

A photograph of a woman and two children. The woman is on the left, looking towards the right. A young girl is in the center, holding a white piggy bank. A young boy is in the foreground, holding a one-dollar bill. They are all looking at the piggy bank and the bill. The background is dark and out of focus.

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

The ASSET Initiative Partnership Environmental Field Scan Report

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## Executive Summary

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

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

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

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

### *Making Integration Successful: Key Facilitators and Barriers*

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

- **Program Goals are Paramount:** Unless we can make direct links to the specific contributions that an asset-building strategy will make to the goals of a particular office or program, our attempts at integration will be unlikely to succeed at scale.

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

### ***Recommendations on “Promising Practices” and AIP Tools***

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



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

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

The recommendations that follow provided a menu of options for OCS to consider and prioritize. Ultimately, OCS chose the practices marked “Specific Practices to Promote and Replicate”, to pursue during the base period of the contract, which ends September 27, 2013. Other “Promising Practices” may be selected in the future option year periods.

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

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

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

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

### *AIP Tools, Training, and Technical Assistance*

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

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

### *Conclusion*

As evidenced by the rich array of activity documented in the course of conducting this field scan, OCS is to be commended for the amount of innovation, excitement and experimentation it has catalyzed through the various ASSET Initiative projects over the past



several years. Because of this effort and investment, there is a real opportunity to generate measurable improvements in financial security outcomes for vulnerable families during the next phase of work in the ASSET Initiative Partnership. By aligning asset-building strategies within broader program goals, leveraging current operating standards, and building on existing family interactions, we can establish a strong foundation for asset-building strategies to be sustainably embedded into a range of HHS programs.

The very process of conducting the field scan generated more excitement and desire in the field to advance even further the work of integrating asset-building strategies. OCS, together with contractors CFED and its partner ICF, will be acting quickly on the recommendations and immediately move forward with work in the main project areas approved. OCS has a real opportunity to build on the current momentum and make the next phase of the AIP a tremendous success – for achieving AFI and OCS goals, for helping other ACF programs to do the same, and – most importantly – for increasing the financial security of millions of Americans.

## 1 Introduction

The Office of Community Services (OCS) within the U.S. Department of Health and Human Services' (HHS) Administration for Children and Families (ACF), is thoughtfully and proactively considering what is required at the household level to strengthen families and



build financial security over time. Through its ASSET Initiative Partnership (AIP) and the six strategies it has advanced through the Initiative—financial education, accessing federal and state benefits, tax credits and filing assistance, getting banked, managing credit and debt, and savings and Individual Development Accounts—OCS is seeking to address the central and interrelated problems families face in achieving financial security.

This “second-generation” ASSET Initiative Partnership represents a critical opportunity to build on the foundational ASSET Initiative work that OCS began in 2009 to foster synergies among programs funded and administered by ACF at the local, state and national levels with the goal of integrating its six core asset-building strategies into virtually every ACF program. The ASSET Initiative Partnership will:

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

The ASSET Initiative Partnership recognizes six important asset-building strategies that, taken together, holistically address the financial security of households. This diversity of strategies means that we can flexibly deploy strategies that are appropriate to programs and the households they serve – meeting people where they are in life. Ideally, households will be able to move through a continuum of asset-building services. This offers an important opportunity to increase the scale and reach of the federal Assets for Independence (AFI) program, both through finding new places and partners through which to launch local AFI initiatives, and also through identifying innovations in the uses of and audiences for AFI funding.

By deploying a range of asset-building services, the AIP will create an all-important pipeline of AFI savers. Not every household is ready today to save in an IDA – they may first need to address other critical components of financial security, such as employment, getting banked,

or repairing credit. By increasing opportunities for low-income households to move through these fundamental stages of the financial empowerment continuum, the AIP will help position families to be ready to successfully capitalize on the opportunity of an IDA when the time is right.

Finally, this next-generation phase of the ASSET Initiative provides an unprecedented platform to showcase this groundbreaking and laudable work at a national level. HHS, ACF and OCS, are, through the ASSET Initiative Partnership, engaging in truly innovative efforts which deserve to be spotlighted – to build public knowledge of the impact of asset-building strategies such as AFI; to stir up increased interest among prospective partners; and to raise awareness of the Department’s leadership and vision in this area.

To launch the ASSET Initiative Partnership and ensure that the activities we implement meet these ambitious goals, an environmental field scan has been conducted from January to March 2013. This report provides an analysis of trends in integrating asset building that emerged through the field scan; a summary of the specific practices that were chosen to be promoted and replicated, other “Promising Practices” that may be selected in the future option year periods; and ideas for technical assistance tools and templates the AIP can provide the field.

## 2 Current Status and Trends in Integrating Asset-Building Strategies

Through the AIP field scan, CFED and our partner ICF conducted more than 80 interviews and reviewed a wide range of documents from the past ASSET Initiative contracts. In this section, we outline our goals in analyzing this information and the major trends in asset-building integration that were identified.



### AIP Tools

*Look for these boxes to identify useful resources the AIP can provide to the field*

Throughout the document, we make recommendations regarding the types of technical assistance required to continue building on the success of the past ASSET Initiative work. Call-out boxes marked “AIP Tools” (see example at left) will showcase where the AIP can generate field-building resources that ease barriers to asset integration.

## 2.1 Goals of the Field Scan

To date, integration of asset-building strategies within HHS have been piloted largely through the first set of eight ASSET Initiative partnerships, through innovative IDA providers and other community-based organizations, by agencies at the state and local levels, and through large, private-sector employers. The progress made thus far offers much opportunity – but also a necessity to assess, prioritize and pull forward those practices that hold the most promise for scaling these services to meet the needs of more low- and moderate-income families. The first step in this process is an environmental field scan to capture the activity and learning to date, which will inform the development of a cohesive and coherent strategy for the AIP.

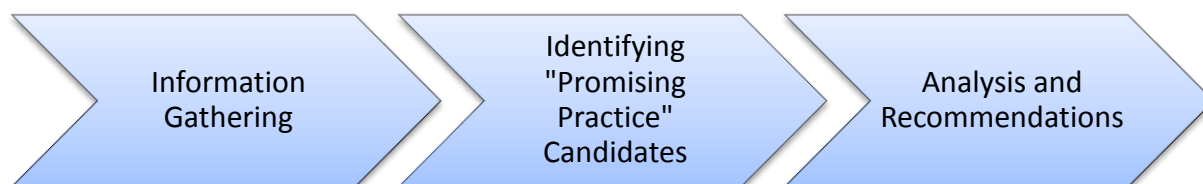
The goal of the environmental field scan is to identify:

- The types of practices that have either successfully integrated asset-building strategies into other federal programs, or have strong potential to do so;
- Key facilitators and barriers to scaling asset-building strategies within federal programs;
- The offices and regions where asset-building integration seems to be best suited or has seen the most success thus far;
- The practices we recommend replicating through training and technical assistance support;
- The ideas we recommend pursuing further to bring to a pilot stage; and
- Training and technical assistance products that the AIP should produce in order to successfully promote these “Promising Practices.”

For the purposes of this document, a “Promising Practice” follows the standard ACF definition, and is a practice “with at least preliminary evidence of effectiveness in small-scale interventions, or for which there is potential for generating data that will be useful for making decisions about taking the intervention to scale the results [to] diverse populations and settings.”<sup>1</sup>

## 2.2 AIP Field Scan Process

Figure 1: AIP Field Scan Process



<sup>1</sup> Language taken from communication with Janelle George, AFI Program Manager, on March 4, 2013.

In order to identify and assess the most promising of these practices, CFED conducted the environment field scan in several stages.

This process involved:

*Step 1: Information-Gathering*

- Surveying the eight past ASSET Initiative partnerships:
  - Analyzing key documents and deliverables from these contracts.
  - Conversations with contractors and key consultants involved in these projects.
  - Conversations with HHS and other agency staff involved, including Regional Administrators and Regional and State Program Managers.
- Discussions with experts, both within HHS and externally, to include:
  - Strategic conversations with HHS leadership regarding agency priorities.
  - Conversations with HHS staff involved with other asset-building programs in ACYF, Child Care, Head Start, OCSE, ORR, ANA, OFA and in the regional offices.
  - Discussions with other leaders in the field of integrated service delivery, including at the Department of Housing and Urban Development (HUD).
- Soliciting the public for project examples:
  - Leveraging existing channels to solicit input on examples of other projects that integrate asset building. We asked the members of CFED's Assets & Opportunity Network generally what types of asset-building integration work they were aware of and interested in seeing scaled.

In total, we held conversations with over 80 different individuals either involved in the previous ASSET Initiative contracts or current staff at HHS.

*Step 2: Identifying "Promising Practice" Candidates*

During the information-gathering phase, our team documented examples of practices where one or more asset-building strategies were being integrated into an existing HHS or other federal program. We ultimately gathered more than 80 such examples and analyzed the successes and lessons learned from these practices. During discussions with agency staff and nonprofit leaders, we also discussed what work might be done to carry successful practices forward and what types of training and technical assistance might be required in order to do so. This allowed us to make recommendations on next steps for many of the individual practices.



### *Step 3: Analysis and Recommendations*

After further analysis, we were able to group similar practices together and reduce the list to 57 examples of practices where asset-building strategies were being disseminated through trainings, partnerships, referrals, and direct service provision. We then evaluated these practices based on three criteria: the ability to gather evidence of their impact, the innovative nature of the work, and the potential to reach large scale (more details on these criteria can be found in Appendix 5.1) to use in shaping our recommendations (see Section 3.2).

We have also undertaken a series of more specific trend analyses, including:

- What factors are involved when asset-building integration is more or less successful (Section 2.4);
- Which asset-building strategies were being utilized more than others, and what has been learned thus far about which asset-building strategies are more or less relevant for specific populations (Section 2.5)
- The necessary pre-conditions for successful integration, which allow us to offer an office-by-office analysis of the potential for asset-building integration within other HHS programs under the AIP (Section 2.6).

