

# THE CENTERS FOR WORKING FAMILIES: *REFLECTION PROCESS RESULTS*

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# The Centers for Working Families: Reflection Process Results

## EXECUTIVE SUMMARY

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### Introduction

The Center for Working Families (CWF) is a framework for financial and employment coaching developed by The Annie E. Casey Foundation to offer supports to low income residents as they move from “work to wealth.” This model includes assisting families in employment placement and advancement, financial education and coaching, and income supports. The CWF model “bundles” services, allowing participants to pursue various economic and personal needs at the same time. Twin Cities LISC (TC LISC) and Payne Lake Community Partners (PLCP) asked Vanessa M. Stephens, Ph.D. of Face Valu Evaluation Consulting & Associates to assist with a qualitative reflection process to examine the implementation experience of two Center for Working Families Twin cities’ sites.

Selected by Casey in 2005, TC LISC in partnership with PLCP led a planning team charged with implementing two sites: one on the East Side of St. Paul and one in South Minneapolis. PLCP funded the original focus group research in communities of color that demonstrate the need for a community based center offering bundled wealth and asset building services.<sup>1</sup> Both opened in 2007. The East Side of St. Paul CWF is located in the East Side Financial Center (a partnership including US Federal Credit Union, Thrivent Financial for Lutherans and Lutheran Social Services) and is led by managing partner Lutheran Social Services. The South Minneapolis CWF is led by managing partner Project for Pride in Living (PPL), a community development corporation. The design team included Hope Community, Centro, Emerge, the City-County Federal Credit Union, Payne Lake Community Partners and LISC. In addition to providing funding, LISC manages the CWF network and provides technical assistance. The CWF partner organizations refer participants and encourage them to actively engage the services.

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<sup>1</sup> Kimberly Gartner: Advancing the Economic Power of Low-Income Households: Program Planning Lessons from the Field (October 2006), prepared for Payne-Lake Community Partners.

## Methodology

This was a qualitative study designed to learn more about: 1) the implementation of the two CWF models in Minneapolis and St. Paul and 2) the experiences of CWF partners and participants. During March-May 2009, Face Valu conducted 45-60 minute face-to-face interviews with a purposive sample of 13 participants and 20 partners representing both CWFs. The data were analyzed using content analysis methods to surface recurring themes.

## FINDINGS

### Key CWF Model Elements:

The Twin Cities Center for Working Families sites have implemented unique models that attract and engage a variety of participants. As of 2008, East Side participants totaled 148 and South Minneapolis members totaled 70. While each site experienced unique implementation successes and challenges, both further developed their CWF model and strategies. Key elements include: identifying and engaging participants; opening access to integrated services and resources; providing participant coaching and on-going support; coordinating the partner referral and resource network; and gathering and learning from data. Each is discussed below:

Opening access to integrated services and resources. The Centers integrated wealth-building opportunities together in one place for community members. The services include:

- Resources to support income including benefit screening, application and referral;
- Financial skill building and guidance to stabilize and strengthen personal finances and asset/wealth building such as financial literacy, opening checking accounts and savings strategies such as Individual Development Accounts (IDA)<sup>2</sup>; and
- Employment services to achieve stable employment and pursue career advancement.

Both Centers encourage participants to take advantage of at least two services; however, interviewees reported that time, convenience, and their perception of the extent to which services meet their goals can limit participation. Two East Side interviewees described the bundling as “stacking” services where participants pursue a number of avenues simultaneously.

Identifying and engaging participants. The partner referral process increases community member access to services and provides a way to track how participants engage the CWFs. Coordinators guide participant entry and connection with CWF services that best meet their self-determined goals.

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<sup>2</sup> The IDA is a federally funded savings match program and is available only at the East Side CWF.

Providing participant coaching and on-going support. Each Center designated CWF staff who coach and work in relationship with participants to influence wealth building behavior change. In addition to coaching, CWF staff do periodic “check-ins” with participants.

Coordinating the partner referral and resource network. Each CWF relies on both formal and informal partner referrals. CWF partners and contractors support participant engagement and learning.

Gathering and learning from data. In addition to completing required Effort To Outcomes (ETO) database reports, both CWFs also submit quarterly progress reports that include referrals, implementation progress and implementation results.

The models are distinct in two key ways. The Minneapolis CWF was created through an intentional process with five other community partner organizations. They concluded that implementation of the CWF would be through a current partner, PPL. The East Side St. Paul CWF created a new partnership structure by co-locating the CWF in the East Side Financial Center and contracting out to provide employment, job coaching, and public benefits access. A second distinction between the two models is how each CWF invites participation. The South Minneapolis CWF adopted a “membership” model that requires all participants to be referred by partners in order to receive CWF services. The East Side CWF benefits from partner referrals but also accepts walk-ins.

## Participant Experiences

The 13 participants interviewed were primarily African American (7) and female (8). All reported receiving at least two services, one of which was financial counseling. In addition, they most frequently reported that they obtained their credit scores or opened a bank account. Individual readiness and personal experience, such as employment or family status, influenced the degree to which participants utilized CWF resources. Interviewees ranged in their level of participation from those who came occasionally to those who were consistently present. At least five interviewees indicated that they participated in CWF activities at least twice a month.

Overall, interviewees were positive about their CWF experiences. They most frequently learned about the CWF through partner referrals, family or friends. All participants indicated that the CWF met their expectations by supporting them in aligning their financial and employment goals, although two participants wanted more assistance with educational goals. Additional themes that emerged follow:

CWF communication and engagement strategies increase participant awareness of the Centers. However, participants were generally unclear about the focus and intent of all CWF activities.

Participants are engaged in beneficial experiences. Participant interviewees reported that their experiences with the Centers helped them work toward their goals. They were developing broader wealth visions, working to change financial behavior and building skill for improved employment. Example quotes include:

*The Center provides you with resources to better yourself and your family—they are great resource. (South Minneapolis)*

*I want to do better with saving. I will reach those goals with the IDA account. (East Side)*

*I am starting to think about purchasing a home. I have to get the right arrangement made with the creditors. (South Minneapolis)*

Interviewees shared that the CWF was different from other organizations because of its “more personal approach” and “family atmosphere.” Example comments include:

*Places like this make you feel that anyone is welcome. The receptionist and bankers are welcoming and they help you find your way. (East Side)*

*Being a member gives a family atmosphere. I am welcomed into [staff] offices and have a relationship with everyone. You meet one person and then they introduce you to another. It gives you the opportunity to help back, to help the network and help others. I get to give back. (South Minneapolis)*

Interviewees indicated that their involvement with the Centers resulted in: reaching financial goals, such as working to improve their credit, as well as continuing schooling; finding jobs; and changing priorities in order to better support their new goals. Example comments follow:

*The biggest piece that helped me was the financial part. It helped me get out of situations. [Employment Coach] worked with me for employment, coaching me on interviewing and resume writing. I could call her. I made a progress-plan for my credit. (East Side)*

*I start working in the field I am going to school for in two weeks. Everything else has been positive and continues to be. CWF has been amazing to me in the financial area. My parents live in poverty-it is a chain. It takes a lot of energy to break it. (South Minneapolis)*

Interviewees reported that the most beneficial aspects of CWF services included: assistance in developing a “vision” and plan for their future; the friendliness and reliability of staff; the information, resources and quality of Center services; and employment and financial services available to participants. They also reported that key CWF strengths

were: accessibility for participants, staff coaching and support; access to quality services; and building a “web of support” with other participants and partner organizations.

Participants also spoke of challenges which included: clarity of the CWF mission and activities; limited support to reach educational goals; and limited access to certain workshops or services.

## Partner Experiences

Several themes emerged from the partner interviews that included the following:

- Partners share CWF goals of individual and community wealth building;
- Most partners reported that they both contribute to and benefit from their work with the Centers;
- Referral and communication processes are improving but need more work;
- CWFs continue to clarify partner expectations, roles and benefits; and
- CWF integration into partner work varies.

