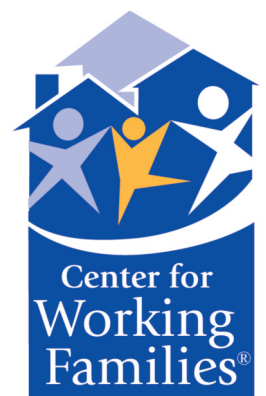


AN INTEGRATED APPROACH TO FOSTERING FAMILY ECONOMIC SUCCESS:

How Three Model Sites Are
Implementing the Center for
Working Families Approach



JANUARY 2010

INTRODUCTION

A young woman in St. Louis trying to leave welfare and build a better life for her children. A man in Baltimore determined to support himself and his children after getting out of jail. A college student in New Mexico balancing the demands of work, school and family.

While each is contending with different circumstances and challenges, all of them share a similar goal – to advance economically and create new opportunities for themselves and their families. To move toward the goal of economic security, they often need a range of services that are crafted to meet their needs.

The Annie E. Casey Foundation developed the Centers for Working Families® (CWF) concept as a response to the challenges facing such low-income working adults and their families. Built on years of experience in the field, the CWF approach acknowledges the problems faced by low-income families who must navigate a fragmented system to obtain critically needed work-supporting services and benefits.

CWF offers a framework for delivering key services and financial supports to low-income families using a convenient and integrated approach – all designed to foster new economic opportunities.

The CWF approach revolves around intentionally offering clients a set of focused services in three overlapping areas:

- Employment – including assistance with job readiness, job placement, occupational skills training, education and career advancement.
- Benefits and work supports – helping clients gain access to public benefits, tax credits, financial aid and other benefits to improve their financial security.
- Financial services – workshops, classes, one-on-one counseling and access to well-priced financial products and services to help clients improve their household finances and build assets.

CWF programs that are fully implementing the approach share three common attributes:

- They bundle and sequence services rather than offering just one component. This requires providers to intentionally integrate and offer the services in the three key areas in a seamless way for participants. Such bundling can be offered effectively through well-planned program design, the hiring and training of staff with strong skills and backgrounds, and the thoughtful use of technology and data collection. Strong partnerships with other organizations and service providers can give CWF programs the ability to offer more services to participants.
- They collect and analyze data to improve their performance and adjust their operations to meet the needs of clients. For example, CWF programs collect baseline data on employment history, benefits being received and financial information, which can be measured over time.
- They provide financial services and coaching to help clients set goals, develop plans and change behavior over time. Financial coaching for low-income populations has emerged as a core feature of the CWF approach and holds much promise as a way to help families achieve their financial goals.

OVERVIEW OF PRE-CWF AND POST-CWF SERVICES

	Pre-CWF program and structure	CWF approach to program and structure
Workforce and career development	Work-readiness training Skills & vocational training Job placement services Career counseling	Financial education integrated into work-readiness curriculum
Income and work supports	Referrals to public benefits and free tax-preparation services	Online public benefits screening and facilitated access Free and low-cost tax preparation
Financial services and asset building	Referral to financial education class	Multi-week financial education curriculum One-on-one financial coaching Access to suitable financial products
Infrastructure and systems	Stand-alone “siloeed” programs on separate tracks	Coordinated team approach to staffing Improved client tracking across all program areas and with partner agencies Seamless integration of services

Finally, CWF is premised on the belief that its programs should develop strong relationships with participants to support and maintain their long-term, ongoing success and help them respond to changes in their financial situations or take advantage of new economic opportunities.

The CWF concept is built on the fundamental notion that offering these services in an integrated and thoughtful way will do more to help clients overcome a range of obstacles and advance economically. It often means connecting participants to other community agencies or networks and private sector financial institutions.

The CWF approach is being adopted by programs and institutions around the country, a diverse network that includes neighborhood organizations, workforce programs, community colleges and housing-focused groups. These programs have different funding sources, including local and national foundations, corporate sponsors, and a range of state and federal programs. They are also organized in a variety of ways and serve a variety of populations, including the unemployed, the underemployed, recent immigrants, former prison inmates, people leaving welfare, and college students.

