

Integrating Family Financial Security into Cradle-to-Career Pipelines: Learning Lessons from Promise Neighborhoods

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Introduction



More than 14 million American children are caught in poverty's grip, lacking academic, familial, and health supports to provide them a step up into the middle class.¹ Mirroring the racial wealth gap, the majority of these children come from families of color who are unable to get ahead, resulting in inadequacies that inhibit the individual child's potential, the potential of their families, and that of their communities to contribute to, and benefit from, our growing economy. These limitations express themselves most acutely as impediments to financial security, with many families of color disproportionately affected. A child growing up in a poor, financially insecure household is immediately at a disadvantage. Educational outcomes beginning as soon as early childhood shape future achievement and are impacted by family environment.² Socioeconomic status, income, assets, and wealth all influence educational outcomes and contribute to varying levels of achievement by race. The Insight Center for Community Economic Development found that average academic scores "are higher for children in households with a greater level of assets, whether from lower or higher income families. In fact, among higher income households with multiple assets, racial disparities disappear—both black and white children perform at a high level."³ Family financial security—the ability to accumulate savings, reach financial goals, and invest in long-term assets that grow net worth—is critical to children's well-being. Financial assets, like homeownership and savings, help families weather emergencies and accidents, invest in their children and their communities, plan for a secure retirement, and pass resources on to future generations. Assets convert income, which can be unstable and episodic, into a secure platform for economic mobility across generations.

Nearly 44 percent of U.S. households are liquid asset poor.⁴ This means that they do not have enough savings to last them three months in the event of an income disruption such as a job loss or medical emergency. As a result, low-income households not only have lower wages, but also experience income shocks more frequently. Asset poverty is exacerbated when we look at households of color. One-third of Black and Latino households have no assets at all.⁵ This means there is no pool of resources to draw on when a financial disruption takes place, the consequences of which include landing in cycles of debt, having difficulty building credit, and further limiting access to the very resources that can help put a family on stable financial footing such as higher education.

Many would suggest that a strong emphasis on financial literacy could help families overcome this problem. However, research shows that financial education alone does very little to impact the financial health of low-income households. What is needed, experts say, is financial education that is tied to actual skill-building opportunities through the use of quality financial products. At PolicyLink, we agreed with that thinking and took it a step further. Since low-income communities across the country are facing many systemic barriers that entrench poverty, efforts to address financial insecurity will require an in-depth strategy that can work with youth and their families over time. The missing element became clear: a coalescing force to bridge these interventions and form effective, efficient, results-driven systems from cradle to career. Preliminary evidence demonstrates that if children are provided a holistic array of supports, their developmental outcomes can be improved. The next logical step, then, was to link these strategies to form systems that can move children and their families out of poverty and into financial security.

Across the country, the federal Promise Neighborhoods program has been building the infrastructure necessary to achieve these goals, challenging and rebuilding inequitable systems so that all children and families can fully participate in and benefit from a just and fair society. That is why, with the generous support of the Citi Foundation, PolicyLink and the Promise Neighborhoods Institute at PolicyLink (PNI) joined forces with five of these communities to design and carry out strategies for embedding financial security into their pipelines of supports, aligning these strategies with the 10 results and 15 indicators included in the U.S. Department of Education's mandated results framework for Promise Neighborhoods (presented in the appendix). The collaborative effort set out to build the capacity of Promise Neighborhood sites in Brooklyn, New York; Los Angeles, California; Chula Vista, California; Orlando, Florida; and Indianola, Mississippi to embed the concepts of budgeting, emergency savings, saving for college, credit access, and more into their existing programs as a core element of their infrastructure. The goal was to enhance the overall outcomes of Promise Neighborhoods by empowering youth and their families to gain control over their financial lives and thus, their economic futures.

As the experience of comprehensive cradle-to-career initiatives like the Harlem Children’s Zone tells us, building a holistic pipeline that yields population-level results can require a 20-year commitment. While it will take time to see robust changes in the financial well-being of each community, each Promise Neighborhood charted progress in aligning financial security strategies with their existing work, creating an important foundation for achieving improved outcomes at scale. Over a two-year period, the initiative reached a vital turning point, moving from a partnership that first supported programmatic pilots within each community, to one that is supporting lead agencies in the pursuit of improved tracking systems, and expanded infrastructure to achieve greater impact within their community. This report illustrates this critical shift in vision, strategy, and leadership, and documents the early lessons from each site. The cases highlight the importance of including a financial security strategy as an essential part of a cradle-to-career continuum of solutions and being committed to implementing evidence-based strategies. The communities each carved a unique path, but all of them incorporated their new approaches into their existing system of cradle-to-career supports.

**Integrating Financial
Security Strategies into
Your Promise
Neighborhood**



The federal Promise Neighborhoods program was created by the Obama Administration to improve the educational and developmental outcomes for children living in neighborhoods of concentrated poverty from cradle to career. Promise Neighborhoods seek to create communities of opportunity where children and families are able to access quality housing, education, health care, and good jobs. To achieve this, the program is grounded in a results framework that consists of 10 results and 15 indicators. At a minimum, it takes 20 years to implement the kind of cradle-to-career strategy represented by the Promise Neighborhoods program with its mix of solutions that includes families owning contributions to improving their quality of life, the implementation of high-quality, evidence-based programs, and systems and policy changes.

Throughout the United States, family financial *insecurity* is a primary driver of perpetual generational poverty. Growing income and wealth inequality further undermine our national economy and reduce access to opportunity for entire communities. While financial security was not outlined in the cradle-to-career continuum of solutions for Promise Neighborhoods outright,⁶ PolicyLink recognized that it is an issue that must be addressed and that it is only strengthened by an explicit and intentional focus on supporting families to master their financial circumstances, build their financial capability, and ultimately chart their own financial path out of poverty and into financial security.

Nationally, many funded and unfunded Promise Neighborhood sites have prioritized improved family financial security as a desired outcome for their community. In a 2014 survey of the Promise Neighborhoods network, 91 percent of respondents offered or planned to offer at least five programs related to financial skill building, such as financial education and counseling, tax preparation assistance, access to financial products and services, and children's savings accounts.⁷ Despite this common desire to respond to family financial need, there were substantive differences in the capacity and readiness of each site to implement its financial security programs.

Cohort 1 (2014-2016)

CAMBA (Flatbush, Brooklyn, NY)

Parramore Kidz Zone (Orlando, FL)

Promesa Boyle Heights (Boyle Heights, Los Angeles, CA)

Cohort 2 (2015-2016)

Indianola Promise Community (Indianola, MS)

Chula Vista Promise Neighborhood (Chula Vista, CA)

The Promise Neighborhoods Institute at PolicyLink (PNI) collaborated with the five sites over two years to plan, pilot, and test strategies for strengthening their existing financial security programming. Communities identified for these partnerships represent the geographic, demographic, and developmental variety within the Promise Neighborhoods network, allowing for a variety of lessons and strategies to surface at every phase of building out a cradle-to-career continuum.⁸ True to the general Promise Neighborhoods approach, specific needs addressed in each engagement varied depending upon the unique circumstances of each community. However, a consistent set of planning and implementation strategies proved effective regardless of a site's developmental stage, fiscal circumstances, or specific asset-building challenges. Site staff and members of PNI identified areas of greatest need and potential leverage within each site's existing cradle-to-career continuum of solutions, and planned and implemented strategies to strengthen existing measures and introduce new approaches to expand family engagement, programmatic offerings, policy influence, and/or systems change around financial well-being within each neighborhood. Each team walked through several phases of planning and implementation using the following diagnostic questions.

- **Understanding the Community Context:** Based on historical data for your community, what do financial quality-of-life conditions look like for your community? What forces (economic, social, political) contribute to positive or negative trends in the financial well-being of your community?

- **Identifying Evidence-Based Practice:** Based on the best available evidence from the field and your knowledge of your community, what are the most effective financial capability strategies for improving those outcomes?
- **Aligning and Leveraging the Right Mix of Appropriate Solutions and Partners (both New and Existing):** Based upon what is proven by the best available evidence to be effective for improving family financial security, are there strategies (programs, family engagement/governance strategies, policies, systems) already being implemented in your community that could be strengthened or new approaches that could be implemented to improve these outcomes? Are there any ineffective strategies that your community is currently using that could be scaled back in order to conserve or redirect resources?

