

Building Assets for Fathers and Families

BAFF



Moderator

Marcel Goulet

Program Director

Financial Independence Center

Lower Columbia CAP

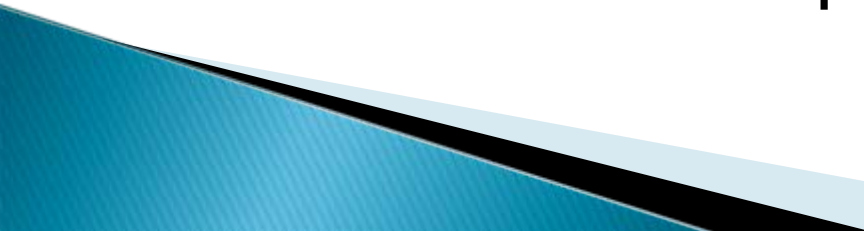


Guest Speaker

Sarah Kollin

Management Analyst
Division of Child Support
Economic Services Administration
Department of Social and Health
Services

The Division of Child Support

- Authority
 - Title IV–D of the SSA
 - Importance of Child Support
 - Investment in Children
 - Enhance Stability
 - Cost Avoidance
 - Structure
 - Headquarters & 9 Field Offices
 - Vancouver & Spokane Offices
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Grant Funding Specifics

- Funder
 - Dept of Health & Human Services
 - Administration for Children & Families
 - Office of Child Support Enforcement
- Funds
 - 1115 Demonstration Grant
 - 3 Year Timeline
 - Only Child Support entities eligible


Grant Objectives

- Project Goals
 - Help Families
 - 600 NCPs
 - Financial Options
 - Improved Financial Stability
 - Meet Obligations
 - Feel More Hopeful

Grant Objectives

- Project Goals
 - Strengthen Collaborations
 - Build on Current Relationships
 - Retain Collaborative Gains
 - Better Serve our Clients

Our Clients – why is it important?

- Non Custodial Parent Population
 - Unemployed
 - Low Income
 - Unbanked
 - Benefits across client base
 - Child support obligation
 - Well Being
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Guest Speakers

Tina Burnquist

Support Enforcement Officer 2

Department of Social and Health Services

Division of Child Support – Vancouver Field Office

Dan Petruso


Support Officer 3

Department of Social and Health Services


Division of Child Support – Spokane Field Office




Objectives

- ▶ Provide asset building products and services to NCP's
 - ▶ Obtain financial stability.
 - ▶ Financial goals obtained.
 - ▶ Employed or business owner.
 - ▶ Relationships between fathers and children.
 - ▶ Payments being received on child support cases.
 - ▶ Accurate and collectible child support orders.
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Why is asset building important to DCS clients

- Provides value to the work force and gives tangible benefits to working
 - A key piece of building healthy families
 - Assets allow people to be in charge of their own lives
 - Helps develop a vital community and creates neighborhoods that thrive
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Why is asset building important to DCS clients? (cont.)

- It reduces family stress
 - Allows clients the freedom to plan for their future with a “can do” attitude
 - It builds self-confident families and removes barriers to becoming self sufficient
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In House Referral Process (Vancouver)

- ▶ Identify NCP (RSEO, Data, direct contact, ect...) .
 - ▶ Forward D# to Tina for further review.
 - ▶ NCP contacted with program info.
 - ▶ Refer to CAP and set intake appointment.
 - ▶ Case is transferred from RSEO to 9706.
 - ▶ Case will be returned to RSEO.
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In-house process in Spokane

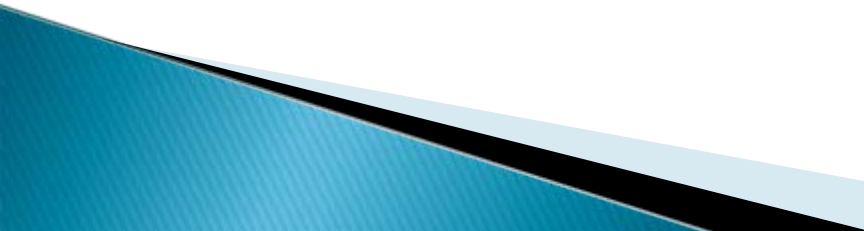
- ▶ Identify NCP (RSEO, SNAP, direct contact, response to mailing ,D.A.D.S. and other agency contacts, etc)
- ▶ Forward D# to Dan for further review.
- ▶ NCP intake is done at SNAP (their contact info is on the flyer).
- ▶ Case is reviewed by Dan with the RSEO but left in the original SEO number; non RSEO number set as 9704
- ▶ Case will be reviewed for participation and progress by Dan and RSEO