Overall, more than 60 organizations are involved in this type of work, ranging from United Ways and the Local Initiatives Support Corporation (LISC) to community colleges and housing organizations, in more than 20 cities and regions. As of early 2009, more than 20,000 participants had received CWF services, with approximately two-thirds receiving bundled services. The CWF approach has attracted millions of dollars from national and local foundations, leveraged public funding, particularly in workforce development, and received

Clients who receive bundled services are three to four times more likely to achieve a major economic outcome (such as staying employed, earning a vocational certification or associate's degree or buying a car) than clients receiving only one type of service.

support from businesses and other funders. The new funding supports both programming and the training of financial coaches who work with participants.

Among the many organizations participating in the national CWF learning network, which brings together a range of groups interested in such programs, three in particular were identified early on as having fully implemented the CWF principles and showing promising results. This report provides insights into how these three organizations have adopted the CWF approach in response to different local circumstances and opportunities and offers a picture of what fully developed CWF's look like. The three organizations are:

- The MET Center in St. Louis, a regional workforce training program with a wide variety of clients, partners and public-sector funding streams. It demonstrates integration of the CWF approach within a large, complicated workforce development organization.
- The Bon Secours of Maryland Foundation, a smaller, community-based program in West Baltimore, and an example of how the CWF concept can be integrated into a community initiative already providing some CWF-related services.
- Central New Mexico Community College, a large regional college mostly serving low-income working adults. It demonstrates how the CWF approach can be incorporated into a college setting serving students striving to get ahead but facing many hurdles.

The three organizations have also been selected to be part of an independent evaluation of CWF by Abt Associates that began in 2007. This report summarizes early findings from the three sites, reviews how the three sites have implemented the CWF concept, outlines key principles guiding CWF sites, provides an overview of program costs, and offers suggestions to organizations interested in improving their CWF programs or adopting the approach. This report is designed largely to give leaders of different types of organizations and institutions information that can help them decide if it makes sense for their organizations to embrace the CWF framework. The report can help such organizations consider how the CWF framework could be constructed, and it provides new programs with the benefit of lessons learned from the three sites.

EARLY FINDINGS

As part of its ongoing national evaluation of the Center for Working Families Initiative, in 2008 Abt Associates conducted an interim analysis of service and outcome results for the three CWF sites featured in this report.¹ Abt's initial review of results shows that the sites are achieving promising results through the CWF approach. Among the key findings:

- The three sites are providing bundled services (at least two of the three key CWF services) to a high percentage of clients – ranging from 56 percent to 88 percent.
- Clients who receive bundled services are three to four times more likely to achieve a major economic outcome (such as staying employed, earning a vocational certification or associate's degree or buying a car) than clients receiving only one type of service.
- Clients who received high-intensity bundled services (i.e., more inten-

¹ Burnett, K, St. George, A. et al. *Pathways to Success an Interim Analysis of Services and Outcomes in Three Programs*, prepared by Abt Associates Inc. for the Annie E. Casey Foundation, Baltimore, MD, December 2008.

