SparkPoint Centers: Moving Families Forward
October 6, 2011
United Way Worldwide

• Global Organization
• Founded in 1887
• Largest charity in the world
• 1300 local independent chapters worldwide

United Way California

• Statewide organization connecting local United Ways

United Way of the Bay Area

• Seven County
United Way Transformation

From:

Member Agencies

To:

Focused Impact
Clear Agenda

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

SOURCE: United Way’s Struggling to Make Ends Meet in the Bay Area report, 2009
Self-Sufficiency Standard

# HOUSEHOLD BELOw STANDARD: 440,026

% BELOW STANDARD: 22.1%

Compared to 7% as measured by the Federal Poverty Level

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

- $17,170 (210BS)
- $30,000 (210BS)
- $36,560 (210BS)
- $54,590
- $68,023

- FEDERAL POVERTY LINE
- SF MINIMUM WAGE
- CA MINIMUM WAGE
- MEDIAN INCOME
- SELF-SUFFICIENCY INCOME

Contra Costa County California

Employment & Human Services

United Way
United Way of the Bay Area
Our Focus on Income

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

Funding Individual Programs

Vertically Integrated Programs

Informal Partnerships

Formal Network/Integrated Services
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 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;
- an **accumulation of assets** - 3 months worth of living expenses; and
- “**0” or manageable debt** - less than 40% of individual monthly income.

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

Asset + Income + Debt/Credit = Success

“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

<table>
<thead>
<tr>
<th></th>
<th>With bundling</th>
<th>Without bundling</th>
<th>Percent Change</th>
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<tbody>
<tr>
<td>Central New Mexico</td>
<td>65</td>
<td>10</td>
<td>+550%</td>
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<tr>
<td>Community College</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bon Secours, Baltimore</td>
<td>68</td>
<td>24</td>
<td>+183%</td>
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<tr>
<td></td>
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<td></td>
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</tr>
<tr>
<td>Bon Secours, Baltimore</td>
<td>65</td>
<td>17</td>
<td>+282%</td>
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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

Multiple partners with common measurement of success

Multiple partners developing a single organizational culture

Multiple partners developing a single system to serving clients

Multiple partners developing integrated services

Goal is to have 35% or more clients taking up 2 or more services
Long-term Stability Reached through Multiple Programs

Multi-Dimensional Models

- Workforce One Stops
- Public benefits enrollment
- IDAs & asset building
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
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
Systems change must support effective innovation

• Isolated successes cannot be brought to scale without policy and funding supports

• “De-fragmentation” must be institutionalized
County Government & SparkPoint

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