Financial Stability Collaborative Impact Project Evaluation

Year One

UNITED WAY OF LAPORTE COUNTY
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Evaluation Summary

Logic Model

The Financial Stability Collaborative Project Logic Model defines the team’s overall functionality and how it relates to their output (what they produce) and their outcomes (what goals they achieve).

Methodology

The team developed 3 core goals based on information gathered from the United Way of LaPorte County Transition to Collective Impact Funding Project Report along with objectives that would indicate progress toward those goals. Each organization determined its role based on its ability to provide services and its ability to track data.

Variables/Indicators

Goal #1: Increase Financial Literacy
Variables
1. Unbanked individuals become “banked”
2. Budget development and accountability
3. Improve credit and resolve credit issues

Goal #2: Increase Job Readiness/Employment
Variables
1. Job skills training/volunteer hours
2. Resumes developed
3. Applications submitted
4. Employment attained/improved

Goal #3: Reduce Homelessness
Variables
1. Stabilize housing for those at imminent risk of homelessness
2. Stable housing for those who are homeless

Implementation

Project official start date – July 1, 2016 with funding support from an Indiana Association of United Ways grant and a donation from the United Way of LaPorte County’s Women United affinity group.

Measurement Tools

Activities, outputs, and outcomes are tracked/Measured using: pre- and post-test scores, credit reports, tutor progress reports, client self-reports, and tallies.

Database

Several of our team partners use online tracking systems such as Client Track and Access Tracking. Others employ spreadsheets to collect data.

Timeline

July 1, 2016 – Project launch
January 31, 2017 – First reports due to UW
February 22, 2917 – First public data review
July 18, 2017 – Year end reports due to UW
August 23, 2017 – Year end public review
September 29, 2017 – Annual report
July 17, 2018 – Year end reports due to UW
August 22, 2018 – Public data review
September 28, 2018 – Annual report
LOGIC MODEL

Problem Statement: Of the 42,068 households in LaPorte County, 16% live below the poverty threshold; an additional 21% are working but earn less than the basic cost of living for the county and struggle to afford basic needs (ALICE).


Project Goal: Reduce the percentage of households in LaPorte County living in poverty or struggling to afford basic needs.

<table>
<thead>
<tr>
<th>INPUTS</th>
<th>ACTIVITIES</th>
<th>OUTPUTS</th>
<th>OUTCOMES</th>
</tr>
</thead>
</table>
| • Staff  
• Volunteers  
• Time  
• Money  
• Research  
• Curricula  
• Technology  
• Partners  
• Community  
• Memorandum of understanding | • Financial education  
• Budgeting education  
• Assistance with credit issues  
• Submit job applications  
• Develop resumes  
• Job skills training  
• Volunteer  
• Assistance finding stable housing | • # Participating in education  
• # Banked  
• # Budgets developed  
• # Accountable to budget  
• # With credit improvement  
• # Applications submitted  
• # Resumes developed  
• # Of training hours  
• # Of volunteer hours  
• # Moved to employment  
• # Improved employment  
• # Homeless to housed  
• # Imminent risk of homeless to stably housed | • Increased financial literacy  
• Increased employment  
• Reduction of homelessness |
...mobilizing the caring power of our communities.
CAUSES AND COSTS OF POVERTY

CAUSES

According to Philip E. DeVol in his book Getting Ahead in a Just-Getting’-By World (pp 41-47), a research industry made up of universities, governmental organizations, foundations, institutes, and think tanks that study poverty organize research and reporting into four categories: individual behaviors and circumstances, community conditions, exploitation, and political/economic structures. A brief explanation of each category follows:

Individual Behaviors and Circumstances – people make choices that may lead to instability and poverty. For example, the choice to drop out of school often leads to low-wage jobs and poverty; also, a person may have a disability or chronic disease that can lead to poverty.