Partners affirmed key CWF model assumptions and specifically supported the importance of integrating services offered to participants as well as engaging participants through coaching. Partners defined their contribution to CWF largely as: providing referrals; enhancing the established CWF resource networks; and supporting participant development of “success visions.” However, partners suggested that more clarity about the referral process is needed and want to know more about what happens with the participants they refer. Partner interviewees also wanted further clarification about partner roles and expectations. Several mentioned the importance of taking a closer look at the influence of culture on participant engagement and progress. Some noted that they could partner more effectively if they were more intentionally involved in furthering CWF development and decision-making. Several partners emphasized that the CWFs must consistently use effective community empowerment strategies.

## SUPPORTING FACTORS

Participants and partners noted several key factors that support overall CWF progress and they include: coaching practices, capable staff, respected partners, staff capacity building, and funding.

## LIMITING FACTORS

Participants and partners noted several factors that limited CWF progress and they include: leadership changes that reduce consistent participation; an inadequate problem solving structure; limited data on participant experiences; CWF staff time demands; and questions about continued funding.

## CONCLUSIONS

The CWFs have made significant progress in establishing program operations and structures and have meaningfully engaging participants in wealth building activities. CWFs are making substantial progress toward achieving stated goals and inserting the CWFs deeper into the fabric of the communities. With an increased sensitivity to partner and participant concerns and suggestions, the CWFs will further influence both individual and community wealth building and well-being.

## RECOMMENDATIONS

- Continue to examine, expand and document key model assumptions.
- Examine how cultural and contextual nuances influence participant and partner experiences.
- Continue to clarify partner roles and benefits.
- Examine how the current referral process influences community access.
- Continue to refine communication processes with partners and participants.
- Continue to refine data collection, reporting and reflection processes. Establish ways to routinely collect and share participant stories as well as participant numbers.
- Clarify progress indicators and ways to more closely examine how the Centers contribute to supporting participant movement toward wealth over time. Social networking strategies could be useful.
- Continue to identify ways to sustain the CWF model.



# The Centers for Working Families: Reflection Process Results

## INTRODUCTION

The Center for Working Families (CWF) is a framework for financial and employment coaching developed by The Annie E. Casey Foundation (Casey) to offer supports to low income residents as they move from “work to wealth.” This model includes helping families to “earn more; keep most of what they earn; begin to build savings and assets; and move up the economic ladder.” Desired results for families include:

- Increased earnings;
- Reduced financial transaction costs; and
- Increased new wealth for themselves and their communities.<sup>3</sup>

According to Casey, “the hallmark of the CWF approach is integrating—or “bundling”—access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances and move ahead.”<sup>4</sup> The CWF approach, integrated within trusted community organizations and institutions, is designed to be “family-friendly.” The CWF concept has been implemented in communities across the United States, with more than two dozen organizations participating in seven metropolitan areas including the 2005 start-up led by Twin Cities LISC (TC LISC) in partnership with Payne Lake Community Partners (PLCP). Other CWF locations include Chicago, with 12 CWF sites located in community organizations and supported by LISC/Chicago, and Atlanta, with six CWF sites..

The CWF is intended to reach out to working families and low to medium income households and provide services related to: 1) employment placement, advancement and career laddering; 2) financial education and coaching; and 3) income supports (such as screening for public benefits). These three core services are “bundled” and presented to clients as collective wealth building strategies.

CWF sites in the Twin Cities are located on the East Side of St. Paul and in South Minneapolis. Both sites are geographically aligned with TC LISC’s deep experience with building partnerships and leveraging resources to support community development in ways that involve and benefit residents. PLCP is a community building initiative working in three Twin Cities neighborhoods to build more powerful and engaged communities of color and immigrant communities.

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<sup>3</sup> Ann Woodard, The Center for Working Families: A How to Guide

<sup>4</sup> The Center for Working Families: Helping Families Achieve Economic Success, <http://www.aecf.org/upload/PublicationFiles/FES3622H5050.pdf>

TC LISC and PLCP asked Vanessa M. Stephens, PhD of Face Valu Evaluation Consulting & Associates to assist with a qualitative reflection process to examine the implementation experiences of the two Centers for Working Families.

This report includes the following sections:

- Background;
- Methodology;
- Findings;
- Recommendations; and
- Appendices

## BACKGROUND

Selected by Casey in 2005, TC LISC in partnership with PLCP led a planning team charged with implementing two sites—one on the East Side of St. Paul and one in South Minneapolis. PLCP funded the original focus group research in communities of color that demonstrated the need for a community based center offering bundled wealth and asset building services.<sup>5</sup> Anchored by Casey funding and resources, both TC LISC and PLCP provided funding and administrative support for model implementation and operation. The CWF partnerships include several key organizations with long community-based histories and experiences in, for example, community and neighborhood development, community engagement, financial planning and products, workforce development, and social service. According to the CWF Reflection Process Request for Proposal, organizing to develop the model and plan for its implementation was facilitated by several factors that include:

- TC LISC and PLCP's strong presence in both the East Side St. Paul and South Minneapolis;
- Existence of local neighborhood partnerships; and
- The CWF model complements other existing community development efforts.

The Twin Cities CWFs provide “bundled services” for families and rely on relational, coaching approaches to support and guide families as they work toward personal and economic goals. Families often connect with existing neighborhood services as well as those designed specifically for the CWFs. Each Center for Working Families is described below<sup>6</sup>:

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<sup>5</sup> Kimberly Gartner: *Advancing the Economic Power of Low-Income Households: Program Planning Lessons from the Field* (October 2006), prepared for Payne-Lake Community Partners.

<sup>6</sup> Descriptions are taken from CWF progress reports and other CWF documents.

### East Side St. Paul CWF

Located in the East Side Financial Center<sup>7</sup>, the East Side CWF planning team includes managing partner Lutheran Social Services (LSS), East Side Neighborhood Development Company (ESNDC), TC LISC and PLCP. LSS is responsible for day-to-day operations, including supervision of contracted service providers. The East Side CWF is open to walk-ins and referrals. The partner organizations' roles include: helping to create neighborhood ownership of the CWF; referring appropriate individuals to services; and ensuring that the CWF is visible and well connected to other efforts in the neighborhood.

### South Minneapolis CWF

The South Minneapolis CWF is led by managing partner Project for Pride in Living (PPL), a community development corporation. The design team included Hope Community, Centro, Emerge, the City-County Federal Credit Union, Payne Lake Community Partners and LISC. This CWF uses a membership model that invites participant members to contribute to shaping the work and strategies of the CWF. The approach assumes personal responsibility for success in a community of members. Eligible participants must be employed and referred by a South Minneapolis CWF partner organization.

## METHODOLOGY

This was a qualitative study designed to learn more about: 1) the implementation of the two CWF models in Minneapolis and St. Paul and 2) the experiences of CWF partners and participants. Study questions included:

- How did members learn of the CWF?
- What are CWF participant experiences?
- How are participant experiences different from experiences with other providers offering similar services?
- What do participants find most beneficial?
- How is the CWF integrated into the work of the partner organizations?
- What is the nature of the partnership experience?

During March-May 2009, Face Valu reviewed available CWF documents and conducted 45-60 minute face-to-face interviews with a purposive sample of 13 participants and 20 partners representing both CWFs with varying degrees of involvement. (See Appendix II for a list of organizations represented by partner interviewees). One partner and three participants did not respond to the interview requests. Available documents were also

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<sup>7</sup> The East Side Financial Center, a partnership including the US Federal Credit Union, Thrivent Financial for Lutherans and Lutheran Social Services, opened on the East Side of St. Paul in January 2008.

reviewed including TC LISC and PLCP reports and semi-annual reports from CWF managing partners. Each CWF also tracks individual member/participant progress in the Efforts to Outcomes (ETO) database. This report only summarizes available documents and summaries and does not present an analysis of ETO data.

Face Valu facilitated a Reflection Committee Process with a cross section of CWF managing partners and funders. The Reflection Committee guided the development of the interview protocol, participant selection, interview logistics, and recruitment. The committee met twice before the interviews were conducted, once after the interviews to review emerging themes, and a final time to discuss lessons learned and next steps. (See Appendix I for a list of committee members). The Reflection Committee and their staff sent invitation letters and made follow-up phone calls to encourage participation. TC LISC assisted with administration and provided gift cards for interviewees. Partner interviews were conducted in their offices and participant interviews were conducted in private rooms at each CWF. One telephone interview was conducted with a participant who had schedule conflicts. Interview data were organized into matrices and summarized using content analysis strategies to identify key themes. (See Appendix III for the interview protocols).