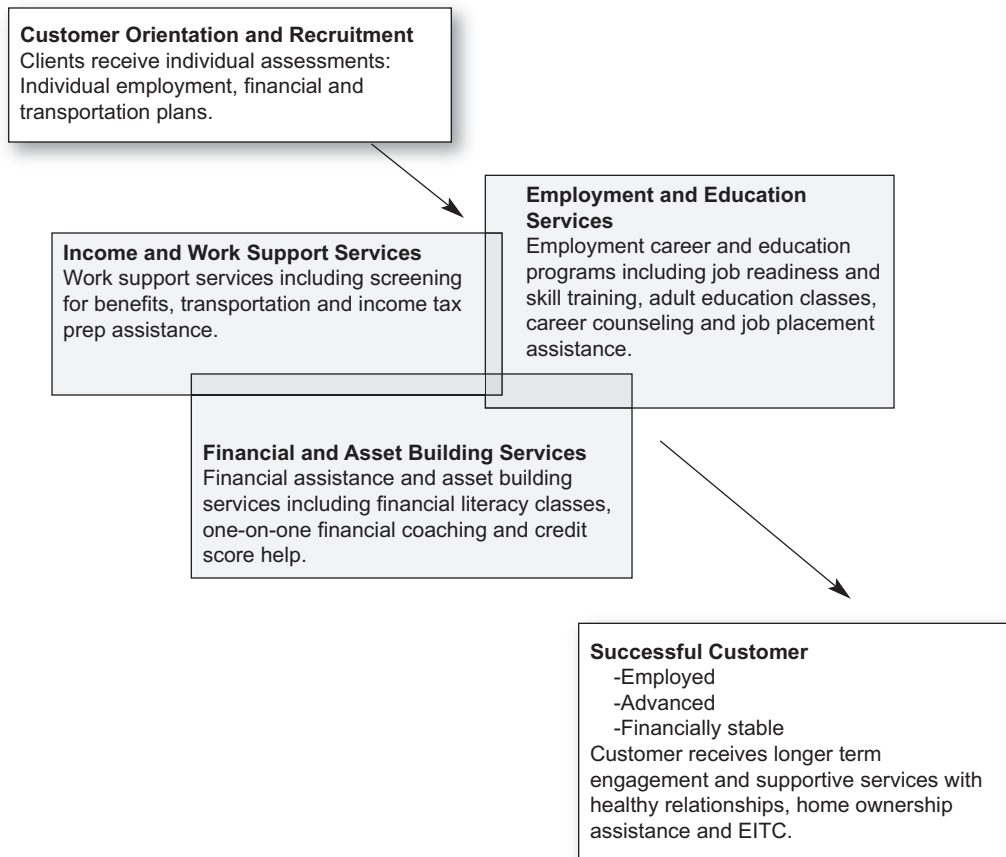
sive support services) were five times more likely to achieve a major economic outcome than clients who received non-bundled assistance.

These results suggest strongly that bundling the three core CWF services and supports leads clients to reach important economic milestones. The results also suggest that the CWF approach can produce good results within different kinds of service-providing organizations and can be useful in serving different kinds of populations – ranging from community college students and people leaving welfare to residents of low-income communities. However, more analysis is needed. The Casey Foundation will continue to monitor and analyze the achievements of these three CWF sites and will share that information with the field, including organizations interested in implementing the CWF approach.

THE MET CENTER – ST. LOUIS

The Metropolitan Education and Training Center, known as the MET Center, provides a range of services to residents of the St. Louis region. With significant government funding, supplemented by nonprofit and foundation support, the MET Center offers adult basic education, job-readiness training, welfare-to-work

MET CENTER: CWF CUSTOMER PATHWAY TO SUCCESS



support and a variety of vocational programs, including programs in the life sciences, construction, diesel engine technology and licensed practical nursing. The Center serves people from the St. Louis region, including roughly half of the Temporary Assistance to Needy Families (TANF) clients in the area, as well as people seeking to improve their skills to find employment or advance in the workplace.

The MET Center has fueled its success by establishing strong operational ties with a variety of key partners, including many St. Louis-area employers, the St. Louis public school system and St. Louis Community College. These partners provide a variety of services, such as GED instruction, adult basic education and specialized vocational training. The Center relies on several funding sources, including the Workforce Investment Act (WIA) and TANF.

Beginning in 2006, the MET Center embraced the CWF model as one that meshes with its goal of providing a range of services to its clients, particularly those striving to leave welfare and become financially self-sufficient.

The challenge for the MET Center was to integrate the CWF services into an effective and seamless package for clients – as part of the Center’s Better Family Life program.

With strong employment and job-skills components in place, the MET Center began regularly screening clients to see if they were eligible for benefits or work supports. It then helped clients obtain those benefits, which can be essential to a family’s ability to stabilize its finances and build assets. The Center also began offering matched savings accounts and providing on-site tax preparation services geared to helping clients increase their family income.

A Success Story in St. Louis

Sherrie L. Hill is a divorced, 30-year-old mother of two in St. Louis who has taken full advantage of the array of CWF services at the MET Center. After her divorce, Ms. Hill struggled to stay afloat financially and ended up on welfare. She enrolled in the Better Family Life program at the Center, and began to turn her life around. The program helped her improve her job-readiness skills and access the benefits she was eligible to receive.

She eventually enrolled in the center’s 12-week life sciences training program and found a good job with a local drug company, working on sterilizing materials. She has advanced at the company and is now earning \$37,000 a year and receiving full benefits. She took part in a financial education/money management class program at the Center, which helped her buy her first home. Ms. Hill has also begun investing in a retirement account.