Based upon this mix of new and existing strategies, who should you partner with to achieve the greatest financial outcomes for your children and families? Does each of these partners bring cultural capital with the community, proven expertise and effectiveness, political clout, and/or financial resources to sustain their capacity? How will each partner's contributions be directly aligned with improved financial capability within the community?

Throughout the process, each lead agency faced a variety of challenges, including considerations around partnership, funding, and data collection, to name a few. The following snapshots are intended to illustrate how these leaders worked to confront these challenges. Promise Neighborhoods leaders interested in pursuing additional approaches to embedding financial security into their existing cradle-to-career pipelines should reference *Integrating Family Financial Security into Promise Neighborhoods: A Resource and Implementation Guide*, also created by PolicyLink with support from the Citi Foundation.

Site Snapshots:

Cohort 1 (2014-2016)

CAMBA: Brooklyn, New York

Understanding the Community Context

Located in Brooklyn, New York, the neighborhood of Flatbush is vibrantly diverse, a blend of residents from different racial and nativity backgrounds. While 82 percent of the neighborhood's population is Black, nearly 52 percent of all people who call Flatbush home are immigrants, many of whom are of Haitian origin and Creole speakers. The financial story in Flatbush was not unlike many other low-income, diverse urban settings.

Twenty-one percent of residents in the Flatbush Promise Neighborhood footprint were unbanked, compared to 13.4 percent citywide. Sixty percent were “underbanked,” meaning they may have a savings or checking account but were very limited in access to financial tools. On the heels of the Great Recession, as low-income neighborhoods were targeted with low-quality mortgages, Flatbush's foreclosure rate was nearly 1.5 times greater than the rest of New York City's. In the words of a member of the CAMBA leadership team, “many families simply [didn't] have a lot of knowledge of financial instruments and how they can hurt or help your economic situation.”

To better understand the challenges of its residents, CAMBA—a nonprofit agency that provides integrated services that connect people with opportunities to enhance their quality of life—performed a needs assessment of its Flatbush footprint. The assessment found that most families faced financial and cultural challenges in accessing such neighborhood-based opportunities. Of the neighborhood's youth, the majority would be the first in their family to apply for and attend college, which signaled challenges in understanding how to navigate higher education opportunities, plan for college attendance and its significant costs, as well as apply for financial support. Additionally, neighborhood schools were seriously understaffed, including in their counseling departments. The results of this lack of investment were tangible, with only half of students in the two high schools in the footprint graduating from high school in four years. Fewer than 30 percent of students from those schools went on to college, often due to lack of income and savings to cover the expense. Sixty percent of youth from Flatbush lived in families spending a majority of their income on housing. Despite the circumstances, 90 percent of parents in the neighborhood reported that they wanted their children to attend college. Unsurprisingly, 70 percent of respondents cited lack of money as a barrier to providing this opportunity.

In order to address the needs of the community, CAMBA has dedicated a significant portion of its institutional focus to providing counseling, education, and advocacy services to families who face numerous barriers to achieving economic success. This has extended throughout their pipeline of cradle-to-career services, as they have embraced a two-generational perspective that drives programming to simultaneously prepare children for college and career as well as provide their parents and guardians with critical financial strategies to support their entire families.

Identifying Evidence-Based Practice

Promise Neighborhoods seeking to build a two-generational focus on family financial security into their cradle-to-career pipelines—especially those seeking to support their children in applying for college—will benefit from the collaborative progress the asset-building and education sectors have made in identifying best practices.

Provide counseling opportunities for parents and children around the college application process, costs involved, and resources available to supplement costs: Especially for students who are first-generation college-goers and/or children of immigrants, navigating the college planning, admission, and budgeting process can be foreign and difficult territory to navigate. The Pell Institute for the Study of Opportunity in Higher Education has identified the following effective practices for aiding these youth in the college-going process: (1) Start talking to and helping students plan early, and meet often for ongoing support; (2) Walk through sequential steps in visiting, applying for, and exploring financial aid possibilities as a progression; (3) Have honest conversations about financial barriers associated with attending college and identify potential sources of financial aid; (4) Engage guardians and siblings in pre-college counseling to support a two-generational culture of support for college; (5) Connect students and their families with other pre-college services in the community.⁹

Pair a skill-building curriculum with appropriate savings products: The Center for Social Development at Washington University in St. Louis and the Assets and Education Initiative at the University of Kansas have extensively documented the relationship between child savings, high school graduation, and college completion.¹⁰ Pairing a savings account with financial planning programming helps a student assume a “college-bound identity” and reduce the likelihood that that student will not complete college. Initiatives that create savings mandates for youth, limiting reasons for withdrawals to strictly educational purposes, will therefore most likely see improved outcomes for a larger pool of students.

Aligning and Leveraging the Right Mix of Appropriate Solutions and Partners (both New and Existing)

In partnership with PolicyLink, CAMBA has focused on accomplishing three goals:

- Increase the number of youth who have access to savings accounts in their own name;
- Increase the general financial capability of youth and their parents through educational workshops; and
- Help foster a learning environment where parents and students can learn together and safely discuss finances in a comfortable setting.

CAMBA utilized its partnership to embed youth and family financial programming opportunities into the organization’s primary college access program.

Collegiate Express: Collegiate Express is a dual-generation college access program which incorporates a strategy that targets both students and their parents or families to prepare them for college. The program takes a set of students within the Flatbush Promise Neighborhood as they enter 9th grade and works with them throughout all four years of high school. The program currently has two cohorts of students: one set of seniors in high school, and another who are entering.

Collegiate Express is intentionally designed to support the whole student. In addition to assistance with the college application process, youth receive a range of services including academic advising and tutoring. In addition to academic support, the students have access to a youth advocate who mentors them on social and workforce skills, as well as navigating college and career interests, and internship placements.

In addition to student supports, Collegiate Express has assembled a cohort of parent coaches—volunteers who do direct outreach to the parents and keep them up to date on key events coming up for their children and within the schools. Parent coaches hold regular workshops for parents to help them understand how to navigate the schools which their children attend, and provide them with the skills and tools they need in order to be their child’s advocate within the schools.

Costs of College Series: In the first year of the collaboration, CAMBA partnered with PolicyLink, Carver Federal Savings Bank, and Working in Support of Education (WISE), a nonprofit in New York City that is dedicated to providing services such as financial literacy trainings to help young people participate in the global economy. Through this partnership, the Costs of College Series was developed. The series consists of four two-hour workshops centered on the critical role that financial literacy plays in being able to successfully apply to and complete college. Grounded in the research that shows that a low-income child with a savings account in their own name is 4.5 times more likely to complete college, the program was naturally anchored in the primary goal for Collegiate Express—college access and completion. The first session focused on the role of savings and its relationship to college. The additional workshops focused on budgeting, credit, and tax time savings. After the first year of the program, families had access to Carver financial products to help them save, including targeted financial education workshops for adults and youth.¹¹ The student from each cohort who saved the most became eligible for a \$1,500 scholarship courtesy of Carver Bank.

Collegiate Coin: The second year of the project presented an opportunity to refine the workshop series, and increase the exposure and skill-building opportunities for youth in Collegiate Express. All students who were part of the Express program were rolled into a game-style program called Collegiate Coin. The program used an artificial currency—collegiate coins—and allowed students to earn money for displaying positive program behaviors such as good attendance, early arrival for events, good grades, parent involvement and more. Students were given the option to “save” their coins in their collegiate coin accounts or to make purchases from the ExpressMart, a small store which housed snacks, school supplies, electronics, and more. For the student who saves the most coins at the end of the term, CAMBA will provide an additional \$50 to be placed into their actual savings account at Carver Bank.

Success Story

Over the past two years, many Flatbush families have watched one or more of their children plan for, and save for, college with help from CAMBA’s variety of two-generational supports. Those interviewed on their experiences have expressed tremendous gratitude for the deep knowledge and variety of tools provided to their children through Collegiate Express and directly to them through the Costs of College Series. Although they were eager to support their children in the college-going process, most parents were not aware of the nuances of preparing financially for college. As opposed to other sources of information regarding budgeting for college, parents report that the series’ pairing of deep information about the previously obscure areas of applying for college (tax information, FAFSA, 529 accounts, etc.) with active learning using actual financial tools was more effective for their learning styles. It demonstrated, they noted, that learning is not bounded by age.