TC LISC and PLCP will use the reflection process findings to:

- Improve TC LISC's and PLCP's work with CWF partners;
- Share with CWF partners and inform their work to improve Center effectiveness; and
- Share information about the CWF program and its experience with policy makers, funders, neighborhood residents, and the broader community.

## LIMITATIONS

Findings are not generalizable and are reflective of the experiences and perceptions of partners and participants. The number of participants interviewed represents only a small percentage of those who have experienced CWF services.

## FINDINGS

### Unique Twin Cities CWF Models Implemented.

The Twin Cities Centers for Working Families have implemented unique models that attract and engage a variety of participants. As of 2008, East Side participants totaled 148 and South Minneapolis members totaled 70. Both models include “bundled” services designed to support participant access and service navigation. As mentioned previously, key services of the overall CWF model include:

- Financial coaching and counseling;
- Employment coaching; and
- Public benefits screening.

Both sites opened in 2007. The East Side CWF began operating in March and the South Minneapolis CWF followed in December. In South Minneapolis, managing partner PPL opened access to its existing services such as financial counseling, benefit access, employment counseling and other workforce services. The CWF developed a system with partners who function mainly in referral or advisory roles to facilitate connecting participants to CWF activities.

The East Side implementation journey was more challenging and resulted in a redesign in 2008. Original plans with partners placed the CWF in Johnson Elementary School. However, most parents inquiring about the CWF needed immediate living supports and/or were unemployed; therefore they did not meet CWF criteria for participation. The result was fewer than expected eligible participants.

The East Side redesign process situated the CWF in the new East Side Financial Center along with LSS, US Federal Credit Union and the Cultural Wellness Center. While many partners embraced the possibilities associated with connecting the CWF directly to a financial institution, at least four East Side partners interviewed reported that they were concerned about the redesign decision. They noted that limited trust in financial institutions could impact engagement for some culturally and experientially diverse East Side residents. At least two East Side CWF partners interviewed were also concerned that the “institutional culture” of LSS and the bank were too distant from the “community engagement” focus envisioned for the CWF. A few partners specifically noted that the move shifted resources from some partners. However, it is important to note that not all partners interviewed agreed and they suggested that these discussions often overshadow the unique role the Financial Center plays in the community. After challenging conversations reflecting differing perspectives, managing partner LSS and funding partners decided to relocate the CWF in the new East Side Financial Center. The CWF moved in February 2008.

During the redesign, East Side CWF worked to fully establish its structure and negotiate contracts to provide employment coaching and public benefit screening services. Several interviewees reported that East Side CWF leaders were actively addressing how they could more effectively engage community members. A few partners reported they expect an emerging synergy among community organizations and the East Side CWF to continue.

The East Side CWF hired a coordinator who assists with participant navigation and works with CWF staff to examine how current practice can improve to better engage communities and participants. Both CWFs expanded their concepts of “employment” so that participants who are actively seeking and/or looking to better their current employment are eligible for some CWF services.

### Key CWF Model Elements

While each site experienced unique implementation successes and challenges, both further developed their CWF model and strategies. The two Centers use different organizing structures to offer and integrate services. South Minneapolis managing partner PPL utilized its existing services such as job development and financial literacy. Almost all South Minneapolis CWF participants interviewed had some prior association with PPL before becoming part of the CWF. East Side managing partner LSS coordinated services with its own financial counseling and literacy staff as well as with its co-located partner, Cultural Wellness Center<sup>8</sup>. The Center contracted with the East Side Family Center for public benefit administration and Employer Solutions, Inc. for job coaching and employment services. Both Center locations are accessible and near other community organizations and resources.

Elements common to both models include: opening access to integrated services and resources; identifying and engaging participants; providing participant coaching and on-going support; coordinating the partner referral and resource network; and gathering and learning from data. A discussion of each follows:

Opening access to integrated services and resources. The Centers offer integrated wealth-building opportunities for community members in one place. The services include:

- Resources to support income including benefit screening, application and referral;
- Financial skill building and guidance to stabilize and strengthen personal finances and asset/wealth building such as financial literacy, checking accounts and savings strategies such as Individual Development Accounts (IDA)<sup>9</sup>; and
- Employment services to achieve stable employment and pursue career advancement.

<sup>8</sup> East Side is also working to integrate the Cultural Wellness Center, located in the Financial Center, which provides health and wellness experiences for primarily African American community members.

<sup>9</sup> The IDA is a federally funded savings match program and is available only at the East Side CWF.

Both Centers encourage participants to take advantage of at least two services; however, interviewees reported that time, convenience, and their perception of the extent to which services meet their goals can limit participation. Two East Side interviewees described the bundling as “stacking” services where participants pursue a number of avenues simultaneously.

Identifying and engaging participants. Each Center developed a partner referral process that increases community member access to services and provides a way to track how participants engage the opportunities. The CWFs include both formal referral partners who are compensated and required to document referrals, as well as more informal partners who connect participants to CWF resources. Coordinators guide participants to determine an entry point as well as discover and “navigate” the Centers to learn what the Centers offer and how they might use resources to best meet their goals. At the South Minneapolis CWF, the coordinator begins an “assessment” with participants to determine if the CWF membership is a good fit. The East Side uses a similar process, but also encourages informal referrals and accepts walk-ins. Coordinators at each CWF work with participants to initially develop a documented “vision” or plan; the format varies.

Definitions of “participant” vary at each CWF. Both sites established processes to receive partner referrals and identified key staff members to “navigate” participants during their CWF journey. South Minneapolis uses a membership model and individuals must be referred by a partner in order to access services and member experiences such as gatherings and celebrations. Some partners interviewed expressed concern that by only accepting partner referrals, the South Minneapolis CWF limited community member access. East Side adopted a combined approach that includes responding to partner referrals and accepting walk-ins; most East Side interviewees appreciated the policy. One person said,

*I just walked in; the building is nice and I wondered who they are. I recognized the LSS and walked in off the street. In Minneapolis you have to be a member. It is cool to walk in off the street [in St. Paul]. They have a warm and friendly atmosphere. I didn't feel I had to have an appointment.*

Providing participant coaching and on-going support. Each Center has designated CWF staff and partners who provide supportive training, coaching and other skills necessary to effectively do the work. The coaching approach encourages participant behavior change as they work in relationship with CWF staff on their self-determined goals. CWF coaching starkly contrasts with a more traditional social service model that assumes staff members must provide the framework and goals for participants and prescribe their movement.

All interviewees spoke in some way about the possibilities they now see for their future. They see others like them reaching for goals, and they more clearly see avenues to make personal progress. Some interviewees had challenging roads ahead of them: the debt was

deep, the credit mangled or work opportunities limited—but something kept them coming back to the CWF. The CWF coaching model offers people, relationships and connections to foster a willingness to explore new avenues or make multiple attempts to improve personal conditions.

In addition to coaching, CWF staff also “follow along” with participants by checking in periodically as participants access learning experiences, link to supportive resources, information and people. Participants are encouraged to share their plan progress and reconnect with questions. Example partner quotes follow:

*It is not about enabling but facilitating. Staff also have to be clear about their own struggles so they don't risk projecting their struggles on other people. (South Minneapolis)*

*There are some people we can help and we have to be clear about what we can and don't do. We also have to be clear on what we do when we can't help anymore, for example, when foreclosure is inevitable or destructive financial practices persists and continue to derail wealth building. Training staff in facilitative coaching and guidance will help. Some partners have deep experience in these areas. (East Side)*

Coordinating the partner referral and resource network. CWFs community partners and contractors extend participant opportunities for engagement, learning and support. Community-based partners bring unique experiences and work to engage community members. CWF organizational partners also contribute their own abilities and networks. Partners bring experience and specific skill areas such as respectfully engaging cultural or contextual communities, offering language-specific financial classes and convening expertise. Intermediaries and funders are vested in community engagement and betterment and have networks that extend beyond neighborhoods in order to potentially affect more systemic or policy change. Twin Cities LISC and PLCP, along with other partners, routinely build alliances across sectors.