Guest Speaker

Liz Myntti

Assets Services Program Manager
Lower Columbia CAP

Program Outline

- ▶ Serving 300 NCP's over 3 years.
 - ▶ Refer NCP's from DCS to CAP.
 - ▶ NCP's commit to minimum 90 days in program.
 - ▶ Intake & monthly meeting with financial coach.
 - ▶ One-on-one meeting with Support Enforcement Officer.
 - ▶ DCS advocates for NCP contact.
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Refer to CAP NCP's that..... (listed in priority)

- ▶ Partial payers with earned income.
- ▶ Partial payers with unearned income.
- ▶ Payers with income within the parameters
- ▶ Receiving TANF
- ▶ Reside in Cowlitz or Wahkiakum Counties,
Clark & Lewis Counties

- ▶ Income is 200% FPL


BAFF Services provided by CAP

- ▶ Individual Development Accounts (IDA), savings incentive program.
- ▶ Access to Financial Coaching
- ▶ Client Asset Action Plans –
 - Family budget
 - Financial goal setting
 - Address unbanked population and engage in traditional banking services
- ▶ EITC & Free Tax Preparation
- ▶ Credit Health Assessments
- ▶ Money Smart Workshops for Adults and Youth
- ▶ Home Buyers classes


Money Smart

Financial Education Workshops

offered two evenings and one morning per week.

- ▶ Bank On It & Pay Yourself First
 - ▶ Borrowing Basics & Loan to Own
 - ▶ Check It Out
 - ▶ Money Matters
 - ▶ To Your Credit & Charge it Right
 - ▶ Financial Recovery
 - ▶ Keep It Safe
 - ▶ Your Own Home & Renters Rights
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Financial Coaching Basics

- Coaching goal- client behavior change to achieve self-defined goals-action plans
 - Focus on short term and long-term outcomes
 - An ongoing, systematic, collaborative process for assisting clients to change behaviors
 - Support to practice new behaviors
 - Building skills & teaching content based on clients unique needs goals
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Guest Speakers

Jordan Tampien, JD, MBA

Financial Services Manager

SNAP Financial Access

Terry Villalovoz

SNAP Financial Counselor


SNAP Financial Access



BAFF Services provided at SNAP

- ▶ Financial counseling sessions to discuss budget, financial goals, spending, etc.
- ▶ 2nd chance banking program
- ▶ WorkSource referral for unemployed
- ▶ Individual Development Account program and Pay Yourself Forward savings incentives
- ▶ Credit Builder education, action plan, and credit tools
- ▶ Money management classes and tools
- ▶ Financial workshops providing hands on instruction and application for participants
- ▶ In-house referrals to housing, energy assistance, down-payment assistance, small business assistance, food bank, and basic community resources
- ▶ DCS referral for modifications and current balances

BAFF Marketing approach at SNAP

- ▶ Initial mass mailing to individuals using DCS and SNAP services
 - ▶ Internal SNAP referrals
 - ▶ Community-wide referrals
 - ▶ Community outreach conferences and appearances
 - ▶ Brochures and flyers
 - ▶ Partnerships
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Guest Speaker

Asaph Glosser

Research Associate
MEF Associates



Role of the Evaluation

- ▶ OCSE–funded BAFF projects in 7 states
 - Evaluation Requirement
 - National and local
 - ▶ Goals of the local evaluation
 - Inform state level efforts
 - Inform national efforts
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Implementation Study

- ▶ Asks questions about program design, enhancement of services, and program processes
 - Program design and agency roles
 - Services available to program participants
 - Targeting participants
 - Referral process
 - Service delivery model
- ▶ Qualitative approach
 - Implementation and service delivery challenges and lessons learned
 - Design modifications
 - Capture differences between the two sites


Participation Study

- ▶ Asks questions about the scope of services and participant outcomes
 - Targeting and referrals
 - Enrollment
 - Services received
 - Child support outcomes
- ▶ Quantitative approach
 - Data collected by DCS and AFI grantees
 - Participant characteristics
 - Client outcomes

Benefits of the Evaluation

- ▶ Identifying promising practices and demonstrating success
 - Identifying asset building service needs of non custodial parents
 - Strategies for increasing accessibility of asset building services and customizing services
 - Strategies for DCS to engage with non custodial parents
 - Ability of IDAs and asset building services to support improved child support outcomes
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Early Anecdotal Findings

- ▶ Initiative is engaging disconnected NCPs
 - ▶ Enticing “carrot” of more targeted DCS remedies
 - ▶ Substantial workforce development needs of NCPs often as a precursor to other asset building activity
 - ▶ AFI case managers serving program navigation role for a disconnected population
 - ▶ IDA focus on small businesses given short time frame
 - ▶ Low dollar IDA program attracting strong response
 - ▶ Specific needs of sub groups (e.g., NCPs with especially high debts, those with complex family arrangements, ex-offenders)
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