

A potential next step for TANF participants: The SparkPoint Center.

United Way of the Bay Area

September 15, 2011



SPARKPOINT

Grow and Prosper.

1 in 5 Bay Area families is poor.
We need to - and can – do better.



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



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

FINANCIAL
SELF-SUFFICIENCY
REPORT 2009



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

Many people are not able to move out of poverty on their own.



30 years ago ...



Today

32%

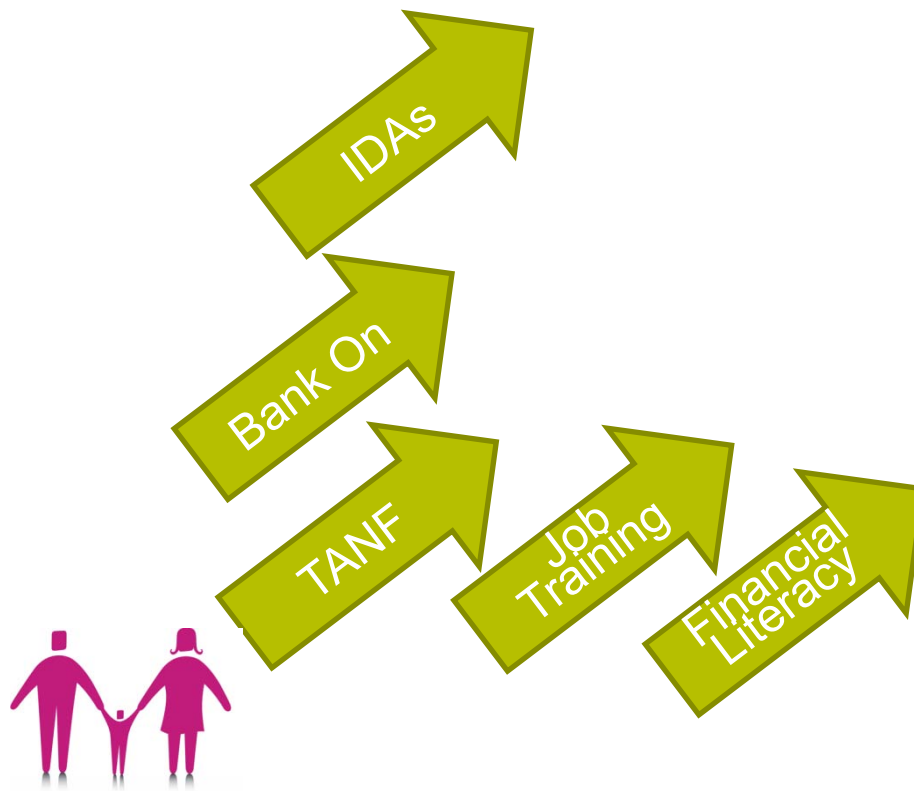
of children born in
poverty remain in
poverty

70%

of children born in
poverty remain in
poverty

What Have We Learned

Individual Solutions Are Not Enough



And powerful barriers hold people back.