The remainder of Part 2 documents this trend analysis. Part 3 provides the “Promising Practices” and the types of training and technical assistance activities that will be necessary to successfully scale these practices.

## **2.3 Integration Trends**

### **2.3.1 Defining “Integration”**

The AIP is grounded in the goal of better integrating asset-building strategies within existing human service programs such as TANF, housing supports, child support, child welfare, early childhood education, and others. These programs already have extensive infrastructure, front-line staff engaging directly with low- and moderate-income families, and in many cases, established training systems. They also have existing programmatic goals driving the day-to-day work and performance management for these staff. Integrating asset-building strategies would, in many cases, involve leveraging that existing infrastructure and staff to extend access to financial education and counseling, financial products, tax credits, and other benefits through the family’s relationship with that front-line service provider (often a case manager or a teacher).

However, front-line staff are stretched thin, and high caseloads and tightening budgets make it difficult to discuss “add-on” services. While the idea of adding asset-building strategies on top of these systems is logical to many involved – because it makes sense that low-income families struggling to make ends meet would benefit from financial counseling, credit repair, tax credits, and the like – implementation of such an effort must be approached with a clear-eyed, realistic focus on what is practical and feasible to achieve given programs’ existing workloads, other competing priorities, and the stresses of limited time and resources.

As Figure 2: The Integration Continuum illustrates, our analysis reveals integration occurring along two axes:

- **Direct Service Provision vs. Partnerships and Referrals:** Programs must choose between requiring their front-line staff to provide an asset-building service directly, or relying instead on a network of partnerships with external organizations to whom their staff refer clients. Within this continuum also lies the possibility of making in-house referrals to other programs within the same agency, or, as in models such as the United Way’s SparkPoint Centers, referrals to different agencies co-located in the same space.

Wherever an organization chooses to place itself along this continuum, front-line caseworkers will need further training – whether on how to be a financial counselor, or how and when to refer a client to a financial counselor. A missing tool for the sector is an easily customizable referral pipeline that helps staff know which direct services they are responsible for versus which services are better referred out to other programs or agencies.

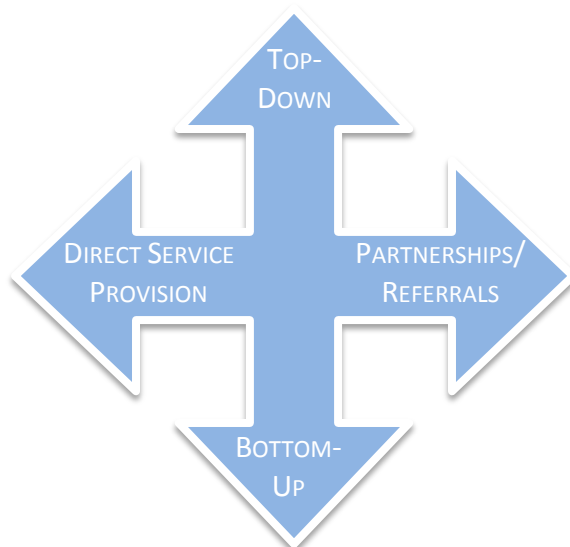
- **Top-Down vs. Bottom-Up:** The catalyst for integration can happen from above or below. We have seen top-down approaches where administrative rule changes – such as adding financial security measurements to program objectives – create the impetus for increased integration of asset-building strategies. Another top-down approach is



#### **AIP Tool: Templates for Referral Pipelines**

*Customizable tools programs can adapt to help staff know when they help a family directly and when they refer out.*

**Figure 2: The Integration Continuum**



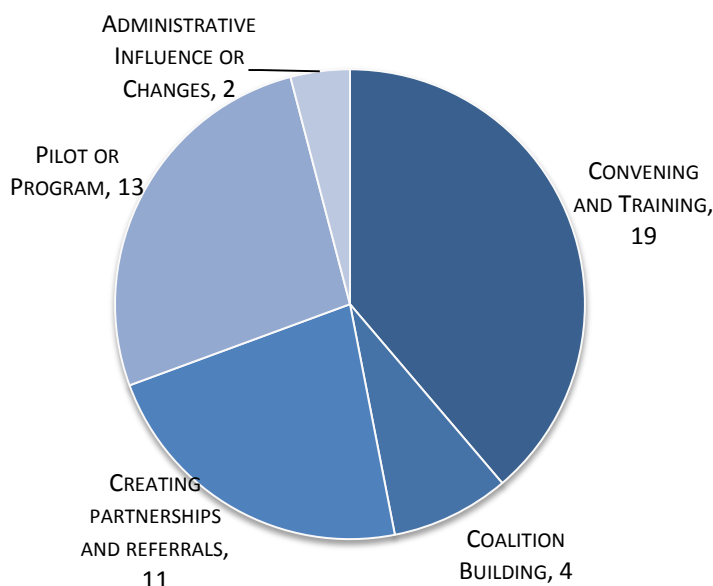
to change the way Funding Opportunity Announcements focus on asset-building strategies within them. For example, a joint funding opportunity between ANA and OCS provided opportunities to target IDA provision at native communities. Farther down the continuum, federal agencies can provide information on why asset building is important and offer access to resources to help local organizations implement these approaches, such as the Information Memorandum (IM) the Offices of Child Care and Head Start issued to their grantees in partnership with the Office of Community Services in August 2011. The IM stressed the importance of asset-building strategies for the population they served and provided information on resources grantees could draw upon to strengthen their asset-building services to families.

On the other hand, bottom-up approaches also abound, through which local agencies begins integration without any impetus from funders or government rules. Usually, they are identifying household needs and plugging gaps where they can. For instance, domestic violence service providers fundraising for and implementing matched savings programs for DV survivors to fund car purchases as a first step on the pathway towards financial independence are but one example of bottom-up approaches we unearthed in this research. In a similar vein, when child support staff in Region II met some resistance on the part of state child support enforcement officials with regard to providing asset-building services to non-custodial parents, they began working on a discrete, local project to provide referrals to financial counselors and on-site account opening for non-custodial parents in schools during the annual “Take Your Child to Work Day.” They will use results from this exercise to foster further dialogue with state agency officials about the utility of offering such services to non-custodial parents.

### **2.3.2 Types of Integration Projects**

Of the 57 different practices we identified in the field scan, Figure 3 shows the five main types of integration practices that are typically implemented and how many of each appear in our 57 “Promising Practices” Candidates.

**Figure 3: Types of Integration Practices**



Taken together, these five types of integration practices provide a roadmap for the range of approaches for which the AIP may ultimately advocate. Below, we describe examples we found of each type of practice.

### *Convenings and Trainings*

This was the most popular type of practice that we found, representing 19 of the 57 practices. Particularly in the regional ASSET Initiative project, there were multiple opportunities provided to provide training on asset building at conferences such as:

- TANF directors' meetings
- Family Financial Stability Summits (organized in most regions)
- National Pathways to Adulthood Conference
- Webinars with Children's Bureau Child Abuse Prevention (CBCAP) grantees and Independent Living Coordinators
- Education and training on linking to VITA sites and promoting the Earned Income Tax Credit (EITC), which was conducted in almost every region and across multiple offices

In previous ASSET Initiative work, a stable of resources were developed that helped to define asset-building strategies for a range of audiences. This work can be strengthened by further adding standard training materials that provide more concrete guidance on implementation of integration into systems such as child welfare, child support, early childhood education, workforce development, and housing.

### *Creating Partnerships and Linkages*

Creating partnerships and linkages between federal programs and asset-building providers was another type of promising practice found in the field scan. Two examples stand out:

- In Montana, Arkansas, Louisiana, Texas, Pennsylvania, West Virginia, Washington, DC, and Oregon, the child care and Head Start communities used their networks (such as the Child Care Resource and Referral Network and state Head Start associations) to promote the availability of Individual Development Accounts (IDAs) to help fund ongoing education for early childhood educators to gain degrees or certifications. This has resulted in new, successful IDA savers who have increased competencies and job security, and provided a new pipeline of IDA savers for AFI grant
- 
- AIP Tool: Partnership Guidance**
- Tips for successful partnership and referrals  
based on practical experience to date*
- Partnerships that refer families to VITA sites to access the Earned Income Tax Credit (which can significantly boost low income families' annual income) have occurred in many settings. Examples include:
    - The Welfare Peer Technical Assistance Network sponsored several webinars on engaging TANF participants with tax assistance and EITC, and instituted a Georgia EITC/Asset-Building Statewide Coalition Meeting. As a result, from 2009 to 2010, Georgia saw an increase of 32,674 EITC returns, with a total value of more than \$74 million.
    - In 2010, OFA disseminated information about EITC and other tax credits to targeted areas in Hawaii, Illinois, and Los Angeles, resulting in a substantial increase in EITC returns. Altogether, in these three places, nearly 36,000 additional EITC returns were filed, representing a stunning additional tax benefit of more than \$115 million to these low-income families.
    - In the 2013 tax season, three Head Start sites in New York City are partnering with the city's largest VITA provider to provide mobile tax services on-site to the families they serve.

To make these partnerships even more robust and replicable, the AIP can provide better guidance on which partnerships are yielding substantial results for families and how to structure those partnerships for success.



## Pilots or Programs

We found thirteen examples of direct service provision taking place, either through pilots to test an innovation in asset-building integration, or through wholesale changes in programs being implemented across the board.

- In Oregon, Pennsylvania, and Massachusetts, pilots with Head Start brought financial education to staff and parents. In Massachusetts, the pilot project provided financial education simultaneously to preschool students and their families, with support from family service workers trained in financial counseling methods. In Pennsylvania, two Head Start sites partnered with PNC Bank to provide financial education to staff, students, and parents. According to the latest data available, in the Pennsylvania program's first year, 292 parents have attended a financial education class, 608 parents have a financial goal in their Family Development Plans, and more than 2,000 children participated in the preschool financial education curriculum.
- In some places, a robust partnership between TANF offices and refugee resettlement agencies has emerged. Two resettlement centers in Maryland have TANF caseworkers on-site who offer SNAP, Medicaid, TANF and other benefits assistance. In Utah, a Refugee Team has established a "one-shop stop" which connects refugees to TANF, SNAP, Medicaid, and language and employment services upon their arrival, and allows refugees to receive more comprehensive case management. In Illinois, Kentucky, North Dakota, and Minnesota, there is significant collaboration



### **AIP Tool: Evaluation Technical Assistance**

*TA for pilot projects at program design phase to define outcome tracking systems; support during data capture and analysis*

between state and local TANF offices, and state and nonprofit refugee services to provide refugees with TANF information as well as refugee-specific job readiness training.