In fact, parents reported that the workshops not only expanded their understanding of financial preparation for their children, but also helped them to understand their own financial health. The Costs of College series guided them through the complexities of savings, credit, and loan repayment, helping them to find strategies to improve their own practices and encourage a culture of saving within their families. One mother reported that, as a result of what she learned through the series, she was able to improve her credit and open linked savings accounts for her children so that they can begin practicing budgeting skills under her supervision. The programming was so impactful for adults that parents have requested that the program be extended and offered to other groups of adults in the community.

Looking to the Future

CAMBA has received positive feedback from the community and plans to begin scaling this programming to other youth throughout the school year. CAMBA is looking to increase scale for Collegiate Express in two ways: adding cohorts yearly instead of every two years, and identifying CAMBA-run community centers in other neighborhoods that might be right for Collegiate Express. Further, they hope to deepen the connection to financial capability within the parent-coach relationship by providing additional training to coaches to help them support families around financial goals.

Though Collegiate Coin was designed to operate only during the school year, the team looks to extend programming into the summer months, alongside their existing paid summer internships, to help students build workforce skills and accrue savings at the same time. Additionally, CAMBA plans to incorporate a financial planning curriculum into their Beacon Program for 3rd through 8th grade students, enabling them to begin learning about savings even earlier in the pipeline.

Parramore Kidz Zone: Orlando, Florida

Understanding the Community Context

Located adjacent to downtown Orlando, Florida, the neighborhood of Parramore faced a bleak reality in 2003: an analysis of census tracts and zip codes across the city revealed that Parramore had the highest poverty rate of any community in Orlando, with 73 percent of children living in poverty.¹² The neighborhood's children faced considerable risk of growing up safely, with juvenile arrest rates two and a half times higher than the rest of the city of Orlando's and the teen birth rate six times greater than the surrounding county's.¹³ The neighborhood endured multiple structural disadvantages, all of which promoted racialized, place-based inequities: the closure of the neighborhood's only two elementary schools, the location of seven homeless shelters in the zone, and the creation of a four-lane highway through the residential sector. In 2006, the City of Orlando acknowledged the systemic inequities faced by the residents of Parramore with the founding of the Parramore Kidz Zone (PKZ). Based upon the Harlem Children's Zone, the model that became Promise Neighborhoods, PKZ was designed to invest in, enhance, and scale up the neighborhood's existing services and institutions. Rooted in the needs and desires of the community, programming was focused on providing primary prevention services centered around youth development.

Access to employment is a serious challenge in Parramore, and has thus become one of PKZ's greatest priority areas. In partnership with the City of Orlando, PKZ launched a youth employment program to help connect neighborhood youth with job training and income. Young parents, in particular, felt duress under the weight of costly expenses associated with raising a child, leading PKZ and the city to launch an emergency economic assistance fund that was regularly drawn down on over short periods of time. Often, participants most in need of the fund were parents of very young children. Additionally, as is commonly found in neighborhoods of concentrated poverty, Parramore residents face barriers to participating in formal banking (especially juveniles), and instead rely on payday lenders, who offer readily available services although at highly predatory rates. Without beneficial savings programs, youth were less inclined to accrue their income for important costs like college and were more likely to draw down emergency savings when posed with unexpected costs. This posed a systemic challenge to PKZ and its financial capability programming. An opportunity to partner with PolicyLink provided an optimal chance to address them.

Identifying Evidence-Based Practice

A burgeoning body of evidence from the asset-building and youth development fields can provide helpful, evidence-based guidance for optimal approaches to increasing savings for youth.

Incentivized savings products: To address systemic barriers to savings and increase the effectiveness of financial literacy programming, Promise Neighborhoods may consider matched savings products especially when youth employment programs have created pathways for earning a stable income and building assets. Individual Development Accounts (IDAs) are matched savings accounts designated for low-income earners to encourage savings as an economic asset that can lead to financial stability, such as education, homeownership, or investments in small business.¹⁴ IDAs are offered through federal, state, and local governments, as well as through nonprofit organizations. Promise Neighborhoods interested in implementing IDA programs should consider developing partnerships with financial institutions, foundations, or large anchor institutions that may be interested in housing and even matching these savings accounts for youth.

Partnering with existing early childhood providers offering financial tools: In alignment with early childhood result target areas for Promise Neighborhood sites interested in two-generation approaches, early childhood partners offer an opportunity to not only access young children and young parents within their neighborhoods, but also to capitalize upon existing programming to reinforce financial skills critical to other areas of the cradle-to-career pipeline. The Money \$mart in Head Start program was developed to teach financial capability concepts to parents of children in Head Start. The project was piloted in seven counties in Wisconsin and included three components: monthly newsletters with financial tools and tips; financial literacy workshops on saving, budgeting, and building credit; and financial coaching to help parents set financial goals and hold them accountable. After the pilot, parents who participated had lower debt, were more likely to have checked their credit, and were more likely to save and budget.¹⁵

Aligning and Leveraging the Right Mix of Appropriate Solutions and Partners (both New and Existing)

When PKZ and the PolicyLink team began our engagement in 2014, PKZ was a recipient of support from the United Way, and had the opportunity to link neighborhood residents with IDAs. The PolicyLink team joined PKZ leadership to begin thinking through how best to align and leverage these resources within the zone's pipeline. Based on ongoing assessment of resident needs performed with partners as well as trend data from the census, the PKZ team chose to target their efforts toward addressing the savings challenges of youth and young parents. Two specific opportunities stood out: the citywide youth employment program and financial programming offered through the neighborhood's Head Start centers.

Youth Employment Programming

Through PKZ's Youth Employment Program, students as young as age 15 are able to obtain employability skills training and access jobs. Once employed, participating youth are offered ongoing support, including work-site mentoring, job coaching, retention services, and job and wage progression assistance.¹⁶ This group of youth, including youth from throughout the county employed through similar employment programming, were an optimal target population of Parramore residents. PKZ had been partnering with CNL Bank, a local bank, about the possibility of offering a savings product to this group of newly employed residents—a win-win situation for all involved. The partnership has resulted not only in the offering of an IDA for all students participating in this youth employment programming, but also a \$1 match from both CNL Bank and the United Way for every \$1 that a student saves (up to \$1,000 per year). Students' savings are designated for post-secondary education expenses, incentivizing them to not only begin thinking about and planning for college and its associated expenses, but also linking them to Parramore partners' financial capability expertise and mentorship opportunities. To incentivize longer-term planning for college, the IDA requires that all youth accumulate savings for at least six months before withdrawing. In support of the project, CNL Bank staff offer monthly financial capability classes to increase students' knowledge of financial planning. Because IDAs require a guardian to consent to a youth under the age of 18 opening a bank account, PKZ chose to utilize sign-ups and financial literacy classes as additional opportunities to reach out to and enroll parents in savings accounts.

Early Childhood Partnerships

Interested in reaching young parents who had consistently drawn down on PKZ's emergency economic assistance fund—a small fund offered to parents in emergency situations such as threatened evictions and utility shut-offs—PKZ and PolicyLink targeted a significant portion of our second-year collaboration to reaching this group. Having learned from successes demonstrated in the field around engaging young parents through early childhood interventions for their children, PKZ quickly identified a local Head Start center and PKZ's own Baby Institute (a replica of Harlem Children's Zone Baby College) as partners to achieve this goal for its community. The two sites in Parramore's footprint were already serving 50 families not only with developmental services for their children, but also with the Head Start Money \$mart Program. This alignment between the programs has enabled IDAs to be extended to both the Baby Institute and Head Start to facilitate regular savings practices. To remain consistent with both youth and parents and incentivize longer-term planning, the IDA also requires parents to accumulate savings for at least six months before withdrawing. PKZ is working with the Baby Institute and Head Start center to not only offer consistent financial planning, but to also target critical times of the year when young parents may be drawn to financial planning support, including during the holidays and tax season.