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

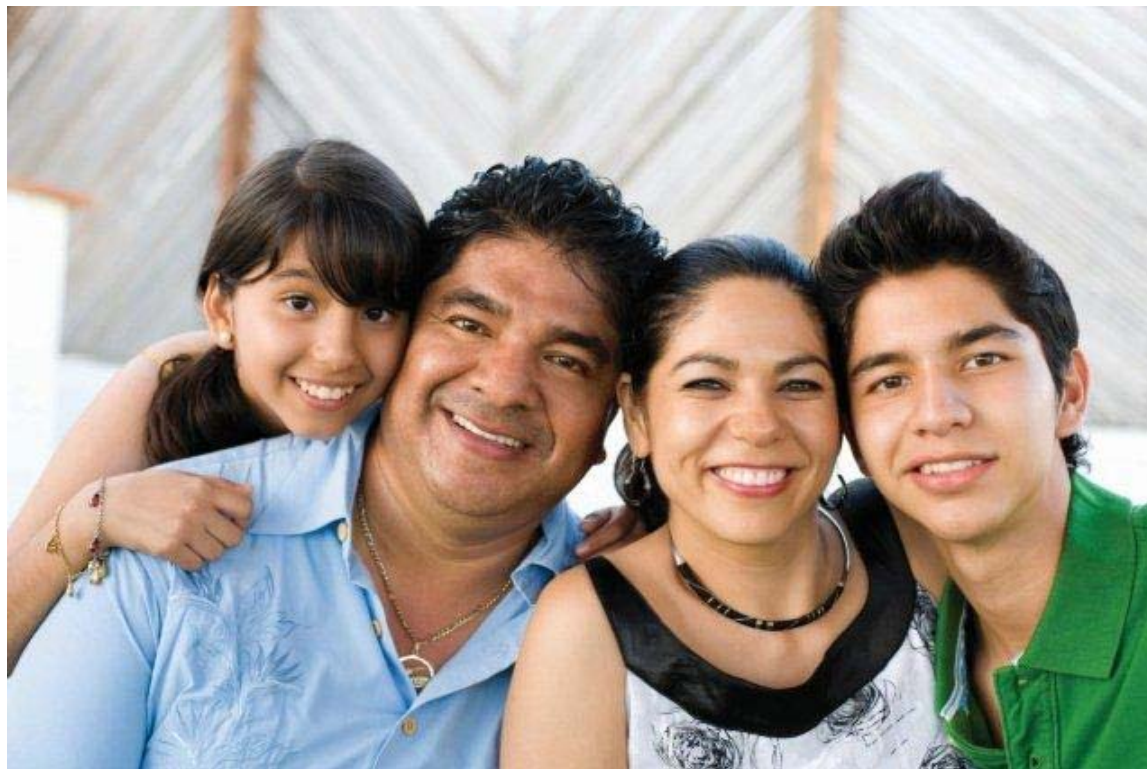
Knowledge Gap

Clients often do not what services exists and how best to get them.

Access Gap

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

SparkPoint is a new approach to helping people move themselves out of poverty.



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

We measure mobility out of poverty using four outcomes:



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

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

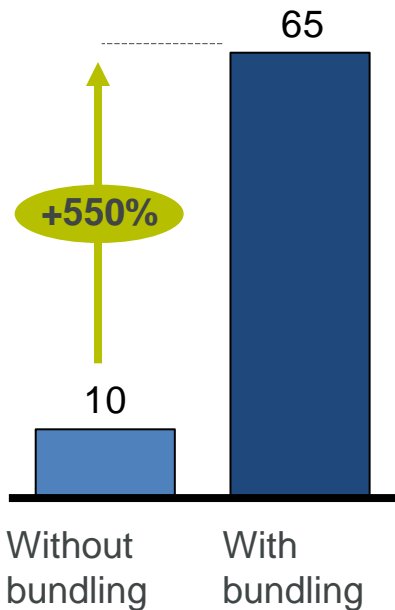
SparkPoint Centers Are Achieving Results