One struggle these pilot programs have shared is how to simultaneously articulate the asset-building outcomes for families (e.g. metrics such as opening bank accounts, dollars saved, access to tax credits, increases in credit scores, etc.) alongside the contribution these metrics

make to other program goals. As will be noted in Section 2.4, the lack of a solid evidence base has been a barrier to integrating asset-building strategies at scale. These types of pilots offer an excellent opportunity to track such evidence in a more controlled environment, if they are designed to capture outcomes from the beginning and have robust data capture and analysis resources available to them. Indeed, we recommend that this must be a core feature of any AIP support of a pilot or program, to ensure that the opportunity to concretely tie outcomes to HHS program goals is not lost.

### *Networking with Coalitions and Coalition Building*

In a few instances, the momentum built by participating in convenings and other trainings has led to the development of a coalition of community practitioners formed to support specific asset-building goals. Examples include:

- East LA Community Corporation, Montebello Housing Development Corporation, Watts Century Latino Organization, Social Compact, and the Pan American Bank partnered with the support of Region IX ORA and consultants to form the Latino Asset Building Initiative in Los Angeles. The Initiative is applying for an AFI Grant in Spring 2013.
- The Minnesota Legislative Commission to End Poverty used the six asset-building strategies as recommendations in its report to the Legislature. A task force was convened, with the goal of identifying funding streams to support a statewide initiative. Ten state departments convene regularly with the support of Governor Dayton to integrate financial education in programs.

### *Administrative Influence*

In several instances, federal programs came together to influence the ways grantees might consider integrating asset-building activities into their programs, either directly, through building it into a funding stream, or indirectly, through highlighting its importance and the resources available to help with implementation. Examples include:

- The Offices of Child Care and Head Start, with the support of the Office of Community Services, issued a joint memorandum in August 2011 to Head Start and Early Childhood grantees and CCDF administrators linking asset-building strategies to Head Start and Child Care program goals and providing links to further resources.
- ANA and OCS partnered to issue a joint Funding Opportunity Announcement to fund Individual Development Accounts (IDAs) especially targeted to Native populations.

## **2.4 Making Integration Successful: Facilitators and Barriers**

In our analysis, we took note of factors that seemed critical to the successful integration of asset building practices and what barriers might be impeding integration. In this section, we offer a synthesis of these facilitators and barriers.

#### 2.4.1 Program Goals are Paramount

Almost universally, the stakeholders with whom we spoke laud asset-building strategies such as financial education as important for families. Yet this may be an insufficient catalyst when we are proposing to make fundamental – and sometimes substantial – changes to how programs operate on the ground. Unless we can make direct links to the specific contributions that an asset-building strategy will make to the goals of a particular office or program, our attempts at integration will be unlikely to succeed at scale.



##### *AIP Tool: Goals Mapping*

*Easy tools that link asset-building strategies and the outcomes they produce to goals for other HHS programs*

Specifically, some offices saw clear, direct linkages between their primary missions and the role of financial empowerment tools:

- OFA staff expressed strong interest in integrating asset building into existing systems for workforce assessment, job readiness, or employment – with an eye to leveraging asset-building strategies in service of TANF’s workforce development goals.
- OCSE is focused on ensuring stable and regular child support payments, and an overall increase in child support payments and reduction of child support debt. Many OCSE staff and several state child support enforcement agencies clearly see the contribution that asset-building strategies would make toward helping both custodial and noncustodial parents achieve these goals.

However, most of this enthusiasm lies at the level of gut instinct and anecdote. More work is needed to help document the impact of these projects on program goals. One example where this is being done well is with the Building Assets for Fathers and Families (BAFF) grantees, who have done an admirable job of linking their work to reductions in child support debt and have robust outcome tracking systems. On the other hand, there are also missed opportunities. For example, while the Office of Child Care has helped link child care providers to IDAs, our interviews did not immediately yield a direct link between their work and the provision of asset-building strategies to the families they serve. A recent focus on parent engagement has not yielded more specific guidance on how asset-building tools might be considered in that context.

### 2.4.2 Finding and Cultivating the *Right* Champions

While identifying champions for asset building may seem a fairly obvious recommendation, we found that the characteristics of an “ideal” champion varied quite a bit from program to program.

For instance, HHS Regional Administrators can play a key role as asset-building champions, and certainly in places where the Office of the Regional Administrator actively championed the work, we saw more integration practices moving forward (e.g., Regions II and III).

Enthusiasm at the level of state officials, however, also seems to be a frequent catalyst for moving projects forward in a substantial way. When a state-level administrator gets actively engaged – such as the Kansas Child Support Director or the Montana State Child Care Administrator, both of whom moved forward on substantial pilots in their states – projects may move more quickly to execution. Absent that, a motivated regional or federal staff person may need to find work-around projects whose outcomes will help to generate more excitement, as in the case of Region II child support enforcement staff who focused on the New York City “Take Your Child to Work Day” pilot when they met with resistance to the idea of a broader asset-building effort at the state level.

### 2.4.3 Addressing Capacity Issues

Overall, we found that building the capacity for staff to implement asset-building strategies was a common theme throughout the field scan.

Federal staff are in general supportive and willing to be trained on asset building. The more this training took place, the more champions for asset building were developed, helping to pave the way for programmatic changes. However, front-line staff in particular need more practical trainings and tools to implement asset-building strategies. In a context where staff are often stretched thin – and funding dollars often do not support professional development activities – it can be hard to find the time and resources to implement these new efforts. One workforce development agency relayed that because their state and federal contracts require all case manager time to be spent with clients, training must take place on federal holidays or in online courses completed on nights and weekends. This is not an ideal environment in which to equip staff with new skills.



#### **AIP Tool: Staff Capacity Building**

*Training tools that help build staff's own personal financial knowledge as well as their ability to support clients*

In many cases, training on asset-building strategies for front-line staff should begin with

their own personal finances. Often, because staff were reticent about their own personal financial knowledge, they did not feel comfortable bringing up financial issues with the clients they serve. Trainings for front-line staff supported by the AIP must take this into consideration.

Training alone will not overcome the capacity issue – as mentioned earlier, staff are often stretched thin and juggling competing priorities. Rather, program design also needs to consider what is feasible for front-line staff to implement directly and what is better conducted through partnerships and referral services. For example, the advice we received with regard to working with the Office of Child Care was that the most successful strategies to engage with this office would be narrowly targeted and not create any additional workload for OCC staff or partners. In this environment and many others, referrals would certainly be the best course of action.

#### **2.4.4 Finding, Communicating, and Collaborating with Local Resources**

The availability of resources and partnerships within a local community – and how we communicate their availability – plays an important role in the success of asset-building integration approaches. For example, we have seen these initiatives bloom in New York City, where the local Office of Financial Empowerment provides a range of resources to local organizations on ways to integrate financial counseling directly or refer out to their own Financial Empowerment Centers.

When it comes to working with specific populations, asset-building integration is more successful where there is a high concentration of that population. For example, where there is a significant proportion of refugees in the community, organizations have been able to more comprehensively integrate asset-building strategies because large-scale, sophisticated systems for supporting these individuals already exist.



#### ***AIP Tool: Resource Lists***

At a local and regional level, the Federal Reserve Bank and the Federal Deposit Insurance Corporation (FDIC) have proved willing partners to provide financial assistance for convenings and meetings around asset building. Lending their name and support to such activities may increase interest from other community members and offer a sense of credibility.

*A template for creating local Asset Building Resource Lists that include Assets & Opportunity Scorecard data and available asset building resources in a community*

Leveraging business interest in the region has also led to creative partnerships. PNC Bank – headquartered in Pittsburgh – provided substantial support to the Head Start pilot in



Pennsylvania, including the use of their established curriculum for financial education. In Delaware, several large private employers have collaborated with the state Office of Financial Empowerment to bring asset-building services to their employees.

A Financial Asset Building Resource List was a useful tool for federal staff in Region V and helped them to foster *connections between programs operating in the same geographies to enhance partnership and referral services. Similar lists could be created for each region or state. Such a list could incorporate data on household financial security and other key metrics<sup>2</sup> to build the case for asset building and help organizations find other asset-building services providers to partner with.*

#### 2.4.5 Finding Appropriate Messages for Families

It is important to consider how asset-building strategies are presented to families and how they should be tailored to the different populations being reached by HHS. For example:

- Asset limits represent a significant practical and psychological barrier to savings among families receiving TANF. Program design, particularly if focused specifically on savings, must take asset limits into account, and/or otherwise mitigate the “chilling effect” on families based on fear that they could risk losing benefits if they save.
- Region VII’s successful engagement of Native American tribal governments is attributed in large part to an understanding of and respect for the cultural norms of these groups with regard to asset building and financial management, and an approach that reflected those sensitivities.
- Stakeholders for Runaway and Homeless Youth populations noted that financial education materials targeted to these young people should eliminate pictures of and messages about families, given the lack of attachment this group has to their own families. Similarly, budgeting exercises must account for a runaway or homeless youth’s most important expense – a cell phone, which typically is their only method of staying connected.
- Using classroom-based instruction for busy Head Start parents may not be the best strategy to reach a broad base of parents. The Massachusetts pilot is struggling, as it appears that the only parents attending classroom financial education are those who are already engaged with the school in a more substantial way. Reaching parents who are less accessible or involved may mean the adaptation of a curriculum to other delivery channels.

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<sup>2</sup> This could draw substantially on CFED’s *Assets and Opportunity Scorecard*, available at [www.scorecard.cfed.org](http://www.scorecard.cfed.org).