Her success, which took place over a period of more than a year, exemplifies the CWF approach of providing a range of services focused on employment, benefits and asset building. Those services change over time to meet a participant’s changing economic circumstances.

“The Center gave me all the tools I needed to make it,” says Ms Hill, who now returns to the Center to talk to current clients. “I tell the classes to stick with the program and they can make a difference in their lives.”

Financial education and asset-building services meshed well with the workforce programs at the center – and gave participants a better set of services to help them find work, obtain supplemental benefits and begin taking steps to build sturdier financial futures. Services include homeownership counseling and foreclosure prevention help.

“When CWF started and began talking about financial literacy and asset building, that simply complemented what we were already trying to do,” says Carolyn Seward, director of the MET Center. “We were already offering legal and transportation services and case management. It made sense to add financial education and asset building. Financial counseling is a core service. If you don’t know what to do with the money you earn once you get a job, you may find yourself back in an unstable situation.”

Overall, the Center has provided CWF services to more than 4,400 people since July 2006.

The recent analysis by Abt Associates found:

- 67 percent of MET Center’s CWF clients received bundled services.
- 86 percent of clients who received bundled services achieved a short-term economic outcome such as getting a job, compared to 12 percent for those who did not receive bundled services.
- 18 percent of clients who received bundled services achieved a major economic outcome, compared to 5 percent who received only one service.
- The most common major economic outcomes were staying in a job for an extended period, completing a skills training program or purchasing a home.
- The lifetime² cost of providing CWF services averaged \$2,040 per participant. Funding for CWF comes primarily from government agencies as well as from educational institutions, private or corporate foundations and the MET Center’s partners.

The MET Center strives to stay in touch with clients after they have completed the formal training component. They do this through ongoing workforce support, financial education classes and through the Center’s tax preparation efforts. Case managers help each client develop an individual financial plan, which provides a roadmap for assistance.

The experience of the MET Center, the largest single CWF site in the nation, provides insights into how a regional organization can incorporate the CWF model and strengthen its programs. It demonstrates that the concept can be taken to a significant scale and sustained with support from public funding, such as TANF.

The MET Center also shows the importance of building on an organization’s existing strengths – in this case, workforce training – to create a CWF program. And, its strong partnerships with a wide range of St. Louis-area institutions provide the site with expertise and programming.

“It’s critical to create a clearly defined mission that is agreeable to all of the partners and set goals for how you will serve the population you are focused on. And it’s important to communicate regularly with all of your partners to keep them informed and engaged.”

– Carolyn Seward, director, MET Center

² In this report the “lifetime cost” per participant, or costs of serving one participant over the reporting period, are reported rather than the average cost of serving a participant in a given year, because the lifetime costs provide a more accurate picture of the total amount spent to provide services to a CWF participant. The reporting period for the MET Center was two years, 2006 to 2007, while the reporting period for the other two sites was three years, 2005 to 2007.

LOOKING AHEAD

The MET Center has identified several issues it will focus on, including:

- Working to improve its data system to be able to accurately track the progress of its CWF participants. This has proven challenging, in part because the Center has many different sources of funding, each with different requirements.
- Continuing to identify new and creative uses of funding streams, as they have already done by using funding through the TANF program and the federal Healthy Marriage Initiative to cover the costs of financial education and coaching.
- Having more financial coaches to work with its large client population. Funding for this has not been available. One response has been to have case managers assist the financial literacy team by handling some of the follow-up with clients.
- Expanding the CWF concept to all Center clients. For example, the Center is looking to better integrate its housing counseling services with its workforce development components.
- Staying engaged with clients for longer than the initial 12-month period and focus on helping them advance in the workplace and take more steps to improve their financial security.

BON SECOURS OF MARYLAND FOUNDATION

Bon Secours of Maryland Foundation, which is the earliest adopter of the CWF concept, was created in the 1990s by Bon Secours Hospital, a leading institution in West Baltimore, to help organize the community around the hospital and provide services to residents. The community, which is predominantly African-American, has high rates of abandoned housing, poverty and drug abuse. And a significant number of people who were previously incarcerated also live in the area served most directly by the Foundation.

After a period of community-organizing activities, the Foundation focused on restoring mainstream financial services to a community that lacked any banks or other financial institutions. The Foundation helped create a stand-alone, non-profit financial institution known as Our Money Place, which offers basic financial services such as bank accounts, check cashing and tax preparation.

