



United Way of San Antonio
and Bexar County

STRONG INDIVIDUALS AND FAMILIES IMPACT COUNCIL

WHITE PAPER

Version 1



STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

Preamble

United Way of San Antonio and Bexar County (United Way) is a strategic, mission-driven organization with a clear goal: help all community members achieve and maintain self-sufficiency to the greatest extent possible. United Way brings value to our community by working every day to increase the organized capacity of people to care for one another.

We do this by investing in expert research and performing regular community assessments to identify the areas of greatest need and advance the best strategies to address these needs. We work with strategic partners including other funding entities, businesses, human services agencies, schools, faith-based organizations and governmental institutions to ensure the investment of community dollars is maximized to support individuals and families toward self-sufficiency.

Based on our history of investing in key issues and knowledge gained from current national level research and local community assessments, United Way has selected ready children, successful students, strong individuals and families and safety net services as areas of significant need in our community. Our investments in each of these areas will be guided by Impact Councils composed of community leaders, content experts, residents, funders and public sector representatives committed to United Way's goal.

This paper outlines the results of our research and assessment process for the Strong Individuals and Families Impact Council. Research-based results and strategies recommend a range of transitions that support individuals and families from crisis to thriving (see Figure 1). Striving individuals and families must have a strong continuous support system in place to work toward self-sufficiency.¹

Three themes critical to self-sufficiency emerged: 1) strategies that focus on family and individual **advancement** by supporting increased income through access to education and employment; 2) strategies that focus on **resiliency** by increasing the capacity to respond to changes in environmental, economic and family situations that do no harm to themselves or others; and, 3) strategies that focus on **stability** by increasing efforts to ensure economic stability and financial success.

The Strong Individuals and Families Impact Council (SIFIC), formerly known as the Families Issue Council (FIC), summarized the findings of a broad range of research, including the Council's 10-year experience, to serve as a starting point to honor its history and forge the pathway to its future. Historically, UWSA's concept of family strengthening focused on ensuring that families have the opportunities, relationships, networks and supports necessary to succeed. This included involving caregivers as the key decision makers in how their communities met their family needs. Individuals were recently added to the population of concern for the Council through the Strategic Alignment Taskforce, a volunteer-driven process, as a thriving community does not consist solely of families, but of individuals as well. We are aware that all populations are not represented in this paper. Other populations may be addressed in future iterations as the Impact Council further explores the conditions of strong individuals and families.

As UWSA has learned, to see comprehensive, positive changes in the well-being of San Antonio individuals and families, approaches must:

- Be trauma-informed and rooted in serving more than one generation of a family;
- Be considered through more than one lens, including the understanding that populations near self-sufficiency have different needs than populations who are near or in crisis (see Figure 1), and;
- Honor the capacity of people to be the drivers of their own success, which means ensuring that their voices are elevated throughout the planning, implementation and evaluation processes.

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

Therefore, UWSA recommends results and strategies developed by the SIFIC include a scaffolded approach designed to support a range of transitions from crisis to thriving (see Figure 1). Striving individuals and families must have a strong continuous support system in place to work toward self-sufficiency.¹ It is with this in mind that we acknowledge we no longer can fund programs and services through a piecemeal approach and expect holistic change. To that end, SIFIC members are asked to consider this work based on three potential results areas, all of which are mutually interdependent: **Advancement, Resiliency and Stability.**