These lessons illustrate the importance of not taking a “one size fits all” asset building message, and that the AIP will need to tailor asset building messages to these unique audiences. More on tailoring asset-building strategies is discussed in Section 2.5.

#### **2.4.6 Funding Constraints**

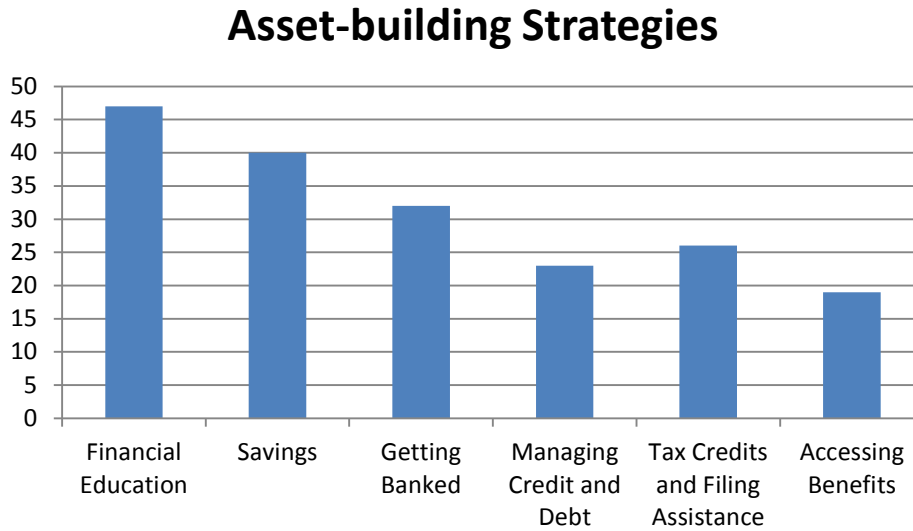
Not surprisingly, the challenge of finding funding to integrate asset-building strategies was a common refrain in our interviews. From securing non-federal matching dollars to support AFI-funded IDA programs, to identifying resources that might support professional development for staff to be trained in asset-building strategies, funding is tight for this work.

Work under the AIP will need to carefully consider the long-term funding of any of its projects, and build upon other existing dissemination channels. Several leads have been found that would leverage the system of Training and Technical Assistance contracts within HHS to find places where trainings and other supports could be delivered via these channels. For example, the National Resource Center for Youth Development already organizes conferences for Independent Living Programs, and the Fatherhood and Healthy Marriage technical assistance contract held by ICF similarly has robust TA plans, each of which could potentially incorporate AIP related materials and trainings. OCS will be critical in helping to broker conversations within HHS to ensure we can adequately leverage the system of T&TA contracts that exist.

### **2.5 What’s Working, For Whom, and When**

In analyzing the “Promising Practices” candidates, we also catalogued which asset-building strategies each practice was leveraging. Figure shows that many practices utilized all six of the asset-building strategies in various ways, with financial education being the most ubiquitous across the practices, and credit counseling/repair and benefits access being the least utilized. However, these figures do not indicate scale – in fact, at this point, the strategy that has arguably reached the greatest scale is access to tax credits and filing assistance, though it appears to be a less popular strategy based on the count below.

Figure 4: Asset-building Strategies in Use



Indeed, promoting VITA sites and access to the EITC is often the “entrée” to asset-building strategies, as it represents one of the lightest lifts for programs to introduce. It often requires referrals – not direct service provision – and is time-bound within a certain time of the year.

We also learned some important lessons about which asset-building strategies are relevant for particular populations, and at what point they are relevant and appropriate. For specific lessons see Table 1: Asset-building Considerations by Population.

**Table 1: Asset-building Considerations by Population**

Population	Lesson
<b>Domestic violence survivors</b>	<ul style="list-style-type: none"> <li>• The first step is to establish financial independence from the abuser.</li> <li>• Credit repair is an important component; credit-building microloan programs are an emerging practice that may help with this.</li> <li>• Emergency savings, access to scholarship funds, credit counseling, financial education, tax credits, and vehicle purchases are critical services.</li> <li>• AFI-funded IDAs are viewed as a longer-range product that becomes appropriate only after these more fundamental services have been provided.</li> </ul>
<b>Native populations</b>	<ul style="list-style-type: none"> <li>• Mistrust of government programs must first be overcome.</li> <li>• AFI-funded IDAs are often not appropriate given eligibility requirements and asset purchase requirements.</li> </ul>
<b>TANF recipients</b>	<ul style="list-style-type: none"> <li>• Asset limits – or their perceived threat– will almost certainly affect participants’ attitudes towards savings</li> <li>• For recipients entering the program, there is often a need to address immediate financial challenges before taking a longer-term view.</li> </ul>
<b>Refugees</b>	<ul style="list-style-type: none"> <li>• In general, refugees have been an excellent population for AFI-funded IDAs as well as microenterprise development programs.</li> <li>• Refugees often need help with credit building, as they arrive in this country without a credit history. They need less education around saving as they will often have come from a culture of savings.</li> </ul>
<b>Noncustodial parents</b>	<ul style="list-style-type: none"> <li>• Counseling in budget management at the time of enforcing a child support order may help a noncustodial parent better meet his or her obligation.</li> <li>• Noncustodial parents who are in arrears are not ideal for AFI-funded IDAs because of low levels of income, high levels of debt, and low levels of financial literacy. Credit repair and financial counseling will help to set this population on an asset-building path that may eventually lead to an IDA.</li> </ul>
<b>Custodial parents</b>	<ul style="list-style-type: none"> <li>• Counseling in budget management at the time of enforcing a child support order may help the custodial parent to budget for the best use of child support income and prepare contingencies in case it is not provided in a stable and regular manner.</li> <li>• Helping custodial parents to get banked will ensure that portions of child support checks are not going to pay check-cashing fees, and that parents are able to keep more of these payments for their children.</li> </ul>
<b>Runaway and homeless youth</b>	<ul style="list-style-type: none"> <li>• References to “families” will not help these youth make emotional connections to financial education and counseling curricula.</li> <li>• Immediate and relevant needs include helping youth to become financially independent – e.g. credit building, establishing emergency savings, and budgeting skills.</li> </ul>

## 2.6 Asset-Building Interest by System

During the field scan, we discussed asset building with staff and practitioners involved in a range of ACF programs:

- Child support enforcement (Office of Child Support Enforcement)
- Temporary Assistance to Needy Families (OFA)
- Fatherhood and Healthy Marriage (OFA)
- Domestic Violence (DFVPS)
- Child care provision (Office of Child Care)
- Early childhood education (Office of Head Start)
- Child abuse prevention (Children's Bureau)
- Runaway and homeless youth (Children's Bureau)
- Foster care (Children's Bureau)
- Refugees (ORR)

We knew from experience with the previous ASSET Initiative contracts that a one-size-fits-all approach to integrating asset-building strategies within these systems would not be appropriate; rather, OCS' approach will need to be carefully tailored for each individual setting.

In order to compare these recommendations against each other, we identified five main *pre-conditions for success* in asset-building integration that should be carefully understood in crafting a strategy for engagement with each office. Ideally, a program or office would show promise in all five of these pre-conditions, though we recognize that each office may have areas that are more and less robust. These five preconditions are:

- **Scale: Ability to reach a large number of families through integration in this system.**

The scale we would be able to achieve through integrating asset-building services is an important consideration in determining where to place resources. It is our opinion that AIP resources should focus primarily on systems where we can reach a larger number of families, provided other preconditions are also met.

- **Link to Program Goals: Ability to clearly connect asset-building strategies to the overarching goals of the program or office.**

The more clearly we can link asset-building outcomes to the overall goals of a program, the more likely we are to see increased buy-in from staff at local, regional, and federal levels. Making these connections helps staff at all levels rationalize any necessary changes to program designs and day-to-day work flows.



- ***Presence of Champions:* A high level of support for integrating asset building at federal, state, and local levels.**

Large-scale action will not occur unless an array of champions for asset-building integration – at local, state, and federal levels – intellectually align with the concept, have data to back it up, and are willing to “carry the flag” for embedding asset-building tools within their programs. Based on conversations during the field scan, we offer an assessment of where such champions are likely to be found within each office.

- ***Leverage Point:* The presence of a meaningful programmatic “intersection” at which integration of one or more asset-building strategies is feasible.**

Each of the programs we studied has operating processes and tools in place that staff use to interact with families. Based on our knowledge thus far of these programs, we offer ideas for the most effective junctures to integrate an asset-building strategy. For example, Head Start requires families to work with caseworkers to complete a Family Development Plan; these interactions represent an ideal “leverage point” where financial security concepts and goals could be incorporated and acted upon.

- ***Family Interaction:* An adequate depth and/or breadth of interaction with families that allows for meaningful engagement on asset-building strategies.**

Each of these programs has a timeframe in which they interact with families – for instance, in Head Start, it is during the two to three years a child is enrolled; for child support, from the time of the child support order until the age of majority. Along with the length of time, there is also a quality aspect to the interaction; for example, in some cases, a caseworker makes home visits and has in-depth conversations, while in others, the “touch point” is a highly transactional, infrequent experience. The breadth and depth of the family interaction is important in program design and may dictate the extent to which certain asset-building strategies can be integrated.

Table 2, below, offers our comparative assessment of these five preconditions for the various offices we interacted with, based on our reading of the documents and the interviews we were able to hold. These assessments are taken into consideration in the Recommendations section that follows.