Success Story

The IDA programs at PKZ are steadily increasing in enrollment. Word is spreading in the community about the opportunity to save for college; the message is especially resonating with parents. This is helped by a student who was a well-known member of the community and participated in PKZ's youth employment program. He was disciplined and saved 10 percent of each paycheck he earned over almost two years. When he was accepted into college he had secured the top spot as PKZ's IDA saver with the highest balance. Fortunately, he was accepted to a four-year college where most of his tuition was covered by a scholarship, and he has used his IDA to cover some unexpected costs for college like the cost of parking on campus, buying dorms supplies, and traveling to and from home and college during winter and summer break. Even while enrolled, he has continued to work and save in his IDA when he can, and has been diligent about not drawing down on his entire account. His story is known among parents in the neighborhood, who were once skeptical of the savings program due to lack of trust of financial institutions. They are now encouraging their children to participate. Several other students have used their IDAs to cover the costs of a laptop for college, often times one of the larger expenses at the beginning of a college career as well as the costs of renting housing for students who live off campus.

The savings accounts have led to deeper involvement with PKZ overall for one father in the community who has both of his sons enrolled in the youth employment program. He regularly checks in with PKZ staff to ensure his sons are not withdrawing from the account. He has become so engaged that he is now serving as an ambassador for PKZ's IDA program, reaching out to parents and letting them know about their children's opportunity to save for college, receive financial education, and, if eligible, an employment opportunity with the city. Additionally, PKZ's emergency savings program is already fostering a culture of savings and planning for the future among its parents of very young children. Parents in the program enroll in order to have an assured source of funds for emergencies; however, several have admitted to having additional plans for their IDA should they not have to withdraw early. For example, one young parent who is currently contributing 5 percent of each paycheck to her emergency savings IDA hopes that she can avoid having a financial emergency this year and potentially use those savings toward a down payment on her own home for her and her child.

Looking to the Future

With its deep roots in the community, PKZ was extremely successful in engaging youth in the matched savings accounts, as well as the financial literacy trainings. As PKZ continues to develop and expand the program, it plans to utilize EverFi, a program that uses technology to teach, assess, and certify students on topic areas including comprehensive financial literacy, as a complementary knowledge tool. Eventually, all youth enrolled in PKZ's IDA programming will be required to complete the EverFi training. At the time of this report, PKZ had just officially launched the emergency matched savings program for young parents in their early learning centers and parents had begun enrolling in the new program. PKZ holds a unique position among its Promise Neighborhoods peers in that the lead agency is the government of the City of Orlando. This creates a distinct opportunity to leverage funding, resources, and capacity across multiple policies and programs. It also presents the highest likelihood for reaching scale at a neighborhood population level since government policy is the best tool for doing so. PKZ has already begun the process of expanding the lessons learned and core elements of their work citywide. They are taking the learnings from all of their youth programming and scaling them up through a network of 17 community centers, eight middle schools, and five high schools. This includes their learnings from the youth IDA program, which is being scaled up citywide. At this time, the emergency savings program for parents is still in the pilot stage and therefore is currently restricted to Parramore parents.

Promesa Boyle Heights: Los Angeles, California

Understanding the Community Context

Boyle Heights is a vibrant Los Angeles neighborhood, with deep roots that are tangible upon entering the community. Spanning less than seven square miles, with over 99,000 residents, Boyle Heights is one of the most densely populated neighborhoods in the city. It is also one of the largest Latino communities in the United States. Ninety-four percent of residents are Latino, of whom 85 percent are of Mexican descent. Boyle Heights is a working-class community and faces economic challenges similar to many low-income communities of color in fast-growing regions.

Proyecto Pastoral, a community-based organization that works to support the social, political, and economic development of Boyle Heights, serves as the lead agency for Promesa Boyle Heights or the Boyle Heights Promise Neighborhood initiative. It is a collaborative of schools, parent leaders, students, and community organizations who are trying to address the needs of the community and improve their local schools. The primary focus of their work is to implement the community-oriented school model and uplift community voice which includes a significant focus on parent leadership and student voice.

After winning a local battle to reduce classroom overcrowding by building a new school on the east side of the neighborhood, the Promesa team conducted a community assessment survey in preparation for the new facilities. The main findings of the survey were that community members needed financial support, support in navigating school resources, and were not adequately receiving health services. The economic situation within the neighborhood is precarious. Fifty-two percent of survey respondents have no credit history, and the community is significantly underbanked with only 40 percent having no checking or savings account. Eighty percent of residents within the Promesa footprint are renters. Today, as a wave of gentrification nears, current residents who are ready to purchase their first homes are being priced out of the market. The Promesa team used all of this information to develop a community engagement model that supported the full breadth of needs of Promesa residents as they transitioned from a planning stage to implementation.

Identifying Evidence-Based Practice

Increasing parental involvement in school can help stem intergenerational poverty. Students from families with household incomes above the poverty level are more likely to have family involvement in schools. A study by Child Trends Databank shows that in 2012, 45 percent of children living above the poverty level had at least one parent who volunteered with their child's school, as opposed to just 27 percent of students living at or below the poverty level.¹⁷

Increasing parental involvement in schools: In order to build community and support the financial needs of families, Promise Neighborhood sites might consider a community school model, or increase efforts to engage parents with navigating school systems and developing a college-going culture within the footprint. This not only helps to build relationships through a more trusted institution that is often (though not always) seen as a safe space in the community, it can also help create a captive audience that is already familiar with staff and neighbors to engage in programming related to family financial security. For example, sites may have success organizing workshops that detail what local financial tools are available to parents whose children are enrolled at their local school. Parental involvement in a child's school is critical, because students whose parents are more involved with their school have fewer behavioral challenges, have better academic performance, and are more likely to complete high school than their counterparts.

VITA as an entry point to financial capability: Sites working in low-income communities, especially those with large immigrant populations, should consider opportunities to use the Volunteer Income Tax Assistance (VITA) program as an entry point to additional financial capability services. Broaching the conversation of financial security can at times be difficult or intimidating. However, tax time provides an opportunity to help communities access the Earned Income Tax Credit—the largest federal anti-poverty program—and leverage that moment to discuss potential savings plans, credit issues, and more. VITA sites across the country are established by local organizations to have taxes prepared by volunteers for anyone making less than \$54,000 per year. VITA sites are located in a variety of settings, from nonprofit organizations to shopping centers. Promise sites offering additional financial capability services have found that they achieve greater success when co-located with a VITA provider.¹⁸ Volunteers may be reimbursed by the IRS for any expenses incurred to participate in the programs, including travel costs and meals.

Aligning and Leveraging the Right Mix of Appropriate Solutions and Partners (both New and Existing)

Developing the Financial Wellness Series

To respond to the issues that were highlighted in the survey, Promesa developed six solution teams. The solution teams were tasked to work together with youth, parents, and schools to develop strategies that could holistically address the needs of families in the neighborhood. The solution areas identified were early childhood development, academic success, healthy environment, safe public spaces, stable housing, and economic development.

With the six solution areas in mind, and strong commitment to serving students and families within the Promesa Boyle Heights footprint, the staff decided to develop a Financial Wellness program. Promesa decided to partner with the East LA Community Corporation (ELACC), a local community development organization to develop their strategy. ELACC was best suited to be their primary partner because of their expertise in providing housing counseling to community members through one-on-one sessions. Partnering with PolicyLink and Promesa Boyle Heights helped ELACC to further their goals as well, as they were seeing a drop in community members accessing their in-house counseling services. They saw the chance to develop a strategy that met youth and parents outside of the ELACC offices, in the spaces they frequent.

The project began with focus groups of youth and parents who were asked to identify what they saw as their financial needs. While the parents had more traditional concerns such as savings, budgeting, and access to credit, the youth were dealing with distinct financial pressures. They discussed their costs for upcoming graduation ceremonies, driver's license fees, and prom expenses. Promesa, ELACC, and PolicyLink designed a curriculum and developed an engagement strategy that incorporated feedback from the focus groups.

The engagement strategy included using as many points of entry as possible to engage both parents and students in a larger discussion of financial wellness. This included leveraging ELACC's expertise in providing VITA services in the neighborhood and using that moment as an entry point to invite participants to the wellness program. This also included connecting youth ages 16 and above, and adults who participated in the wellness program, to ELACC's Lanzaté! accelerated savings program. The 12-month program provides

a match incentive of 18–20 percent of the program participants' monthly savings, up to \$750. The funds are available for up to 100 participants per year. Finally, Promesa accessed as many of their resources as possible including their *promotoras* or outreach specialists, and enlisted additional promotional help from staff working in both the Parent Center and College Center located within the neighborhood.