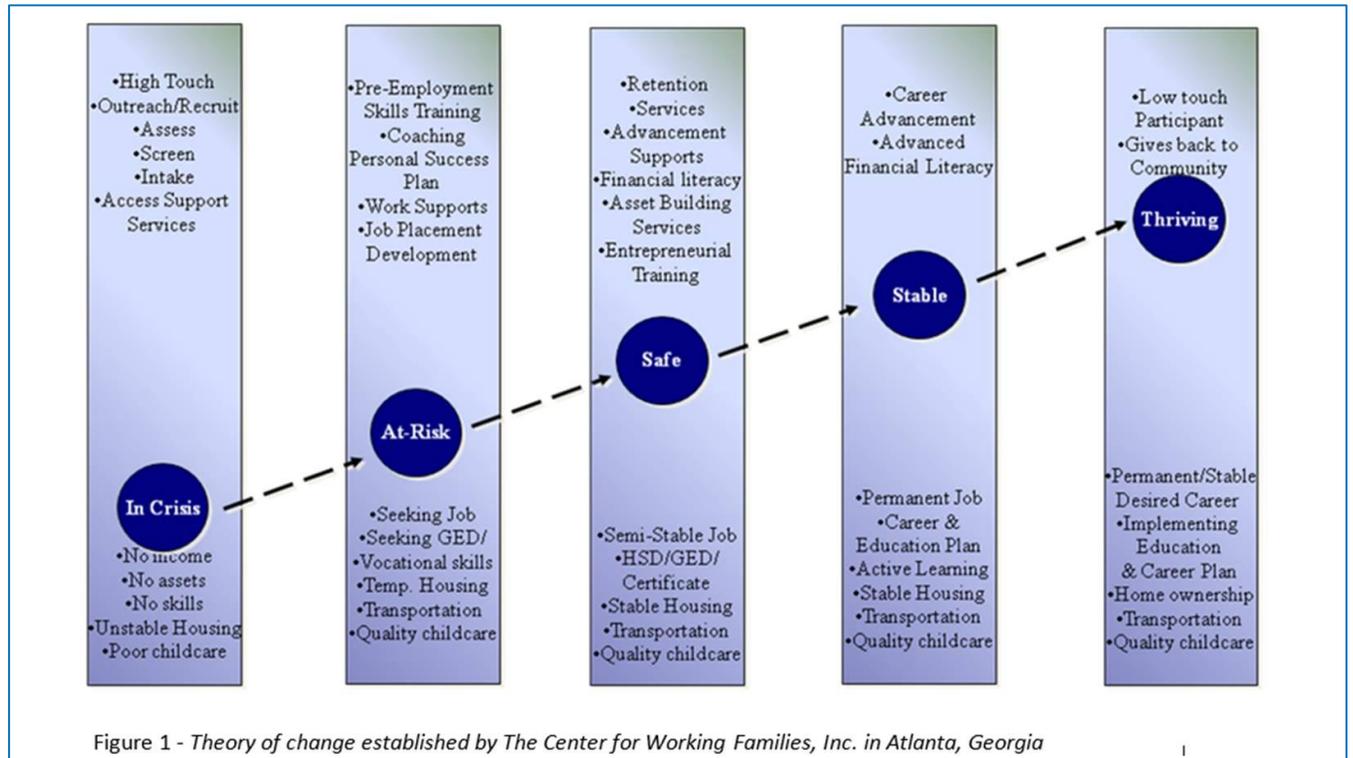


Figure 1 - Theory of change established by The Center for Working Families, Inc. in Atlanta, Georgia

Results Areas

ADVANCEMENT: *Individuals and families increase income through access to education and employment.*

National Research

The United States has been waging a war on poverty for five decades, and though many public and privately funded programs have lessened the burden of poverty, self-sufficiency is still beyond the reach of millions of Americans. A focus on building human capital that brings a value to the mainstream economy is the surest way out of conditions of poverty.² For the purposes of this paper, “poverty” is defined using measures beyond those of Federal Poverty Level (FPL) to include the true costs of living a modest yet economically stable life (see Endnote 1). The complexities of poverty, particularly intergenerational poverty, require complex and multi-year

TABLE 1. KEY FACTS
Bexar County Median HH Wealth: ⁶
African Americans: \$13,500
Latinos: \$14,200
Whites: \$146,300
2017 FPL for Family of 4: \$24,600
Median HH Income, Bexar County: \$51,150
Family Budget Calculator (Family of 4 in San Antonio): \$59,507
Poverty Population:
Bexar County: 16.3%
Texas: 15.6%
United States: 12.7%

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

solutions. Results of programs and strategies seeking to address poverty should not be expected to be measured in years, but rather decades, presenting a unique set of challenges to nonprofits, foundations and governmental entities focused on mitigating the often lifelong and devastating effects of poverty. In the Federal Reserve's recent *Report on the Economic Well-Being of U.S. Households in 2015*, 22 percent of employed adults indicated that they are either working multiple jobs, doing informal work for pay in addition to their main job or both. This illustrates the need not just for strategies to address job readiness, but also strategies that open doors to jobs that pay a living wage, both for those currently unemployed and those who are employed. Specialized services necessary to support workforce participation include substance abuse counseling, childcare access and supports, housing, transportation and physical and mental health care.³ Debt and credit counseling, legal assistance and adult basic education are also critical services for alleviating major employment barriers.⁴

Local Research

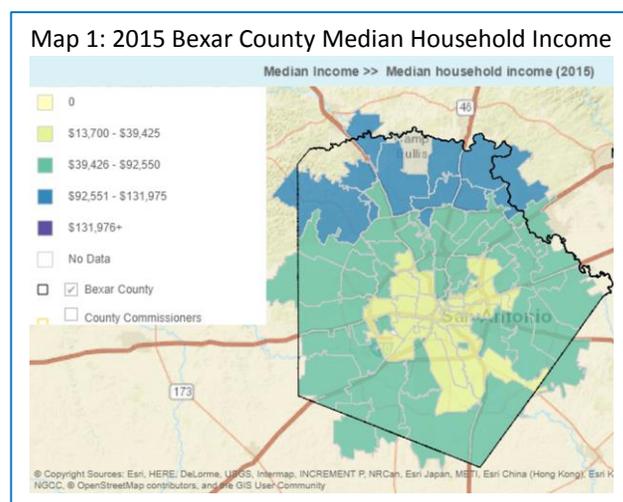
The San Antonio Health Collaborative's *2016 Bexar County Community Health Needs Assessment Report* states after reviewing the environment and living conditions of San Antonians: "Fundamental social determinants of health like poverty and educational attainment remain stubbornly unchanged. Some, like income inequality and segregation, are getting worse, and Bexar County's income inequality now resembles that of China and the Dominican Republic." Echoing that, a recent nationwide study of economic vitality, the Distressed Communities Index (DCI), affirms San Antonio's geographic disparity issue. Wealth and greater economic activity is concentrated in the north, and neighborhoods in the urban center experience significantly higher rates of poverty and unemployment.⁵ Perhaps even more startling are the racial disparities in Bexar County's median household wealth, which is defined as total assets minus total debts (see Table 1). In the recent report, *The Road to Zero Wealth*, researchers found nationally that, "on average, only Black and Latino households with an advanced degree have middle-class wealth or higher, while White households, on average, need only a high school diploma to attain that same level of wealth."⁷ Locally, SA2020's *Talent Pipeline Taskforce Report* estimates that 222,000, or 33 percent, of adults 25-64 in Bexar County have some college but no degree.⁸ The diminished chances of economic mobility challenge the future of our entire community and ultimately undercut the core of what makes American society prosper: opportunity.⁹