Community Conditions – people have an easier time getting out of poverty in communities that offer access to living wage jobs, a good education, good healthcare, and fair credit practices. The recent downward pressure on wages contributes to the growing number of people in poverty and near poverty. The jobs available in many communities after the Great Recession on 2008-09 do not pay as well as before. During that period, 40% of the jobs lost in the private sector were in higher wage industries. However, 49% of the job growth during the early stage of recovery was in lower wage industries. Many entry-level jobs pay less than $9 an hour. The current federal poverty level is $23,050 for a family of four. That’s equivalent to $10.60 per hour for a full-time worker. A worker making the minimum wage of $7.20 per hour would be below the poverty level.

Exploitation – predators (businesses that provide goods or services but charge more than they may be worth) are a significant cause of poverty. The Center for Responsible Lending conducts in-depth research on the extent and impact of predatory lending, to provide useful information to consumers, community advocates, and policymakers alike. Learn more at http://www.responsiblelending.org/

Political/Economic Structures – systemic causes are the most complex and hardest to address. It is easier to focus on individual behaviors and blame the person in poverty for their plight than to change systems that are contributing to the decline of middle class stability. Among the greatest barriers to self-sufficiency for low-income individuals is the “cliff effect.” This is the tipping point at which workers lose public assistance because of a small income bump. Eligibility for work-support programs such as Supplemental Nutrition Assistance Program (SNAP), and Child Care Development Fund (CCDF) are based on income. A small raise in pay may mean a sudden and complete ineligibility for subsidies like food, childcare, transportation, or housing for working, low-income families. The loss of the subsidies mean the worker has to refuse the raise, decline the promotion, or not accept the better-paying job … or else see her/his family worse off. The cliff effect results in losing far more in benefits than is gained from incremental wage increases.

COSTS

It is expensive to be poor in the United States. Data released in 2016 by the Census Bureau show that 43.1 million adults and children remain in poverty. They pay a premium for rent and food because of
bad credit and the inability to get to cheaper markets. Along with getting less value for their limited dollars, poor families are exposed to serious threats to health, child development, and employment. When expenses outstrip income, late fees and fines make things worse. For too many low income people, predatory loans are a desperate attempt to stave off eviction or loss of a vehicle, leading instead to a trap of debt and poverty. Stop the Debt Trap Coalition reports that payday loan companies charge exorbitant interest rates – between 300 and 400 percent, on average. These fees quickly rack up when borrowers are forced to take out loan after loan just to repay the previous loan. This traps the borrower in a cycle of debt. In fact, the average payday loan customer who borrows $400 for a loan to help them get by until their next paycheck winds up paying back $950 over 11 loan cycles in a year.

While the cost of poverty is extremely high for those in poverty, it is also high for our society as a whole. According to the Center for American Progress, child poverty alone costs the U.S. economy an estimated $672 billion each year, or 3.8 percent of our gross domestic product (GDP). Poverty reduces our Nation's economic growth and directly increases the costs of crime, social services, healthcare, lost productivity, and other expenses absorbed by all Americans.

Historically, non-whites have not received the benefits that built a strong middle class in the U.S. Federal housing policies created after the Depression ensured that African-Americans and other people of color were left out of the new suburban communities — and pushed instead into urban housing projects. The government's efforts were primarily designed to provide housing to white, middle- and lower-middle-class families. Disparities caused by systemic racism have been and continue to lead to poverty. Despite gains in income and wealth, the economic chasm between black and Hispanic families and their white counterparts widened between 2013 and 2016 — even when it comes to Americans with comparable levels of education (according to data released in September 2017 by the Federal Reserve).