Success Story

Throughout the financial wellness series, the staff at Promesa received positive feedback. For one participant, the program served as an entry point to a far more in-depth relationship with both organizations overall. She was so impacted by the session that she continuously volunteered to help organize additional workshops, she became a VITA volunteer, and served as a major ambassador for the program bringing in several other participants. Participants in the workshop reported feeling more willing to participate in the program because of the welcoming experience of working with ELACC and Promesa staff. They were more comfortable participating in the program because of their deep relationships within the community and were admittedly less likely to participate in programming like this at a bank or financial institution because of distrust rooted in negative past experiences.

Looking to the Future

Moving forward, Proyecto Pastoral and partners are advocating for a wellness center at both of the high schools that they serve. They see the financial wellness series serving as a core program of the center. ELACC will continue to target their VITA program to encourage all of their participants to join the financial wellness series as well as the Lanzaté! program. They regularly serve over 450 residents through VITA and see this group as a prime population for additional financial capability programs. Lastly, Promesa will be working even earlier in the school year with teachers to better align the timing of the wellness series with the school curriculum, and to help increase promotion of the series particularly to juniors and seniors within the high schools.

Site Snapshots:

Cohort 2 (2015-2016)

Indianola Promise Community: Indianola, Mississippi

Understanding the Community Context

Located in the Mississippi Delta, Indianola sits at a cross-section of our nation's most persistent systemic inequities. Indianola is a southern city marked by anemic opportunity for upward mobility, worsened by racial and socioeconomic disparities that have ingrained intergenerational poverty into the region. Indianola's average income speaks to the financial landscape facing its residents: a rate of \$12,500 per capita—nearly 40 percent lower than the state's. One out of every three households in the community live below the federal poverty line, and roughly 25 percent of the population is unbanked. What is more, youth are at great risk of entering their adult years without adequate academic preparedness and at a marked risk of caring for their own children before the age of 19 years. These disparities are patently experienced by residents based upon their race; 93 percent of those residents who are poor are also African American.

In 2009, with the support of the Delta Health Alliance (DHA)—a regional nonprofit committed to systemic educational and health reform in the Delta—the Indianola Promise Community (IPC) was created to unite health care, education, government, community, and faith-based services to develop a pipeline of academic, family, and community resources. Beginning with prenatal care through high school graduation, these services were aligned to help create a path for students to gain meaningful careers and earn financial independence. DHA and IPC have confronted the fundamental causes of chronic poverty among children and families in their community: uncoordinated and inconsistent access to high-quality early learning opportunities, a chronically low-performing school system, and fragmented enrichment opportunities for youth.

One of the overarching goals of IPC is to improve family self-sufficiency. Therefore, when PolicyLink approached IPC about a potential partnership in 2015, addressing the community's inadequate access to financial knowledge and tools surfaced as priority. Based upon trends in the community and IPC's existing strengths, reaching and meeting the needs of Indianola's young adult population transitioning into college and career was adopted as the preeminent desired outcome for the next year of work.

Identifying Evidence-Based Practice

Addressing and improving systemic barriers facing youth transitioning into college and career has proven challenging for Promise Neighborhoods across the country. Due to mobility and the limited interaction with the K-12 education system, it can often be difficult for lead agencies and partners to maintain relationships with transitioning youth. Evidence from the asset-building field offers great tools for supporting this specific subpopulation.

Financial programming linked to career training: Although not all students will attend a traditional four-year college, they will undoubtedly benefit from higher education and/or job training that will help them secure permanent employment with benefits. As a formal Promise Neighborhoods result area, programming associated with ensuring that neighborhood youth obtain a post-secondary degree or credential can provide an optimal opportunity for linking financial strategies with career planning. Promise Neighborhoods intending to serve this subpopulation should consider building partnerships with local workforce development agencies, institutions of higher learning (especially community colleges and technical schools), and banking institutions to coordinate services and outreach.¹⁹

Incentivized savings products: As previously described, incentivized savings products can serve as optimal tools for Promise Neighborhoods seeking to address systemic barriers to savings and increase the effectiveness of financial literacy programming. Specifically, Individual Development Accounts (IDAs) are particularly advantageous from a procurement perspective given that they are not only available through private partnerships, but are also often offered through federal, state, and local governments. One such example is the U.S. Department of Health and Human Service's Assets for Independence (AFI) project, the largest publicly funded IDA program in which families are encouraged to save for an asset with a match ranging from one to eight times the amount saved. Promise Neighborhoods attempting to access IDA opportunities like that of AFI should be aware of matching requirements and adequately plan for and pursue public and private funding to satisfy this component. This can be accomplished by partnering with a local anchor institution such as a bank or university.

Aligning the Right Mix of Appropriate Solutions and Partners (both New and Existing)

DHA and IPC have a legacy of aligning service providers and institutions throughout the Delta. Many local agencies offering financial literacy services to the community were already engaged in IPC's cradle-to-career pipeline at the outset of IPC's partnership with PolicyLink. This allowed IPC to leverage PolicyLink technical expertise to focus on strategy for refining their system of financial security services, and adding greater nuance and strategic discipline to the marrying of existing programming, partnerships, and funding—in line with the AFI grant.

Identifying Opportunities to Integrate Financial Security into College and Career Readiness Training

Setting its target demographic to youth ages 16–24, IPC chose to focus on young adults participating in its GREAT program and Adolescent Opportunity Programs.

- **GREAT:** The Mississippi Delta can be a challenging economic environment in which to find employment, but IPC and its career readiness partners have identified a number of opportunities to link unemployed youth with jobs. The GREAT (Getting Ready to Excel, Achieve and Triumph) program has been designed to serve young adults ages 16-24 enrolled in coursework focused on phlebotomy or carpentry and assist them with job placement. Because of this group's access to long-term employment, they were ideal candidates for financial literacy training and savings products.
- **Adolescent Opportunity Program:** With a 61 percent overall graduation rate, many Indianola youth struggle to compete in the traditional job market. To address this, IPC partnered with Sunflower and Humphreys Counties Progress, Inc. to offer college access supports and employment preparation programming to former high school students who traditionally would not pursue post-secondary education. Because of this program's focus on college and career planning, they are ideal candidates for financial literacy training and savings products.

Aligning Financial Security Funds and Partnerships with Effective Programming

IPC committed to ensuring that all students who matriculated through these career readiness programs also had access to financial education and savings programs. To accomplish this, IPC pursued both public funding through the Assets for Independence (AFI) program as well as a formal partnership with a local banking partner.

IPC received an AFI grant in 2016 in the amount of \$625,000, allowing them to support individuals in Sunflower County in saving for asset purchases, home ownership, business capitalization, and/or educational opportunities through IDAs. Participants are required to participate in financial literacy training in order to be eligible for the program, creating an optimal opportunity for IPC to both embed financial capability programming into its college and career readiness partnerships, as well as directly connect young adults with opportunities to become banked.

To complement this progress, Guarantee Bank, located in the community, has committed to not only providing IDAs to program participants, but has also committed to matching participants' savings dollar for dollar up to \$500,000. Additionally, Guarantee will offer financial planning guidance to program participants.

Success Story

The benefit of IPC's commitment to youth financial capability is tangible, even in this first year of its IDA strategy. A recent graduate of the GREAT program has saved nearly \$3,000 (including match dollars) to open his own barber shop. He intends to continue using his savings to expand his work by inviting other community members to come and learn how to cut hair, some of whom are fellow GREAT participants. Another participant is working on buying a home. Leveraging existing partnerships, IPC has connected her to a housing counselor at Delta Housing who is assisting her in choosing the right type of home for her and beginning a savings plan.

Most importantly, DHA and IPC have the backing of the larger Indianola community to continue these efforts, endorsing these collaborative, coordinated approaches to improving the financial health and future of its youth. Based on IPC's most recent neighborhood survey, the number of parents who reported talking to their children about college increased by 2 percent from 2014, demonstrating consistent improvement in changing the culture of college readiness in the neighborhood. Similarly, IPC staff and the local Youth Council have begun participating in IPC's financial literacy programming, demonstrating the potential for this work to reverberate throughout IPC's pipeline.