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

The ASSET Initiative Partnership Environmental Field Scan Report

Table 2: Integration Preconditions, by Office

System	Scale	Link to Program Goals	Presence of Champions	Leverage Point	Family Interaction
Child Support	17 million children per year	Financial education, getting banked, credit repair all link to goals for stable and regular payments and reductions in arrears	Federal staff thinking innovatively about this; some states also on board and willing to pilot (e.g., Kansas, Texas, Washington, etc.)	<ul style="list-style-type: none"> <li>When child support order is established</li> <li>Through partnerships with fatherhood programs</li> </ul>	Can last up to 18 years (from birth to age of majority), but is infrequent and not heavy case management work
TANF	Over 4 million families served per month	Financial education, savings, and credit repair help people get and retain jobs	Federal staff see benefit, particularly with regard to linkages to workforce. Some state TANF directors also taking an interest.	<ul style="list-style-type: none"> <li>During employment and job readiness training/counseling</li> </ul>	Average TANF tenure varies by state; maxes out at 5 years
Healthy Marriage and Fatherhood programs	Approximately 88,000 families served across both programs	Workforce development, family economic stability, and economic self-sufficiency are a significant focus of upcoming T&TA	Strong enthusiasm at federal level, particularly around information-sharing	<p>For grantees: upcoming roundtables and annual conference offer important training opportunities</p> <p>For clients:</p> <ul style="list-style-type: none"> <li>Healthy Marriage education in high schools that includes budgeting</li> <li>Marriage and relationship skills programs that may include financial management</li> <li>Fatherhood workforce and</li> </ul>	Grantees interact with families over a three-year period; frequency and depth of interactions can vary. In some cases, the interaction is just with the father; in other cases, with the whole family.

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

The ASSET Initiative Partnership Environmental Field Scan Report

System	Scale	Link to Program Goals	Presence of Champions	Leverage Point	Family Interaction
				<p>employment training and education</p> <ul style="list-style-type: none"> <li>• Creation of self-sufficiency plans or career pathway plans for some clients</li> <li>• “Buzz Initiative” - outreach via barbershops on Father’s Day</li> </ul>	
<b>Domestic violence</b>	FVPSA grants to states/territories served over 1.3 million victims and their children in FY2010	Financial independence helps to establish overall independence from the abuser	Federal staff is a strong advocate for asset-building strategies to support DV survivors. At the local level, Mary O’Doherty at the Kentucky Domestic Violence Association has been a strong champion; her program is a role model for others in this field.	<p>For grantees: FVPSA could include incentives/requirements in funding agreements w/ state administrators or state DV coalitions that would encourage DV program grantees and state coalitions to partner with AFI.</p> <p>For clients: Shelters should include financial planning/asset-building in case mgt. with DV survivors who are leaving or are no longer living in shelter.</p>	Intense, particularly when DV survivors seek shelter
<b>Early childhood (Child Care)</b>	1.7 million child care vouchers per month; over 450,000 child care providers	Indirect; child care vouchers helping families struggling to afford adequate child care	More are found at local and regional level; competing priorities have moved asset building down the list for this office	Child Care Resource and Referral Networks offer link to child care providers as consumers of asset-building services; Quality Rating Improvement System could incorporate asset building goals	Limited interaction with families; more intense interaction is with child care providers

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

The ASSET Initiative Partnership Environmental Field Scan Report

System	Scale	Link to Program Goals	Presence of Champions	Leverage Point	Family Interaction
Early childhood (Head Start)	1 million children in Head Start; approx. 1600 HS grantees and 125,000 teachers, aides, home workers	Indirect; Head Start promotes school readiness but takes holistic approach to family well-being in support of the child's development	Enthusiasm from federal, regional, and local levels	<ul style="list-style-type: none"> <li>• Through the Parent, Family and Community Engagement Framework, which includes reference to family financial security</li> <li>• In Family Development Plans, can incorporate financial stability goals</li> <li>• Classroom education for children and families</li> <li>• Home visits allow for more personalized services</li> </ul>	Intense for a 2-3 year period while child is enrolled
Child abuse prevention	It is estimated that hundreds of thousands of families and children are served by CBCAP programs every year.	CBCAP programs focus on nurturing and attachment, knowledge of parenting and child development, parental resilience, social connections, and concrete supports for parents, and social/emotional competence of children. Asset-building links to parental resilience and concrete supports	Federal and regional staff participated in ASSET initiative and continue to drive asset-building resources to grantees	They have staff doing home visits and parents visiting Family Resource Centers. If front-line staff can be equipped with practical tools around budgeting, credit repair, and tax credits/benefits that is the best way to interact	Because they are still in the 'prevention' phase, there is a high level of trust with families that can be leveraged

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

The ASSET Initiative Partnership Environmental Field Scan Report

System	Scale	Link to Program Goals	Presence of Champions	Leverage Point	Family Interaction
<b>Transitional Living Program for Runaway and Homeless Youth</b>	Approximately 4,600 youth graduate from the Transitional Living Program per year	Program focuses on preparing youth for independent living, including mentoring in budgeting, managing finances, and the use of credit	Youth in the programs are asking for asset-building services; regional and local staff recognize its importance and are willing to help tailor messages appropriate to these youth	Uses the “Positive Youth Development” framework to teach confidence, competence, connections, character, and compassion. Staff work on-site with youth to develop independent living skills.	Youth are living in transitional housing facilities; average stay is 3-4 months and maximum stay is 18 months
<b>Independent Living Program</b>	Approximately 26,000-29,000 youth age out of care every year	One of the program’s six main goals is to financially prepare young people for adulthood	Federal and regional staff see the value; just completed a year of focus on asset building	Independent Living Plans can help drive mentoring on a range of financial issues for young people. Will need to determine the best age range to focus on for asset building interventions and make the financial education experiential, not classroom based	Trusted information source will vary considerably by youth, however. Could be caregivers (for youth in foster homes), caseworkers, shift workers (for older youth in group homes)
<b>Refugees</b>	115,000 families served last year	Financial education, getting banked, credit building, accessing benefits, and IDAs all link to goals to increase refugees’ self-sufficiency and becoming employed	Enthusiasm from federal, regional, and local levels, with more work done through ORR grants at regional and local levels	<ul style="list-style-type: none"> <li>• ORR IDA programs average 90% participant retention, ideal for refugees building self-sufficiency</li> <li>• Refugees can be connected to benefits like TANF during initial resettlement activities</li> </ul>	Intense when refugee is initially resettled; frequency afterwards depends on individual needs

### 3 Recommendations on “Promising Practices” and AIP Tools

In this section, we summarize the specific practices OCS selected to promote and replicate during the base period of the contract and other “Promising Practices” that may be selected in the future option year periods. Based on the trend analysis and the “Promising Practices” recommendations, we also make suggestions for the types of training, tools and templates, and technical assistance the AIP should deploy to achieve its goals.

#### 3.1 Applying Filters: Selecting and Categorizing “Promising Practices”

As described earlier, we originally identified 80 different asset-integration practices occurring within HHS programs. By combining those that were similar, we reduced this number to 57 practices. These 57 practices - representing a wide range of convenings and trainings, pilots and other programs, partnerships or referral systems, coalition-building efforts, and administrative changes – were then further narrowed into a set of recommendations for focusing and directing the resources available through the AIP.

We kept the definition of “Promising Practices” in mind during this selection process. As noted in Section 2.1, this definition follows standard ACF guidelines and includes any practice “*with at least preliminary evidence of effectiveness in small-scale interventions, or for which there is potential for generating data that will be useful for making decisions about taking the intervention to scale the results [to] diverse populations and settings.*”<sup>3</sup>

Using this definition, and its emphasis on at least preliminary evidence, as a guideline, we focused on a subset of practices – largely those representing effective convenings or trainings, pilots or programs, and partnerships or referral systems – that have either already achieved some preliminary results, or seemed to be on the verge of doing so. For those practices, we applied three filtering criteria:

- *Innovation:* We assessed whether the approach offered a new way of integrating asset-building services that had not previously been attempted, and how it innovatively used existing operating procedures to leverage an opportunity for asset-building strategies to be integrated.
- *Potential for Impact:* We analyzed what impact data was being collected and whether there were any outcomes being reported as of yet. We also tried to determine the feasibility of adding additional capability to track outcomes and impact in the future.

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<sup>3</sup> Language taken from communication with Janelle George, AFI Program Manager, on March 4, 2013.



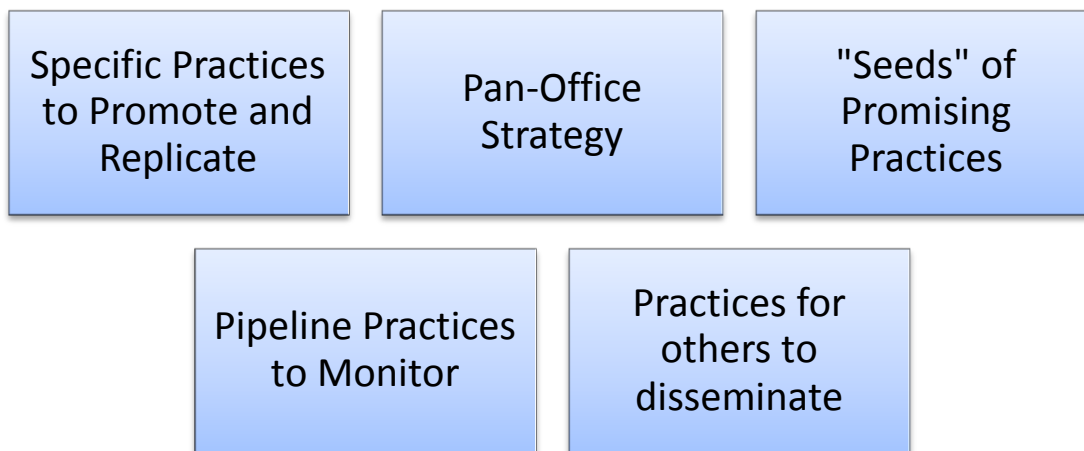
- *Scale and Replication:* We looked at the potential scale each practice could reach and the resources that would be required to replicate the practice.

Table 3 highlights the recommendations that OCS has chosen to pursue by promoting and replicating the “promising practice.” In addition there is a menu of options for OCS to consider pursuing in the future.

### 3.2 “Promising Practices”

Our “Promising Practices” are diverse in nature and do not all fit neatly into a single “box.” Instead, we have grouped them into five main categories, as Figure 5 illustrates. Ultimately, OCS chose the practices marked “Specific Practices to Promote and Replicate”, to pursue during the base period of the contract, which ends September 27, 2013. Other “Promising Practices” may be selected in the future option year periods (See “Pan-Office Strategy,” “‘Seeds’ of Promising Practices,” “Pipeline Practices to Monitor,” and “Practices for others to disseminate”).