Bon Secours teamed with AECF in 2004 to design a prototype for what became the CWF approach. Working with Casey, Bon Secours expanded its focus beyond financial issues and began to address the economic needs of the community by offering workforce development services – provided by a partner, Goodwill Industries. A four-week program focuses on job-readiness and placement as well as on improving life skills, including decision making, and helping clients navigate tasks like obtaining identification cards or driver's licenses.

The four-week training also includes basic financial literacy focused on such topics as household budgeting and credit repair. And Bon Secours offers one-on-one financial counseling to clients once they complete the training program and begin working. Coaches help clients clean up bad credit, open bank ac-

counts and start saving. Through Our Money Place, Bon Secours offers financial products to help struggling clients, including debt consolidation loans of up to \$5,000 and emergency loans of up to \$300

To complete the CWF model, Bon Secours began to help clients identify benefits and work supports for which they were eligible, during the four-week job-readiness training, using Seedco’s EarnBenefits screening tool. The foundation’s staff has found that the screening is useful to clients who often have misconceptions about the eligibility requirements for certain benefit programs.

Working with AECF has helped Bon Secours integrate the three services effectively. The Bon Secours clients who receive CWF services are generally low-income residents of the neighborhood, most in their 30s and 40s, including many people in transitional housing, former prisoners and recovering substance abusers. Bon Secours enrolls about 200 people a year in its initial, four-week CWF program and commits to working with participants over a three-year period.

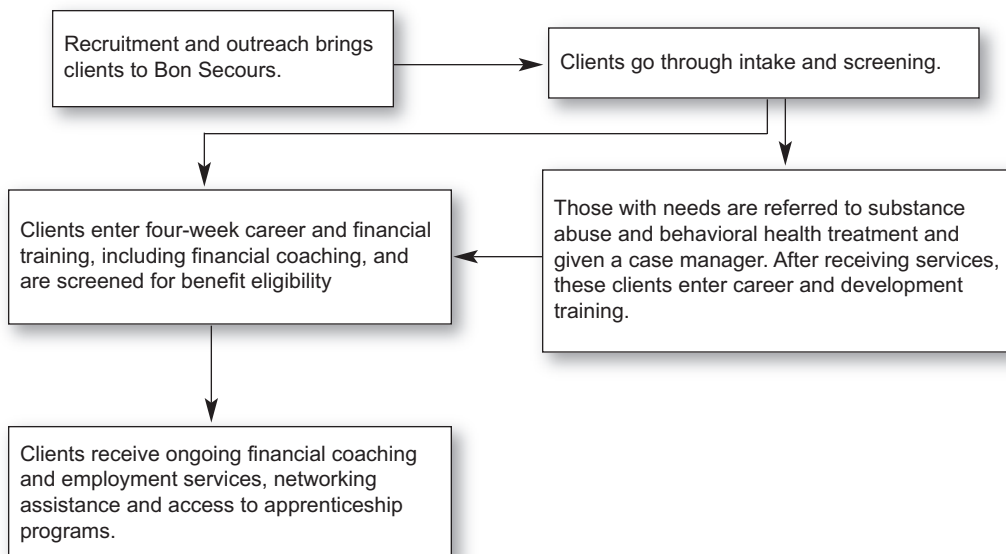
Engaging with clients over financial issues strengthens their long-term bond with Bon Secours. “These financial services are the key to a long-term relationship,” says Althea Saunders-Ranniar, who oversees financial education at Bon Secours. “You have to recognize that financial coaching is not about ‘fixing’ people. You have to help them understand where they are, what their goals are. Coaches have to be good listeners.”

To implement the full CWF framework, Bon Secours built on the foundation it developed offering financial services and workforce assistance. Bon Secours worked to bundle these services and make them effective for the population served.

“I think that our big lesson was to invest as early as possible in the data collection and management side of the equation. It is essential for both program quality and reporting and will help us show results as we look to secure new sources of funding.”

– George Kleb, executive director, Bon Secours of Maryland Foundation.