According to the Economic Policy Institute's Family Budget Calculator, it takes a family of four in San Antonio (as defined by two adults and two children) \$59,507 annually to attain a modest yet adequate standard of living. Today, the median household income in Bexar County is \$51,150¹⁰ yet significant income disparity exists in Bexar County (see Map 1).

Key Influencing Factors

In 2013, the San Antonio Chamber of Commerce Education and Workforce Council in its report to the UWSA Strengthening Families Issue Council indicated that local workforce *demand* characteristics were as follows:

- Employers posted jobs with no available applicants;
- Young adults lacked job experience and were not career ready;
- A gap between the type of jobs needed and the number of individuals being educated in those fields;
- Paid internships were successful but cause financial hardship for the employer; and,



Source: CI:Now

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

- Only 20 percent of high-demand jobs require four-year degrees, creating a disconnection in messaging to young people about college.

Conversely, local *supply* characteristics included:

- Almost two thirds of job seekers had a high school diploma or less;
- One-third of job seekers did not have experience or were not ready;
- Local educational institutions have shifted to address this gap but additional attention was needed; and
- Job seekers were often not able to complete programming because of the need to continue to support their families financially.

The challenge for individuals striving to exit poverty is how to feed their family and simultaneously build their career. While limited avenues for individuals and families to move up the economic ladder from minimum wage jobs do exist, individuals and families often face the *benefits cliff* as they make progress, thus technically incentivizing families to remain on public assistance and not progress in their careers. The benefits cliff is a term used to describe the phase down or loss of public benefits assistance as family household earnings begin to increase, but are not quite at self-sufficiency. Oftentimes this transition occurs too quickly, leading to an abrupt reduction or loss of benefits thus impacting the family's progress toward self-sufficiency.

Other factors influencing job readiness and work supports are affordable housing, access to affordable childcare and reliable transportation. While strategies for these factors are not specifically addressed in this paper, these factors are illustrative of the complex system that individuals and families must navigate. When families pay housing first to prevent eviction and therefore homelessness, that can often mean children and their parents must go hungry or forego other critical needs. When transportation is not reliable, people lose jobs because they cannot get to work, not because they are not committed to being gainfully employed. If high-quality, affordable childcare is unavailable and inaccessible, families with young children do not realistically have the opportunity to participate fully in the workforce.

In October 2017, the Urban Institute evaluation team conducted in-depth interviews with participants in UWSA's Annie E. Casey Foundation-funded Dual Generation program. Two themes emerged, underscoring the fact that some strategies will need to address individuals and families who are in crisis, while others will need to address individuals and families who are relatively stable and, with minimal support, have a high likelihood of achieving self-sufficiency (for additional details on these findings, see Endnote 3).

Key Impact Strategies

There are numerous meaningful ways to connect those in our communities whose lives have been marred by financial hardship and un/underemployment, including designing job readiness, workforce development and social service programs with a variety of strategies that meet the needs of community members at their varying levels of employability.

Research has shown that low-wage workers who are screened and connected to Supplemental Nutritional Assistance Program (SNAP) are 45 percent more likely to maintain continuous employment during a six-month period than those who were not.¹¹ Additionally, rigorous evaluation nationally has demonstrated that EITC and other cash-based subsidies raise employment, retention and earning among low-income workers.¹²

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

In 2013, UWSA convened national and local experts in three sessions to inform members of the Families Issue Council about the conditions of un/under-employment in San Antonio and Bexar County (see Endnote 2). The following approaches to building individual and family self-sufficiency were recommended:

- **Laddering/Scaffolding Career Pathways:** A scaffolded approach, meaning different approaches based on different needs, sustains motivation and participation, (*i.e.*, self-sufficiency matrix programming with participants transitioning from in crisis, to at-risk, to safe, to stable, to thriving.)
- **Postsecondary Credential/Certificate Program Development:** Addresses the disconnection between education and workforce – ensuring participants understand that certificate or credential programs lead to high-paying careers, and training cohorts are matched with specific industries.
- **Hard Skills Training:** Technical skills that can be defined and measured and are customized to a sector. These skills are critical to facilitating long-term retention and career advancement.
- **Soft Skills Training:** Also referred to sometimes as life skills, these less tangible skills include etiquette, the ability to work well with others, listening skills, etc.