Figure 5: Types of “Promising Practices”



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Table 3: “Promising Practices”

Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b><i>Specific Practices to Promote and Replicate: Pilots, programs, or partnerships that have already commenced and which were selected as candidates for scaling, documenting, and replicating through the AIP.</i></b>				
<b>Independent Living and Transitional Living</b>	<p><b>Details:</b> Regions 3, 4, 5, 7, and 9, integrate asset-building strategies into Independent Living Plans and Transitional Living Plans for all youth transitioning out of foster care and in runaway youth homes; build capacity of front-line staff (caseworkers, caregivers, shift staff in group homes, etc.) to deliver or refer.</p> <p><b>Next Steps:</b> Provide tools for asset-building providers to adapt their services to this population. Coordinate with National Resource Center for Youth Development on asset-building toolkits, financial counseling curricula, and other dialogue with state administrators to ease policy burdens that limit ability of caregivers to teach financial security.</p>	Champions at federal and local levels; leverages use of Independent Living Plan and intensive case management system; there is existing demand for these tools from the population.	Can potentially utilize National Youth in Transition Database (NYTD), a federally-mandated data collection system to track the independent living services States provide to youth and develop outcome measures that may be used to assess States’ performance in operating their independent living programs. The NYTD surveys youth on six outcomes: financial self-sufficiency, experience with homelessness, educational attainment, positive connections with adults, high-risk behavior, and access to health insurance.	Between 26,000 – 29,000 youth age out of foster care every year; another 4,600 leave runaway and homeless group homes. Vulnerable population.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Head Start</b>	<p><b>Details:</b> Head Start pilots in Oregon, Massachusetts, and Pennsylvania are incorporating financial stability into Family Development Plans using a three-pronged strategy: asset building incorporated into home visits, financial education in schools, and classroom-based education for parents.</p> <p><b>Next Steps:</b> Finalize pilot outcomes; refine and disseminate replication guide; foster learning clusters of other Head Start grantees interested in replication. Work with state Head Start Associations and National Center on Parent, Family, and Community Engagement.</p>	Leverages existing Head Start delivery channels for parents and children alike, infusing new information into familiar systems. Can also layer IDAs for Head Start teachers and aides to pursue education needed to meet additional certification requirements.	Goals can be set and tracked through the Family Development Plans that are already an integral programmatic component. If FACES project continues, leverage this data collection process.	Head Start serves 1 million children and their families annually through 1,600 grantees. Would need to leverage other TA systems and group-based learning to replicate at scale.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Financial Wellness within Community Health Centers</b>	<p><b>Details:</b> Community health centers in California, Massachusetts, Connecticut, Maryland, Texas, and Washington are creating “financial wellness” programs, often in partnership with AFI grantees and other asset-building providers.</p> <p><b>Next Steps:</b> Document, evaluate, disseminate, and replicate. Explore partnership with HRSA; explore opportunities to include the health insurance exchanges and health insurance navigators in this work.</p>	Embeds asset building in a setting (health care) that has been largely unexplored to date; rich opportunity for further expansion with the advent of the implementation of the Affordable Care Act.	Most health centers are mandated to have robust patient tracking systems; would require work to integrate tracking financial security indicators alongside, but possibility exists. HRSA collects information using the Uniform Data System.	In 2011, over 1,100 HRSA grantees reported serving 20.2 million patients. Initial work would be at smaller scale – concentrated on the health centers already doing this work to better document and evaluate outcomes.
<b>TANF Financial Counseling</b>	<p><b>Details:</b> In Utah and DC, attempts are underway to support TANF caseworkers being trained in financial counseling, or otherwise ensuring TANF recipients are receiving financial education. DC is also working to incorporate this into its outcome tracking system.</p> <p><b>Next Steps:</b> Provide support to these efforts so outcomes from them can be quickly documented and disseminated to other interested TANF agencies.</p>	Not only addresses the personal financial education needs of front-line staff, but also creates a professional development opportunity, and creates an easy pathway to deliver financial education to TANF clients.	May be integrated into existing outcome tracking systems.	TANF serves more than 4 million families per month nationwide. We would need to first focus on outcomes for Utah and DC before moving to larger scale.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b><i>Pan-Office Strategies:</i> Strategies happening across more than one ACF office which merit consideration for scaling and replicating due to their potential for impact. They can be applied universally in many settings.</b>				
<b>Co-Location</b>	<p><b>Details:</b> In Alabama, Washington, and Texas, DV advocates are co-locating in TANF and workforce development agencies to serve the unique needs of DV survivors accessing these services. Similarly, in Maryland, Utah, Illinois, Kentucky, North Dakota, and Minnesota, TANF caseworkers are located in refugee resettlement centers or in refugee “one-stop-shops” to ensure refugees are getting information about eligible benefits.</p> <p><b>Next Steps:</b> Support such co-location efforts, create replication guides, and provide technical assistance to other sites wishing to replicate.</p>	Expands on “one-stop” idea; not necessarily a new concept, but an important one, and a comparatively light lift.	Ability to track a wide range of financial stability indicators by linking data across partnering agencies.	Primarily an opportunity to deepen services to existing clients in key programs by connecting them to existing supports or resources for which they may be eligible.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>VITA Referral and EITC Promotion</b>	<p><b>Details:</b> Examples of VITA referrals and EITC promotion abound with TANF, ORR, Head Start, Child Care, and many regional offices. These have resulted in significant extra income for low-income households.</p> <p><b>Next Steps:</b> Continue to support broad-scale EITC promotion across all ACF programs, including through resource guides such as the Child Care and VITA referral guide developed during the Regional ASSET Initiative.</p>	As above, not a new concept, but a logical one which does not require extensive resources to implement. Begs the question, “Why shouldn’t every agency in every community do this?”	Data collection on take-up and financial returns is simple to get from VITA sites; opportunity exists for further outcome measurement.	Based on data at existing sites, this strategy offers opportunity to reach tens or hundreds of thousands of households and to return many millions of dollars to low-income families nationally.



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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Employer-Based</b>	<p><b>Details:</b> Delaware's Office of Financial Empowerment partnered with the state Department of Health and Social Services (including the state TANF agency) and other large private employers to provide financial counseling to all employees.</p> <p><b>Next Steps:</b> Using this model, work with federal and state agencies to provide asset-building services to their own low-wage workers. Use this to launch conversations with private-sector employers. Leverage local resources, e.g. Cities for Financial Empowerment and Bank On sites.</p>	Capitalizes on opportunity to reach large numbers of low-wage workers with financial education, benefits outreach, and more. Offers important public-sector partnership opportunity.	Employer-based model creates opportunity to track and evaluate multiple data points.	Offers access to very large numbers of workers. However, this is a major undertaking that not every state may be willing or able to grapple with. It may take a significant part of the AIP timeline before the team could finalize partnership agreements and pilot designs, so there is a risk of leaving this work mid-stream when the AIP comes to a close.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b><i>“Seeds” of “Promising Practices”:</i></b> Ideas generated during field scan interviews that could be a good use of AIP resources to explore further and potentially move to pilot phase.				
<b>Financial Products for DV Survivors</b>	<b>Next Steps:</b> Consider credit-building micro loan programs a “promising practice” to help survivors address two common barriers to asset building: negative credit histories and debt. Look for AFI and CDFI-funded agencies (ideally with a statewide presence) that could pilot micro loan programs. Ask AFI to consider piloting a micro loan program that uses IDAs as collateral for the loans.	Blends multiple asset-building tools and strategies for a particularly vulnerable population, and explores innovative uses of AFI funds.	Progress and outcomes can be tracked via existing systems housed at AFI and/or micro loan programs.	FVPSA grants to states/territories served over 1.3 million victims and their children in FY2010.
<b>Child Support</b>	<b>Next Steps:</b> Encourage state, county and tribal child support programs to link parents with financial education and budget coaching community partners as an early intervention strategy in child support cases. Promote lessons learned from the seven BAFF grantee’s final evaluations.	Builds on the BAFF projects and incorporates financial stability into one of the largest family-serving systems nationally.	Creation of a plan of action at the time that child support orders are given allows a range of asset-building goals to be set and tracked over time.	17 million children and their parents go through the child support system annually.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>OFA</b>	<b>Next Steps:</b> Take the next steps to integrate asset building into workforce strategies. Pursue further conversations with the offices contacted for this field scan in order to explore specific ways asset-building strategies can be integrated into workforce participation and job readiness programming by TANF, Tribal TANF, HPOG, and Healthy Marriage and Fatherhood grantees.	Capitalizes on the workforce-oriented goals of multiple ACF programs; allows for learning within and across multiple federal offices.	Data collection and outcome tracking can be linked to existing client management systems.	Varies according to program; may include thousands or millions of households.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Pipeline Practices to Monitor:</b> Practices just starting that do not yet have preliminary data. They show promise to become something more, and are excellent candidates to use a small amount of AIP resources to monitor and assess whether they grow into Promising Practices. However, major technical assistance to keep them going is not required at this time.				
<b>Puerto Rico – ACUDEN Child Care Project</b>	<p><b>Details:</b> ACUDEN (Puerto Rico office running Child Care and Head Start programs) developed financial education materials and trained Child Care teachers to deliver them to children and families in child care programs in 2012. The project has since stalled while new leadership has taken over; however, it looks as if the project sees support under new leadership and will move forward, eventually incorporating Head Start programs as well.</p> <p><b>Next Steps:</b> This may be incorporated into the Head Start integration work above should it bear results.</p>	Culturally appropriate, Spanish-language materials for this population are sorely needed, and would be warmly received in both Child Care and Head Start programs in many areas of the nation.	Evaluation plan in place.	Should this be successful, lessons learned (and the Spanish language curriculum) would be folded into the broader Head Start work mentioned above. Head Start serves 1 million children and their families annually through 1,600 grantees.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Take Your Child to Work Day (Child Support)</b>	<p><b>Details:</b> NYC Child Support Enforcement is partnering with NYC OFE to provide account opening and financial education through the annual Take Your Child to School Campaign involving noncustodial parents (in 2013).</p> <p><b>Next Steps:</b> Depending on results, this may be an interesting practice to support among child support enforcement agencies.</p>	Offers an opportunity for an easy, discrete entrée into the realm of asset integration strategies, particularly if there is hesitation to embark on a more involved or more challenging initiative.	Evaluation plan in place.	This strategy is largely meant to inform state level officials and use to gain momentum for a broader statewide initiative. Should that strategy work, we may recommend it to other OCSE regional program managers facing skepticism from state Child Support Enforcement Agencies.
<b>TANF Microfinance RCT in Pennsylvania</b>	<p><b>Details:</b> A randomized control trial is getting underway with the Center for Hunger-Free Communities in Philadelphia to provide access to conventional banking, financial literacy, group savings and group support to TANF and SNAP recipients. This project started in 2011 and will continue into 2014. It has private foundation funding and the support of the state TANF agency.</p> <p><b>Next Steps:</b> Monitor results and disseminate as appropriate. Move into “Promising Practices” category if successful.</p>	Offers a holistic view of financial security within the TANF mode of operating. If successful, could offer a unique perspective on how to leverage the relationship with TANF recipients and have broader impact.	Significant, given the randomized control trial already in the planning stages.	It will take several years to show impact, and from there would need to be replicated at small scale to work out operational kinks. It would take a long time horizon to eventually affect the TANF system that reaches 4 million families a month.