**2016 La Porte County Data:**

<table>
<thead>
<tr>
<th>Income and Poverty</th>
<th>Number</th>
<th>Rank in State</th>
<th>Percent of State</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Capita Personal Income (annual) in 2016</td>
<td>$38,216</td>
<td>53</td>
<td>88.7%</td>
<td>43,097</td>
</tr>
<tr>
<td>Median Household Income in 2016</td>
<td>52,763</td>
<td>35</td>
<td>100.9%</td>
<td>$52,289</td>
</tr>
<tr>
<td>Poverty Rate in 2016</td>
<td>15.7%</td>
<td>22</td>
<td>112.1%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Poverty Rate among Children under 18</td>
<td>26.7%</td>
<td>4</td>
<td>139.8%</td>
<td>19.1%</td>
</tr>
<tr>
<td>Welfare (TANF) Monthly Average Families in 2016</td>
<td>157</td>
<td>10</td>
<td>2.1%</td>
<td>7,519</td>
</tr>
<tr>
<td>Food Stamp Recipients in 2016</td>
<td>15,678</td>
<td>9</td>
<td>2.2%</td>
<td>722,928</td>
</tr>
<tr>
<td>Free and Reduced Fee Lunch Recipients in 2016/2017</td>
<td>8,934</td>
<td>12</td>
<td>1.8%</td>
<td>495,330</td>
</tr>
</tbody>
</table>

Sources: U.S. Bureau of Economic Analysis; U.S. Census Bureau; Indiana Family Social Services Administration; Indiana Department of Education
### Population in Poverty

<table>
<thead>
<tr>
<th>Year</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>12.5</td>
<td>13.2</td>
<td>12,968</td>
<td>810,520</td>
</tr>
<tr>
<td>2010</td>
<td>13.8</td>
<td>13.5</td>
<td>14,204</td>
<td>842,540</td>
</tr>
<tr>
<td>2011</td>
<td>15.2</td>
<td>14.1</td>
<td>15,725</td>
<td>885,150</td>
</tr>
<tr>
<td>2012</td>
<td>15.5</td>
<td>14.7</td>
<td>15,960</td>
<td>927,123</td>
</tr>
<tr>
<td>2013</td>
<td>16.5</td>
<td>15.4</td>
<td>16,942</td>
<td>969,881</td>
</tr>
<tr>
<td>2014</td>
<td>17.7</td>
<td>15.5</td>
<td>18,111</td>
<td>983,826</td>
</tr>
<tr>
<td>2015</td>
<td>17.4</td>
<td>15.4</td>
<td>17,792</td>
<td>978,043</td>
</tr>
</tbody>
</table>

### Median Family Income

<table>
<thead>
<tr>
<th>Year</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>56,681</td>
<td>58,579</td>
</tr>
<tr>
<td>2010</td>
<td>56,679</td>
<td>58,944</td>
</tr>
<tr>
<td>2011</td>
<td>58,808</td>
<td>59,857</td>
</tr>
<tr>
<td>2012</td>
<td>58,310</td>
<td>60,012</td>
</tr>
<tr>
<td>2013</td>
<td>58,674</td>
<td>59,911</td>
</tr>
<tr>
<td>2014</td>
<td>58,867</td>
<td>60,440</td>
</tr>
<tr>
<td>2015</td>
<td>58,424</td>
<td>61,119</td>
</tr>
</tbody>
</table>

### Unemployment Rate

<table>
<thead>
<tr>
<th>Year</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>7.89</td>
<td>7.70</td>
<td>4,296</td>
<td>249,361</td>
<td>92.1</td>
<td>92.2</td>
<td>50,099</td>
<td>3,003,247</td>
</tr>
<tr>
<td>2010</td>
<td>9.58</td>
<td>8.38</td>
<td>5,191</td>
<td>274,859</td>
<td>90.4</td>
<td>91.6</td>
<td>48,987</td>
<td>3,004,815</td>
</tr>
<tr>
<td>2011</td>
<td>10.3</td>
<td>8.96</td>
<td>5,558</td>
<td>294,244</td>
<td>89.7</td>
<td>91.0</td>
<td>48,400</td>
<td>2,989,429</td>
</tr>
<tr>
<td>2012</td>
<td>10.9</td>
<td>9.39</td>
<td>5,848</td>
<td>309,363</td>
<td>89.1</td>
<td>90.6</td>
<td>47,746</td>
<td>2,983,524</td>
</tr>
<tr>
<td>2013</td>
<td>10.9</td>
<td>9.60</td>
<td>5,781</td>
<td>315,476</td>
<td>89.1</td>
<td>90.4</td>
<td>47,082</td>
<td>2,967,931</td>
</tr>
<tr>
<td>2014</td>
<td>11.0</td>
<td>8.83</td>
<td>5,767</td>
<td>290,469</td>
<td>89.0</td>
<td>91.2</td>
<td>46,759</td>
<td>2,997,893</td>
</tr>
<tr>
<td>2015</td>
<td>9.75</td>
<td>7.83</td>
<td>5,069</td>
<td>258,739</td>
<td>90.2</td>
<td>92.2</td>
<td>46,888</td>
<td>3,041,792</td>
</tr>
</tbody>
</table>