SERVICE PATHWAY: BON SECOURS OF MARYLAND FOUNDATION CENTER FOR WORKING FAMILIES



The recent analysis by Abt Associates found:

- 57 percent of Bon Secours' CWF clients received bundled services. This figure is increasing over time after Bon Secours began offering Earn-Benefits services in late 2007.
- The clients who received bundled services had a 27 percent chance of achieving short-term economic outcomes such as getting a job, compared to 21 percent for clients who did not receive bundled services.
- The clients who received bundled services had a 25 percent chance of achieving a major economic outcome, compared to 8 percent for clients who received only one service.
- The most common economic outcomes were staying in a job for an extended period, advancing to a better-paying job or purchasing a car.
- Bon Secours' lifetime cost of providing CWF services averaged \$1,504 per participant. Funding comes primarily from private or corporate foundations and nonprofit organizations.

LOOKING AHEAD

Bon Secours has identified several issues to focus on, including:

- Expanding its financial coaching capabilities and doing more to help clients with other services that will encourage asset building, such as obtaining a driver's license and buying a car or house.
- Seeking to provide coaching services to its clients beyond job development and placement, to strengthen the bond with clients and make sure they receive the assistance they need.
- Looking to improve its long-term engagement with clients, many of whom do not stay in touch after leaving the training program other than to have their income taxes prepared at the site. Clients will continue to need assistance as they look to move up in the workplace, cope with a financial crisis or take advantage of the opportunity to purchase a home or car.
- Working to broaden its funding base by securing new sources of public funding.

CENTRAL NEW MEXICO COMMUNITY COLLEGE

Central New Mexico Community College has been a CWF partner for several years. CWF services are offered to students in the School of Adult and General Education (SAGE), which focuses on providing developmental – or pre-college – courses to students to prepare them for college-level courses. A significant percentage of CNM students, including most adults returning to school, require such remedial course work before being ready to take college-level courses. This school also provides non-credit GED and English as a Second Language classes.

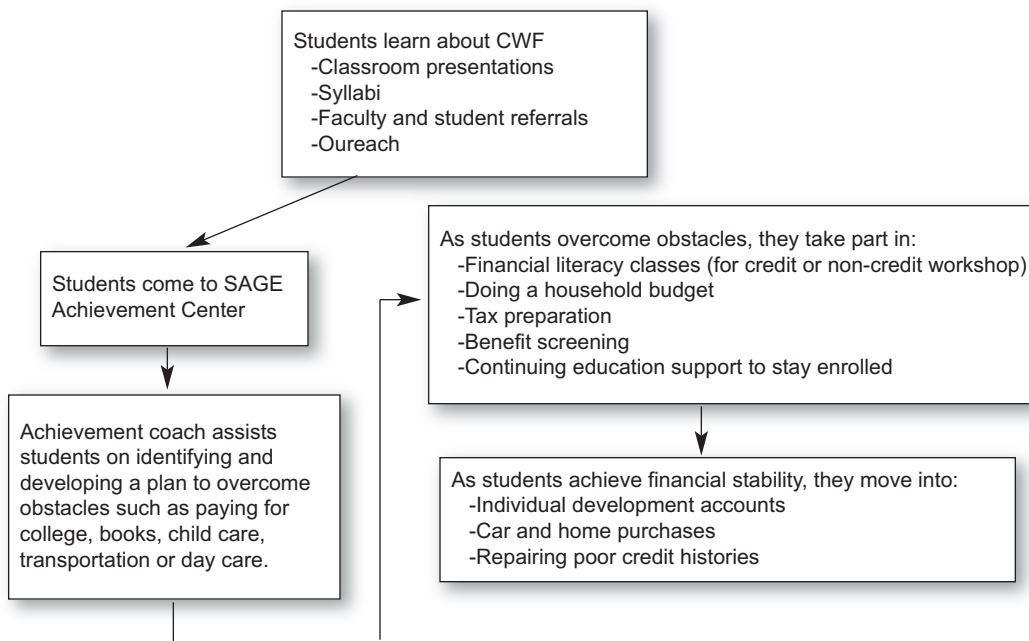
This CWF site is unique in that it serves college students. Rather than having a short-term focus on soft skills, CNM is committed to helping students

reach long-term goals of obtaining degrees and vocational certificates that will benefit them in the workplace. National research has shown that workers who have an associate’s degree earn, on average, 20 percent to 30 percent more than those with only a high school diploma. Similarly, a vocational certificate earned at a community college or elsewhere leads to significantly higher earnings.