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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Child Support Pilots</b>	<p><b>Details:</b> The seven state BAFF demonstration grants will conclude in 2014 with final evaluation reports expected by early 2015. Other interesting child support initiatives in Kansas and Texas encouraging child college savings accounts and tax time referrals are also ripe for examination.</p> <p><b>Next Steps:</b> Evaluate, report, and potentially promote promising practices.</p>	These pilots build on innovative thinking about the opportunity the child support relationship provides to discuss financial security issues; a variety of unique lessons will come from each of these pilots about the appropriate strategies for both custodial and non-custodial parents.	Each of the pilots has robust outcome tracking systems in place that are replicable at a broader scale.	Should these pilots turn into wide-scale practice changes within Child Support, could eventually affect the families of the 17 million children in the child support system.



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Practice	Details & Proposed Next Steps	Innovation	Potential for Impact Measurement	Scale
<b>Practices for Others to Disseminate:</b> These show promise, but in our assessment are not the best use of AIP resources to disseminate further, particularly when other ACF technical assistance dollars may be available to address them.				
<b>AFI + DV Advocate Agencies</b>	<p><b>Details:</b> Under the ASSET Initiative, significant work was done to document how AFI grantees and DV advocate agencies could work together.</p> <p><b>Next Steps:</b> The resulting DV toolkit and related material should be disseminated to AFI grantees and webinars held to promote the work. This could be done either through the AFI Capacity Building or AFI Support Services contracts.</p>	Links existing AFI grantees to a vulnerable population. Valuable partnerships and useful tools have been developed; most important next step is identifying effective ways to share these resources with the field.	Client progress in asset building can be tracked by AFI grantees via their existing systems.	FVPSA grants to states/territories served over 1.3 million victims and their children in FY2010.
<b>AFI + Head Start and Child Care</b>	<p><b>Details:</b> There are numerous examples of Head Start Networks and Child Care Resource and Referral Networks advertising and promoting AFI IDAs in partnership with AFI grantees.</p> <p><b>Next Steps:</b> These practices should be further documented and disseminated as a recruitment strategy for AFI grantees. This could be done through the AFI Capacity Building project.</p>	As with Domestic Violence, links existing AFI grantees to robust client pipelines; valuable lessons learned simply need to be shared.	Client progress in asset building can be tracked by AFI grantees via their existing systems.	Head Start and Child Care collectively serve millions of children and their families each year.

Figure 6 below shows the relative trade-off between the risk involved in bringing a practice to scale and the potential reward in doing so. A practice is riskier if the evidence base is far from established, pilots are not yet running, and/or the number and diversity of people to bring on board is onerous. A practice may be “high-reward” if it could potentially scale to a large number of people and has the potential to substantially impact their financial security.

Figure 6: “Promising Practices” – Risk vs. Reward

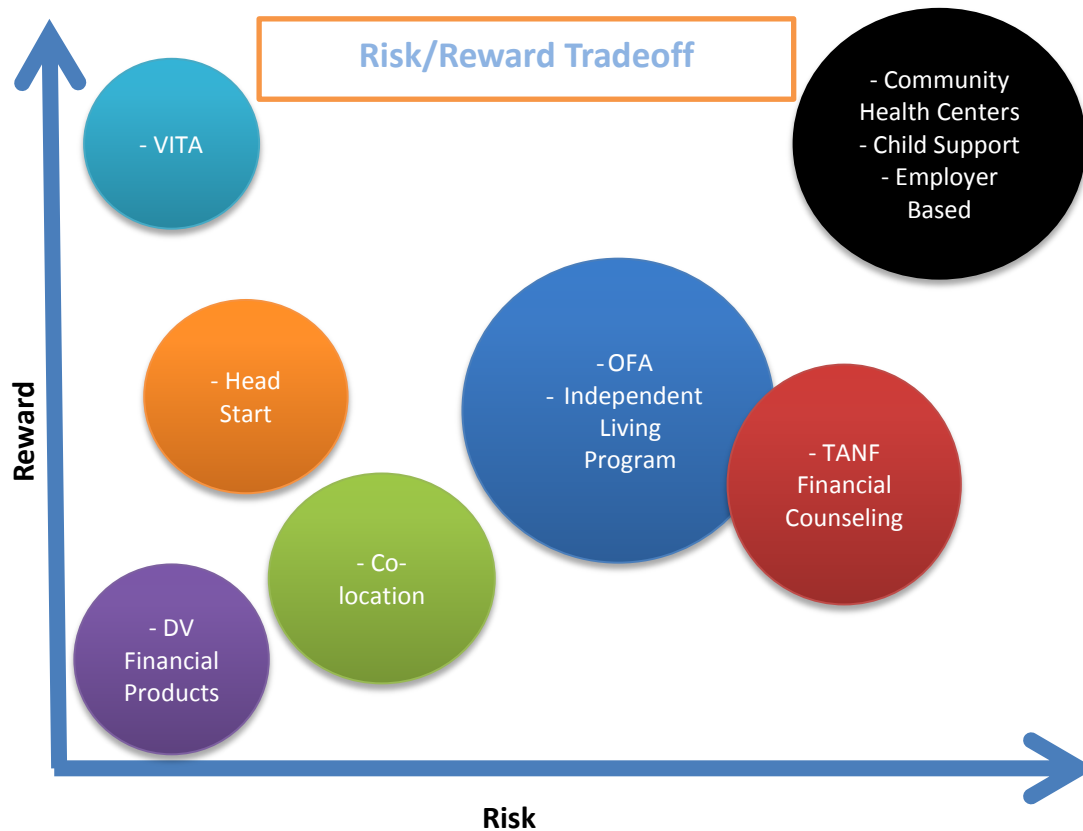
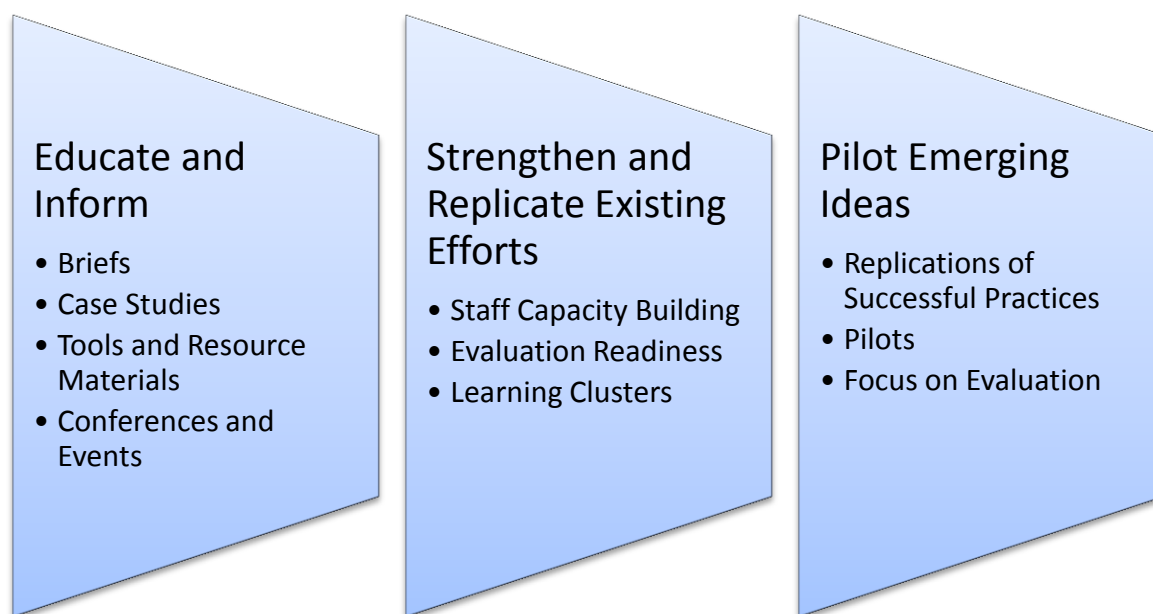


Figure 6 plots out ten practices that are either ready to work on immediately or require further exploration. As the diagram shows, the heaviest lifts are with the Community Health Centers, new Child Support-related work, and the Employer-based practice – but the potential reward is high if we can be successful. VITA, on the other hand, is a proven practice that we would be continuing to foster under the AIP – a low risk and yet high-reward activity.

### 3.3 AIP Tools, Training, and Technical Assistance

In order to achieve the objectives of the AIP, training and technical assistance activities will need to cover three main work streams, as outlined in Figure 7 below.