In summary, research on self-sufficiency recommends a series of supporting strategies that are *scaffolded*, serve multiple generations, are trauma-informed, bilingual and include both hard and soft skills components:

- Increase access and remove barriers to job readiness and work supports programs, helping clients enter the workforce or increase earnings;
- Increase access to adult literacy programs, GED, postsecondary credentials and certificate programs;
- Increase access to employers who are actively hiring and provide benefits and living wages;
- Include job readiness/soft skills training as a short-term retention strategy that addresses social isolation, effects of traumatic experiences, development of conflict resolution and problem-solving skills and the ability to cope in the workplace;¹³
- Include financial work supports as a mid- to long-term retention strategy that are critical to low-income and low-skilled workers, including facilitated access to wage supplements such as stipends, Supplemental Nutrition Assistance Program and Earned Income Tax Credit.

RESILIENCY: *Individuals and families have the capacity and resiliency to respond to changes in environmental, economic and family situations in a way that does no harm to self or others.*¹⁴

National Perspective

A report by EmployIndy found the “existing workforce system’s emphasis on job matching and employee retention is adequate for more experienced or entrepreneurial job seekers, but often fails to meet the long term needs of individuals who face significant barriers to employment, such as educational deficits, criminal backgrounds, mental health, or substance abuse; and these individuals are historically disconnected from the labor market.”

Scientists refer to core life skills as executive function and self-regulation skills that are used by the brain to filter distractions, prioritize tasks, remember rules and goals and control impulses. As adults we use them every day and they are crucial for making healthy choices for both ourselves and our families. When this process is interrupted by traumatic events, be they



STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

adverse childhood experiences, crime and abuse, isolation, substance use disorders, mental illness, neglect, or chronic stress, the ramifications can be profoundly significant. Beyer and Blake asserted, “The impact of trauma is broad and diverse, deep and life shaping.”¹⁵ The biology of stress activation also explains why significant hardship or threat (*e.g.*, from abuse, neglect or extreme poverty) can lead to physiological and behavioral disruptions that can have lasting impact.¹⁶ It is estimated that one in five American adults experience a mental illness and that less than half receive mental health services, contributing to \$192.8 billion in lost earnings annually.¹⁷ (For more details, see Endnote 4).

In 2014, there were more than 66,000 confirmed victims of child abuse and neglect in Texas.¹⁸ Each year, child abuse and neglect costs Texas an estimated \$14 billion.¹⁹ All parents struggle and need support, and while the CPS system is designed to provide services to the children most in danger to protect them from harm, the system cannot provide support for all families in need or ensure that families continue to be successful after they leave the CPS system (see additional details in Endnote 5). Poverty, unemployment, educational attainment and income inequality are risk factors for Bexar County’s families. All of these risk factors reinforce each other, forming a vicious cycle within and across generations.

There is hope, though. While the effects of trauma and roots of mental illness are still being understood, science shows the brain continues to adapt to experiences and these skills can be strengthened through coaching and practice. Recovery from trauma is possible, as is a productive and meaningful life with the diagnosis of a mental illness. Healing can and does occur, and it is from this perspective that we will approach Resiliency.

Local perspective

According to the Meadows Mental Health Policy Institute, three quarters of Texans have a close friend or family member who has experienced a mental health need.²⁰ Roughly half of all mental health disorders begin by age 14, affecting one in five Texas children in any given year. Locally, the recent *2016 Bexar County Community Health Needs Assessment Report* states, “Suicide emerges as a major cause of death among youth and adults aged 15 to 44 years.” Furthermore, despite our high need for mental health professionals, Texas only has 76 psychologists per 100,000 residents, far fewer than the national average of 129.²⁰ These shortages are similar in other fields that address mental health, including licensed social workers, psychologists, licensed professional counselors and licensed marriage and family therapists. Shortages are even more pronounced when it comes to specialists for many vulnerable populations, including non-English speakers, children, minority communities and seniors.²⁰

Key Influencing Factors

Multiple efforts are underway in San Antonio to help address the effects of trauma and mental illness and to build resiliency. Alignment between efforts is growing, but what’s clear is that there is great need for more and more closely aligned services, with improved access to reliable, timely data as perhaps the most critical factor in making measurable gains together as a community. As a major funder, UWSA has at its doorstep an opportunity to make a meaningful impact on building resiliency. Many local entities, including service providers, funders, hospitals, municipal government, police, the military and others are attempting to address resiliency at the family and systemic levels.