Work to build partner understanding of individual organizations and collective efforts and assets was more intense during the planning phase and less consistent after CWF implementation began.

Gathering and learning from data. In addition to completing required ETO reports, both CWFs also submit quarterly progress reports to funders that include reports on referrals, implementation progress and implementation results.

The models are distinct in two key ways. The Minneapolis CWF was created through an intentional process with five other community partner organizations. They concluded that implementation of the CWF would be through a current partner, PPL. The St. Paul CWF created a new partnership structure by co-locating the CWF in the East Side



Financial Center and contracting out to provide employment, job coaching, and public benefits access. A second distinction between the two models is how each CWF invites participation. The South Minneapolis CWF adopted a “membership” model that requires all participants to be referred by partners in order to receive CWF services. The East Side CWF benefits from partner referrals but also accepts walk-ins.

## Participants

### Participant Characteristics

A total of 13 interviews were conducted with CWF participants/members. Of the seven East Side participants, five were female and most were African American (5). One Latina and one white participant were also interviewed. South Minneapolis members included three male and three female participants and most were white (3). The other interviewees were African American (2) and Latina (1). Overall, more than half of the interviewees were female (62 percent) and approximately half were African American (54 percent). Most East Side participants reported receiving two CWF services (financial counseling and either assistance with obtaining a credit score or opening a bank account). Most South Minneapolis members reported receiving one service which also included financial counseling or obtaining a credit score. See Table 1 for more complete information.

**Table 1 Participant Characteristics**

<b>Participant Characteristics</b>						
	<b>East Side</b>		<b>South Side</b>		<b>Total</b>	
	Number	%	Number	%	Number	%
<b>Total Participants</b>	7	100%	6	100%	13	100%
<b>Gender</b>						
Male	2	29%	3	50%	5	38%
Female	5	72%	3	50%	8	62%
<b>Ethnicity</b>						
AFA	5	72%	2	33%	7	54%
White	1	14%	3	50%	4	31%
Latino	1	14%	1	17%	2	15%
<b>Number of services received</b>						
Receiving 1 Service	1	14%	3	50%	4	31%
Receiving 2 Services	5	72%	2	33%	7	54%
Receiving 3+ Services	1	14%	1	17%	2	15%
<b>Type of services received</b>						
Employment Services	4	57%	1	17%	5	38%
Job Advancement	3	43%	1	17%	4	31%
Public Benefits Screening	0	0%	0	0%	0	0%
Financial Counseling	7	100%	6	100%	13	100%
Obtaining Credit Score	5	72%	3	50%	8	62%
Open Bank Account	5	72%	1	17%	6	46%
Micro-Grant	0	0%	2	33%	2	15%
Mentoring/Guidance	1	14%	0	0%	1	8%
Education Support	0	0%	1	17%	1	8%

## Participation Results

The specific services interviewees choose and how they participated varied, with most participating consistently in at least two services. Individual readiness and personal experience, such as employment or family status, influenced the degree to which participants utilized CWF resources. Interviewees ranged in their level of participation from those who came occasionally to those who were consistently present. At least five interviewees indicated that they participated in CWF activities at least twice a month.

According to a Twin Cities LISC memorandum to the Community Investment Committee dated May 2009, the CWFs are meeting and, in some cases, exceeding their participation goals. Participation results are lower for the East Side CWF in part because of the time needed to implement the redesign. Table 2 presents 2008 participation results

**Table 2: CWF 2008 Participation Results**

	East Side	South Mpls
<b>Total # of participants</b>	148	70
<b>New participants in 2008</b>	76	69
<b>Employment Counseling services</b>	31	61
▪ Members employed at intake	NA	55
▪ Found new jobs	17	-
▪ Members who found new jobs	18	-
▪ Retained job for 6 months	4	41
▪ Retained job for 12 months	30	-
<b>Screened for public benefits service</b>	70	11
▪ Receiving benefits	1	-
<b>Received Financial Coaching services</b>	52	52
▪ Obtained score/report	35	21
▪ Opened bank accounts	2	-
▪ Corrected errors on credit report	-	1
▪ Existing bank accounts	19	17
▪ Working to repaying debts	9	13
▪ Education Workshops	-	-
▪ Attending Financial	16	-
▪ Opened retirement accounts	1	-

## Participant Experiences

Overall, interviewees were positive about their experiences with the CWF. Major themes that emerged include:

- CWF communication and engagement strategies increase participant awareness of the Centers.
- Participants are engaged in beneficial experiences.

- Contribution to behavioral changes. The CWF is not just providing services; it is also changing participant perspectives that limit their engagement in financial institutions and generally increases their ability to navigate employment and career advancement experiences.

Participants vary in awareness of Center activities and goals.

While participant **interviewees knew “about” the CWFs**, most were not clear about the focus and intent of all Center activities. When asked what they knew about the CWF, almost all participants interviewed expressed some level of confusion about the intentions of the overall program and many, especially on the East Side, did not know that some of the services received were part of the CWF. South Minneapolis members had more detailed information about program offerings and they indicated that the South Minneapolis CWF supported financial empowerment, personal effectiveness, job and/or career assistance, personal improvement and networking. One member said that the South Minneapolis CWF was “forming foundational financial freedom” for her. They went on to say that the literature helped them understand the program; the office was easy to find and messages were most often clear in other interactions such as member gatherings, training and personal contacts.

East Side participants had questions about the boundaries and specific offerings of the CWF, but expressed willingness to explore what it had to offer. The confusion can in part be attributed to the time required for the redesign and reimplementation of the program. Most interviewees had not seen the CWF brochure and when they reviewed it during the interview, did not think it was inviting or clearly conveyed what the CWF had to offer. One person indicated that he knew about the “end goal” —financial and employment success—but did not understand the connections between the services he received and the overall East Side program design. Representative comments follow:

*Different programs have different goals and it is confusing if we want to use the services more. (East Side)*

*I don't know the end rules. I don't know what they are able to offer. (South Minneapolis)*

Both East Side and South Minneapolis interviewees reported **finding out about the CWFs** in similar ways and often mentioned being referred by a neighborhood organization, a friend, and a CWF when they asked questions about available resources. It is interesting to note that none of the participants talked about a CWF “screening process.” Participants reported staying connected with the CWFs not only for the information and education, but also for the friendships and relationships they developed with staff members and other participants. East Side participants more often were referred by relatives who were participants, a friend, or other East Side community

organization staff person when seeking information about business development, credit assistance, job assistance or other resources for life improvement.

When asked about their **expectations of the CWF**, interviewee comments aligned with CWF goals. While most admitted that they were not sure what to expect at first, all indicated that the Centers “had their best interests” in mind, would personalize services with them, and staff members would be available to support them. Additional expectations included financial guidance with budgeting, credit improvement and future financial planning as well as assistance with employment and professional advancement. Almost all agreed that their CWF met and even exceeded expectations, especially related to access to resources and personal support. One interviewee said,

*The Center provides you with resources to better yourself and your family—they are a great resource. (South Minneapolis)*

All 13 participants indicated that the CWF helped them **define and clarify personal goals**. Some reported that they discovered new possibilities through their involvement with the CWF and established personal goals such as increasing savings and using the IDA accounts. Representative comments follow:

*I got into the financial literacy [workshop] which opened up my eyes to being financially secure. (East Side)*

*I am starting to think about purchasing a home. I have to get the right arrangement made with the creditors. (South Minneapolis)*

Both East Side and South Minneapolis CWF participant comments were similar and most frequently noted that their goals included: saving, education, homeownership, financial stability and steady employment. Two East Side participants also listed business ownership as one of their goals. At least three participants expressed frustration that the CWF could not do more to immediately support their personal education, homeownership and business development goals. Representative comments follow:

*I want to work for myself to start my own restaurant. I worked at a few jobs and wanted to go back to school. I did not want to work for someone the rest of my life. (East Side)*

*I want to do better with saving. I will reach those goals with IDA account. (East Side)*

*I want to improve my personal credit. (South Minneapolis)*

Participants are engaged in beneficial experiences.

