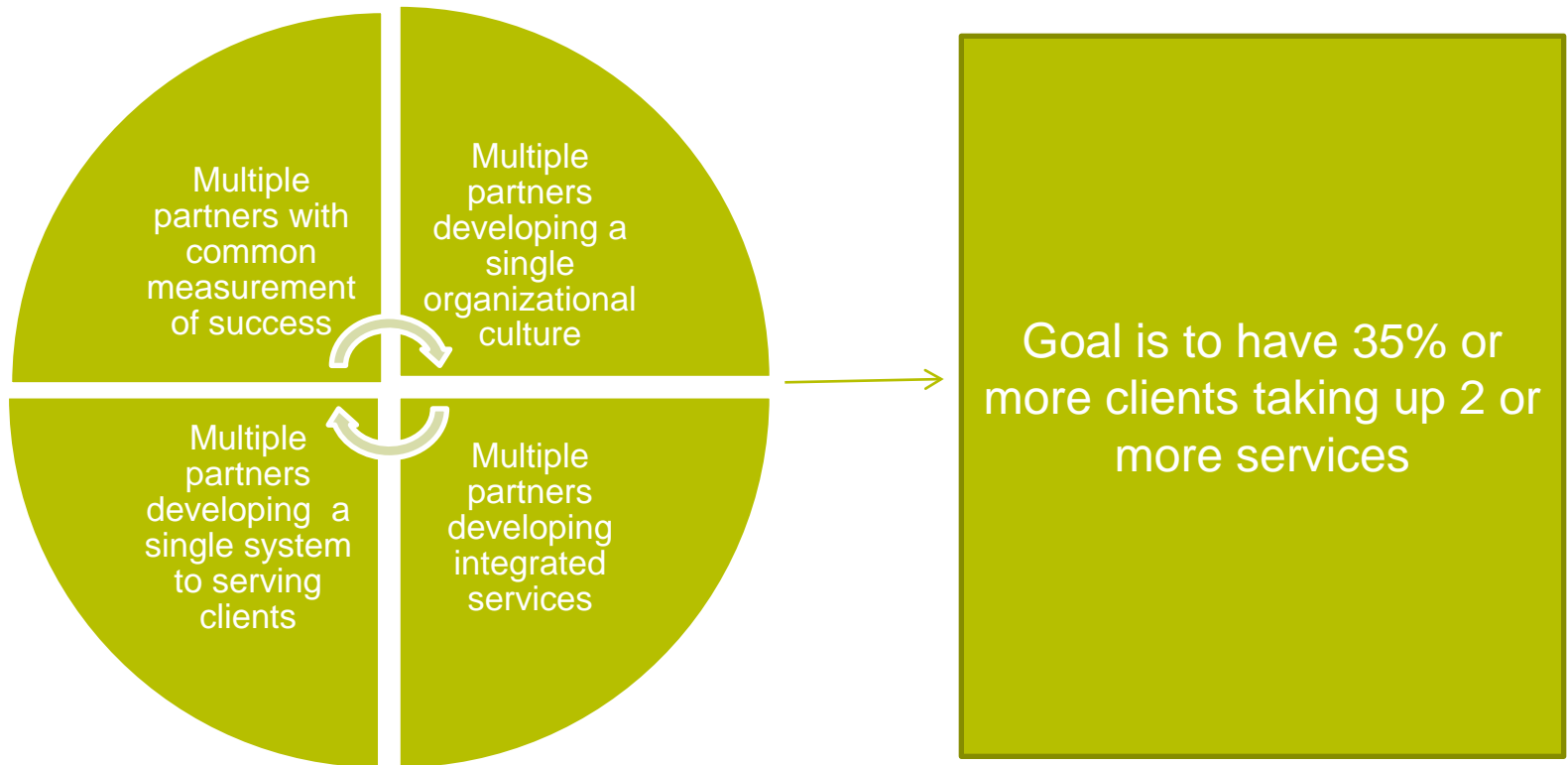


Housed in a single organization
15% - 25% take up 2 or more services

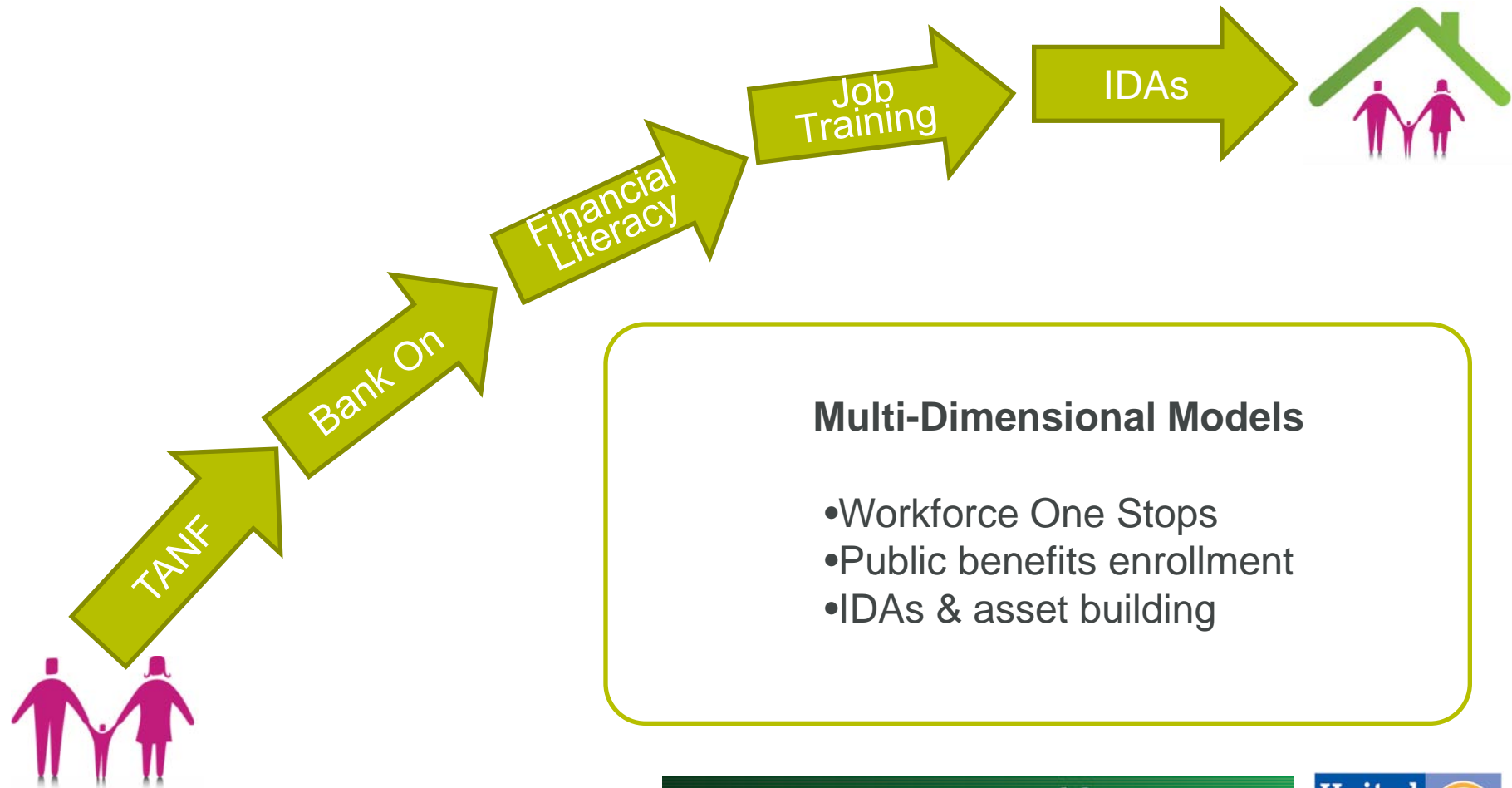


Collaboration cross referrals
20% - 35% take up 2 or more services

SparkPoint Integration Model



Long-term Stability Reached through Multiple Programs



Multi-Dimensional Models

- Workforce One Stops
- Public benefits enrollment
- IDAs & asset building

SparkPoint “feel”



Services must be high quality, respectful, and adaptable to be effective



SparkPoint Centers



Open

SparkPoint Oakland
SparkPoint American Canyon
SparkPoint Marin – San Rafael
SparkPoint Skyline College- San Bruno
SparkPoint East Contra Costa – Bay Point
SparkPoint West Contra Costa - Richmond
SparkPoint Solano - Fairfield
SparkPoint Solano - Vallejo

Opening – Fall 2011

SparkPoint Plaza Adelante – San Francisco

 OPEN  PLANNED



Building the field



- Building the field around the Bay Area and beyond

SparkPoint
Oakland Partner
Charise Fong
explains
SparkPoint to a
group of 20
Dutch Social
Workers



Replication



Grand opening of SparkPoint Fresno, April 20, 2011

Family Economic Success Moving Forward



Systems change must support effective innovation

- Isolated successes cannot be brought to scale without policy and funding supports
- “De-fragmentation” must be institutionalized



Contra Costa County
Employment & Human Services

Aging and Adult Services • Children & Family Services • Community Services • Workforce Development Board • Workforce Services

County Government & SparkPoint



- Why should Counties get involved?
- How can Counties get involved?
- The Contra Costa SparkPoint experience

Why -- Think Bigger



Why -- Similar Goals



Contra Costa County Mission

In partnership with the community, we provide services that support and protect adults, children, families, and the elderly, and promote personal responsibility, independence and self-sufficiency.

SparkPoint Mission

SparkPoint is a one-stop financial integration service center, working with families to build financial stability.

Specific Programmatic Goal Alignment



SparkPoint helps programs with their outcomes

- CalWORKS – WPR
- Workforce Investment Act – jobs
- Community Action Agency – poverty strategy
- Community Colleges – educational success
- Public Health – health/wealth connection

How – Some Basics



- Find County & Nonprofit champions
- Anticipate 6+ months of planning
- Build on existing relationships
- Be flexible and have fun



Thank you –Questions?