Families participating in the interviews conducted by Urban Institute as outlined earlier denoted several key influencing factors and sources of stress in their struggles as they worked to move toward self-sufficiency that could impact both the Advancement and Resiliency results areas. This once again speaks to the need for scaffolded programs to meet families where they are in their journey to self-sufficiency

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

and the need for workforce supports throughout the transition process. These barriers included concerns about neighborhood safety that prompted frequent moves, significant health problems and the following:

- Financial pressures involved in pursuing workforce training and development. In some cases, even with support for childcare and being on SNAP or other assistance, the need to pay bills for basic services such as utilities leaves families with little to no time to go to school for 30+ hours per week;
- Living in severely overcrowded situations, with five or more family members sharing a single room;
- Severe health issues and lack of healthcare coverage for the adults in the household, relying on either emergency room care in times of crisis or a sliding-fee scale healthcare provider. However, children frequently had public healthcare insurance coverage;
- In families whose members include both U.S. citizens and undocumented residents, there is a reluctance to engage with the wider community outside of a trusted network. Policy, particularly at the federal level, has increased uncertainty and anxiety and at least one respondent reported that her family was “in hiding.”

Key Impact Strategies

National trends and both established and emerging research in the arena of mental illness and trauma indicate the need to integrate resiliency elements into strategies designed to address family self-sufficiency. The 2013 United Way learning sessions on un/underemployment referenced in the Advancement result area yielded the following with regard to Resiliency:

- **High-Touch Case Management:** There is a critical need to address basic needs of families while providing work/job supports, training and placement through high-touch case management.
- Access to services via a continuum of care for mental health and substance abuse is important.
- Increased participation and completion of job training programs occurs when barriers such as childcare and transportation are removed.
- **Soft Skills Training to improve job readiness:** It is important to address the social isolation, effects of traumatic experiences, development of conflict resolution and problem-solving skills and the ability to cope in the workplace to foster self-sufficiency. It is also important to help participants see issues from the employer’s perspective and to know where to turn when difficult issues arise.

Recommended strategies for the Resiliency result area should incorporate the themes addressed above, and seek to:

- Improve access to programs that focus on developing healthy relationships within the family unit and within the community;
- Increase the incidence of programs and services that are trauma-informed, including a peer-based support network approach to achieving self-sufficiency and building resiliency;
- Increase opportunities for individuals and families to reduce social isolation and increase positive, healthy social interactions;
- Increase the incidence of seamlessly aligned programs, providing clients with ‘warm handoffs’ when needs are beyond the scope of the original program;
- Improve access to emergency support services, other than the emergency room, for individuals and families suffering from mental health crises;
- Improve and increase access to free psychiatric services, including inpatient and outpatient care; and
- Increase and improve the incidence of free, community-based counseling services.

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

STABILITY: *Individuals and families are economically stable and financially successful.*

National Perspective

Per the Federal Reserve's *Report on the Economic Well-Being of U.S. Households in 2015*, "46 percent of American adults say they either could not cover an emergency expense costing \$400 or would cover it by selling something or borrowing money." Multiple studies echo this and show that many Americans are not financially secure. United Way Worldwide's focus on income demonstrates that "when people can find decent jobs, provide for their families and save for the future, they and their children are more likely to enjoy healthy lives and succeed in school." Understanding that escaping intergenerational poverty takes not just increased income, but also access to the management skills and tools to build wealth will be a critical component to helping families and individuals achieve self-sufficiency.

Of increasing national interest is the role that behavioral economics¹ plays in financial well-being, particularly for low- to moderate-income individuals and families.²¹ Because of this interest, more financial institutions are taking cues from community development organizations and social services agencies, foregoing their air-conditioned branches and corporate offices to meet clients in their own communities, at their place of employment or their children's schools, beginning what has been dubbed a culture shift around understanding financial well-being. Not only does this serve a moral imperative, but an economic one too, as economic growth generates the wealth and tax revenues needed to support public goods.²² The broader economic stability of a community resides in the microcosm of its families' economic stability, and creating wholesale change around how individuals and families understand and manage their financial well-being begins with shifting how we view people's capacity to accomplish their financial goals.

Local Perspective

According to Prosperity Now, "Without wealth—in the form of savings, home or business equity, and more—households have no foundation upon which to retire, pass something down to their children or contribute to a prosperous community."²³ In 2015, Bexar County's rate of unbanked² households was 10.7 percent, and its rate of underbanked³ households was 19.8 percent. ²⁴ More startling was Bexar County's 44.2 percent liquid asset poverty rate, defined as households without sufficient liquid assets to subsist at the poverty level for three months in the absence of income.²⁴ Given the correlation between income and health, life expectancy, graduation rates and future earnings, targeted interventions that build family financial stability are critical to San Antonio's future.

Key Influencing Factors

Recent significant strides in state and local policy now protect vulnerable citizens from predatory loan practices. Coupled with San Antonio's Financial Empowerment Center that offers free, one-on-one professional financial counseling tailored to clients' goals, opportunities for individuals and families in San Antonio to create a safer financial existence for themselves and their families are increasing. More recently, the Asset Funders Network has created a chapter in San Antonio, focusing on advancing economic opportunity for low- and moderate-income people through philanthropy. LISC (Local Initiatives Support Corporation) has also opened a local office. Both developments are indicative of an

¹ A method of economic analysis that applies psychological insights into human behavior to explain economic decision-making.

² Having neither a checking nor savings account.

³ Having a checking and/or savings account but having used non-bank money orders, non-bank check-cashing services, non-bank remittances, payday loans, rent-to-own services, pawn shops or refund anticipations loans (RALs) in the past 12 months.