### All Households Spending More than 30% Income on Housing
### Childhood Poverty

According to the 2018 Indiana Early Childhood Annual Report (http://www.elacindiana.org/data/2018-elac-annual-report-interactive-dashboard/), LaPorte county ranks 7th among the counties in Indiana with the most young-children living in poverty at 33.9% (2,676 Children). The overall state percentage is 25%.

<table>
<thead>
<tr>
<th>Year</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
<th>United Way of Greater LaPorte County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>27.9 % Households &gt;30% Income on Housing</td>
<td>28.8 % Households &gt;30% Income on Housing</td>
<td>11,741 Households &gt;30% Income on Housing</td>
<td>711,086 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2010</td>
<td>28.9 % Households &gt;30% Income on Housing</td>
<td>29.0 % Households &gt;30% Income on Housing</td>
<td>12,171 Households &gt;30% Income on Housing</td>
<td>714,686 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2011</td>
<td>29.1 % Households &gt;30% Income on Housing</td>
<td>29.1 % Households &gt;30% Income on Housing</td>
<td>12,290 Households &gt;30% Income on Housing</td>
<td>719,488 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2012</td>
<td>28.8 % Households &gt;30% Income on Housing</td>
<td>29.0 % Households &gt;30% Income on Housing</td>
<td>12,249 Households &gt;30% Income on Housing</td>
<td>717,892 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2013</td>
<td>28.4 % Households &gt;30% Income on Housing</td>
<td>28.5 % Households &gt;30% Income on Housing</td>
<td>12,145 Households &gt;30% Income on Housing</td>
<td>708,383 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2014</td>
<td>28.2 % Households &gt;30% Income on Housing</td>
<td>28.1 % Households &gt;30% Income on Housing</td>
<td>12,076 Households &gt;30% Income on Housing</td>
<td>699,273 Households &gt;30% Income on Housing</td>
</tr>
<tr>
<td>2015</td>
<td>28.1 % Households &gt;30% Income on Housing</td>
<td>27.3 % Households &gt;30% Income on Housing</td>
<td>12,104 Households &gt;30% Income on Housing</td>
<td>683,228 Households &gt;30% Income on Housing</td>
</tr>
</tbody>
</table>
Sample MEMORANDUM OF UNDERSTANDING
UNITED WAY OF LAPORTE COUNTY
AND
(ORGANIZATION)

United Way of LaPorte County, UWLPC, is a not-for-profit charitable organization dedicated to developing and distributing resources to meet the human service needs and aspirations of La Porte County while promoting high standards of operation, collaboration, economy, and efficiency.

THE PROJECT: The UWLPC’s Income Stability Collective Impact Collaboration project aims to focus and assist collaborating not-for-profit organizations to partner with local banks and businesses to create bridges out of poverty and reduce the number of homeless people in La Porte County. The undergirding “project framework” will consist of five key factors: 1) a common agenda, 2) shared measurement systems, 3) mutually reinforcing activities, 4) continuous communication, and 5) a backbone support organization. The need for a more focused and effective approach to impact behaviors, conditions, exploitive practices, and systems fuels UWLPC’s transition into collective impact funding and support.

(Organization) provides the following services:

United Way of LaPorte County will act as the backbone support organization for this project by:

- Guiding the process of establishing a common agenda and shared measurement systems,
- Facilitating on-going communications among all partners,
- Requiring and collecting 6-month and 12-month outcome/impact reports from all partners listed in this memorandum of understanding,
- Facilitating and assisting with data analysis,
- Ensuring project adjustments and improvements are implemented as indicated by the data analysis, and
- UWLPC will prepare project reports for business partners, funders, and the community.