1,000 families served at Centers in first year

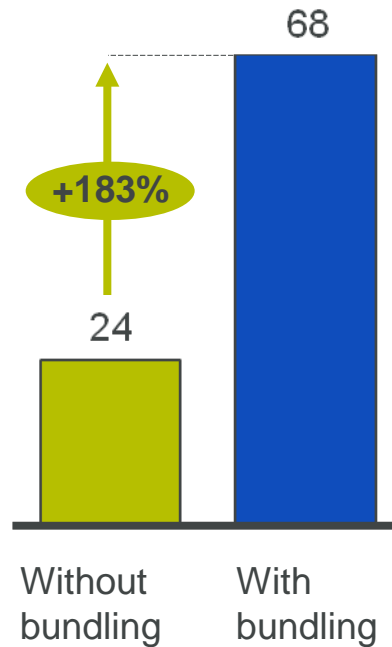


Clients who achieved major economic outcomes

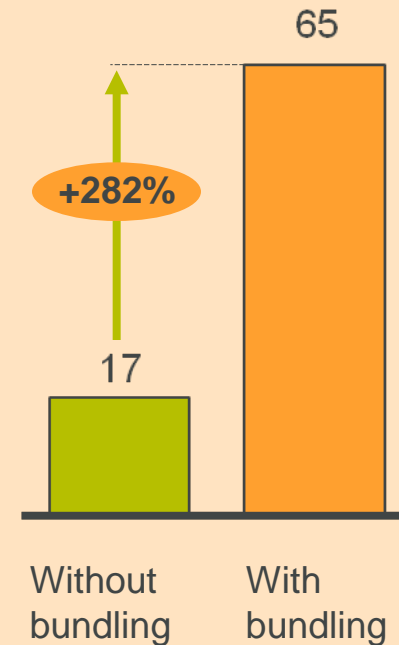
Percent



Central New Mexico
Community College



Bon Secours,
Baltimore



 **SPARKPOINT**
OAKLAND CENTER

Programs Target Three Key Areas



Improving Credit

Financial Counseling

Financial Workshops

Credit and Debt Management Services

Foreclosure Assistance

Increasing Income

Job Training and Placement

Continuing Education

EITC and Tax Assistance

Benefits Screening

Building Assets

Bank On Checking and Savings Accounts

IDA Accounts

First Time Homebuyer Assistance

Programs are delivered by best in class partners who excel in a certain area.



SparkPoint Oakland Partners

LIFETIME

East Bay Asian Local Development Corporation

Operation HOPE

Peralta Community College

The Workforce Collaborative

Bank On Oakland

City of Oakland

United Way of the Bay Area / Earn It! Keep It! Save It!

SparkPoints have a different 'feel'.



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



Coaches help clients set specific goals and follow through to success.