Participants report that they are engaged in beneficial experiences that support their progress toward financial stability. The 13 East Side and South Minneapolis interviewees reported that the CWF programs, activities and emerging relationships supported their personal goals. All interviewees indicated that their experiences with the Centers contributed to some progress toward their personal, financial and/or employment stability goals, although isolating the specific impact of the Centers is difficult. In addition, at least four mentioned that they were either in school or planning to attend school and saw education as a key element to enhance their progress. While educational support is not a specific CWF service, South Minneapolis connected members with programs to support book purchases and East Side helped identify other useful educational resources such as transportation vouchers. All interviewees indicated that they were engaging the resources made available to them. Representative quotes follow:

*[The coordinator] is working with me on getting an IDA and the bank will match what I save. (East Side)*

*Employment services are a tremendous help to me because of the connections to almost any place you want to go. (South Minneapolis)*

When asked **what they personally needed to do in order to make progress** toward their goals, participants from both CWFs mentioned: achieve financial stability; take more credit responsibility; achieve steady employment (including resume development); pursue education (including scholarships); achieve family stability; and develop better relationships with supportive resources to support personal goals.

When asked what was **most beneficial** about the CWF for them, participant responses were similar and interviewees mentioned the following: assistance with developing a “vision” and plan for the future; staff (i.e., friendliness, trust, flexibility); the Center (information, resources, quality of services); employment and financial services; (See Table 3 for more information).

One South Minneapolis interviewee said,

*The biggest piece that helped me was the financial part. It helped me get out of situations. [Staff member] worked with me for employment, coaching me on interviewing and resume writing. I could call her. I made a progress-plan for my credit.*

Most interviewees noted that both **CWFs were different from other organizations** because of their “more personal approach” and an often “family atmosphere.” Many reported feeling more connected with a “group” of people doing positive things and all noted that they had developed relationships with at least one CWF staff member

Table 3: Beneficial aspects of the Centers: Most frequent interviewee responses by Center

What was most beneficial about your involvement with the CWF?		
	<i>East Side</i>	<i>South Minneapolis</i>
<b>Staff</b>		
▪ Staff friendliness	✓	✓
▪ Having someone to listen	✓	✓
▪ Trusting relationship	✓	✓
▪ Quality of services	✓	✓
▪ Staff flexibility	✓	✓
<b>Center</b>		
▪ Affordability		✓
▪ Information and resources	✓	✓
▪ Availability; convenience	✓	✓
▪ Location		✓
<b>Employment</b>		
▪ Resume and job readiness assistance	✓	✓
▪ Job placement / Employment	✓	✓
▪ Certification assistance	✓	
<b>Financial</b>		
▪ Credit assistance	✓	✓
▪ Financial literacy education and counseling	✓	✓
▪ Spending control	✓	✓
<b>Other Services</b>		
▪ Transportation assistance (bus card)		✓
<b>Vision</b>		
▪ Developing a longer term perspective	✓	✓
<b>Relationships</b>		
▪ Communication among participants	✓	✓
▪ Supportive conversations with staff	✓	✓
▪ Mentorship and shadowing of success	✓	

When asked what they **achieved as a result of their involvement** with the CWFs, in general most participants reported that they continued to work toward their identified goals. Several interviewees indicated that they had more job leads; two participants reported that the CWF helped them find jobs; and all participants reported understanding more about how to approach their financial goals. Participants shared that the CWF helped them in the following ways:

- Reach financial goals, i.e. working to improve their credit;
- Develop a larger vision of what they could do to move forward;
- Following through on education or remaining in school;
- Changing priorities to better support goals (especially financial); and
- Achieving job placement.

Representative quotes follow:

*[The employment coach] played a pivotal role in my going to school and being hired at Regions Hospital. (East Side)*

*I had help with paying credit card through a Micro grant. (South Minneapolis)*

Three progress stories follow:

Grace and Whitney are cousins. Grace has been part of the program the longest and encouraged Whitney's participation. Whitney has two children who came with her to the interview. Grace was further along in her journey and had a better understanding of the program. She seemed to be "pulling" her cousin along with her. They both reported progress toward their goals: Whitney established credit goals and Grace got a job within 30 days. Grace said, "We really wanted it and wanted to accomplish the savings goal –we feed off of each other—it is good energy." (East Side)

James is a member who is using the Financial Literacy component to not only improve his life now but to also create future opportunities for himself and others. He shared that beginning the financial literacy program provided him with an outlook that keeps him grounded and focused on financial security. Through planning and dedication, he was able to leverage this experience with financial literacy to gain assistance and mentoring on his business and advertising plans. He received assistance with making his business "bank worthy."

Michael is a member who is using the Financial Literacy component to transform his situation and reverse a family trend. He recognized his inability to control his money and reached out to PPL and (staff member) for financial management assistance. His legal challenges make it difficult to find a job in the corporate world. As a result of CWF interview and résumé coaching, he has been able to break through barriers. "I started working in the field I am going to school for in two weeks. Everything else has been positive and continues to be. CWF has been amazing to me in the financial area. My parents live in poverty—it is a chain. It takes a lot of energy to break it."



### Effective CWF Strategies

The Twin Cities CWF strategies and approaches are strengthening supportive networks that in turn increase participant access and movement toward sustainable wealth. Both participant and partner interviewees consistently noted four key CWF strategies: designing easily accessible services; considering culture; supporting personal and resource network development; and providing effective participant support and coaching.

Accessibility: Interviewees indicated that most CWF services were accessible to them. They noted that CWF staff at both Centers “flexed” their hours in order to meet participant schedules, although some were concerned that it took a while for phone calls to be returned. As noted earlier, a few partners were concerned that locating the East Side CWF in a financial institution would limit community engagement and use. Several participant interviewees also reported having initial concerns about the “banking” feel of the Center. Several reported that they did not enter banks because they did not have accounts and used “Un-banks” for their financial transactions. However, all participant interviewees indicated that both CWFs had physical environments and atmospheres that were “inviting” and supported their comfort and connection with CWF staff and Center services. One person said,

*Places like this make you feel that anyone is welcome. The receptionist and bankers are welcoming and they help you find your way. (East Side)*

Some participants noted that it was hard to find the East Side CWF when located in Johnson School, but that now it has a more prominent location. However, some participants and partners noted that the South Minneapolis CWF has a clearly marked door that opens to the sidewalk and that, while the East Side CWF has better location in the East Side Family Center building, for some it still lacks an easily identifiable space in the building.

Considering culture. Given the rich cultural mix of neighborhoods, CWFs must consider that various cultures and life experiences require different responses and approaches. One partner said that meaningfully engaging community “takes more time to develop people and engage them around their strength and build (personal) power.” Cultural context matters. Some participants noted the importance of staff members who are from participant cultures and have a similar ethnicity, language and neighborhood. Participants who addressed this question indicated that seeing people who “look like you” or “speak your language” makes it easier to talk about personal goals and challenges.

East Side staff reported that LSS changed financial counseling practices to use more engagement strategies and to better respond to the neighborhood’s diverse community. Adjustments include hiring more bilingual staff, providing more community and language specific information and paying attention to practices that build trust and relationship.

People and relationships. Interviewees noted that CWF staff members at both Centers, especially those responsible for “coordinating” services for participants, often “went out of their way” to understand participants’ goals and connect them with resources that often went beyond listed CWF services. These efforts deepened contact and relationships for these interviewees. Interviewees reported it works best when staff members make direct connections to other resources such as providing a contact person’s name and phone number, not just the name of the organization.

*Working with the coordinator makes a difference. He has been more approachable and more comfortable [than I am used to]—don’t feel like I am imposing or breaking rules. (East Side)*

At least two interviewees mentioned the importance of belonging to a community of people striving to move forward and having the opportunity to “give back” to others. One interviewee shared what he thought made a difference for him:

*Being a member gives a family atmosphere. I am welcomed into [staff] offices and have a relation [ship] with everyone. You meet one person and then they introduce you to another. It gives you the opportunity to help back, to help the network and help others. I get to give back. (South Minneapolis)*

Personal support and coaching. Several participants described developing a “web of support” where they were introduced to a broad range of services that sometimes extended beyond the partners.