Looking to the Future

As a prerequisite for the AFI grant, agencies must match the grant award. With its partnership with Guarantee Bank secured, IPC is well on its way to fulfilling its match. To fulfill the remaining \$125,000 and to further embed a commitment to savings products within its local partnerships, IPC is pursuing relationships with local universities to dedicate scholarship funds to matching the savings of eligible enrolled students.

While the AFI grant is designated for Sunflower County, DHA and IPC plan to expand over the next several years, eventually serving all 18 counties in the Delta where they currently operate programs. DHA and IPC are investing significant effort in building a solid foundation from the start, incorporating more complete and expansive participant financial data. They are developing a marketing plan with their partners to continue attracting private and philanthropic commitments to match future AFI funding. While these efforts are ongoing, DHA and IPC have engaged in significant strategic planning to ensure that they are building a culture of savings in the Delta.

Chula Vista Promise Neighborhood: Chula Vista, California

Understanding the Community Context

Nestled six miles from the U.S.-Mexico border, the neighborhood of Castle Park in Chula Vista, California, sits between the nation's busiest land border crossing and the thriving regional economy of San Diego.²⁰ Its proximity to booming economic growth presumes a high degree of potential to succeed and wide-ranging access to opportunity, especially for residents newly emigrated to the United States. However, the reality faced by community residents demonstrates the ways in which opportunity remains aloof, despite years of hard work. According to a neighborhood survey, 68 percent of residents did not own their home, fewer than half of households were supported by a full-time working adult, nearly two-thirds received some type of public assistance, and 60 percent of youth qualified for publicly funded health care.²¹ Sixty-five percent of families earn a household income below \$50,000—less than half of the living wage necessary to support a family of four in San Diego County. Castle Park parents desire to support their children in accessing opportunity; however, their own access to opportunity—postsecondary education, living-wage jobs, homeownership—is limited. One need only step on to the campus of a neighborhood target school, the hub of its service coordination, to feel the overpowering sense of pride and connectedness that fuels the community's aspirations for youth and families.

For more than four decades, South Bay Community Services (SBCS) has been challenging systemic inequity in Chula Vista. Closely connected to residents and community partners, SBCS provides supportive services that allow children, youth, and families to realize their desired quality of life, annually touching the lives of more than 50,000 of its neighbors. In 2012, SBCS officially began implementing the Chula Vista Promise Neighborhood (CVP), building off of the momentum of two critical planning years with support from the U.S. Department of Education and partners, including the Promise Neighborhoods Institute at PolicyLink. Over the past four years, CVP and its partners have agreed on commonly desired results for Castle Park residents, making significant progress in improving outcomes for students and their families. CVP has specifically begun to commit greater focus to addressing challenges faced by its first-generation college-going students as well as adults seeking sustainable employment.

When CVP's asset-building partnership with PolicyLink began in 2015, the Promise Neighborhood had made exponential progress in building out a cradle-to-career pipeline of supports for youth and families living in the Castle Park neighborhood. With strong infrastructure in place, PolicyLink and CVP were able to think strategically about ways in which its existing programs could be strengthened to place a greater emphasis on financial security, college readiness, and employment.

Identifying Evidence-Based Practice

Utilizing case management to better connect and align opportunities for youth and adults: Several Promise Neighborhood sites employ case managers, promotores, and volunteers to serve as a personal touchpoint connecting youth and families to all of the services that the sites provide. Promise Neighborhoods lead agencies should look strategically at their systems to understand how case managers can better connect both youth and their parents to job-training programming that incorporates financial skill building such as budgeting, savings, credit management, and other elements. Additionally, case managers should pay special attention to how financial literacy programming, savings products, and employment opportunities across partners are aligned and accessible to community members of all ages.

Aligning and braiding public resources: Like the Indianola Promise Community and other Promise Neighborhoods that have thought creatively about sustaining their continuum of solutions, any community implementing cradle-to-career services can benefit from identifying funding sources for asset building at the local, state, and federal level. In addition to opportunities like the Assets for Independence (AFI) grant, potentially viable funding can be tapped in commonly found resources like the newly authorized Workforce Innovation and Opportunity Act (WIOA), which has provisions explicitly for financial literacy, or HUD's Family Self Sufficiency (FSS) program, which helps low-income families save for homeownership. Promise Neighborhoods leaders may want to consider strengthening relationships with county and city agencies in order to fortify lasting partnerships that could lead to better service provision.

Aligning and Leveraging the Right Mix of Appropriate Solutions and Partners (both New and Existing):

As of 2015, SBCS had been providing financial security programming and job training for adults and youth for 15 years. While this body of work had yielded preliminary success, neighborhood data spoke to the need to expand services to reach a greater percentage of the community, especially around saving for college and employment. To do this, CVP and PolicyLink staff focused on complementary strategies that could catalyze CVP's existing infrastructure of academic and family supports.

Utilizing case managers to reinforce financial health throughout the pipeline: Within CVP's Promise Neighborhood infrastructure was a strong existing network of academic advocates and promotores—academic counselors and community members specifically trained to connect and support community residents through the pipeline of services offered through CVP. These individuals are the links connecting community, youth, partners, services, and the case management system that allows CVP staff to understand if outcomes are improving in the community, and by how much. This created an opportunity to not only increase the financial knowledge of the advocates themselves, but hopefully infuse a focus on, and connection to, the importance of healthy financial practices and financial planning in every family touched by CVP. To facilitate this, CVP leadership utilized a focus group to better understand the existing knowledge of the advocates and then crafted appropriate training for them.

Aligning existing job readiness and employment programming: In response to the needs of Castle Park's youth and adults, CVP created ManPower, an education and employment placement program aimed at high school youth and adults. The program provides cohorts of students with a two-week program called MyLife, in which they are placed in virtual scenarios where they are responsible for securing a job, budgeting for and paying bills, finding housing, among other things. Along the way, they encounter many life-like dilemmas that prompt them to adapt and problem solve. In addition, they develop job readiness skills and are connected with internship opportunities. Similarly, adults can access one of two programs provided in partnership with the California State University at San Marcos, in which they can access employment readiness training, earn college credit, and learn interviewing skills. Utilizing partnerships with local businesses, ManPower connects participants to employment placement opportunities.

Eventually, CVP would like to add an IDA component to the program to help encourage savings. Additionally, it hopes to align internal programming like ManPower to other resources in the community, like the county-sponsored Family Self-Sufficiency program.

Braiding Public Resources with the Continuum of Solutions

Through the County of San Diego, eligible Castle Park residents have access to services through the Family Self-Sufficiency (FSS) program, an initiative to support Section 8 housing voucher recipients pursue their educational and employment goals. As participants increase their income, the county steadily decreases the amount of money paid to participants' landlords, instead depositing those funds into an escrow account that becomes available once participants' goals are met. As a major provider of both financial support and financial planning services for Castle Park residents, CVP decided to align complementary CVP services with FSS, and will connect additional eligible residents in CVP's case management system with FSS supports through academic advocates and promotores.

At the outset of the initiative, this appeared to be a great opportunity. CVP had pre-existing relationships with the county and was confident that creating alignment between each other in service of Castle Park residents would be a mutually beneficial plan of action. Very quickly, however, CVP discovered systemic barriers to seeing this alignment come to fruition. CVP looked internally to better understand how many of its residents were currently benefitting from FSS, and realized a breakdown in its own case management system. While CVP case managers routinely screen youth and families for appropriate services through their intake process, eligibility for FSS had not been included in standard screenings. As a result, whether or not a family could benefit from the program was left to the discretion of individual case managers, creating a high degree of variability in whether residents are evaluated for eligibility correctly. To remedy this, CVP leadership went back to the drawing board to adjust and standardize the enrollment process in their case management system and to make sure that all partner agencies—not just internal case managers at CVP—are tracking eligibility automatically. Case managers are also tracking family income to help diagnose the most appropriate services for each family. Now, when any resident is enrolled in service provided through the CVP pipeline, they and their family are automatically screened for FSS eligibility.

