

**Prosperity Center  
for Financial Opportunity**

**Quarterly Report  
January 1-March 31, 2016  
Prepared by Kourtney Woodbury, Director**



**A Member of the Financial Opportunity Center Network**

An initiative of LISC and United Way of Greater Kansas City

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## Approved Scope of Work

Center goals for the current program year are listed below. Goals have been adjusted and are now aligned with agencies in the local and national Financial Opportunity Center (FOC) Network. Measurable outcomes correlate to program year goals and are listed in the Measurable Outputs/Outcome section of this report.

1. # of Jobs earned
2. Achieved 90-day steady employment during the report period
3. Achieved 180-day steady employment during the report period
4. Achieved 365-day steady employment during the report period
5. Total # of people receiving subsequent Combined Financial Assessment (CFA)
6. Total # of people with at least one bureau showing an improved credit score
7. Total # of people with Net Income (NI) going up
8. Total # of people with Net Worth (NW) going up
9. Total # of people got exactly 2/3 FFT services
10. Total # of people who got exactly 3/3 FFT services
11. Bundled # of people receiving 2/3 and 3/3 FFT services

## Why Our Work Matters?

Each program goal tracks financial and employment indicators that help Center clients build and or rebuild their financial footing for long-term financial security. Center program goals are a part of the data picture. Per example, families are working hard to decrease their liabilities and gain financial stability through asset accumulation and savings. Several of our clients work multiple jobs to reach their goals and other financial indicators the FOC model tracks. Dogged determination, program engagement is evident and partly feeds into the Center’s measurable goals, however, in the example of a person working more than one job, only one job is counted whereas the additional position is valued as a

placement. Why does this matter you’re thinking? It demonstrates where the data stops and real work and change happens in client’s life. A recent client states, “Thank you for all your help and support, working with you and the Prosperity Center has made what seemed utterly impossible for me seem possible.”

As practitioners, we are charged with helping clients reach their goals and like similar social service agencies; our work and those of clients we partner with are not and cannot be tracked in conventional client management databases. Notwithstanding limitations of our database system, the Center tracks additional client efforts in narratives, external Excel sheets, pre and post tests and or operating partner’s databases. In an effort to drive data-driven decisions, additional evaluation and assessment tools are necessary to benchmark changes that impact the Center’s program goals.

## Narrative Description of Progress (January 1-March 31, 2016)

Center goals have been revised due to a better comprehension of the goal structure and a change to a coaching model of engagement as compared to our previous counseling model. Every client was communicated with and some clients determined the revised method of engagement did not meet their needs. Program goals were adjusted from original contract goals. These new goals were accepted by local and national LISC and these are the goals the Center will pursue until the end of the program year. Below is a side-by-side comparison of proposed versus revised or current program goals:

	Original Goals	Current Prosperity Center Goals
<b>EMPLOYMENT COUNSELING</b>		
Participants placed in jobs	60	33
<b>Retention</b>		
Achieved 90-day steady employment	60	22
Achieved 180-day steady employment	48	18
Achieved 365-day steady employment	30	13
<b>FINANCIAL COUNSELING</b>		
Total # Submitting Subsequent Combined Financial Assessment*	260	106
<b>Key Financial Outcomes</b>		
Total # with at least one bureau showing an improved credit score	75	53
Total # with Monthly Net Income going up	50	33
Total # with Net Worth going up	60	33
<b>BUNDLED SERVICES PARTICIPATION AND OUTCOMES</b>		
<b>Overall Participation</b>		
Total # receiving 2/3 services	190	99
Total # receiving 3/3 services	70	33
Subtotal # receiving 2/3 and 3/3 services	260	132

Participant goals were based on the average number of clients the Center has assisted in prior program years. The remaining 10 goal percentages were derived from National LISC's performance matrix of third year programs at the mid and high range respectively. It's customary for a third year FOC program to focus efforts on moving the needle towards asset accumulation, improved credit scores and greater net income. Clients who have stayed active with the program were assessed and from their responses Center staff was able to glean what attributes made those clients successful. These information helped Center staffs restructure the onboarding process, ask different questions to determine program fitness and think more broadly about services offered. All in all, participating and potential clients are program ready who understand the model and their role in it.

## Employment

Employment services are an arm of the model which affects all services directly and immediately. Employment is the primary source of income for most people. Our goal at the Prosperity Center is to help clients obtain positions or career ladder to jobs that pay a livable wage with the full-suit of benefit options, medical, 401K, paid time off, vacation time etc.

Quarterly employment service numbers reflect our internal goals in assisting clients reach their employment as well as their employment goals. Each of the 7 jobs earned pay more than a livable wage for the client's family size and each has improved their net income overall.

Center efforts are to improve client's employability and coach them to hope in themselves in their abilities. J. Fournier – a fairly new client to the Prosperity Center is a good example of how we partner with clients to move from surviving to thriving.