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

attempt to support a community-wide focus and alignment to support the financial well-being of low- and moderate-income individuals and families.

Key Impact Strategies

Research on family and individual economic security recommends a series of strategies:

- Increasing the number of San Antonians with adequate savings;
- Improving community members’ understanding of predatory loan practices;
- Increasing access to mainstream financial products;
- Increasing access to free tax preparation service; and
- Increasing individuals’ and families’ financial literacy, management and stability.

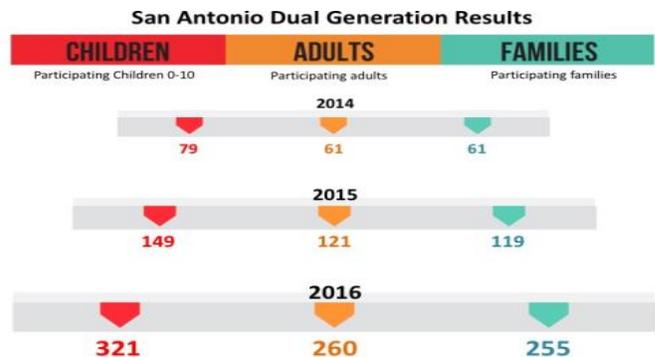
RESULTS
2016 VITA Season
Returns: 37,000
Refunds: \$60 million
EITC Claimers: 11,520
EITC Refunds: \$24 million
Prep Fees Saved: \$8 million
2016-17 FEC
Clients Seen: 1,018
Outcomes Achieved: 468

These strategies, in conjunction with the strategies outlined for Advancement and Resiliency will help individuals and families achieve a state of economic Stability and financial success.

United Way’s Investment History

Historically, the focus of the Families Issue Council (FIC) has been to increase the financial stability of families by connecting them to asset-building opportunities and resources. Using this approach, FIC has supported the Volunteer Income Tax Assistance (VITA) program, the Financial Empowerment Center, and the Financial Capacity Builder model (see Endnote 6 for additional details). United Way has also historically funded a number of outcomes-based programs that focus on the social, emotional and behavioral health of both children and adults. Many include a focus on the impact that social, emotional, behavioral and physical health can have on individuals’ lives, the life of the family and the community overall. United Way considers these important aspects to creating a strong future in San Antonio for all.

In 2012, United Way entered into a partnership with the Annie E. Casey Foundation to pilot a two-generation initiative to help low-income families move to self-sufficiency. This multiagency initiative aims to prepare parents for jobs and careers while providing quality early childhood and educational experiences for their children. To that end, programs for children focus on their healthy development, growth and education, while those for adults simultaneously concentrate on advancement, resiliency and stability through parenting, adult education, job skills, peer-to-peer supports and financial stability. With all the partner agencies co-located together, families can easily find and access what they need in one place.



State grant-funded family supports: UWSA has served as the lead agency for several state-funded grant initiatives offering parenting support programs for families throughout San Antonio and Bexar County. These initiatives include the Maternal, Infant, and Early Childhood Home Visiting (MIECHV), Healthy Outcomes through Prevention and Early Support (HOPES), and Military Families and Military Veterans

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

and Family Pilot Prevention Program, (MFVPP) which focus on fostering strong families by breaking the cycle of abuse and neglect. Each of these grants contains elements of advancement, resiliency and stability in the pilot continuums underway.

Acknowledgements

United Way of San Antonio and Bexar County wishes to sincerely thank our local stakeholders and nonprofit agency partners for their contributions in helping inform the Community Impact priority areas: ready children, successful students, strong individuals and families and safety net services.

United Way teams analyzed local and national data, conducted interviews with subject-matter experts, reviewed annotated bibliographies and research submitted by nonprofit agencies and community partners and studied community resources and evidence-based programs. It is important to note that in only a handful of places was disaggregated data by race and/or ethnicity provided. As we move further into this work, having these conversations will be critical to ensuring we are addressing needs that may only present themselves once data is disaggregated.

As changes in the social, demographic, economic and environmental landscape influence changes in the well-being of a community, United Way's business model and funding priorities will strategically shift to effectively drive change with limited resources. By investing in a streamlined set of priorities that focus on those groups with the greatest needs, United Way will continue to bring the community together to achieve meaningful and measurable results that help others achieve and maintain self-sufficiency.

United Way's work is and remains, by design, iterative and is intended to be informed by and responsive to community conditions to inspire the most good and create the most change.

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

Endnote 1: Understanding how poverty is measured is also a critical aspect to addressing its impact. The Federal Poverty Level (FPL), determined by the federal government in the early 1960s, uses a set of measures that include the assumption of a fixed ratio between food costs and all other costs and completely excludes the cost of childcare. According to the State of Working America’s Executive Summary, “the most common definition in income analysis uses the official poverty line of the U.S. government. While there is some value to this measure ... it is widely considered an inadequate measure of the concept of poverty.” Due to this gap between the FPL and what it takes to thrive in the 21st century, some funders have revised how they define poverty internally, helping to ensure the threshold they set speaks to the true costs of living an economically stable life. United Way recommends that we approach this work in a similar manner.