This adaptation has allowed CVP to not only consistently track how many community families are eligible for and utilizing FSS, but also how those participants can be connected to other supportive services in the pipeline. It also has given them an ability to see how residents are using solutions like FSS, and whether they are contributing to improved employment and financial health. With this level of insight, CVP has uncovered a critical barrier to utilizing FSS in San Diego County. As CVP case managers began identifying Castle Park families who might benefit from FSS services, they realized that the income eligibility threshold for the program—100 percent of the federal poverty level—was far below the actual cost of living for the area. Although most families in the community do not earn the benchmark income of \$50,000 that fits the standard cost of living in the county, most families do make slightly more than the anemic \$24,250 limit necessitated by FSS.

This realization has positioned CVP to help lead a conversation within the community on a needed change in the way in which financial services are accessed in Castle Park, and potentially the entire County of San Diego. Because case managers can now see how many Castle Park residents do not qualify for FSS because of the artificially low-income threshold as well as the number of families living below 200 percent of poverty (closer to the county's living-wage threshold), it can begin to build a case for adjusting the county's income threshold for the FSS program, potentially serving thousands of families throughout the South Bay.

Success Story

CVP is not only seeing beneficial outcomes in the areas of academic achievement, workforce development, and financial security—its residents are seeing the cumulative value-add of an effective cradle-to-career system. Current Hilltop High senior Gustavo Aguayo took ManPower's Career Academy course as a junior. Gustavo's main interests are in IT and architecture. At the completion of the three-week course, ManPower and CVP staff were able to connect him with two architects in the Eastlake area where he was able to complete a 40-hour paid internship. Well-versed in several programs this firm uses, Gustavo was able to work on real projects for customers of this firm. Juan Quemada, lead architect, said, "We are very happy with him and his work ethic." In response, Gustavo was quoted as saying, "The course I completed with Manpower through CV Promise really prepared me to know what to expect in the real world of workforce."

Looking to the Future

While coordinating CVP's internal systems and external partnerships has been challenging, CVP is one step closer to building a more holistic, aligned system of supports for Castle Park residents. Additionally, it is deepening its policy and systems influence throughout San Diego County, creating potential to significantly improve financial well-being at the population level. As CVP continues to monitor and strategize around FSS access within its own footprint, it has also begun thinking about ways to deepen its relationships with the County of San Diego in order to improve policies like FSS so that they more accurately reflect the needs of the community.

Lessons Learned



Throughout the past two years of this collaboration, a variety of common challenges and opportunities for innovation have surfaced across all of the sites. The challenges presented an opportunity to learn more about how to best plan and implement family financial security within a cohesive, integrated cradle-to-career continuum, as well as how to best support that process.

- **Capacity Challenges**

Throughout our engagement, every site, regardless of size or funding status, was confronted with the challenge of adequately aligning personnel to plan, oversee, and execute programmatic strategies in concert with their existing body of work. In some cases, sites were cued to identify partners already offering similar solutions and to explore collaboration. In other instances, traditional staffing capacity simply wasn't available. As a result, sites optimized community engagement, leveraging community members with experience in improving their own financial security to act as liaisons and critical informants to help customize practices to best fit the needs and strengths of the community. In other scenarios, this entailed looking inward to train and leverage existing staff. It also prompted Promise Neighborhoods leaders to consider utilizing flexible positions such as AmeriCorps and AmeriCorps VISTAs to fill staffing gaps and to increase organizational grounding in the importance of family financial security.

In the most successful situations, sites had or have intentionally forecasted capacity needs during their strategic planning period. This not only accounts for staff time and value as well as emergency coverage, but also time and intellectual capital that could be lost during transition.

- **Family Engagement**

Like many Promise Neighborhoods across the country, each of the five sites involved in this partnership encountered opportunities to engage neighborhood families through their cultural affiliations with financial practices. While this presented some challenges, it often created opportunity for site staff to express their respect for the cultural diversity of their communities and leverage cultural strengths to reinterpret and align beneficial strategies for both students and their parents. This was especially true in the areas of financial planning and increasing the college-going culture within a neighborhood. Successful sites employed central tenets of the Promise Neighborhoods theory of change: that parents and community members generally have the right, ability, and responsibility—like any other collaborative partner—to govern and contribute to the change they wish

to see in their communities. Sites with the deepest level of cultural alignment sought parents and community members as experts and liaisons, providing opportunity for them to contribute to strategic planning through focus groups and direct engagement, regularly collecting feedback about programmatic effectiveness, and utilizing their communal leadership to represent and liaise with the rest of the community around the benefit of the site's family financial security programming.

- **Distrust of Institutions**

Promise sites are located in low-income communities across the country. These neighborhoods are typically racially segregated, and often have experienced rapid declines due to disinvestment from both the public and private sectors. The neighborhoods hold a community memory and are aware of historic challenges that have made accessing opportunity difficult, and in many instances, unsafe for them and their families. In several of the sites, there was a distrust of financial institutions or any financial documentation that may go to the government. In immigrant communities, this was heightened, for fear of possible deportation or a call to immigration authorities. This mistrust can lead families to seek alternative financial services which are predatory and can lead to damaging consequences that entrench feelings of suspicion, fear, and increased stress. This financial trauma affects entire families, and in some instances led adults to actively keep their children from participating in financial security programming.

- **Policy and Systems Barriers and Opportunities**

Any Promise Neighborhood site seeking to create true integration of family financial security into a transformative pipeline of cradle-to-career services will eventually run into opportunities to influence policy as well as larger systems that affect communities such as the education system, or the health-care system. During the course of our engagement, this fell into three main categories:

- **Utilizing city and county agencies to access**

alternative funding: When building an integrated pipeline of cradle-to-career supports, especially one that prioritizes family financial security, private funding is not sufficient. To ensure longevity and sustainability of their systems, successful Promise Neighborhoods pursue a mix of public and private funding. When incorporating financial supports, highly effective sites aligned their efforts with city and county agencies already engaged in promoting the economic security of their communities. Beyond opening doors to additional

funding and staffing, this connection across agencies also allowed sites to better align these city and county institutions with their results framework and inform these institutions' approaches to serving the financial needs of the community.

- **Challenging prohibitory policies:** In the process of identifying community financial needs and gaps in services, select sites were also able to identify prohibitory policies within city and county agencies, such as the income constraints placed on government programs. These instances provided opportunities to challenge and help reshape these policies, creating more equitable access to financial planning tools within their communities. For example, the Family Self-Sufficiency Program, a primary anti-poverty program of Chula Vista Promise Neighborhood offered to families through the county, had an income threshold that was simply too low for even low-income families in the neighborhood to participate in. Families who were in great need were above the income limit by pennies. This led CVP to begin to figure out how to address this issue with the county.²²

- **Prioritizing and navigating relationships with school officials:** It is imperative that Promise Neighborhoods seeking to embed financial capability programming for youth prioritize and foster constructive relationships with school district officials, school leadership, and educators to align each party's commitment around a common framework and commitment to improved outcomes for students. This will mean building relationships with both school-level staff as well as influential staff who have demonstrated longevity within the school district. Formal memorandums of understanding (MOUs) can help to solidify these partnerships and ensure that student outcome data is available for site leadership to use to regularly assess the effectiveness of programming. Additionally, these partnerships will be invaluable for ensuring student access to programming, allowing sites to engage school staff in conversation around embedding financial literacy programming into school time; coordinating graduation requirements, work-study opportunities, and out-of-school programming with financial tools; and even securing proximate physical space and transportation to ensure that students are able to access programming.

Conclusion



Though Promise Neighborhoods are only a handful of years into their lifespan, the need, desire, and commitment of communities across the country to support positive outcomes from cradle through career are nothing new. Yet the effects of intergenerational family and community poverty persist in stunting these efforts. If lasting, widespread systems change is to be accomplished on behalf of children and their families, the intersection of family financial security and academic, social, and health outcomes along the entirety of the lifespan must not only be acknowledged, but intentionally addressed through targeted programming and policy change. While integrating family financial security across a child's academic trajectory is essential to placing them on strong financial footing, efforts such as this will be superseded by the lack of comprehensive policy reforms. Low-income communities regularly face the compounding impacts of racialized policies that keep them from accessing opportunity. For example, African Americans carry a disproportionate student debt burden compared to their White peers, yet at the same time they are the group least able to access responsible, affordable consumer credit. This is not unrelated to stagnant wages and decreased access to affordable housing close to job centers. When these issues are considered collectively, it becomes clear how financial insecurity looms over

low-income families due to structurally racist and classist public policies. Reform of financial policies and practices is needed at the local, state, and federal levels if we want to ensure financial security for all.