The not-for-profit organization named in this agreement will:

- Follow and abide by the five key factors of the “project framework” as listed in THE PROJECT section of this document, and
- Collect and report required outcome data to UWLPC using the agreed upon shared measurement tools (as requested at 6-month intervals).
- Confidential Information – Confidentiality is a hallmark of professionalism. Each United Way Income Stability partner named in this agreement:
  1. Ensures that all information which is confidential or privileged or which is not publicly available is not disclosed inappropriately,
  2. Ensures that all non-public information of other persons or firms acquired while this memorandum is in effect is treated as confidential and not disclosed.

Signature (UWLPC Executive Director) ___________________________ Date ________________

Signature (Organization Executive Director) ___________________________ Date ________________
<table>
<thead>
<tr>
<th>Program</th>
<th>READ Tutoring/Financial Ed</th>
<th>SS Bridge Transitional</th>
<th>SS Emergency Shelter</th>
<th>CCH Sand Castle Shelter</th>
<th>CCH Keys to Hope</th>
<th>CCH Grace Learning Center</th>
<th>Catholic Charities Financial Class</th>
<th>Swanson Center PATH</th>
<th>Housing Opportunities Perm 5</th>
<th>Housing Opportunities (HOC)</th>
<th>Goodwill Industries WIOA</th>
<th>Goodwill Industries Ability 1st</th>
<th>Goodwill Industries 2nd Chance</th>
<th>Goodwill Industries SCSEP</th>
<th>TOTALS</th>
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<tbody>
<tr>
<td>Unbanked to Banked</td>
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<td>1</td>
<td>12</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
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<td>1</td>
<td>0</td>
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<tr>
<td>Homeless to Stable</td>
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<td>10</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
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<td>1</td>
<td>0</td>
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<td>0</td>
<td>4</td>
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<tr>
<td>Homeless Risk to Stable</td>
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<td>10</td>
<td>1</td>
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<td>10</td>
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<td>2</td>
<td>1</td>
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<td>Employment Attained</td>
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<td>1</td>
<td>1</td>
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<td>4</td>
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<td>Volunteer Hours</td>
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<td>2</td>
<td>0</td>
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<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>0</td>
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<td>4</td>
</tr>
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<td>Job Skills Training Hours</td>
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<td>2</td>
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<td>0</td>
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<td>Resumes Developed</td>
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<td>Job Applications Submitted</td>
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<td>10</td>
<td>1</td>
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<td>Improved Credit</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<td>Budget Accountability</td>
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<td>1</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
</tr>
<tr>
<td>Developed Budget</td>
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| READ Tutoring/Financial ED      | 1) Student who left high school in junior year became ready for TASC testing after 1 month of tutoring.  
2) Another student became literate enough through tutoring to complete course on money, budgeting, and debt.  
3) Student received help balancing his check register and then completed a Dave Ramsey financial course.  
3) 10 “English as a Second Language” students and 3 other adults completed resumes. | Program participants from Community Corrections and Worthy Women Recovery Home clients often struggle to meet goals; sometimes due to return to incarceration.                                                                 |
| SS Bridge Transitional Housing  | 1) Client overwhelmed by bills and credit issues developed a budget and negotiated bill payments. She is feeling less stressed and has decided to go back to college to finish her education.  
2) Client worked with case manager to develop a budget and reschedule bill payments. After 3 months, she has paid her bills, started a savings account. She has been promoted at her job and is now working toward buying her own home. | 1) Overcoming clients’ trust issues with banks can be an obstacle. Bringing in engaging speakers from the banks/credit unions has helped.  
2) Affordable child care.                                                                                                                                 |
| SS Emergency Shelter            | Client received help and encouragement through domestic violence support groups and life skills classes (including financial management). With an updated resume and job seeking assistance, client was able to choose from a variety of job offers and obtain permanent housing. Clients’ children received tutoring and remained honor students. | Thirty days isn’t enough time to work on fully repairing credit history.                                                                                                                                              |