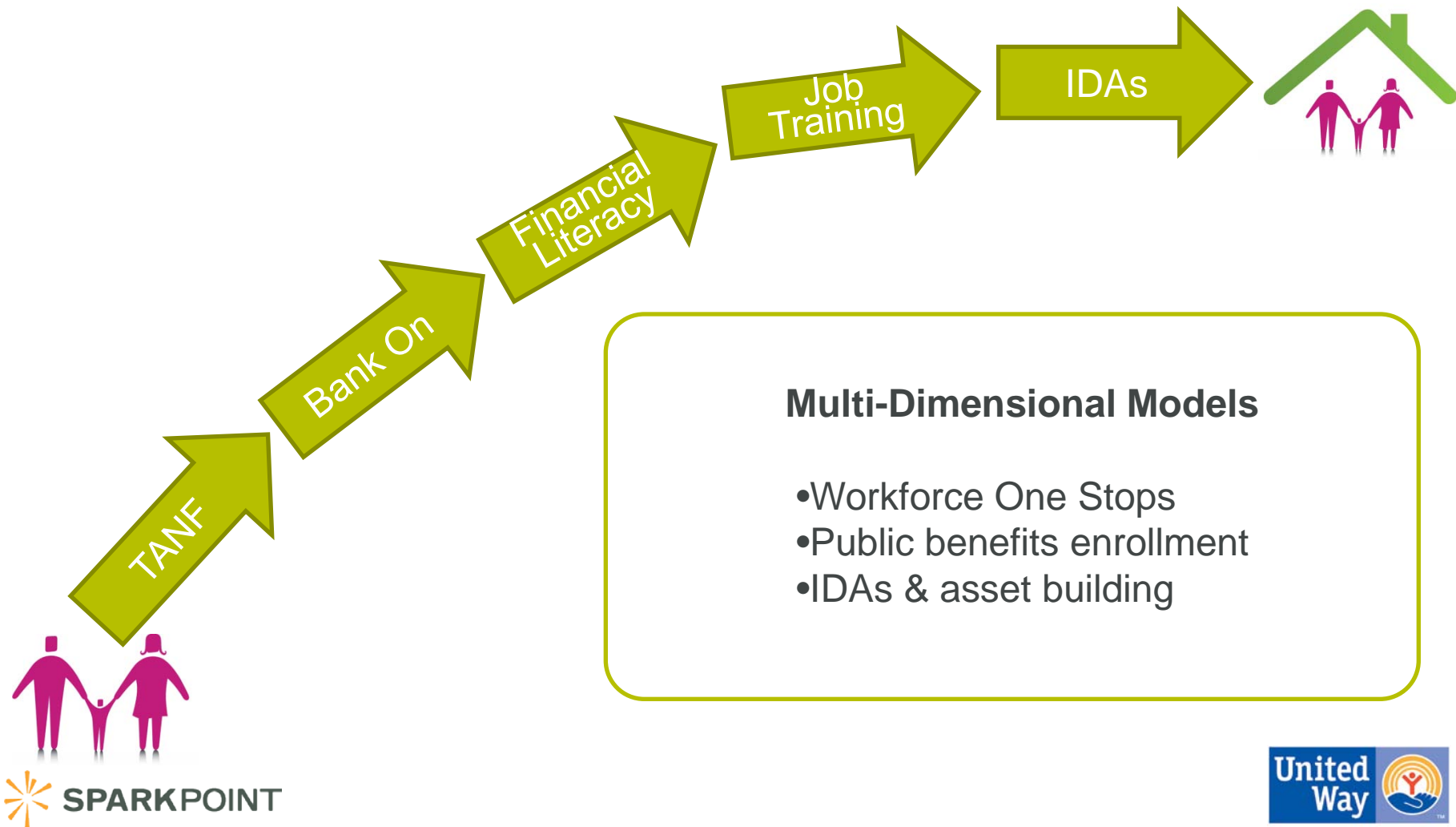


Each SparkPoint client is offered a free coach, who works with clients to:

- Create financial goals and a personal plan to move out of poverty
- Follow through on each step of the plan
- Help address obstacles
- Hold clients accountable

The coach acts from the belief that clients are creative, resourceful, and whole

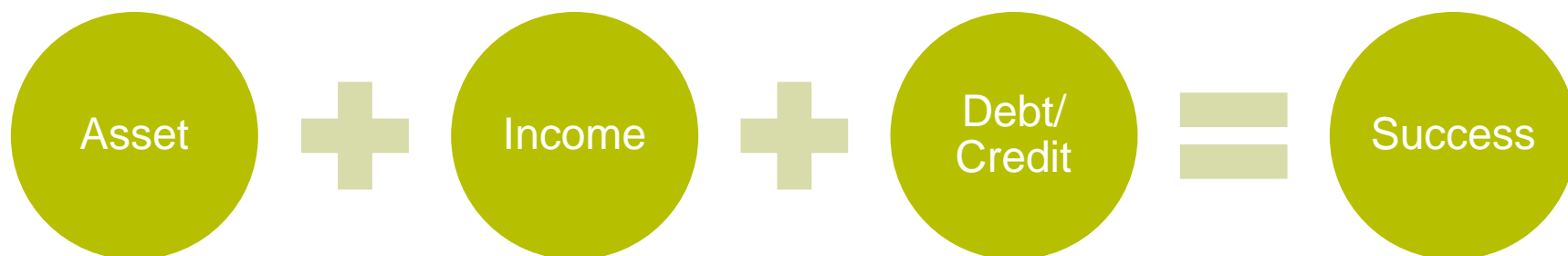
Multiple supports, available over time, increase each person's ability to move out of poverty.



SparkPoint is being recognized as an effective way to connect and integrate services for greater impact.



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



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

*Susan Gewirtz, Senior Associate
Annie E. Casey Foundation, Center for Family Economic Success*

We have opened SparkPoints across the Bay Area and served 2,400 people in 2010-11.



Open

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

Opening – Fall 2011

- SparkPoint Plaza Adelante – San Francisco



Communities across California, in Nevada, across the US, and internationally are looking at how to build SparkPoints.



Building the field around the Bay Area and beyond

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



The first SparkPoint outside the Bay Area opened in Fresno in April.



Grand opening of SparkPoint Fresno
April 20th 2011

Implications for TANF: SparkPoint can serve as the next step for your participants.



- **Helps them resolve the other issues that causes people to slide backwards**
- **Helps them learn and build toward personal self-sufficiency**
- **Works with each client long-term, up to 3 years**

LIVE UNITED™
GIVE. ADVOCATE. VOLUNTEER.

**United
Way**



THANK YOU