*The staff are supportive. Anyone I talk to they know what they are doing. I know we have little experience, being young and just starting out. This helps to keep me grounded. (East Side)*

Participants often don’t see the next steps in their resource-seeking process or lack vision for how their future might be. The CWF managed to get people to walk through the doors of institutions they don’t always trust, demystifying and normalizing these unfamiliar environments and reducing people’s shame and fear about the process.

Interviewees indicated that staff members “stay with” them. Although interviewees varied in the degree of follow-along support they found most comfortable, they all agreed that having informed, accessible staff members encourage them to work toward progress on their goals was helpful. Representative comments follow:

*She was always writing down what I was telling her. The last time she gave three options, gave me a plan to finish doing the training so I can get a teller position--then work at that job after school. (South Minneapolis)*

*The coordinator makes sure I stick to the financial plan. (East Side)*

*People need to ask someone who really knows. It is important to have a reliable a place to talk about the issues. (South Minneapolis)*

Some interviewees reported that they continued to work with a CWF advisor or contact beyond their primary work with the CWF. Interviewees reported that they were invited to check in and ask questions and that CWF staff were open for updates and coaching.

### Participant Challenges

Most participants were very satisfied with their CWF experiences. However, when participant interviewees were asked about key CWF challenges, they most noted the following:

- Unavailable supports such as child care options and transportation;
- Individual participant personal challenges or limited time; and
- Incongruence between personal goals and CWF guidelines. At least three interviewees expressed frustration when their personal goals did not fully align with CWF guidelines, especially when their participation was actively solicited. Two participants specifically noted that education was essential for them to secure steady employment and the CWF did not focus on those efforts. However, they expressed appreciation for the CWF finding additional resources to assist with purchasing text books.
- Disconnect with participant culture and/or experiences. Given that only a small number of participants were interviewed, there may be other factors that limit participation. For example, one partner shared that some clients were reluctant to participate in CWF because they wondered that if they “do better, will they be cut off from services?”
- Inaccessible or unavailable workshops or classes. Participants in both groups mentioned challenges with class or workshop availability. Specifically, participants said that workshops they wanted to take were scheduled at times inconvenient or were sometimes cancelled. At least two interviewees reported that they were not allowed or had to wait to take homeownership classes, even though it was an important goal for them. However, several interviewees at both CWFs questioned why they could not access all the workshops they wanted and indicated that limited access slowed their progress. In some cases, One person said,

*I am still hanging in the same situation I was in before and need more assistance with employment. (South Minneapolis)*

- Unclear program descriptions and participation guidelines.
- While participants noted that CWF staff were very responsive, at least three interviewees noted they were sometimes difficult to reach and, at times, slow to return calls.
- Participants' life challenges and situations. These experiences can limit active engagement and progress.

#### *Additional Participant Suggestions*

Almost all participants were excited about most of their experiences with the CWFs and offered high praise for a “wonderful job.” All suggested that the CWF’s promote more intense and broader involvement. Several participants also noted legal barriers. Their suggestions follow:

#### *Communication*

- Provide more clarification about the CWF, expectations and benefits in promotional material.
- Provide information in Spanish.
- Provide a more specific newsletter that addresses CWF structure as well as available opportunities.

#### *Relationships*

- Do more to improve relations and networking among participants.
- Maintain more contact with participants.

#### *Coaching*

- Evaluate individual circumstances more closely to determine the potential impact of CWF services. For example, participants might be focusing on educational goals and or be limited by legal circumstances such as financial judgments or records.

#### *Membership*

- Increase the value of becoming a CWF member (South Minneapolis). While planned activities can be beneficial, some felt obligated to participate.

## Partners

Eight South Minneapolis and twelve East Side partners and funders were interviewed for this study. Partners are experienced in their community efforts and many work together in several contexts. Partners are committed to the CWF goal of increased wealth for low income communities. When asked their perceptions of CWF goals, all interviewees included improved neighborhoods, communities and lives.

Several themes emerged from the partner interviews and they include:

- Partners share CWF goals of individual and community wealth-building.
- Partners both contribute to and benefit from their work with the Centers.
- Referral and communication processes are improving but need more work.
- CWFs continue to clarify partner expectations, roles and benefits; and
- CWF integration into partner work varies.

Each theme is discussed in more detail below.

Partners share CWF goals of individual and community wealth-building.

Partners praised the CWF model as a way to open wealth-building opportunities for an increased number of community members. They affirmed key CWF model assumptions and specifically supported integrating services offered to participants and engaging participants through coaching. Partners were especially complimentary of the continued Center staff efforts to make mid-course corrections that improved participant access, experiences and results.

Most partners spoke highly of Center staff dedication to participant coaching and a few noted the willingness of more institutional organizations such as PPL and LSS to examine their community engagement strategies. At least six partners emphasized that it was critical for the CWFs to continue to move beyond a client-provider service delivery model with few personal exchanges or transactions between “clients” and staff. Partners reported that effective community engagement strategies must remain central to the CWF work. The intentional connections support participants as they work to vision, develop and implement wealth building strategies. CWF assumptions suggest that including direct interaction with knowledgeable individuals supports transformative participant action.

A number of partners suggested that the CWFs take a closer look at the influence of culture on participant engagement and progress. They reported that language, community norms, and cultural traditions must be considered when recruiting and working with participants. For example, several partners noted challenges with English language learners who are often new immigrants and many are unfamiliar with American wealth creation tools.

Partners both contribute to and benefit from their work with the Centers. Interviewees' primary CWF roles included: managing partner (2); contractors (employment coaching and public benefits) (2); CWF coordinator (1); planning group member (8); funder (3); and referral partner (6). Two interviewees reported having more than one role. Key funding partner roles include: contributing experiences working in larger contexts; facilitating planning and partner exchange; and supporting partner engagement, learning and sustainability efforts.

Partners interviewed reported that they contribute both directly and indirectly to CWF wealth building strategies. Direct contributions include contracted CWF services such as employment coaching and public benefits (East Side), participant referrals, planning responsibilities and connecting the CWF with participants in their communities. Nine of the twenty interviewees provided financial coaching and literacy including banking, IDA accounts, credit rebuilding, asset building, and debt-reduction as well as some form of job coaching including resume development, career laddering/growth, and income/work supports. Three partners facilitate access to public benefits that include application processes, tax credits, WIC, and food support<sup>10</sup>. In general, partners contribute to:

- Building partner capacity to do coaching (TC LISC);
- Enhancing established information networks; and
- Supporting participant development of “success visions.”

However, most partners reported that they more often contributed indirectly primarily through informal participant referrals and promoting the CWF concept in their circles. At least six partners reported that while the CWF did not directly impact core organizational activities, the work connected with their own community improvement efforts. At least five partners indicated that they were not sure exactly how they contribute to referrals because they either did not know who successfully connected to the Centers or if participants they informally referred were acceptable matches. One partner said

*While this is not about advancing our specific work, it is a place for people who are ready to take advantage—a place to go. In that way it helps to build the whole community (South Minneapolis)*

Partners specifically noted the “value added” they bring to the relationship that stems from working to “transfer” trust they developed with their constituents to the CWF. For example, partners often lend credibility to the Centers when they assure residents that the people and work can be trusted and they are critical to strengthening the “web of relationships” needed. Partners who worked with Latino constituents especially noted that the “trust transfer” supported participant inquiries and engagement.

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<sup>10</sup>Taken from CWF service categories.

Referral and communication processes are improving but need more work. Most partners interviewed wanted better CWF structures to support collective partner work and participant outcomes. They most consistently noted implementation challenges including clarifying the referral process and related expectations as well as establishing more consistent communication between the CWFs and partners.