| Catholic Charities              | 1) Client was behind in rent and car payment due to loss of child support and car repairs. She was referred to Catholic Charities by her Township Trustee, met with a housing counselor, attended a self-sufficiency workshop, and worked out a survival budget. The rental assistance we provided gave her a brief respite from the stress of falling further into debt. The counseling and planning gave her the means to work through her financial situation without eviction.  
2) Client reported that he was able to buy a house using information learned at the financial workshop. | Not enough funds to meet the needs of clients.                                                                                                                                                                     |
| CCH Sand Castle Shelter         | Pregnant mom with two young sons received extended housing to allow for the birth and recovery period. She took advantage of all classes, created a resume, and began applying for jobs. She began her new job 6 weeks after the birth of her child, developed a budget, and set up a bank account with direct deposit. She was nominated for the Rapid Rehousing Program and now has an apartment (furnished with help from Sand Castle and donors). | Shelter underwent a transition of leadership early in 2017. No gaps in services were experienced.                                                                                                               |
| CCH Keys to Hope                | When the community comes together, great things happen!  
1) Several local organizations banded together to help a man who had been homeless for 6 months to obtain an apartment and begin rebuilding his life.  
2) A woman with serious health problems had been homeless for 4 years. She received financial assistance to pay deposits on an apartment, get furniture, food, and other essentials.  
3) Homeless Korean War veteran and his dog found an apartment rooming with another veteran as a result of the collaboration between the Center Township Trustee, the PATH Street Outreach Team, and Keys to Hope. | Shelter underwent a transition of leadership early in 2017. No gaps in services were experienced.                                                                                                               |
| CCH Grace Learning Center       | 1) Three students in the first 2 Job Preparation and Retention Programs obtained jobs and another received a | A better process for tracking job application submissions needs to be
<table>
<thead>
<tr>
<th>United Way</th>
<th>Swanson Center PATH</th>
<th>Housing Opportunities - Housing Counseling</th>
<th>Housing Opportunities - Permanent Supportive Housing</th>
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<td>job offer after networking with a guest speaker. Ten class participants voluntarily worked in the GLC garden with supervised activities directed toward strengthening job related skills. They went on to develop a curriculum for the gardening program. 2) As a result of a recommendation from the computer class instructor at GLC, a hardworking student got a job and still continues her education at GLC. developed.</td>
<td>1) Chronically homeless woman and her teenage son obtained permanent supportive housing, mental health services, and employment. 2) Four “chronically homeless” obtained permanent supportive housing with assistance from the PATH program; one also obtained SSDI.</td>
<td>1) Hardest Hit Funding ended June 30th. 2) After holding a class through Housing Counseling (budgeting, pre-purchase or financial literacy), the clients don’t follow through with their follow up intake appointment.</td>
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<td>Swanson Center PATH</td>
<td>Housing Opportunities - Housing Counseling</td>
<td>Housing Opportunities - Permanent Supportive Housing</td>
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<td>1) A vet working as a self-employed mason who suffered a heart attack and then a traumatic brain injury due to fall, was considered unlikely to be able to work again. Hardest Hit Fund assistance saved his family’s home and allowed them time to make plans to stabilize their future.</td>
<td>1) Family (separated and homeless for more than 12 months) moved into permanent stable housing and are now reunited; children are regularly attending school once again. 2) Single mother passed CAN test and moved on to a better job. Currently, she’s preparing to take the QMA and working on an application for a Habitat for Humanity home so she can move out of permanent supportive housing. 3) Single mother’s son was the first in the family to every graduate from high school; he is studying to become a fire fighter. 4) Tenant at risk of losing housing because of repeated lease violations worked with case manager and property manager to change habits and remain stably housed. 5) Individual used the housing program while applying for disability; he now has an apartment he can afford on his own. Effectively pulling data from client databases for reporting.</td>
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ONE-YEAR PUBLIC REVIEW

On August 22, 2017, a group of local citizens joined United Way staff and collaborating agencies to review and discuss the first full-year of results collected through the United Way Financial Stability Impact Project from July 1, 2016 through June 30, 2017 (pp. 9-11). Topics for discussion included: celebrating successes, identifying information gaps in the report draft, and identifying additional services that participating agencies should provide and track moving forward.