Over the course of the past two years, the five neighborhoods featured in this partnership have taken up that charge and prioritized the inclusion and coordination of this result area for their children and families. As a supportive intermediary, the Promise Neighborhoods Institute at PolicyLink shares the sense of urgency around this imperative, and we are excited to share our insights from this advantageous partnership to help guide other supporters and partners of Promise Neighborhoods in creating the best opportunities for children and their families to gain economic security. It is our hope that these insights not only help to inform the strategic processes of other Promise Neighborhoods communities seeking to embed financial security opportunities into their pipelines, but also testify to the importance of ensuring that this critical work continues to be supported by public, private, and philanthropic partners.

We applaud and look forward to continuing to partner with these communities to build ladders of opportunity for all.

Notes

- 1 Bernadette D. Proctor, Jessica L. Semega, and Melissa A. Kollar, U.S. Census Bureau, Current Population Reports, P60-256(RV), *Income and Poverty in the United States: 2015*, U.S. Government Printing Office, Washington, DC, 2016
- 2 W. J. Yeung and K.M. Pfeiffer, "The Black-White Test Score Gap and Early Home Environment," April 2008, *Social Science Research* 38 (2), 412-437.
- 3 "Diverging Pathways: How Wealth Shapes Opportunity for Children," Insight Center for Community Economic Development, <http://www1.insightcced.org/uploads/CRWG/DivergingPathways.pdf>.
- 4 2016 Assets and Opportunity Scorecard, Corporation for Enterprise Development, http://assetsandopportunity.org/assets/pdf/2016_Scorecard_Financial_Assets_Income_Report.pdf.
- 5 Rebecca Tippet, Avis Jones-DeWeever, Maya Rockeymoore, Darrick Hamilton, and William Darity, Jr., *Beyond Broke: Why Closing the Racial Wealth Gap is a Priority for National Economic Security*, Center for Global Policy Solutions, 2014, http://globalpolicysolutions.org/wp-content/uploads/2014/04/BeyondBroke_FINAL.pdf.
- 6 Continuum of cradle-through-college-to-career solutions or continuum of solutions means solutions that— (1) Include programs, policies, practices, services, systems, and supports that result in improving educational and developmental outcomes for children from cradle through college to career; (2) Are based on the best available evidence, including, where available, strong or moderate evidence (as defined in this notice); (3) Are linked and integrated seamlessly (as defined in this notice); and (4) Include both education programs and family and community supports. For more information visit <https://www.gpo.gov/fdsys/pkg/FR-2016-07-08/pdf/2016-16130.pdf>.
- 7 Alexandra Bastien and Solana Rice, *Integrating Family Financial Security into Promise Neighborhoods: A Resource and Implementation Guide* (Oakland, CA: PolicyLink, 2014).
- 8 For more information on the developmental stages associated with building a Promise Neighborhood, please see *A Developmental Pathway for Achieving Promise Neighborhoods Results* available at <http://bit.ly/2a9Tval>.
- 9 Jennifer Engle, et al. "Straight from the Source: What Works for First-Generation College Students," The Pell Institute for the Study of Opportunity in Higher Education. December 2006. https://www.tgslc.org/pdf/files-sfts_what_works.pdf.
- 10 "Bastien and Rice, *Integrating Family Financial Security into Promise Neighborhoods*, 22.
- 11 David Neville and Mark Huelsman, "Increasing College Completion Among Low Income Students through Savings," New America Foundation, October 2009. <https://www.newamerica.org/asset-building/policy-papers/increasing-college-completion-among-low-income-students-through-savings/>.
- 12 City of Orlando, Parramore Kidz Zone. <http://www.cityoforlando.net/parramorekidzzone/>.
- 13 U.S. Census Bureau, 2006 census.
- 14 Bastien and Rice, *Integrating Family Financial Security into Promise Neighborhoods*, 25.
- 15 Ibid.
- 16 City of Orlando, Parramore Kids Zone. <http://www.cityoforlando.net/parramorekidzzone/programs/>.
- 17 "Parent Involvement in Schools," Child Trends Data Bank, September 2013, <http://www.childtrends.org/indicators/parental-involvement-in-schools/>.
- 18 "Bastien and Rice, *Integrating Family Financial Security into Promise Neighborhoods*, 40.
- 19 Ibid, 23.
- 20 Chula Vista Promise Neighborhood, "Promise Neighborhood Grant Application." South Bay Community Services. July 2012. <https://www2.ed.gov/programs/promiseneighborhoods/2012/appsouthbay.pdf>.
- 21 Ibid.
- 22 At the time of the release of this report, the County of San Diego was in the middle of a process of considering the income threshold for the Family Self Sufficiency program.

Appendix

Federal Promise Neighborhoods Results and Indicators

Table 1: Education Indicators and Results They Are Intended to Measure

| Result | Indicator |
|---|---|
| 1. Children enter kindergarten ready to succeed in school. | <ol style="list-style-type: none"> # and % of children birth to kindergarten entry who have a place where they usually go, other than an emergency room, when they are sick or in need of advice about their health # and % of three-year-olds and children in kindergarten who demonstrate at the beginning of the program or school year age-appropriate functioning across multiple domains of early learning as determined using developmentally appropriate early learning measures (as defined in the Federal Notice) # and % of children, from birth to kindergarten entry, participating in center-based or formal home-based early learning settings or programs, which may include Early Head Start, Head Start, childcare, or preschool |
| 2. Students are proficient in core academic subjects. | <ol style="list-style-type: none"> # and % of students at or above grade level according to state mathematics and reading or language arts assessments in at least the grades required by the ESEA (third through eighth and once in high school) |
| 3. Students successfully transition from middle school grades to high school. | <ol style="list-style-type: none"> Attendance rate of students in 6th, 7th, 8th, and 9th grade |
| 4. Youth graduate from high school. | <ol style="list-style-type: none"> Graduation rate (as defined in the notice) |
| 5. High school graduates obtain a post-secondary degree, certification, or credential. | <ol style="list-style-type: none"> # and % of Promise Neighborhood students who graduate with a regular high school diploma, as defined in 34 CFR 200.19(b)(1)(iv), and obtain post-secondary degrees, vocational certificates, or other industry-recognized certifications or credentials without the need for remediation |

Table 2: Family and Community Support Indicators and Results They Are Intended To Measure

| Result | Indicator |
|--|---|
| 6. Students are healthy. | <ol style="list-style-type: none"> # and % of children who participate in at least 60 minutes of moderate to vigorous physical activity daily # and % of children who consume five or more servings of fruits and vegetables daily |
| 7. Students feel safe at school and in their community. | <ol style="list-style-type: none"> # and % of students who feel safe at school and traveling to and from school, as measured by a school climate needs assessment (as defined in the Federal Notice) |
| 8. Students live in stable communities. | <ol style="list-style-type: none"> Student mobility rate (as defined in this notice), or students live in stable communities |
| 9. Families and community members support learning in Promise Neighborhood schools. | <ol style="list-style-type: none"> For children birth to kindergarten entry, the # and % of parents or family members who report that they read to their child three or more times a week For children in the kindergarten through eighth grades, the # and % of parents or family members who report encouraging their child to read books outside of school For children in the ninth through 12th grades, the # and % of parents or family members who report talking with their child about the importance of college and career |
| 10. Students have access to 21st century learning tools. | <ol style="list-style-type: none"> # & % of students who have school and home access (and % of the day they have access) to broadband internet (as defined in the Federal Notice) and a connected computing device, or students have access to 21st century learning tools |

Author Biographies

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Alexandra Bastien, senior associate, works to lift up policy solutions pertaining to wealth inequality across the nation, from a lens of equity. She conducts research, provides technical expertise, and helps to lead and develop strategies that advance financial security for all.

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Jessica Pizarek, program associate, supports local leaders across the country as they design opportunity back into their communities for all children, from cradle to college and career. She provides technical expertise to communities seeking to plan, operationalize, and sustain cradle-to-career systems, drawing from her extensive experience with the national Promise Neighborhoods network.



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