As noted earlier, both Centers struggled with implementing their planned referral processes. Interviewees were concerned about several aspects of the referral process such as determining the right participant “fit;” finding ways to provide services for those who do not “fit;” learning more about the extent to which participants follow through; and hearing more detail about participant benefits and experiences. Representative partner comments follow:

*The way the Center was set up [the assumption was] that people who were attached to the work force would be the primary base, but we discovered that the referrals were families who were not attached to the work force—these families were in crisis. . .and that highlighted the need to implement a pre level programming strategy. Initially the capacity was not there—the very structure was not set up to respond. (East Side)*

*I want to know if we made the right referral—was that the right person? If they did not fit—help me understand if there is something else we could be doing with them—that piece has not been formally worked out. (South Minneapolis)*

An additional concern partners shared was the referral documentation and data-sharing process. Some reported that documenting the referral was cumbersome and the ETO data base was problematic. The initial referral process for East Side required that partners send referrals at the end of each quarter which delayed participant service access. Currently partners are asked to send referrals as they receive them. A representative quote follows:

*East Side changed the referral process so the CWF received referrals as participants complete paper work rather than waiting until the end of the quarter.*

Several interviewees noted that communication has somewhat improved. Interviewees reported that while there were good examples of effective communication, such as consistent partner interaction during the planning phase and occasionally email updates; they also noted that communication among CWF partners was limited. Partner access to decision making varies and some are more informed about CWF implementation and planning. Other partners contribute their “part” but indicated that communication is not as inclusive as they would like it to be. Some partners felt uninformed and “left out,” especially as the planning process ended and implementation began. Many partners were

not clear about the focus of current meeting structures and wondered if the correct people were at the table. They noted that while there were opportunities to gather at community meetings, the planning process provided more opportunities for interaction and exchange. Several partners noted that they did not always attend because of work demands. Representative partner comments follow:

*They did a good job of re-communicating [what the Centers would do.](East Side)*

*We just started receiving an email list of people who participated in a financial workshop . . . Nobody I referred was on the list. This is a helpful way to see if people I referred are taking advantage. I don't see any regular report, although I am not sure I want a lot of paper. (South Minneapolis)*

Data gathering, learning and sharing. The primary vehicle for tracking data has been the Efforts to Outcomes database (ETO) developed by Casey that tracks variables including the number and type of referrals and services participant access. Results, although limited, are made available for partner review.

CWFs continue to clarify partner expectations, roles and benefits.

Interviewees indicated that while partners contribute to referrals, planning and have some opportunities to learn about participant progress, more work needs to be done to enhance collaborative work. They specifically noted three areas that include: clarifying partner expectations, roles and benefits; improving communication among partners and CWF; and using more community engagement strategies.

Effective partnering requires opportunities for partners to review progress data and collectively generate lessons learned to inform program improvement and results. CWFs continue to clarify how partners work together but more is needed to name partner expectations and how they contribute to decision making. Some partners at both Centers indicated that partner roles were particularly unclear once the Centers moved from planning to implementation. Partners reported that while they once felt included in decision-making concerning program direction, they now had more marginal roles with limited input and less information concerning program and participant progress.

Many partners indicated that current structures did not sufficiently allow for collective problem solving. While they noted that there were meetings including a larger set of partners, topics at those meetings did not specifically address how to continue to improve the CWF and outcomes for participants. Partners suggested that the CWFs create more cross-partner opportunities to directly address referral partner roles and associated benefits including fees for referrals and other CWF strategic decision-making.



On the other hand, some interviewees stated that they had not given the partnership as much time as they could have in part because of other responsibilities and demands on their time. Some indicated that it was especially difficult to allocate time when the immediate “pay off” was not clear, especially since questions about participant eligibility remained.

Some partners reported that there were “turf issues” related to partners who provided services similar to the CWF in their own contexts, especially related to financial and credit counseling. At least four mentioned that they were “turning their community members over to CWF” without much follow-up information or input. Others reported concerns related to partner effort and corresponding compensation. Some partners indicated that they were asked to contribute services but were not monetarily compensated.

Two partners from one organization were interviewed together. The following scenario reflects their comments and general partner concerns:

By the end of their interviews, both partners agreed that communication needed improvement as the CWF partnership moved forward. They spoke about a paradigm shift that has taken place from early planning discussions and the struggle between focusing on clients who are in “crisis mode” and the CWF becoming more of a program that focuses on those who already have a “leg up.” They spoke about trying to get people they referred to focus on the CWF activities. “We have to be about the people in crisis—we also have to think of the people who are doing okay but could do better.” They also described problems in the referral process, stating “Of the people who are referred and those who are members, there is a huge gap. What is in between the referral process and participants not following through?”(South Minneapolis)

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CWF integration into partner work varies.

A key CWF assumption is that when partners directly connect the CWF to their work processes, the CWF becomes “integrated” and thus more beneficial to participants. The integration includes using CWF information, assigning staff time, and supporting CWF participants. Partners spoke of CWF integration in their organizations in two ways: integration of the CWF in their respective communities and integration of CWF services in their organization.

Most indicated that both Centers and partners had more work to do in order to fully integrate the Centers into each community and partner organization. One partner said

*The Center had not been integrated into the community in a strong way—we need to be more active in the community, getting more representatives for the community. Last year was a learning year and we did not do well in getting people involved in the Center. (East Side)*

The degree to which CWF services are integrated into partner organizations varies. One example is when partners were already providing a particular service, such as job referrals, and they now include CWF by directly contacting staff to share job leads and other employment information. Another reported using the language of “members” and not clients helped them examine their practice to better include more community engagement strategies. There is more evidence of integration into managing partner work and less into the work of referral partners. Project for Pride in Living, Lutheran Social Services, and the East Side Financial Center report changing practices to better align their work with the CWF.

## SUPPORTING FACTORS

Partners interviewed and members/participants noted several key factors that support overall CWF effectiveness and they include: coaching practices; capable staff; respected partners; funding; and Center capacity building.

- Coaching practices. CWF coaching practices help participants “see” and construct paths to improved circumstances using wealth building strategies. Participants reported that the relationships established with coordinators and community based contact persons helped them to connect with services. At least eight of the twelve interviewees spoke enthusiastically about how the coordinator/contact person encouraged them, helped them see possibilities and make connections to their dreams. One person said, CWF staff “help people believe in themselves.”
- Capable Staff: Staff members and contractors provide quality services and understand the importance of relationship building in order to discover more about participant aspirations and needs. Participants indicated that they easily connected with coordinators and established trust which influenced their participation, especially because the conversation and self-disclosure is difficult. Limited trust can contribute to participant distance and skepticism.
- Respected partners. Partners build on established relationships with community members to lend their credibility and encourage participants to trust the CWFs. This is especially true in new immigrant communities and should be nurtured, not undervalued.

- Funding and Center capacity building. Funding partners created “room to grow” that supported Center development. Staff and leadership are actively engaged in problem solving and strategy improvement. Funded training increases staff capacity to implement the model.

## LIMITING FACTORS

Partners noted several factors that limited CWF effectiveness, including: leadership changes; inadequate problem solving structure; limited participant experience data; CWF staff time demands; and sustainability.

- Leadership changes. Changes in partner organizational leadership limited consistent participation in partner meetings and reduced continuity. At times, decision-making was challenged because all partner leaders were not present at key meetings.
- Inadequate problem solving structure. Partners lacked consistent opportunities to address implementation challenges and hear CWF and participant progress.
- Limited participant experience data. Partners wanted better ways to track participation and understand participant experiences. They also wanted to better understand how referrals worked to better extend CWF opportunities.
- CWF staff time demands. Staff members might be “spread too thin” in their efforts to work directly with a large number of participants in ways that nurture relationships and connection. Coaching can be intensive and time consuming.
- Sustainability. Steady resources will support CWF efforts. Many of the activities would be difficult to implement without supportive funding. A group of partners is exploring funding possibilities as current funding ends.

## CONCLUSIONS

The CWFs have made significant progress in establishing program operations and structures as well as meaningfully engaging participants. While partner interviews supported CWF goals, they also highlighted concerns about the CWF process and their roles. At the same time, participant interviews spoke of a strong appreciation and connection with CWF staff and services. CWFs are making substantial progress toward achieving stated goals and inserting the CWF deeper into the fabric of its two Twin Cities communities. With an increased sensitivity to the partner and participant concerns and suggestions, the CWFs can further influence individual and community wealth building and well-being.