The rich conversation included suggestions to add the causes and costs of poverty, local poverty statistics and trends, and additional information about the programs and services offered by the collaborating agencies/partners. These topics are addressed in this final version of the report.

Three primary goals areas were the focus throughout the first year of this project:

1. Increase financial literacy
2. Increase employment
3. Decrease homelessness

As the project moves into the second year, two additional goals areas will be added:

1. Increase healthy lifestyles
2. Increase education/certification attainment

The interconnectedness of health, education, and financial stability was an important take-away during the initial community conversations and summits. It is our hope that adding/tracking health and education components to the financial stability project will afford us the opportunity to see the multi-faceted benefits of our collaboration.

Special thanks to United Way staff, interns, community volunteers, and board members and the Unity Foundation of La Porte County for guiding the development of a new approach for addressing serious local concerns. Thanks, also, to the Indiana Association of United Ways and Women United of LaPorte County for funding the development of this collaboration along with the many citizens and professional experts from around the county who contributed their mental muscle to our cause.

The mission of the United Way of LaPorte County is to improve the lives of the people of LaPorte County by mobilizing the caring power of our community.
PARTICIPATING AGENCIES/PARTNERS

CATHOLIC CHARITIES of Michigan City provides and advocates for the physical, emotional, and social needs of the poor and vulnerable in La Porte County. Services are provided to those who need support in order to move above their current situation and avoid eviction or foreclosure. Individuals who receive financial assistance attend a Financial Workshop to learn about such topics as budgeting, debt/asset management, credit, and renters’ rights.

CITIZENS CONCERNED FOR THE HOMELESS – CCH programs include Sand Castle Shelter for Homeless Families, Grace Learning Center, and Keys to Hope Community Resource Center. Sand Castle provides short-term shelter to homeless families and assists them in securing employment and permanent housing. Both Grace Learning Center and Keys to Hope provide opportunities to build the necessary skill-sets for employment success and resources to maintain stable housing.

GOODWILL INDUSTRIES strengthens communities by empowering individuals and families through education, training, and job placement. Out of School Youth is provided through the Workforce Innovation and Opportunity Act (WIOA). For youth ages 16-24, the program provides services beginning with career exploration and guidance, continued support for educational attainment, opportunities for skills training in in-demand industries and occupations, and culminating with a good job along a career pathway. Ability First services allow Goodwill staff to walk alongside individuals and employers as they address the unique challenges of employment for persons with cognitive or physical barriers by providing any needed job coaching, job training, advocacy or assistance with situations that may arise in the new position. 2nd Chance @ Work provides a fresh start for those who have been incarcerated and are under employed or out of work. Services are provided for men, women and young adults who are committed to getting their lives back on track. Senior Community Service Employment Program, SCSEP, enables thousands of low-income seniors each year to earn and learn while working in local programs serving their community.

HOUSING OPPORTUNITIES is a HUD-approved and state-certified housing non-profit agency with a continuum of programs encompassing housing for the homeless. Housing Counseling (HOC) provides budgeting, foreclosure prevention services, rental counseling, credit counseling and reverse mortgage counseling to residents of LaPorte County. Permanent Supportive Housing (Perm 5) serves individuals and families that are homeless and have a disability by providing permanent rental housing in Michigan City along with services like in home case management, housing counseling services, and therapy.

READ LA PORTE COUNTY assists people of all ages to achieve their personal goals in reading, math, English, budgeting, employment, and digital literacy skills through Tutoring and advocacy.

STEPPING STONE SHELTER provides Emergency Shelter and Temporary Housing for women, men, and dependent children who are victims of domestic violence and/or sexual assault. They provide
programs that assist victims to obtain medical, legal, financial, psychological, employment, and housing support services for their unique situations.

SWANSON CENTER – Swanson Center’s Project for the Assistance in the Transition from Homelessness (PATH) Program offers outreach services to engage the homeless with serious mental illness in access/referral to mental health and addiction treatment, case management, and SOAR (SSI/SSDI applications).