Figure 7: AIP Workstreams



These workstreams can be deployed across all of the “Promising Practices” outlined above. Specific types of work products that may be included in each workstream are discussed here.

#### *Educate and Inform*

The goal of this workstream is to provide practical, easy-to-understand resources that create champions of asset-building integration and give practitioners useful tools to help them implement these ideas. Products created here should be widely used across all of the “Promising Practices.” These products might include:

- *Briefs*: Short documents that describe a practice and provide evidence for why it is promising
- *Case studies*: In-depth documentation of how a practice is implemented

- *Tools and Resource Materials:* Practical, user-friendly guides that practitioners can use to implement a practice independently. Examples might include:
  - “What Works”: Examples of successful practices organized by asset-building strategy (e.g., “What Works for Tax Time?” “What Works for Savings?”) geared toward HHS staff.
  - Templates for Referral Pipelines: Templates that practitioners can adapt to determine where staff directly provide a service, and where they should refer a client to another internal program or external agency.
  - Tips for Successful Partnerships and Referral Networks: Practical tips for finding and executing successful partnerships for robust referrals.
  - Goal Maps: Clear links between program outcomes and asset-building outcomes.
  - Local Resource Lists: Tools that provide the rationale for asset building in a particular area, and links to help find locally available resource providers.
  - Staff Training Materials: Materials used in pilot sites to build staff capacity around asset-building strategies.
- *Conferences and Events:* These are critical to disseminating information on practices and influencing others to replicate. The AIP should leverage existing conferences (e.g., National Pathways to Adulthood; events put on by regional offices; events hosted by practitioner groups such as Head Start associations) as well as convene its own meetings (either virtually or in person). Comprehensive Integration Trainings that target specific offices, such as Head Start or Foster Care, may be merited in the latter half of the AIP. Such trainings would help practitioners in a specific system (Child Care, Head Start, Child Welfare, etc.) understand asset-building integration unique to their context and create action plans for their own integration projects.

### *Strengthen and Replicate Existing Efforts*

Where pilots are already ongoing, the technical assistance provided under the AIP should focus substantial attention on building an evidence base and gathering information needed to help others replicate the practice. From there, the AIP team should assist other practitioners to replicate these efforts efficiently. Such work could include:

- *Staff Capacity Building:* Support to sites and their staff in their efforts to:
  - Identify tools needed to integrate asset building;
  - Create or adapt existing tools; and
  - Train staff (including increasing staff’s own personal financial management skills).
- *Evaluation Readiness:* Support to sites to design logic models, outcome tracking systems, and data collection and analysis to ensure robust evidence is available.
- *Learning Clusters:* Where replication is feasible, we recommend deploying a learning cluster approach whereby sites interested in replication are grouped together, receive

guidance as a group facilitated by the AIP team, and share lessons learned among the group.

### *Pilot Emerging Ideas*

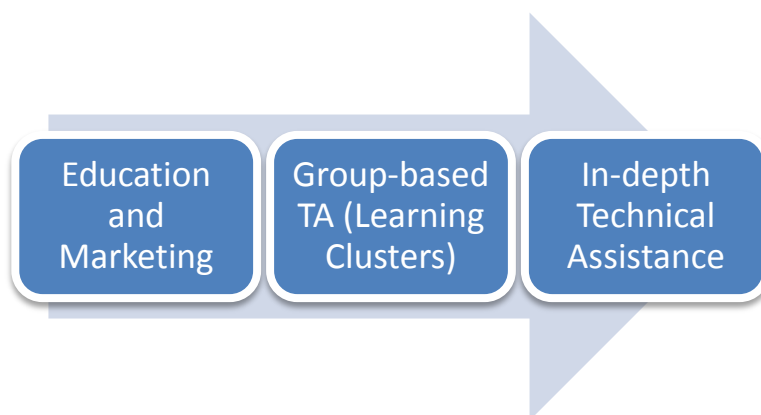
In this workstream, the AIP will focus on the “Seeds” of Promising Practices described earlier, providing assistance in:

- Bringing together agency staff to discuss joint collaborations, as needed;
- Assisting in program design;
- Identifying staff training needs and materials; and/or
- Helping with logic models, outcomes tracking, and data analysis.

### **3.3.1 Tailored Workplans**

The AIP’s technical assistance (TA) work will happen in a continuum, as Figure 4 illustrates. At one end of the spectrum, the AIP will educate a broad audience using marketing materials that provide in-depth information on both the process of implementing “Promising Practices” and the evidence base for them. With a smaller group of practitioners, the AIP will provide group-based technical assistance in the form of “Learning Clusters” that allow simultaneous delivery of TA to a group of organizations implementing similar “Promising Practices”. In Learning Clusters, service providers will be able to learn from each other as well as from AIP technical experts to strengthen the provision of asset-building services. Lastly, some situations might call for one-on-one, in-depth technical assistance, including individual assessments, site-visits, and individual attention from TA providers in order to ensure successful implementation. The AIP will create tailored workplans for each “Promising Practice” that utilizes technical assistance practices from across this continuum.

**Figure 8: The TA Continuum**



## 4 Conclusion

As evidenced by the rich array of activity documented in the course of conducting this field scan, OCS is to be commended for the amount of innovation, excitement and experimentation it has catalyzed through the various ASSET Initiative projects over the past several years. In every office we contacted, champions at different levels recognized the importance of asset-building strategies and the benefits for the population of Americans being reached in their programs. Virtually across the board, staff are thinking strategically about practical and feasible ways to incorporate asset-building strategies into the way their programs run, and are asking for help from asset-building experts in doing this. It is clear that momentum is building.

Thanks to this investment and effort, there is a real opportunity to generate measurable improvements in financial security outcomes for vulnerable families during the next phase of work in the ASSET Initiative Partnership. Many of the “Promising Practices” documented in this scan have the potential to help OCS and HHS re-envision human service delivery programs for greater impact and cost effectiveness in the years ahead. By aligning asset-building strategies within broader program goals, leveraging current operating standards, and building on existing family interactions, we can establish a strong foundation for these strategies to be sustainably embedded into a range of HHS programs.

The very process of conducting the field scan generated more excitement and desire in the field to advance even further the work of integrating asset-building strategies. OCS, together with contractors CFED and its partner ICF, will be acting quickly on the recommendations and immediately move forward with work in the main project areas approved. OCS has a real opportunity to build on the current momentum and make the next phase of the AIP a tremendous success – for achieving AFI and OCS goals, for helping other ACF programs to do the same, and – most importantly – for increasing the financial security of millions of Americans.



## 5 Appendices

### 5.1 “Promising Practices” Selection Criteria

Selection Criteria	Data Requirement	Scale		
		Very Little	Moderate	Substantial
<b>Innovation:</b> <b>How does this offer a new pathway for people to access asset-building services? What’s innovative about this integration approach?</b>	<p>Who are the parties involved? What are the interventions?</p> <p>How long has the approach been operating? Who's doing the asset building work?</p> <p>How does this change the normal state of operations of a (TANF, Head Start, job training, etc.) program? (In addition, we will look at the diversity of the pool overall to find examples from a breadth of institutions and relevancy across a range of ACF programs)</p>	<p>- We've seen this for years in various ways. - A lot of programs already operate this way, or have tried and abandoned the approach - We have too many examples from (TANF, Head Start, etc.) and this isn't as innovative as those</p>	<p>- Here's a good idea that's been around a while but struggled to gain traction. - Innovative, but I have reservations about it being too difficult to replicate</p>	<p>-Wow. First time I've seen something like this, and it's been running for a while now. - This creates a change in operations, but not one that's so significant as to make it too hard to champion &amp; replicate - We don't have any other examples from this agency type</p>

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Selection Criteria	Data Requirement	Scale		
		Very Little	Moderate	Substantial
<b>Impact:</b> <b>Does this approach increase financial security for low-income households? Does it comprehensively look at a range of asset-building strategies, or focus only on one?</b>	<p>How many asset-building strategies are involved?</p> <p>What other output measures are collected (e.g., average number of deposits made in an account; number of financial education classes held, etc.)</p> <p>What impact evaluation data is being collected and what results are known, if any?</p>	<ul style="list-style-type: none"> <li>- Only focuses on one asset-building strategy</li> <li>- No clear output measures - can't tell whether this service positively impacts families</li> <li>- No impact measurement being done</li> </ul>	<ul style="list-style-type: none"> <li>- Couples 2-3 asset-building strategies</li> <li>- Some reasonable output measures - but could be more impressive</li> <li>- Weak impact plans</li> </ul>	<ul style="list-style-type: none"> <li>- Holistic approach to understanding household financial security - range of asset-building strategies considered</li> <li>- Good plans in place to measure impact (or data already known)</li> </ul>
<b>Scale and Replication:</b> <b>What is the potential for scaling and replicating this approach?</b>	<p>What has uptake of the services been thus far?</p> <p>How much does it cost to implement?</p> <p>Who are current or potential funders/investors? Is a federal funding stream involved? Is it part of a large upcoming policy conversation (eg welfare reform, asset limits, tax reform...)?</p> <p>What would be required to replicate this in other agencies? What champions must exist to make this successful?</p>	<ul style="list-style-type: none"> <li>- Very little uptake of the service thus far</li> <li>- Scale/replication would require a bevy of champions, major staff capacity building, and huge investments from a funding stream that currently does not exist</li> <li>- Too many weaknesses to address here before we could scale this</li> </ul>	<ul style="list-style-type: none"> <li>- Enough uptake of the service that some scale could be achieved with replication</li> <li>- Either funding stream or staff capacity challenge but not both</li> <li>- Champions can be found, but not present currently</li> </ul>	<ul style="list-style-type: none"> <li>- Low-hanging fruit: funding exists, and lift to do this is feasible</li> <li>- Uptake is equaled by usage - there is market demand for the service</li> </ul>

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Selection Criteria	Data Requirement	Scale		
		Very Little	Moderate	Substantial
	What are the challenges that remain to be resolved in the model? What are the weaknesses in the system? (e.g., major staff capacity building required to work effectively)			