## RECOMMENDATIONS

- Examine, expand and document key model assumptions. Continue to explore the elements of the coaching model. Examine cultural and contextual nuances that influence participation. Be more explicit about cultural contexts and how the model expects to influence them.
- Continue to clarify partner expectations, benefits, risks and rewards. Increase transparency and understanding of the CWF process concerning partner roles and participant referrals.
- Continue to improve communication and feedback processes.
- Create a research/tracking system to improve data collection, reporting, and reflection processes. Establish ways to routinely collect and share participant stories as well as numbers. Identify ways to more closely examine how CWF contributes to supporting participant movement toward economic independence.
- Institutionalize data interpretation as part of data collection and analysis. Provide meaningful ways to engage partners and community members in discussions about what the data mean for them, their communities and the CWFs. Include opportunities for partners to contribute to lessons learned about what works and what needs to improve.
- Clarify progress indicators and determine data needed to examine movement in key areas.
- Continue to find ways to learn of participant progress. Social networking strategies could be useful.
- Continue to identify ways to sustain the CWF model.

## APPENDICES

## Appendix I: Reflection Committee Members

<b>Name</b>	<b>Organization</b>
Janayah Bagurusi	TC LISC
Theresa Gardella	PLCP
Tina Homstad	TC LISC
Terri Thao	PLCP
Vanessa McKendall Stephens	Consultant, Face Value Evaluation & Associates
Tina Platt Wombacher	South Minneapolis CWF
May Xiong	East Side St. Paul CWF

## Appendix II: CWF Partners Interviewed

<b>Name</b>	<b>CWF Relationship / Position</b>	<b>Organization</b>
<b><i>East Side</i></b>		
Roxanny Armendariz	Referral partner	Neighbor Development Alliance
Susan Aulie	Managing partner	Lutheran Social Services
Eric Bestrom	Referral partner	Hmong American Partnership
Mari Bongiovanni	Referral partner	ESNDC
Theresa Gardella	Planning group member & funder	Payne Lake-East
Janet Ludden	Contracted services/employment	Employer Solutions, Inc.
Sarah MacDonald	Referral partner	Goodwill/Easter Seals Neighborhood Development Alliance
Graciela Méndez	Referral partner	
Mark Robinson	Referral partner	Cultural Wellness Center
Henry Rucker	CWF program coordinator	CWF Eastside Coordinator Family Center at Johnson Elementary
Joan Schlect	Contracted services - public benefits	Lutheran Social Services/ East Side Financial
May Xiong	Managing partner	
<b><i>South Minneapolis</i></b>		
June Bouye	Planning group member	Hope Community
Steve Kaari	Planning group member	EMERGE
Roxanna Linares	Planning group member	Centro
Repa Mekha	Planning group & funder	Payne Lake-South
Paul Schultz	Planning group member	EMERGE
Betsey Sohn	Planning group member	Hope Community
Terri Thao	Planning group member & funder	Payne Lake-South
Mike Wynne	Planning group member	EMERGE

## Appendix III: Interview Protocols

### CWF Partners: INTERVIEW QUESTIONS

Name of interviewee(s) and position:

Organization:

#### Entering the interview:

- Interview purpose and use;
- Assurance of confidentiality;
- Approximate time requirement;
- Appreciation for willingness to be interviewed;
- Review the statement of CWF goals;
- For additional information, contact:\_\_\_\_\_

#### Introduction

1. What is your role with this organization and how long have you been associated with this work?
2. What are your organization's goals?

#### CWF Model

3. How long have you/your organization been involved with the CWF and what has been your role?
4. How would you describe the goals of the CWF? Of the East side/South Minneapolis partnership?
5. What do you think are the key components of the CWF program? What makes this unique?

#### Partnerships

6. Why did you/your organization choose to join the East Side/South Minneapolis CWF partnership?
7. What were your/your organization's original expectations of this partnership? Of the CWF services?
8. To what extent have your original expectations been met?
9. To what extent do you think the CWF model has become a part of your organization's work and practice? Please explain.  
Probes:
  - a. Expectations of the partnerships?
  - b. Expectations of the services staff deliver?
10. In what ways do you and/your organization to the partnership?

11. In what ways do you and/or your organization benefit from the partnership?

**Progress**

12. From your perspective, what works well about the CWF model and the East Side/South Minneapolis partnership?

Probes:

- a. Communication among partners
- b. CWF communication with others
- c. Services
- d. Involvement of others
- e. Structure of the program
- f. Connections with community
- g. Meetings with CWF
- h. Meetings with partners
- i. Other

13. What are key challenges for the CWF model and the East Side/South Minneapolis partnership?

Probes:

- a. Communication among partners
- b. Communication within partner organizations
- c. CWF communication with others
- d. Services
- e. Involvement of others
- f. Structure of the program
- g. Connections with community
- h. Meetings with CWF
- i. Meetings with partners
- j. Other

14. What suggestions would you offer as the CWF continues to refine the initiative? What suggestions would you offer for the East Side/Minneapolis partnership?

15. What is your vision for the CWF as this initiative continues?

16. What will progress look like?

17. Is there anything else you would like to add?



## CWF Participant: INTERVIEW QUESTIONS

Date: \_\_\_\_\_

Name of interviewee(s) and community:

### Entering the interview:

- Interview purpose and use;
- Assurance of confidentiality;
- Approximate time requirement;
- Appreciation for willingness to be interviewed;
- Review the statement of CWF goals;
- For additional information, contact: \_\_\_\_\_

### Introduction

1. Please tell me how long you have lived in this community. Think about you and your family and what you currently experience. Imagine when January 1, 2012 comes, what do you hope will be different for you and your family? What is most important to you?
2. What do you think you have to do to make progress toward your goals? What will support you? What will get in the way?

### Participant Knowledge of CWF

3. How familiar are you with the work being done in your community to strengthen families as they work toward their goals? How familiar are you with the Center for Working Families?
4. Have you ever worked with anyone from the Center for Working Families or other individuals or organizations helping families find work, get job promotions, increase their financial skill or gain access to resources? If yes, please explain.

### Participant Experiences with CWF and its services

Review information sheet with participants

*East Side/South Minneapolis Community for Working Families is a partnership of community organizations working to assist families with reaching their goals related to work, job promotion, financial skill and access to resources to support their journeys. The Center for Working Families provides a variety of learning opportunities in your community to help families make progress toward their goals, such as the ones you shared with me.*

*\_\_\_\_\_ and \_\_\_\_\_ (names of staff members) are staff members you may have met. (Make connections with what participants shared in the previous section.)*

5. How did you find out about the work the Center for Working Families partners and staff do? Why did you choose to participant?
6. Given what you know about the Center for Working Families, what is your understanding of the program? What is it supposed to do?

7. What did you hope would happen as a result of your participation? Did this experience meet your expectations? Yes No Please explain.
8. Did you do anything differently as a result of working with the CWF partners and staff? Please explain why or why not.
9. Do you think CWF partners and staff are different from other organizations you've worked with in your community? Please explain.

### Reflection

10. Think about what you've shared about your family goals and your experiences working with the CWF partners and staff, what has been most beneficial or valuable to you?

Probes:

- a. Communication
  - b. Staff
  - c. Topics
  - d. Convenience
  - e. Access
  - f. Cultural understanding
  - g. Services
  - h. Structure of the program
  - i. Connections with community
  - j. Other
11. Again, think about what you've shared about your family goals and your experiences working with the CWF partners and staff. What has been most challenging for you? What does not work well for you about their services?

Probes:

- a. Communication
  - b. Staff
  - c. Topics
  - d. Convenience
  - e. Access
  - f. Cultural understanding
  - g. Services
  - h. Structure of the program
  - i. Connections with community
  - j. Other
12. What suggestions would you offer as the CWF partners and staff work to do a better job for families in this community?
  13. Is there anything else you would like to add?