Ensuring that students have the supports they need to stay in school and receive a college degree or vocational credential is a key component of the CNM program. CNM became interested in assisting students in a more integrated manner after a study by the college found that issues such as childcare, transportation, housing and other financial barriers were preventing students from getting their degrees. They realized that students needed financial coaching to help them grapple with many of these issues and stay enrolled. While many colleges offer help to students seeking to obtain financial aid, it is unusual to offer such coaching.

CNM initially responded by implementing a financial literacy workshop. The college later sought to add one-on-one financial coaching for students but struggled to find a suitable partner to provide this service. Credit unions and banks, for instance, did not offer the right mix of services and products. The college ended up partnering with the nonprofit New Mexico Project of Financial Literacy, which uses certified financial planners for coaching and financial literacy training. TAX HELP New Mexico, a nonprofit program founded at the college, provides affordable tax-preparation services to students, with a focus on helping those who are eligible file for and receive the Earned Income Tax Credit. In an innovative step, CNM now offers a for-credit course in financial literacy to help students better manage their budgets and finances – part of its larger strategy to

SERVICE PATHWAY: CENTRAL NEW MEXICO COMMUNITY COLLEGE CENTER FOR WORKING FAMILIES



“At CNM, we’ve learned many important lessons about the development of a Center for Working Families approach at a community college. The biggest lesson for CNM is about purposefully helping students navigate both on-campus and off-campus resources. Developing relationships with these resources allows not only for greater connections but also allows colleges to build in strategies to sustain CWF approaches from the beginning of their work. At the same time, students benefit from a clear understanding and pathway of resources available to them.”

– Ann Lyn Hall, director of Student Transitional Services, CNM School of Adult and General Education

integrate the CWF approach more fully into the institution. Supplementary services are provided by achievement coaches who work with students to help them overcome academic problems or personal concerns such as legal issues or a lack of housing.

Finally, the college began offering the third leg of the CWF’s three-service approach – benefit assistance. To do that, the college developed a website, www.newmexicoresources.org in partnership with Community Resources Information, Inc. to help students learn about a range of benefits – such as childcare subsidies or housing assistance – to supplement any financial aid they receive. Students can also find out if they are eligible for benefits through SingleStop, a benefits-calculator that was implemented during the summer of 2009. The goal is to help all students obtain financial benefits and supports that will help them stay enrolled in college.

For the college, the CWF philosophy is geared toward helping students stay on track toward graduation by working with them to strengthen their finances and obtain supporting benefits. The college’s focus on improving students’ financial status is intended to ensure that they obtain a degree or training certificate. In turn, those credentials will help graduates increase their earnings potential and build economic security. Overall, more than 890 CNM students had received CWF services as of the fall of 2009.

“We have a captive audience of people who have made a conscious decision to change their lives and need the supportive services to help make it happen,” says Ann Lyn Hall, director of student transitional programs within SAGE.

The college continues to refine its approach to offering CWF services. Recently, for example, the college began offering a matched savings account to encourage students to begin saving to build assets by purchasing a home, capitalizing a small business or investing in their education. The matched savings accounts have generated increased interest among students in the college’s financial literacy classes. As of June 2009, 19 students had opened matched savings accounts and many others were interested in accounts. The college was working to raise local funds to match student contributions.

The recent analysis by Abt Associates found:

- 88 percent of the college’s CWF clients received bundled services.
- The clients who received bundled services had a 61 percent chance of achieving a short-term economic indicator such as receiving a scholarship or staying in school, compared to 16 percent for clients who did not receive bundled services.
- The students in CWF who received bundled services had a 20 percent chance of achieving a major economic outcome, compared to 5 percent for students who received only one service.
- The most common major economic outcomes were obtaining a training certificate, or receiving a GED or an associate’s degree.
- CNM’s lifetime cost for providing CWF services averaged \$2,754 per participant.³ Funding comes from private or corporate foundations, the state of New Mexico, and the federal government. A significant portion – 76 percent – of all costs was donated through in-kind partnerships developed by the college.

³ As part of the national evaluation of the CWF programs, Abt Associates, Inc. will update the cost assessments for each site annually, and when there is sufficient cost data for each of these sites, a comparison of costs between the three sites can be conducted.