*A message from the client's wife (who is also a client of the Prosperity Center) – "J. felt more confident when the Big Boss supported his plan for working in employment. Hoo Haa! Way to Advocate J. /Tiffany!" ~~~ J.Fournier*

**J. Fournier** was and still is employed part-time as a Community Support Specialist for a local mental health nonprofit. Mr. Fournier also receives SSDI (Social Security Disability Insurance) and for that reason, he is only allowed a maximum monthly income. Yet, he had aspirations to partner with the Employment Team of his current employer, which consisted of a one staff member. After working with some of us own clients he realized there was a need in the employment department and he wanted to fill the gap. Although unfamiliar with the overall scope of employment services, he and the Prosperity Center employment coach came up with a plan to speak with his manager regarding his interest. During several coaching sessions, he came up with questions and data that supported the need to bring on an additional staff (himself). Several days after pitching his ideas to his direct manager he was offered a few additional hours to be a part of the Employment Team, which is now a staff of two. As a result, he received a small increase in pay – so that he could keep his benefits. Not 100% confident in his new role, he will look to Tiffany (the Employment Coach) for guidance, advice and best practices as it relates to employment

EMPLOYMENT SERVICES  
GRANT CYCLE JANUARY 1, 2016 - MARCH 31 2016



**Prosperity**  
CENTER  
for Financial Opportunity



27%



69%

AGE:

**14-24**

**25-34**

**35-54**

**55 or Over**



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- 7 job placements
- Average Wage \$17.19
- Achieved 90-day steady employment - 6
- Achieved 180-day steady employment - 4
- Achieved 365-day steady employment - 2

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Placements by Occupation

15%

Clerical/Administrative

15%

Healthcare

15%

Marketing

25%

Other

15%

Transportation

15%

Warehousing

Full Time 43%

Part-Time 57%

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**UPCOMING EVENT:**

Job Club:  
Emotional Intelligence  
in the Workplace

services. While this is not characteristic of most Prosperity Center clients, this individual gained the confidence to transition into a field he is passionate about. Through coaching he now feels empowered to do something he has never done - even if it's just for a few additional hours in his day.

## **Financial Coaching and Income Supports**

Mark Y. joined the program in February initially for Financial Coaching and since then joined all three service areas. At the beginning, Mark very clearly identified the outcomes of wanting to go back to school, pay down debt, and save for retirement. Like many of our clients, Mark has had his own barriers to his success some of which include hearing issues and alcoholism in the past. Mark regularly attends AA meetings to help him get past his demons and as such the group regularly eats out together to break bread and bond outside of the meetings.

In order for Mark to accomplish the first task of going back to school, there was a specific debt that needed to be addressed. In his youth, Mark attended college, sadly he had to withdraw however when he was approximately 20 hours short of obtaining his Bachelor's degree. Due to the balance that he owes the University, Mark is unable to reapply to the same school or even get his credits transferred to another institution. In his coaching, Mark described the anxiety he felt when his bus route would pass the campus. Therefore, we understood the stress it took for him to even walk through our doors. For moral support, the Financial Coach accompanied him to visit the business office of the college to verify his balance. Since the initial meeting, Mark has sent letters of verification and dispute for some adverse accounts on his credit report. He has set up a savings account on Smarty Pig to save to pay off a medical debt. Once he has saved his money, Mark can have the money deposited to his bank account and as an incentive will get a gift card by a participating vendor which include some of the restaurants his group frequents.

### ***Income Supports & Counseling***

Tax season is still underway at the Prosperity Center and due to various factors all available appointments have been reserved since the beginning of March. In the month of March, we have dedicated over 52 hours of VITA services for the community at large with the help of volunteers and staff. This does not include the hours of time spent outside of the Saturdays due to missing information from taxpayers or the number of calls and voicemails that need to be returned. When we do talk with the inquirer it is typically tell the caller that there are not any appointments available despite it being part of the voicemail message. Unfortunately due to an update in ETO, we are currently unable to log the time or how much we are putting back into the local economy by providing free tax preparation service. This cannot even be logged in via the client's combined financial assessment (CFA) unless the funds are used for either starting a savings or paying off a liability. This is another example why external data management tools are necessary to the work we perform.

## Measurable Outputs/Outcomes

This section requires you to report on your planned measurable outcomes and any progress that has been made against your approved outcomes.

Financial Opportunity Center-Prosperity Center	Year 3 Performance Goals	Quarterly #s January 1-March 31, 2016	YTD	% Complete
# of Jobs earned	33	8	19	57%
Achieved 90-day steady employment during the report period	22	8	16	72%
Achieved 180-day steady employment during the report period	18	6	12	66%
Achieved 365-day steady employment during the report period	13	2	2	15%
Total # of people receiving subsequent Combined Financial Assessment (CFA)	106	3	76	71%
Total # of people with at least one bureau showing an improved credit score	53	1	37	69%
Total # of people with Net Income (NI) going up	33	3	20	60%
Total # of people with Net Worth (NW) going up	33	4	20	60%
Total # of people received exactly 2/3 FFT services	99	28	75	75%
Total # of people received exactly 3/3 FFT services	33	21	46	139%
Total # of 2/3 and 3/3 services received	132	49	121	91%

## Goals/Client Engagement Activities and Events for the Next Quarter

- Continue to provide leadership and technical assistance where appropriate for and with FOC partner agencies
- Meet remaining unmet program goals-June 2016
- 3<sup>rd</sup> Year Client Celebration-June 2016
- Financial Workshop-“To Your Credit” partnering with Blue Hills Community Service
- Job Club-Client Engagement Strategy-Two part workshop-Emotional Intelligence in the Workplace-May 2016

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REGNIER FAMILY & FOUNDATION

THANK YOU TO OUR PARTNERS:



WOMEN'S FOUNDATION