Endnote 2: Subject matter experts included representatives from the San Antonio Housing Authority, Workforce Solutions Alamo (WSA), The Center for Working Families, Inc., MDRC (Manpower Demonstration Research Corporation), Alamo Colleges, San Antonio Area Plumbers and Pipefitters, and the San Antonio Food Bank.

Endnote 3: Additional findings included:

- When respondents were work-ready (*i.e.*, having relatively stable home environments, social supports, and fewer health, financial and other barriers), workforce development plus childcare worked well, helping them progress toward a more stable, higher-paying job. This pattern suggests the model serves relatively stable households well, *meaning that families who have some income, some stable housing and some overall stability tend to do better than those who do not.*
- Disengagement from the Dual Generation program most commonly stemmed from having needs greater than the program is designed to address, *e.g.* intensive services beyond the scope of a coaching model to help stabilize families, to provide the stability necessary to disentangle interrelated and mutually reinforcing needs (*i.e.* health, mental health, immigration status, income, education, and employment), for which a much longer-term and intensive intervention is required.

Endnote 4: According to the Substance Abuse and Mental Health Services Administration (SAMHSA), nearly 60% of adults with a mental illness did not receive mental health services in the previous year.²⁵ It is estimated that 18-22 veterans die every day by suicide.²⁶ Suicide is the 10th leading cause of death in the United States and is the second leading cause of death for people aged 15-24.²⁷ Considering this data, the need to holistically address trauma and mental illness and build resiliency cannot be underscored enough.

Endnote 5: In April 2017, researchers from the Texas Institute for Child & Family Wellbeing at the University of Texas at Austin released a report that analyzed data from two statewide child maltreatment prevention programs — Prevention and Early Intervention (PEI) and Services to At-Risk Youth (STAR) — that provide services such as family counseling, parenting supports and home visitation. These programs are designed to address risk factors experienced by families and findings show that only 3 percent of the families who received these services had a subsequent substantiated case of child maltreatment. An author of the report indicated prevention is the best investment for Texas as investigations and placements are expenses for tax payers and maltreatment has a human cost for children, families and communities in virtually every part of society.

Endnote 6: *VITA:* In 2002, United Way, the City of San Antonio, and Catholic Charities came together, along with many other nonprofit and business partners, to create the San Antonio VITA Coalition. VITA offers free tax preparation to low- and moderate-income individuals and families and helps connect them

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

to important tax credits, such as the Earned Income Tax Credit (EITC). EITC is arguably one of the single strongest anti-poverty tools available, as it has the ability to lift a striving family above the poverty line simply by claiming the credit. For many years, VITA has helped well over 30,000 taxpayers each season complete their tax returns. At inception, the FIC also funded the Financial Capacity Builders, a promotor-based financial literacy initiative that was supported for many years, but ultimately discontinued due to mixed results. Currently, United Way funds Catholic Charities to recruit, train, certify and place hundreds of volunteers at VITA sites annually. United Way also funds and manages the media and marketing components of VITA, and wholly funds two VITA sites.

The Financial Empowerment Center: United Way also received the Financial Empowerment Center (FEC) grant in 2013 from Bloomberg Philanthropies, and for three years was able to offer financial counseling on San Antonio's eastside as a complement to the U.S. Department of Education's Eastside Promise Neighborhood grant, which United Way was also awarded. The FEC grant consisted of five certified financial counselors who offered free, one-on-one financial counseling with individuals to create self-identified financial goals and guide them towards economic stability. Due to this experience, when the grant ended, volunteers of the FIC elected to support Family Service Association's FEC grant, also through Bloomberg Philanthropies, by funding them to maintain an FEC presence on the Eastside. The dollars used to fund FEC are also considered match for the Annie E. Casey Foundation's Dual Generation Partnership, another United Way grant, as clients in that program are required to enroll in financial coaching as a component of the model. Results have been strong for the United Way-funded portion of Family Service's FEC.