LOOKING AHEAD

CNM has identified several issues to focus on, including:

- Strengthening how it bundles various services to students and ensure they are offered in an appropriate sequence.
- Exploring how to incorporate the lessons learned from CWF into more of the college's activities. The school is carefully monitoring its results to demonstrate the cost-effectiveness and success of the CWF approach.
- Exploring implementation of a call-based financial coaching approach to reach more students.
- Developing a long-term funding and sustainability plan to continue providing CWF services to students.

TAKING THE NEXT STEP WITH CWF

The CWF approach calls for supporting working families by intentionally bundling three types of core services designed to build financial security. While those basic principles are critical, the CWF approach remains flexible enough to be adopted and implemented by an array of programs and institutions, such as those discussed in this report: a regional workforce one-stop center, a small community-based organization and a community college.

The Casey Foundation is hopeful that the CWF concept can continue to grow and become a fixture in communities across the country, providing a strong package of services to build opportunities for low-income families.

To reach that goal, the Casey Foundation is looking to provide information to organizations or partnerships that are interested in implementing the CWF approach. The Casey Foundation is also documenting the experience of CWF partners through reports like this, sharing evaluation findings, supporting conferences on the CWF approach, fostering peer learning and reaching out to public and private funders. Organizations that are considering implementing the CWF approach can benefit from the summaries of the three sites presented in this report. Such organizations should also consider certain key questions:

- Which of these organizations, if any, is most similar to yours?
- Do you offer some or all of the services that are part of the CWF approach? Can you envision bundling such services for clients?
- How do you define the population you serve and what are its needs?
- What are your goals for implementing a CWF program?
- Who are your partners, including those already in place or those who could be brought on board?
- Do you have the resources to develop a CWF approach? What funding streams would be available to you?

Considering such questions can be the first step in creating a Center for Working Families. Next steps should include reviewing other written resources about the CWF and talking with counterparts who have successfully launched such programs.

Finally, the Casey Foundation will continue to draw out lessons from these three CWF sites and synthesize them into implementation principles and practices that will help guide other organizations in using the approach and integrating lessons within their own organizations. The CWF initiative has already helped focus attention on the importance of financial coaching in assisting low-income people to achieve economic gains. Today, CNM and other organizations are providing financial coaching training to better prepare nonprofit groups around the country to offer services.

Casey will also continue to foster communication about the CWF concept, and will work to ensure that lessons learned are shared with interested organizations, including intermediaries and funders. Building this knowledge base and encouraging organizations to adopt this approach will help create new economic opportunities for struggling American families.■

Key Principles for Successfully Implementing the Centers for Working Families Model

Over several years, CWF program leaders have learned important lessons about successful implementation of the model and have identified the following guidelines:

- Build on an organization's strength – for example, workforce development services – in implementing the full range of CWF services.
- Focus on a program design based on the intentional bundling of services in the three key areas. Create an efficient delivery structure.
- Information technology can help programs become more effective and efficient. Online benefits screening tools, for example, help determine client eligibility for benefits and supports.
- Use data to effectively track clients' progress and assess program results.
- Well-prepared financial coaches are required to strengthen clients' financial habits and help them build assets. Coaches require specialized skills to be effective and develop a relationship with clients.
- Each member of a program staff should understand all of the services and supports offered. For example, a workforce trainer should know who does the financial literacy training and be able to explain to a client why it's important.
- Strong communication with clients is vital to ensuring they understand what services they will be offered and why they are important.
- Organizations should build partnerships with other entities to provide the full range of CWF-type services and supports in a seamless way for clients.

For more information about CWF, contact Susan Gewirtz at the Annie E. Casey Foundation: 410-223-2906; sgewirtz@aecf.org, or visit the CWF website: www.aecf.org/MajorInitiatives/FamilyEconomicSuccess/CentersforWorkingFamilies.aspx

For information on the three CWF sites discussed in this report, contact:

MET Center: Carolyn Seward, 314-725-4638; CSeward@metcenterstl.com

Bon Secours: George Kleb, 410-362-3199; George_Kleb@bshsi.org

Central New Mexico Community College: Ann Lyn Hall, 505-224-3935; AHall@cnm.edu

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The primary mission of the Annie E. Casey Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

The Annie E. Casey Foundation