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

References

- ¹ Radice, G. (2010). Community based workforce development: Lessons from local and national best practices. (Prepared for EmployIndy by Mind's Eye Company).
- ² Acs, G., & Nichols, A. (2017, February 01). Working to Make Ends Meet. Retrieved December 11, 2017, from <https://www.urban.org/research/publication/working-make-ends-meet>
- ³ Fischer, D. J. (2005, January 01). The Road to Good Employment Retention: Three Successful Programs From the Jobs Initiative. Retrieved December 11, 2017, from <https://www.issuelab.org/resource/the-road-to-good-employment-retention-three-successful-programs-from-the-jobs-initiative.html>
- ⁴ COMMUNITY BASED WORKFORCE DEVELOPMENT: LESSONS FROM LOCAL AND NATIONAL BEST PRACTICES. (n.d.). Retrieved December 21, 2017, from <http://docplayer.net/27639471-Community-based-workforce-development-lessons-from-local-and-national-best-practices.html>
- ⁵ Dimmick, I. (2017, September 19). As Nation's Poverty Rate Declines, San Antonio's Increases. Retrieved December 11, 2017, from <https://therivardreport.com/as-nations-poverty-rate-declines-san-antonios-increases/>
- ⁶ 2016 Survey of Consumer Finances. (n.d.). Retrieved December 14, 2017, from <https://www.federalreserve.gov/econres/scfindex.htm>
- ⁷ Collins, G., Asante-Muhammed, D., Nieves, E., & Hoxie, J. (2017, September 07). The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class. Retrieved December 11, 2107 from <http://www.ips-dc.org/report-the-road-to-zero-wealth/>
- ⁸ SA2020. (2015). Talent Pipeline Task Force Report. San Antonio, TX: http://www.sa2020.org/wp-content/uploads/2015/07/SA2020_Talent_Pipeline_Task_Force_Report.pdf
- ⁹ What is economic segregation, and why does it matter? (2017, November 17). Retrieved December 14, 2017, from <https://www.folomedia.org/economic-segregation-matter/>
- ¹⁰ Data Access and Dissemination Systems (DADS). (2010, October 05). Your Geography Selections. Retrieved December 15, 2017, from <https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>
- ¹¹ COMMUNITY BASED WORKFORCE DEVELOPMENT: LESSONS FROM LOCAL AND NATIONAL BEST PRACTICES. (n.d.). Retrieved November 6, 2017, from <http://docplayer.net/27639471-Community-based-workforce-development-lessons-from-local-and-national-best-practices.html>
- ¹² Radice, G. (2010). Community based workforce development: Lessons from local and national best practices. (Prepared for EmployIndy by Mind's Eye Company).
- ¹³ Radice, G. (2010). Community based workforce development: Lessons from local and national best practices. (Prepared for EmployIndy by Mind's Eye Company).
- ¹⁴ L. Lawrence, personal communication, October 25, 2017

STRONG INDIVIDUALS AND FAMILIES WHITE PAPER

¹⁵Beyer, L. L., & Blake, M. (2010). Trauma-informed care: Building partnerships and peer supports in supportive housing settings. Retrieved from http://www.samhsa-ssh-meeting.net/assets/documents/trauma_informed_care.pdf

¹⁶Center on the Developing Child. Harvard University. Three Early Childhood Development Principles to Improve Child Outcomes. (n.d.). Retrieved December 15, 2017, from <https://developingchild.harvard.edu/resources/three-early-childhood-development-principles-improve-child-family-outcomes/>

¹⁷Insel, T.R. (2008). Assessing the Economic Costs of Serious Mental Illness. *The American Journal of Psychiatry*. 165(6), 663-665

¹⁸Tex Protects. Facts & Data. (2017, December 08). Retrieved December 22, 2017, from <https://www.texprotects.org/CANfacts/>

¹⁹Tex Protects. 2015 Annual Report. (20175). Retrieved December 22, 2017 from https://www.texprotects.org/media/uploads/2015_annual_report.final.may9.pdf

²⁰Andy Keller, PhD, Meadows Mental Health Policy Institute, May 13, 2015, T3, G. G., & TribTalk, D. M. (n.d.). We must address Texas' behavioral health emergency, by Andy Keller, PhD, Meadows Mental Health Policy Institute. Retrieved December 15, 2017, from <https://www.tribtalk.org/2015/05/13/behavioral-health-emergency>

²¹Common Cents. 2016. Common Cents Lab End of Year 2016 Report. Durham, NC. http://advanced-hindsight.com/wp-content/uploads/2017/04/Common-Cents-Lab-End-Of-Year-Report-2016_April_5.pdf

²²Parilla, J. (2017, November 15). Opportunity for growth: How reducing barriers to economic inclusion can benefit workers, firms, and local economies. Retrieved December 15, 2017, from <https://www.brookings.edu/research/opportunity-for-growth-how-reducing-barriers-to-economic-inclusion-can-benefit-workers-firms-and-local-economies/>

²³Prosperity Now. On Track or Left Behind? Findings from the 2017 Prosperity Now Scorecard. 2017. https://prosperitynow.org/files/PDFs/2017_Prosperty_Now_Scorecard_Financial_Assets_Income.pdf

²⁴Prosperity Now. Place Profile: Bexar County. Findings from the 2017 Prosperity Now Scorecard. 2017. <http://scorecard.prosperitynow.org/data-by-location#county/48029>

²⁵U.S. Department of Veteran Affairs Mental Health Services Suicide Prevention Program. (2012). Suicide Data Report, 2012. Kemp, J. & Bossarte, R. Retrieved January 16, 2015, from <http://www.va.gov/opa/docs/Suicide-Data-Report-2012-final.pdf>

²⁶Center for Disease Control. Suicide Facts at a Glance 2015 (n.d.). Retrieved October 23, 2015, from <http://www.cdc.gov/violenceprevention/pdf/suicide-datasheet-a.pdf>

²⁷Center for Disease Control. (2015). 10 Leading Causes of Death By Age Group, United States, 2015. Retrieved June 1, 2017, from https://www.cdc.gov/injury/images/lc-charts/leading_causes_of_death_age_group_2015_1050w740h.gif